



# Agenda Item Report

**Legislative Board:** City Council  
**Date:** November 5, 2025  
**Contact:** Will Parrish  
**Agenda Item ID / Number:** 2025-864- / J.1

**ITEM TITLE:** Public hearing, deliberation, and possible action to consider an Ordinance on first and final reading, and to adopt said Ordinance regarding a request by Flake Engineering, LLC on behalf of Frontier Bank of Texas for a Specific Use Permit to allow the use of “Bank or Financial Institution” within Form District 4H (F4H) for a property known as Chandler Addition, Block 2, the south part of Lot 15, located at 215 Railroad Street, City of Buda, Texas, 78610 (SUP 25-06) (Assistant Director of Development Services Will Parrish) [PUBLIC TESTIMONY]

## 1. EXECUTIVE SUMMARY

The applicant is requesting a Specific Use Permit (SUP) request to allow a “Bank or Financial Institution” within the Form District 4H (F4H) zone. The applicant proposes a new, approximately 3,950 square foot, two-story commercial building at 215 Railroad Street. The building will serve as a bank with a pass-through window for teller service.

The “Bank or Financial Institution” use requires approval of a SUP by City Council, per the Unified Development Code (UDC) Subsection 2.06.05 Use Chart. Additionally, per UDC Subsection 2.06.06.A.11, a condition is attached to the proposed use, stating that “no drive-through windows shall be permitted in the Neighborhood Business (B-1) District or Form District 3 (F3).” The condition does not apply to the subject property, so drive-thru windows are allowed, subject to approval of the SUP site plan.

A Site Plan permit (2025-384) for the proposed project is currently under review by staff.

## 2. BACKGROUND/HISTORY

The +/- 0.497-acre property at 215 Railroad Street is currently vacant and lies within the F4H District and the Historic Overlay (O-H) District. The Downtown Master Plan designates the subject property as Residential Mixed-Use (2 to 3 story).

Per UDC Subsection 2.10.10.K Procedure for Certificates of Appropriateness for Alterations or New Construction Affecting Landmarks or Historic Districts, the proposed bank is subject to review and approval by the City of Buda Historic Preservation Commission (HPC).

During the February 20, 2025 HPC meeting, the HPC approved a request (HPC 25-02) for a Certificate of Appropriateness for the proposed bank as a regular agenda item.

The Planning and Zoning Commission considered the SUP request at their regularly scheduled October 14, 2025 meeting, and recommended approval of the request by a 7-0 vote.

During the P&Z meeting, there was discussion from the Commissioners regarding off street parking.

Based on these comments, the applicant worked in an additional off street parking space.

### 3. ANALYSIS

In recommending a SUP request for approval by the City Council, the P&Z Commission shall determine that such uses are harmonious and adaptable to building structures and uses of abutting properties and other properties in the vicinity of the premises under consideration. The following factors must be considered when evaluating a proposed SUP:

a) Safety of the motoring public and pedestrians using the facility and the area immediately surrounding the site:

*The subject property is located on Railroad Street and has adequate vehicular access. Interior pedestrian connectivity is focused along the western property line, adjacent to Railroad Street. A 6-ft sidewalk is proposed from north to south along the property line, between the Railroad Street right-of-way (and the proposed on-street parking) and the front entry of the bank. Accessible pedestrian accommodations are compliant with the UDC.*

*The provided Traffic Impact Analysis (TIA) Threshold Worksheet predicts 47 peak hour trips (8:00 am to 9:00 am and 5:00 pm to 6:00 pm) and 226 average daily trips, indicating traffic generation for the proposed use will be lower than the applicable thresholds of 100 peak hour trips or 750 daily trips under UDC Table 36 TIA Requirements (§3.05.10).*

b) Adequate means of ingress and egress to public streets or approved access easements and appropriate paving widths of streets, alleys and sidewalks to accommodate traffic generated by the proposed use:

*No new dedication of street right-of-way is required for Railroad Street.*

*Under UDC Subsection 3.05.09.C.1 Common Access, a Common Access Easement is required from the subject property to the existing uses to the north and south. Due to juxtaposed site layouts between the proposed project and the adjacent properties to the north and south (front-loaded site design with parking in the rear as opposed to off-street parking within the front yard) as well as direct access to existing street rights-of-way by the properties to the north and south, staff has approved an exemption from the requirement.*

*Drive access to the site will be provided by a 24-ft, two-way access, curb cut immediately north of the proposed bank structure.*

*The applicant will provide a 6 ft sidewalk for pedestrian traffic (with dedication of a Pedestrian Access Easement) along the western property line, adjacent to the Railroad Street right-of-way. Portions of the sidewalk will exist within the right-of-way. Sidewalks do not currently exist on properties to the north and south of 215 Railroad Street.*

c) Provisions for drainage:

*Drainage is accounted for, primarily flowing to the east and north.*

d) Adequate off-street parking and loading:

*Under UDC Subsection 2.08.02.B.4.a.ii, commercial uses within the Downtown Node are not subject to off-street parking requirements.*

*The applicant proposes 3 on-street angled parking spaces (including 1 accessible space with access aisle). Behind the bank, occupying the eastern portion of the property will be 8 off-street angled parking spaces with a one-way, 20-ft drive aisle. As vehicular traffic approaches the provided pass-through window and ATM(s), the one-way lane expands to 26 ft, allowing for both queuing and thru traffic. Proposed queuing will accommodate 4 vehicles, meeting requirements in Table 15 Minimum Required Queuing Spaces (§2.09.03.F).*

e) Safety from fire hazard and measures of fire control:

*The City requires fire marshal approval for all site plan permits within the Buda Fire Departments jurisdiction. The Buda Fire Department has reviewed the proposed site design and approved comments for the proposed SUP application. Existing fire hydrants along Railroad Street lie approximately 188 ft to the south and 200 ft to the north, from the proposed structure.*

f) Protection against negative effects of noise, glare, and lighting on the character of the neighborhood, protective screening, and open space:

*Under UDC Subsection 2.09.06.B Applicability, Residential Adjacency requirements do not apply to the subject property. Requirements under UDC Subsection 2.09.02.B.2.a Screening of Neighboring Development with a Masonry Wall do not apply to the subject property as the adjacent residential properties do not lie within the Estate Residential (R-1), Suburban Residential (R-2), or One & Two Family Residential (R-3) Districts.*

*Proposed mechanical equipment will be properly screened.*

*Currently, the applicant does not propose waste disposal via means of dumpster or trash bin pick-up. Requirements under UDC Subsection 2.09.02.C do not apply.*

g) Heights of structures:

*The proposed two-story structure is 30 ft in height at peak of roof, meeting the maximum allowable requirement of 35 ft under UDC Subsection 2.08.07.G General Building Types.*

*Proposed off-street parking lighting will be mounted at 20 ft in height, meeting the maximum allowable height permitted under Table 21 Mounting Heights for Lighting in Parking Areas (§2.09.12.D.8.c).*

h) Compatibility of buildings and such other measures as will secure and protect the public health, safety, and general welfare:

*Staff finds the proposed “Bank or Financial Institution” use compatible as it does not present detrimental impacts to the surrounding land uses and structures. The proposed use does not conflict with the nature of the area or the surrounding structures.*

#### **4. FINANCIAL IMPACT**

Approval of this request may result in additional fees for permitting and construction.

#### **5. STRATEGIC PLAN/GOALS**

HISTORIC AND VIBRANT DOWNTOWN

#### **6. STRATEGIC PLAN OBJECTIVES**

Expand commercial space in Downtown

#### **7. PROS AND CONS**

Pros: Approval of the requested SUP would result in the development of currently undeveloped property for a commercial purpose.

Cons: None.

#### **8. ALTERNATIVES**

City Council may motion to:

- Approve of the proposed Specific Use Permit as submitted,
- Approve with conditions,
- Deny, or
- Table the item for future consideration.

#### **9. REQUESTED ACTION / SUGGESTED MOTION / RECOMMENDATION**

At their October 14, 2025 meeting, the Planning and Zoning Commission recommended approval of the request by a vote of 7-0.

#### **Attachments:**

[DRAFT Buda ORD SUP 25-06 Bank Financial Institution-Flake\\_Frontier Bank \(10.28.25\).docx](#)

[SUP 25-06-Railroad Street Bank Branch\\_TIA Worksheet.pdf](#)

[SUP 25-06 Presentation.pdf](#)

[j1 2025-384-2025121\\_railroad\\_street\\_bank\\_branch v2.pdf](#)