

City of Detroit

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TO: City Planning Commission

FROM: Christopher Gulock, AICP, City Planner
Dolores Perales, City Planner

RE: **The request of Credit Union ONE, a Michigan credit union to rezone the west side of Junction Avenue between Eldred and Christiancy Streets from a R2 (Two-Family Residential District) zoning classification to a B1 (Restricted Business District) zoning classification to construct a new credit union building including a drive-through facility**

DATE: May 13, 2024

On May 16, 2024, the City Planning Commission (CPC) is scheduled to hold a public hearing on the request of Credit Union ONE 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. 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.

BACKGROUND

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 the construction on R2 land a credit union affiliated with the adjacent Most Holy Redeemer church. In 1971, this credit union merged with Credit Union ONE, which dates back to 1938 and currently has 130,000 members and 20 branches across Michigan.

The current 1-story building contains about 2,800 square feet, has a walk-up ATM, and includes no drive-through. There is a parking lot at the north end (19 spaces) and rear west side of the building (for about 8 vehicles). The credit union presently has access drives on the north and south sides of the building from Junction Avenue and the lots can be accessed from the rear alley.

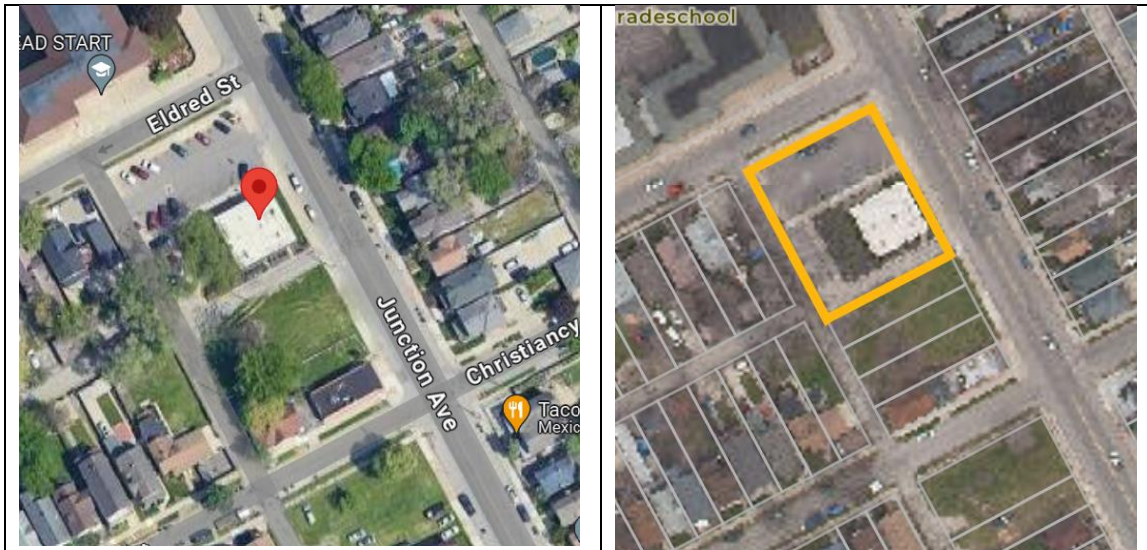


Image of the Present Credit Union

Maps of the subject block are shown below. The existing credit union is located toward the north end of the block and the remaining block to the south is currently vacant. The block consists of 9 lots of record summarized below:

- The existing credit union is now on lots 7 to 11.
- It appears the middle lots (lots 12, 13, and 14) used to have houses, but the land is now vacant.
- The lot at the south end of the block (lot 15) was previously developed with Lena Market party store, but it was recently demolished and is now vacant.

Over the past few years, Credit Union ONE has acquired the lots on the block and now owns the entire block.



Map of Subject Block

Regarding surrounding streets, Eldred Street is presently one-way west and Christiency 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. Junction is 70 feet wide, which is wider than Morrell Street to the east at 60 feet wide and Campbell to the west at 66 feet wide. Further south, Junction 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.

LAND USE PROPOSAL

Due to the age of the current building, the desire to remain in the neighborhood, and to provide better service, 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 with a square corner turret.
- 2 drive-through lanes branching to 3 lanes accessing 3 interactive teller machines (ITM), with stacking space on site for about 18 vehicles (the ITMs function as both an ATM and video teller).
- A room in the building is available for community meetings at no charge.
- Parking for 26 vehicles.
- A 2- to 6-foot-high buffer wall and landscaped setbacks.
- 2 access drives off of Junction Ave. with no access to the rear alley.

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).

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	PC	TA	PM	WR	M1		S1	S2	S3	S4	S5
Retail sales and service; service-oriented	Animal-grooming shop							R	R	R	R			R	R	R	R		L								R			R	R	R		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						R	R			R	R	R	R		
	Automated teller machine, with drive-up or drive-through facilities							C	C	C	C	R	R	R	R	R	R	R	L						C	R						C	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						R	R			R	R	R	R		
	Bank, with drive-up or drive-through facilities							C	C	C	C	C	R	R	C	R	R	R	L						C	R					R	C	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						R	R			C/R	R	R	R	Section 50-12-518	
	Body art facility											C	R	R	R	R	R	R	L						R				R		C	Section 50-12-300		

Zoning Ordinance Land Use Table

Because the block contains .78 acres, it appears the new development being over .5 acres would need to meet the City’s stormwater requirements.

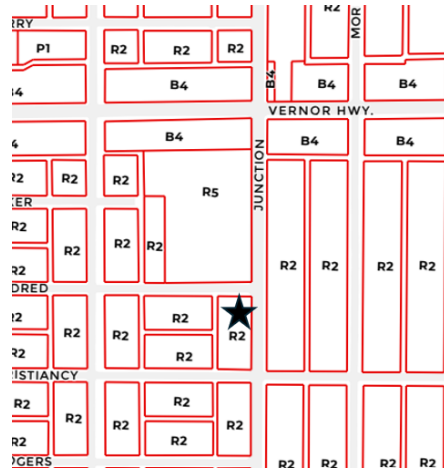
PLANNING CONSIDERATIONS

Surrounding Zoning

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

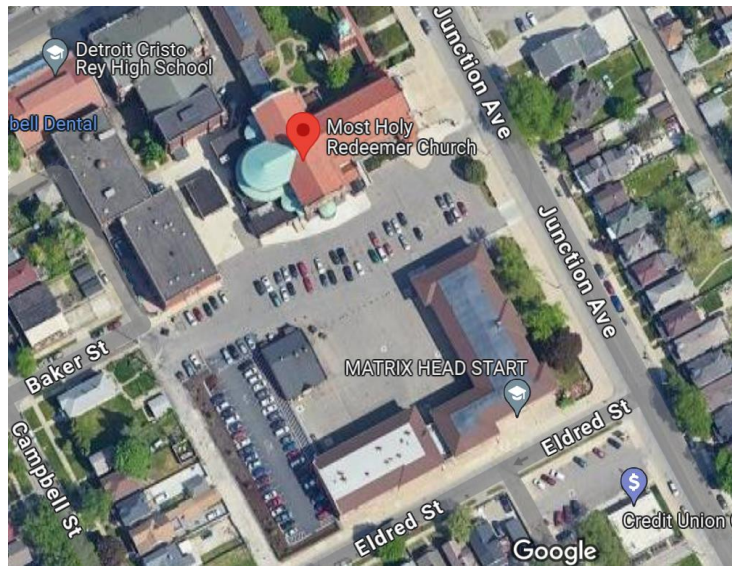
North: R5 (Medium Density Residential): developed with the Most Holy Redeemer church and school campus

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

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.



Aerial View

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

Zoning Classifications

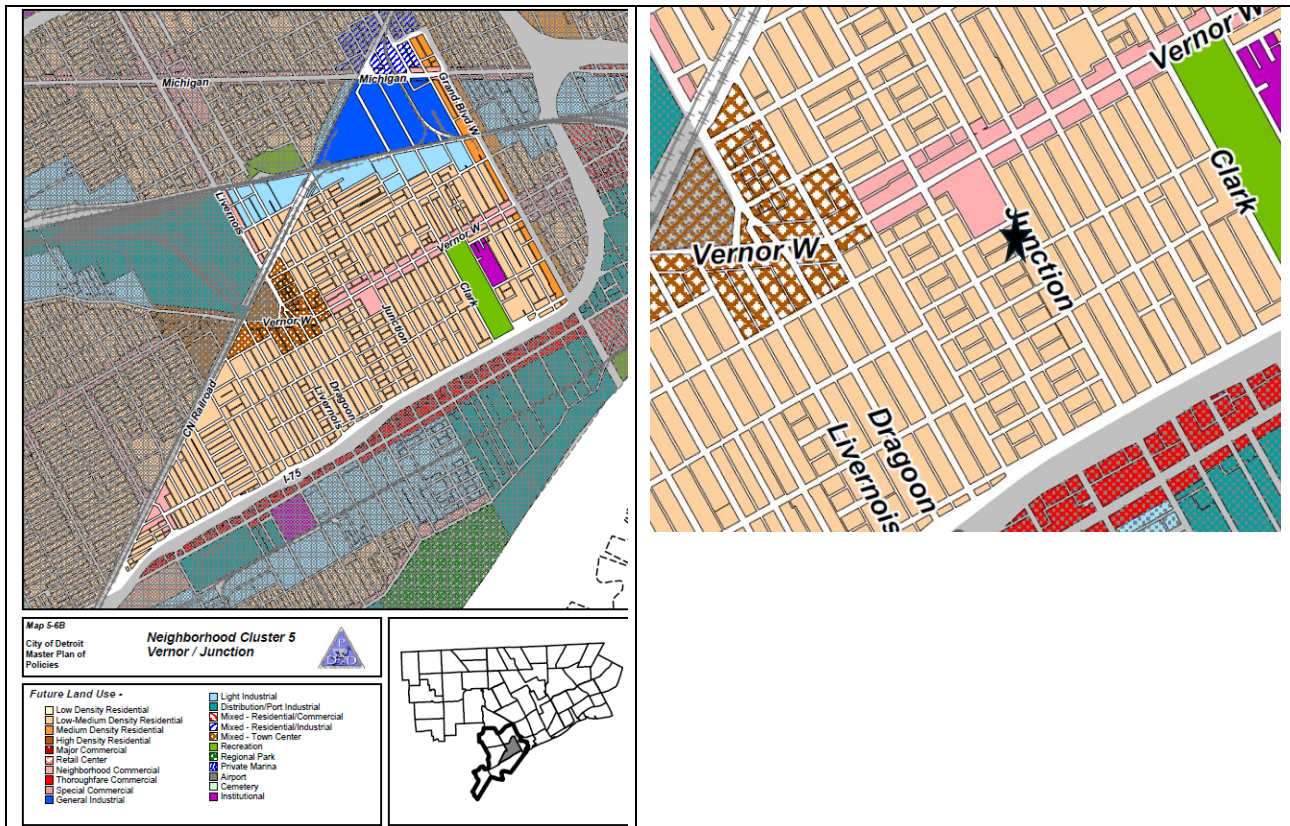
The pertinent zoning district classifications are described as follows:

The R2 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.

The B1 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.

Master Plan Consistency

The subject block is located within the Vernor/Junction Area of Neighborhood Cluster 5 of the Detroit Master Plan of Policies. The Future Land Use map for this area shows Low-Medium Residential. The Most Holy Redeemer campus to the north shows Neighborhood Commercial. CPC staff has requested that the Planning and Development Department (P&DD) comment regarding the consistency of this proposal with the City’s Master Plan. The subject Master Plan area is shown below.



Traffic

Presently, cars entering the site must enter off of Junction and exit by the rear alley onto Eldred Street. The proposed plan blocks access to the rear alley; as a result, 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. It appears there is presently on-street parking allowed on the west side of Junction Avenue in front of the credit union. The City may want to consider removing some of this on-street parking so vehicles exiting the site can see any oncoming traffic.

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.
- The posted speed on Junction is 30 MPH.
- The average daily traffic is estimated at 367 for the existing vs. 426 for the proposed 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.

Community Input

The subject rezoning is located within City Council District 6. CPC staff shared the subject request with both the City Council Member's office for District 6 and the Department of Neighborhoods.

The petitioner indicates it has reached out to the following:

- The Latino Press Newspaper
- Clark Park Coalition
- Southwest Detroit Business Assoc.
- Holy Redeemer Elementary Grade School

In addition, the petitioner sent an informational letter about the proposed project to 14 houses adjacent to the credit union. On February 15, 2024, the petitioner attended a Department of Neighborhoods' District 6 meeting and presented the project to the attendees.

Attachments: Public hearing notice
Site plans
Traffic Impact Assessment

cc: Antoine Bryant, P&DD
Karen Gage, P&DD
Greg Moots, P&DD

ATTACHMENT A

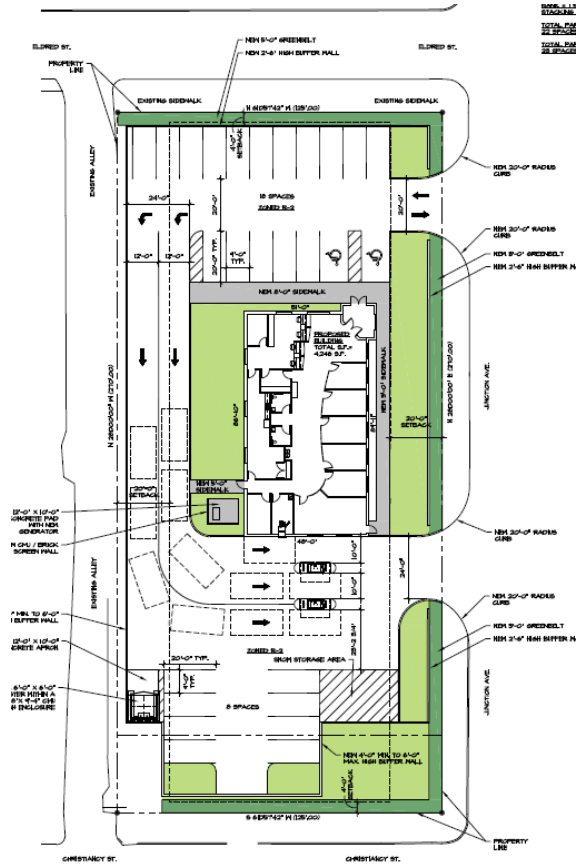
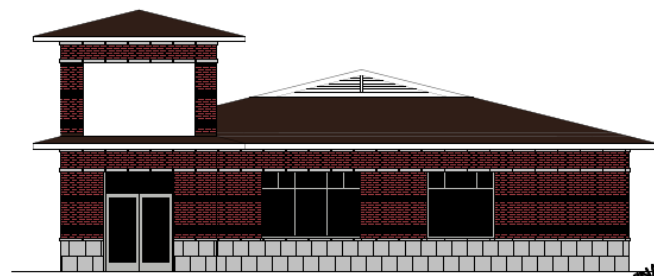


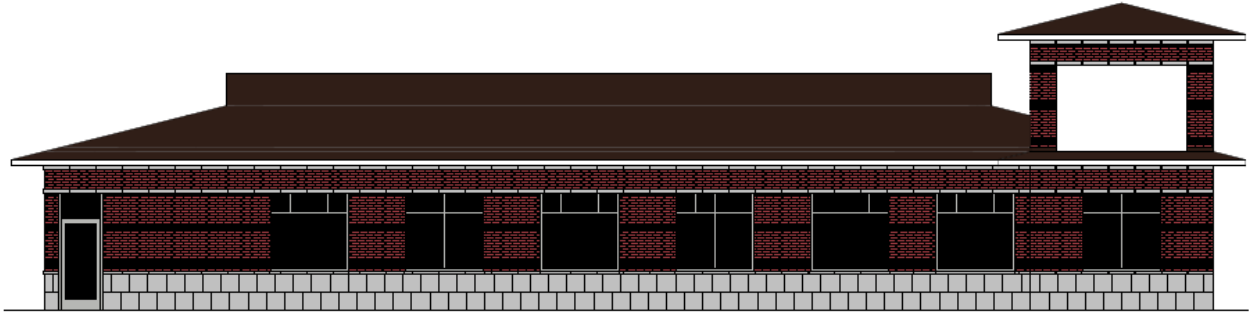
TABLE 1.3 STACKING
TOTAL PAV M. SURFACE
TOTAL PAV M. EDGE

SITE PLAN NO. 6
1/8" = 1'-0"



4 NORTH ELEVATION
1/4" = 1'-0"

PRELIMINARY
FOR THE CONTRACTOR



① EAST ELEVATION
A-2 1/4" = 1'-0"