

**PAYDAY LENDING ZONING LAWS/LEGISLATION**

**APPENDIX 1 - List of Payday Lender Ordinances**

JURISDICTION	BASIS FOR LIMITS	DETAILS	CITATION
Casa Grande, AZ	Distance	No details.	
Mesa, AZ	Density	1,200 feet between outlets	
Peoria, AZ	Density	1,000 feet between outlets	
Phoenix, AZ	Density	Proposed zoning rule first considered at Planning Commission meeting on 11/9/05: check-cashing stores must be at least 1,000 ft. apart	Chapter 2, Rules of construction and definition, section 201
Pima County, AZ	Permit/Density	New payday lenders not allowed to locate within 1,320 ft (one quarter mile) of existing operations or 500 ft. of homes or residentially zoned property. Also requires a special use permit.	
Scottsdale, AZ	Draft		
South Tucson, AZ	Zoning/Density	Limited to three business zones. Cannot open within 1,000 feet of existing operations or within 500 feet of houses.	City Council Ordinance No:05-03 amending Chap. 24, Article I SEC. 24-1, Article IV
Tempe, AZ	Density	One quarter mile between outlets	
Tucson, AZ	Density	One mile of separation between payday lending stores and 500 feet between payday lending stores and neighborhoods	Ordinance no. 10252
Youngtown, AZ		No details, referred to in other literature	
North Little Rock, AR	Moratorium	24 month moratorium on establishment of new check cashing businesses beginning 9/10 /07	Zoning ordinance #7985
Baldwin Park, CA	Moratorium	Permanent for payday lenders and check cashing stores.	
Long Beach, CA	Moratorium	One year for downtown area, six months city wide beginning 7/1/08	
Montebello City, CA	Moratorium	Six month moratorium beginning 4/25/07 – extended into 2008	
Norwalk, CA	Moratorium	2008 - ?	
Oceanside, CA	Permit	Requires special operating permit, payday lenders classified as adult businesses, not permitted within 1,000 feet of similar businesses or within 500 feet of home, church, park or school.	
Oakland, CA	Permit	Special Use Permit, must not be closer than 1,000 ft. from another check casher/payday lender; must be at least 500 ft. away from: -Community education civic activities (schools) -State or federally chartered banks, savings associations, credit unions, or industrial loan companies -Community assembly civic activities (churches) or -Liquor stores (excluding full service restaurants or liquor stores with 25 or more full time employees).	Oakland Planning Code 17.102.430
Pico Rivera, CA	Moratorium	Extended for one year 1/2008	



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Sacramento, CA	Distance	Bans payday lender from being within 1000 ft of another lender, check casher, church, school or bank. Prohibits new stores from opening within 500 ft of homes and limits hours from 7 a.m. to 7 p.m.	
San Francisco, CA	In process		
Santa Monica, CA	Permit	Conditional use permit.	Intern survey
South Gate, CA	Conditional use	Limits hours of operation from 7 a.m. to 10 p.m. Minimum security requirements include burglar alarm, operating public address system, and full time security guard who must be approved by police chief.	
Washington, DC	Interest rate restriction	9/07 – repealed ordinance that exempted consumer loans from interest rate cap Payday lenders can now charge no more than 24% APR on payday loans. Ordinance will go into effect in early 2008.	Washington, DC
Ft. Lauderdale, FL Pembroke Pines, FL	Permit	City Zoning Code does not prohibit or permit check cashing services – decision on a case-by-case basis. (Requires public hearing?) Special use permits.	Notes*
Belleville, IL	Density	City limits number of outlets in city to three.	
Bellwood, IL	Licensing	Requires special licensing process.	City Ordinance 117.999
Chicago, IL	Zoning Change	Change zone classification from a service district to special use, which would require public hearing.	Notes*
Elmhurst, IL	Conditional use	Payday lenders and pawn shops limited to certain zoning districts after meeting other requirements	Propose 9/09, not yet passed by full committee
Fairview Heights	Outlet Cap	Limits number of outlets in city to two	
Glendale Heights, IL	Permit	Special Use Permits	Title 4, chapter 1
Springfield, IL	Distance	Requires that outlets are at least 1500 Ft apart	
Blue Springs, KS	Density and Permit	Requires hearing and conditional use permit, 200 ft. between the business and residential lot, 1000 ft. from a school or park facility, 1000 ft. from another loan service, pawn shop or precious metal or gem dealer, 1000 for from city limit, conditional use permits limited to 1/4500 residents	
DeSoto, KS	Prohibition	Prohibits payday lenders from the city.	
Kansas City, KS	Land Use	Prohibits payday lending or check cashing outlets on parkways or boulevards	
Shawnee, KS	Moratorium and Density	Bans new cash-advance businesses on the eastern side of city. No new cash-advance outlets within on e mile of another cash-advance business	
Superior, MN	Permit	Special Use Permits 2,500 ft. required between payday lenders.	



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Arnold, MO	Permit	Conditional Use Permit for "small loan business". Limits business to certain commercial areas.	
Berkeley, MO	Licensing	Creates a classification for payday institutions different from "financial institutions".	Notes*
Fairview Heights, MO	Density	City limits number of payday lenders to two.	
Gladstone, MO	Density	One mile between outlets, 200 ft. from residential area, outlet must be in a multi-tenant commercial building housing at least four separate entities	
City of North Kansas City, MO	Permit	Conditional use permit. Restricts payday lenders and check cashers from doing business in certain zones. Restricts amount of signage allowed in windows.	
Oak Grove, MO	Permit	Passed – density of 1 store per 5000 residents. Proposed – special use permits with certain restrictions	
St. Ann, MO	Cap	No more than 3 payday lenders allowed in city	
St. John, MO	Licensing	Creates a separate license category for payday lending.	Notes*
St Joseph, MO	Density	Per capita limit of one store per 15,000 residents	
St Louis, MO	draft		
St. Louis County, MO	Permit	Conditional Use Permit for each location. Requires public hearing for each request.	
Jackson, MS	Moratorium	45 moratorium while city comes up with plan to reign in payday lenders. (11/09) - extended	
Starkville, MS	Moratorium	12 moratorium (1/10)	
Clark County, NV	Permit/ Density	Same as for city of Las Vegas.	
Henderson, NV	Permit	Essentially banned in Downtown Redevelopment Area. In 2004, began requiring a Conditional Use Permit for all new payday loan centers and declared several zoning categories off limits to them. New rules considered: separation requirement from schools, residential areas, and other check-cashing businesses.	
Las Vegas, NV	Permit/ Density	Special use permit requirement. May not be within 200 ft. of residences. Must be 1,000 ft. from other financial institutions, auto title loan businesses, and pawn shops. Restricted hours.	Title 19.06
North Las Vegas, NV	Moratorium	A 6 mo. moratorium on new payday lenders started in July 05	
Clayton City, OH	Moratorium	3/08 (one year?)	
Cleveland, OH	Density	Ordinance limits outlets to one per 20,000 residents, must be at least 1,000 feet apart.	
Cuyahoga Falls, OH	Density	Ordinance limits outlets to one per 10,000 residents, must be at least 1,000 ft apart.	
Lakewood, OH	Density/ permit	Ordinance defines number of terms and limits location of payday loan business. They cannot be within 750 ft. of any other payday loan or similar business.	Ordinance No 1365-2006
Oberlin, OH			



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Parma, OH	Density/prohibitions	Limits density 1/10,000 and 1000 ft. apart, caps stores in city to nine, limits stores to certain zoning districts, prohibits stores on listed busy streets.	
Xenia, OH	Moratorium	One year, beginning April 2008	
Beaverton, OR	Loan restriction	Same as Portland, OR	Title 7, chap. 7.12
Bend, OR	Loan restriction	Same as Portland, OR	
Eugene, OR	Loan restriction	Same as Portland, OR	Council ordinance #20372, code sec. 3.550-3.560
Gresham, OR	Loan restriction	Same as Portland, OR	Chap 9, Art. 9.90
Oregon City, OR	Loan restriction	Same as Portland, OR	Ord. 06-1005
Portland, OR	Loan restrictions	Lenders may not renew loan unless borrower has paid at least 25% of principal prior to renewal. Borrower may cancel loan within 24 hours with certain restrictions. After max number of rollovers, lender shall allow borrower to convert to payment plan prior to default. Passage of 2007 Oregon state law capping rates at 36% had no effect on local ordinances.	Chapter 7.26
Troutdale, OR	Loan restriction	Same as Portland, OR	Chap 5.06.050-070
Woodburn, OR	Loan restriction	Same as Portland, OR	
Pittsburg, PA	Density	500 ft. from residence, 1000 ft. from a similar business	Notes*
Columbia, SC	Permit	Special use permit required, proposed ordinance 8/08 to require 1/2 mile separation between payday lending businesses	Notes* vote Sept. 24 2008, need an update
Easley, SC	Temporary suspension – Ban extended 11/07	Voted to suspend the issuance of business licenses to any new payday loan, cash advance, title loan, pawn broker, bail bondsman or similar types of businesses until Dec. 11, 2007	
Greenville, SC		Payday lenders must RELOCATE when lease expires if within 300 feet of another payday or title lender.	
Rock Hill, SC		No details – passed "an ordinance"	
Memphis city and Shelby County, TN	Density and distance	Payday and title loan lenders must be 1,000 ft. apart, title lenders must not be within quarter mile of residential or landmark district.	
Brownsville, TX	Proposed draft	6 month moratorium on new lenders (12/09)	
El Paso, TX			
Garland, TX			
Irving, TX	Cap	Limit on number of stores – no details	
Little Elm, TX			
Mesquite, TX	Density and prohibited districts	Stores must be 1,000 feet apart, in freestanding buildings, at least 200 ft. from residential areas and 500 ft. from freeways. Cannot be in special 'overlay' districts	
Richardson, TX	Cap	Limit number of outlets – no details	
Sachse, TX	Cap	Must obtain special use permit – no other details	



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American Fork, UT	Density	One store per 10,000 residents	
Brigham City, UT	Density	One mile between non-depository institutions. One store per 10,000 residents.	
Cottonwood Heights, Murray, UT	draft Density	One outlet per 10,000 residents, minimum of 1,000 feet apart	
Ogden, UT	Draft Vote on 4/22	One outlet per 10,000 residents, amortize all stores to take "last in-first out" until density is met OR alternate proposal is to take out until all removed from city over a period of years.	
Orem, UT	Density	One outlet per 10,000 residents, minimum ½ mile between outlets	Ord. 0-07-0037 Sec. 22-14-21(A)
Riverton, UT	Draft	Lenders must be 600 ft apart, cap lenders at 1 per 10,000 residents	
Roy, UT	Temp mort.	6/09 – No electronic signs, new apps halted, zoning change being considered for payday and minor wholesale auto brokers	
Salt Lake City, UT	Distance, Zoning	Half mile between outlets, payday lenders allowed only in CG zoning districts	Chapter 5.49
Salt Lake County (unincorporated)	Density	One outlet per 10,000 people and 600 feet between outlets	
Sandy, UT	Density	Minimum 1000 feet between outlets; one outlet per 10,000 residents.	
South Salt Lake City, UT	Density	Restricts businesses to 600 ft. from the nearest residential zone (some exceptions). Restricts the number of facilities to 1 for every 5,000 people. Prevents all check cashing establishments from certain districts of city.	5.48.240 5.48.200
South Jordan, UT	Density	Outlets must be a minimum of one mile apart.	
Taylorville, UT	Density	Only one outlet per 10,000 residents.	
West Jordan, UT	Density	Minimum 1000 feet between outlets, One outlet per 10,000 residents.	Chapter 17
West Valley City, UT	Density	600 ft. between payday lending outlets. One outlet per 10,000 residents.	City Code Section 7-1-103, Subsection 30
Chesterfield, VA	Conditional Use	Conditional use process that allows a site-specific review by the Board of Supervisors.	
Chesterfield County, VA	Zoning	Limited to certain commercial zones	
Henrico Co (Richmond, VA)	Moratorium	Established "sunset" period to phase out locations	
Langley, VA	Zoning	Outlets allowed only in an enclosed mall with C3 commercial zoning.	
Norfolk, VA	Permit	Payday loan and/or auto title loan establishments must receive permission from the city council in the form of "special exception use" permits	Chapter 6 - 4
Burlington, VT	Prohibition	Zoning does not include check cashing.	Notes*
Green Bay, WI	Density	Prevents stores from opening within 5000 feet of each other	Sec. 13-1606(v), Code of Ordinances

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Madison, WI	Density	Prevents stores from opening within 5,000 feet of each other	City Code 28.03-28.08
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Milwaukee, WI	Permit	Special use permits, 1,500 ft. from similar business; 150 ft. from single or two-family zoned property.	Milwaukee Code of Ordinances, Sec. 295-311-2-h
Racine, WI	Zoning/ permit	Makes payday loan stores a conditional use, and sets distance requirement of 2500 feet between stores and 250 feet from residential districts.	Sec. 114-468(28), Code of Ordinances
Superior, WI	Zoning/density	2,500 ft. separation; commercial highway locations only.	
Wauwatosa, WI	Moratorium	Within 300 feet of residentially zoned parcels and 1500 feet. of similar businesses	Sec. 24.46.100, Code of Ordinances

If you have additional information on other local payday loan ordinances, please email [linda@crossroads-u-c.org](mailto:linda@crossroads-u-c.org).

During 2007 and 2008 at least 37 cities in Virginia passed a resolution asking the state assembly to cap payday loan interest rates. This project has spread to other states in the last two years.