

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 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 in order to construct a new credit union building with a drive-through facility (RECOMMEND APPROVAL)**

DATE: June 3, 2024

RECOMMENDATION

The City Planning Commission (CPC) staff recommends **APPROVAL** of the request of Credit Union ONE to amend District Map No. 41 of the 2019 Detroit City Code, Chapter 50, Zoning, 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.

In addition, CPC staff 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.

BACKGROUND AND PROPOSAL

In 1965, the Board of Zoning Appeals (BZA) granted a use variance to allow a credit union affiliated with the adjacent Most Holy Redeemer church to be built on the west side of Junction south of Eldred Street. 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, no drive-through, and parking for about 27 vehicles. The entire block is zoned R2, which does not allow commercial uses.

Credit Union ONE has acquired all of the lots on the remainder of the block. Due to the age of the current building, 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. The proposed site plan includes the following features (please see Attachment A for a copy of the site plan and elevations):

- 2 drive-through lanes branching to 3 lanes accessing 3 interactive teller machines (ITM), with stacking space on site for 18 vehicles.
- A room in the building is available for community meetings at no charge.
- Parking for 26 vehicles.
- A 2 foot 6-inch-high buffer wall and landscaped setbacks.
- 2 access drives off of Junction Ave. with no access to the rear alley.

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 Assoc, 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 Neighborhood 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 Credit Union ONE’s 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 one will be submitted.*
- There were questions about the wall and greenspace. It was suggested placing seating on the greenspace. *The petitioner clarified the wall would be 2 feet 6 inches high not 2 to 6 feet in height.*
- How many parking spaces were required. *CPC staff answered at 1 per 200 square feet, 17 spaces would be required.*
- 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 pertinent zoning district classifications are described as follows:

The R2 District: 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: 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.

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).

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

Comparison of B1 vs. B2

CPC staff prepared an analysis of B1 vs. B2 uses allowed - please see Attachment B for a summary of the comparison. Highlights from this comparison table include the following:

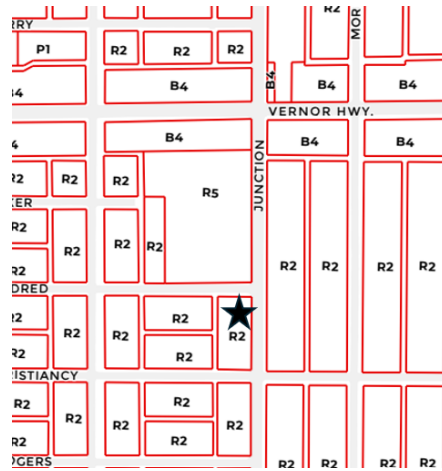
- Residential uses are treated very similarly in B1 and B2. Single family houses, duplexes, and apartments are all conditionally allowed.
- Public, civic, and institutional uses are treated very similarly in B1 and B2 – 16 uses are allowed in B1, and 17 uses are allowed in B2.
- For retail, service and 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 and Land Use

The zoning classification and land uses surrounding the subject area are as follows (below is a zoning map of the surrounding blocks):

- 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 off of Eldred Street.



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

Therefore, this section of Junction Avenue is primarily residential, but does have some commercial buildings dotting the corridor.

Circulation

Regarding surrounding streets, Eldred Street is presently one-way west and Christiancy Street is presently one-way east. Junction Avenue is listed in the Master Plan as a secondary street as opposed to a primary or local street. Junction Avenue at 70 feet wide is a somewhat wider and busier street than other north/south streets to the east and west - Morrell Street to the east is 60 feet wide and Campbell to the west is 66 feet wide. 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.

Traffic

At present, cars entering the credit union 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. There is presently on-street parking allowed on the west side of Junction Avenue in front of the credit union. The CPC may wish to ask DPW Traffic Engineering 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.

Zoning Ordinance Criteria

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

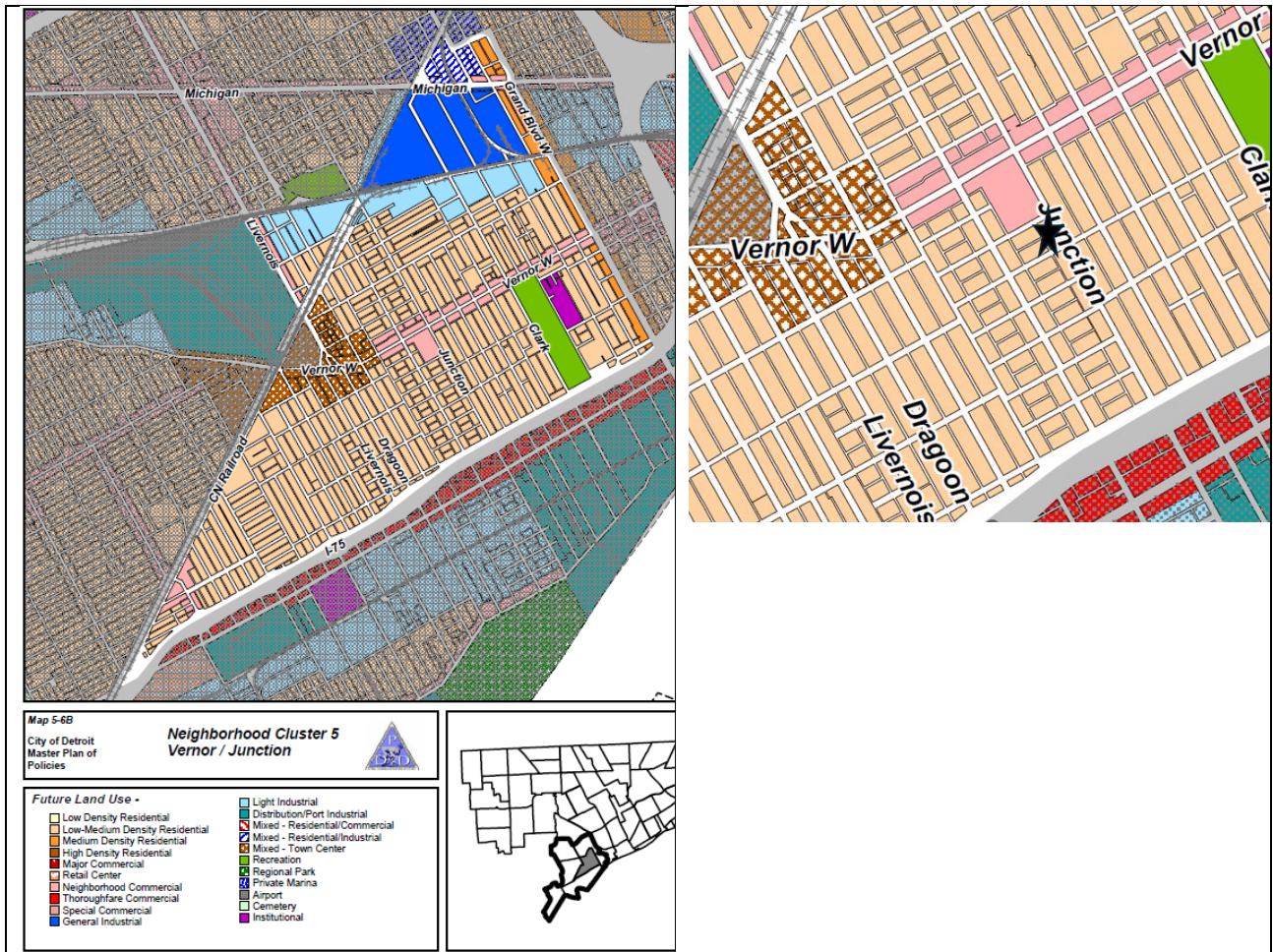
1. Whether the proposed amendment corrects an error or meets the challenge of some changing condition, trend or fact.

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.

CPC staff 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 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 business and commercial uses.

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

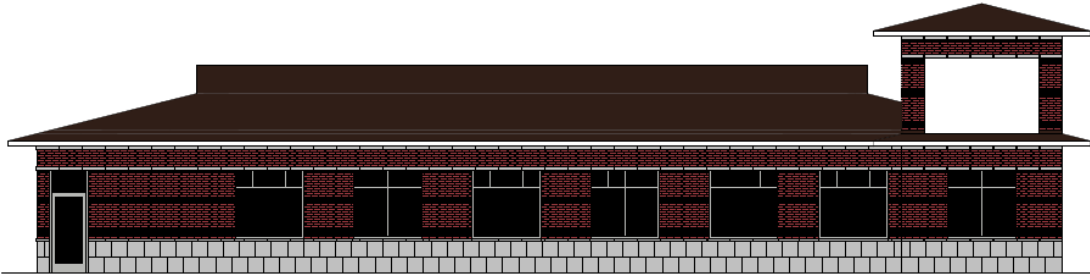
As shown on the existing zoning map, land to the east, south, and west is R2, and land to the north is R5. The existing credit union was granted a use variance in 1965 as an extension of the church's campus and service to the community. The subject block is two blocks south of the more commercial West 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

In conclusion, based on the public hearing, above analysis, and review of the Section 50-3-70 criteria of the Zoning Ordinance, CPC staff recommends **APPROVAL** of the rezoning request.

In addition, CPC staff recommends the CPC ask DPW to study whether on-street parking on the west side of Junction between the two new curb cuts should be prohibited to improve visibility for cars exiting the drive-through onto Junction Avenue.

cc: Antoine Bryant, Director, P&DD
Greg Moots, P&DD
Conrad Mallet, Corp Counsel
Bruce Goldman, Law
Daniel Arking, Law



1 EAST ELEVATION
A-2 1st-1st

Use Category	Speific Use Type	B1	B2
RESIDENTIAL USES	Adult foster care facility	R	R
	Assisted living facility	R	R
	Boarding school and dormitory	R	R
	Child caring institution	R	R
	Convalescent, nursing, or rest home	R	R
	Fraternity or sorority house	C	C
	Home for the aged	R	R
	Lofts	C	R/C
	Multiple-family dwelling	C	C
	Pre-release adjustment center except such use is not permitted on any zoning lot abutting a Gateway Radial Thoroughfare	C	C
	Religious residential facility	R	R
	Residential substance abuse service facility	C	C
	Residential use combined in structures with permitted commercial or industrial uses, subject to Section 50-12-159 of this Code	C	R
	Residential use combined in structures with permitted commercial uses, subject to Section 50-12-159 of this Code	-	C
	Rooming house	C	C
	Shelter for survivors of domestic violence	R	R
	Single-family detached dwelling	C	C
	Single-room-occupancy (SRO) housing, non-profit	C	C
	Townhouse	C	C
	Two-family dwelling	C	C

PUBLIC, CIVIC, AND INSTITUTIONAL USES	Adult day care center	R	R
	Child care center	R	R
	Educational institution	R	R
	Electric transformer station	C	C
	Fire or police station, post office and similar building	C	C
	Gas regulator station	C	C
	Governmental service agency	R	R
	Hospital or hospice	R	R
	Library	R	R
	Museum	R	R
	Neighborhood center, non-profit	R	R
	Outdoor art exhibition grounds; sculpture gardens	-	R
	Outdoor recreation facility	R	R
	Religious institution	R	R
	School, elementary, middle/junior high, or high	R	R
	Telephone exchange building	C	C
	Water works, reservoir, pumping station, or filtration	C	C

COMMERCIAL USES	Animal-grooming shop	-	R
	Art gallery	-	R
	Automated teller machine not accessory to another use on the same zoning lot, which is stand-alone, with drive-up or drive-through facilities	R/C	R/C
	Bake shop, retail	-	R
	Bank without drive-up, drive-through facilities	R	R
	Bank with drive-up or drive-through facilities	C	C
	Banquet facility	-	C
	Barber or beauty shop	R	R
	Bed and breakfast inn	C	C
	Cabaret	-	C
	Customer service center without drive-up or drive-through facilities	R	R
	Customer service center with drive-up or drive-through facilities.	C	C
	Dry cleaning, laundry, or laundromat	R	R
	Establishment for the sale of beer or alcoholic liquor for consumption on the premises	-	C
	Food stamp distribution center	C	C
	Financial services center	-	C
	Hotel	C	C
	Medical or dental clinic, physical therapy clinic, or massage facility	R	R
	Mortuary or funeral home	-	C
	Motel	C	C
	Nail salon	R	R
	Office, business or professional	R	R
	Parking lots or parking areas for operable private passenger vehicles	R	R
	-	-	
RETAIL, SERVICE, AND C	Parking structure	R	R
	Pet shop	-	R
	Plasma donation center, except such use is not permitted on any zoning lot abutting a Gateway Radial Thoroughfare	-	C
	Printing or engraving shops with building size not exceeding 6,000 square feet	-	C
	Private club, lodge, or similar use	C	C
	Radio or television station	-	C
	Radio, television, or household appliance repair shop, except such use is not permitted on any zoning lot abutting a designated Gateway Radial Thoroughfare	-	R
	Recording studio or photo studio or video studio, no assembly hall	-	C
	Recreation, indoor, commercial and health club not exceeding 10,000 square feet of gross floor area	-	R
	Restaurant, carry-out or fast-food, without drive-up or drive-through facilities	-	R/C
	Restaurant, standard, without drive-up or drive-through facilities and without the sale of beer or alcoholic liquor for consumption on the premises	-	R/C
	Retail sales and personal service in business and professional offices	C	R
	Retail sales and personal service in multiple-residential structures, as provided for in Section 50-12-312 of this Code	C	R
	School or studio of dance gymnastics, music, art or cooking	R	R
	Shoe repair shop	R	R
	Smoking lounge, cigar	-	R
	Specially designated distributor's (SDD) or specially designated merchant's (SDM) establishment	-	C
	Stores of a generally recognized retail nature whose primary business is the sale of new merchandise, without drive-up or drive-through facilities	-	R
	Veterinary clinic for small animals	-	R
	Youth hostel/hostel	C	C

MANUFACTURING AND INDUSTRIAL USES	Blueprint shop	-	C
	Confection manufacturing	-	P/C
	Dental products, surgical, or optical goods manufacture with building size not exceeding 4,000 square feet of gross floor area	-	C
	Food catering	-	P/C
	General: Low-impact manufacturing or processing facilities as defined in Section 50-16-284	-	R
	High/medium-impact manufacturing or processing limited to furniture manufacturing	-	C
	Jewelry manufacture	-	R
	Lithographing and sign shops	-	P/C
	Low/medium impact manufacturing or processing facilities: Art needlework Canvas goods manufacture Cigar or cigarette manufacture Clock or watch manufacture Coffee roasting Door, sash, or trim manufacture Draperies manufacture Flag or banner manufacture Glass blowing Knit goods manufacture Leathergoods manufacture or fabrication	-	R
	Machine shop	-	C
	Trade services, general (w/ or w/o cabinet making)	-	P/C
	Wearing apparel manufacturing	-	R
	Welding shops	-	C

OTHER USES	Antennas	P/C	P/C
	Farmers markets	-	R
	Greenhouses	R	R
	Hoophouses	R	R
	Marijuana designated consumption facility	-	C
	Marijuana microbusiness	-	C
	Marijuana retail/ provisioning center facility	-	C
	Marijuana safety compliance facility	-	C
	Railroad rights-of-way, not including storage tracks, yards, or buildings	R	R
	Urban farms	R	R
	Urban gardens	R	R

Use Type	B1	B2
Residential	19	21
By-right	8	10
Conditional	11	11
Public, Civic, and Institutional	16	17
By-right	11	12
Conditional	5	5
Retail, Service, and Commercial	23	46
By-right	12	25
Conditional	11	21
Manufacturing and Industrial	0	17
By-right	0	8
Conditional	0	9
Public, Civic and	7	12
By-right	6	7
Conditional	1	5