

City of Coconut Creek InterOffice Memorandum

To: Planning and Zoning Board

Date: August 13, 2025

From: Lizet Aguiar, Assistant Director of
Sustainable Development

Subject: Fifth Third
Special Land Use

Applicant/Agent:	Michaela Kegley, BDG Architects
Owner:	Centro NP Coconut Creek Owner, LLC
Requested Action/Description:	Special Land Use – Bank Drive-Thru
Location:	4805 Coconut Creek Parkway
Folio number:	484230130015
Legal Description:	Outparcel “E”, of COCONUT CREEK PLAZA, according to the Plat thereof, as recorded in Plat Book 113 at Page 12 of the Public Records of Broward County, Florida.
Size:	0.80 +/- acres
Existing Zoning:	B-4, Regional Shopping
Existing Use:	Commercial
Future Land Use Plan Designation:	Commercial
Platted:	Coconut Creek Plaza Plat
Plat Restriction:	This plat is restricted to 278,000 square feet of commercial use.

Requested Action/Description:

The applicant, Michaela Kegley of BDG Architects, as agent on behalf of the owner, Centro NP Coconut Creek, LLC, is requesting Special Land Use approval to develop a 2,133 square foot standalone Fifth Third Bank with dual drive-thru lanes. The subject property is located at 4805 Coconut Creek Parkway within Coconut Creek Plaza.

Project Description:

The subject property was formerly occupied by Lorenzo’s Italian restaurant, which closed in 2003. The structure has since remained vacant and has deteriorated significantly. The applicant is proposing to demolish the existing building and redevelop the site with a 2,133 square foot standalone Fifth Third Bank, which includes two drive-thru lanes and a bypass lane.

Pursuant to Section 13-621, Master Business List – B-2, B-3 and B-4, a financial institution with a drive-thru or as a freestanding unit may be permitted as a special land use. The proposed

development complies with Section 13-621 of the City's Land Development Code, which allows financial institutions with drive-thrus as special land uses within the B-4 Regional Shopping zoning district.

The site has been designed to comply with all applicable B-4 Regional Shopping zoning standards, including required vehicle stacking lengths (queuing), and landscaping buffers. Both proposed drive-thru lanes provide 120 feet of stacking space, exceeding the City's 100-foot minimum, and the bypass lane can accommodate emergency vehicle circulation.

The applicant is proposing to expand the landscape median along the eastern edge of the site from 5 feet to 10 feet and add new landscape to screen queuing vehicles. Parking is provided in accordance with the Land Development Code, and no changes to access drives or existing circulation patterns are proposed. The project is being reviewed concurrently with a Site Plan Application, which covers architecture, landscaping, and engineering components of the redevelopment.

Concurrently with this Special Land Use Application, the applicant is also requesting site plan approval for the demolition and construction of the new bank building.

Public Involvement:

In accordance with Section 13-35 (c) of the City's Code, property owners within 700 feet of the subject property were notified by mail of the special land use request and were invited to attend the Planning and Zoning Board meeting. Two hundred twenty-eight (228) public hearing notices were mailed by the City on May 28, 2025. To date, staff has not received any public inquiries related to the project.

In addition, the applicant invited plaza tenants and property owners within 700' of the subject property to attend a meeting on July 1, 2025, from 5:45 PM to 7:45 PM at the Broward County Library, Room 226, 1100 Coconut Creek Blvd, where the project was presented and guests had an opportunity to ask questions or express concerns. There was one attendee at the meeting. To date, city staff has not received any inquiries related to the status of the project.

Analysis and Findings:

Staff has reviewed the proposed Special Land Use in accordance with the general and specific criteria outlined in Section 13-35 of the City's Land Development Code. The request has been evaluated based on its compatibility with surrounding uses, consistency with the Comprehensive Plan, and potential impacts to public infrastructure and services.

Per Sec.13-35 (f) and (g) of the City's Land Development Code, the Planning and Zoning Board and City Commission must find that a Special Land Use meets general and specific standards based on competent and substantial evidence. Listed below are the standards, the applicant's verbatim responses and staff analysis addressing compliance with these standards.

General standards

(1)The proposed special land use will be in harmony with nearby uses permitted under Article III of the Land Development Code.

Applicant response:

The bank will provide essential financial services to the community and can be an anchor tenant, driving traffic to the plaza potentially benefiting other businesses. This will be a full-service bank offering services such as personal and business banking and ATM's. It will be a customer-friendly location, with ample parking and accessibility for individuals, including those with disabilities. Traffic analysis has been conducted to ensure that the bank will not negatively affect flow or

create congestion. The plaza already has adequate parking spaces, and the bank's operating hours will be designed to complement existing tenant hours, minimizing any overlap of peak customer traffic. Additionally, entrances and exits will be clearly marked and comply with safety standards. The proposed bank represents a mutually beneficial addition to the plaza. It complies with all zoning and building regulations, promises to enhance the plaza's value, and will not disrupt the existing tenants, but instead will support their growth by increasing traffic and consumer engagement. The overall effect on the plaza will be positive, with potential for long-term benefits for both the owners and tenants.

Staff analysis:

Staff concurs. The proposed bank and drive-thru is located within a regional shopping center positioned at the intersection of two major commercial thoroughfares, specifically Coconut Creek Parkway and Lyons Road. The bank complements existing uses such as Publix supermarket and other retailers by providing additional services to customers, employees, and area residents.

(2) The proposed special land use will be in harmony with nearby existing uses.

Applicant response:

We have incorporated the architectural style through analyzation of the surrounding areas and previous project conducted in the vicinity of the proposed project. Also, conversations with City of Coconut Creek staff to get feedback on the architectural style.

Staff analysis:

Staff concurs. The bank is proposed within an established regional commercial center, surrounded by retail, restaurant, and service uses, including anchor tenants like Publix. A financial institution with a drive-thru complements the center's commercial nature, is consistent with other freestanding outparcel buildings and offers a convenient amenity to area residents and employees. The proposed drive-thru lanes are internal to the site and do not interfere with surrounding businesses or access points or adjacent roads. Proposed hours of operation are in line with other adjacent commercial uses.

(3)The proposed special land use must be reasonably compatible with surrounding and adjacent uses in its function, its hours of operation, the type and amount of traffic to be generated, the building size and setbacks, and its relationships to the land values.

Applicant response:

Hours will be Mon-Thurs 9am-5pm; Friday 9am-6pm and Saturday 9am-12pm.

Staff analysis:

The proposed Special Land Use is compatible with surrounding and adjacent uses in its function, hours of operation and type and amount of traffic, as well as its building size, location, and setbacks. The proposed bank and drive-thru lanes have been designed to maintain all vehicle stacking activity within the subject property. Proposed hours of operation are compatible with plaza tenants, surrounding restaurants, and other commercial uses.

(4) The proposed special land use will be in the best interests of the City, the convenience of the community, the public welfare, and be a substantial improvement to the property in the immediate vicinity.

Applicant response:

A pedestrian connection to the adjacent outparcels cannot be provided because the site is surrounded by obstacles: an access road to the east, a drive-thru lane for CITI Bank to the west, and an access road to the shopping center to the north. As a result, there is no safe route for pedestrian access to the nearby outparcel.

Staff analysis:

The proposed use is in the best interests of the City and the public welfare, provides additional convenience for the community and will be a substantial improvement to the property in the immediate vicinity, eliminating a long vacant structure. Fifth Third Bank intends to redevelop the site by demolishing an existing vacant and deteriorating building and constructing a new facility in compliance with B-4 development standards. Impediments surrounding the site limit the ability to connect outparcels. However, the applicant will install a sidewalk from the subject property to connect with the sidewalk along Coconut Creek Parkway, thereby providing a safe connection where one does not currently exist.

(5) The proposed special land use will contribute to the economic stability of the community.**Applicant response:**

The community will have economic stability through the use of the drive-thru so that they may do banking transactions in a manner that is convenient and well suited to their needs. There will be four full-time employees.

Staff analysis:

Fifth Third Bank is a recognized facility in South Florida. The addition of a new bank provides additional banking options and employment opportunities thus promoting economic stability for the community at large.

(6) The proposed special land use will not decrease public benefit or increase undesirable impacts other than those resulting from use of the site as permitted by right under Article III of the Land Development Code or some other special land use permitted on the site.**Applicant response:**

The raze and rebuild project results in an increase of previous / green area by 5,479 sf. Additional on site stormwater retention is provided with proposed rain garden in the amount of 1,175 cubic feet. On-site lighting is brought into compliance with the current Land Development Code. The demolition of the 4,076 sf high turn over (sit down) restaurant and the construction of a 2,133 sf bank with two (2) drive thrus in a decrease of 166 average daily trips and decrease of 27 AM peak hour trips. Landscaping is brought into compliance with the current LDC requirements. Applicants continue to work with staff on the architectural design and material specifications to comply with the vision and goals of the city.

Staff analysis:

Staff concurs: Drive-thru uses and other similar uses such as curbside pick-up, has become a mainstream convenience. The public benefit provided by the proposed drive-thru will be comparable to other drive-thru banks in the plaza and surrounding area.

(7) The proposed special land use will not result in more intensive development than what is approved by the land use element of the Comprehensive Plan.**Applicant response:**

The specific goals emphasize supporting the growth of financial services or the development of essential community services. A bank may align with objectives related to the economic stability, job creation, or improving commercial infrastructure. The goals of a bank typically reflect the long-term vision of the institution. These goals guide the bank's overall direction and growth strategy. These goals include profitability, financial stability, customer satisfaction, growth and market expansion, social responsibility, compliance and regulation.

Fifth Third Bank is characterized by infrastructure elements because the Infrastructure Element typically refers to essential services and structures that support a community, including utilities, roads, and facilities. A bank, as an institution that provides financial services and facilities, can be considered part of a community's infrastructure, providing an essential service that supports economic activities.

Staff analysis:

Staff concurs: The future land use designation for this property is commercial. The requested Special Land Use is consistent with the comprehensive plan and those uses typically found in a regional shopping center of this size. Infrastructure and utility improvements required as part of the redevelopment will not negatively affect the overall system.

(8) The proposed special land use will be consistent with goals, objectives, and policies of the Comprehensive Plan.

Applicant response:

The specific goals emphasize supporting the growth of financial services or the development of essential community services. A bank may align with objectives related to economic stability, job creation, or improving commercial infrastructure. The goals of a bank typically reflect the long-term vision of the institution. These goals guide the bank's overall direction and growth strategy. These goals include profitability, financial stability, customer satisfaction, growth and market expansion, social responsibility, compliance and regulation.

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Staff analysis:

Staff concurs: The addition of a Fifth Third Bank to the shopping center will promote positive business activity and employment in the area. Bank employees will have access to existing restaurants, grocery and other commercial uses at the plaza and surrounding area thus adding to the commercial viability in the area.

The property is designated Commercial on the City's Future Land Use Map. Staff finds that the proposed Special Land Use will be consistent with the following goals, objectives and policies of the City's Comprehensive Plan.

- **Goal II-2.0.0:** Provide a broad range of convenient, accessible and attractive commercial, office and commercial recreation facilities sufficient to serve permanent and seasonal populations.
- **Objective II-2.1.0:** Accommodate office, retail and other activities needed for the provision of goods and services to permanent and seasonal populations.
- **Policy II-2.1.5:** Include in the Land Development Code separate zoning categories for neighborhood, community and regional commercial development which set forth intent, location criteria and development standards consistent with the following policies:
 - a.) Neighborhood commercial uses are those which meet the everyday shopping needs of local residents and businesses and shall be located on public roads with adequate capacity, convenient to residential neighborhoods and restricted to a scale consistent with such neighborhoods.

- **Goal VIII-8.0.0:** Discourage urban sprawl and encourage infill development.

Specific standards

(1) The proposed use will not reduce the level of service provided on any street to a lower level than would result from a development permitted by right.

Applicant response:

The proposed facility will not have an adverse impact on the area, as the existing site was previously a restaurant, which likely generated higher traffic than the proposed Fifth Third Bank site.

Staff analysis:

Staff concurs: A bank drive-thru would not impact the level of service on any street beyond typical restaurant or drug store uses which are permitted by right is the B-4 zoning district.

(2) The proposed use will not result in significantly greater amount of through traffic on local streets than would result from a development permitted by right.

Applicant response:

A bank typically generates less traffic than a restaurant for several reasons:

- **Visit Frequency:** People usually visit banks for specific transactions, such as deposits, withdrawals, or meetings, which are less frequent compared to the regular visits to a restaurant for meals.
- **Duration of Visit:** Bank visits are typically short in duration, often lasting only a few minutes, while restaurant visits can take much longer, particularly during meals.
- **Peak Hours:** Banks tend to have more concentrated traffic during certain hours (like lunch breaks or just after work), while restaurants experience higher traffic during longer periods, especially during meal times (lunch and dinner).
- **Customer Flow:** Restaurants often serve larger groups and cater to more people simultaneously, especially during peak hours, while bank customers are usually individual or small groups for specific transactions.
- **Parking and Space Usage:** Restaurants often require more parking spaces to accommodate customers who typically arrive by car for longer periods, while bank visitors usually stay for a shorter time, reducing the overall parking demand.

In summary, while both types of establishments generate traffic, a restaurant typically draws more consistent and prolonged customer flow compared to a bank, leading to a higher overall traffic impact.

Staff analysis:

Staff concurs: A Traffic Impact Statement prepared by Vanasse Hangen Brustlin, Inc., dated December 10, 2024, was submitted for staff review. The report provides projected AM and PM peak hour trip generation and net daily trip estimates based on standard methodologies from the Institute of Transportation Engineers (ITE) Trip Generation Manual for the proposed Fifth Third Bank and associated drive-thru facility. City Transportation staff has reviewed the analysis and found it to be consistent with accepted practices. Based on this review, staff does not anticipate any adverse impacts to local streets as a result of the proposed use.

(3) The proposed use will not require extension or enlargement of the thoroughfare system at a higher net public cost than would result from a development permitted by right.

Applicant response:

Visit Frequency: People usually visit banks for specific transactions, such as deposits, withdrawals, or meetings, which are less frequent compared to the regular visits to a restaurant for meals.

- **Duration of Visit:** Bank visits are typically short in duration, often lasting only a few minutes, while restaurant visits can take much longer, particularly during meals.

- **Peak Hours:** Banks tend to have more concentrated traffic during certain hours (like lunch breaks or just after work), while restaurants experience higher traffic during longer periods, especially during meal times (lunch and dinner).

- **Customer Flow:** Restaurants often serve larger groups and cater to more people simultaneously, especially during peak hours, while bank customers are usually individual or small groups for specific transactions.

- **Parking and Space Usage:** Restaurants often require more parking spaces to accommodate customers who typically arrive by car for longer periods, while bank visitors usually stay for a shorter time, reducing the overall parking demand.

Staff analysis:

Staff concurs: The existing shopping center driveway access to Coconut Creek Parkway and Lyons Road will not be affected. Extension or enlargement of the thoroughfare system is not proposed for this request. Additionally, the proposed drive-thru has been designed to be maintained within the boundaries of the subject property and to exceed minimum vehicle stacking requirements required by the City's Land Development.

(4) The proposed use will not require enlargement or alteration of utility facilities, drainage systems, and other utility systems other than what would result from a development permitted by right.

Applicant response:

The proposed Fifth Third Bank site will have no adverse impact on the master stormwater system, as it has less impervious area compared to the existing restaurant. Additionally, the proposed site includes a rain garden, which will provide enhanced treatment to the master stormwater system.

Staff analysis:

Staff concurs: Modifications associated with stormwater management and utility improvements required for the redevelopment of the subject property have been reviewed by the City's Engineering Department. The proposed utility design, including drainage components, has been evaluated for consistency with applicable City standards. The applicant will be required to obtain all necessary City permits prior to the start of construction.

(5) The proposed use will not demand greater municipal public safety services exceeding the demand resulting from a development permitted by right.

Applicant response:

The redevelopment results in a decrease of impervious coverage of 5,479 sf. A 1,175 cubic feet of additional on-site stormwater retention within a proposed rain garden is provided. The combination of the rain garden and the decrease impervious coverage results a reduction in stormwater discharge to the master drainage system of the Coconut Creek Plaza and a reduction of nutrients loading with the addition of the rain garden.

- The proposed bank is significantly smaller, has less employees and requires significantly less potable water, sewer and electrical than a high turn over restaurant. The restaurant had significantly greater occupancy load, greater plumbing fixture counts and a greater overall demand for electric.

- The redevelopment results in a decrease of 166 average daily trips and 27 AM peak hour.

Staff analysis:

Staff concurs: The proposed use has been reviewed by the Development Review Committee including the Fire and Police departments. Based on the scope and characteristics of the redevelopment, the level of public safety services anticipated appears to be comparable to those typically associated with commercial uses permitted by right within the zoning district.

The site is located within an existing shopping center that is already served by municipal public safety resources, and no modifications to service coverage or infrastructure have been identified as necessary at this time. The operational nature of a bank, including limited hours and reduced occupancy compared to the prior restaurant use, has been taken into consideration as part of the review. No additional public safety concerns have been raised by reviewing departments.

(6) If a special land use is combined with other special land uses or permitted uses on a site, the overall intensity and scale of uses on the site is appropriate given the adequacy of proposed buffers and setbacks and the land uses of surrounding properties.

Applicant response:

- The site plan was modified to provide the required 20 foot landscape buffer adjacent to Coconut Creek Parkway. This allows for all existing mature canopy trees to remain. Any additional ground cover or shrubs will be added as required by the LDC.
- A larger 12.2 foot landscape buffer is provided adjacent to the shopping center access drive and eastern property line. The enlarged landscape buffer has been provided to preserve and allow for further growth of four existing canopy trees. The eastern buffer will be supplemented as needed to meet the LDC requirements.
- The existing western landscape buffer increased from 4.7 feet to approximately 37 feet. The rain garden and trash enclosure is located within this buffer. However, the locations of both allowed for the preservation of the single existing mature canopy tree within the existing buffer.
- There are no existing canopy trees with the existing rear/northern buffer. The proposed buffer will provide hedges and accent trees to screen the property.

Staff analysis:

Staff concurs: The proposed Special Land Use is not combined with any other special land uses in the plaza. Proposed buffers, setbacks and other development standards are designed in compliance with the Land Development Code to accommodate the requested drive-thru use.

Staff Recommendation:

Staff has reviewed the application for consistency with the above referenced standards and finds that the proposed Special Land Use Application complies with the City's Land Development Code, including Section 13-35 "Special Land Use", and is consistent with the applicable goals, objectives and policies of the City's Comprehensive Plan.

Should the application be recommended for approval by the Planning and Zoning Board or approved by the City Commission, staff recommends approval subject to the following conditions:

1. Outstanding DRC comments remain effective throughout the development review process and must be addressed prior to issuance of a building permit.
2. Prior to the issuance of a Certificate of Occupancy, the business shall join the Coconut Creek Police Department's Trespass Enforcement Program and post "No Trespassing" signage in accordance with the Program and Florida State Statutes.

Attachments:
Aerial Photo
DRC Report
Exhibit