

# City of Detroit

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**TO:** City Planning Commission

**FROM:** Dolores Perales-Lara, City Planner

**RE:** **The request of Brian Ellison on behalf of Michigan First Credit Union in conjunction with the Detroit City Planning Commission as co-petitioner to rezone 1525 and 1529 Temple Street, 2801, 2821 (also known as 2825), and 2847 Trumbull Avenue, and 1510 Perry Street from SD1 (Special Development District, Small-Scale, Mixed-Use) to B2 (Local Business and Residential); to rezone 1537, 1545, 1551, and 1555 Temple Street from R2 (Two-Family Residential) to B2; and to rezone 1520 Perry Street from R3 (Low Density Residential) to B2 in order to allow for the redevelopment of a credit union with added drive-through lanes**

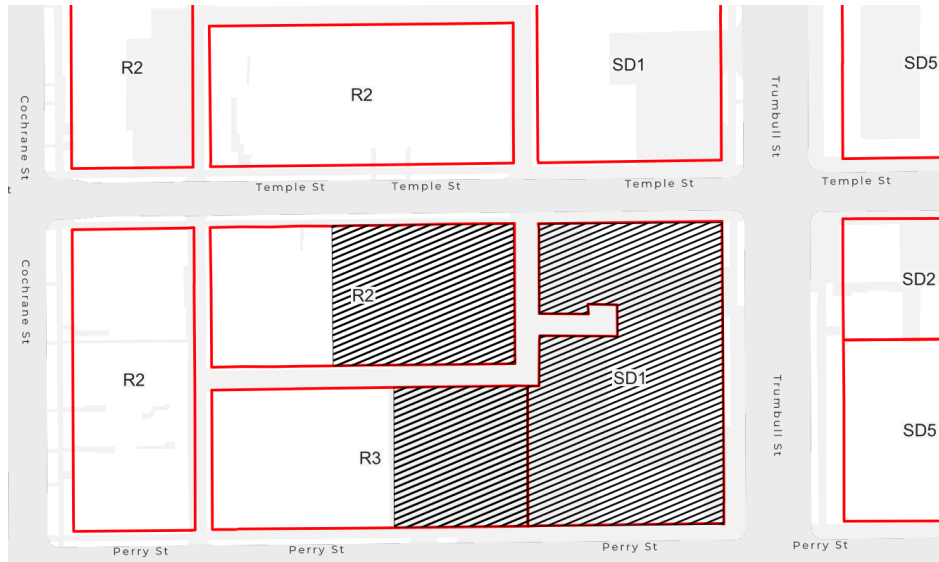
**DATE:** March 18, 2026

On March 19, 2026, the City Planning Commission (CPC) is scheduled to hold a public hearing to consider the request of Brian Ellison on behalf of Michigan First Credit Union (MFCU) in conjunction with the Detroit City Planning Commission as co-petitioner to amend Article XVII, Section 50-17-4, District Map No. 3 of the 2019 Detroit City Code, Chapter 50, Zoning, with the following changes:

- to rezone 1525 and 1529 Temple Street, 2801, 2821 (also known as 2825), and 2847 Trumbull Avenue, and 1510 Perry Street from a SD1 to a B2 zoning classification;
- to rezone 1537, 1545, 1551, and 1555 Temple Street from a R2 to a B2 zoning classification; and
- to rezone 1520 Perry Street from a R3 to a B2 zoning classification.

The proposed rezoning is indicated as the shaded area on the accompanying map.

The proposed map amendment is being requested to allow the applicant to modify an existing credit union to include a drive-through facility and to expand the vehicular parking and circulation area. The current SD1, R3, and R2 zoning classifications do not support this type of use.



## BACKGROUND AND REQUEST

### *Michigan First Credit Union and Teamsters Credit Union Acquisition*

The Teamsters Credit Union is a national banking institution with several locations across the country. For several years the Teamsters Credit Union operated a building at 2825 Trumbull Avenue between Temple and Perry Streets – this site operated without a drive-through. However, as of December 2024, the Detroit branch of the Teamsters Credit Union was dissolved following a merger in which MFCU acquired the property. The facility reopened to residents as Michigan First Credit Union in December 2024, and all former Detroit Teamsters Credit Union members were absorbed and became members of MFCU.

Throughout 2025, MFCU developed plans to update the former Teamsters Credit Union site. Proposed improvements include general exterior cosmetic upgrades, expanded parking area, and the addition of two drive-through teller lanes and one ATM lane. MFCU has cited the need for these lanes to accommodate customers seeking banking services outside of standard operating hours and to improve accessibility for individuals who may find drive-through banking more convenient than traditional indoor banking. However, the current SD1 zoning allows banks, but not with drive-through facilities. Banks with drive-through facilities allowed as a conditional land use in B2.

The CPC is serving as a co-petitioner for the rezoning by including 2801 Trumbull, an existing building at the south end of the block still owned by the Michigan Conference of Teamsters, in order to avoid spot zoning and to maintain consistency across the subject parcels. It is important to note that the acquisition of the Teamsters Credit Union property by MFCU does not include ownership of the Teamsters Union entity, which remains a separate and independent organization. The Michigan Conference of Teamsters was notified of the proposed rezoning and has not provided comments to date to the CPC staff.



*Proposed site perspective including ATM and teller lanes.*

## **PLANNING CONSIDERATIONS**

### ***Greater Corktown Neighborhood Framework Study Area and Area Analysis***

The subject property is located within the Greater Corktown Neighborhood Framework Study area. In 2021, the subject site underwent a rezoning along with four other properties within the Corktown and North Corktown neighborhoods. The Framework Study outlines a housing and neighborhood strategy intended to support and accommodate increased demand for housing, while also providing opportunities for neighborhood-serving retail. Prior to the 2021 rezoning, the subject parcels were zoned B4. The subject site's zoning designation was changed to SD1 to align with the Planning and Development Department's (P&DD) goals for implementing the Greater Corktown Framework Study. Several other sites in the area were additionally rezoned as a part of this 2021 rezoning to zoning classifications such as SD2 and SD5.



Current Zoning from 2021 Corktown Rezoning.

The proposed B2 zoning classification would continue to allow opportunities for affordable housing development on a conditional basis and neighborhood-scale retail by right; however, the SD1 district encourages more pedestrian-oriented and mixed-use development than the B2 district. Attached to this report is a comparison chart which highlights the by-right and conditional uses permitted in both the SD1 and B2 districts, with a focus on residential and commercial uses.

In considering the goals of the Greater Corktown Neighborhood Framework Study and its 2021 rezoning, many uses permitted in SD1 and B2 are similar, with several uses remaining consistent as either by-right or conditional between the two districts. However, the SD1 district generally provides greater opportunities for retail use while maintaining residential opportunities that are largely comparable between the two zoning classifications. SD1, however, does not allow drive-through facilities. See attachment A highlighting SD1 and B2 uses specific to residential and commercial uses.



*Existing site as viewed from an aerial perspective.*

***Surrounding Zoning and Land Use***

The zoning classification and land uses surrounding the subject area are as follows:

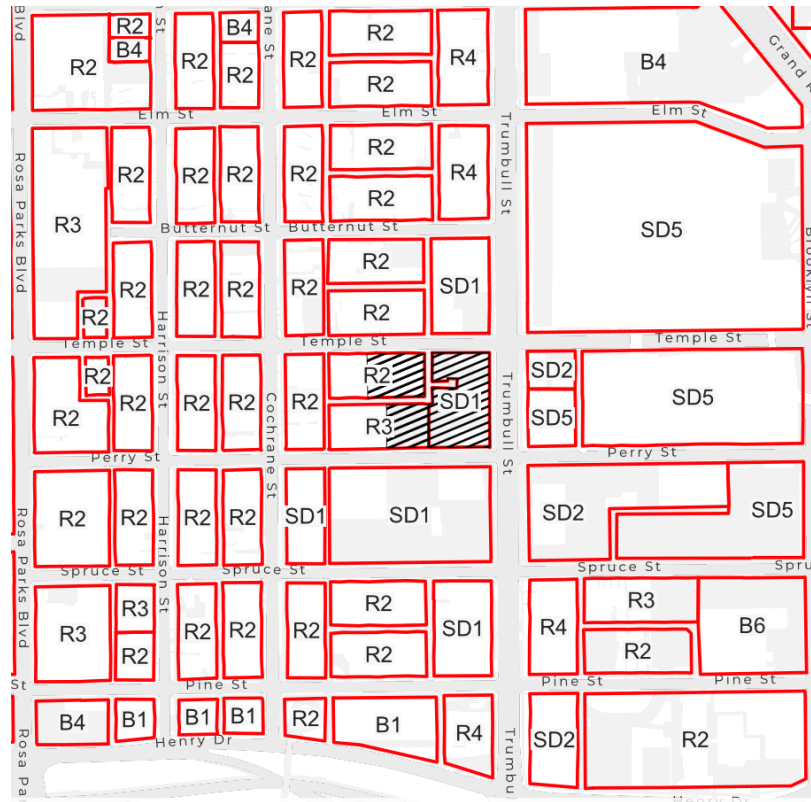
North: SD1 and R2; single-family residential, vacant residential, and developed commercial

East: R2 and R3; vacant residential and single-family residential

South: SD1; vacant residential and developed commercial

West: SD2 (Special Development District, Mixed-Use) and SD5 (Special Development District, Casino); vacant and developed commercial

As shown on the zoning map below, parcels in the subject area are mostly SD1, SD2, SD5, R3, and R2. The parcels located to the north of the subject parcels are a combination of SD1 and R2 while a stretch of SD2 and B4 can be found along Trumbull. The surrounding area is primarily business, residential, and vacant land.



### ***Zoning Classifications***

The pertinent zoning district classifications are described as follows:

#### **SD1– Special Development District, Small-Scale, Mixed-Use**

The SD1 Special Development District encourages small-scale pedestrian- and transit-oriented uses that complement a neighborhood setting. It aims to balance diverse, walkable activities for residents while preserving neighborhood character. Parking requirements are reduced to promote transit and non-motorized transportation, with shared and district-wide parking approaches encouraged. Certain alcohol-serving establishments are permitted without spacing requirements to boost pedestrian activity.

#### **B2 –Local Business and Residential Use**

The B2 Local Business and Residential District provides for the day-to-day consumer goods and services required to serve a small residential area. High-traffic generating and traffic-oriented uses are restricted because of their obvious undesirable influence on adjacent residential areas.

#### **R3 – Low Density Residential**

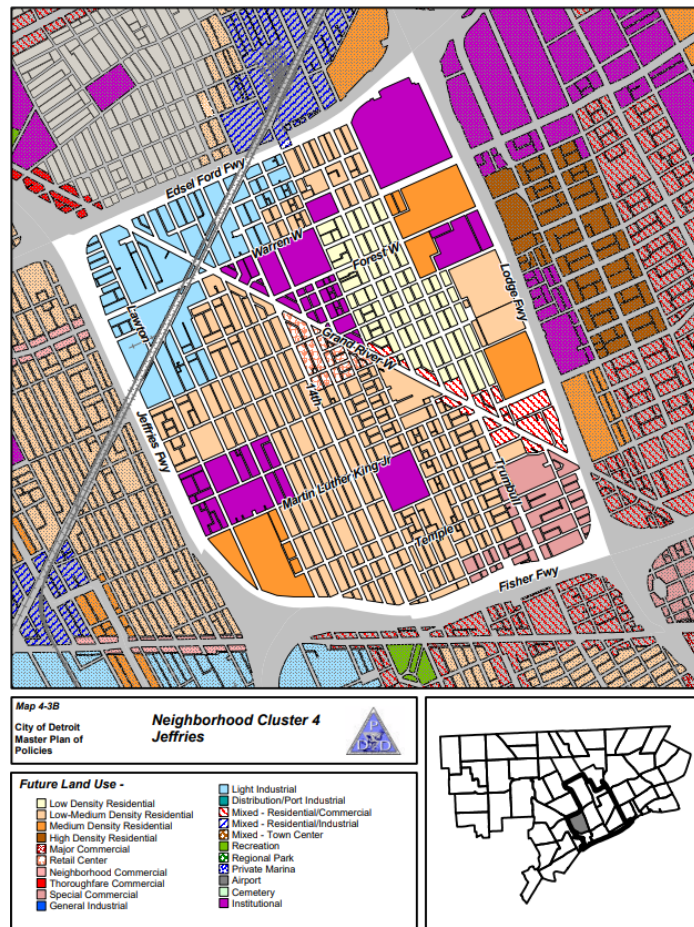
This district is designed to promote and encourage multi-family dwellings such as terrace house developments and garden apartments. This district is primarily used on local thoroughfares to encourage a suitable environment for family life. Uses permitted include two-family dwellings, multi-family dwellings, and community facilities necessary to serve a residential district.

#### **R2 – Two-Family Residential**

This district is designed to protect and enhance areas developed or likely to be developed with single- or two-family dwelling units. This district promotes a suitable environment for homes and for activities with family life.

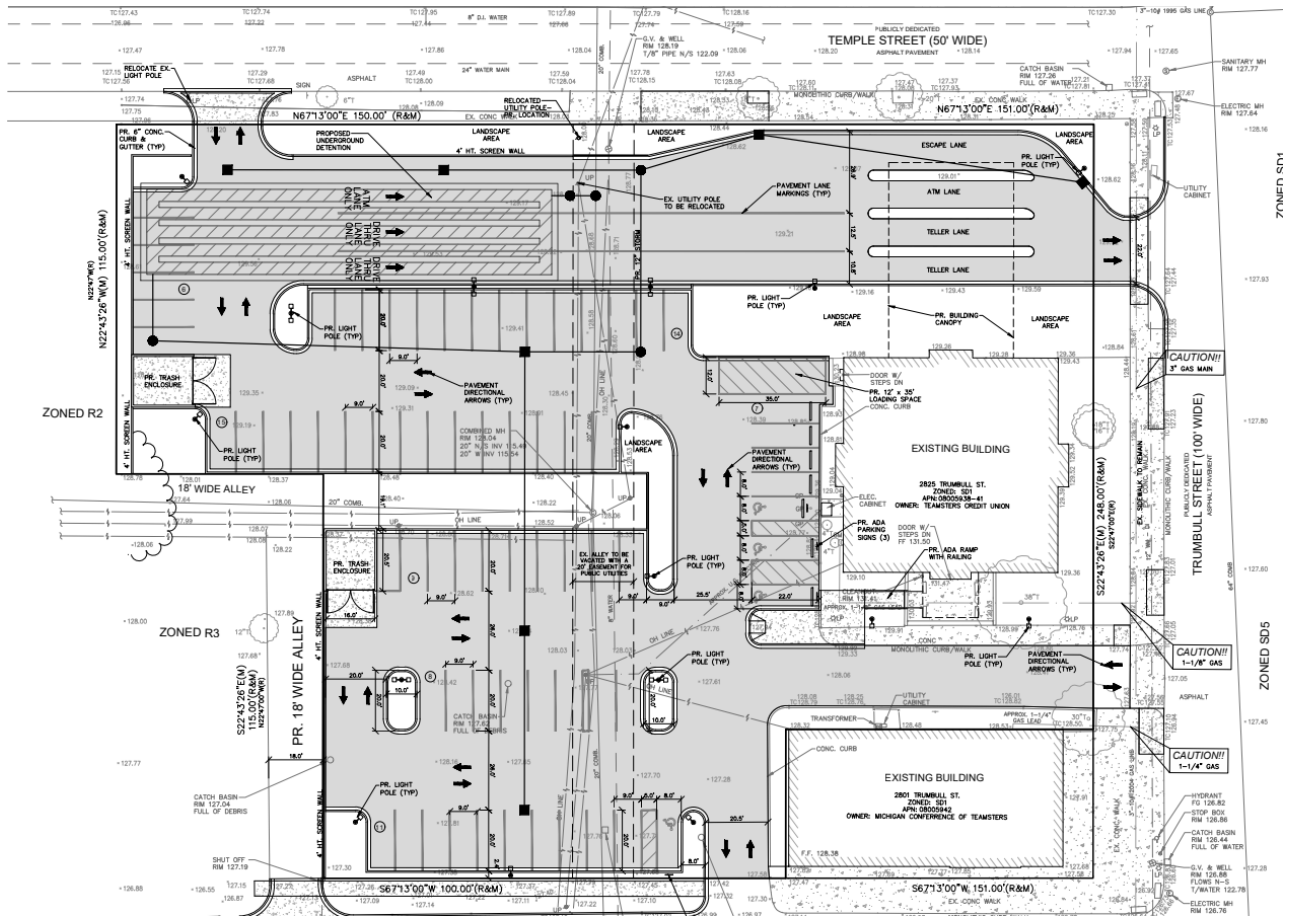
### Master Plan Consistency

The subject site is located within the Jeffries area of Neighborhood Cluster 4 of the Detroit Master Plan of Policies. The Future Land Use map for this area shows both Special Commercial and Low-Medium Density Residential for the subject block. P&DD provided a Master Plan Interpretation, stating that the rezoning is **generally consistent** with the Master Plan.



### Parking and Stacking Requirements

Based on the submitted site plan, it appears the proposed drive-through facility would provide approximately ten stacking spaces across one ATM lane and two teller lanes. Per Sec. 50-14-202 of the Detroit Zoning Ordinance, three stacking spaces are required for an ATM and four for a teller lane. This aligns with the estimated vehicle capacity of 10 cars, as supported by the length of the queue lanes, and includes a 10-foot bypass lane to allow vehicles to pass the queue. The site plan also indicates approximately 70 off-street parking spaces distributed across the property. Parking is located adjacent to the existing building and within an interior lot accessed via internal aisle ways. However, an estimate of 30 spaces are required per code where the site exceeds the minimum amount of parking required for development.



*Proposed site plan.*

**Community Input and Follow-up**

MFCU indicates it has reached out to the following entities regarding the proposed rezoning:

- North Corktown Neighborhood Association
- Knox Cleaners
- Teamsters Temple Association
- Detroit Entertainment LLC (Motor City Casino)
- Shawkat Oraha

To further engage with the community, the petitioner attended and presented at the North Corktown Neighborhood Association (NCNA) Board meeting on February 2, 2026, with CPC staff also in attendance. During the meeting, NCNA members inquired about the site plan, proposed changes to the building façade, options for native plantings, membership, and potential drive-through impacts.

The petitioner responded to each inquiry, noting that:

- Vehicular traffic impacts would be minimal, as the site plan is designed to utilize the existing components of the current bank building.
- Exterior façade changes would be limited to updated glazing and repairs to the building’s mid-century features.
- Membership would remain unchanged, as all former Teamsters Credit Union members have been absorbed by Michigan First Credit Union.
- Native plantings could be considered but would be guided by the petitioner’s landscape architect, taking into account seasonal planting limitations.

The NCNA during this meeting remained neutral to the development and expressed interest in continuing to work with the petitioner as the site moves through the process. One letter of concern

has been received by CPC staff from a North Corktown resident highlighting concerns about the addition of the drive-through portion to the MFCU bank. At this time no letters of support have been received by CPC staff.

Attachments: Public Hearing Notice  
Application for Zoning Change  
Site Plan  
Site Perspectives  
Merger Certificate  
Property Transfer Affidavit  
Purchase Agreement Teamsters  
Comparison Table

cc: Alexa Bush, Director, P&DD  
Karen Gage, P&DD  
Greg Moots, P&DD  
David Bell, Director, BSEED  
James Foster, BSEED  
Conrad Mallett, Corporation Counsel  
Daniel Arking, Law Department

# ATTACHMENT A COMPARISION TABLE

USE CATEGORY	SPECIFIC USE	SD1	B2
RESIDENTIAL USES	Adult foster care facility		R
	Assisted living facility	R	R
	Boarding school and dormitory	R	R
	Child caring institution	C	R
	Convalescent, nursing, or rest home	C	R
	Fraternity or sorority house	C	C
	Home for the aged		R
	Loft	R	R / C
	Multiple-family dwelling	R	C
	Multiple-family dwellings where 50 percent or more of the units are efficiency units		
	Multiple-family dwellings with fewer than 50 percent of the units in the structure being efficiency units		
	Pre-release adjustment center		C
	Religious residential facilities		R
	Religious residential facilities in conjunction with religious institutions in the immediate vicinity	R	
	Residential substance abuse service facility	C	C
	Residential use combined in structures with permitted commercial or industrial uses	R	R / C
	Rooming house	C	C
	School building adaptive reuses, residential		
	Shelter for survivors of domestic violence	R	R
	Single-family detached dwelling	C	C
Single-room-occupancy housing, non-profit	C	C	
Townhouse	C	C	
Two-family dwelling	C	C	

USE CATEGORY	SPECIFIC USE	SD1	B2
RETAIL, SERVICE, AND COMMERCIAL USES	Animal grooming shop	R	R
	Art gallery	R	R
	Assembly Hall	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		C
	Automated teller machine not accessory to another use on the same zoning lot, which is stand-alone, without drive-up or drive-through facilities		R
	Automated teller machine without drive-up or drive-through facilities	R	
	Bake shop, retail	R	R
	Bank with drive-up or drive-through facilities		C
	Bank without drive-up or drive-through facilities	R	R
	Banquet facility	R	C
	Barber or beauty shop	R	R
	Bed and breakfast inn	C	C
	Brewpub or microbrewery or small distillery or small winery, not exceeding 3,000 sqft and not located adjacent to or across an alley from a lot containing single or two family dwellings that is located on a street other than a major thoroughfare	R/C	
	Cabaret		C
	Customer service center with drive-up or drive-through facilities		C
	Customer service center without drive-up or drive-through facilities		R
	Dry cleaning, laundry, or laundromat	R	R
	Establishment for the sale of beer or alcoholic liquor for consumption on the premises	R	C
	Establishment for the sale of beer or alcoholic liquor for consumption on the premises that exceeds 3,000 sqft or that is located adjacent to or across an alley from a lot containing single or two family dwellings that is located on a street other than a major thoroughfare	C	
	Financial services center		C
	Food stamp distribution center		C
	Hotel	C	C
	Kennel, commercial	C	
	Medical or dental clinic, physical therapy clinic, or massage facility	R	R
	Mortuary or funeral home		C
	Motel		C
	Nail salon	R	R
	Office, business or professional	R	R
	Parking lots or parking areas for operable private passenger vehicles		R
	Parking lots or parking areas accessory for operable private passenger vehicles	R	
	Parking lots or parking areas commercial and accessory parking further than the maximum distance specified in this chapter	C	
	Parking structure		R
	Parking structure having at least 60 percent of the ground floor level facade abutting a public street dedicated to a commercial space or other space oriented to pedestrian traffic	C	
	Pet shop	R	R
Plasma donation center		C	
Pool hall	C		
Precious metal and gem dealer	C		
Printing or engraving shops with building size not exceeding 6,000 sq ft		C	

Printing or engraving shops with building size not exceeding 4,000 sq ft with a minimum of 10% of the gross floor area being used as a retail store	R	
Private club, lodge, or similar use	C	C
Radio or television station	C	C
Radio, television, or household appliance repair shop	C	R
Recreation, indoor commercial and health club not exceeding 10,000 sq ft of gross floor area		R
Recreation, indoor commercial and health club	R	
Recording studio or photo studio or video studio, no assembly hall	R	C
Rental hall that exceeds 3,000 sqft	C	
Restaurant, carry-out without drive-up or drive-through facilities	R	R
Restaurant, fast-food without drive-up or drive-through facilities		C
Restaurant, standard, with the sale of beer or alcoholic liquor for consumption on the premises and without drive-up or drive-through facilities		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
Restaurant, standard, without drive-up or drive-through facilities and not located adjacent to or across an alley from a lot containing single or two family dwellings that is located on a street other than a major thoroughfare	R	
Restaurant, standard, located adjacent to or across an alley from a lot containing single or two family dwellings that is located on a street other than a major thoroughfare	C	
Retail sales and personal service in business and professional offices		R
Retail sales and personal service in multiple-residential structures		R
School or studio of dance, gymnastics, music, art, or cooking	R	R
Shoe repair shop	R	R
Smoking lounge, cigar	R	R
Smoking lounge, other	C	
Specially designated distributor's (SDD) or specially designated merchant's (SDM) establishment	C	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	R
Theater, excluding concert cafe and drive-in theater not exceeding 150 fixed seats	C	
Tobacco retail store	C	
Used goods dealer	C	
Veterinary clinic for small animals	R	R
Youth hostel / hostel	C	C