

MINUTES OF THE TOWN COMMISSION CONCEPTUAL WORKSHOP TOWN OF LADY LAKE, FLORIDA

November 17, 2025

The special conceptual workshop meeting of the Lady Lake Town Commission was held in the Commission Chambers at Lady Lake Town Hall, 409 Fennell Blvd., Lady Lake, Florida, with Mayor Ed Freeman presiding. The meeting convened at 5:32 p.m.

ROLL CALL

Commissioner (Ward)	Present
Regan (Four)	YES
Gourlie (Two)	YES
Roberts (One)	YES
Sage (Five)	YES
Freeman (Three)	YES

STAFF PRESENT:

Bill Lawrence, Town Manager; Thad Carroll, Growth Management Director; Becky Higgins, Senior Planner; Kathy Rosado, Town Clerk; Police Chief Steve Hunt, Lady Lake Police Department; Deputy Chief Jason Brough, Lady Lake Police Department; C.T. Eagle, Public Works Director; Mike Burske, Parks and Recreation Director; and Carol Osborne, Deputy Town Clerk.

Town Attorney Derek Schroth was also in attendance.

NEW BUSINESS

1. Consideration of Commercial Design and Landscaping Waivers for the Florida Credit Union New Major Site Plan MJSP 08/25-002 – Proposing a 5,944 square foot bank with 37 parking spaces on 1.77 acres, zoned Planned Unit Development (PUD), located at the southwest corner of the intersection of Hammock Oaks Boulevard and Highway 466 within the Hammock Oaks Commercial Park, within the Town Limits of Lady Lake, Florida. (Becky Higgins)

Senior Planner Becky Higgins stated that the proposed project is for Florida Credit Union, which is will be located at the corner of Hammock Oaks Boulevard and Hwy 466. This banking facility will have a drive-through and 37 parking spaces. The applicant is requesting four waivers.

Ms. Higgins presented a sketch layout map of the site, a sketch layout map of the landscaping plan, and the plant schedule. She stated the canopy trees will be Live Oak trees, Elm trees, and Magnolia trees, and the understory trees will be two varieties of holly trees, Crepe Myrtle trees, and palms.

Waiver One - Chapter 10, Section 10-3).c).2). – A landscape area shall be provided at the end of all single parking rows. The landscape area will be a minimum of two hundred square feet and shall contain a minimum of one acceptable canopy tree or three acceptable understory trees or palms, five acceptable shrubs, and ground cover and/or grass. She stated that there is an electric transformer in the area which does not allow them to plant trees in this area.

Justification Statement Provided by the Applicant — Due to the site access point and the drive-thru portion of the proposed building, a portion of the vehicular access is one-way which has required the need to allow cars to temporarily park to navigate the site's parking lot. This space combined with the utility points of connection make it difficult to provide a terminal landscape island for the bay of parking on the east side of the project. All other required parking islands have been provided in the proposed site plan. We would like to request a waiver for this single terminal island. Attached is an exhibit showing the current proposed site plan and identifying the parking bay with the missing terminal landscape island.

Waiver Two - Chapter 20, Section 20-3C).3).B). – If one of the four predominant styles defined in the commercial design standard manual is not selected, the compatibility of the proposed building will be reviewed for consistency with the recommended styles and adjacent architecture, on a case-by-case basis.

Waiver Three - Chapter 20, Section 20-3C).3).A). – No more than three different colors or color shades (one primary/body color, and no more than two accent/trim colors) should typically be used on single building.

Justification Statement Provided by the Applicant — The proposed Florida Credit Union (FCU) Branch Building is designed as a branding image for FCU. This building has been constructed in multiple locations in Florida and is currently under construction in Lecanto, Florida. The consistent branding design provides FCU customers with a valued and trusted aesthetic in that it is a pleasing and customer friendly building that is the same at each location thus providing a stability of experience to FCU workers and customers. The proposed FCU Branch Building in Lady Lake is located in front of a Walmart and adjacent to a gas station and is consistent to the architectural style of the development. We request that this building be considered more in line with Sec 20-3C)3)B, which provides for an opportunity for the Lady Lake Building Department to consider a consistency of style compared to the adjacent architecture. Also, please refer to the attached four attached photos labeled FCU Exterior

Elevation 01, 02, 03 and 04, which are images from an identical FCU Branch Building recently constructed in Wildwood, Florida. We thought these photos would be helpful to understand what the proposed exterior elevations are planned to look like at the FCU Branch Building in Lady Lake.

Ms. Higgins stated that this building will be located in front of Walmart and adjacent to a gas station. She stated that the applicant believes this building is consistent with the buildings that have already been approved in this location.

Waiver Four - Chapter 20, Section 20-3C).10).N). – Parking areas should be located behind the building façade. Ms. Higgins stated that this is a common waiver with most site plans. She stated that because the drive-through lanes are in the rear of the site, it makes it difficult to have any parking located in the area. Therefore, the parking spaces will be located in the front adjacent to Hwy 466.

Commissioner Gourlie inquired as to when the four architectural styles were approved.

Ms. Higgins stated they were approved in 2006.

Commissioner Gourlie suggested reviewing the approved architectural styles to accommodate modern styles instead of accommodating developers. He stated that he likes the proposed building.

Mayor Freeman stated that because the commission approved the present look of Walmart, other developers are wanting their branded building to be approved.

Growth Management Director Thad Carroll stated that the code can be reviewed at any time. He stated that Mission Style was chosen due to the architectural style in Spanish Springs. He stated that many styles that are in our commercial design standards are compatible with smaller scale developments. He stated that with larger buildings, such as Walmart, it is hard to incorporate all of our design elements. He stated that most of those projects have some of the elements, yet do not exhibit a specific style. He noted that as the town has grown, more branded businesses have come to our area, necessitating code waivers to maintain their branding.

David Eckhardt – Florida Credit Union

Mr. Eckhardt stated the two closest branch locations are in Bellview and Wildwood in Marion County.

Mayor Freeman stated that it seems the town grants waivers to developers whose buildings do not comply with our Land Development Regulations.

Mr. Eckhardt stated that there are many members in Lady Lake, and that is the reason for their desire to establish a branch location in Lady Lake. The branded building lets them know

it is a Florida Credit Union location. He stated that they would not consider this location if there was no membership to support it.

Commissioner Regan commented that even though Crepe Myrtle trees are colorful, they create a lot of tree litter.

Commissioner Roberts stated that she likes the aesthetic of the building and the site plan.

Commissioner Sage confirmed the sign on the front of the building complies with our code. He inquired as to the width of the parking spaces.

Travis Hastay, PE- NV5

Mr. Hastay stated that parking spaces are ten-feet wide, which is widest for a standard parking space.

Mayor Freeman inquired to the number of handicap parking spaces are included with this plan.

Mr. Hastay advised that there are four handicap parking spaces, which is more than required.

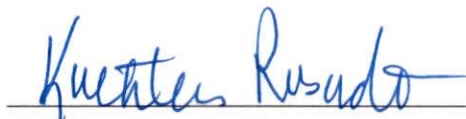
It is the consensus of the Board to approve the Commercial Design and Landscaping waivers' requests for the Florida Credit Union New Major Site Plan MJSP 08/25-002.

PUBLIC COMMENT

No comments.

ADJOURNMENT

There being no further business, the meeting was adjourned at 5:48 p.m.



Kathleen Rosado, Town Clerk



Ed Freeman, Mayor