

PLANNING COMMISSION REPORT
Regular Agenda – Public Hearing Item

PC Staff Report
8/25/14

ITEM NO. 2: IG TO IL; 1.88 ACRES; 720 E 9TH ST (MKM)

Z-14-00263: Consider a request to rezone approximately 1.88 acres from IG (General Industrial) District to IL (Limited Industrial) District located at 720 E 9th St. Submitted by Flint Hills Development Group on behalf of 720 LLC, property owner of record.

STAFF RECOMMENDATION: Staff recommends approval of the rezoning request for approximately 1.88 acres at 720 E 9th Street from IG (General Industrial) District to IL (Limited Industrial) District and forwarding it to the City Commission with a recommendation for approval based on the findings of fact found in the body of the staff report with the following condition to restrict uses and maintain consistency with the overall 8th and Penn Neighborhood Redevelopment Zone:

1. The *Financial, Insurance, and Real Estate Offices* use shall be restricted in the District to prohibit the following financial office uses:
 - a. Payday advance or other short term loan businesses defined generally as an establishment that makes small consumer loans, usually backed by a postdated check or authorization to make an electronic debit against an existing financial account, where the check or debit is held for an agreed-upon term, or until an applicant's next payday, and then cashed unless the customer repays the loan to reclaim such person's check.
 - b. Car title loan businesses defined generally as an establishment that makes small consumer loans that leverage the equity value of a car or other vehicle as collateral where the title to such vehicle is owned free and clear by the loan applicant and any existing liens on the car or vehicle cancel the application. The loan terms are often for 30 days and failure to repay the loan or make interest payments to extend the loan allows the lender to take possession of the car or vehicle.

REASON FOR REQUEST

Applicant's Response:

"This building falls within the limits of the Warehouse Arts District (WAD). Over the past few years, the WAD has seen unparalleled growth and investment that has transformed the previously neglected neighborhood into a vibrant destination for locals and tourists. This building and site is an important piece to the neighborhood, and the rezoning approval would allow for the type of tenants that would build on the momentum the WAD is generating as a place to live, work and play. Lawrence has always had what we believe to be the strongest art-centric community in the state and even Midwest, and providing another place where artists can thrive, where current zoning regulations would not fully allow, is vitally important to maintaining the current trajectory of the neighborhood. Private and public investment has proven to generate worthwhile returns in the WAD, and this rezoning approval will enable future investment to continue and the neighborhood to continue to evolve in a way that benefits, the state, city and neighborhood."

KEY POINTS

- The property is located within the boundaries of the 8th and Penn Neighborhood Redevelopment Zone and is subject to the *8th and Penn Neighborhood Redevelopment Zone Design Guidelines*.
- The north portion of the subject property is located within the East Lawrence Industrial District, which is listed on the National Register of Historic Places. Historic Resources Commission review is required prior to physical changes to the site and this will occur with the site planning process.
- The property is located within the boundaries of the East Lawrence Neighborhood. The rezoning will be reviewed for compliance with the East Lawrence Neighborhood Revitalization Plan.
- The Warehouse Arts District is a term commonly used to identify the artist studios/galleries within the 8th and Penn District. A Cultural District Task Force was created by the City Commission in 2013 to develop recommendations to enhance the creative economy of Lawrence. Figure 1 shows a portion of the Cultural District that was developed by the task force and the galleries, studios and historic sites that are located within the area, including the Warehouse Arts District.

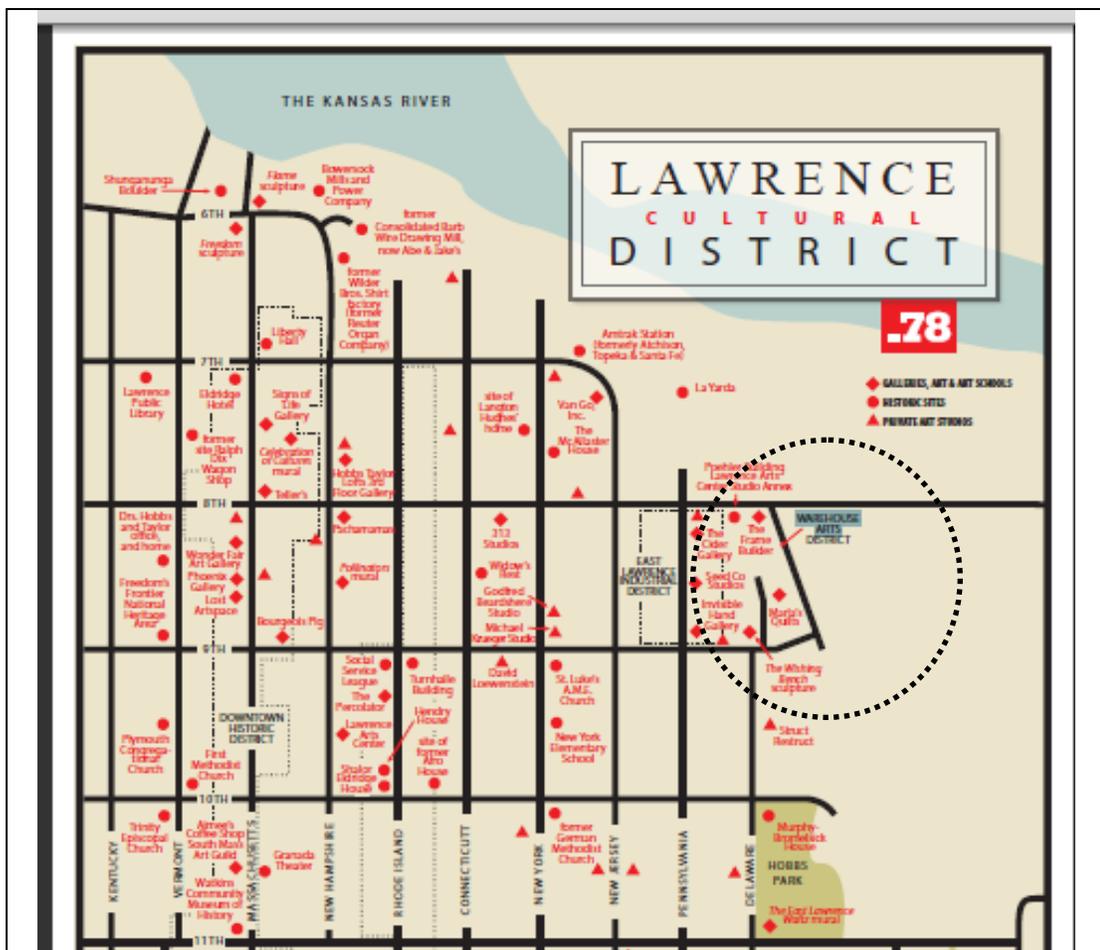


Figure 1. General area of the Warehouse Arts District as established by the Lawrence Cultural District Task Force.

ASSOCIATED CASES

SP-14-00248: Site Plan for change of use in the building at 720 E 9th and minor exterior building changes.

OTHER ACTION REQUIRED

- City Commission approval of rezoning request and adoption/publication of ordinance.
- Application and release of building permits prior to revisions to the doors/windows shown on the site plan.

ATTACHMENTS

Attachment A: Use Group Tables for IG and IL

PUBLIC COMMENT

No public comment was received for this item prior to the printing of this staff report.

Project Summary

The property at 720 E 9th Street contains approximately 1.88 acres and was platted as Lot 1, Block B, 8th and Pennsylvania Neighborhood Redevelopment in 2006 as part of the 8th and Penn development project. The property is developed with a building that houses a mix of uses permitted in the IG (General Industrial) District such as *Manufacturing and Production*, and *Warehouse* uses. The specific uses include event lighting production, video/film production, silk screen printer, artist studios, and a contractor shop.

Rezoning is being requested to accommodate the development of retail and residential uses in the building which are not permitted in the IG District. New uses being proposed include gallery space associated with the artist studios (*General Retail Sales*), a tattoo parlor (*Personal Improvement*), and a *Work/Live* unit which will include an artist studio and residence. The tattoo parlor is currently located on site, and the rezoning would bring this use into compliance with the Code. These uses, both existing and proposed, are shown on the site plan (Figure 2). The site plan notes that the uses which require the IG Zoning are pending the approval of the rezoning request and if the request is denied the site plan will be revised to remove these uses.

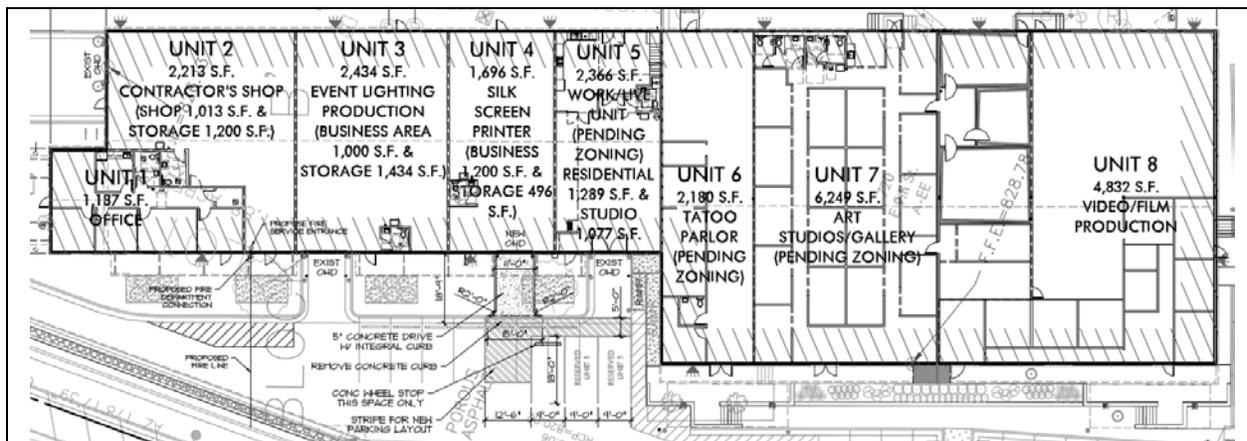


Figure 2. Existing and proposed uses shown on site plan, SP-14-00248.

REVIEW & DECISION-MAKING CRITERIA

1. CONFORMANCE WITH THE COMPREHENSIVE PLAN

Applicant's Response:

"The request falls in line with the Horizon 2020 plan as it designates this part of the Warehouse Arts District as Office/Research/Industrial/Warehouse/Distribution. IL Restriction would not contradict the plan for Horizon 2020."

The property was included in the 8th and Penn Neighborhood Redevelopment Zone which was established in 2006. A Comprehensive Plan Amendment, CPA-2005-05, was initiated with the original applications for the 8th & Penn redevelopment and *Horizon 2020* was amended to provide recommendations related to a mixed use redevelopment center and mixed use district. In addition, guidelines were developed for the 8th and Penn Neighborhood Redevelopment Zone. Recommendations in *Horizon 2020* are discussed below, with staff comments in red. The provisions of the *8th and Penn Neighborhood Redevelopment Zone Guidelines* and the adopted area plans for East Lawrence will be discussed in a Section 4 of this report.

FUTURE LAND USE DESIGNATION

The subject property is identified in the Future Land Use Map of *Horizon 2020* for office/research/industrial/warehouse/distribution uses. (Page 3-4)

The rezoning requested, IL, permits many of the same industrial uses as the existing IG Zoning with the exception of *Explosive Storage* and *Heavy Industrial Uses*, industrial uses which have impacts that occur beyond the property line. The rezoning would remove these intense industrial uses from the list of permitted uses would result in industrial uses which are more compatible with the mixed use nature of the 8th and Penn Neighborhood Redevelopment Zone while maintaining the Industrial/mixed use nature.

COMMERCIAL LAND USE GOALS AND POLICIES

Mixed-Use Redevelopment Center

- Mixed-Use Centers offer a mix of residential, civic, office, small-scale commercial, and open space uses. Maximum retail is limited to 25% of total floor area in the mixed use redevelopment center.
- This mixed use is encouraged in individual structures as well as throughout the area. (Page 6-5, *Horizon 2020*)

The proposed IL zoning will allow a greater mix of uses to occur in the existing building at 720 E 9th Street than is possible with the current IG Zoning. The design guidelines for the district cap the maximum retail at 25% so commercial uses in the district, including the subject property, are limited.

Mixed-Use Redevelopment Center and Mixed-Use District

"Neighborhood integration shall also be accomplished by providing transitions through alleyways and use and landscaping buffers, and by ensuring existing structures are incorporated into the new center where possible." (Pages 6-5 and 6-6)

The Limited Industrial District is primarily intended to accommodate low-impact industrial, wholesale and warehouse operations that are employment-intensive and compatible with commercial land uses while the IG District is seen as generally incompatible with residential areas and low-intensity commercial areas. The IL District would maintain the industrial zoning without allowing the intense industrial uses and would provide an effective transition between the 8th and Penn mixed use district to the west and the industrial uses to the east.

Staff Finding – Rezoning to allow mixed-use development on the subject site is consistent with *Horizon 2020* goals and policies related to Mixed-Use Redevelopment Centers. The existing structure will house a mix of limited industrial, warehouse, retail, and residential uses. The amount of retail is included in the district overall cap of 25% of total floor area.

2. ZONING AND USE OF NEARBY PROPERTY, INCLUDING ANY OVERLAY ZONING

Current Zoning and Land Use: IG-UC (General Industrial District with 8th and Pennsylvania Street Urban Conservation Overlay District); *Manufacturing and Production, Limited; Warehouse; Office*

Surrounding Zoning and Land Use: To the north:
IG (General Industrial) District; *Undeveloped.*

To the east:
IG (General Industrial) District; *Manufacturing and Production* and railroad right-of-way.

To the south:
RM12-PD (Multi-Dwelling Residential with Planned Development Overlay) District; Undeveloped land with development approval for multi-dwelling residential development.

To the west:
CS-UC (Commercial Strip with 8th and Pennsylvania Street Urban Conservation Overlay District); Parking accessory to the 8th and Penn development.
RM32-UC (Multi-Dwelling Residential with 8th and Pennsylvania Street Urban Conservation Overlay District); Multi-Dwelling residential development.

(Figure 3.)

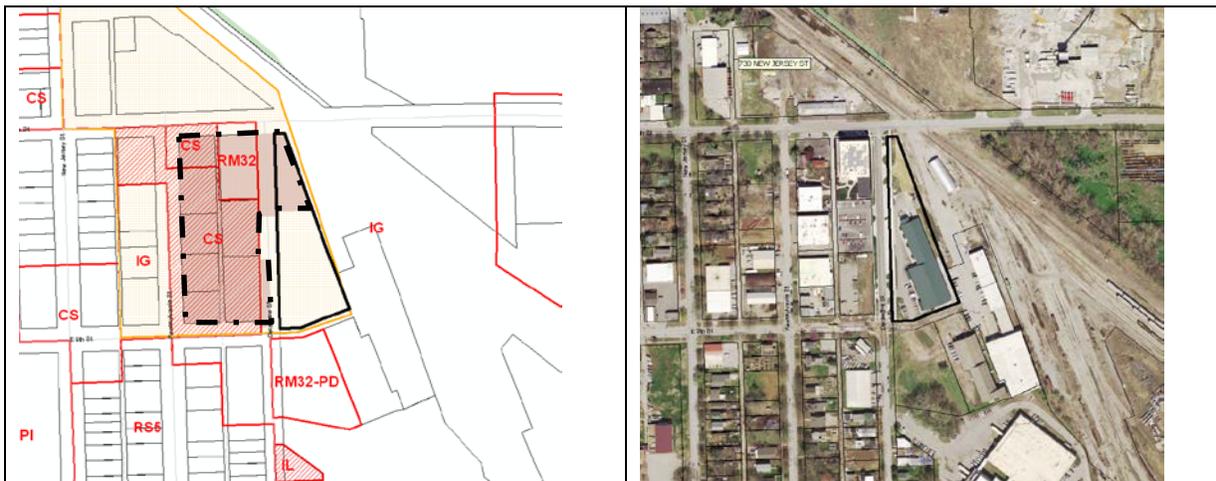


Figure 3a. Zoning in the area. (Subject property outlined.) Urban Conservation Overlay District in gold. East Lawrence Industrial District, a historic district listed on National Register, outlined with dashed line.

Figure 3b. Land use in the area.

Staff Finding – The subject property is surrounded by properties that are zoned for industrial, commercial, and residential uses and is a part of the *8th and Pennsylvania Street Urban Conservation Overlay District*. A mix of industrial, commercial, and residential uses are present in the area. IL zoning would be consistent with the zonings and land uses in the area.

3. CHARACTER OF THE NEIGHBORHOOD

Applicant's Response:

"This is really better described as a neighborhood within a neighborhood in some capacities. The East Lawrence neighborhood is a tremendously important, diverse and prideful neighborhood that envelops the Warehouse Arts District. The WAD has aimed to mimic East Lawrence's sense of place, history and feeling of inclusivity instead of exclusivity. The WAD will continue to provide places to live and work for all economic, social and ethnic groups to create a place where everyone is welcome and all can come to appreciate the culture that makes Lawrence so enjoyable. In terms of history, East Lawrence has done a wonderful job in preserving the history of the neighborhood and this rezoning request allows us to preserve and make use of a building that no longer attracts the type of tenant it previously was targeting."

The subject property is located in the northeast corner of the intersection of Delaware and E 9th Streets in the eastern portion of the 8th and Pennsylvania Redevelopment Zone. The area is bounded on the north by the Kansas River and Floodplain and on the south by Hobbs Park. The neighborhood contains a mix of uses.

Industrial uses lie to the north and east of the subject property, with heavier industrial uses, a sand dredging/concrete plant and a city wastewater treatment plant, being located to the north and east of the railroad right-of-way. Industrial uses near the subject property are of less intensity to the west of the railroad right-of-way and include warehousing and manufacturing and production type uses.

A rezoning from an industrial to residential zoning district and a development plan were recently approved for the lot directly to the south of the subject property for a multi-dwelling residential development as part of the mixed use nature of the area. Property to the west of the subject property, also within the 8th & Penn Neighborhood Redevelopment Zone, includes the Poehler Building, multi-dwelling residential; accessory parking for the 8th and Penn Development; an approved bar/bistro use; and an art gallery/office building. The area beyond the 8th and Penn District also contains a mix of uses with an elementary school, retail, warehouse, single- and multi-dwelling residential, and industrial uses.

Staff Finding – The neighborhood contains a mix of residential, commercial, and industrial uses, with the intensity of the industrial uses being higher to the east of the railroad right-of-way east of the subject property. The mixed uses possible in the IL District would be compatible with the existing and approved land uses in the area.

4. PLANS FOR THE AREA OR NEIGHBORHOOD, AS REFLECTED IN ADOPTED AREA AND/OR SECTOR PLANS INCLUDING THE PROPERTY OR ADJOINING PROPERTY

The subject property is located within the boundaries of the 8th and Penn Neighborhood Redevelopment Zone and is subject to the provisions of the *8th and Penn Neighborhood*

Redevelopment Zone Guidelines and the *East Lawrence Revitalization Plan/East Lawrence Neighborhood Plan*. Sections of these plans are listed below, with staff comments following in red.

East Lawrence Neighborhood Revitalization Plan (adopted in 2000)

"This neighborhood revitalization plan is not a land use plan but a preservation and social action strategy to maintain features that are most important to the homeowners, property owners, business owners, and tenants." (Page 1)

Action Strategy No. 6 (page 1)

"Protect and strengthen the viability of neighborhood businesses."

"One of the main qualities that makes the East Lawrence Neighborhood unique among Lawrence's neighborhoods is the variety of land uses contained within the neighborhood..." (page 3)

"The East Lawrence neighborhood also contains a number of industrial land uses that are important to the long-term viability of the neighborhood." (Page 3)

The revitalization plan stressed the mixed use nature of the area and recommended that neighborhood businesses be protected and strengthened.

East Lawrence Neighborhood Plan (adopted in 1979)

"The land use plan designates most of the neighborhood low density residential as indicated on the future land use map... the present single-family residences in East Lawrence are providing irreplaceable housing for low-income housing." (page 4-3)

The focus of the East Lawrence Neighborhood Plan is on the housing in the neighborhood and with maintaining affordable housing. The plan does not recommend specific areas for retail or industrial uses but shows where such areas were currently zoned. The plan is not particularly relevant to the current rezoning as the mixed use concept used in the 8th and Penn Development was not a part of the plan. The plan was adopted in 1979, but development projects are still reviewed the recommendations in the plan as it was referenced in the 2000 *East Lawrence Revitalization Plan* as the land use plan for the neighborhood.

8th and Penn Neighborhood Redevelopment Zone Guidelines.

The *8th and Penn Neighborhood Redevelopment Zone Guidelines* include the following in the purpose of the guidelines:

- 1. Foster economic viability by encouraging redevelopment and new development.*
- 4. Maintain the unique identity of East Lawrence.*
- 6. Build upon historical character and foster diversity while meeting the goals of the Horizon 2020 Comprehensive Plan and the East Lawrence Neighborhood Plan." (page 5)*

"As stated in the East Lawrence Neighborhood Revitalization Plan, the unique character of the East Lawrence residential neighborhood is, in part, the coexistence of commercial, manufacturing, and residential uses of land. In other words, this neighborhood has traditionally been a mixed-use community. Redevelopment and new development within the East Lawrence neighborhood should respect and expand this mixed-use tradition." (page 11)

The proposed rezoning would maintain the unique identity of East Lawrence as it would expand the mixed-use tradition and would encourage redevelopment of the subject property.

Staff Finding –The rezoning request is in conformance with recommendations of both the *East Lawrence Neighborhood Revitalization Plan* and *East Lawrence Neighborhood Plans* for redevelopment of existing businesses and maintaining the mixed use nature of the neighborhood.

The 8th and Penn Neighborhood Redevelopment Zone Guidelines recommend the compatible mix of residential, office, industrial, and warehouse uses with limited retail. The rezoning request will allow for the area to be further redeveloped with a mix of uses with the 25% cap on overall retail for the area.

The proposed rezoning and change of use complies with recommendations in the area plans and the *8th and Penn Street Neighborhood Redevelopment Zone Guidelines*.

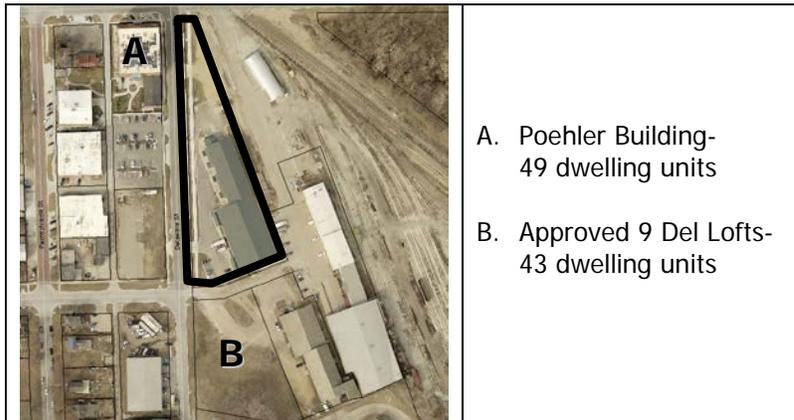
5. SUITABILITY OF SUBJECT PROPERTY FOR THE USES TO WHICH IT HAS BEEN RESTRICTED UNDER THE EXISTING ZONING REGULATIONS

Applicant’s Response:

“The current IG restriction is only slightly different from the proposed IL restriction, but the difference is enough to warrant the rezoning fee and effort to satisfy a pool of tenants that are inquiring about the building. Particularly, one potential tenant is requesting a live-work studio that would be a huge asset to the neighborhood, but the IG restriction does not allow live-work use. Additionally, there are other artists, tradesmen and professionals such as tattoo artists that are currently not allowed to operate in the IG restriction.”

The property is currently zoned IG which permits industrial uses, including high intensity industrial uses with off-site nuisance impacts. The uses which are permitted in the IG (existing) and IL (proposed) Districts are compared in Attachment A.

The property is suitable for industrial uses, but the close proximity of residences, see Figure 4, makes the site unsuitable for explosive storage and the intense industrial uses which could have negative off-site impacts. Given the proximity of these residences, the subject property is not well suited for the uses to which it is restricted with the IG Zoning.



- A. Poehler Building- 49 dwelling units
- B. Approved 9 Del Lofts- 43 dwelling units

Figure 4. Existing and approved residential uses in the immediate area.

Staff Finding – As the property is located in an area that is identified as an industrial area in the comprehensive plan and has historically been used for industrial uses, industrial zoning and uses are appropriate including the uses to which it would be restricted with the proposed IL Zoning.

6. LENGTH OF TIME SUBJECT PROPERTY HAS REMAINED VACANT AS ZONED

Applicant’s Response:

"It has remained vacant since an industrial drill bit tenant moved out of the space in the winter of 2014."

The property is developed with an industrial building which is used for industrial, warehouse, and associated office uses. The applicant indicated that the particular tenant space which will be filled with this rezoning was vacated in January, 2014. The change in zoning is intended to accommodate tenants that are interested in uses which are not permitted in the IG District such as work/live units and limited retail.

Staff Finding – The property is not vacant. Rezoning is being requested to allow a change of use on a developed property.

7. EXTENT TO WHICH REMOVAL OF RESTRICTIONS WILL DETRIMENTALLY AFFECT NEARBY PROPERTIES

Applicants Response:

"Due to the minimal differences in traffic flow, use and activity, the impact on the nearby properties will be insignificant if not universally positive. Light Industrial Designation compared to General Industrial Designation is only slightly different, but the difference allows for a broader scope of uses to satisfy the current demand for art studios, printmaking shops, furniture creation and live-work spaces."

The removal of restrictions will allow a work/live studio, artist galleries, and a tattoo artist to be located on the property. It will also open up the property for other uses permitted in the IL District in the future.

EXISTING AND PROPOSED USES

The existing and proposed uses are similar to the uses which are located in the 8th and Penn Neighborhood Redevelopment Zone. The only residential use permitted in the IL District is a *Work/Live unit* which is defined in the Code as: *"A space within a building that consists of a dwelling unit which is accessory to a nonresidential use and has direct internal access to the nonresidential use."* Residential uses are located to the west of the subject property in the Poehler Building and a multi-dwelling residential development has been approved for the adjacent property to the south. The addition of the *Work/Live Unit* should be compatible with the adjacent uses. The art galleries are also very similar to the retail uses that are located in other buildings in the 8th and Penn Redevelopment Zone and are compatible with the character of this area. The tattoo parlor is a retail use that is classified as a *Personal Improvement* use similar to a beauty shop. The galleries and tattoo parlor are permitted uses in the commercially zoned portion of the 8th and Penn Redevelopment Zone to the west of the subject property.

The rezoning should have a positive impact on the nearby properties as it would prohibit the more intense industrial uses which are permitted in the IG District and would allow a broader mix of uses on the subject property, in keeping with the mixed use nature of the area. In staff's opinion, the uses permitted in the IL District are compatible with the character of the area and should not have a negative impact.

USE RESTRICTIONS

The following uses permitted in the commercial portion of the 8th and Penn Redevelopment Zone were restricted with rezoning of the property to the C-5 District, Ordinance Number 8054:

- Bars [unless 55% of gross receipts are derived from food sales as outlined in 20-509(5)(i)],
- Liquor Store,
- Ambulance Service
- Car or Truck Wash,
- Auto Repair,
- External drive-through ATM or drive-through window [walk-up ATM's are allowed],
- Furriers,
- Pawnshop,
- Mobile Home Sales and Service
- Golf Driving Range,
- Pet Store [animal sales],
- Loan Office [short-term cash advance loans], and
- Convenience Store with gasoline sales.

Uses on this list that are permitted in the IL Zoning, and their current classification, are:

- Liquor Store, *General Retail Sales*
- Ambulance Service, *Public Safety*
- Car or Truck Wash, *Cleaning (Car Wash)*
- Auto Repair, *Light Equipment Repair*
- External drive-through ATM or drive-through window
- Furriers *General Retail Sales and Services*
- Pawnshop, *General Retail Sales*
- Mobile Home Sales and Service, *Heavy Equipment Sales/Rental/Repair*
- Golf Driving Range, Participant Sports and Recreation, outdoor
- Pet Store [animal sales] *General Retail Sales*
- Loan Office [short-term cash advance loans] *Financial, Insurance, and Real Estate Office*
- Convenience Store with gasoline sales, *Gas and Fuel Sales*

The CS portion of the 8th and Penn Neighborhood Redevelopment Zone is in close proximity to a residential neighborhood to the west. Restricted uses were proposed by the neighborhood association and serve primarily to insure compatibility with the nearby residential area. Given the subject property's current industrial zoning and adjacency to other industrial uses, it is staff's opinion that these restrictions are not necessary to insure compatibility with nearby uses. The restricted uses were listed as individual uses in the pre-2006 Development Code but are now contained within larger use groups. For instance the various retail uses: 'liquor store', 'pet store', and 'furrier', would need to be restricted specifically from the retail uses that are permitted in the IL District. Animal Service uses were added with the adoption of the 2006 Development Code, so while 'pet shops' might be restricted the following animal services would be permitted: *Kennel, Livestock Sale, Sales and Grooming, and Veterinary*. Restricting 'auto repair' would be placing a restriction on the industrial district to prohibit one of the predominate uses in the area.

The East Lawrence Neighborhood Association has typically opposed the location of short term loan offices in the neighborhood based in part on the demographics of the neighborhood. Staff recommends conditioning the zoning to restrict the *Financial, Insurance, and Real Estate Office* use so that short-term cash advance loans and car title loan offices

are not permitted in order to maintain consistency with rezonings on other portions of East Lawrence.

Due to the inconsistency between the uses listed in the restricting ordinance and the permitted uses listed in the Development Code, and the fact that this is an industrially zoned property in a mixed use, historically industrial district Staff does not recommend applying the restrictions that were applied to the CS portion of the 8th and Penn District to the IL zoned portion with the exception of the 'loan office-short term cash advance loans' use.

Staff Finding – Uses permitted within the IL District are compatible with the nearby industrial, multi-dwelling residential, and commercial uses. Restricting the *Financial, Insurance, and Real Estate Office* use to prohibit short-term loan offices from the area would maintain consistency with the remainder of the 8th and Penn Neighborhood Redevelopment Zone.

8. THE GAIN, IF ANY, TO THE PUBLIC HEALTH, SAFETY AND WELFARE DUE TO THE DENIAL OF THE APPLICATION, AS COMPARED TO THE HARDSHIP IMPOSED UPON THE LANDOWNER, IF ANY, AS A RESULT OF DENIAL OF THE APPLICATION

Applicants Response:

"There is much to be gained for the public in attracting business and uses that are cleaner, require less large equipment and machinery and create more foot traffic in the area. The building needs to stay occupied when the demand is there as it is now, and a fully occupied district helps to attract more private and public investment. More investment leads to an improved sense of place, infrastructure upgrades and more money spent in the area, which inevitably, makes for a safer area to be in when it is an area people want to explore.

If the rezoning application is denied, the site will remain unoccupied and the investment the city has made in the WAD will stall their return on investment by handicapping the growth in the neighborhood. It would be understandable if there were speculation as to the type of tenant that would like to lease space in the building, but the tenants have agreed to terms and are waiting to begin operation in the building as soon as the proper city requirements have been met."

Evaluation of these criteria includes weighing the benefits to the public versus the benefits of the owner of the subject property. Benefits are measured based on the anticipated impacts of the rezoning request on the public health, safety and welfare.

Denial of the rezoning would leave the area open for development of the uses permitted within the IG District which would include the *Intensive Industrial* and *Explosive Storage* uses. The public health, safety, and welfare would benefit from the approval of the IL zoning request by removal of the more intense industrial uses. The IL District would allow additional retail, recreational, and residential uses which are considered to be compatible with light intensity commercial zoning.

Staff Finding – Approval of the rezoning request would benefit the public health, safety, and welfare by removing the potential for high intensity industrial uses on the subject property which is in close proximity to residential uses: the Poehler Building to the west and the proposed 9 Del Lofts to the south. The rezoning would allow a greater mix of uses on the

subject property with the addition of limited residential and retail uses in addition to the industrial uses which are permitted in the IL District.

PROFESSIONAL STAFF RECOMMENDATION

This staff report reviews the proposed rezoning request for its compliance with the Comprehensive Plan, adopted plans for the area, the Golden Factors, and compatibility with surrounding development. The rezoning request is compliant with recommendations for mixed use development in *Horizon 2020*. Staff recommends approval of the rezoning request for approximately 1.8 acres from IG (General Industrial) District to IL (Limited Industrial) District and forwarding it to the City Commission with a recommendation for approval based on the findings of fact found in the body of the staff report and subject to the following condition:

1. The *Financial, Insurance, and Real Estate Offices* use shall be restricted in the District to prohibit the following financial office uses:
 - a. Payday advance or other short term loan businesses defined generally as an establishment that makes small consumer loans, usually backed by a postdated check or authorization to make an electronic debit against an existing financial account, where the check or debit is held for an agreed-upon term, or until an applicant's next payday, and then cashed unless the customer repays the loan to reclaim such person's check.
 - b. Car title loan businesses defined generally as an establishment that makes small consumer loans that leverage the equity value of a car or other vehicle as collateral where the title to such vehicle is owned free and clear by the loan applicant and any existing liens on the car or vehicle cancel the application. The loan terms are often for 30 days and failure to repay the loan or make interest payments to extend the loan allows the lender to take possession of the car or vehicle.

TABLE 1. COMPARISON OF PERMITTED USES: IL and IG

To illustrate the differences between the IL and IG Districts, the uses which are not permitted in both districts are shown in **bold print**. These are evaluated in Table 2.

| USE GROUPS | IL | IG |
|-----------------------------------|---|---------------------------------|
| Household Living | Mobile Home | Mobile Home |
| | Work/Live Unit | |
| Community Facilities | Cemetery | |
| | College/University | College/University |
| | Day Care Center | Day Care Center |
| | Detention Facilities (SUP) | Detention Facilities (SUP) |
| | Lodge Fraternal & Civic Assembly | |
| | Postal & Parcel Service | Postal & Parcel Service |
| | Public Safety | Public Safety |
| | Funeral & Interment | |
| | Temporary Shelter (A/SUP) | Temporary Shelter (SUP) |
| | Social Service Agency | Social Service Agency |
| | Community Meal Program (A/SUP) | Community Meal Program (SUP) |
| | Utilities, Minor | Utilities, Minor |
| | Utilities, Major (SUP) | Utilities, Major |
| | Medical Facilities | Health Care Office |
| Recreational Uses | Active Recreation | Active Recreation (SUP) |
| | Participant Sports & Recreation (Indoor/Outdoor) | |
| | Passive Recreation | Passive Recreation |
| | Nature Preserve/Undeveloped | Nature Preserve/Undeveloped |
| Religious Assembly | Campus/Community & Neighborhood Institution | |
| Animal Services | Kennel | Kennel |
| | Livestock Sale | Livestock Sale |
| | Sales and Grooming | Sales and Grooming |
| | Veterinary | Veterinary |
| Eating & Drinking Est. | Accessory Bar (A) | |
| | Fast Order Food | |
| | Fast Order Food/Drive-In | |
| | Quality Restaurant | |
| Office | Administrative and Professional | Administrative and Professional |
| | Financial, Insurance & Real Estate | |
| | Other | Other |
| Parking Facilities | Accessory (A) | Accessory (A) |
| | Commercial | Commercial |
| Retail Sales & Service | Building Maintenance | Building Maintenance |
| | Business Equipment | |
| | Business Support | Business Support |

| | | |
|---|---------------------------------------|---------------------------------------|
| | Construction Sales and Service | Construction Sales and Service |
| | Food and Beverage | |
| | Mixed Media Store | |
| | Personal Convenience | |
| | Personal Improvement | |
| | Repair Service, Consumer | |
| | Retail Sales, General | |
| Transient Accommodations | Hotel, Motel, Extended Stay | |
| Vehicle Sales & Services | Cleaning (Car Wash) | Cleaning (Car Wash) |
| | Fleet Storage | Fleet Storage |
| | Gas and Fuel Sales | Gas and Fuel Sales |
| | | Truck Stop (SUP) |
| | Equipment Repair (Light/Heavy) | Equipment Repair (Light/Heavy) |
| | Inoperable Vehicles Storage | Inoperable Vehicles Storage |
| | Equipment Sales/Rentals (Light/Heavy) | Equipment Sales/Rentals (Light/Heavy) |
| | RV and Boat Storage | RV and Boat Storage |
| Industrial Facilities | | Explosive Storage |
| | Industrial, General | Industrial, General |
| | | Industrial, Intensive |
| | Laundry Service | Laundry Service |
| | Mfg & Production, Ltd. | Mfg & Production, Ltd. |
| | Mfg & Production, Tech. | Mfg & Production, Tech. |
| | Research Service | Research Service |
| | Scrap and Salvage (SUP) | Scrap and Salvage (SUP) |
| Wholesale Storage & Distribution | Exterior Storage (A) | Exterior Storage (A) |
| | Heavy (SUP) | Heavy |
| | Light | Light |
| | Mini-Warehouse | Mini-Warehouse |
| Agriculture | Agricultural Sales | Agricultural Sales |
| | Agriculture, Crop | Agriculture, Crop |
| Communications Facilities | Amateur & Receive-only Antennas (A) | Amateur & Receive-only Antennas (A) |
| | Broadcasting Tower | Broadcasting Tower |
| | Communications Service Establishment | Communications Service Establishment |
| | Telecommunications Antenna (A) | Telecommunications Antenna (A) |
| | Telecommunications Tower (SUP) | Telecommunications Tower (SUP) |
| | Satellite Dish (A) | Satellite Dish (A) |
| Mining | | Mining (SUP) |
| Recycling Facilities | Large Collection | Large Collection |
| | Small Collection | Small Collection |
| | Processing (SUP) | Processing |