



## Legislation Text

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**File #: 990366, Version: 1**

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990366  
SUBSTITUTE 1

ALD. PRATT

A substitute ordinance establishing zoning regulations for title loan agencies.

295-7-178.2 cr

295-323-6 rc

295-333-6 rc

295-343-6 rc

295-423-6 rc

295-433-6-c cr

295-453-6-d cr

295-463-6 rc

295-473-6 rc

295-483-6 rc

295-513-6-d cr

295-523-6-b am

295-523-6-c am

- Analysis -

This ordinance provides that, for zoning purposes, a title loan agency is defined as an establishment engaged in the business of making loans to individuals in exchange for receiving title to the borrowers' motor vehicles as collateral. The ordinance also classifies title loan agencies as special uses in all of the following zoning districts (the same districts in which currency exchanges are special uses):

- Local Business

- Commercial Service

- Regional Shopping

- All central business districts except C9A (High Density Residential) and C9D (Civic Activity)

- Manufacturing

- Industrial (I/A/125 to I/D/60)

Title 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 295-7-178.2 of the code is created to read:

295-7. Definitions.

178.2. TITLE LOAN AGENCY: An establishment engaged in the business of making loans to individuals in exchange for receiving title to the borrowers' motor vehicles as collateral.

Part 2. Section 295-323-6 of the code is repealed and recreated to read:

295-323. Special Uses.

6. OFFICES. a. Currency exchanges.

b. Title loan agencies.

Part 3. Section 295-333-6 of the code is repealed and recreated to read:

295-333. Special Uses.

6. OFFICES. a. Currency exchanges.

b. Title loan agencies.

Part 4. Section 295-343-6 of the code is repealed and recreated to read:

295-343. Special Uses.

6. OFFICES. a. Currency exchanges.

b. Title loan agencies.

Part 5. Section 295-423-6 of the code is repealed and recreated to read:

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

6. OFFICES. a. Currency exchanges.

b. Title loan agencies.

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

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

6. OFFICES.

c. Title loan agencies.

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

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

6. OFFICES.

d. Title loan agencies.

Part 8. Section 295-463-6 of the code is repealed and recreated to read:

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

6. OFFICES. a. Currency exchanges.

b. Title loan agencies.

Part 9. Section 295-473-6 of the code is repealed and recreated to read:

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

6. OFFICES. a. Currency exchanges.

b. Title loan agencies.

Part 10. Section 295-483-6 of the code is repealed and recreated to read:

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

6. OFFICES. a. Currency exchanges.

b. Title loan agencies.

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

295-513. Special Uses.

6. OFFICES.

d. Title 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 [[and]] >>,<< currency exchanges >>and title loan agencies<<.

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

APPROVED AS TO FORM

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Legislative Reference Bureau

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

IT IS OUR OPINION THAT THE ORDINANCE  
IS LEGAL AND ENFORCEABLE

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Office of the City Attorney

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

99256-1

JDO

7/9/99

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