



Development Services Department

Staff Report

Staff findings of consistency with the pertinent Florida Statutes, the Community Planning and Land Development Regulations (hereafter referred to as the LDRs) and the Comprehensive Plan (hereafter referred to as the Comp Plan) along with the staff recommendations are as follows:

218 BUNKERS COVE RD (PARCEL ID #: 20895-000-000) MAJOR DEVELOPMENT REQUEST CPC-PLN-2026-0176

Staff Report Date	January 30, 2026
Planning Board Meeting Date	Public Hearing: February 9, 2026
City Commission Meeting Date(s)	N/A
Meeting Type	Public Hearing
Staff Information	Savannah Brown, AICP, Senior Planner, Planning & Zoning Division, Development Services Department
Action Necessary	Yes
Staff Recommendation	APPROVE
Attachment (s) Included	Adopted Map Series, Site Plans and/or Survey

Application, Location, Site and Land Use Summary:

Case Number	CPC-PLN-2026-0176
Application Type	Major Development
Owner	St. Andrew Bay Yacht Club
Applicant	Robert Carroll
Request	Any development activity that is not subject to less than minor or minor development review is subject to major development approval. The applicant requests to reconstruct a historical nonconforming waterfront development.
Subject Code Section	Sec. 102-28 (A)(VII) - Major development approval review.
Location / Address and Parcel ID Number (s)	218 Bunkers Cove Rd (PARCEL ID #: 20895-000-000)
City Commission Ward Impacted	1
Community Redevelopment Agency Area	The subject property is not located within the boundary of a CRA area.
Property Size (acres approx.) (Source: Bay County Property Appraiser)	2.324

Existing Land Use Classification (Source: Bay County GIS)	CLUBS/LODGES/HALLS (7700)
Existing Future Land Use	Residential
Existing Zoning District (s)	Residential-1, R-1
Neighborhood Planning Area	The subject property is not located within the boundary of a Neighborhood Plan.

Flood and Coastal Summary:

Wetlands	None.
Flood Zone	AE
Coastal Hazard Area	Portions of the subject property (beach and parking area).

Department and Agency Comments:

Development Services Department	
<i>Floodplain Manager:</i>	No comments.
Public Works	
<i>Underground Utilities Division:</i>	No comments.
<i>Engineering Division:</i>	No comments.
Other Considerations	
None.	

Comprehensive Plan Goals, Objectives and Policies:

Future Land Use Element

Goal 1A: Establish a defined pattern of land use intended to guide the provision of public facilities and provide predictability in managing development

Objective 1.4: The City has adopted Land Development Regulations which contain specific provisions for implementation of this Plan. Such regulations will contain innovative land use management provisions such as for mixed use areas and planned unit developments.

Policy 1.4.1: The City will administer land development regulations for implementation of the Comprehensive Plan. At minimum, these regulations will:

(b) Regulate the use of land and water consistent with this Element and ensure the compatibility of adjacent land uses through provision of or reference to specific and detailed requirements which will include, but not be limited to, maintenance of an official land use map, maintenance of land use districts and allowable uses including accessory land uses, maintenance of environmental protection and development standards, creation of measures to reduce the potential for nuisances caused by incompatible land uses, provisions for the elimination of non-conforming uses, and other such relevant requirements.

11. Residential Future Land Use Category

Intent	This category is intended to provide areas for the preservation or development of neighborhoods consisting of primarily single-family dwelling units on individual lots.
Density	Maximum density shall be no more than 10 dwelling units per acre.
Impervious Surface Area	No more than 0.50 lot coverage.
Allowable Uses	Residential single-family and multi-family up to 4 units attached; public and private schools grades K-12, utilities, and public or non-commercial private recreation.

Unified Land Development Code Regulations:

Sec. 102-28. Major development approval review.

- A. Activities subject to major development review include:
 1. Amendments to the text of this Unified Land Development Code or the official zoning map;
 2. Comprehensive plan and future land use map amendments.
 3. Any manufactured home subdivision development.
 4. Any development in the Heavy Industry zoning district.
 5. Any commercial development over three stories in height.
 6. Any development involving telecommunication facilities that are designated as requiring approval by the planning board in chapter 110.
 7. Any development activity which is not subject to less than minor or minor development review.
- B. Criteria for review:
 1. The general standards specified in the application forms provided by the planning department.
 2. Concurrency requirements set forth in chapter 103.
 3. Site plan requirements set forth in section 102-28.
 4. Other applicable development standards as specified in other chapters of this Unified Land Development Code.
 5. An impact assessment shall address the following issues:
 - a. Adequacy of public facilities and services to serve the proposed development;
 - b. Suitability of site conditions including topography and soils and any site modifications necessary to accommodate the proposed development;
 - c. Ingress and egress to roadways;
 - d. Drainage or storm water management;
 - e. Vehicular traffic, including on site parking;
 - f. Noise;
 - g. Lighting;
 - h. Public safety or potential public nuisance;
 - i. Impacts on natural resources; and
 - j. Such other criteria deemed necessary by the planning director or the planning board.
- C. Additional information or impact assessment may be required for development activities in special treatment zones and overlays.
- D. Development orders may be issued for major development activities only after review by the director, review by the technical review team, and approval by the planning board. Appeals to planning board decisions on major development activities shall be considered by the city commission.

(Ord. No. 2675 , § 1(Exh. A), 3-12-2019)

Sec. 104-26. Residential-1 (R-1) zoning district.

The purpose of this zoning district is to provide areas for the preservation or development of residential neighborhoods consisting of detached single-family dwelling units on individual lots.

- A. The following bulk regulations shall apply to property zoned as R-1:

1. The impervious surface ratio (ISR) shall be no greater than 0.60 (or 60%) of the total parcel area.
2. Have a density no greater than ten dwelling units to the acre.
3. All structures shall have a maximum height limitation of 35 feet above base flood elevation (BFE) or crown of the adjacent roadway, whichever is higher.
4. Minimum setbacks shall be:
 - i. 20 feet from the front parcel line
 - ii. 20 feet from the rear parcel line
 - iii. 7 feet from the side parcel lines
 - iv. 10 feet from road side on corner lots
5. Have a minimum lot size of 5,000 square feet.
6. Have a minimum lot frontage of:
 - i. square or rectangular lot: 50 feet
 - ii. corner: 60 feet
 - iii. cul-de-sac or corner: 20 feet

B. The following uses are allowed in the R-1 zoning district; all other uses are prohibited.

1. Single-family detached dwellings on individual parcels;
2. Family community residences that comply with the standards specified in section 110-9.A.
3. Public and private schools grades K—12.
4. Public or noncommercial private recreation.
5. Accessory uses or structures as set forth in chapter 110.
6. Public utilities customarily found in residential areas;
7. Family day care homes pursuant to F.S. § 125.0109.

C. The following uses are allowed as a conditional use in the R-1 zoning district:

1. Transitional community residences.
2. Family community residences that do not comply with the standards specified in section 110-9.A.

D. Additional requirements:

1. Provide off-street parking as specified in chapter 108.
2. Conform to the landscaping and buffering requirements as specified in chapter 107.

(Ord. No. 2675, § 1(Exh. A), 3-12-2019; Ord. No. 3142, § 1, 4-11-2023; Ord. No. 3252, § 1, 12-10-2024)

Staff Findings

The applicant is requesting to develop an approximate 6,700 square foot recreational clubhouse within a Residential zoning district. The purpose of the Residential Future Land Use category is to provide areas for the preservation or development of neighborhoods consisting of primarily single-family dwelling units on individual lots (*Goal 1A, Objective 1.1, Policy 1.1.1 5a, Future Land Use Element, COPC Comprehensive Plan*). Per Sec.102-28(A7) of the Unified Land Development Code, any development activity which is not subject to less than minor or minor development review will be designated as a Major Development.

Goal 1B, of the City's Comprehensive Plan, requires the City to provide the fiscal and regulatory conditions necessary to protect the health, welfare, safety, and quality of life of city citizens consistent with continued economic development and private property rights. To further this, the Comprehensive Plan addresses adopted Land Development Regulations which contain specific provisions of implementation for the plan. These land development regulations regulate the use of land and water consistent with the Future Land Use Element and ensure the compatibility of adjacent land uses through the provision of or reference to specific and detailed requirements which will include, but not be limited to, maintenance of an official land use map, maintenance of land use districts and allowable uses including accessory land uses, maintenance of environmental protection and development standards, creation of measures to reduce the potential for nuisances caused by incompatible land uses, provisions for the elimination of non-conforming land uses, and other such relevant requirements (*Goal 1B, Objective 1.4, Policy 1.4.1 b, Future Land Use Element, COPC Comprehensive Plan*).

The proposed project has been designated as a historical nonconforming waterfront development under Sec. 114-3(B) of the ULDC. This provision designates those developments as a building or structure which is part of a historic nonconforming waterfront development may be expanded, enlarged, replaced, or reconstructed without strictly complying with the provisions of this Unified Land Development Code provided that the following apply:

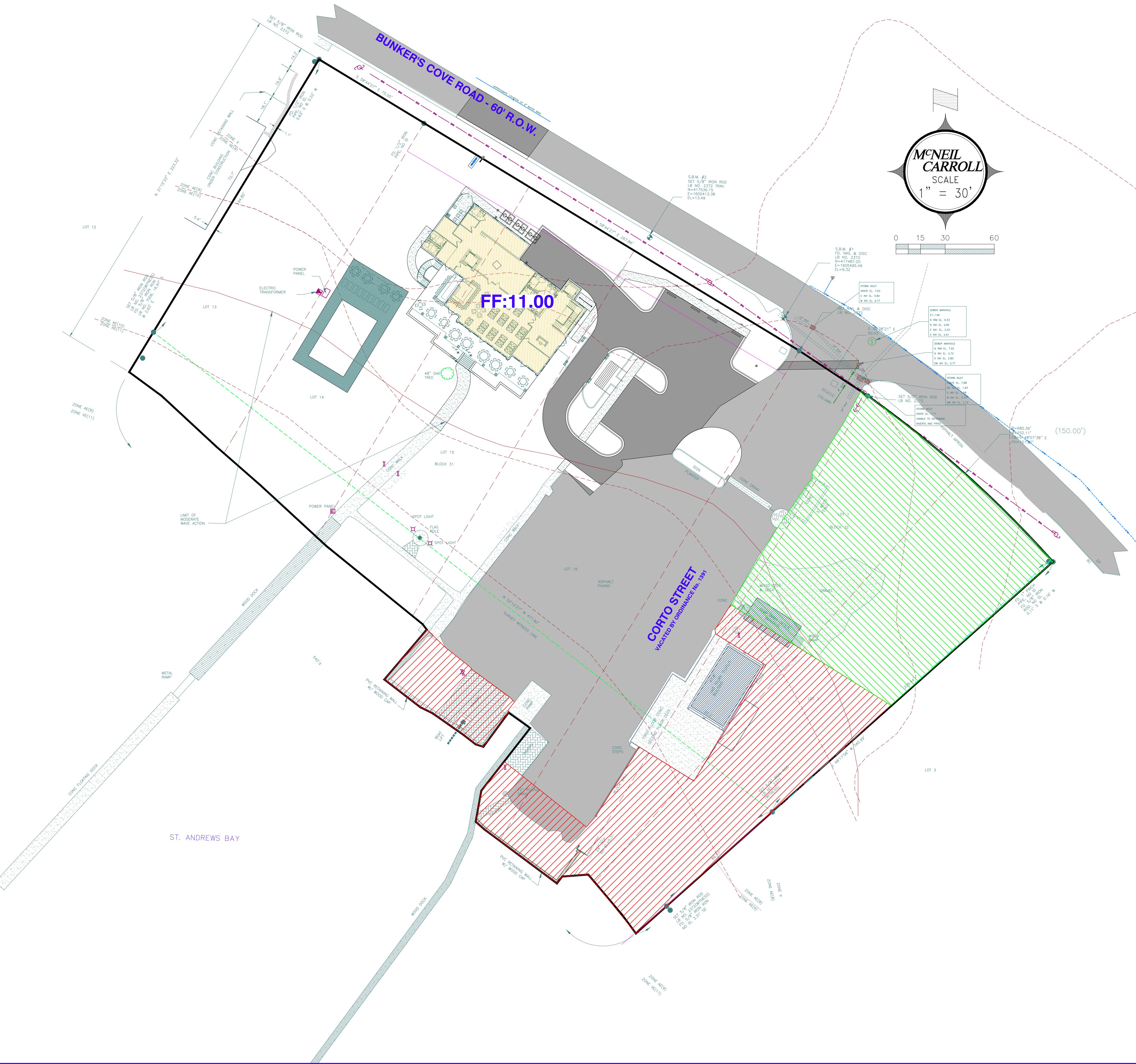
- i. Such expansion, enlargement, replacement or reconstruction is in proportion to the expansion or enlargement of neighboring buildings or structures of similar form which has occurred during the life of the historical nonconforming waterfront development;
- ii. Such expansion, enlargement, replacement or reconstruction does not increase any incompatibility between the existing historical nonconforming waterfront development (HNWD) and development in the surrounding area; and
- iii. The burden of any associated nonconforming use upon the neighboring properties and owners is not increased.

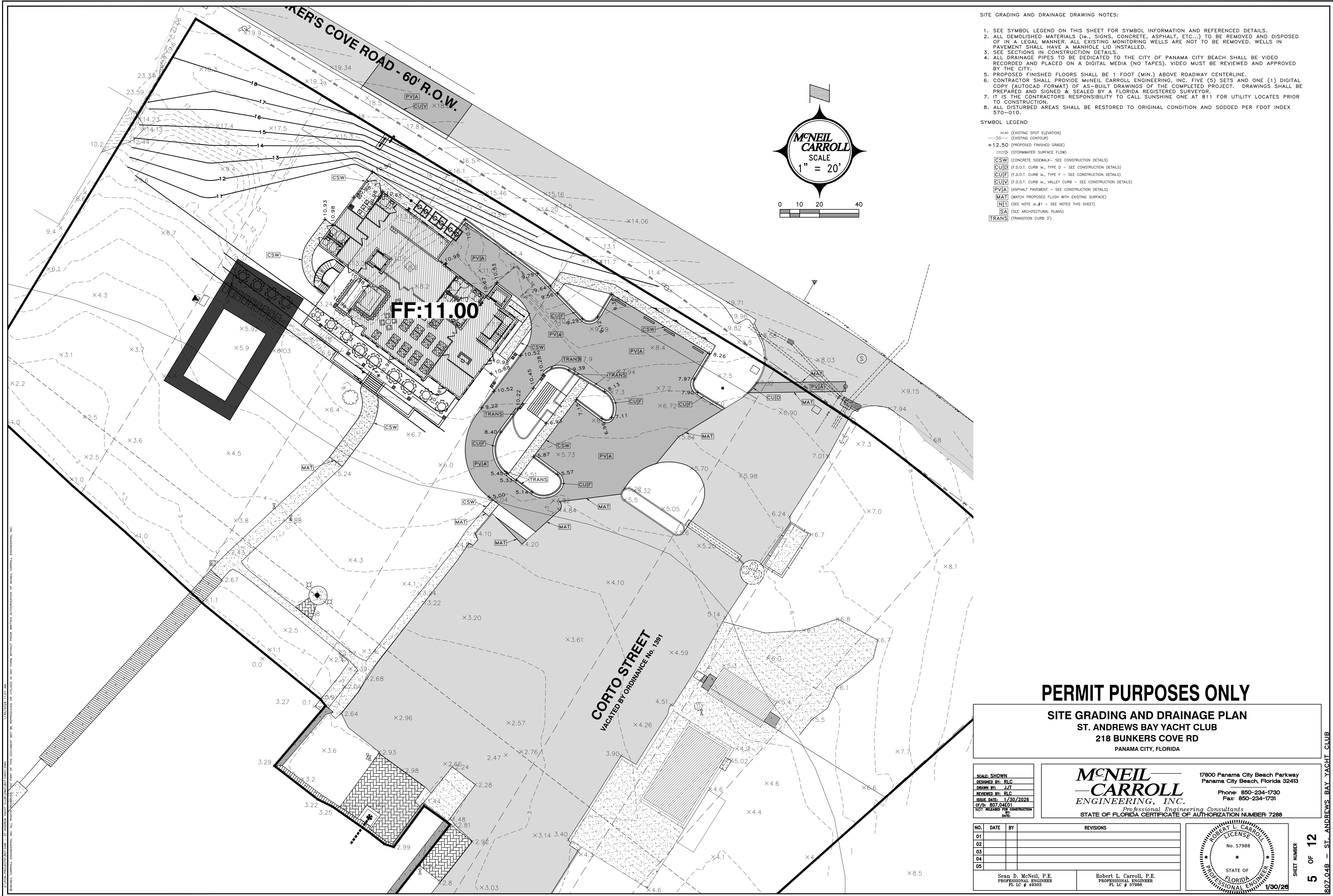
Based on an aerial photograph from 1993 and other relevant supporting information included with this application, Staff believe the proposed site plans meet all of the requirements for historical nonconforming waterfront developments.

Major Development applications are required to provide an impact assessment addressing the following issues: adequacy of public facilities and services to serve the proposed development; suitability of site conditions; ingress and egress to roadways; drainage; vehicular traffic, including onsite parking; noise; lighting; public safety; and impacts on natural resources. The applicant has included an impact assessment with the submission of the major development application which addresses these criteria. The applicant also provided an old aerial photograph depicting a number of boat slips and civil and architectural plans demonstrating the size of the development. The applicant states that there will be a slight reduction in the size of the building than what was previously demolished and that the public facilities and services provided are adequate. The proposed plans submitted show the development will have an impervious surface ratio (ISR) of approximately 46%, which is less than the allowable amount of 60%. According to the plans, the proposed project will include 54 paved parking spaces and will be in compliance with ADA standards. The applicant states that stormwater runoff from the building and other impervious areas will be directed to flow towards the existing bay saver for treatment prior to discharging into St. Andrews Bay. The subject property falls within one of the designated FEMA flood zones and the applicant is proposing to elevate the site topography to be in compliance with floodplain management standards. The project design will need to show conformance with all of the current Unified Land Development Code regulations such as stormwater management and utilities, solid waste containment and screening, environmental controls, landscape and buffering, and architectural design standards. The proposed plans submitted along with the impact analysis will be analyzed further during the development order review process.

Development Orders may be issued for major development activities only after review by the director, review by the Technical Review Committee (TRC), and approval by the Planning Board. Based on staff findings, the proposed project design and impact analysis meet the land development regulations and are consistent with current development patterns. The project minimizes impacts to the natural and as built environments and maintains neighborhood integrity. Staff recommends the City of Panama City Planning Board approve the Major Development request with the following conditions:

1. A Commercial Development Order shall be issued and the requirements and conditions of approval of the Technical Review Committee (TRC) are met.
2. An Under Construction Elevation Certificate (EC) must be provided to the Floodplain Manager before the concrete slab is poured and construction continues. A final signed and sealed EC must be provided prior to obtaining a Certificate of Acceptance.
3. Major Development approval is contingent on the approval of the Development Agreement by the City Commission.





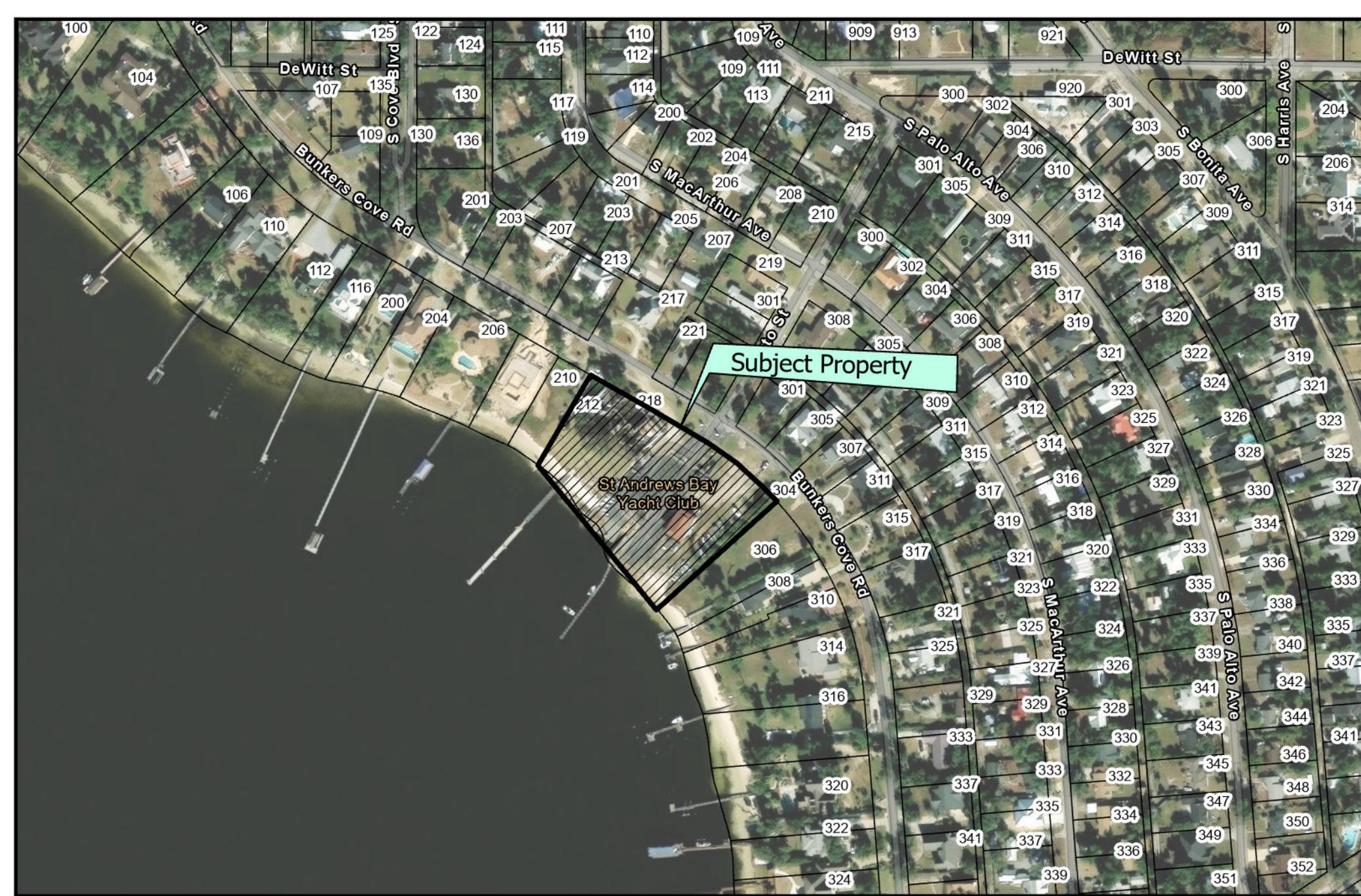


Exhibit A
Aerial Map
City of Panama City

1 INCH = 257 FEET



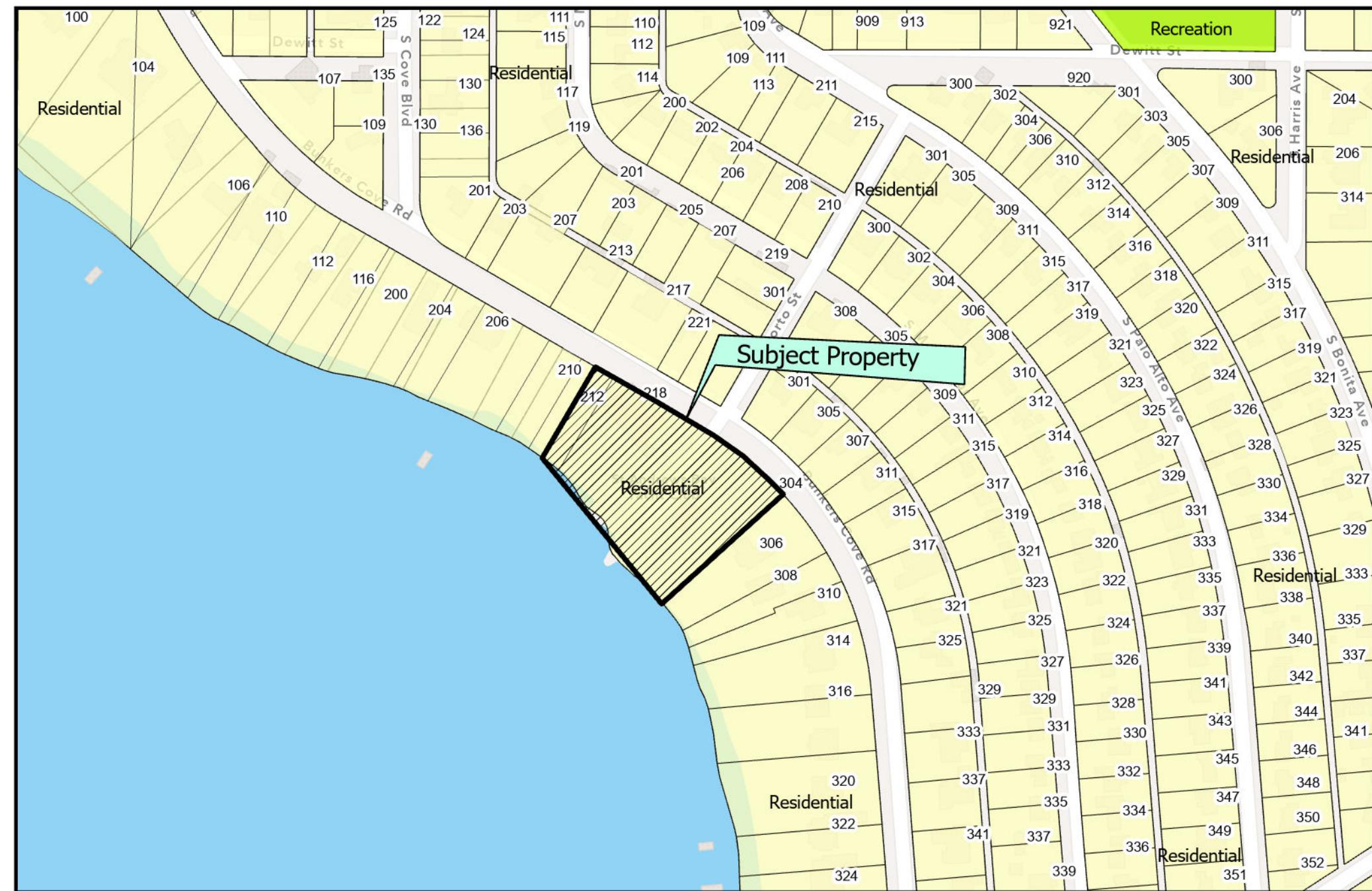


Exhibit A
Future Land Use Map
City of Panama City

1 INCH = 257 FEET



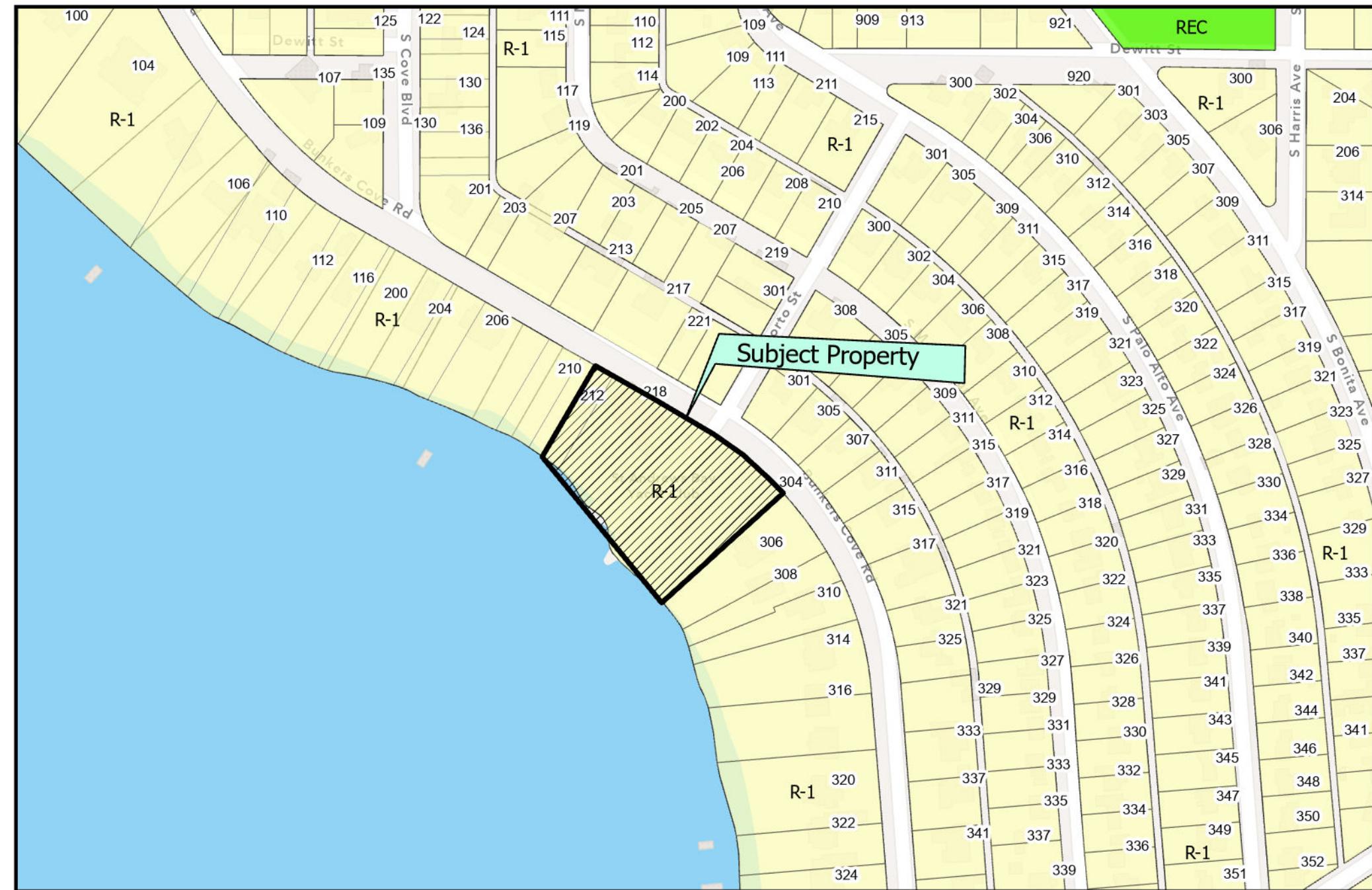


Exhibit A
Zoning Map
City of Panama City

1 INCH = 257 FEET



St Andrews Bay Yacht Club New Clubhouse Building

218 Bunkers Cove Rd
Panama City, FL 32401

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Revisions

Date	Remarks

**St Andrews Bay Yacht Club
New Clubhouse Building**

218 Bunkers Cove Rd
Panama City, FL 32401

Sheet Information	
Title	COVER SHEET
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Checked	MEH
Scale	AS NOTED
Date:	04/14/2025
Sheet	

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75% CD's Printing

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WALL TYPES

MARK	SYMBOL	DESCRIPTION	FIRE RATING	WIDTH	MARK	SYMBOL	DESCRIPTION	FIRE RATING	WIDTH	MARK	SYMBOL	DESCRIPTION	FIRE RATING	WIDTH
A	—	2 x 4 WOOD STUDS AT 16" O.C. EXTEND UP TO UNDERSIDE OF STRUCTURAL FRAMING ABOVE. PROVIDE 5/8" GYPSUM BOARD ON BOTH SIDES TO 6" ABOVE CEILING ON BOTH SIDES.		4-3/4"	ASR	—	2 x 4 WOOD STUDS AT 16" O.C. EXTEND UP TO UNDERSIDE OF STRUCTURAL FRAMING ABOVE. PROVIDE TWO LAYERS OF 5/8" TYPE "X" GYPSUM BOARD ON BOTH SIDES TO UNDERSIDE OF STRUCTURE ABOVE. PROVIDE SOUND BATT INSULATION FULL HEIGHT OF WALL	UL-U301 2-HR	6"	BSR	—	2 x 6 WOOD STUDS AT 16" O.C. EXTEND UP TO UNDERSIDE OF STRUCTURAL FRAMING ABOVE. PROVIDE TWO LAYERS OF 5/8" TYPE "X" GYPSUM BOARD ON BOTH SIDES TO UNDERSIDE OF STRUCTURE ABOVE. PROVIDE SOUND BATT INSULATION FULL HEIGHT OF WALL	UL-U301 2-HR	8"
A1	—	2 x 4 WOOD STUDS AT 16" O.C. EXTEND UP TO UNDERSIDE OF STRUCTURAL FRAMING ABOVE. PROVIDE 5/8" GYPSUM BOARD ON ONE SIDE ONLY TO 6" ABOVE CEILING. PROVIDE SOUND INSULATION FULL HEIGHT OF WALL		4-1/8"	B	—	2 x 6 WOOD STUDS AT 16" O.C. EXTEND UP TO UNDERSIDE OF STRUCTURAL FRAMING ABOVE. PROVIDE 5/8" GYPSUM BOARD ON BOTH SIDES TO 6" ABOVE CEILING ON BOTH SIDES.		6-3/4"	C	—	2 x 8 WOOD STUDS AT 16" O.C. EXTEND UP TO UNDERSIDE OF STRUCTURAL FRAMING ABOVE. PROVIDE 5/8" GYPSUM BOARD ON BOTH SIDES TO 6" ABOVE CEILING ON BOTH SIDES.		8 1/2"
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Michael E. Higdon

Architecture

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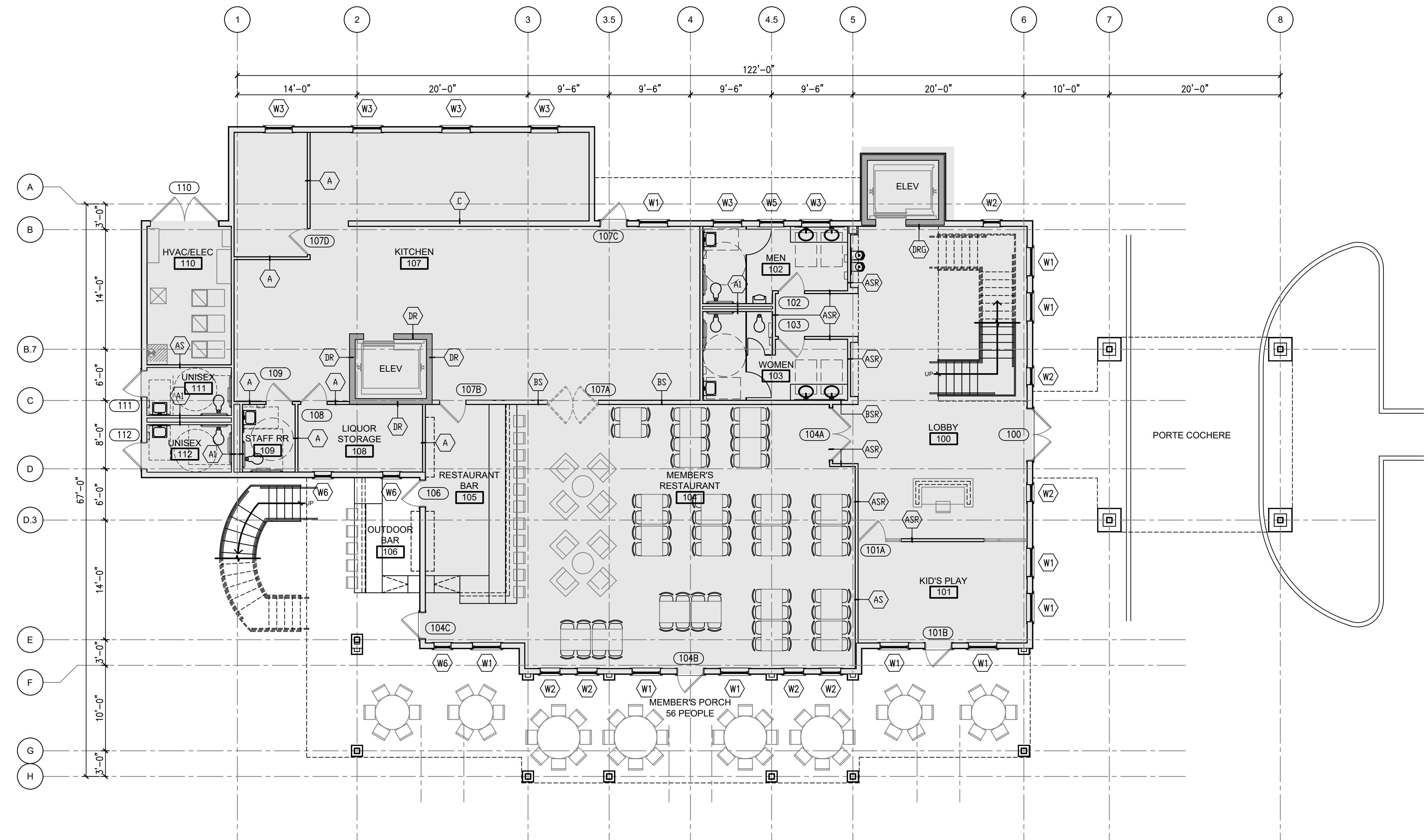
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Revisions

St Andrews Bay Yacht Club New Clubhouse Building

218 Bunkers Cove Rd
Panama City, FL 32401

Information	
FIRST FLOOR PLAN	
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AS NOTED	
04/14/2025	



**A1 FIRST FLOOR PLAN**
SCALE: 1/8"=1'-0"

SCALE: 1/8"=1'-0"

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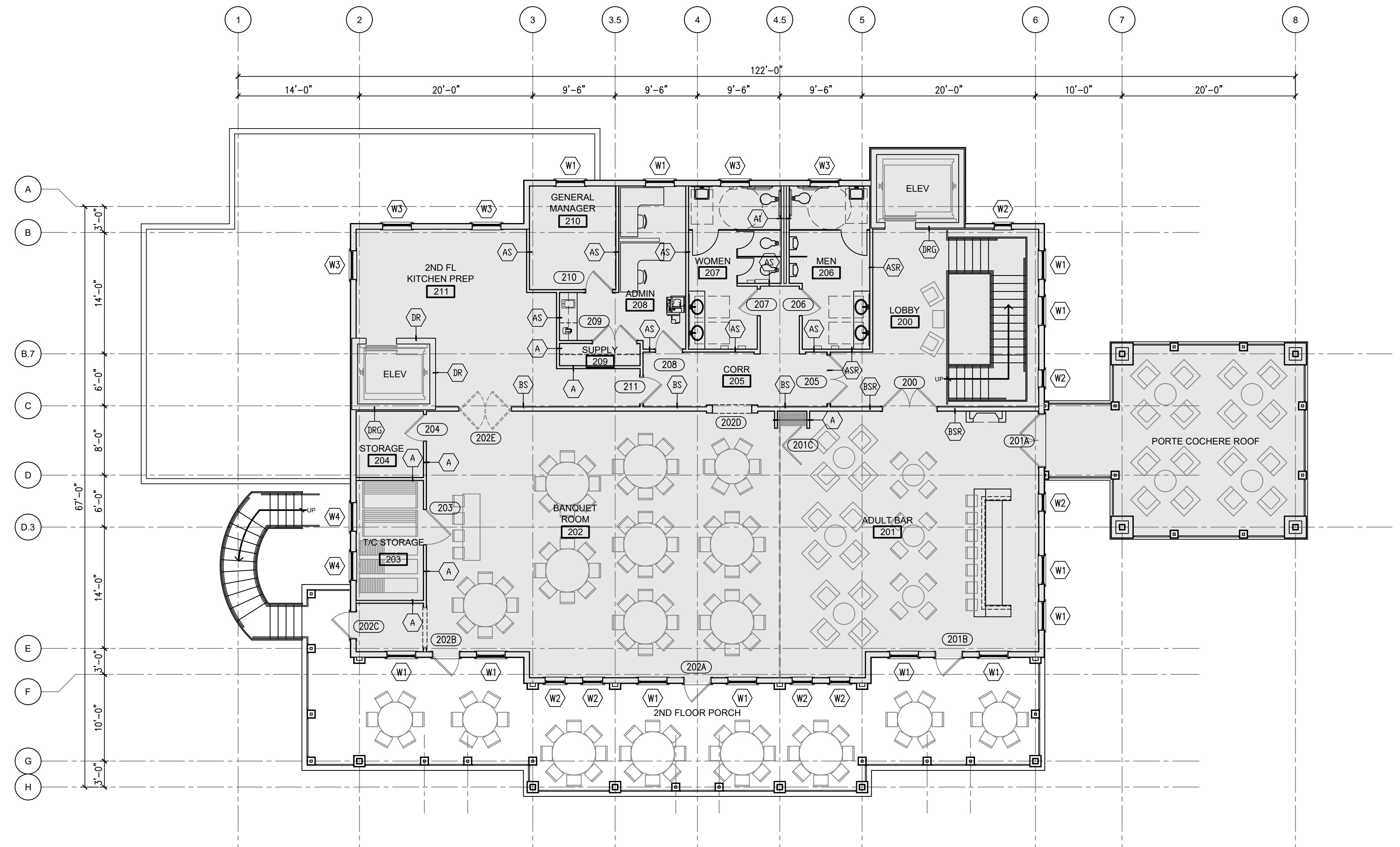
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Revisions

	Remarks

St Andrews Bay Yacht Club New Clubhouse Building

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Panama City, FL 32401



A1 SECOND FLOOR PLAN

A SCALE: 1/8"=1'-0"

A scale bar with a black background and a white scale line. The scale line has tick marks at 0, 5', 10', and 25'.

**ENGINEER'S NARRATIVE
COMPATIBILITY/IMPACT ASSESSMENT
ST. ANDREWS BAY YACHT CLUB
PANAMA CITY, FLORIDA
MCEI FILE NO. 807.04B**

1. ADEQUACY OF PUBLIC FACILITIES AND SERVICES TO SERVE THE PROPOSED DEVELOPMENT

The public facilities and services were adequate prior to the demolition of the club house/pool area. There are no additional services or facilities being requested due to the construction of the new clubhouse/pool as it is slightly smaller than the original building. Therefore, the facilities and services are adequate to serve the proposed development.

2. SUITABILITY OF SITE CONDITIONS INCLUDING TOPOGRAPHY AND SOILS AND ANY SITE MODIFICATIONS NECESSARY TO ACCOMMODATE THE PROPOSED DEVELOPMENT.

The topography and soils on the site will be slightly modified as the new building is being elevated to comply with the current FEMA flood zone.

3. INGRESS AND EGRESS TO ROADWAYS

There are two existing ingress and egress with the western most access proposed to being removed. This reduction is adequate and will continue to serve the proposed development with the access aligned with Corto Street.

4. DRAINAGE OR STORMWATER MANAGEMENT

In the proposed condition the runoff from the building and portions of the new pavement will be directed to flow towards the existing bay saver device to ensure the water is treated before it discharges into St. Andrews Bay. Other than some minimal site grading, no drainage or stormwater management changes are proposed.

5. VEHICULAR TRAFFIC, INCLUDING ON SITE PARKING

According to the Panama City Land Development Code, 34 parking spaces are required for the proposed development. The existing site has 51 parking stalls, while the proposed development will be increased to accommodate 54 parking stalls. The flow of vehicular traffic will remain the same with the exception of removing the western most access.

6. NOISE

St. Andrews Bay Yacht Club will adhere to the City's noise ordinances. Shall any noise issue occur, the club will appropriately address the concern.

7. LIGHTING

The existing light conditions will remain to serve the proposed development. In the event additional lighting will be added to the building or property, the club will notify the City and provide the required documents, studies, etc.

8. PUBLIC SAFETY OR POTENTIAL PUBLIC NUISANCE

There are more than adequate club employees and life guards to ensure safety is a top priority. St. Andrews Bay Yacht Club was founded in 1933 and has been in existence for more than 80 years within the Cove neighborhood.

9. IMPACTS ON NATURAL RESOURCES

No impacts to natural resources will result from the development of the yacht club.

**Supplemental Information Regarding Grandfathering
For
Development Order Application of St. Andrews Bay Yacht Club**

Nonconforming use – continued boat storage

The St. Andrews Bay Yacht Club (the “Yacht Club”) has been in operation as a private club on the subject property (the “Property”) since 1933. On August 10, 1993, when the City adopted the Panama City Land Development Regulations (the “LDRs”) the Yacht Club’s operations at the Property became nonconforming uses as that term is defined in Section 114-3 (A) of the LDRs. Nonconforming uses may not be expanded, enlarged, increased, or extended and in certain circumstances must be discontinued. *Id.* An aerial photograph of the Yacht Club taken in 1994, and accompanying this application, demonstrates the boat storage area in use when the LDRs were adopted. That extent of use is grandfathered. *Id.* In addition, although partially obscured by trees in the photograph, at that time and to date the northeast portion of the Property (South of Bunkers Cove, East of the paved parking lot, and North of the then Sailing Center) was and has been used continuously for overflow parking.

In November 2023, a fire destroyed and damaged several structures on the Property. The temporary office building and the temporary food trucks that were placed on site following the fire, and the proposed construction of the new pool pursuant to this application, has and will result in the displacement of Boats (hereinafter defined) from areas where they have been previously stored. As used herein, the term “Boats” refers to boats owned by the Yacht Club or by a current member of the Yacht Club, and their tackle and trailer, that are used in support of the Yacht Club’s competitive, recreational, and educational programs. Applicant respectfully submits and requests the City to find that the Yacht Club’s use of the three areas identified on the site plan as “Permanent Boat and Trailer Storage” to store boats and trailers does not constitute an expansion, enlargement, increase or extension of that nonconforming use of the Property.

Nonconforming development - replacement of structures

Like non-conforming use, there are limitations upon the expansion or extension of the structures comprising a nonconforming development. Section 114-3(B) of the LDRs. However, it is common knowledge that combined structures on the Property have been used continuously for more than 50 years for non-profit, water dependent activities. As such, the Yacht Club is an Historical Nonconforming Waterfront Development as defined in Section 116-3 of the LDRs and therefore is permitted to expand, enlarge, or replace its structures provided certain conditions are met. Section 114-3(B)(7). Applicant respectfully submits and requests the City to find that those conditions are indeed met, namely that (i) the structures remodeled and new structures are proportionate to or less than the expansion of surrounding homes, and (ii) although certain aspects of the development may be considered incompatible with and at times a burden upon the neighborhood this has always been the case and while they may be relocated they will not be increased. In fact, the new clubhouse will in many respects be smaller than before the fire and certainly more integrated.