

City of Detroit

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October 1, 2024

HONORABLE CITY COUNCIL

RE: The request of Credit Union ONE to rezone the west side of Junction Avenue between Eldred and Christiancy Streets from a R2 (Two-Family Residential District) to a B1 (Restricted Business District) zoning classification in order to allow the construction of a new credit union building with a drive-through facility (RECOMMEND APPROVAL – ORDINANCE INCLUDED TO SET A PUBLIC HEARING)

The City Planning Commission (CPC) has received a request from Credit Union One to rezone its property to allow for the replacement of the existing credit union building with a new credit union building and to add a drive-through facility. More specifically, the request is to amend Chapter 50 of the 2019 Detroit City Code, *Zoning*, by amending Article XVII, Section 50-17-43, *District Map No. 41*, to show a B1 zoning classification where a R2 zoning classification is currently shown on land generally bounded by Eldred Street on the north, Junction Avenue on the east, Christiancy Street on the south, and an alley on the west, more commonly known as 1503, 1509, 1517, 1521, and 1545 Junction Avenue.

BACKGROUND & PROPOSAL

On the west side of Junction Avenue south of Eldred Street, Credit Union One operates out of a 1-story building constructed in 1966. In 1965, the Board of Zoning Appeals (BZA) granted a use variance to allow for a credit union to be constructed on R2 land affiliated with the adjacent Most Holy Redeemer church. In 1971, this credit union merged with Credit Union ONE. The current 1-story building contains about 2,800 square feet, has a walk-up ATM, and includes no drive-through.

Site of the Present Credit Union



Over the past few years, Credit Union ONE has acquired the other 4 lots on the block and now owns the entire block. Houses used to be located in the middle of the block, and a small party store was located at the corner of Junction and Christiancy Street.

Due to the age of the current building, a desire to remain in the neighborhood, and to provide better services, Credit Union ONE is proposing to clear the entire site and construct a new 3,410 square foot building using the entire block. The proposed site plan includes the following features (please see Attachment A for a copy of the site plan and elevations):

- A new brick building
- 2 drive-through lanes branching to 3 lanes accessing 3 interactive teller machines (ITM), with stacking space on site for about 18 vehicles.
- A room in the building is available for community meetings at no charge.
- A 2.5-foot-high buffer wall and landscaped setbacks surrounding the site.

COMMUNITY OUTREACH AND PUBLIC HEARING RESULTS

On May 16, 2024, the CPC held a public hearing on the request. Prior to the hearing, the petitioner reached out to the following: the Latino Press Newspaper, Clark Park Coalition, Southwest Detroit Business Association, and Holy Redeemer Elementary Grade School. In addition, the petitioner sent an informational letter about the proposal to 14 houses adjacent to the credit union. On February 15, 2024, the petitioner presented the project at a Department of Neighborhoods District 6 meeting.

At the May 16th CPC public hearing, no persons spoke during public comment. CPC staff reported it had received an email dated May 15, 2024, from Deb and Steve Sumner of the Hubbard Farms Historic District expressing support for the rezoning request and its reinvestment in the community. During the hearing, the Commission had the following comments and questions:

- Will there be a detailed landscaping plan. *The petitioner responded yes.*
- There were questions about the wall and greenspace. It was suggested placing a bench on the greenspace. *The petitioner clarified the wall would be 2 feet, 6 inches high.*
- How many parking spaces were required. *CPC staff answered at 1 per 200 square feet, 17 spaces would be required, but 26 are proposed.*
- Would an EV charging station be included. *The petitioner responded one was not planned, but they would explore adding.*
- The Commission asked for additional information about traffic and circulation. *CPC staff reviewed the circulation pattern including circulation for the adjacent school.*
- The Commission asked for additional information about sustainability features, including storm water. *The petitioner indicated it was working on stormwater features with the City.*

PLANNING CONSIDERATIONS

Zoning Classifications

The proposed credit union use is classified in the Zoning Ordinance as “Bank, with drive-up or drive-through facilities”. As shown in the table below, this use is not allowed in residentially zoned districts, but allowed in most industrial and business zoned districts, including conditional in B1, B2 (Local Business and Residential District), B3 (Shopping District), and B4 (General Business District), and by-right in B6 (General Services District). B1 is being requested, because it is

designed to provide an adequately controlled transition in land use from residential to business and commercial uses and is mapped accordingly. Permitted uses are limited to those which are desirable and can be fitted into such a transitional pattern of land use.

Zoning Ordinance Land Use Table

Sec. 50-12-70. Retail sales and service, service-oriented.

Regulations regarding service-oriented retail sales and service uses are as follows:

Use Category	Specific Land Use	Residential						Business						Industrial					Special and Overlay															Standards General (Art. XII, Div. 2) Specific (Art. XII, Div. 3)								
		R1	R2	R3	R4	R5	R6	B1	B2	B3	B4	B5	B6	M1	M2	M3	M4	M5	P1	P2	P3	P4	P5	T1	T2	T3	T4	T5	W1	W2	W3	W4	W5		M1	M2	M3	M4	M5			
Retail sales and service; service-oriented	Animal-grooming shop							R	R	R	R	R		R	R	R	R		L																							Section 50-12-212
	Automated teller machine, without drive-up or drive-through facilities							R	R	R	R	C/R	R	R	R	R	R	R	L																							
	Automated teller machine, with drive-up or drive-through facilities							C	C	C	C	R	R	R	R	R	R	R	L																						Article XIV, Division 1, Subdivision H; Section 50-11-318	
	Bank, without drive-up or drive-through facilities							R	R	R	R	R	R	R	R	R	R	R	L																							
	Bank, with drive-up or drive-through facilities							C	C	C	C	C	R	R	C	R	R	R	L																						Article XIV, Division 1, Subdivision H; Section 50-11-318	
	Barber or beauty shop							R	R	R	R	R	R	R	R	R	R	R	L																						Section 50-12-518	
	Body art facility												C	R	R	R	R	R	L																					Section 50-12-300		

For the Planning Commission, CPC staff prepared an analysis of B1 vs. B2 uses allowed; highlights from this comparison table include the following:

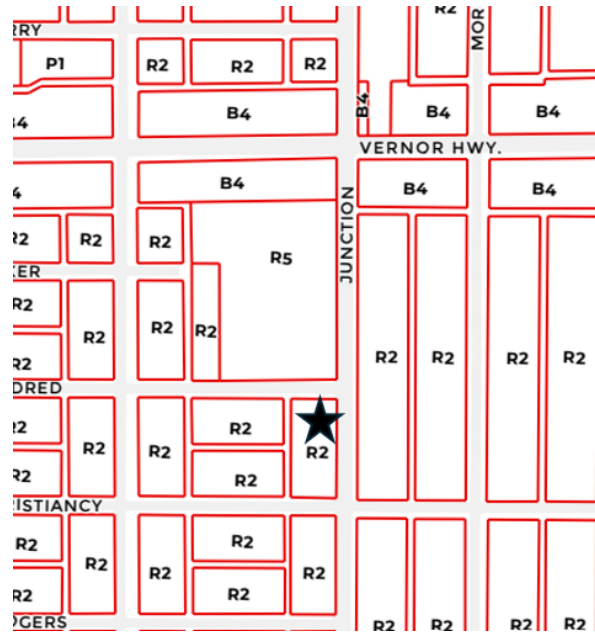
- Residential uses are treated very similarly in B1 and B2. Single family houses, duplexes, and apartments are all conditionally allowed.
- Public, civic, and institutional uses are treated very similarly in B1 and B2 – 16 uses are allowed in B1, and 17 uses are allowed in B2.
- For retail, service and commercial uses, B1 is significantly stricter than B2. B1 allows 23 uses while B2 allows 46 uses. B1 does not allow a variety of commercial uses as allowed in B2, such as retail stores, restaurants, party stores, or bars.
- B2 allows 17 industrial uses, but B1 does not allow any of these uses.
- For “other” uses in the attached table, B1 and B2 are similar, but B1 does not allow any marijuana uses.

Surrounding Zoning

Below is a zoning map of the surrounding blocks. The zoning classification and land uses surrounding the subject area are as follows:

- North: R5 (Medium Density Residential): developed with the Most Holy Redeemer church and school campus
- East: R2: developed with housing across Junction Avenue
- South: R2: vacant land and houses beyond
- West: R2: developed with housing across the alley

Zoning Map of Subject Area



The land along the east and west sides of Junction Avenue from Eldred on the north to I-75 on the south (about .3 miles) is zoned R2 with the following uses:

- About 50 houses
- 2 apartment buildings
- Some commercial buildings with apparent residential on the 2nd floor: La Tejana bar, a tobacco/hookah shop, etc.
- A vacant commercial building formerly El Caporal restaurant
- A converted fire station for rent

Parking & Circulation

At the current credit union site, there is a parking lot at the north end (19 spaces) and rear of the building (for about 8 vehicles) for a total of 27 spaces. The proposed site plan shows 18 spaces at the north end of the building and 8 spaces at the south side of the building for a total of 26 spaces.

The credit union presently has access drives on the north and south sides of the building from Junction Avenue and the site can be accessed from the rear alley off of Eldred. The proposed site plan shows access drives north and south of the building from Junction Avenue, but no access from the rear alley off of Eldred Avenue. Patrons visiting the building would enter off the north driveway, park, and then exit by the same north driveway. Cars entering the drive-through would enter on the north driveway, enter the stacking lanes around the rear of the building, and exit onto the south driveway. There is presently on-street parking allowed on the west side of Junction Avenue in front of the credit union. The CPC asked DPW Traffic Engineering to consider removing some of this on-street parking so vehicles exiting the site can see any oncoming traffic.

Regarding surrounding streets, Eldred Street is presently one-way west and Christiancy Street is presently one-way east. Junction Avenue is a somewhat wider and busier street than other north/south streets to the east and west. Further south, Junction Avenue used to cross I-75, but as part of the Gordie Howe Bridge development, the Junction Avenue bridge over I-75 is being replaced with a pedestrian bridge. As a result, there is likely less traffic using Junction Avenue.

Below is a more detailed map of Most Holy Redeemer block, which includes Most Holy Redeemer Catholic Church, Detroit Cristo Rey High School along West Vernor, Holy Redeemer grade school, and Matrix Head Start at Junction and Eldred. Access to all of these uses is from Junction Avenue (midblock), and from the rear alley.



Credit Union ONE hired Fleis & VandenBrink Engineering to conduct a Traffic Impact Assessment (TIA) for the proposed development (a copy of the TIA is attached for reference). Some of the highlights from the traffic study include the following:

- Junction is a 2-lane road – 1 lane in each direction, with a posted speed of 30 MPH.
- The average daily traffic is estimated at 367 for the existing vs. 426 for the new building.
- It is assumed about 50% of vehicles entering the site would utilize the drive-through.
- The addition of the drive-through facility is not anticipated to significantly increase the volume of trips generated each day (only redistribute the existing trips from walk-in to drive-through).
- The proposed 18 stacking spaces will adequately accommodate the projected vehicles.

Zoning Ordinance Criteria

Section 50-3-70 of the Detroit Zoning Ordinance lists eight approval criteria on which zoning map amendments must be based. The CPC analysis of the criteria is as follows:

1. Whether the proposed amendment corrects an error or meets the challenge of some changing condition, trend or fact.

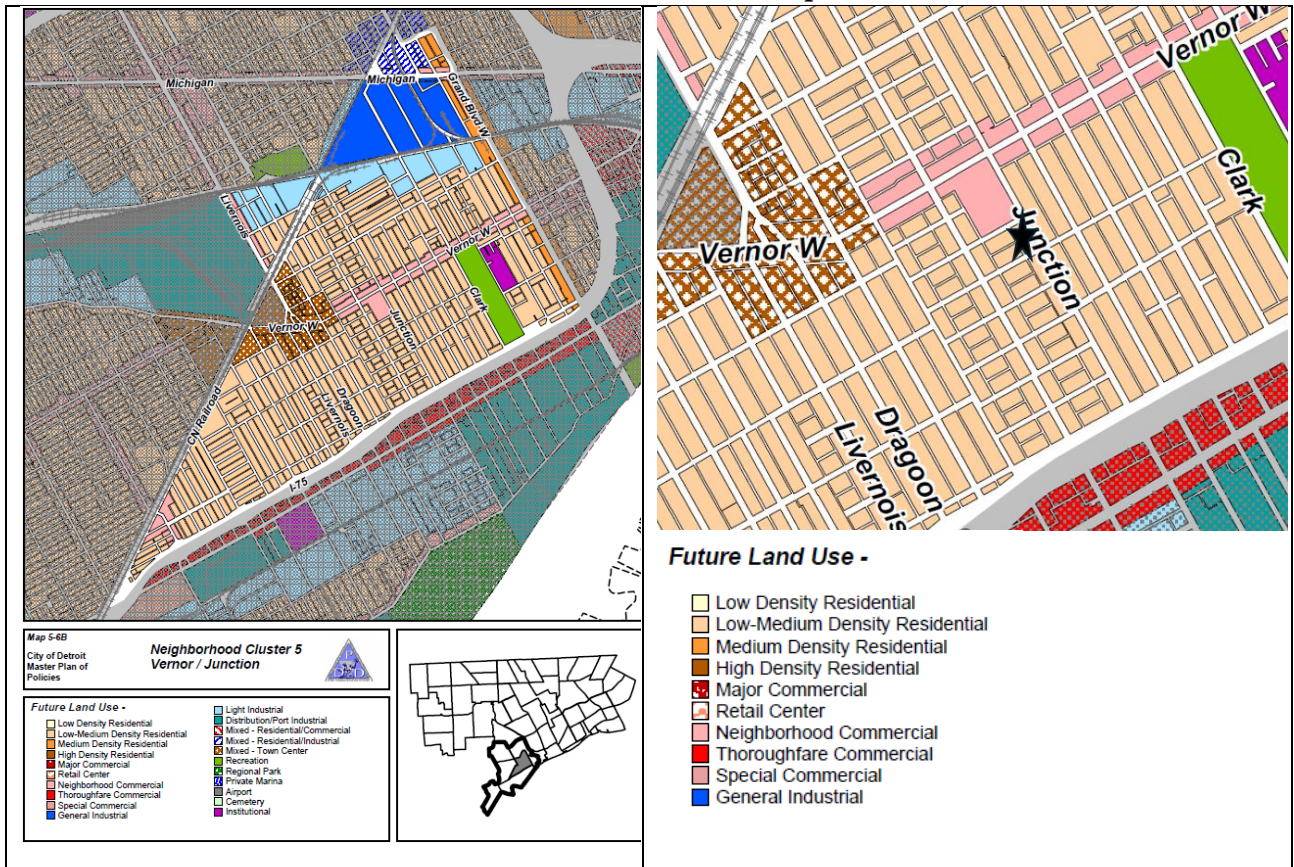
The proposed amendment would not correct an error on the zoning map. The proposed map amendment meets the challenge of a changing condition or trend. The block has been historically developed with a mix of housing and some commercial uses. A credit union has existed on the block since 1967. There was a party store at the northwest corner of Junction and Christiancy Streets that was recently demolished. The purpose of the rezoning is to allow the

credit union to replace the existing building with an improved building and remain within the area.

2. Whether the proposed amendment is consistent with the Master Plan and the stated purposes of this Zoning Ordinance.

The subject block is located within the Vernor/Junction Area of Neighborhood Cluster 5 of the Detroit Master Plan of Policies. A map of this Master Plan area is shown below. The Future Land Use map for this area shows Low-Medium Residential. The Most Holy Redeemer campus to the north shows Neighborhood Commercial. The Planning and Development Department (P&DD) provided a Master Plan review of the request. P&DD concluded in part, “*The residential classifications allow for neighborhood-scale commercial development. For instance, in a Low/Medium Density Residential area, small scale commerce (e.g. convenience stores) should exist to serve residents’ day-to-day needs.*” *The proposed rezoning to the B1 classification is generally **consistent** with the RLM designation.*”

Master Plan Area Map



3. Whether the proposed amendment will protect the health, safety, and general welfare of the public.

The CPC thinks the proposed amendment will not negatively impact the health, safety, and general welfare of the public; the rezoning would allow the dated building and vacant land to be redeveloped with a new banking facility to remain in the neighborhood and provide financial services to the community.

4. Whether the City and other service providers will be able to provide adequate public facilities and services to the subject property, while maintaining adequate levels of service to existing development.

It is assumed the City will be able to provide adequate services for the subject property.

5. Whether the proposed rezoning will have significant adverse impacts on the natural environment, including air, water, soil, wildlife, and vegetation and with respect to anticipated changes in noise and regarding stormwater management.

The proposed development will not have significant adverse impacts on the natural environment. The petitioner is proposing new landscaping surrounding the new building and will work with the Detroit Water and Sewerage Dept. to address stormwater mitigation as required by ordinance.

6. Whether the proposed amendment will have significant adverse impacts on other property that is in the vicinity of the subject tract.

It is not anticipated that the proposed rezoning will have significant adverse impacts on other property that is in the vicinity. Land to the north is developed with a school complex which is primarily accessed further north on Junction and further west from Eldred. Land to the east is developed with residential houses, but across Junction Avenue which is 70 feet wide. Land directly to the south across Christiancy Street is zoned residential, but includes several vacant lots. Land directly to the west across the alley is developed with the side yards of two residential houses. The proposed rezoning is to allow the replacement of the existing credit union and party store with a new credit union with drive-through.

7. The suitability of the subject property for the existing zoning classification and proposed zoning classification.

As noted earlier, although zoned R2, the block has had a credit union since 1967, houses and party store. Therefore, the block historically has had both residential and commercial uses for over 50 years. The block is on a busier street (Junction) which is mostly residential with a scattering of older commercial uses located between West Vernor and I-75. The B1 district is designed to provide an adequately controlled transition in land use from residential to commercial uses.

8. Whether the proposed rezoning will create an illegal "spot zone."

As shown on the existing zoning map, land to the east, south, and west is R2, and land to the north is R5. The existing credit union was granted a use variance in 1965 as an extension of the church's campus and service to the community. The subject block is two blocks south of the more commercial West Vernor corridor. B1 would provide an adequately controlled transition in land use from residential to business and commercial uses. P&DD has determined the rezoning is generally consistent with the Master Plan. As a result, the proposed rezoning would not create a spot zone.

CONCLUSION

Based on the above analysis and consistent with the approval criteria in Section 50-3-70 of the Zoning Ordinance, the CPC voted at its meeting on June 6, 2024, to recommend APPROVAL of the rezoning request. The approved-as-to-form Ordinance is attached for Your consideration.

In addition, the CPC recommends the Department of Public Works (DPW) Traffic Engineering study whether on-street parking on the west side of Junction between the two new curb cuts should be prohibited in order to improve visibility for cars exiting the drive-through onto Junction Avenue.

Respectfully submitted,

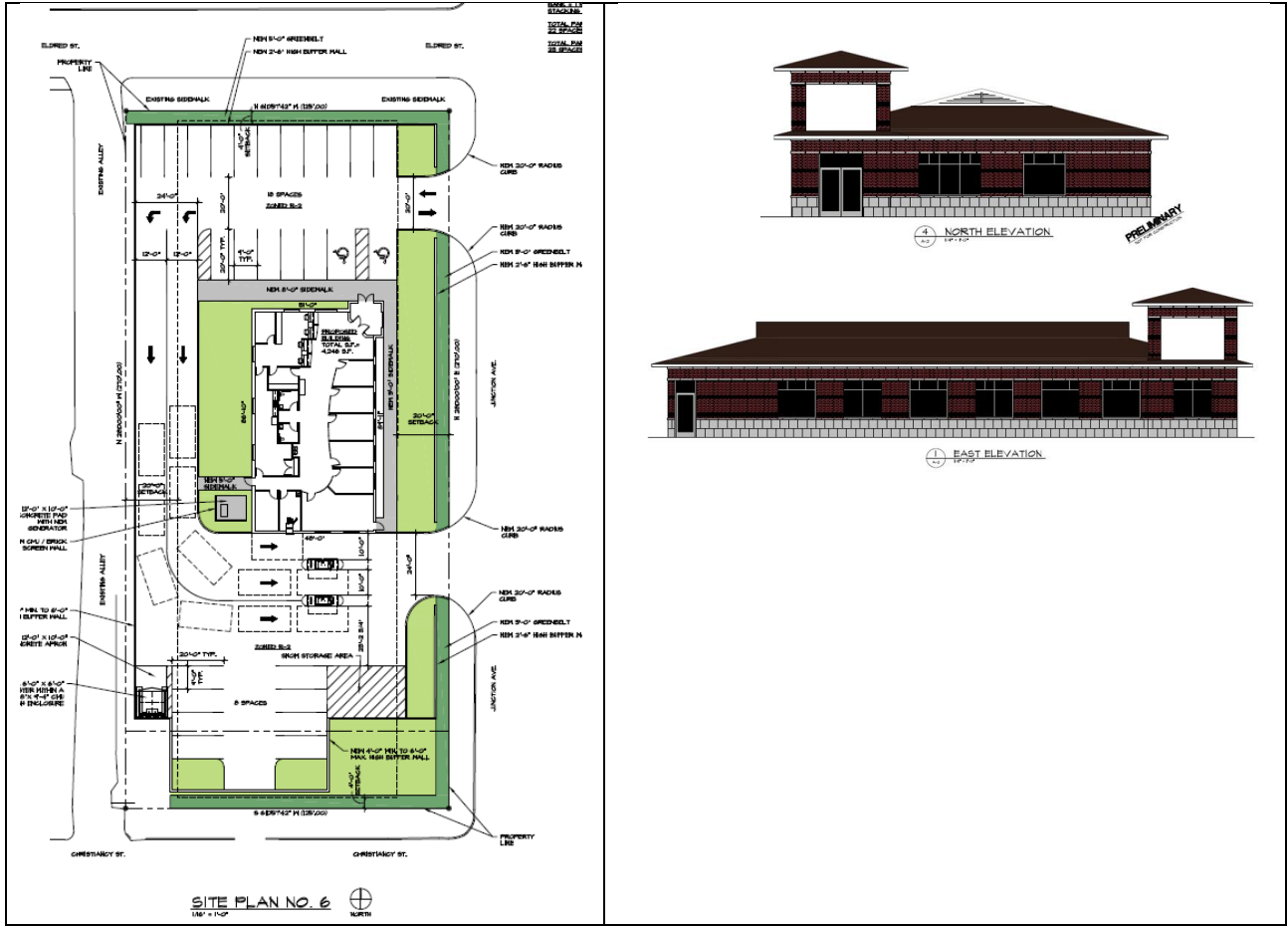
Donovan Smith, CHAIRPERSON

A handwritten signature in blue ink that reads "Marcell R. Todd, Jr." in a cursive script.

Marcell R. Todd, Jr., Director
Christopher J. Gulock, AICP, Deputy Director
Dolores Perales, City Planner

Attachments: Public hearing notice
Updated Zoning Map 41
Proposed Ordinance

cc: Antoine Bryant, Director, P&DD
Karen Gage, P&DD
Greg Moots, P&DD
David Bell, Director, BSEED
Ronald Brundige, Director DPW



SUMMARY

This ordinance amends Chapter 50 of the 2019 Detroit City Code, *Zoning*, by amending Article XVII, *Zoning District Maps*, Section 50-17-43, *District Map No. 41*, to revise the zoning classification for five parcels generally located on the west side of Junction Avenue between Eldred and Christiancy Streets, commonly known as 1503, 1509, 1517, 1521, and 1545 Junction Avenue from the R2 Two-Family Residential District zoning classification to the B1 Restricted Business District zoning classification.

1 **BY COUNCIL MEMBER _____** :

2 **AN ORDINANCE** to amend Chapter 50 of the 2019 Detroit City Code, *Zoning*, by
3 amending Article XVII, *Zoning District Maps*, Section 50-17-43, *District Map No. 41* to revise
4 the zoning classification for five parcels generally located on the west side of Junction Avenue
5 between Eldred and Christiancy Streets, commonly known as 1503, 1509, 1517, 1521, and 1545
6 Junction Avenue from the R2 Two-Family Residential District zoning classification to the B1
7 Restricted Business District zoning classification.

8 **IT IS HEREBY ORDAINED BY THE PEOPLE OF THE CITY OF DETROIT**
9 **THAT:**

10 **Section 1.** Chapter 50 of the 2019 Detroit City Code, *Zoning*, Article XVII, *Zoning District*
11 *Maps*, Section 50-17-43, *District Map No. 41*, is amended as follows:

12 **CHAPTER 50. ZONING**

13 **ARTICLE XVII. ZONING DISTRICT MAPS**

14 **Section 50-17-43. District Map No. 41.**

15 For the properties generally located on the west side of Junction Avenue between Eldred
16 and Christiancy Streets, commonly known as 1503, 1509, 1517, 1521, and 1545 Junction Avenue
17 and identified more specifically as:

18 W JUNCTION 15 BLK NO 7-REEDER JEROME & DUFFIELD SUB L7 P29 PLATS, W C R
19 16/3 30 X 125;

20 W JUNCTION 14 BLK NO 7-REEDER JEROME & DUFFIELD SUB L7 P29 PLATS, W C R
21 16/3 30 X 125;

22 W JUNCTION 13 BLK 7-REEDER JEROME & DUFFIELD SUB L7 P29 PLATS, W C R 16/3
23 30 X 125;


1 W JUNCTION 12 BLK 7-REEDER JEROME & DUFFIELD SUB L7 P29 PLATS, W C R 16/3
2 30 X 125; and
3 W JUNCTION 7 THRU 11 BLK 7-REEDER JEROME & DUFFIELD SUB L7 P29 PLATS, W
4 C R 16/3 150 X 125;
5 the existing R2 Two- Family Residential District zoning classification is revised to the B1
6 Restricted Business District zoning classification.

7 **Section 2.** All ordinances or parts of ordinances in conflict with this ordinance are
8 repealed.

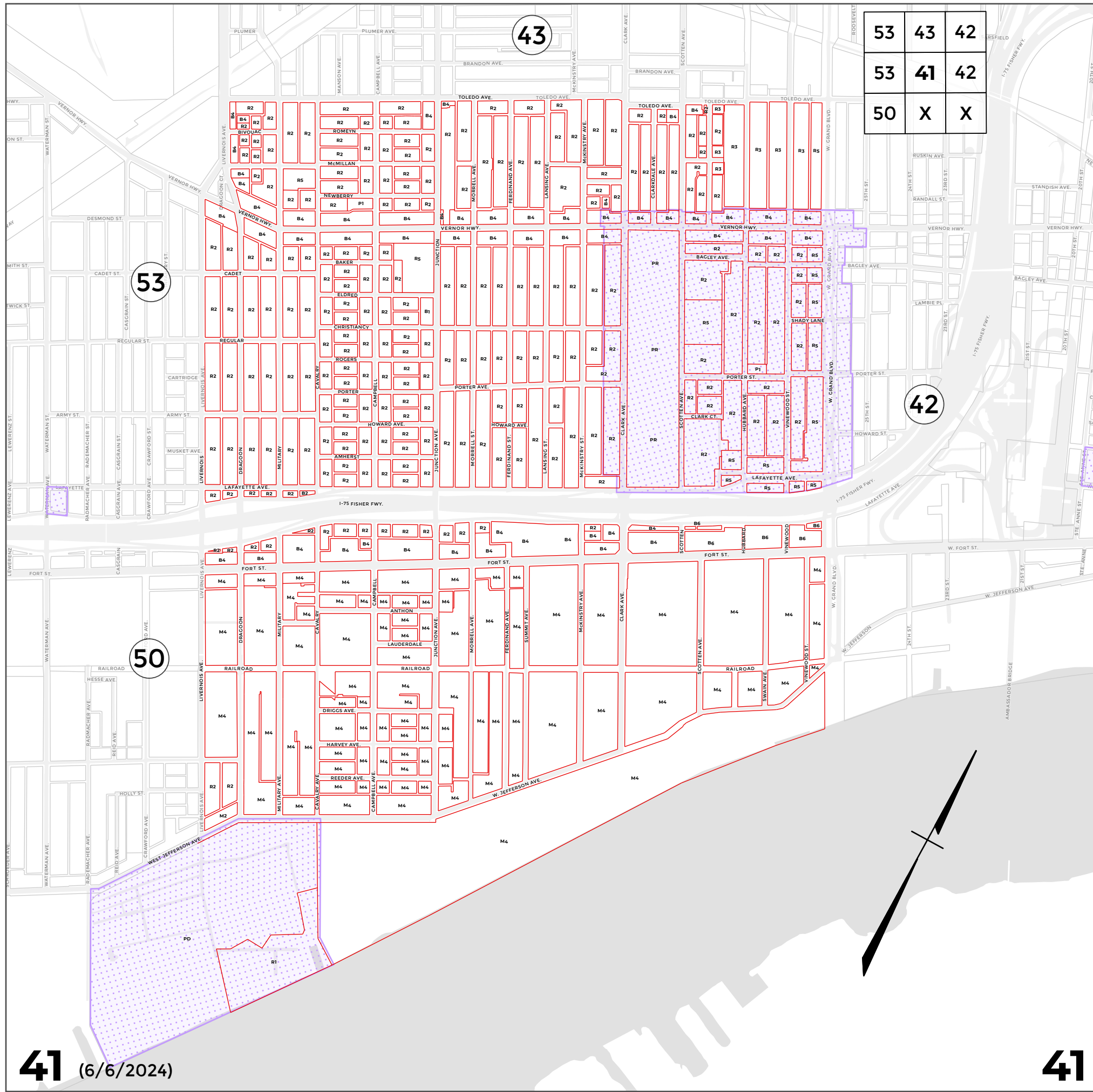
9 **Section 3.** This ordinance is declared necessary for the preservation of the public peace,
10 health, safety, and welfare of the people of the City of Detroit.

11 **Section 4.** This ordinance shall become effective on the eighth (8th) day after publication
12 in accordance with Section 401(6) of Public Act 110 of 2006, as amended, M.C.L. 125.3401(6)
13 and Section 4-118, paragraph 3 of the 2012 Detroit City Charter.

Approved as to Form:



Conrad L. Wallez
Corporation Counsel



NOTICE OF PUBLIC HEARING

A public hearing will be held by the Detroit City Planning Commission in the Committee of the Whole Room, 13th Floor, Coleman A. Young Municipal Center, Two Woodward Avenue, Detroit, Michigan 48226 at the date and time listed below. Both in-person and virtual attendance are options to participate. Pursuant to public health guidelines and limited room capacity, if anyone has cold, flu, COVID symptoms or other contagious condition, virtual attendance is strongly encouraged. To attend the meeting virtually, please use the link toward the end of this notice.

THURSDAY, MAY 16, 2024, AT 5:15 PM

to consider the request of Credit Union ONE, a Michigan credit union, to amend Chapter 50 of the 2019 Detroit City Code, Zoning, by amending Article XVII, Section 50-17-43, District Map No. 41, to show a B1 (Restricted Business District) zoning classification where an R2 (Two-Family Residential District) zoning classification is currently shown on land generally bounded by Eldred Street on the north, Junction Avenue on the east, Christianity Street on the south, and the north/south alley parallel to and west of Junction Avenue on the west, more commonly known as 1503, 1509, 1517, 1521, and 1545 Junction Avenue. The proposed map amendment is being requested to allow the applicant to replace the existing credit union building with a new credit union building including a drive-through facility.

The pertinent zoning district classifications are described as follows:

R2 – Two-Family Residential District – Current

The R2 Two-Family Residential District is designed to protect and enhance those areas developed or likely to develop with single- or two-family dwellings. The district regulations are designed to promote a suitable environment for homes and for activities connected with family life. The only principal uses permitted by right are single- and two-family dwellings. Additional uses are conditional.

B1 – Restricted Business District – Proposed

The B1 Restricted Business District is designed to provide an adequately controlled transition in land use from residential to business and commercial uses and is mapped accordingly. Permitted uses are limited to those which are desirable and can be fitted into such a transitional pattern of land use. Front, side, and rear setbacks are required of all permitted residential and commercial uses. To protect housing adjacent or across an alley, a lot line wall is required of non-residential uses where adjacent to, or across an alley from, residential property.

Zoning map amendments (rezonings) require approval by the City Council following a separate public hearing conducted by the Council. The Council considers the matter upon receipt of a report and recommendation from the City Planning Commission. This zoning map amendment request is being considered consistent with the provisions of Article III, Divisions 2, 3, and 4 of Chapter 50, Zoning, of the 2019 Detroit City Code.

All interested persons are invited to be present and be heard as to their views. Persons making oral presentations are encouraged to submit written copies, for the record, to the City Planning Commission via U.S. Mail at the address at the top of this letter, or e-mail to cpc@detroitmi.gov. Public comment/testimony may be given at the appropriate times when called for during the meeting. If you desire to speak and are attending the meeting online, press the "raise your hand" icon at the bottom of the screen or press ALT-Y for a PC or OPT-Y for a MAC to raise your hand virtually. If attending by phone, press *9 to raise your hand.

If interpretation or translation services are needed, including for the hearing impaired, call the Department of Civil Rights, Inclusion and Opportunity at 313-224-4950. For further information on this proposal or the public hearing, please call (313) 224-6225.

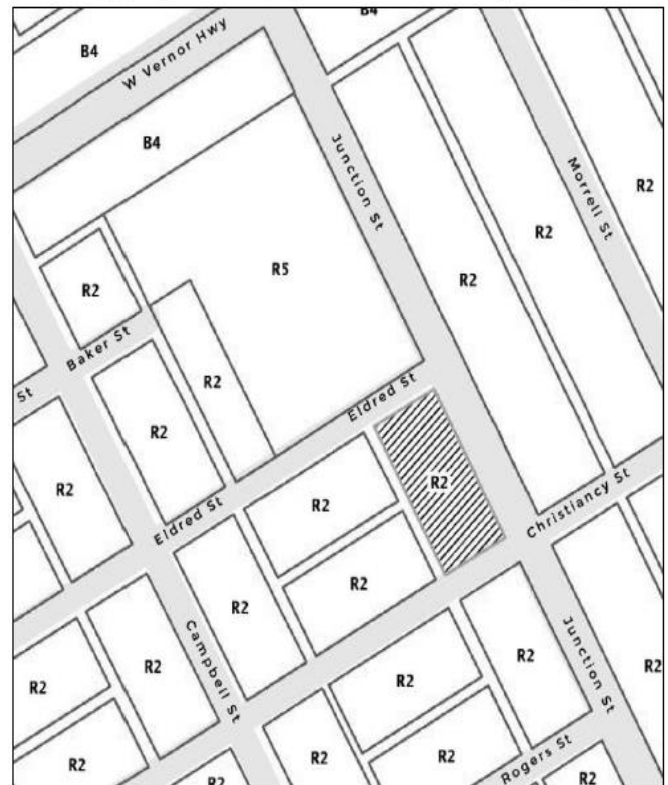
To participate virtually in the CPC meeting, please use the following options.

Online:
<https://cityofdetroit.zoom.us/j/96355593579?pwd=TTloMzN5M3pmU1RKNXp1MjJlc2N3U%20T09>

Or iPhone one-tap:
US: +12678310333,,96355593579# or +13017158592,,96355593579#

Or by Telephone:
Dial (for higher quality, dial a number based on your current location):
US: +1-267-831-0333 or +1-301-715-8592 or +1-312-626-6799 or
+1-213-338-8477 or +1-253-215-8782 or +1-346-248-7799
Webinar ID: 963 5559 3579

CPC Webpage: <https://detroitmi.gov/government/commissions/city-planning-commission>



Hatched area above is proposed to be rezoned from R2 to B1