



Agenda Item # 8

BOA-003457-2025

View additional details on this proposal and all application materials using the following link:

[Applicant Materials for Consideration](#)

DETAILS

Location:

250 St. Louis Street

Applicant / Agent:

River Bank & Trust (Casey Pipes, Agent)

Property Owner:

BBS Investments, LLC

Current Zoning:

T-5.1 Sub-District of the Downtown Development District

Future Land Use:

Downtown

Case Number:

6703/6653

Unified Development Code (UDC) Requirement:

- The Unified Development Code (UDC) prohibits curb cuts to an “A” street at a corner building site where a secondary frontage is available in a T-5.1 Sub-District of the Downtown Development District.

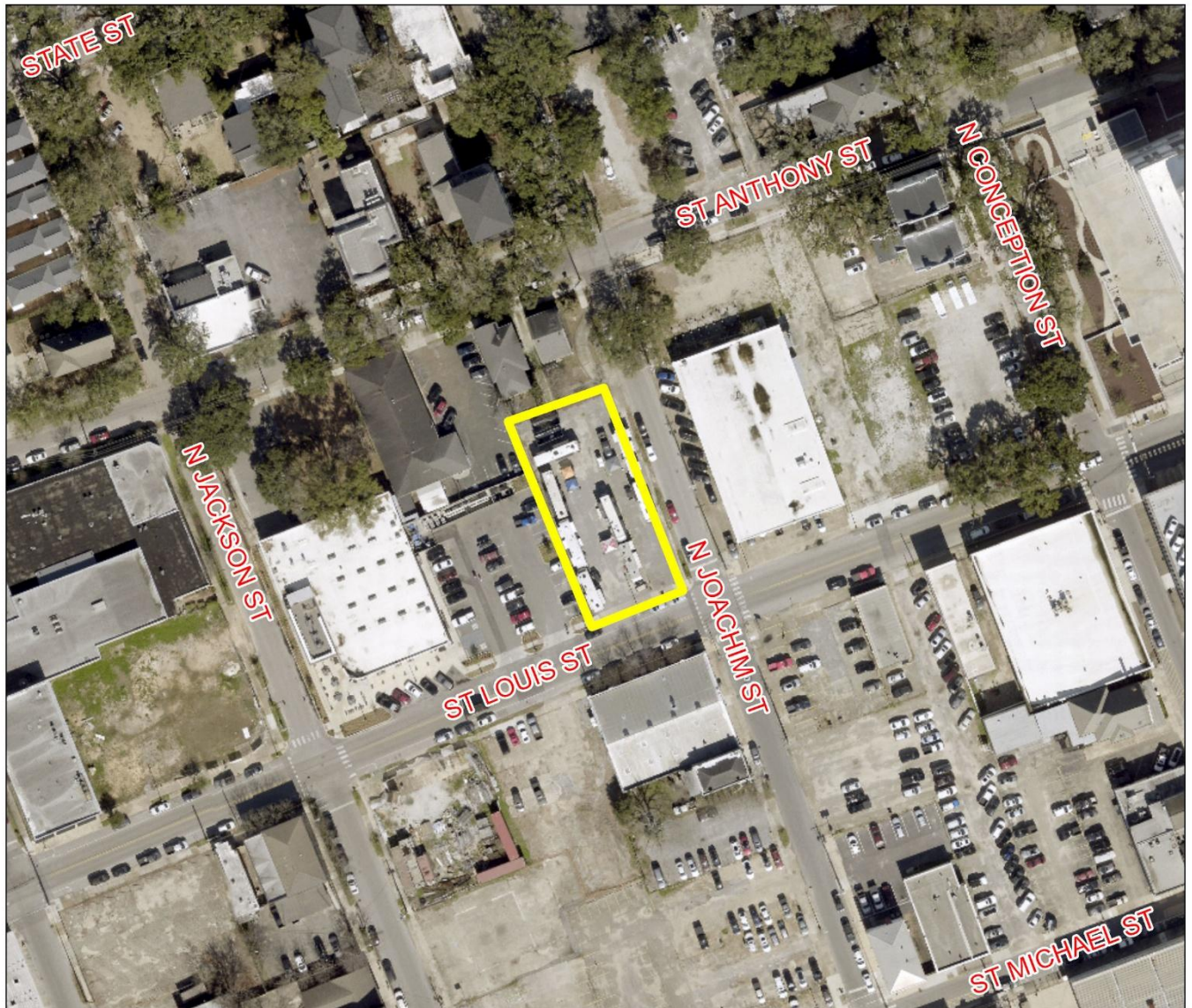
Board Consideration:

- Curb Cut Variance to allow a curb cut to an “A” street at a corner building site where a secondary frontage is available in a T-5.1 Sub-District of the Downtown Development District.

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BOARD OF ADJUSTMENT VICINITY MAP - EXISTING AERIAL



The site is surrounded by commercial units.

APPLICATION NUMBER	6703	DATE	October 6, 2025
APPLICANT	River Bank & Trust (Casey Pipes, Agent)		
REQUEST	Curb Cut Variance		



NTS

SITE HISTORY

In January 2014, the City Council rezoned the site from B-4 to T-5.1, with the adoption of the Downtown Development District.

On March 10, 2025, the site had a Special Exception application for the Board of Zoning Adjustment's consideration to allow a bank with drive-thru services, which was denied.

There have been no other Planning Commission or Board of Zoning Adjustment applications associated with the site.

STAFF COMMENTS

Engineering Comments:

No comments.

Traffic Engineering Comments:

Driveway size, location, and design to be approved by Traffic Engineering and conform to AASHTO standards.

Urban Forestry Comments:

Property to be developed in compliance with state and local laws that pertain to tree preservation and protection on both city and private properties [Act 929 of the 1961 Regular Session of the Alabama Legislature (Acts 1961, p. 1487), as amended, and City Code Chapters 57 and 65]. Private removal of trees in the right-of-way will require approval of the Mobile Tree Commission. Removal of heritage trees from undeveloped residential sites, developed residential sites in historic districts, and all commercial sites will require a tree removal permit.

Fire Department Comments:

All projects located within the City Limits of Mobile shall comply with the provisions of the City of Mobile Fire Code Ordinance, which adopts the 2021 edition of the *International Fire Code (IFC)*.

Fire apparatus access roads shall be provided to within 150 feet of all non-sprinklered commercial buildings and within 300 feet of all sprinklered commercial buildings, as measured along an approved route around the exterior of the facility.

An approved fire water supply capable of meeting the requirements set forth in *Appendices B and C* of the 2021 IFC shall be provided for all commercial buildings.

Fire hydrant placement shall comply with the following minimum standards:

- Within 400 feet of non-sprinklered commercial buildings
- Within 600 feet of sprinklered commercial buildings
- Within 100 feet of fire department connections (FDCs) serving standpipe or sprinkler systems

Although the *International Residential Code (IRC)* functions as a stand-alone document for the construction of one- and two-family dwellings and townhouses, it does not govern the design or layout of emergency access or community-level fire protection infrastructure. Therefore, residential developments must also comply with the applicable requirements of the *International Fire Code*, including, but not limited to, those listed above concerning

the design, construction, regulation, and maintenance of fire apparatus access roads and fire protection water supplies.

Planning Comments:

The applicant has requested a Curb Cut Variance to allow a curb cut to an “A” street at a corner building site where a secondary frontage is available in a T-5.1 Sub-District of the Downtown Development District; the Unified Development Code (UDC) prohibits curb cuts to an “A” street at a corner building site where a secondary frontage is available in a T-5.1 Sub-District of the Downtown Development District.

The complete application is available via the link on page 1.

As mentioned previously, the site had an application for a Special Exception before the Board which was denied in March 2025. As more than six (6) months have passed, the applicant has resubmitted that request, which is being considered separately from the curb cut request for the same site.

The subject site is currently used as a public parking lot. The applicant is proposing to build a new bank with drive-thru services. The site plan depicts a curb cut to North Joachim Street, which allows one-way traffic, as well as a curb cut to St. Louis Street, which allows two-way traffic. St. Louis Street is identified as an “A” street in the Downtown Development District (DDD), while North Joachim Street is a “B” street. Appendix A.9.A.1. of the DDD states that for properties abutting more than one (1) street, the primary frontage shall be an “A” street, if one is abutted. Appendix A.9.A.3(a) of the DDD regulations state that “Parking shall be accessed from the secondary frontage where available”. Therefore, the proposed curb cut to St. Louis Street requires the variance application at hand.

The properties abutting the subject site to the North are offices within a T-4 sub-district, property to the West is occupied by a grocery store and associated parking within a T-5.1 sub-district, property to the East (across Joachim Street) is an office in a T-5.1 sub-district, and property to the South (across St. Louis Street) is a vacant office building within a T-5.1 sub-district.

The applicant submitted an application to the Consolidated Review Committee (CRC) for review, however insufficient information was provided for a complete analysis to be performed. The applicant was informed of the additional information required, the need for the Special Exception to allow the drive-thru portion of the business, and the Curb Cut Variance that is being requested with the current application. No information regarding the exterior design of the structure has been submitted to the CRC for review. Therefore, if approved, the applicant should be reminded that they will need a complete CRC review, as well as approval of any necessary variances prior to the issuance of any permits for development.

VARIANCE CONSIDERATIONS

Standards of Review:

Variances are not intended to be granted frequently. The applicant must clearly show the Board that the request is due to very unusual characteristics of the property and that it satisfies the variance standards. What constitutes unnecessary hardship and substantial justice is a matter to be determined from the facts and circumstances of each application.

Article 5 Section 10-E. 1. of the Unified Development Code states that the Board of Adjustment may grant a variance if:

- The Applicant demonstrates that the variance shall not be contrary to the public interest;
- Where, owing to special conditions a literal enforcement of the provision of this Chapter will result in unnecessary hardship; and
- The spirit of this Chapter will be observed and substantial justice done.

Article 5 Section 10-E.2. states no variance shall be granted:

- (a) In order to relieve an owner of restrictive covenants that are recorded in Mobile County Probate Court and applicable to the property;
- (b) Where economic loss is the sole basis for the required variance; or
- (c) Where the variance is otherwise unlawful.

Considerations:

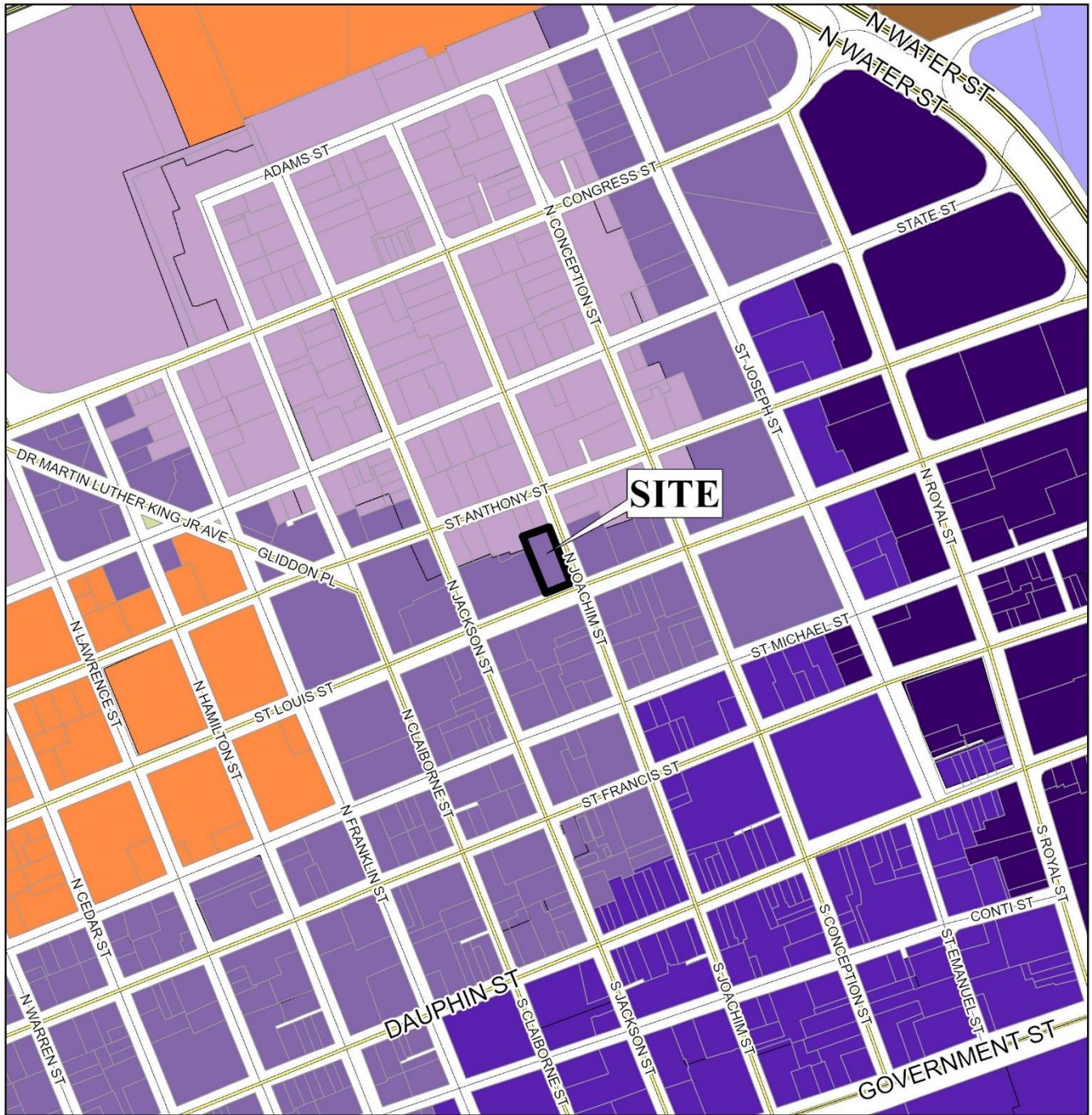
Based on the requested Variance application and documentation submitted, if the Board considers approval of the request, the following findings of fact must be presented:

- A) The variance **will not** be contrary to the public interest;
- B) Special conditions exist such that a literal enforcement of the provisions of the chapter **will** result in unnecessary hardship; and
- C) The spirit of the chapter **shall** be observed and substantial justice done to the applicant and the surrounding neighborhood by granting the variance.

If approved, the Variance should be subject to the following conditions:

- 1) Submittal of a complete CRC application packet for review;
- 2) Either design the site so that it will comply with the Downtown Development District regulations, or obtain necessary variance approvals; and
- 3) Full compliance with all municipal codes and ordinances.

LOCATOR ZONING MAP



APPLICATION NUMBER 6703 DATE October 6, 2025

APPLICANT River Bank & Trust (Casey Pipes, Agent)

REQUEST Curb Cut Variance



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FLUM LOCATOR MAP



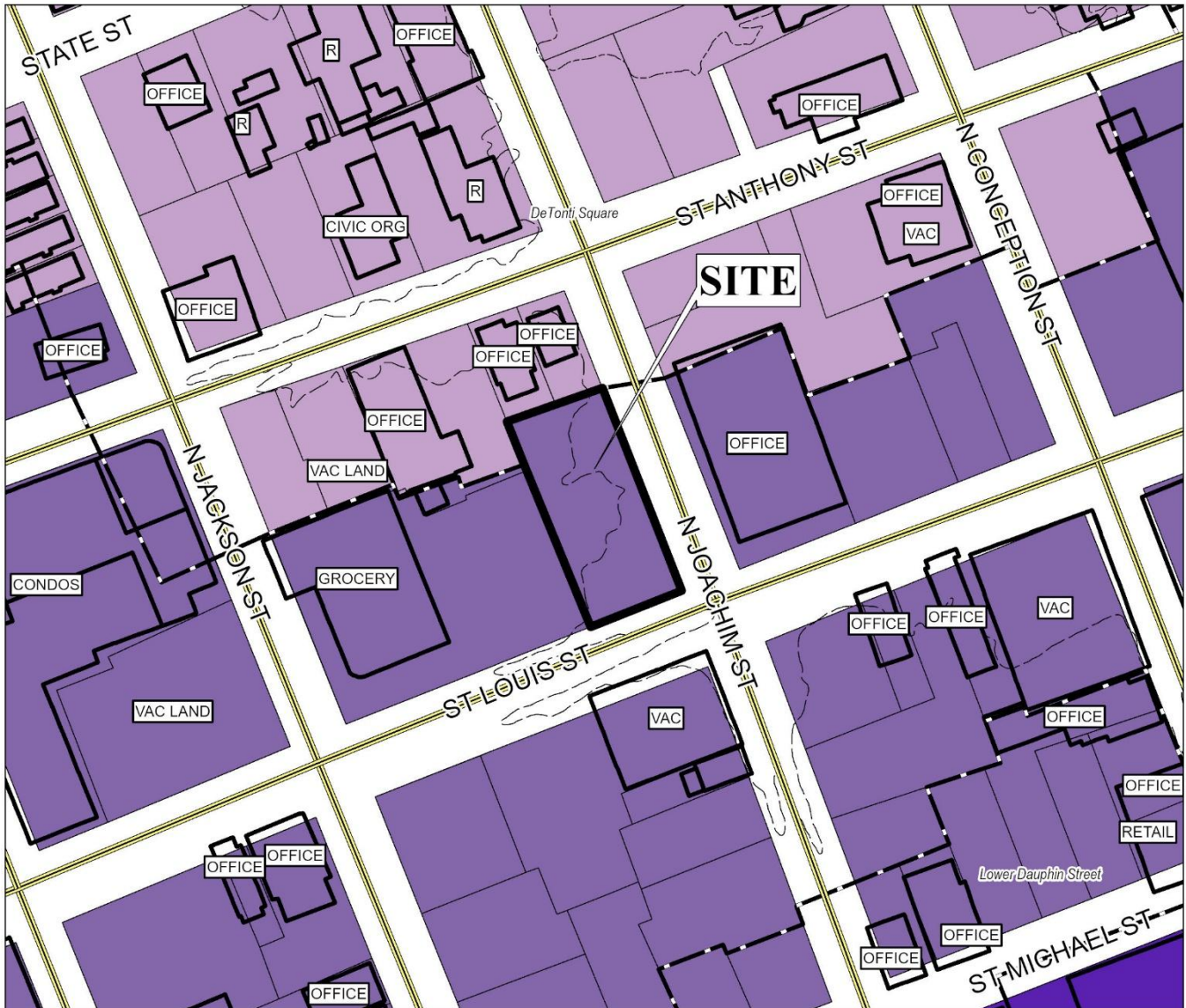
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- | | | | |
|---|--|---|---|
| ■ Low Density Residential | ■ Neighborhood Center - Traditional | ■ Light Industry | ■ Water Dependent |
| ■ Mixed Density Residential | ■ Neighborhood Center - Suburban | ■ Heavy Industry | |
| ■ Downtown | ■ Traditional Corridor | ■ Institutional | |
| ■ District Center | ■ Mixed Commercial Corridor | ■ Parks, Open Space | |



BOARD OF ADJUSTMENT

VICINITY MAP - EXISTING ZONING

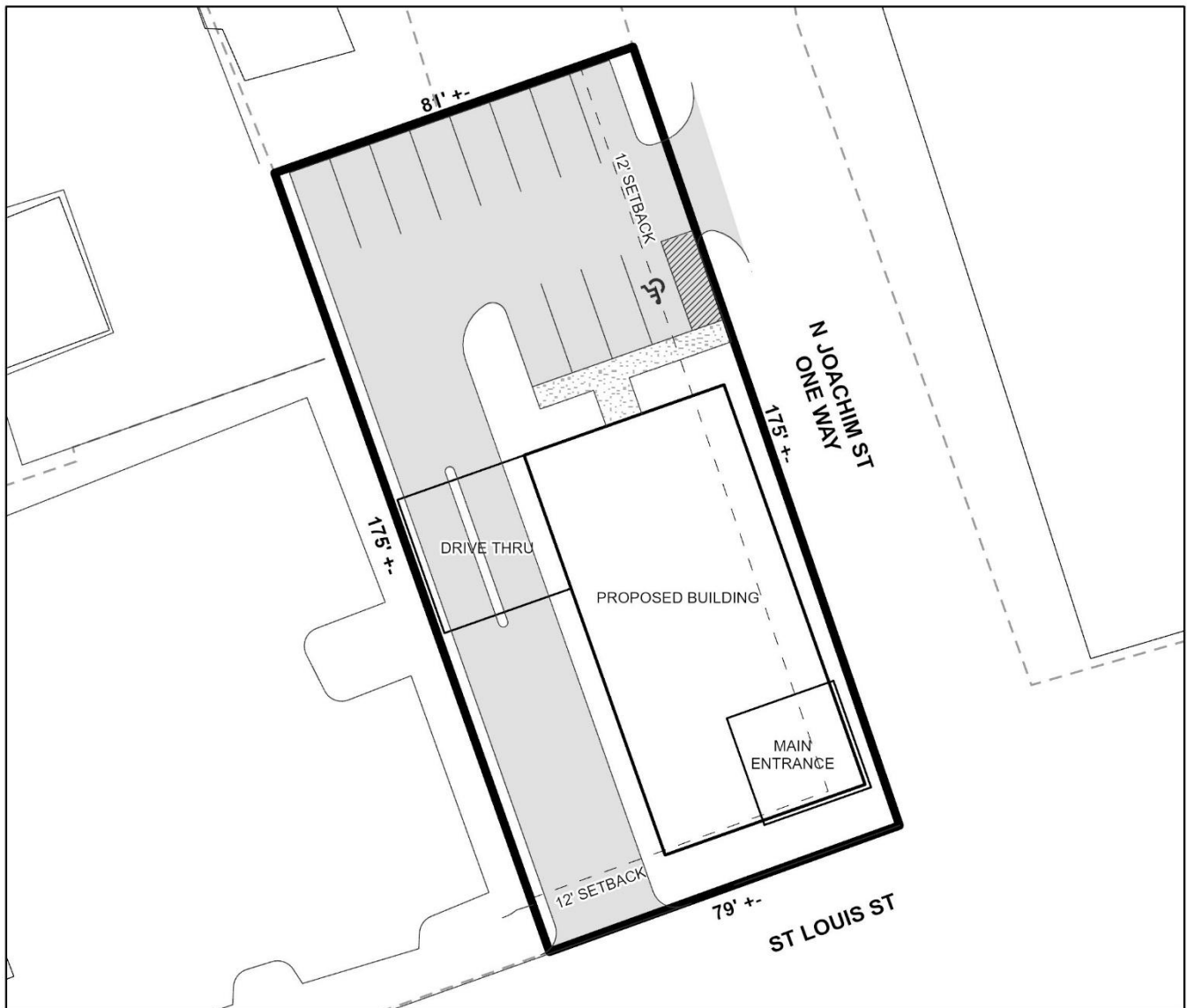


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R-A	R-3	B-1	B-2
R-1	R-B	T-B	B-3
R-2	H-B	LB-2	B-4
B-5	ML	I-2	OPEN
MH	PD	SD	T-3
I-1	MUN	SD-WH	T-4
			T-5.1
			T-5.2
			T-6



SITE PLAN

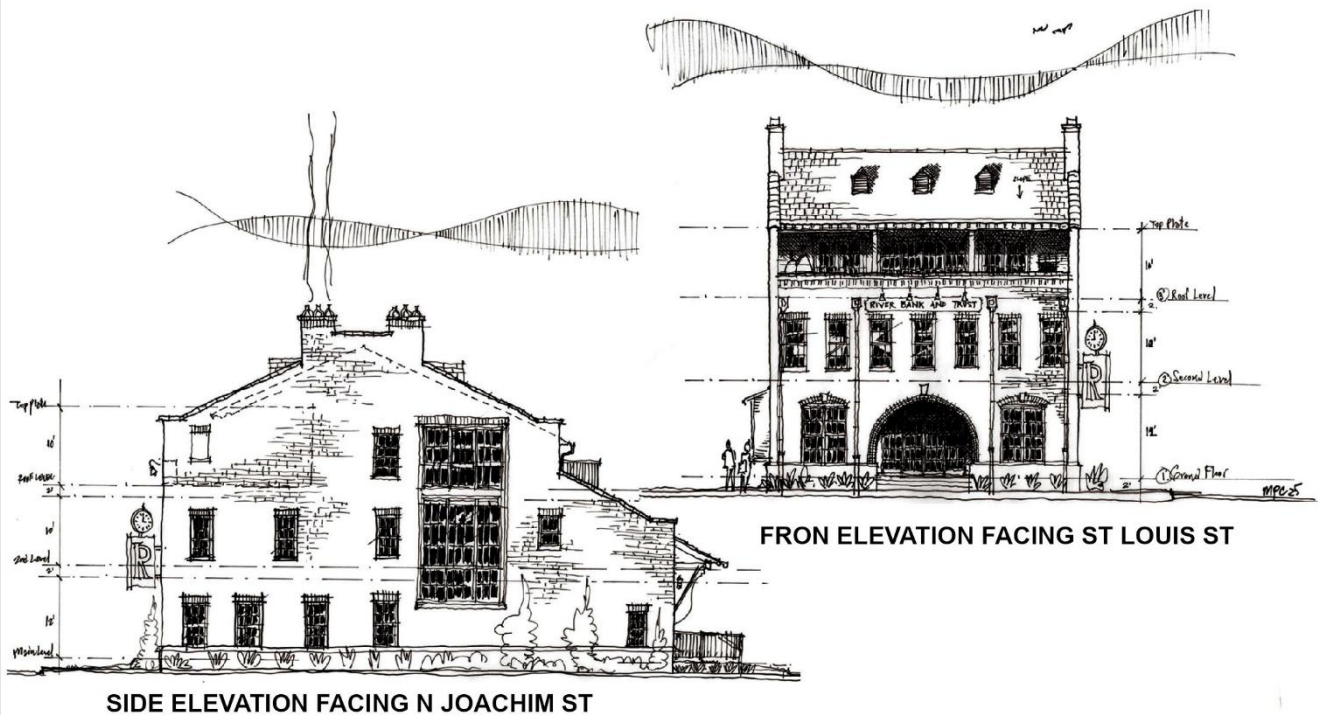


The site plan illustrates the proposed building, drives, parking, and drive thru.

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DETAIL SITE PLAN



APPLICATION NUMBER 6703 DATE October 6, 2025

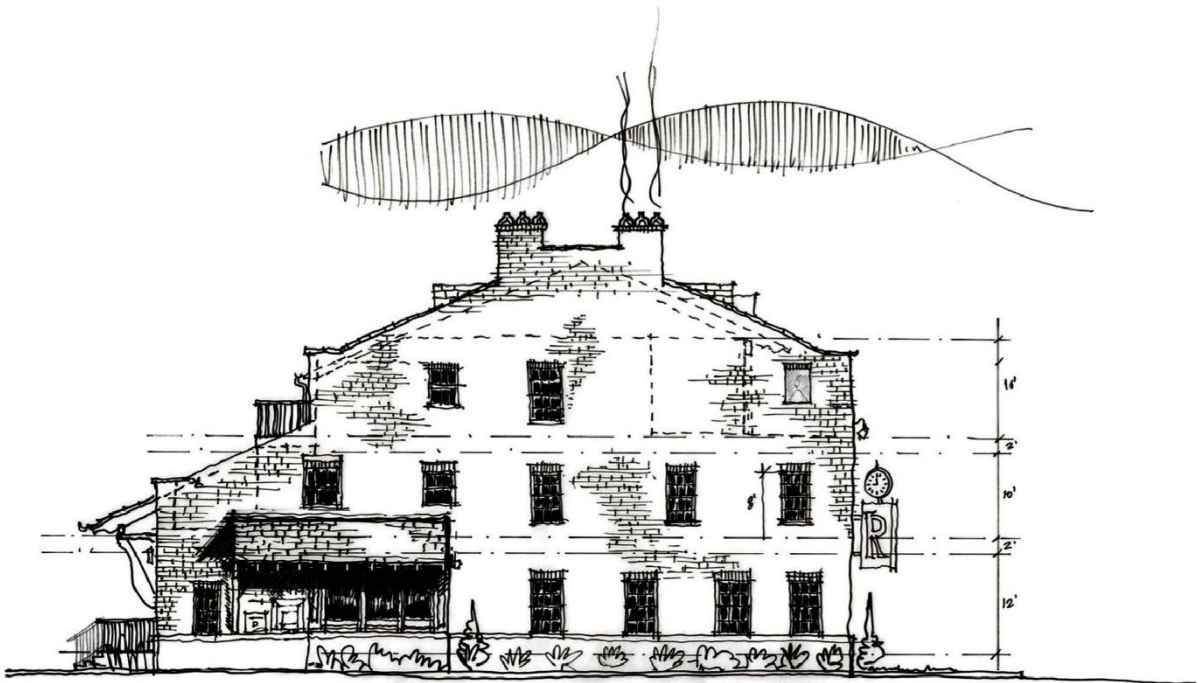
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DETAIL SITE PLAN



SIDE ELEVATION FACING WEST

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ZONING DISTRICT CORRESPONDENCE MATRIX																
			LOW DENSITY RESIDENTIAL (LDR)	MIXED DENSITY RESIDENTIAL (MXDR)	DOWNTOWN (DT)	DISTRICT CENTER (DC)	NEIGHBORHOOD CENTER - TRADITIONAL (NC-T)	NEIGHBORHOOD CENTER - SUBURBAN (NC-S)	TRADITIONAL CORRIDOR (TC)	MIXED COMMERCIAL CORRIDOR (MCC)	LIGHT INDUSTRIAL (LI)	HEAVY INDUSTRY (HI)	INSTITUTIONAL LAND USE (INS)	PARKS & OPEN SPACE (POS)	DOWNTOWN WATERFRONT (DW)	WATER DEPENDENT USES (WDWRU)
RESIDENTIAL - AG	R-A															
ONE-FAMILY RESIDENCE	R-1	■					■		■					□		
TWO-FAMILY RESIDENCE	R-2	■					■		■					□	○	
MULTIPLE-FAMILY	R-3	○	■				■	■						□	○	
RESIDENTIAL-BUSINESS	R-B		○				■		■					□	○	
TRANSITIONAL-BUSINESS	T-B		○			■	■	■	■					□		
HISTORIC BUSINESS	H-B				■		■		■					□		
VILLAGE CENTER	TCD						■	■						□		
NEIGH. CENTER	TCD						■	■						□		
NEIGH. GENERAL	TCD						■							□		
DOWNTOWN DEV. DDD	T-6				■									□		
DOWNTOWN DEV. DDD	T-5.1				■		■		□					□		
DOWNTOWN DEV. DDD	T-5.2				■		■							□		
DOWNTOWN DEV. DDD	T-4				■		■		□					□		
DOWNTOWN DEV. DDD	T-3				■		■							□		
DOWNTOWN DEV. DDD	SD-WH										○	○		□		
DOWNTOWN DEV. DD	SD	○	○	○	○	○	○	○	○		○	○		□		
BUFFER BUSINESS	B-1		□				□	■	■	■				□	○	
NEIGH. BUSINESS	B-2		○				□	■	■	■				□	○	
LIMITED BUSINESS	LB-2		○				□	■	■	■				□	○	
COMMUNITY BUSINESS	B-3					■				■			○	□	○	
GEN. BUSINESS	B-4				■					■			○	□	○	
OFFICE-DISTRIBUTION	B-5									■	■			□	□	
LIGHT INDUSTRY	I-1										■			□	□	□
HEAVY INDUSTRY	I-2											■		□		□

Zoning District Correspondence Matrix

- Directly Related
- Elements of the zoning category are related to the future LU category, but with qualifications (such as a development plan with conditions)
- Land use category is appropriate, but the district does not directly implement the category (e.g., open space in an industrial district)



DOWNTOWN (DT)

Downtown is called out as a separate land use designation due to its distinct role, layout and fabric.

As a land use district, Downtown is the ultimate mixed-use environment. Land development and redevelopment will emphasize variety, mixed uses, and unity of form within buildings or complexes.

As the City's and region's center for commercial and service employment, Downtown supports intense development and a dynamic combination of uses: specialty and regional retail shopping and offices; business support services; urban housing at higher densities (starting at 10 du/ac); civic, educational and cultural destinations; entertainment options; and other public amenities including active and passive park space. The successful integration of a mix of housing types and densities will be critical to achieve a vibrant, 24/7, active Downtown Mobile.

Development in the DT district will focus on new, redeveloped and adaptively reused buildings that frame attractive, human-scaled streetscapes, memorable public spaces, bicycle and pedestrian-friendly streets and convenient transit access to jobs, housing and entertainment. Accordingly, certain areas of Downtown will be more intensively developed to facilitate that pedestrian orientation.