



City of Coral Gables Planning and Zoning Staff Report

Applicant:	City of Coral Gables
Application:	Zoning Code Text Amendment – Financial Institutions
Public Hearing:	Planning and Zoning Board
Date & Time:	April 15, 2026; 6:00 – 9:00 p.m.
Location:	Community Meeting Room, Police and Fire Headquarters, 2151 Salzedo Street, Coral Gables, Florida, 33134

1. APPLICATION REQUEST

The City of Coral Gables is requesting review and consideration of the following:

An Ordinance of the City Commission of Coral Gables, Florida, providing for text amendments to the City of Coral Gables Official Zoning Code by amending Article 16, "Definitions," to create a definition for Financial Institutions and clarify related use classifications; amending Article 3, "Uses," including Sections 3-100 "Uses," 3-200 "Principal Uses," and 3-300 "Accessory Uses," to establish location, design, and operational standards for Financial Institutions, including ground-floor activation requirements within designated overlay districts; and amending Article 10, "Parking and Access," Section 10-110 "Amount of Required Parking," to establish parking incentives for qualifying active streetfront uses associated with Financial Institutions; providing for repealer provision, severability clause, codification, and providing for an effective date.

The request requires three (3) public hearings, including review and recommendation by the Planning and Zoning Board, and 1st and 2nd Reading before the City Commission.

2. BACKGROUND INFORMATION

The proposed amendments have been developed to formally distinguish Financial Institutions from Retail Sales and Services within the Zoning Code, providing clarity in use classification and enabling more tailored development standards. They also address the role and impact of Financial Institutions within the City's primary commercial corridors, including the Central Business District (CBD), Design & Innovation District (DID), Miracle Mile Downtown Overlay District (DOD), and North Ponce Mixed-Use District (MXD).

The city has made substantial investments in streetscape improvements, pedestrian infrastructure, and urban design enhancements to promote walkability and an active public realm. Corner properties and primary street frontages are highly visible assets that shape the pedestrian experience and support ground-floor commercial activity. Traditional Financial Institutions, while an important economic component, typically experience limited customer turnover and reduced activity outside standard business hours. When located on prominent ground-floor frontages, particularly corners, these uses may not fully support the City's objectives for vibrant, pedestrian-oriented environments.

To address this, the proposed amendments establish a regulatory framework ensuring that Financial Institutions contribute to the vitality of the public realm by incorporating Active Streetfront Uses, such as accessory cafés or other publicly accessible components, particularly on corner properties and along primary frontages. These standards are intended to maintain retail continuity, enhance pedestrian

engagement, and support small business activity, tourism, and public safety.

Existing Conditions Analysis

An analysis of Financial Institutions as of April 2026 indicates:

51 Active Bank locations citywide with approved Certificate of Use (CU) and Business Tax Receipt (BTR);

- 29 are located within the overlay districts referenced in the proposed Ordinance;
- 26 occupying ground-floor locations;
- 8 on ground-floor corners:
 - 1 in North Ponce Mixed-Use District (MXD)
 - 7 in Central Business District (CBD)

23 Active Other Financial Service locations citywide with approved Certificate of Use (CU) and Business Tax Receipt (BTR);

- 17 are located within the overlay districts referenced in the proposed Ordinance;
- 5 occupying ground-floor locations;
- 1 on a ground-floor corner in the Central Business District (CBD)

Legally established Financial Institutions are recognized as conforming uses. The proposed standards primarily apply to new development, changes of use, or substantial façade modifications affecting street-facing conditions. Understanding these local conditions highlights the importance of establishing clear standards for ground-floor and corner frontages. To ensure best practices, staff also reviewed how comparable Florida municipalities regulate Financial Institutions within active pedestrian environments.

Comparative Analysis of other Florida Municipalities

To inform the development of the proposed regulatory framework, staff conducted a review of land development regulations from comparable Florida municipalities to evaluate how Financial Institutions are integrated into active pedestrian environments. This review focused on Downtown, Mixed-Use, and Overlay Districts with high pedestrian activity, highlighting strategies for balancing the operational needs of financial services with the City’s urban design objectives:

- Oakland Park | OP3D, Sections 24-259;263;266: Financial Institutions are prohibited on primary downtown frontages to preserve continuous pedestrian activity. Banks are only permitted as an accessory use to a restaurant as a primary use. Ground-floor façades are required to include active liner uses with transparent storefronts and pedestrian-accessible entrances to maintain a consistent, engaging streetscape.
- Delray Beach | CBD, Section 4.4.13: Financial Institutions such as brokerage firms and private wealth management firms are prohibited. Banks and savings and loans are restricted in terms of frontage with no more than 75 feet along retail streets to prevent inactive zones. Active street-level uses are mandated to maintain pedestrian engagement and support the continuity of ground-floor retail activity.
- Orlando | Downtown and Transit-Oriented Development (TOD) districts: Form-based standards promote transparent, pedestrian-oriented ground-floor design. Banks are conditionally permitted, but inactive or “blank” façades are limited to ensure continuous visual interest and sidewalk-level interaction.
- Jacksonville | Core and Urban Mixed-Use zones: Frontage and build-to line standards, along with minimum transparency requirements, encourage pedestrian engagement. Financial Institutions

must design all street-facing façades to contribute to active sidewalk conditions, avoiding extended inactive frontages.

- Tampa | Downtown and Channel District overlays: Active frontage and transparency standards regulate street-facing uses, particularly on corner and ground-floor locations. Financial Institutions are not prohibited, but designs must support pedestrian activity and prevent “dead zones” along sidewalks.
- Miami Beach | Downtown overlay districts: Form-based and overlay district regulations require transparent, publicly accessible ground-floor uses. Financial Institutions are permitted, provided that they meet activation and design standards to maintain pedestrian vitality and continuity along the public realm.

These comparative examples guided the development of Coral Gables’ proposed amendments, ensuring that:

1. High-visibility commercial frontages contribute to an active and engaging streetscape;
2. Financial Institutions are clearly distinguished from Retail Sales and Services for targeted standards;
3. Corner lots and primary pedestrian frontages incorporate Active Streetfront Uses;
4. Transparency, public access, and façade activation align with best practices; and
5. Economic functionality is preserved while supporting walkability, retail continuity, public safety, and tourism.

Grounded in both local conditions and comparative practices, the proposed amendments are designed to integrate Financial Institutions into Coral Gables’ commercial corridors in a way that strengthens pedestrian engagement and supports a vibrant, economically resilient streetscape.

The analysis indicates that a portion of these Financial Institutions occupy prominent ground-floor and corner locations, reinforcing the need for clear standards addressing frontage activation and pedestrian engagement. The proposed text amendments recognize legally established Financial Institutions as conforming uses while applying new standards to future developments, changes of use, or substantial façade improvements affecting ground-floor street-facing conditions

Intent of the Proposed Text Amendments

The goal of these proposed text amendments is to ensure that Financial Institutions contribute to active, pedestrian-oriented environments, particularly on corner lots and along primary frontages, while accommodating accessory uses such as cafés that enhance street-level engagement.

Specifically, the proposed text amendments will:

- Require design and operational measures that activate ground-floor frontages;
- Maintain retail continuity and encourage small business activity;
- Enhance public safety and tourism by promoting pedestrian engagement;
- Preserve operational flexibility for financial services; and
- Recognize legally established existing Financial Institutions as conforming uses, while applying new standards primarily to new development, changes of use, or substantial façade modifications affecting street-facing conditions.

By distinguishing Financial Institutions from Retail Sales and Services and establishing basic design standards for active streetfronts, the City seeks to maintain a vibrant, pedestrian-friendly public realm that supports economic resilience, walkability, and tourism.

3. PROPOSED ZONING CODE TEXT AMENDMENT

The proposed Zoning Code text amendments are provided below in ~~strikethrough~~/underline format.

ARTICLE 16. DEFINITIONS

Retail sales and services mean a use, the principal use or purpose of which is the sale of goods, products, materials, or services directly to the consumer, including ~~financial institutions~~, grocery stores, personal services, art galleries, farmer markets and including the sale of alcoholic beverages for off-premises consumption provided that the sale of alcoholic beverages is subordinate to the principal use and the display of alcoholic beverages occupies less than twenty-five (25%) percent of the floor area of the use, not including street vendors or the on-premise consumption of alcoholic beverages.

Active Streetfront Use means ground-floor use, whether principal or accessory, that is open to the general public and generates frequent pedestrian activity and visual interaction with the public realm through transparent storefront design, direct sidewalk access, and active customer engagement. Active Streetfront Uses include retail sales and services, restaurants, cafés, food service establishments, entertainment venues, cultural facilities, fitness studios, galleries, personal services, and similar publicly accessible uses. Uses located on corner lots may be subject to additional activation standards to ensure continuous pedestrian activity along both street frontages, such as: providing active uses along both frontages; locating entrances on or near the corner; providing more than one public entrance to address each street frontage; increasing storefront transparency along both façades; and limiting blank walls or non-transparent frontage facing either street.

Financial Institution means a use primarily engaged in providing financial services to customers, such as commercial banks, credit unions, savings and loan associations, mortgage lenders, investment service offices, brokerage firms, money service businesses, and similar establishments where the principal activity involves financial transactions, lending, account management, or financial advisory services. Such use may include accessory automated teller machines (ATMs), customer service areas, offices, and related facilities. This definition shall be interpreted broadly to include evolving financial service models and shall not be limited by branding or organizational structure.

Personal Services Establishment means a business use primarily engaged in providing services rather than goods to individuals, consisting of frequent or recurring services of a personal nature that are not medical in nature, such as hair salons, barber shops, nail salons, and tanning salons by licensed practitioners, and other compatible personal care or wellness services.

Section 3-100 Principal Uses

Principal Use Table

Use Category: Non-Residential Uses

Zoning Districts		MX1	MX2	MX3
<u>Financial Institutions</u>		<u>P</u>	<u>P</u>	<u>P</u>

<u>Personal Services</u>		<u>P</u>	<u>P</u>	<u>P</u>
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*Note: This text amendment simply separates Financial Institutions from Retail Sales and Services.

Article 3 establishes uses and limitations. The following amendments insert new location, activation, and use restrictions for Financial Institutions and Active Streetfront Uses.

Section 3-200 Principal Uses

Section 3-211. Financial Institutions

A. Purpose.

The requirements of this Section shall apply to all Financial Institutions located on properties within the following overlay districts

1. Central Business District (CBD)
2. Design & Innovation District (DID)
3. Miracle Mile Downtown Overlay District (DOD)
4. North Ponce Mixed-Use District (MXD)

The purpose of these standards is to implement the pedestrian-oriented development objectives of Section 2-201 Mixed-Use Districts, Section 2-400 Overlay Districts, and the frontage standards of Article 4 by preserving retail continuity, promoting pedestrian activity, and ensuring that ground-floor uses contribute to an engaging public realm within the City’s primary commercial districts

Financial Institutions within these overlay districts shall be designed and located to support active, pedestrian-oriented ground floors consistent with Sections 2-201 and 2-400 and Article 4. Properties located on Corner Lots within these districts are subject to enhanced ground-floor activation requirements as provided herein.

The standards of this Section shall apply to new construction, change of use, or substantial improvement of the ground-floor street-facing façade, defined as improvements equal to or exceeding 50 percent of the value of the ground-floor street-facing façade. Normal maintenance and interior renovations that do not modify the ground-floor street-facing façade shall not trigger compliance.

Compliance with this Section shall be reviewed through the applicable Development Review or Design Review processes pursuant to Sections 5-100 through 5-103, including evaluation of site planning, pedestrian circulation, façade treatment, transparency, architectural compatibility, and integration with the public realm.

B. Corner Lot and Active Use Priority Frontage Standards.

Financial Institutions are prohibited from occupying the entire ground-floor or fronting on any ground-floor corner frontage on Corner Lots within the overlay districts identified in subsection (a), except where the activation standards of this subsection are satisfied. For purposes of this Section, a Financial Institution shall be considered to occupy a Corner Lot consistent with the definitions and standards of Sections 2-201 and 2-400 when any portion of the tenant space fronts on both intersecting streets of a corner property. This provision shall apply as of the effective date of this Ordinance.

Existing Corner Lot Financial Institutions legally established prior to the effective date of this Ordinance shall be deemed conforming and may continue operations. Normal maintenance, repair, and interior renovations that do not modify the ground-floor street-facing façade shall not trigger compliance with this Section. Any expansion of floor area, change of use, relocation or enlargement of ground-floor tenant space, or substantial improvement of the ground-floor street-facing façade shall require compliance with this Section.

1. Activation Requirements.

A Corner Lot Financial Institution shall include and active use, such as an accessory café, retail sales and services, or other pedestrian-oriented uses, as deemed appropriate by the Development Review Official (DRO). The accessory active use shall be directly accessible from the public sidewalk, clearly distinguishable from the Financial Institution operations, and remain open to the general public during posted hours of operation. The DRO may review and approve the specific type, location, and configuration of the active use to ensure continuous pedestrian engagement along the street frontage in accordance with the following standards:

- a. The Active Streetfront Use, including an Accessory Café, shall occupy either:
 - i. a minimum of twenty-five (25) percent of the tenant bay floor area; or
 - ii. a minimum twenty (20) foot Customer Service Area depth extending across at least fifty (50) percent of the linear corner frontage, consistent with Sections 2-201 and 2-400 overlay frontage standards.
- b. The Active Streetfront Use shall include a public entrance directly accessible from the sidewalk.
- c. The Active Streetfront Use shall be physically separated or clearly delineated from the Financial Institution operations.
- d. The Active Streetfront Use shall remain open to the general public during posted hours of operation and function as a retail or service use distinct from Financial Institution operations.

2. Maximum Inactive Frontage.

Inactive elements of a Financial Institution, including lobby, teller, vestibule, or other areas not directly engaging the public, shall not exceed fifteen (15) percent of the linear ground-floor façade along each street frontage of the Corner Lot. This percentage is consistent with frontage standards in Sections 2-201 and 2-400.

3. Visibility and Transparency.

An Accessory Café or other Active Streetfront Use shall be clearly visible from the public sidewalk

through transparent storefront design, pedestrian-facing entrances, architectural treatment and signage consistent with Article 4 standards, to ensure continuous pedestrian engagement.

4. Hours of Operation.

Required hours of operation for Accessory Cafés or other Active Streetfront Uses shall include evening hours extending beyond typical financial institution business hours and generally consistent with surrounding commercial activity, unless otherwise approved through by the DRO.

5. Accessory Active Streetfront Use – Bonus Projection Sign.

Financial institutions that provide a qualifying accessory active streetfront use in accordance with Section 3-211(B)(1) shall be eligible for one (1) additional projection sign as a bonus. The additional projection sign is intended to enhance visibility, improve pedestrian orientation, and promote active streetfront engagement. All projection signs granted pursuant to this subsection shall comply with the applicable requirements of Article 11. Signs and shall be subject to review and approval by the DRO.

6. Review Process.

Compliance with this subsection shall be reviewed by the DRO. Review shall evaluate conformance with site planning, pedestrian circulation, ground-floor activation, façade transparency, integration with the public realm, and adherence to the frontage and activation standards of Sections 2-201, 2-400, and Article 4. Approval may be conditioned on modifications to ensure the Financial Institution contributes to continuous pedestrian-oriented activity along street frontages.

C. Non-Corner Lot Ground-Floor Requirements for Financial Institutions.

On non-corner lots within overlay districts identified in subsection (a), Financial Institutions shall provide an engaging street presence along the street-facing façade as follows:

1. A minimum of fifty (50) percent of the tenant bay frontage must be designed for pedestrian visibility and access, including lobby, teller, customer service areas, or accessory cafés/seating consistent with Sections 2-201 and 2-400 frontage standards.
2. Active frontage must extend at least twenty (20) feet into the building; accessory cafés or seating may count toward this depth.
3. Provide a public entrance directly from the sidewalk and maintain transparency so pedestrians can see interior activity.
4. Inactive areas such as storage, mechanical, or back-office spaces must not exceed fifteen (15) percent of the street-facing frontage

D. Exceptions for Limited Non-Active Frontage Allowances.

Minor operational elements associated with a Financial Institution may collectively occupy up to ten (10) percent of the linear ground-floor frontage along each street frontage, including vestibules, security areas, internal circulation spaces, mechanical rooms, utility areas, or other incidental elements. These elements shall be screened from public view and integrated architecturally into the façade in a manner consistent with Sections 2-201 and 2-400. Non-active frontage shall not consist of blank walls and shall incorporate transparency or articulation consistent with Article 4.

E. Upper Floor Flexibility

Financial Institutions may occupy upper floors above the ground-floor without limitation, including teller areas, offices, meeting rooms, and customer service spaces.

F. Existing uses.

Financial Institutions legally established prior to the effective date of this Ordinance shall be deemed conforming and may continue in accordance with the requirements of this Code. Corner Lot Financial Institutions lawfully existing at the time of adoption are considered conforming.

Section 3-300. Accessory Uses

Section 3-312. Drive-throughs, walk-up windows, and automated teller machines (ATM).

Drive throughs shall be reviewed as a conditional use subject to the conditions below. Walk-up windows and ATMs accessory to banks, restaurants, and retail sales and service shall be permitted provided that: the following standards are met. Additional regulations governing Financial Institutions, as principal uses, shall also be subject to the requirements of Section 3-211, Financial Institution Location and Activation Standards.

- A. Such uses are designed so as to not interfere with the circulation of pedestrian or vehicular traffic on the adjoining streets, alleys or sidewalks or block on-site parking facilities. If a drive-through fails to perform as designed, whether such use was previously approved or approved as a conditional use pursuant to this section, then the City may take enforcement action including revocation of the [certificate of use](#) and of the conditional use by the City Commission. Such revocation of the [certificate of use](#) and of the conditional use will only be used as enforcement action for violations of the Zoning Code that occur after the effective date of this ordinance.
- B. Drive-through lanes and vehicle stacking areas adjacent to public streets or sidewalks shall be separated from such streets or sidewalks by walls, railings, or hedges at least thirty-six (36) inches in height.
- C. Three-hundred and sixty (360) degree architectural treatment is utilized. Building design shall incorporate variation in building height, building mass, roof forms and changes in wall planes so as to avoid large expanses of flat, uninterrupted building walls. Drive through, ATMs and walk-up elements should be architecturally integrated into the building, rather than appearing to be applied or “stuck on” to the building.
- D. Drive-through displays, ordering areas, walk-up windows, ATMs and parking canopies shall not serve as the singularly dominant feature on the site or as a sign or an attention-getting device.
- E. Exterior walk-up ATMs serving pedestrians may be permitted up to a maximum of two (2) square feet in sign area per ATM machine. Such signage shall not be internally illuminated.
- F. Entries and exits to drive-through facilities shall be a minimum of one hundred (100) feet from any intersection and provided from a side street or alley if determined to be appropriate. Shorter distances from road intersections may be approved if the Development Review Officer determines that public safety and/or the efficiency of traffic circulation are not being compromised.

- G. Drive-through stacking lanes shall be a minimum of one hundred (100) feet from any single-family residential parcel.
- H. All service areas, restrooms and ground mounted equipment associated with the drive-through shall be screened from public view.
- I. Landscaping shall screen drive-through aisles from the public right-of-way and adjacent uses and shall be used to minimize the visual impacts of the drive-through.
- J. A traffic study shall be required for drive-through applications. The City has the discretion to request a traffic analysis based on similar uses in the South Florida area or as determined by City Staff. Issues related to stacking analysis, impact of the drive-through facility on the urban character of the neighborhood, and operation will be reviewed as a part of the design review process. Interference with the circulation of pedestrian or vehicular traffic on adjoining streets, alleys or sidewalks and blocking of on-site parking facilities shall not be allowed.
- K. Drive-through facilities may be required to provide a bypass lane based on site conditions to afford customers with the opportunity to exit the drive-through.
- L. Within the overlay districts listed in Section 3-211(a), ATMs, kiosks, or similar devices shall only be permitted if integrated into an Active Streetfront Use, do not dominate the street-facing façade, and are not located within exterior vehicle queuing areas.

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Section 10-110. Amount of required parking.

- A. The following are exempt from parking.
 - 1. Financial Institutions – Corner Lot Activation Incentive.
Financial Institutions located on Corner Lots within the overlay districts identified in Section 3-211(a), including the Central Business District (CBD), Design & Innovation District (DID), Miracle Mile Downtown Overlay District (DOD), and North Ponce Mixed-Use District (MXD), shall be exempt from ground-floor parking requirements if an accessory café or other approved active streetfront use is provided along the corner frontage in accordance with Section 3-211, occupying either:
 - i. a minimum of twenty-five (25) percent of the tenant bay floor area; or
 - ii. a minimum twenty (20) foot Customer Service Area depth extending across at least fifty (50) percent of the linear corner frontage, consistent with Sections 2-201 and 2-400 overlay frontage standards.

Financial institutions meeting the requirements of this subsection may also be eligible for a bonus projection sign as provided in Section 3-211(B)(5), subject to the standards and approval procedures set forth therein.

- ~~1.~~ 2. Central Business District Overlay:
 - a. Ground-floor personal services, retail, residential, and restaurants that are located within the Central Business District Overlay shall be exempt from the parking requirements.
 - b. Buildings that are located within the Central Business District Overlay (CBD) that have a floor-area-ratio of 1.25 or less (1.45 or less if Mediterranean bonus is used) are not required to provide off-street parking for any uses except residential units.

~~2.~~ 3. MX-1 fronting Giralda Plaza:

- a. Buildings that have a maximum lot width of one-hundred (100) feet and of a maximum height of forty-five (45) feet and three (3) stories, off-street parking shall not be required.
- b. Parking requirements may be fulfilled by shared or remote parking, or by payment in lieu, as per Section 10-109, or by shared parking as per Section 10-111.

~~3.~~ 4. MX2 Design & Innovation District Overlay:

- a. First-floor showrooms and art galleries shall be exempt from the parking requirements.
- b. Buildings of four (4) stories or less, off-street parking shall not be required.

~~4.~~ 5. Building Alterations.

- a. Any single-family residence or duplex building or structure which existed as of March 11, 1964, may be altered -- including renovations, remodels, repairs, changes of building types, and changes in use -- without providing off-street parking facilities or additional off-street parking facilities if there is no more than a twenty-five (25%) percent total increase in floor area, based on conditions as of March 10, 1964, and if there is no change in zoning to a zoning district requiring more off-street parking than the existing zoning district.
- b. Any building or structure, other than single-family residences or duplexes, which is increased in size more than twenty-five (25%) percent of the gross floor area as it existed as of March 11, 1964, shall provide off-street parking for the added portion as outlined hereinafter but will not be required to provide additional parking facilities for the presently existing portion unless required by a change of zoning.
- c. Any building or structure, which has an existing occupied roof deck that is used as an amenity to an office use and permitted as of February 9, 2021, may enclose the occupied roof deck without providing additional off-street parking. The newly enclosed space shall be used solely as an amenity to the existing office use.
 - i. A restrictive covenants shall be required and shall authorized the City of Coral Gables to inspect the enclosed roof deck at any time while in use to ensure compliance.
 - ii. If the enclosed deck is not complying with any of these limitations, it will be deemed in violation of this subsection and therefore will be required to provide the additional required parking may result in Code Enforcement proceedings and revocation of Certificate of Use.

B. Calculation of parking requirements.

- 1. Required parking shall be provided for each use on a building site, according to the following table:

Non-Residential	
<u>Financial Institutions</u>	<u>One (1) space per three-hundred (300) square feet of floor area.</u>
<u>Personal Services</u>	<u>One (1) space per three-hundred (300) square feet of floor area.</u>

4. REVIEW TIMELINE / PUBLIC NOTICE

City Review Timeline

The submitted applications have undergone the following City reviews:

REVIEW COMMITTEES AND BOARDS	DATE
Planning and Zoning Board	04.15.26
City Commission 1 st Reading	TBD
City Commission 2 nd Reading	TBD

The following has been completed to solicit input and provide notice of the Application:

PUBLIC NOTICE	DATE
Legal advertisement	04.03.26
Posted agenda and Staff report on City web page/City Hall	04.10.26

5. FINDINGS OF FACT

In accordance with Section 14-212.5 of the Zoning Code, the Planning and Zoning Board shall not recommend adoption of, and the City Commission shall not adopt, text amendments to these land Zoning Code unless the text amendment:

Standard	Staff Evaluation
a. Promotes public health, safety, and welfare.	The proposed text amendments promote public health, safety, and welfare by encouraging active, pedestrian-oriented ground-floor environments, enhancing visibility and natural surveillance along public streets, and reducing inactive frontages that may detract from walkability and public safety. By requiring Active Streetfront Uses and improving pedestrian engagement, the amendments support a safer, more vibrant, and economically resilient public realm.
b. Does not permit uses the Comprehensive Plan prohibits in the area affected by the text amendment.	All permitted uses remain consistent with the Comprehensive Plan and applicable Future Land Use Map (FLUM) designations.
c. Does not allow densities or intensities in excess of the densities and intensities which are permitted by the future land use categories of the affected property.	The proposed amendments do not increase allowable density or intensity. The amendments establish design, location, and operational standards for Financial Institutions without modifying underlying development rights, floor area ratios, or allowable intensities permitted by the Comprehensive Plan.
d. Will not cause a decline in the level of service for public infrastructure which is the subject of a concurrency requirement to a level of service which is less than the minimum requirements of the Comprehensive Plan.	The proposed amendments will not negatively impact levels of service for public infrastructure. The amendments primarily address land use design, frontage activation, and operational characteristics rather than increasing development intensity. As such, no additional demand on transportation, utilities, or public facilities beyond what is currently permitted is anticipated.

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| e. Does not directly conflict with any objective or policy of the Comprehensive Plan. | The proposed amendments support the goals and policies of the Comprehensive Plan, including those related to preserving the residential character of neighborhoods, protecting open spaces, and maintaining compatibility in the built environment. The amendments align with the City’s goals for responsible development while balancing the preservation of its unique aesthetic and architectural values. Specifically, the amendments support policies related to neighborhood compatibility, historic preservation, and environmental sustainability. |
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Staff comments: Staff finds that all five of these criteria are **satisfied**.

6. STAFF RECOMMENDATION

The Planning and Zoning Division recommends **approval**.

7. ATTACHMENTS

- A. Oakland Park OP3D Code Excerpt | Sections 24-259;263;266
- B. Delray Beach CBD Code Excerpt | Section 4.4.13

Please visit the City’s webpage at www.coralgables.com to view all Application plans and materials, notices, applicable public comments, minutes, etc. The complete Application and all background information also is on file and available for examination during business hours at the Planning and Zoning Division, 427 Biltmore Way, Suite 201, Coral Gables, Florida 33134.

Respectfully submitted,



Jennifer Garcia, AICP, CNU-A
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