



Office of the City Clerk

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Legislation Details (With Text)

File #: SO2012-8582

Type: Ordinance **Status:** Passed

File created: 12/12/2012 **In control:** City Council

Final action: 1/17/2013

Title: Amendment of Municipal Code Chapter 17-9 by adding new Sections 17-9-0125 and 17-9-0127 regarding pawn shops and title-secured lenders

Sponsors: Emanuel, Rahm, Mitts, Emma, Solis, Daniel

Indexes: Ch. 3 Business & Commercial Districts, Ch. 4 Downtown Districts, Ch. 5 Manufacturing Districts, Ch. 6 Special Purpose Districts, Ch. 9 Use Regulations, Ch. 17 Terminology & Measurements, Land Use & Zoning-Tables & Index

Attachments: 1. SO2012-8582.pdf, 2. O2012-8582.pdf

Date	Ver.	Action By	Action	Result
1/17/2013	1	City Council	Passed as Substitute	Pass
1/14/2013	1	Committee on Zoning, Landmarks and Building Standards	Recommended to Pass	Pass
12/12/2012	1	City Council	Referred	

SUBSTITUTE ORDINANCE

BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF CHICAGO:

SECTION 1. Title 17 of the Municipal Code of Chicago is hereby amended by adding a sections 17-9-0125 and 17-9-127, by deleting the language struck through and adding the language underscored, as follows;

17-3-0207 Use Table and Standards.

USE GROUP	Zoning Districts						Use Standa rd	Parking Standa rd
Use Category	BI	B2	B3	CI	C2	C3		
Specific Use Type								
P= permitted by-right S = special use approval required PD = planned development approval required - = Not allowed								

(Omitted text is unaffected by this ordinance)

CC. P	p	p	p	p	p		§ 17-10-0207-L
Financial Services (except as more specifically regulated)							
1. BankP/S Curre	P/S	P/S	p	p	p	§ 17-3-05§	17-10-0207-L

2. PavdL	-	S	S	S	S	ii 17-9-01§ 17-10-0207-L
3. PawrL	-	S	S	S	S	§ 17-9-01§ 17-10-0207-L
4. AutorP/S	P/S	P/S	p	p	p	§ 17-3-05

(Omitted text is unaffected by this ordinance) 17-4-0207 Use Table and

Standards.

USE GROUP	Zoning Districts				Use Standards	Parking Standards
Use Category	DC	DX	DR	DS		
Specific Use Type						

P= permitted by-right S = special use approval required PD = planned development approval required - = Not allowed

(Omitted text is unaffected by this ordinance)

CC. P Financial Services (except as more specifically regulated)	P	-	P		§ 17-10-0208
1. PavdS	S	-	S		ii 17-9-01§ 17-10-0208
2. PawnS	S	-	S		§ 17-9-01§ 17-10-0208

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(Omitted text is unaffected by this ordinance) 17-5

-0207 Use Table and Standards.

USE GROUP	District			Use Standards	Parking Standards
Use Category	MI	M2	M3		
Specific Use Type					

P= permitted by-right S = special use approval required PD = planned development approval required - = Not allowed

(Omitted text is unaffected by this ordinance)

COMMERCIAL (continued)					
S. Financial Services (except as more specifically regulated)	P	P	p	Max GFA: 3,000 sq ft	§ 17-10-0207-L

1.	Consumer Loan EstS	S	S	Max GFA: 3,000 sq§ 17-10-0207-L ft
2.	Pavdav /Title SecurS	S	S	Max GFA: 3,000 sq§ 17-10-0207-L ft « 17-9-0125
3.	Pawn Shop S	S	S	Max GFA: 3,000 sq§ 17-10-0207-L ft ii 17-9-0127

(Omitted text is unaffected by this ordinance) 17-6-0403-F Use Table and**Standards.**

USE GROUP	PMD (Planned Manufacturing District)															Use Sta nda rd
Use Category	No. 1	No. 2	No. 3	No. 4	No. 5	No. 6	No. 7	No. 8	No. 9	No. 10	No. 11	No. 12	No. 13	No. 14	No. 15	
Specific Type	A	B	A	B	A	B	A	B	A	B	A	B	A	B	A	B

P = permitted by right S = special use approval req'd PD = planned development approval req'd - = not allowed

(Omitted text is unaffected by this ordinance)**S. Financial Services (except as more specifically regulated)**

Max GFA: 3,000 sq ft Max GFA: 6,000 sq. ft. in PMD #9 for lots which front on West North Avenue. No GFA limit in B subdistricts, except PMD 4.

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1.	Consumer Loan Establishment		P		P											
2.	Payday /Title Secured Loan Store		S		S											§ 17-9-0125
3.	Pawn Shop		S		S											§ 17-9-0127

(Omitted text is unaffected by this ordinance)**17-9-0125 Paydav/Title-secured Loan Store.**17-9-0125 A pavdav/title-secured loan store may not be located within 1,000 feet of another existing pavdav/title-secured loan store.**17-9-0127 Pawn Shop.**17-9-0127 A pawn shop may not be located within 1,000 feet of another existing pawn shop.

17-17-0104-N Financial Services. Financial or securities brokerage services. Typical uses include banks, savings and loans, consumer investment businesses and the following specific use types:

1. Pavdav/Title-secured Loan Store. An establishment that engages in the business of offering

payday or title-secured loans. A "payday loan" is a loan transaction where a post-dated check or other check that the parties agree will be held for a period of time before presentment for payment or deposit is accepted as collateral for the loan means a loan with a finance charge exceeding an annual percentage rate of 36% and with a term that does not exceed 120 days, including any transaction conducted via any medium whatsoever, including, but not limited to, paper, facsimile, Internet, or telephone, in which:

- i) A lender accepts one or more checks dated on the date written and agrees to hold them for a period of days before deposit or presentment, or accepts one or more checks dated subsequent to the date written and agrees to hold them for deposit:
- ii) A lender accepts one or more authorizations to debit a consumer's bank account: or
- iii) A lender accepts an interest in a consumer's wages, including, but not limited to, a wage assignment.

The term "payday loan" also includes any installment loan otherwise meeting the definition of payday loan, but that has a term agreed to by the parties of not less than 112 days and not exceeding 180 days.

A "title-secured loan" means a loan upon which interest is charged at an annual percentage rate exceeding 36%, in which, at commencement, an obligor provides to the lender, as security for the loan, physical possession of the obligor's title to a motor vehicle, and upon which a lender may

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charge, contract for, and receive thereon interest at the rate agreed upon by the licensee and borrower.

For purposes of these definitions, the annual percentage rate shall be calculated in accordance with the federal Truth in Lending Act.

(Omitted text is unaffected by this ordinance)

17-17-0104-Y Residential Support Services. Commercial uses provided primarily to serve the needs of residents in large, multi-unit residential buildings or residents within the immediate area. The following are considered residential support services:

1. Restaurants, with or without service of alcohol;
2. Financial services, except pawnshops, consumer loan agencies and payday/title-secured loan stores;
3. Food and beverage retail sales, alcohol sales as accessory use only; no package liquor stores;
4. Medical service;
5. Offices;
6. Personal service; and
7. Retail Sales, General.

SECTION 2. This ordinance shall take effect after its passage and approval and shall apply to any application for a special use that was submitted after December 12, 2012.

