

024553  
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First Reading 2-15-21

Second Reading 3-1-21

Ordinance No. 024553

Council Bill No. B 60-21

**AN ORDINANCE**

amending Chapter 29 of the City Code as it relates to the definition of a bank and financial institution, consumer lending institution and pawn shop in the Unified Development Code (UDC); and fixing the time when this ordinance shall become effective.

BE IT ORDAINED BY THE COUNCIL OF THE CITY OF COLUMBIA, MISSOURI, AS FOLLOWS:

SECTION 1. Chapter 29 of the Code of Ordinances of the City of Columbia, Missouri, is hereby amended as follows:

Material to be deleted in ~~strikeout~~; material to be added underlined.

Sec. 29-1.11. Definitions and rules of construction.

(a) *Definitions—General.* For the purpose of this chapter 29, the following words and terms are defined to mean the following:

...

*Awning.* A roof-like cover, made of fabric, or other flexible material, over a door or window and attached to a building.

*Bank and financial institution.* An establishment that provides financial and banking services to consumers and clients, and is federally or state chartered. Such establishments may include banks, savings and loans associations, savings banks, credit unions, other similar facilities open to the public and engaged in deposit banking, automatic banking and teller machines, and related functions. This use does not include establishments meeting the definition of "consumer lending institution" or "pawn shop."

...

*Conservation.* The protection of valuable resources, including but not limited to plants and animals, natural areas, and interesting and important structures and buildings, from the damaging effects of human activity.

Consumer lending institution. An establishment which engages in the business of providing money to customers on a temporary basis, wherein such loans are secured by post-dated check, paycheck, or car title. The classification does not include a state or federally chartered bank, savings and loan association, credit union, or mortgage broker or originator. This classification does include, but is not limited to, check cashing stores, payday loan stores, and car title loan stores.

*Paved area.* For purposes of landscaping and buffering regulations, "paved area" means open areas used or occupied by motor vehicles including parking areas, loading areas and driveways. "Paved area" does not include areas under the roof of a building, sidewalks or pedways.

Pawn shop. A business that lends money on the security of pledged goods or that is engaged in the business of purchasing tangible personal property on condition that it may be redeemed or repurchased by the seller for a fixed price within a fixed period of time.

Sec. 29-3.2. Permitted use table.

Table 29-3.1: COLUMBIA, MISSOURI, PERMITTED USE TABLE														Use-Specific Standards, in Section 29-3.3
P=Permitted use C=Conditional use A=Accessory use CA=Conditional Accessory use T=Temporary use														
Zoning District	Residential				Mixed Use					Special Purpose				
	R-1	R-2	R-MF	R-MH	M-OF	M-N	M-C	M-DT	M-BP	IG	A	O	PD	
LAND USE CATEGORY														
<b>COMMERCIAL USES</b>														
<b>Office</b>														
<u>Bank and Financial Institution</u>					P	P	P	P	P	P				
Commercial or Trade School					P	P	P	P	P	P				(t)
<u>Consumer Lending Institution</u>					P	P	P	P	P	P				
Medical Marijuana Testing Facility							P		P	P				(qq)
Office					P	P	P	P	P	P				

**Table 29-3.1: COLUMBIA, MISSOURI, PERMITTED USE TABLE**  
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**CA=Conditional Accessory use T=Temporary use**

Zoning District	Residential				Mixed Use					Special Purpose			Use-Specific Standards, in Section 29-3.3	
	R-1	R-2	R-MF	R-MH	M-OF	M-N	M-C	M-DT	M-BP	IG	A	O		PD
LAND USE CATEGORY														
<b>COMMERCIAL USES (cont.)</b>														
<b>Office</b>														
Research and Development Laboratory					P	P	P	P	P	P			Per PD Approval	(u)
Wholesale Sales Office or Sample Room							P	P	P	P				
...														
<b>Retail</b>														
Alcoholic Beverage Sale						P	P	P	P	P				(z)
Medical Marijuana Dispensary Facility							P	P		P			Per PD Approval	(qq)
<u>Pawn Shop</u>						<u>P</u>	<u>P</u>	<u>P</u>		<u>P</u>				(rr)
Retail, Adult							P	P		P				(x)
Retail, General						P	P	P		P				(aa)
...														

**Sec. 29-3.3. Use-specific standards.**

All uses for which the permitted use table in section 29-3.2 shows use-specific standard(s) shall comply with the applicable standard(s) in this section. In addition, all development shall comply with all other applicable provisions of this chapter.

In the event of a conflict between these use-specific standards and the requirements of chapter 29-4, the use-specific standards set forth in this section shall apply, except in the M-DT district, where the standards of the M-DT district will apply.

Where these use-specific standards require spacing between uses, no existing use that complied with applicable spacing requirements when the primary use was established on the property shall be made nonconforming because of the later location of any facility closer than the required spacing or because of an amendment to this chapter changing any applicable spacing distance.

(a) *Primary use of land and buildings: Dwelling, one-family detached.*

(rr) Primary use of land and buildings: retail, general. This use is subject to the following additional standards:

- (1) A pawn shop use in the M-N and M-BP districts may not exceed a gross floor area of fifteen thousand (15,000) square feet. A single structure may contain more than these amounts of gross floor area, as long as no use within the structure exceeds the applicable size set forth herein;
- (2) A pawn shop use in the IG district may not exceed a gross floor area of fifteen thousand (15,000) square feet, except upon issuance of a conditional use permit; and
- (3) Merchandise may not be displayed, stored, or offered for sale on any yard adjacent to a residential zoning district.

SECTION 2. This ordinance shall be in full force and effect from and after its passage.

PASSED this 14 day of March, 2021.

ATTEST:

  
\_\_\_\_\_  
City Clerk

  
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Mayor and Presiding Officer

APPROVED AS TO FORM:

  
\_\_\_\_\_  
City Counselor