



# CITY of DESTIN

4200 Two Trees Road • Destin, Florida 32541



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**October 7, 2005**

**Order No. 06-02**

**Final Development Order:**

**“BEACH COMMUNITY BANK”  
A MINOR DEVELOPMENT  
(SP-05-07)**

**Based upon the City's approval and issuance of this Development Order, on October 7, 2005, this document will serve as your Final Development Order, and includes all of the provisions and conditions in the attached Technical Review Committee Report.**

**BACKGROUND / ISSUE:**

**Applicant:** Daniel Augustin of DAG Architects., on behalf of Anthony A. Hughes, Beach Community Bank President and C.E.O, is requesting approval of a Minor Development identified as “Beach Community Bank.”

**Request:** The proposed development consists of a change of use request from a restaurant to a bank. The existing building is 2,226 square feet. No additional gross floor area is proposed.

**Location:** The proposed development is located at 661 Harbor Boulevard and is more specifically known as Property Appraiser’s Parcel I.D. number 00-2S-22-0700-000B-009A.

**Parcel Size:** The current site area is 0.46 acres, more or less.

**Future Land Use:** North Harbor Mixed Use (NHMU)

**Zoning District:** Business Tourism (BT)

**Density:** N/A

**Intensity:** Allowed: 0.60 Floor Area Ratio (FAR) per Comprehensive Plan 2010  
Proposed: 0.11 FAR

**Application Date:** November 1, 2004

**TRC Date:** No TRC review was required pursuant to section 2.07.04 of the LDC.

**Approved Site Plan Date:** September 23, 2005

**DETERMINATIONS:**

1. All the findings of the Technical Review Committee report dated September 23, 2005, are incorporated herein.

**CONDITIONS OF APPROVAL FOR "BEACH COMMUNITY BANK" A MINOR DEVELOPMENT (SP-05-07):**

1. Pursuant to the City of Destin Land Development Code:

Construction of infrastructure must commence within one (1) year of approval date (date from which the Final Development Order is issued by the Community Development Department) of the Final Development Order on October 7, 2005 (no later than October 7, 2006), and must be completed as shown on plans approved by the Technical Review Committee.

**WARNING: If the applicant/owner has not obtained a building permit(s) for construction of infrastructure and that construction has not commenced within one (1) year of issuance of the final development order, the final development order will become null and void and the application for development order approval must be re-initiated. (Article 2, Section 2.10.00)**

**NOTE: An applicant/owner who desires to extend the twelve (12) month (1 year) deadline must submit a request to the Community Development Department, no less than thirty (30) days prior to the expiration of the twelve (12) month deadline to obtain a building permit and commence construction of infrastructure. The applicant may receive only one extension, and such extension shall not exceed one year. The applicant /owner should review Article 2, Section 2.21.00, of the Destin Land Development Code for further explanation of the Development Order extension process.**

2. If the applicant fully complies with the requirements of Condition No. 1 above, the concurrency capacity allocation status for "Beach Community Bank" will be protected. However, the protected concurrency status will be lost and the application for development order approval must be re-initiated if:
  - A. Construction permit(s) in association with construction of infrastructure are not obtained in accordance with Article 2, Section 2.10.00 of the Land Development Code to maintain concurrency, or
  - B. Construction of infrastructure activity ceases for a period exceeding one (1) year at any time during the term of this Final Development Order so that concurrency is not maintained under Article 6 of the Destin Land Development Code.

The applicant must obtain City of Destin permits for the following activities on and off site (These may require appropriate bonding):

- A. Disturbance of the City's right-of-way (Note: Applicant must obtain the proper ROW permit(s) from the Engineering Department prior to issuance of building permits, unless otherwise exempted by the City Engineer.)
- B. Pavement cuts.
- C. Construction of any kind.
- D. Clearing, grubbing, or demolition.
- E. Paving, grading, drainage, sidewalks.
- F. Signage.
- G. Installation of utilities.
- H. Construction trailers.

**Conditions Per Community Development Department:** Refer to pages 10 and 11 of the attached TRC Report dated September 23, 2005.

## TECHNICAL REVIEW COMMITTEE REPORT

### "BEACH COMMUNITY BANK" A MINOR DEVELOPMENT (SP-05-07)

TRC Report: September 23, 2005

#### ISSUE:

**Applicant:** Daniel Augustin of DAG Architects., on behalf of Anthony A. Hughes, Beach Community Bank President and C.E.O., is requesting approval of a Minor Development identified as "Beach Community Bank."

**Request:** The proposed development consists of a change of use request from a restaurant to a bank. The existing building is 2,226 square feet. No additional gross floor area is proposed.

**Location:** The proposed development is located at 661 Harbor Boulevard and is more specifically known as Property Appraiser's Parcel I.D. number 00-2S-22-0700-000B-009A.

**Parcel Size:** The current site area is 0.46 acres, more or less.

**Future Land Use:** North Harbor Mixed Use (NHMU)

**Zoning District:** Business Tourism (BT)

**Density:** No TRC review was required pursuant to section 2.07.04 of the LDC.

**Intensity:** Allowed: 0.60 Floor Area Ratio (FAR) per Comprehensive Plan 2010  
Proposed: 0.11 FAR

**Application Date:** November 1, 2004

**TRC Date:** N/A

**Approved Site Plan Date:** September 23, 2005

#### DISCUSSION/FINDINGS:

Daniel Augustin of DAG Architects., on behalf of Anthony A. Hughes, Beach Community Bank President and C.E.O., is requesting approval of a Minor Development identified as "Beach Community Bank." The proposed development consists of a change of use request from a restaurant to a bank. The existing building is 2,226 square feet. No additional gross floor area is proposed. The proposed development is located at 661 Harbor Boulevard and is more specifically known as Property Appraiser's Parcel I.D. number 00-2S-22-0700-000B-009A. The current site area is 0.46 acres, more or less.

The proposed request is consistent with the Comprehensive Plan and Land Development Code, which includes a Concurrency Management review, and a Level of Service review.

The Technical Review Committee (TRC) reviewed and approved the project with specific conditions as stated below.

#### COMPREHENSIVE PLAN/ZONING:

The property currently has a Future Land Use designation of North Harbor Mixed Use (NHMU) and a Zoning designation of Business Tourism (BT). The proposed use is consistent with the

North Harbor Mixed Use (NHMU) Future Land Use designation and is a permitted principal use within the Business Tourism (BT) Zoning District.

**LAND USE TRANSITIONS:**

The LDC requirements regulating compatibility are *“intended to ensure functional and attractive development by requiring that all future development be consistent with accepted planning practices and principles as well as natural area limitations”* [LDC, §7.09.01]. The Comprehensive Plan and Land Development Code further require that compatibility be measured based on the characteristics of proposed development and its impact on the immediate or surrounding area and especially homogeneous residential neighborhoods. Characteristics for consideration include:

- Type of land use, zoning district, and land use category;
- Building location, dimensions, height, and floor area ratio;
- Location and extent of parking, access drives, and service areas;
- Traffic generation, hours of operation, noise levels, and outdoor lighting;
- Alteration of light and air; and
- Setbacks and buffers.

The project, as required by the Comprehensive Plan and the Land Development Code, has undergone a compatibility review and meets the requirements as detailed below.

**Type of Land Use, Zoning District, and Future Land Use Designation:**

The proposed development consists of a change of use request from a restaurant to a bank. The existing building is 2,226 square feet. No additional gross floor area is proposed. The property currently has a Future Land Use designation of North Harbor Mixed Use (NHMU) and a Zoning designation of Business Tourism (BT). The proposed use is consistent with the NHMU Future Land Use designation and is a permitted principal use within the BT zoning district.

**Location of Structure, Dimensions, Height, and Floor Area Ratio:**

The existing building is 2,226 square feet. No additional gross floor area is proposed.

<b>LOCATION RELATIVE TO SUBJECT SITE</b>	<b>FUTURE LAND USE</b>	<b>ZONING</b>	<b>EXISTING LAND USE</b>
North	Low Density Residential (LDR)	Residential Urban Single (RUS)	North: Sea Hills Subdivision, Single Family Residential
South	South Harbor Mixed Use (SHMU)	Business Tourism (BT)	South: Multifamily and Commercial
East	North Harbor Mixed Use (NHMU)	Business Tourism (BT)	East: Destin Ice and Seafood Market
West	North Harbor Mixed Use (NHMU)	Business Tourism (BT)	West: Harbor Imports, Car Sales

As described herein, the surrounding uses include commercial, single family and multifamily residential. The intensity and density of development is below the maximum intensity provided for in the Land Development Code and density provided in the

Comprehensive Plan. The density and Floor Area Ratio of the project is detailed below.

**Density:**

N/A

**Floor Area Ratio:**

Utilizing the more common FAR calculation methodology as proposed in the Comprehensive Plan update results in an FAR of 0.11, which is also below 0.60 and is calculated as follows:

**Total square feet of existing and proposed buildings / square feet of subject parcel = FAR**

$$2,266 \text{ sq. ft.} / 19,954.42 \text{ sq. ft.} = 0.11 \text{ FAR}$$

**Height:**

The building is an existing one story structure. No increase in height is proposed.

**Location and Extent of Parking, Access Drives, and Service Areas:**

These characteristics of the proposed development are technically consistent with the Comprehensive Plan and LDC and are considered compatible. Further details are provided within the TRC Report regarding “Ingress/Egress” and “Parking.”

**Traffic Generation, Hours of Operation, Noise Levels and Outdoor Lighting:**

- a. **Traffic Generation:** This analysis does not address traffic generation. Please refer to the “Traffic Analysis” section below.
- b. **Hours of Operation:** No adverse impacts are anticipated that require restriction on hours of operation.
- c. **Noise Levels:** No adverse noise impacts have been identified.
- d. **Outdoor Lighting:** All proposed future revisions or additions to outdoor lighting plans must provide outdoor lighting specifications, including photometrics. Any future lighting must be shielded downward and away from adjacent properties in order to avoid spill-over and illumination into the night sky. The source of all illumination should not be visible from off-site.

**Alteration of Light and Air:** The plan does not generate any adverse impacts to light and air.

**Setbacks and Buffers:** The setbacks and buffers meet requirements for land use compatibility.

**The site plan for “Beach Community Bank” complies with the City of Destin Comprehensive Plan Policy 1-2.1.7 and the Land Development Code §7.09.**

Any additional revisions to the site plan must be reviewed and approved by the appropriate Technical Review Committee members and may be subject to a compatibility analysis if required

pursuant to provisions of the Comprehensive Plan [Policy 1-2.1.7] and Land Development Code [LDC, §7.09].

**CONCURRENCY MANAGEMENT:**

Concurrency requirements have been met:

- Solid Waste: X
- Potable Water: X
- Sanitary Sewer: X
- Traffic: X
- Stormwater Management: X

**TRAFFIC ANALYSIS:**

According to the traffic review conducted by the City's Transportation Manager, and approved on October 5, 2005, the proposed development will not degrade the level of service of those major transportation facilities in the City of Destin (urban collectors and arterials).

Traffic concurrency is satisfied for this project, as confirmed by the City's Transportation Manager after reviewing the applicant's traffic concurrency analysis.

**SUBDIVISION OR PUD - PLAT:**

Not applicable.

**AIRPORT PROTECTION:**

As proposed, this project is not affected by nor affects the Destin – Ft. Walton Beach Airport. The applicant has indicated on the development order application that the proposed project is not within the Airport Expansion Area. NOTE: If construction necessitates the use of a crane, or other obstruction, which exceeds Federal Aviation Administration FAR 77 Standards (normally 200 feet above ground level), the applicant must request a variance from the FAA for temporary encroachment into this restrictive area and a copy of a completed FAA Form 7460, must be placed on file with the City of Destin prior to the crane, or other obstruction, penetrating the restricted airspace.

**WHITE SANDS ZONE:**

The project property is not located in a White Sand Zone area.

**SETBACKS:**

The proposed development meets all of the required setbacks for the BT Zoning District.

	<b><u>Required</u></b>	<b><u>Buffers</u></b>	<b><u>Provided</u></b>
Front (South):	10'	10' FP	77.36' including 10'FP
Back (North):	10'	10' VB	51' including 10'VB
Side (East):	0'	5' CB	27.94' including 5' CB
Side (West):	0'	5' CB	27.47' including 5'CB
Between Bldgs.:	10'	N/A	N/A

Note: 10' FP = 10' Front Perimeter Landscaped Area, 10' VB = 10' Vegetative Buffer Area, and 5' CB = 5' Common Boundary Landscaped Area. The following buffers are required: the standard ten (10) foot front perimeter landscape buffer on the southern property line, 10 foot vegetative buffer along the northern property line, and five (5) foot common boundary buffers along the southern and eastern property lines.

**SIGNS:**

No overall sign approval is part of this application. All future signs must comply with the applicable section of the Destin Land Development Code in effect at the time a sign application is submitted.

**UTILITIES:**

Underground utilities/service (existing and proposed) are required.

**WATER/SEWER PROVIDER:**

Destin Water Users, Inc. approved the project in a letter dated September 15, 2005.

**STORMWATER:**

The City approved the stormwater management plan on September 23, 2005, and had the following **stormwater** related conditions:

1. **Condition:** If groundwater is observed standing in the stormwater structures, the stormwater management plan shall be considered in non-compliance and a revised stormwater plan shall be resubmitted for review and approval.
2. **Prior to obtaining any city permit,** a copy of the FDEP Stormwater approval shall be forwarded to the Community Development office.
3. **Prior to obtaining a Certificate of Occupancy:** The Stormwater Operation / Maintenance Plan shall be acknowledged and signed by the owner. This plan shall include but not be limited to the following: This system shall require periodic maintenance for continued proper operation, including as a minimum a) removal of silt and debris from surface infiltration areas and catch basins, and b) maintenance of vegetative cover in surface infiltration areas. Owner shall regrade swale/retention areas as required to maintain approved design cross-section(s), line(s), and grade(s) and shall keep all inlets clean and unobstructed.
4. **Condition:** All previous D.O. requirements shall remain in effect for this project.

**INGRESS/EGRESS:**

The property meets the requirements for access by providing a cross access agreement to utilize the existing driveway.

**PARKING:**

The project meets or exceeds the parking requirements of the Destin Land Development Code as indicated on the approved plans.

Per code:

Office: 1 space per 200 square feet of bank area.

Per site plan:

Parking Required: 11 spaces

Parking Provided: 17 spaces including 2 handicap spaces

**LOADING SPACE (ZONE):**

The project meets or exceeds the loading space requirements of the Destin Land Development Code.

**REFUSE COLLECTION:**

Refuse collection is to be provided by curbside service.

**SIDEWALKS:**

A 5-foot wide concrete sidewalk is existing along Harbor Boulevard.

**OPEN SPACE/LANDSCAPE:**

Open Space Requirements:

Development Area (Total Area): 19,954 sq. ft. (.46 acres, more or less)

Required 25% Open Space: 4,988.6 sq. ft.

Provided Open Space: 7,178.13 sq. ft (36%)

Tree Requirements:

Credits for Existing Trees (2" to 6" diameter) on Site (0 trees x 2 credits per tree):	0
Credits for Existing Trees (7" to 12" diameter) on Site (0 trees x 3 credits per tree):	0
Credits for Existing Trees (13" to 19" diameter) on Site (0 trees x 4 credits per tree):	0
Credits for Existing Trees (20" or 24" diameter) on Site (1 tree x 5 credits per tree):	0
<b>Total Reforestation Credits for Existing, Protected, or Preserved Trees:</b>	<b>0</b>
Reforestation Trees (1 per every .10 of an acre: $0.45 \times .10 = 5$ ) Required on Site:	<u>5</u>
Total Reforestation Credits:	<u>0</u>
<b>Total Reforestation Trees Required on Site:</b>	<b><u>5</u></b>
Total Reforestation Trees (1 per every .10 of an acre minus credits) Required on Site:	5
Replacement Trees (removal of trees over 12" d.b.h.) Required on Site:	0

Perimeter Trees (1 per 25') Required on Site:	4
Parking Lot Trees (1 per end row and landscape island) Required on Site:	4
Vegetative Buffer Trees, if applicable, (1 per 25') Required on Site:	4
<b>TOTAL TREES REQUIRED:</b>	<b>18</b>
<b>TOTAL TREES PROVIDED:</b>	<b>21</b>

A five (5) foot Common Boundary Landscape Area is required along those property lines that directly abut an adjacent parcel (east and west). A ten (10) foot Front Perimeter Landscape Area is required along the southern property line. If shrubs are used in the required buffer areas, they must be a minimum of twelve (12) inches in height when measured immediately after planting. **WARNING: A Certificate of Occupancy will not be issued until the required landscape material per the approved landscape plan has been inspected and approved by the Community Development Department.**

**FEES:**

The fees listed below are subject to change and are based on the most recent information available (September 29, 2005). The fees must be paid by the applicant as part of the cost recovery associated with the proposed project:

City Traffic Consultant:	N/A
City Compatibility Consultant:	N/A
City Surveyor:	N/A
City Stormwater Review Consultant:	Paid
Re-Review Fees (Community Dev.)	\$75.00
Re-Review Fees (Stormwater Man.)	\$75.00
Administrative Costs:	Paid
City Council Advertising:	N/A
<b>TOTAL (as of 08/26/05) =</b>	<b>\$150.00</b>

**COMMENTS/CONDITIONS:**

**Public Input:**

No public comments have been presented to staff at the time of this report.

**Per Community Development Department:**

1. **Prior to the issuance of a Certificate of Occupancy:** the landscaping and outdoor lighting, if installed, must be inspected and approved by the Community Development Department. The lighting plan which shall be submitted prior to the issuance of any city permit, must provide specifications for the proposed outdoor lighting, including photometrics. All lighting must be shielded downward and away from adjacent properties in order to avoid spill-over and illumination into the night sky.
2. Any additional revisions to the site plan must be reviewed and approved by the appropriate Technical Review Committee members and may be subject to a compatibility analysis if required pursuant to provisions stated within the approved Development Order, the Comprehensive Plan [Policy 7.A.4.6 (p)] and Land Development Code [LDC, §7.09] or if necessary as agreed upon by the City and the applicant prior to the issuance of the final development order.

