



# Office of the City Clerk



O2012-8582

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## City Council Document Tracking Sheet

**Meeting Date:** 12/12/2012

**Sponsor(s):** Emanuel, Rahm (Mayor)  
Mitts, Emma (37)  
Solis, Daniel (25)

**Type:** Ordinance

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

**Committee(s) Assignment:** Committee on Zoning, Landmarks and Building Standards

ZON.



OFFICE OF THE MAYOR  
CITY OF CHICAGO

RAHM EMANUEL  
MAYOR

December 12, 2012

TO THE HONORABLE, THE CITY COUNCIL  
OF THE CITY OF CHICAGO

Ladies and Gentlemen:

At the request of the Commissioner of Business Affairs and Consumer Protection, I transmit herewith, together with Alderman Mitts and Alderman Solis, an ordinance amending the Zoning Code regarding pawn shops and title-secured lenders.

Your favorable consideration of this ordinance will be appreciated.

Very truly yours,

Mayor

**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 Standard	Parking Standard
Use Category	B1	B2	B3	C1	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. Financial Services (except as more specifically regulated)	P	P	P	P	P	P		§ 17-10-0207-L
1. Bank, Savings Bank, Savings and Loan Association, Currency Exchange, and Credit Union	P/S	P/S	P/S	P	P	P	§ 17-3-0504-I	§ 17-10-0207-L
2. Payday /Title Secured Loan Store	-	-	S	S	S	S	<u>§ 17-9-0125</u>	§ 17-10-0207-L
3. Pawn Shop	-	-	S	S	S	S	<u>§ 17-9-0127</u>	§ 17-10-0207-L
4. Automated Teller Machine Facility	P/S	P/S	P/S	P	P	P	§ 17-3-0504-I	

*(Omitted text is unaffected by this ordinance)*

**17-4-0207 Use Table and Standards.**

USE GROUP	Zoning Districts				Use Standard	Parking Standard
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. Financial Services (except as more specifically regulated)	P	P	-	P		§ 17-10-0208
1. Payday /Title Secured Loan Store	S	S	-	S	<u>§ 17-9-0125</u>	§ 17-10-0208
2. Pawn Shop	S	S	-	S	<u>§ 17-9-0127</u>	§ 17-10-0208

(Omitted text is unaffected by this ordinance)

**17-5-0207 Use Table and Standards.**

USE GROUP		District			Use Standard	Parking Standard
Use Category		M1	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 Establishment	S	S	S	Max GFA: 3,000 sq ft	§ 17-10-0207-L
2.	Payday /Title Secured Loan Store	S	S	S	Max GFA: 3,000 sq ft § 17-9-0125	§ 17-10-0207-L
3.	Pawn Shop	S	S	S	Max GFA: 3,000 sq ft § 17-9-0127	§ 17-10-0207-L

(Omitted text is unaffected by this ordinance)

**17-6-0403-F Use Table and Standards.**

USE GROUP	PMD (Planned Manufacturing District)															Use Standard					
	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	
Use Category	A	B	A	B		A	B			A	B				A	B					A
Specific Use Type																					
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)	-	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	P	-	-	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 Payday/Title-secured Loan Store.**

17-9-0125 A payday/ title-secured loan store may not be located within 1,000 feet of: (1) another existing payday/ title-secured loan store; or (2) an existing pawn shop.

**17-9-0127 Pawn Shop.**

17-9-0127 A pawn shop may not be located within 1,000 feet of: (1) another existing pawn shop; or (2) an existing payday/title-secured loan store.

**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. Payday/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

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.