

City of Detroit

Donovan Smith, AICP
Chairperson
Rachel M. Udabe
Vice Chair/Secretary

Marcell R. Todd, Jr.
Director
Christopher Gulock, AICP
Deputy Director

CITY PLANNING COMMISSION
208 Coleman A. Young Municipal Center
Detroit, Michigan 48226
Phone: (313) 224-6225 Fax: (313) 224-4336
e-mail: cpc@detroitmi.gov

Adrian-Keith Bennett
Kenneth R. Daniels
David Esparza, AIA, LEED
Ritchie Harrison
Frederick E. Russell, Jr.

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 (RECOMMEND APPROVAL)**

DATE: March 31, 2026

RECOMMENDATION

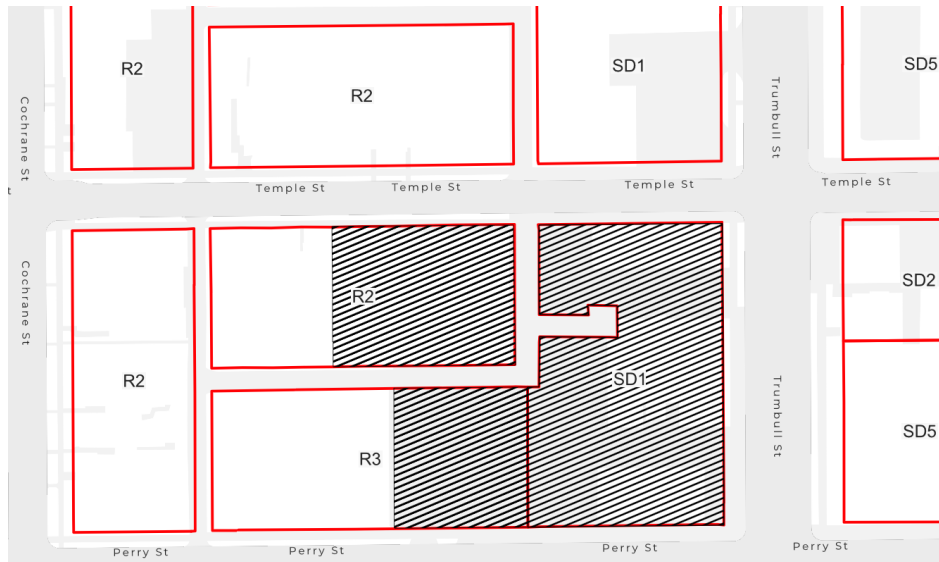
The City Planning Commission (CPC) staff has completed its review of this request and based upon the foregoing report recommends **APPROVAL** of the rezoning request.

The CPC has received a 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, summarized as follows:

- 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

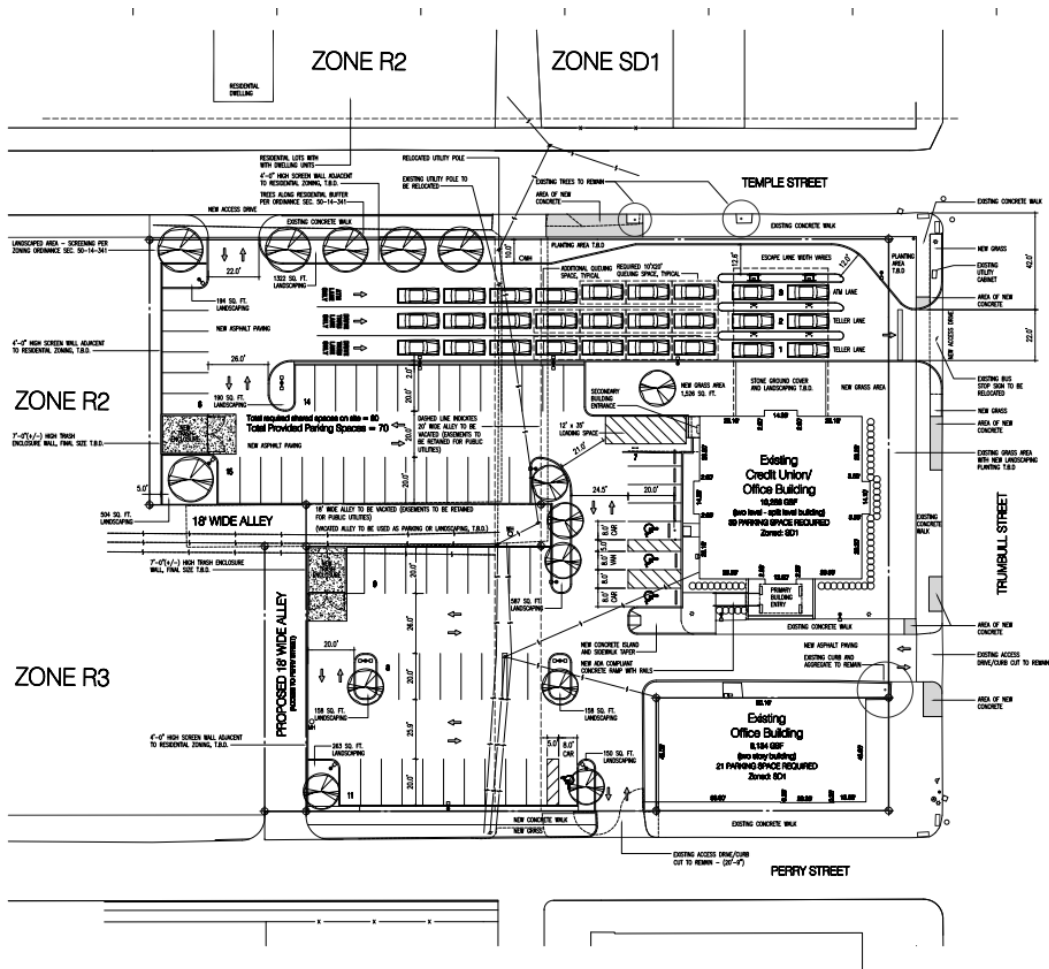
For several years the Teamsters Credit Union operated a building at 2825 Trumbull Avenue between Temple and Perry Streets – this site operated without a drive-through. However, as of December 2024, the Detroit branch of the Teamsters Credit Union was dissolved following a merger in which MFCU acquired the property. In December 2024, the facility reopened as MFCU branch allowing all former Detroit Teamsters Credit Union members to become members.

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. However, the current SD1 zoning allows banks, but not with drive-through facilities. Banks with drive-through facilities are 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, to avoid spot zoning and to maintain consistency across the subject parcels. 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 (looking southwest) including ATM and teller lanes.



Proposed updated site plan.

COMMUNITY OUTREACH AND PUBLIC HEARING RESULTS

On March 19, 2026, the City Planning Commission held a public hearing regarding the petitioner's request. Prior to the hearing, the petitioner made efforts to engage with nearby entities and businesses surrounding MFCU's Trumbull site. The petitioner indicated that, in advance of the March 19 hearing, outreach was conducted to the following stakeholders regarding the proposed rezoning:

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

On February 2, 2026, the petitioner presented at the 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 MFCU.
- Native plantings could be considered but would be guided by the petitioner's landscape architect, considering 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.

Public Hearing Results

At the March 19 hearing, no individuals spoke in opposition to or in support of the proposed rezoning. However, the CPC did receive one letter raising concerns regarding impacts on traffic and future residents.

During the hearing, the Commission posed a series of questions and requested additional follow-up information prior to the item returning to the CPC. The Commissioners' inquiries, along with the requested responses, are summarized below.

- *Whether the existing bus stop along Trumbull has been considered in the current site design and how it may influence circulation and access.*
 - Currently there is an existing DDOT Route 29 bus stop located on Trumbull, south of Temple. The submitted site plan indicates that this stop may be relocated to an unspecified location to accommodate the proposed egress driveway associated with the drive-through. Bus stop relocations resulting from development are typically reviewed and administered by Buildings, Safety Engineering, and Environmental Department (BSEED) as part of the permitting process, with coordination and input from Department of Public Works (DPW) and Detroit Department of Transportation

(DDOT). At this time, it is unclear whether DDOT would support the proposed relocation; therefore, consultation with both DDOT and DPW is recommended to obtain preliminary feedback on its feasibility. The relocation of the bus stop would occur independently of this rezoning request, as it involves improvements within the Trumbull Street right-of-way, which are not subject to zoning regulations and fall outside the purview of the CPC.

- *Identification of existing site landscaping conditions, along with a comparison of proposed changes relative to current conditions.*
 - Based on current site conditions, only four trees will be retained on-site. All other landscaping is proposed to be new, with the exception of a mature tree adjacent to the main entry of the credit union, one tree near the front of the Teamsters office building, and two trees located within the right-of-way along Temple. These trees should be clearly identified as “to remain” on both the proposed architectural site plan and the landscape plans. In addition, all on-site pavement will be replaced, and new ingress and egress points will be introduced along Trumbull and Perry. All plans remain subject to change through the site plan review process with BSEED, DPW and P&DD outside of CPCs process.
- *An overview of proposed sustainable design features, including but not limited to stormwater management elements (e.g., detention/retention basins, rain gardens, and pervious surfaces).*
 - The current site plan includes a proposed underground stormwater basin to support on-site stormwater management. In addition, the development will be required to comply with the standards set forth in Section 48-2-106 of the City Code including all applicable post-construction stormwater requirements.
- *Clarification of the existing parking capacity on-site compared to the number of spaces proposed as well as justification for the proposed number of parking and stacking spaces, particularly in response to concerns that the supply may be excessive, and consideration of whether reductions are feasible.*
 - The existing site currently provides 54 parking spaces shared between MFCU and the Teamsters office building. Based on the submitted site plan, the proposed drive-through facility includes 28 stacking spaces across one ATM lane and two teller lanes. Pursuant to Section 50-14-202 of the Detroit Zoning Ordinance, three stacking spaces are required for an ATM and four for each teller lane, indicating that the proposed stacking exceeds minimum requirements. The plan also shows relocating the public alley that exists within the site. The plan reflects approximately 70 off-street parking spaces distributed across the site, generally located adjacent to the existing building and within an interior lot accessed via internal drive aisles. However, it appears an estimated 71 parking spaces are required per code, and the current site plan does not meet this minimum requirement based on sections 50-14-52 requiring 1 spot per 400 square feet of parking for office buildings and 50-14-59 requiring 1 spot per 200 square feet for a bank with drive in facilities. Based on these findings the current plan does

not meet the minimum amount of parking needed however, BSEED can waive some parking administratively (50-14-153).

- The Teamsters office building will continue to require parking, and the proposed development includes shared parking arrangements through an easement to accommodate their needs, particularly for weekend meetings and events that generate higher parking demand. According to MFCU, the project is designed to accommodate a client base that prefers in-person banking, including a significant number of individuals with mobility challenges. As such, the inclusion of a drive-through, expanded parking supply, a new elevator, and an ADA-accessible entry ramp is intended to enhance overall site accessibility and user convenience.
- *Description of any community-oriented spaces within the building, such as meeting or gathering areas.*
 - MFCU will have two offices, a classroom, and meeting room available for community use upon request.
- *Evaluation of current ingress and egress points, including whether the Temple access point must remain, and justification for maintaining or removing it.*
 - CPC staff met with the DPW Traffic Engineering Division on March 27, 2026, to further evaluate the proposed ingress and egress points reflected in the current site plan. Based on its preliminary review, DPW recommends removal of the proposed ingress point along Temple to prevent business-related traffic from utilizing the residential street. The remaining ingress and egress points along Trumbull and Perry were determined to be sufficient to support adequate traffic flow. DPW further indicated that Perry Street has the capacity to accommodate traffic circulation, whether vehicles enter from Trumbull and exit via Trumbull or Perry. Additionally, DPW encouraged the petitioner to continue coordination with the department as the project advances, particularly through the design review process with BSEED, to refine site plan elements and ensure appropriate traffic operations.
- *Identification of any regulatory or site-specific constraints that would either prevent or allow modifications to existing or new ingress and egress locations.*
 - According to Section 50-14-17 of the Zoning Ordinance, there are no specific regulatory provisions that inherently prevent or permit modifications to existing or proposed ingress and egress locations. The Code states: “Points of vehicular ingress and egress shall be approved by the Department of Public Works (DPW) Traffic Engineering Division in accordance with the provisions of Chapter 43, Article VI, of this Code, Sidewalks and Driveways.”
- *Outline of next steps, including any potential revisions to the site plan based on findings and Commission feedback.*
 - Site plan review and approvals related to parking, design standards, and conditional land uses fall outside the purview of the CPC. Any modifications to the site plan,

design, and further stakeholder engagement would occur through the Preliminary Plan Review (PPR), formal site plan review, and Special Land Use (SLU) processes, all administered by BSEED. Through these processes, BSEED, DPW, and P&DD will provide feedback and guidance to assist the petitioner in refining the development to meet applicable standards. Additionally, the SLU process will ensure accountability by requiring conditional land uses to be reviewed and approved or denied on a case-by-case basis.

- *Clarification on proposed signage and wayfinding elements to ensure clear identification of entry and exit points, as this was not evident in the submitted plans.*
 - MFCU will have wayfinding signs that clearly direct traffic and clientele where to enter and exit from when entering their facility.
- *Response to screening and buffering requirements.*
 - At the end of last year, City Council approved an updated screening ordinance. Screening requirements are reviewed by BSEED during the permitting process, with input from P&DD. Based on CPC staff preliminary analysis, screening along Trumbull Street would not be required, as the two existing buildings provide sufficient screening of the parking areas. Along Temple Street, screening may only be required for the single parking space located in the northwest corner of the site adjacent to Temple; however, it remains unclear whether BSEED or P&DD would require additional screening along the drive-through and associated stacking lanes.
 - Along Perry Street, the site may utilize either a Buffer Type I or Type II. A minimum buffer depth of five feet is required, though a reduced depth of three feet may be permitted subject to P&DD approval during permitting. Buffer Type I requires a 2.5- to 3-foot knee wall, while Buffer Type II requires a continuous row of shrubs; neither is currently reflected in the plans. While deciduous trees are proposed, any trees located within the right-of-way will require approval from DPW at the time of permitting. Along the western boundary, CPC staff are of the opinion that a Type III buffer would be required. CPC staff understand the applicant will request that BSEED waive screening requirements for the parking lot located in the southwest corner of the site along Perry Street, where it abuts a proposed 18-foot-wide alley. BSEED may grant such a waiver where an opaque wall is provided along an alley, subject to review and approval during permitting in coordination with P&DD.
 - For the parking area in the northwest corner of the site adjacent to an R2 district, it appears a buffer depth of seven feet is required, with a potential reduction to three feet subject to P&DD approval. A minimum six-foot-high opaque wall or fence is also required; however, only a four-foot barrier is currently proposed. Additionally, one deciduous tree per 15 feet is required and has not been provided. As proposed, it appears these elements do not meet ordinance standards and require either design revisions or a variance request. While the shrub requirement appears to be met, adjustments will be necessary to ensure full compliance.

Following the public hearing, CPC staff received a letter from the NCNA Association on March 27, 2026, indicating a position of neutrality on the proposed project. The letter expressed the organization’s intent to respect and follow the established review process and clarified that it should be interpreted neither as support for nor opposition to the project, but rather as an acknowledgment of the engagement efforts undertaken by the petitioner.

An additional phone call and two letters of support were received by CPC staff on March 30 and March 31, 2026 by three individuals highlighting their support for the project and positive impacts it would have on the community.

PLANNING CONSIDERATIONS

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

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

South: SD1; vacant residential and developed commercial

East: SD2 and SD5; 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.



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 also rezoned to other classifications, such as SD2 (Special Development District, Mixed-Use) and SD5 (Special Development District, Casino) shown on the map below



Current Zoning from 2021 Corktown Rezoning.

The proposed B2 zoning classification would continue to allow opportunities for housing development on a conditional basis and neighborhood-scale retail by right; however, the SD1 would encourage more pedestrian-oriented and mixed-use development. 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.

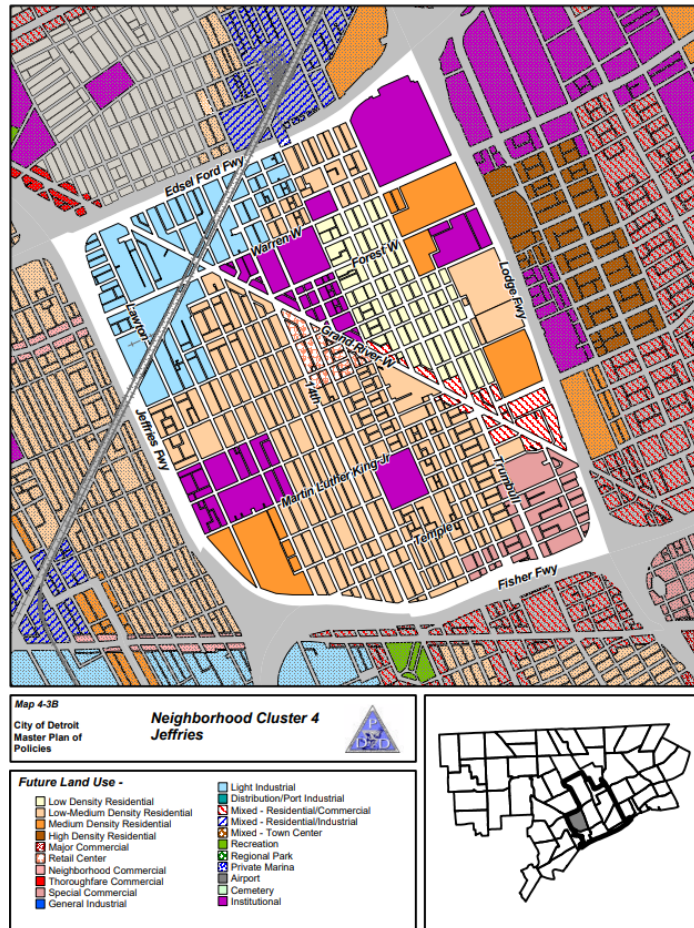
In considering the goals of the Greater Corktown Neighborhood Framework Study and its 2021 rezoning, many uses permitted in SD1 and B2 are similar, with several uses remaining consistent as either by-right or conditional between the two districts. However, the SD1 district generally provides greater 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.

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.



Zoning Ordinance Criteria

Section 50-3-70 of Zoning Ordinance lists eight approval criteria on which zoning map amendments must be based. The following are the relevant criteria with CPC staff analysis.

- *Whether the proposed amendment is consistent with the Master Plan and the stated purposes of this chapter.*
 - The Master Plan designates the subject site as “Special Commercial” and “Low-Medium-Density Residential.” The proposed rezoning is generally consistent with these designations, as it permits a mix of residential, business, and commercial uses that are appropriate for the area.
- *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.*
 - It is not anticipated that the proposed rezoning will result in significant adverse impacts on the natural environment. The site plan includes an underground stormwater basin to support on-site stormwater management, and the development will be required to comply with the City’s Stormwater Ordinance (48-2-106), including post-construction standards. Additional environmental considerations, including landscaping, screening, and site design elements, will be further evaluated and refined through the design review and permitting processes administered by BSEED and P&DD.

- *The suitability of the subject property for the existing zoning classification and proposed zoning classification.*
 - The proposed rezoning is appropriate for the subject property and aligns with the character of adjacent parcels and the surrounding area. The vicinity includes a mix of vacant land, low- to medium-density residential development, and commercial uses. The property's location along Trumbull, a secondary thoroughfare, supports a range of residential, business, and commercial uses that are compatible with existing development patterns.
- *Whether the proposed rezoning will create an illegal spot zone.*
 - The proposed rezoning will not create a spot zone aligning with the Master Plan, the proposed rezoning will not be introducing an incompatible or disruptive land use into the area. Rather, it reinforces an existing pattern of mixed residential and commercial activity along the corridor.

CONCLUSION

Based upon the above review and findings, CPC staff recommends approval of the requested rezoning and believes the rezoning will allow the existing credit union to upgrade its facility thus providing needed banking services to the surrounding community.

Attachments: Public Hearing Notice
 Application for Zoning Change
 Updated Site Plan
 Site Perspectives
 Site Landscape Plan
 Merger Certificate
 Property Transfer Affidavit
 Purchase Agreement Teamsters
 Letter of Concern
 Letters of Support
 NCNA Letter

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