

Preliminary Development Opportunity Analysis

Stuart CRA



This memorandum evaluates the preliminary development opportunities associated with the vacant property located at 312 SE M.L.K. Jr Boulevard in the City of Stuart, Florida, identified by PCN# 043841013012000907.

This property presents a small-scale infill redevelopment opportunity within Stuart Community Redevelopment Area (CRA). It is located within the East Stuart Business and Mixed Use (BMU) zoning district and has the East Stuart Future Land Use designation, where the code is intended to support redevelopment, infill development, small business development, affordable housing, and neighborhood stability. The East Stuart Neighborhood Code is a form-based code, so feasibility is not determined only by use permissions. Instead, the final development yield will be shaped by building placement, frontage type, building type, parking placement, access, impervious surface coverage, stormwater, architecture, and compatibility with the surrounding neighborhood.

The property has frontage along SE Martin Luther King Jr. Blvd and SE Lake Street, but a key site planning condition is that the property is split by a City-owned 10-foot platted alley dedication, which is intended for future alley construction and connection to SE Lake Street.

From a redevelopment standpoint, the property has several characteristics that are attractive for small-scale infill housing including dual street frontage, a future alley access opportunity, CRA location, form-based zoning, and a relatively low residential parking requirement. These factors support a development pattern where units can front the public streets while parking and service areas are located behind the buildings. However, the property is also constrained by its limited 0.4335 acre or 18,885.3-square-foot land area, split configuration on both sides of the alley, irregular lot geometry, existing trees, and the BMU density cap.

Property & Survey Context

The site is currently vacant, which creates a meaningful development opportunity because there are no existing structures that need to be preserved, demolished, retrofitted, or incorporated into the project. However, the site is relatively small, irregularly configured, and split by a City alley. Therefore, the redevelopment opportunity is not controlled only by maximum density or theoretical FAR. The practical development program will be shaped by setbacks, parking placement, impervious surface limitations, stormwater management, landscape buffers, and the City's interpretation of the alley condition.

For purposes of this analysis, the subject development area is calculated using only the surveyed vacant lot areas which total 18,885.3 SF or 0.4335 acres. The platted 10-foot alley is not included in the base property area calculation. However, there may be potential for the alley area to be included for density calculation purposes since the East Stuart Code indicates that land dedicated for an improved alley may still be included for density purposes in certain circumstances. However, the subject alley is shown separately from the surveyed development area as a platted/City alley condition, so this issue requires additional research and direct coordination with City staff.

The survey also identifies the broader plat which includes multiple lots within Block 12. The property appears to include multiple existing platted lots, and this lot-of-record condition should be reviewed with City staff. The BMU standards include language indicating that parcels in existence on September 4, 2024, that do not exceed 20 units per acre may be deemed conforming if they meet all other code requirements. This may support an argument that the existing platted lot configuration can be recognized for development purposes, but that interpretation should be confirmed with City staff, especially if the project contemplates new lot creation or fee-simple ownership.

Permitted & Conditional Uses

The BMU district provides opportunities for a range of neighborhood-scaled residential and mixed-use development options. The district permits single-family and duplex dwelling units, while multi-family dwelling units and mixed-use development require conditional use approval. The East Stuart Code identifies several compatible building forms, including cottages, duplexes, townhouses, cottage courts, apartment houses, courtyard buildings, and live/work buildings. However, those building types do not automatically determine the underlying use classification or guarantee a particular ownership structure.

As a result, a conventional apartment building, courtyard multifamily building, or mixed-use building should be assumed to require conditional use approval, while a project designed with townhouse-style, cottage-style, or duplex-style buildings may be more compatible with the intended neighborhood form. The City will confirm whether the

chosen housing product can be classified as permitted single-family/duplex residential or multi-family residential requiring conditional use approval.

The Live Local Act may provide an alternative path if the developer is willing to pursue an affordable rental housing model. Generally, the Live Local Act may require local governments to authorize qualifying multifamily and mixed-use residential rental projects if at least 40 percent of the residential units are affordable for the required affordability period. This could be significant because a qualifying Live Local Act project may allow a multifamily or mixed-use residential project to proceed without the same local density, land use, or conditional-use barriers that would otherwise apply. However, the Act does not eliminate all local development standards. Site planning requirements such as setbacks, parking, stormwater, access, tree mitigation, building code, and other applicable regulations may still control the practical feasibility of the project. For this property, Live Local Act analysis should be treated as an upside due diligence item rather than the baseline assumption.

The BMU district also includes a 6,000-square-foot minimum parcel area, which may affect how the property can be divided or developed. A fee-simple townhouse or single-family lot subdivision may require each lot to satisfy the minimum parcel area unless the potential existing lots can be recognized, or City staff identifies another applicable provision/interpretation.

Category	Use	BMU
Residential	Single-family dwelling unit	✓
Residential	Duplex dwelling units	✓
Residential	Multi-family dwelling units	CU
Residential	Accessory dwelling unit	✓
Residential	Mixed-use	CU
Residential	Family day care home in a residence	✓
Residential	Group home of six or fewer residents	-
Residential	Home occupation	✓
Accommodations	Hotels/motels	✓
Accommodations	Rooming and boarding houses	✓
Accommodations	Bed and breakfast inn	CU
Institutional	Adult day care centers, under three acres	✓
Institutional	Child care centers, under three acres	✓
Institutional	Community centers	✓
Institutional	Funeral homes without crematoriums	✓
Institutional	Governmental buildings	CU
Institutional	Libraries	✓
Institutional	Museums	✓
Institutional	Assisted living facilities, under three acres	CU
Institutional	Religious institutions, under three acres	✓

Institutional	School — public, private, parochial or technical	CU
Commercial	Art shops/galleries	✓
Commercial	Banks/financial institutions, excluding drive-in/drive-through	CU
Commercial	Barbershops, beauty salons, specialty salons	✓
Commercial	Bars	CU
Commercial	Catering shop	✓
Commercial	Clubs, lodges, and fraternal organizations	CU
Commercial	Massage therapy establishment	✓
Commercial	Microbreweries and craft distilleries	CU
Commercial	Office, business, professional, medical or veterinary	CU
Commercial	Restaurants, convenience & general, excluding drive-in	✓
Commercial	Retail sales and service	✓
Commercial	Rooftop dining	CU
Commercial	Studios, art, dance, music, or exercise	✓
Commercial	Theater, excluding drive-in theaters	CU
Recreational	Public parks	✓
Utility and Service	Public facilities and services	CU
Utility and Service	Public utility	CU
Telecommunication	Camouflage telecommunications facilities <45 feet	CU
Agricultural	Community gardens	✓
Agricultural	Urban farms	CU
Storage, Transportation, & Logistics	Government provided public parking garages and lots	CU
Storage, Transportation, & Logistics	Private parking garages and lots	CU

Legend: ✓ = Permitted Use | CU = Conditional Use | - = Prohibited Use

Thoroughfare Classification and Frontage Strategy

The property benefits from frontage along two different East Stuart street types.

SE Martin Luther King Jr. Boulevard is classified as a Neighborhood Street 1. This is the more formal and higher-order neighborhood street frontage. Because of this classification, MLK should be treated as the primary civic and architectural frontage of the project. Units along MLK should include street-facing entries, porches, stoops, bracketed balconies, or other frontage types that establish a strong pedestrian edge. If any live/work or limited commercial component is pursued, MLK would be the appropriate frontage for that use.

SE Lake Street is classified as a Neighborhood Street 2/Neighborhood Yield Street. This classification supports a smaller-scale neighborhood street condition. SE Lake Street

should be treated as the quieter residential frontage well-suited for cottages, duplex-style units, townhomes, porch-front units, or a small courtyard frontage condition. The design should feel residential and compatible with the surrounding neighborhood fabric.



Alley Improvement

The alley remains one of the most important site planning features. The East Stuart Neighborhood Code strongly discourages the abandonment of existing streets, improved alleys, and alley candidates. It also recognizes the role of improved alleys in supporting rear access, parking placement, and traditional neighborhood development patterns. The alley should be evaluated as a functional access and service spine that allows the project to place building fronts along MLK and SE Lake Street while locating parking behind the principal building facades.

There are two potential alley improvement scenarios:

1. The developer improves/builds the alley only through the subject property and stops at the easternmost property line. This would directly support project access, parking, internal circulation, refuse/service access, and rear-loaded site design.
2. The developer improves/builds the full alley connection through to Central Avenue, subject to City approval and engineering feasibility. This would improve the broader transportation network, provide better neighborhood connectivity, and potentially create an opportunity to offset impact fees or receive other credit for constructing public infrastructure.

In either case, the recommended site plan should provide internal circulation within the project using SE Lake Street, the improved alley, and a new north-south alley/drive aisle connection along the east side of Lot 9 toward MLK. This circulation concept is as follows:

- Access enters from SE Lake Street into the improved alley condition;
- The alley runs through the property and serves the rear parking areas;
- A north-south internal alley or drive aisle runs up along the east side of Lot 9;
- The internal drive aisle connects toward SE Martin Luther King Jr. Boulevard;

This reduces the need for conventional front-loaded parking, supports rear access, and creates a more logical parking/service layout. The alley becomes the organizing feature that allows the site to accommodate residential buildings, parking, service access, and street-facing architecture.

Parking and Access Analysis

The East Stuart Neighborhood Code only requires 1 parking space per residential unit, so the main challenge is the physical location and design of those spaces. The recommended strategy is to locate parking behind the buildings and access it from the improved alley system. This could include individual rear spaces, small parking courts, garage/carport spaces, or compact surface parking areas. The project should avoid creating parking-dominated frontages along MLK Jr. Boulevard or SE Lake Street, and instead utilize the irregular shaped sections of the property for parking where a unit wouldn't efficiently fit. Also, because the project requires ten or fewer parking spaces, alternative parking materials may be available if approved by the development director.

Tree Survey and Tree Mitigation Considerations

A tree survey and tree mitigation analysis should be completed early because tree preservation or replacement requirements could materially affect development feasibility. The City's tree code requires historic and specimen (native) trees within the development area to be protected, relocated, or mitigated. The code allows certain mitigation approaches, including replacement planting, payment into the City tree replacement fund, additional canopy coverage, native understory planting, low-impact development practices, and innovative stormwater treatment credits, subject to City approval. Although the property is less than one acre, the presence of any specimen or historic trees could significantly influence the site plan.

Building Placement and Dimensional Standards

The BMU district includes the following key development standards:

- **Minimum parcel area:** 6,000 SF
- **Minimum/maximum parcel width:** None
- **Front build-to-zone:** 5 feet to 15 feet
- **Interior side setback:** 5 feet minimum (10' for townhouses)
- **Side-street setback:** 10 feet minimum
- **Rear setback:** 10 feet minimum
- **Maximum building height:** 3 stories / 40 feet
- **Maximum impervious surface coverage:** 75 percent

The front build-to-zone encourages buildings to be placed close to the street, rather than pushed behind parking. This supports a traditional neighborhood development pattern and strengthens the position for a walkable infill residential product. The strongest site plan would place units along MLK and SE Lake Street within the applicable build-to-zone, with parking located behind the rear facade of the principal buildings and accessed from the alley. This arrangement allows the public streets to remain building-frontage edges while using the alley for parking and service access.

Density & Unit Yield

The East Stuart BMU district allows a maximum base density of 17 dwelling units per acre, with the ability to increase to 20 dwelling units per acre through conditional use approval.

Base Density Calculation: $0.4335 \text{ acres} \times 17 \text{ du/ac} = 7.37 \text{ dwelling units}$

This should be conservatively understood as approximately **7 dwelling units** under the base density scenario, subject to City confirmation.

Conditional Use Density Calculation: $0.4335 \text{ acres} \times 20 \text{ du/ac} = 8.67 \text{ dwelling units}$

This should be conservatively understood as approximately **8 dwelling units** through East Stuart Neighborhood conditional use approval.

A 9-unit scenario should be treated only as a potential upside case. To support 9 units at 20 du/ac, the density calculation area would need to be at least approximately 19,602 square feet. If City staff determines that the platted alley area, alley dedication area, or another related area may be included for density calculation purposes, a 9-unit concept may be worth further testing. However, this should not be represented as the baseline development yield.

Product Type Evaluation

Quadplexes

One of the strongest development concepts is an 8-unit residential project consisting of two quadplex buildings, with one quadplex on each side of the platted alley. This product type appears to provide the best balance between achievable density, site design efficiency, neighborhood compatibility, and marketability. It also provides a stronger marketing story than a more fragmented layout.

Under this approach, the eastern portion of the property would contain a quadplex building oriented toward MLK Jr. Boulevard, while the western portion would contain a quadplex building oriented toward SE Lake Street. Parking, refuse, service functions, and internal circulation would be placed behind or between the buildings through the improved alley system.

This concept works well with the physical layout of the property because it treats the alley as an organizing feature rather than an obstacle. The project can maintain active residential frontage along both public streets while placing parking and vehicular movement internally. The intended circulation pattern would include access from SE Lake Street into the alley, improvement of the alley through the subject site, and a north-south alley or private drive along the east side of Lot 9 connecting to MLK Jr. Boulevard.

The preferred 8-unit concept appears to fit within the conditional use density range and should not be described as clearly by-right unless City staff confirms another interpretation or an alternative approval pathway. The use classification should also be confirmed with City staff since an apartment or multifamily building type is likely the closest formal code concept to the proposed quadplex buildings, which is a conditional use in BMU. Therefore, this development scenario would likely require conditional use approval unless staff identifies a more favorable classification or another entitlement path.

Duplex-Based Concept

Duplex development is a viable alternative and may provide a more conservative code strategy because duplex dwelling units are a listed permitted residential use in BMU. This could reduce entitlement risk compared to a multi-family or mixed-use project. A duplex concept may also be more compatible with the surrounding neighborhood scale and could be easier to explain as traditional missing-middle housing. Duplexes can also be designed to resemble larger single-family homes, which may help address neighborhood compatibility concerns during review.

A duplex-based concept could potentially include multiple two-unit buildings distributed across the two sides of the alley. However, duplexes may be less space efficient than the two-quadplex concept. Achieving 8 units would require four duplex buildings, which would increase the number of building footprints, create more separation areas, and potentially make parking, stormwater, tree preservation, and internal circulation more difficult.

7-Unit Missing-Middle Project

A 7-unit residential project remains the lower-risk fallback scenario. This product type would fit more comfortably within the base 17-unit-per-acre density calculation and may reduce entitlement risk if the City is not supportive of the 8-unit conditional use density request. A 7-unit plan could be designed as a quadplex on one side of the alley and a triplex on the other, or cottages, townhouses, or duplex-style arrangements.

The main advantage of the 7-unit option is that it is more conservative from a density standpoint. It may also provide slightly more flexibility for parking, stormwater, tree preservation, and internal circulation. This could become important if the tree survey identifies significant mitigation obligations or if the alley improvement requirements consume more usable site area than anticipated. The disadvantage is that the 7-unit option may underutilize the property relative to the conditional use potential of the BMU district. It may also make the project less economically attractive depending on land basis, construction costs, alley improvement costs, and tree mitigation costs.

Cottage or Cottage Court Concept

A cottage or cottage court concept could be appropriate from a neighborhood character perspective as cottages would create a softer residential scale and could support a more informal, landscaped development pattern. A cottage court may also work well as a marketing concept if the developer wants to emphasize small-scale living, shared open space, and neighborhood compatibility.

However, cottages and cottage courts may be less spatially efficient than the two-quadplex concept. On a small site with only 18,885.3 square feet of development area, this can quickly reduce practical yield or make the site plan feel crowded. The cottage court concept may also be affected by the same use classification question if multiple dwelling units are arranged as a multi-unit residential project.

A cottage-style plan may be most useful as a design influence rather than as the primary product type. For example, a quadplex could be designed with cottage-scale architecture, individual entries, porches, and small private outdoor spaces so that the building reads more like neighborhood-scale missing-middle housing than a conventional apartment building.

Townhouse Concept

The East Stuart Code recognizes townhouse building forms, and townhouses are generally marketable, financeable, and easy for developers and buyers to understand. A townhouse product could potentially include a row of units fronting MLK and a smaller row or cluster fronting SE Lake Street, with rear parking accessed from the improved alley. This concept may be visually appropriate along MLK Jr. Boulevard because it can create a strong street edge, individual unit identity, and a clear residential frontage. Townhouses can provide larger units, private entries, private outdoor areas, and strong street-facing architecture. They also work well with rear-loaded parking, which aligns with the East Stuart parking placement requirements.

However, townhouses may be somewhat less flexible than the two-quadplex concept since the property is irregular, split by the alley, and constrained by internal circulation needs. A conventional townhouse row may not fit as efficiently on the SE Lake Street side, especially if tree preservation, stormwater, and alley access requirements reduce the available building area. Townhouses may also require additional attention to lotting, shared access, maintenance agreements, fire separation, and ownership structure.

Townhouses may not be an option as a fee-simple subdivision unless City staff confirms a workable lot-size interpretation due to the BMU district's 6,000-square-foot minimum parcel area. If each townhouse had to be created as its own fee-simple zoning parcel, the site could be limited to fewer units than the density allows. For that reason, the strongest townhouse strategy may be under a unified development structure, such as a condominium, rental, or common-ownership project. This would allow the building to read as individual townhomes from the street.

Commercial or Mixed-Use Concept

Commercial or mixed-use development is possible within the BMU district, and the zoning is intended to support business, office, residential, and neighborhood-serving uses in proximity to one another. However, commercial or mixed-use development is not the recommended baseline product for this specific property.

The site is small, split by the alley, and located in a neighborhood context where a residential project appears more realistic than a more intensive commercial program. Mixed-use development would require conditional use approval, and many office or commercial uses also require conditional use approval in BMU. Commercial and mixed-use projects would also create more complicated parking, loading, trash, service, visibility, and operational needs than a small residential project. On a constrained infill site, those requirements could reduce the achievable building program and make the site plan less efficient.

A limited commercial or live/work component may be worth exploring only if there is a specific tenant, CRA objective, public funding opportunity, or Live Local Act strategy that supports it. If pursued, the commercial component would be most appropriate along MLK Jr. Boulevard because that is the stronger frontage and more logical location for neighborhood-serving activity.

Assemblage Scenario

The development potential of the site could be materially improved by pursuing an assemblage with the adjacent corner property, including Lots 11 and 12. This assemblage could increase total land area and density potential, improve building placement and internal circulation, create a stronger corner condition, provide more room for parking and stormwater, and provide greater flexibility for tree preservation or mitigation.

With the assemblage, the developer may be able to create a cleaner site plan, improve access, increase yield, and reduce layout inefficiencies by improving geometry.

Without the assemblage, the two-quadplex concept appears to be the strongest current product strategy, but the site remains tight and approval-dependent. With the assemblage, the developer may be able to create a cleaner site plan, improve access, increase yield, reduce risk, and reduce layout inefficiencies by improving geometry.

Recommended Next Steps

- Schedule a pre-application meeting with City of Stuart Planning staff.
- Confirm the entitlement pathway for a 7-unit by-right concept versus an 8-unit conditional use concept.
- Confirm whether the property's existing platted lots may be recognized under the code provision.
- Confirm whether any portion of the alley dedication or alley improvement area may be counted toward density calculations.
- Confirm the required or expected alley improvements.
- Confirm whether constructing the broader alley connection could qualify for impact fee credits, reimbursement, infrastructure credits, or other offsets.
- Acquire a tree survey for the property.
- Evaluate whether the Live Local Act could provide an alternative path.
- Explore assemblage with the adjacent corner property, including Lots 11 and 12
- Confirm whether on-street parking, payment-in-lieu of parking, or alley-based backing movements can be used to improve the parking plan.
- Begin conceptual site planning.

Sincerely,

A handwritten signature in black ink, appearing to read "M. West", with a stylized, cursive script.

McKenna West, AICP
Principal