



Legislation Details (With Text)

**File #:** 000395      **Version:** 1

**Type:** Ordinance      **Status:** Passed

**File created:** 6/30/2000      **In control:** ZONING, NEIGHBORHOODS & DEVELOPMENT COMMITTEE

**On agenda:**      **Final action:** 9/22/2000

**Effective date:**

**Title:** A substitute ordinance relating to the zoning of payday loan businesses

**Sponsors:** ALD. HERRON, ALD. BOHL

**Indexes:** BANKS AND LENDING INSTITUTIONS, SOCIAL CONCERNS

**Attachments:** 1. fiscal note000395.pdf, 2. CPC note, 3. Fiscal note, 4. ZCTC note

| Date       | Ver. | Action By                                     | Action                  | Result | Tally |
|------------|------|---|-------------------------|--------|-------|
| 6/30/2000  | 0    | COMMON COUNCIL                                | ASSIGNED TO             |        |       |
| 7/5/2000   | 0    | ZONING, NEIGHBORHOODS & DEVELOPMENT COMMITTEE | REFERRED TO             |        |       |
| 9/5/2000   | 1    | CITY CLERK                                    | DRAFT SUBMITTED         |        |       |
| 9/11/2000  | 1    | ZONING, NEIGHBORHOODS & DEVELOPMENT COMMITTEE | HEARING NOTICES SENT    |        |       |
| 9/19/2000  | 1    | ZONING, NEIGHBORHOODS & DEVELOPMENT COMMITTEE | RECOMMENDED FOR PASSAGE | Pass   | 4:0   |
| 9/19/2000  |      | COMMON COUNCIL                                | ASSIGNED TO             |        |       |
| 9/20/2000  |      | ZONING, NEIGHBORHOODS & DEVELOPMENT COMMITTEE | REFERRED TO             |        |       |
| 9/22/2000  | 1    | COMMON COUNCIL                                | PASSED                  | Pass   | 16:0  |
| 10/3/2000  | 1    | MAYOR   | SIGNED                  |        |       |
| 10/10/2000 | 1    | CITY CLERK                                    | PUBLISHED               |        |       |

000395  
SUBSTITUTE 1

ALD. HERRON AND BOHL

A substitute ordinance relating to the zoning of payday loan businesses

- 295-7-128.5 cr
- 295-323-6-c cr
- 295-333-6-c cr
- 295-343-6-c cr
- 295-423-6-c cr
- 295-433-6-d cr
- 295-453-6-e cr
- 295-463-6-c cr
- 295-473-6-c cr
- 295-483-6-c cr
- 295-513-6-e cr

295-523-6-b am  
295-523-6-c am  
- Analysis -

This ordinance defines the term "payday loan agency" for zoning purposes. A payday loan agency is an establishment engaged in the business of making loans to individuals in exchange for personal checks as collateral.

This ordinance also classifies payday loan agencies as special uses in all of the following zoning districts (the same districts in which currency exchanges and title loan agencies are special uses):

1. Local Business.
2. Commercial Service.
3. Regional Shopping.
4. All central business districts except C9A (High Density Residential) and C9D (Civic Activity).
5. Manufacturing.
6. Industrial (I/A/125 to I/D/60).

Payday loan agencies shall be prohibited uses in all other zoning districts.

The Mayor and Common Council of the City of Milwaukee do ordain as follows:

Part 1. Section 295-7-128.5 of the code is created to read:

128.5. PAYDAY LOAN AGENCY: An establishment engaged in the business of making loans to individuals in exchange for personal checks as collateral.

Part 2. Section 295-323-6-c of the code is created to read:

295-323. Special Uses.

6. OFFICES.

c. Payday loan agencies.

Part 3. Section 295-333-6-c of the code is created to read:

295-333. Special Uses.

6. OFFICES.

c. Payday loan agencies.

Part 4. Section 295-343-6-c of the code is created to read:

295-343. Special Uses.

6. OFFICES.

c. Payday loan agencies.

Part 5. Section 295-423-6-c of the code is created to read:

295-423. C9B (Residential and Specialty Use): Special Uses.

6. OFFICES.

c. Payday loan agencies.

Part 6. Section 295-433-6-d of the code is created to read:

295-433. C9C (Neighborhood Retail): Special Uses.

6. OFFICES.

d. Payday loan agencies.

Part 7. Section 295-453-6-e of the code is created to read:

295-453. C9E (Major Retail): Special Uses.

6. OFFICES.

e. Payday loan agencies.

Part 8. Section 295-463-6-c of the code is created to read:

295-463. C9F (Office and Service): Special Uses.

6. OFFICES.

c. Payday loan agencies.

Part 9. Section 295-473-6-c of the code is created to read:

295-473. C9G (Mixed Activity): Special Uses.

6. OFFICES.

c. Payday loan agencies.

Part 10. Section 295-483-6-c of the code is created to read:

295-483. C9H (Warehousing and Light Manufacturing): Special Uses.

6. OFFICES.

c. Payday loan agencies.

Part 11. Section 295-513-6-e of the code is created to read:

295-513. Special Uses.

6. OFFICES.

e. Payday loan agencies.

Part 12. Section 295-523-6-b and c of the code is amended to read:

295-523. Special Uses.

6. OFFICES.

b. In I/A/125 to I/D/60 districts, banks and other financial institutions, currency exchanges [[and]] >>, << title loan agencies >>and payday loan agencies<<.

c. In I/E/40 and I/E/60 districts, banks and other financial institutions, excluding drive-thru facilities, currency exchanges [[and]] >>, << title loan agencies >>and payday loan agencies<<.

APPROVED AS TO FORM

\_\_\_\_\_  
Legislative Reference Bureau

Date: \_\_\_\_\_

IT IS OUR OPINION THAT THE ORDINANCE  
IS LEGAL AND ENFORCEABLE

\_\_\_\_\_  
Office of the City Attorney

Date: \_\_\_\_\_

00288-2  
JDO  
8/30/00