

505 Travis Street, Suite 440 | Shreveport, LA 71101  
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## STAFF REPORT – CITY OF SHREVEPORT

JULY 7, 2021

**AGENDA ITEM NUMBER: # 20**  
**MPC Staff Member:** Maryam Moradian  
**City Council District:** All Districts  
**Parish Commission District :** All Districts

**CASE NUMBER:** 21-85-C: City of Shreveport UDC Code-Text Amendments  
**APPLICANT:** METROPOLITAN PLANNING COMMISSION  
**REQUEST:** **Payday Loan Code Text (Ordinance) Amendments to the Shreveport UDC**

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**DESCRIPTION:** The City of Shreveport Unified Development Code (UDC) undergoes regular review to ensure that the Code promotes sound, stable, and desirable development within the jurisdiction of the City, to correct errors in the text, or to accommodate changes or changing conditions in a particular area. Amendments to the UDC are processed as either general amendments, suggested and reviewed by the MPC staff, or amendments that include those that are legally necessary, incorporate previously approved ordinances or determinations or are emergency amendments (City designated). Below is information on all proposed amendments under review or consideration.

Payday loans are small, short-term loans. They're usually for \$500 or less, and typically have to be repaid within two to four weeks. Also called cash advance loans, they are legal in most states. To get a payday loan, you give the lender a personal check for the amount you want to borrow, plus the lender's fees. Or, you authorize the lender to take the loan amount, plus fees, from your bank account electronically. If you don't repay the loan on time, the lender can cash the check or electronically debit your account.

The principal purpose of revising the existing ordinance is to establish regulations loan on a short-term basis; ensure that Pay Day/Title Loan Agency activities do not threaten the character of the neighborhoods; and ensure that such Pay Day/Title Loan Agency activities do not become a nuisance or threaten the public health, safety or welfare of neighboring properties.

**BACKGROUND:** The Shreveport Unified Development Code (UDC) serves as the official land use and development regulatory ordinance for the City of Shreveport. Periodically, revisions are required to reflect the changing nature of business in our community. These proposed amendments are intended to be more user-friendly, concerning various housekeeping and corrective changes.

City Councilman, John Nickelson, and the Parish Commissioner, Steven Jackson have requested MPC to address the community and the City issues created by operating Payday Loan businesses in Shreveport.

**FINDINGS:** The growth of payday lending has created both new opportunities and challenges for Shreveport and its residents. It has become clear that the existing regulations for payday lending services are outdated, and currently do not reflect the nature

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of business in Shreveport. Therefore, the City is considering the best way to manage the payday lending industry moving forward.

Currently, **PayDay/Title Loan Agency** requires a special use permit or permitted by right in any allowable zoning districts (as depicted within the Use Matrix) and no certain distances from residents.

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### PROPOSED TEXT AMENDMENT(S):

The purpose of the City of Shreveport UDC was to update, consolidate, and reformat the former subdivision and zoning regulations. It was acknowledged that upon adoption that additional corrections and policy amendments to these regulations would be forthcoming in the future. Staff is proposing the following amendments at this time:

- Amending Article 5, Uses
- Amending Article 6, Use Standards

Amendment 1.

**Amend Table 5-1 in Article 5. USES, Section 5.2 USE MATRIX in the Shreveport UDC with Update/Add "Pay Day/Title Loan Agency" as a Special Use in the following zoning districts.**

- C-3 General Commercial Zoning District (S)
- C-4 Heavy Commercial Zoning District (S)
- C-UC Urban Corridor Zoning District (S)

Amendment 2.

**Amend "Pay Day/Title Loan Agency " in ARTICLE 6. USE STANDARDS, SECTION 6.1 PRINCIPAL USE STANDARDS, Subsection 6.1.BB in the City of Shreveport UDC with the following updates:**

1. Payday/title loan agencies must be located no closer than 2,000 feet from any other existing payday/title loan agencies, as measured from a point of the lot line on which any payday/title loan agency use is proposed to be located to the nearest point on the lot line on which any other existing similar use is located.
2. Payday/title loan agencies must be located no closer than 1,000 ft. from any church or religious institution, school (public or private), playground or recreational facility, residential-zoned lot, multi-family apartment complex, condominium, or other similar use, as measured from a point of the lot line on which any payday/title loan agency use is proposed to the nearest point on the lot line from any of the aforementioned uses.
3. Any existing payday/title loan agency as of the effective date of this Code that does not meet the spacing requirement is deemed conforming; this applies only to payday/title loan agencies that are allowed as a permitted or special use within the district. If a payday/title loan agency is no longer allowed within a district as of the effective date of this Code, it is a nonconforming use.
4. Payday/title loan agencies must be situated only within a freestanding building and must not be co-located in the same structure as other uses.
5. Drive-through facilities for payday/title loan agencies, or other similar use, are prohibited.
6. Payday/title loan agencies' hours of operation shall be between the hours of 7:00 a.m.- 7:00 pm. on any day of the week unless otherwise specified

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as part of the special use approval.

### APPROVAL STANDARDS:

The purpose of Section 16.1.E.1 is to provide a uniform means for amending the text of the Unified Development Code whenever the public necessity, convenience, general welfare, comprehensive plan, or appropriate land-use practices justify or require doing so. In their determination of a decision, the MPC shall weigh the relevance to which the proposed amendment:

**a. Promotes public health, safety, and welfare.**

The proposed text amendments promote public health, safety, and welfare.

**b. Promotes the Master Plan and any adopted land -use policies.**

The proposed text amendments are consistent with the Master Plan.

**c. Promotes intent of this Code.**

These amendments will clarify current practices, thus promoting the intent of the Code.

**d. Corrects an error or omission, adds clarification to existing requirements, or reflects a policy change.**

Staff finds the proposed amendments would improve compatibility among uses and would assist in ensuring efficient development outside the City.

**e. The extent to which the proposed amendment creates nonconformities.**

N/A.

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### STAFF ASSESSMENT:

Based on staff analysis, review of the above standards, and facts of record, MPC Staff concludes that the MPC Board recommendation for the City Council to **APPROVE** the requested code text amendments is warranted. If approved, Articles 5 and 6 on the addition of the PayDay/Title Loan Agency, would be amended. A majority vote of the MPC Board members present and voting is required to recommend approval to the City Council.

Board may:

Alternatively, based on information provided at the public hearing, the MPC

- Recommend denial of the code text amendments.

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### PUBLIC ASSESSMENT:

There was no support or opposition present .

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### MPC BOARD

**RECOMMENDATION:** The Board voted 7-0 to recommend this application for approval.

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The information stated herein is the result of discussion by a staff review team. The Planning Commission and its Members will use all information made available to them in making their decision. A Planning Commission approval is a use approval only. The applicant is still responsible for complying with all other applicable Zoning Ordinance requirements and obtaining all necessary permits and approvals from other departments or agencies. This shall include, but not be limited to the requirements of the Zoning Administrator, building permits, liquor licenses, the parish health unit, and Certificates of Occupancy.

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