



City of Phoenix
PLANNING AND DEVELOPMENT DEPARTMENT

Staff Report: Z-TA-1-14
Zoning Ordinance Text Amendment

Application No Z-TA-1-14 Amend Chapter 2, Section 202 (Definitions) of the Zoning Ordinance to address the definition of Auto Title Loan Establishment

Staff recommendation: Staff recommends approval of Z-TA-1-14 as shown in the recommended text.

Purpose and Background

TA-1-14 is a text amendment to Section 202 of the Zoning Ordinance to address the definition of an *Auto Title Loan Establishment*. The recommended change allows this definition to reflect Section 44-281, Arizona Revised Statutes, for a secondary motor vehicle finance transaction. This clarifies any confusion of the length of time an auto title loan. It also provides the industry a consistent definition of the loan terms and duration that is not governed by the Zoning Ordinance.

Conclusion

This text amendment will amend the definition of a Auto Title Loan Establishment to allow for consistent terminology between regulatory agencies. Amending this will allow the city to regulate the use and the state to regulate the length of such loans.

Staff recommends approval of the change to the Zoning Ordinance as proposed in Attachment A.

Writer

L. Tom

Attachment A
Z-TA-1-14 Amend Definition of Auto Title Loan Establishment

Amend Chapter 2, Section 202 of the Phoenix Zoning Ordinance to read as follows:

Auto Title Loan Establishment: An establishment, other than a financial institution, ~~that operates as a short-term (less than 30 days) loan company,~~ which provides a ENTERS INTO RETAIL INSTALLMENT CONTRACT loan AS DEFINED IN ~~pursuant to~~ Section 44-281, Arizona Revised Statutes, for a secondary motor vehicle finance transaction.
