



# City of Lauderhill

City Commission  
Chambers at City Hall  
5581 W. Oakland Park  
Blvd.  
Lauderhill, FL, 33313  
www.lauderhill-fl.gov

## File Details

**File Number: 24R-5456**

**File ID:** 24R-5456

**Type:** Ordinance

**Status:** First Reading

**Version:** 1

**Reference:**

**In Control:** City Commission Meeting

**File Created:** 12/14/2023

**File Name:** Code-Check Cashing Store Accessory Use

**Final Action:**

**Title: ORDINANCE NO. 24O-02-109: AN ORDINANCE OF THE CITY OF LAUDERHILL, FLORIDA AMENDING THE LAND DEVELOPMENT REGULATIONS (LDR) AMENDING SCHEDULE A, LAND USE CLASSIFICATIONS TO AMEND DEFINITIONS OF "CHECK CASHING" and "PAY DAY LOAN STORE"; AMENDING ARTICLE III., ZONING DISTRICTS, PART 5.0., SPECIAL REGULATIONS FOR SPECIFIC LAND USE CLASSIFICATIONS, SECTION 5.11, CHECK CASHING; AMENDING SCHEDULE B, ALLOWABLE USES, SCHEDULE B-2, NON-RESIDENTIAL DISTRICTS TO ADD CHECK CASHING ACCESSORY USE DESIGNATIONS IN PERMITTED ZONING DISTRICTS; AMENDING CITY CODE OF ORDINANCES SECTION 12-53, LOCAL BUSINESS TAX, TO ADD RATE FOR NON-CONFORMING PAY DAY LOAN STORE USE; PROVIDING FOR FINDINGS AND CONCLUSIONS; PROVIDING FOR CONFLICTS; PROVIDING FOR AN EFFECTIVE DATE (REQUESTED BY CITY MANAGER, DESORAE GILES-SMITH).**

**Notes:**

**Sponsors:**

**Enactment Date:**

**Attachments:** REVISED ORD-24O-02-109-Code-LDR-Check Cashing Text.pdf, Attachment A - DRR - Check Cashing, Attachment B - ORD 13O-05-119

**Enactment Number:**

**Contact:**

**Hearing Date:**

\* **Drafter:** apetti@laudershill-fl.gov

**Effective Date:**

## History of Legislative File

Version:	Acting Body:	Date:	Action:	Sent To:	Due Date:	Return Date:	Result:

## Text of Legislative File 24R-5456

**ORDINANCE NO. 24O-02-109: AN ORDINANCE OF THE CITY OF LAUDERHILL,**

**FLORIDA AMENDING THE LAND DEVELOPMENT REGULATIONS (LDR) AMENDING SCHEDULE A, LAND USE CLASSIFICATIONS TO AMEND DEFINITIONS OF "CHECK CASHING" and "PAY DAY LOAN STORE"; AMENDING ARTICLE III., ZONING DISTRICTS, PART 5.0., SPECIAL REGULATIONS FOR SPECIFIC LAND USE CLASSIFICATIONS, SECTION 5.11, CHECK CASHING; AMENDING SCHEDULE B, ALLOWABLE USES, SCHEDULE B-2, NON-RESIDENTIAL DISTRICTS TO ADD CHECK CASHING ACCESSORY USE DESIGNATIONS IN PERMITTED ZONING DISTRICTS; AMENDING CITY CODE OF ORDINANCES SECTION 12-53, LOCAL BUSINESS TAX, TO ADD RATE FOR NON-CONFORMING PAY DAY LOAN STORE USE; PROVIDING FOR FINDINGS AND CONCLUSIONS; PROVIDING FOR CONFLICTS; PROVIDING FOR AN EFFECTIVE DATE (REQUESTED BY CITY MANAGER, DESORAE GILES-SMITH).**

**Request Action:**

Staff is requesting approval of an Ordinance in order to adopt a text amendment to make a distinction between "check cashing" services and "pay day loan store" uses.

**Need:**

An ordinance was adopted by the City Commission in 2013 (13O-05-119) prohibiting payday loans as a prohibited use; however, it wasn't clear that a "pay day loan" is also prohibited as an accessory use. This amendment re-affirms that it is prohibited as both a principal & accessory use. It also clarifies that a check cashing service was permitted as an accessory use in the CG and CC zoning districts.

**Summary Explanation/ Background:**

Staff is requesting an amendment to the Land Development Regulations to correct a clerical error when Ordinance No. 13O-05-119 was passed in order to properly reflect that check cashing is permitted as an accessory use in the General Commercial (CG) and Community Commercial (CC) zoning districts, except in any new convenience stores uses established after January 28, 2013, and also to distinguish between check cashing (as an ancillary service) versus a Pay Day Loan Store. Currently the adopted regulations combine these two uses in name; however, "check cashing," as a use is common among other uses. The City Commission directed Staff to correct the clerical error in Schedule B and to distinguish between these two uses at a Workshop held on November 27, 2023. The proposed amendment to the Land Development Regulations was presented to the Planning & Zoning Board (P&ZB) at the January 30th Meeting. The P&ZB unanimously recommended approval to the City Commission.

Specifically, the proposed amendments include: (a) Renaming the use classification in Chapter 12 of the Code of Ordinances, (b) creating two separate uses: (1) CHECK CASHING & (2) PAY DAY LOAN STORE, and (3) updating Schedule B to include check cashing as an accessory use in the CG and CC zoning districts, excluding any new convenience store uses established after January 28, 2013.

**Attachments:**

Exhibit A - Development Review Report  
Exhibit B - Ordinance 13O-05-119

**Cost Summary/ Fiscal Impact:**

Include projected cost, approved budget amount and account number, source of funds, and any future funding requirements

**Estimated Time for Presentation:** 5 Minutes (if necessary)

**Master Plan:**

**Goal 1: Clean, Green Sustainable Environment**

- Increase mass transit ridership
- Reduce City energy consumption
- Reduce water consumption

**Goal 2: Safe and Secure City of Lauderhill**

- Crime in lower 50% in Broward
- Residents feel safe in neighborhood
- Reduce emergency fatalities

**Goal 3: Open Spaces and Active Lifestyle for all ages**

- Increase participation in youth sports
- Add new park land and amenities
- Increase attendance at cultural programs and classes

**Goal 4: Growing Local Economy, Employment and Quality of Commercial Areas**

- Increase commercial tax base
- Increase employment in Lauderhill businesses
- Decrease noxious and blighted uses in commercial areas

**Goal 5: Quality Housing at all Price Ranges and Attractive Communities**

- Neighborhood signs and active HOAs
- Housing & streets improved, litter reduced
- Increase proportion of single family homes and owner occupied housing

**Goal 6: Efficient and Effective City Government, Customer Focused & Values Diversity**

- Improves City efficiency
- Increase use of Information Technology
- Increases residents perception of Lauderhill as an excellent place to live