

**BOARD OF ZONING APPEALS DIVISION III**

April 21, 2026

<b>Case Number:</b>	2026-UV3-002
<b>Property Address:</b>	7900 Shelby Street ( <i>approximate address</i> )
<b>Location:</b>	Perry Township, Council District #22
<b>Petitioner:</b>	Young Men’s Christian Association, by Kevin Buchheit
<b>Current Zoning:</b>	SU-38
<b>Request:</b>	Variance of Use of the Consolidated Zoning and Subdivision Ordinance to provide for the operation of a financial services use (not permitted).
<b>Current Land Use:</b>	Non-Profit Community Center
<b>Staff Recommendations:</b>	Staff recommends <b>approval</b> of this petition.
<b>Staff Reviewer:</b>	Michael Weigel, Principal Planner I

**PETITION HISTORY**

This is the first public hearing for this petition.

**STAFF RECOMMENDATION**

Staff recommends **approval** of this petition.

**PETITION OVERVIEW**

- 7900 Shelby Street is a 17.43-acre parcel currently improved with the Arthur R. Baxter branch of the YMCA. The existing primary structure and accessory buildings, game courts, and parking areas have been in use since the early 1960s as a non-profit community center. Surrounding land uses include residences to the north and south, a church to the west, and commercial development along US 31 to the east. Existing amenities within the YMCA building include a wellness center and gymnasium childcare area, and both indoor and outdoor sport facilities.
- Approval of this petition would allow for the operation of a financial services use within the existing YMCA, without disruption to established uses in the building. The bank in question would function as a Minority Depository Institution (MDI) that would predominantly serve eligible minority groups and would seek to facilitate economic growth and upward mobility for communities that have historically been “unbanked”. In addition to traditional banking services (checking, savings, loans, etc.), the MDI would also offer financial empowerment education for the surrounding community. The use would occupy approximately 1000 square feet within the existing structure and would not contain a separate entrance directly to the bank office or any drive-thru services. A full Plan of Operation is within the Exhibits below.



- The SU-38 zoning district narrowly allows for community center uses. Staff has determined that since the proposed use would be a full bank with FDIC accreditation, etc. that it would be most appropriately considered as an additional primary use within the building (as opposed to an accessory use to the existing non-profit community center). Since financial services uses would not be an allowed primary use within the SU-38 district, a Variance of Use would be required to allow for the proposed MDI.
- The petitioner would also seek to place an exterior building sign onto the eastern façade of the primary structure. Placement of this sign would require administrative approval to be granted (which could be done after the potential approval of the variance), but the rendering provided to staff during this review process did not appear to show any non-conformity with Ordinance requirements (met standards for size as a ratio of the façade width and for height from grade).
- Findings of Fact provided by the applicant indicate that the YMCA and the proposed bank would have substantial alignment in overall goals and mission being oriented toward community development. Staff agrees that the proposed use would be an appropriate complement for existing YMCA programs, that the Plan of Operation involves would involve advancement of equity goals, and that the approval of a Variance of Use would allow for the site to maintain the primary SU-38 zoning designation most appropriate for a community center of this scale. Staff recommends approval of the request.

**GENERAL INFORMATION**

<b>Existing Zoning</b>	SU-38	
<b>Existing Land Use</b>	Non-Profit Community Center	
<b>Comprehensive Plan</b>	Suburban Neighborhood	
<b>Surrounding Context</b>	<b>Zoning</b>	<b>Surrounding Context</b>
North:	D-2 / C-3	North: Residential / Commercial
South:	D-2	South: Residential
East:	C-3	East: Commercial
West:	D-2 / SU-1	West: Church
<b>Thoroughfare Plan</b>		
Shelby Street	Primary Collector	47-foot existing right-of-way and 90-foot proposed right-of-way
Stop 11 Road	Secondary Arterial	80-foot existing right-of-way and 90-foot proposed right-of-way
Surrey Drive	Local Street	68-foot existing right-of-way and 50-foot proposed right-of-way
<b>Context Area</b>	Metro	
<b>Floodway / Floodway Fringe</b>	No	
<b>Overlay</b>	No	
<b>Wellfield Protection Area</b>	No	
<b>Site Plan</b>	03/04/2026	

Site Plan (Amended)	N/A
Elevations	N/A
Elevations (Amended)	N/A
Landscape Plan	N/A
Findings of Fact	03/04/2026
Findings of Fact (Amended)	N/A

**COMPREHENSIVE PLAN ANALYSIS**

**Comprehensive Plan**

- Marion County Land Use Plan Pattern Book

**Pattern Book / Land Use Plan**

- The Suburban Neighborhood typology is predominantly made up of single-family housing but is interspersed with attached and multifamily housing where appropriate. This typology should be supported by a variety of neighborhood-serving businesses, institutions, and amenities.
- Large-Scale Community-Serving Institutions are a contemplated land use for this typology. Such development should be located along an arterial street, have continuous pedestrian infrastructure when near residences, should not be located near highways, should be located near a bus or rapid transit stop, and should be in harmony with surrounding neighborhoods with screening of parking, service, and emergency vehicle areas.

**Red Line / Blue Line / Purple Line TOD Strategic Plan**

- Not Applicable to the Site.

**Neighborhood / Area Specific Plan**

- Not Applicable to the Site.

**Infill Housing Guidelines**

- Not Applicable to the Site.

**Indy Moves**  
 (Thoroughfare Plan, Pedestrian Plan, Bicycle Master Plan, Greenways Master Plan)

- Not Applicable to the Site.

## ZONING HISTORY

### ZONING HISTORY – SITE

**2011DV3048**, Variance of development standards of the Sign Regulations to provide for a 22.583-foot tall, 132.7-square foot freestanding sign , with a zero-foot setback from the existing right-of-way of Shelby Street (15-foot setback required), **approved**.

**97-UV2-5**, Variance of use and development standards of the Special Districts Zoning Ordinance to provide for a monopole antenna, and an associated 12 by 22 foot communications equipment building (not permitted), being 80 feet in height (maximum height 35 feet permitted), **approved**.

**83-HOV-124**, Variance of development standards of the Sign Regulations of Marion County to provide for the erection of a double-faced pole sign, **approved**.

**61-Z-66**, rezoning of 19.05 acres from A-2 to Special Uses 7 for a YMCA center, **approved**.

### ZONING HISTORY – VICINITY

**2023DV3024 ; 7745 Surrey Drive (north of site)**, Variance of Development Standards of the Consolidated Zoning and Subdivision Ordinance to provide for the erection of a wooden privacy fence within the rear yard, with a height ranging between eight and 10 foot tall (maximum six-foot tall fence permitted within rear yard), **approved**.

**2023ZON108 ; 1102 East Stop 11 Road (east of site)**, Rezoning of 2.67 acres from the C-S district to the C-3 district to provide for neighborhood commercial uses, **approved**.

**2017ZON039 ; 1102 East Stop 11 Road (east of site)**, Rezoning of 2.7 acres from the C-S district to the C-S classification to provide for the construction of two additional buildings, and to provide for general retail uses and drive-through uses, in addition to the uses approved by Petition 2003-ZON-133, **approved**.

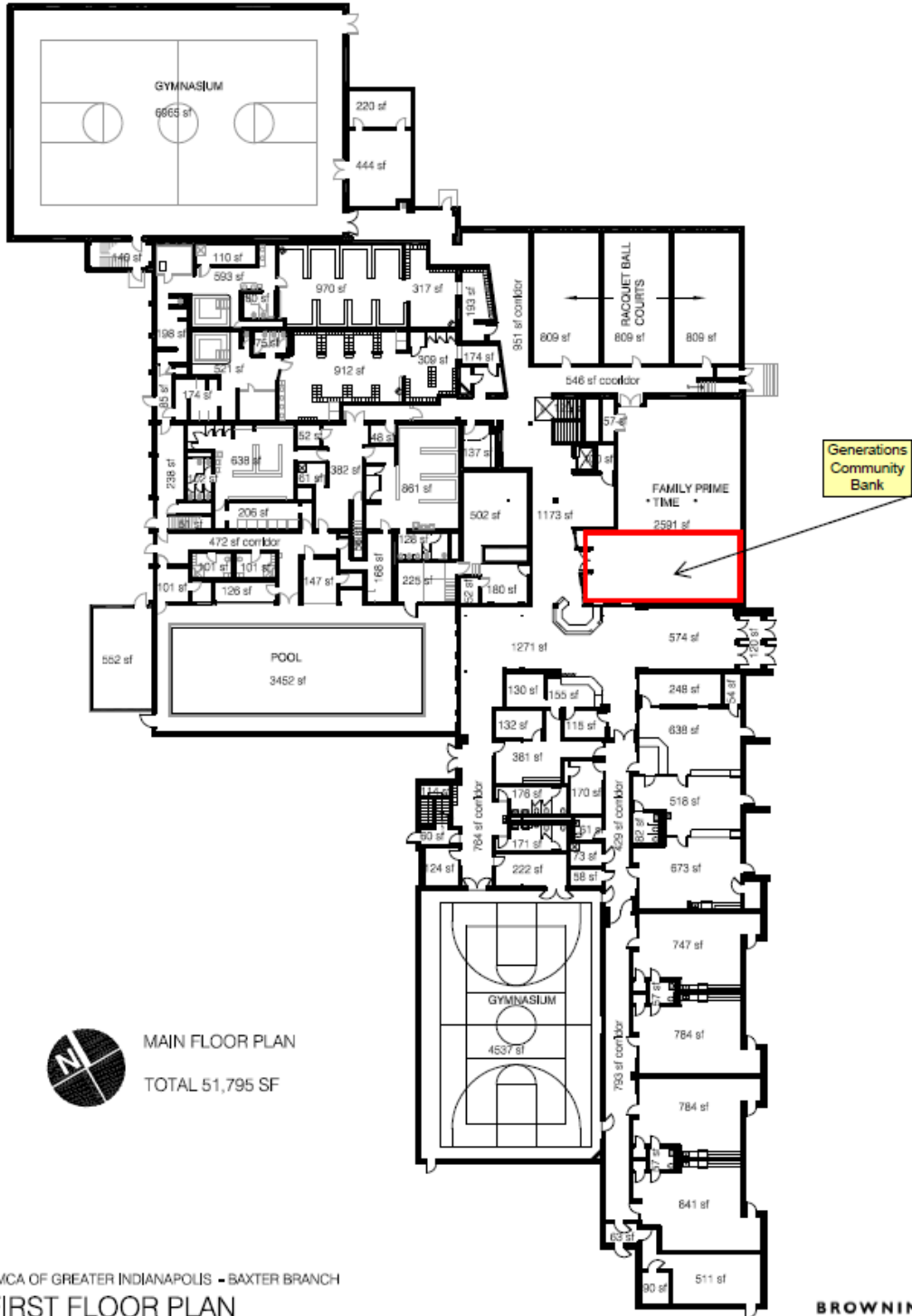
**2003ZON133 ; 1102 East Stop 11 Road (east of site)**, rezoning of 2.61 acre, from C-1 to S-S to provide C-1 uses and certain C-3, C-4 and C-5 uses, including restaurants, furniture stores, automobile leasing and detailing, motorcycle sales and service and a caterer, **approved**.

**EXHIBITS**

**2026UV3002 ; Aerial Map**



**2026UV3002 ; Floor Plan**



YMCA OF GREATER INDIANAPOLIS - BAXTER BRANCH  
**FIRST FLOOR PLAN**

November 20, 2009

Scale 1" = 40'-0"

**BROWNING  
 DAY MULLINS  
 DIERDORF  
 ARCHITECTS**

## 2026UV3002 ; Plan of Operation

### **Workforce:**

Limited, generally to 3 to 5 employees at the same time, with occasions for more if/as client demand warrants it.

### **Clients/Customers:**

Individuals, entrepreneurs and small business owners seeking to expand knowledge, ability and confidence in the world of banking services and transactions.

### **Processes Conducted On The Site:**

“Traditional” banking services – such as checking, savings, loans – along with learning opportunities about banking services and processes.

### **Shipping and Receiving:**

No large delivery trucks are required for the types of shipping/receiving associated with a bank.

### **Waste:**

Waste (typical office waste) will be minimal and disposed of by the bank.

### **Other:**

The bank is mission-driven to help facilitate economic growth and upward mobility for Indiana communities that have been overlooked and underserved, focusing on wealth creation through home ownership and business loans. The mission is achieved directly and/or in partnership with other community organizations like the YMCA; seeks to fill gaps in financial services for underserved communities and create economic mobility; seeks to provide financial empowerment education; and works closely with individuals and families to ensure they reach their financial dreams. The bank’s operations are compatible with the YMCA’s strategic plan of providing a “healthier, more equitable, more connected community,” adding to the “educational and cultural activities of a neighborhood or community,” and adding to the YMCA as a multi-service community center.

The bank will occupy a small area of space (approximately +/- 1,000 square feet) inside Baxter YMCA.

There will be no separate entrance directly into the bank office. All customers will access the physical bank through YMCA general entrance doors.

The bank’s hours of operation will not extend outside of the YMCA’s hours of operation, but they may be of shorter duration.

The bank will not include drive-through service.

**2026UV3002 ; Findings of Fact**

**1. THE GRANT WILL NOT BE INJURIOUS TO THE PUBLIC HEALTH, SAFETY, MORALS, AND GENERAL WELFARE OF THE COMMUNITY BECAUSE**

the YMCA has offered community recreational, educational and other opportunities and activities at this location since the early 1960s, the proposed bank is an FDIC-approved MDI institution whose mandate includes educating and assisting the un-banked and under-banked in growing their confidence in personal and small business banking matters, and the missions of the YMCA and the MDI bank are very much aligned.

**2. THE USE AND VALUE OF THE AREA ADJACENT TO THE PROPERTY INCLUDED IN THE VARIANCE WILL NOT BE AFFECTED IN A SUBSTANTIALLY ADVERSE MANNER BECAUSE**

the MDI bank will be located in a very small area completely within the existing YMCA building space, access to the bank will be limited to YMCA building access points, there will be no drive-through service for the bank, and bank hours of operation will not extend beyond the YMCA hours of operation.

**3. THE NEED FOR THE VARIANCE ARISES FROM SOME CONDITION PECULIAR TO THE PROPERTY INVOLVED BECAUSE**

just as the YMCA is mission-driven to serve the community, an MDI bank is mission driven to educate, train and serve those in the community who may not have confidence in their own banking knowledge and skills to help them grow their confidence and banking abilities as steps toward brighter economic futures, and, even though the YMCA and the MDI bank community-serving missions align, a "Financial Services" use is not permitted in a SU-38 (Community Center) District.

**4. THE STRICT APPLICATION OF THE TERMS OF THE ZONING ORDINANCE CONSTITUTES AN UNUSUAL AND UNNECESSARY HARDSHIP IF APPLIED TO THE PROPERTY FOR WHICH THE VARIANCE IS SOUGHT BECAUSE**

the MDI bank mission is very much aligned with the YMCA mission to serve the community in a way that is not otherwise available or offered within the same Community Center facility where target populations may already be served in other ways.

**5. THE GRANT DOES NOT INTERFERE SUBSTANTIALLY WITH THE COMPREHENSIVE PLAN BECAUSE**

the focus and mission of both the YMCA and an MDI bank and the collective services offered to the consumers of both will be uniquely paired under the same roof of a Community Center, which is supported by plan policies.

**2026UV3002 ; Photographs**



Photo 1: Subject Site Viewed from East



Photo 2: Primary YMCA Entry Viewed from East

**2026UV3002 ; Photographs (continued)**



Photo 3: Bank Location Viewed Internally



Photo 4: Adjacent Property to East