

HORN LAKE PLANNING COMMISSION MEETING
January 30, 2018 | 6:00 P.M. | City Hall

STATE OF MISSISSIPPI
COUNTY OF DESOTO
CITY OF HORN LAKE

Be it remembered that a City of Horn Lake Planning Commission meeting was held in the City Hall Court Room on the above date at 6:00 PM, this being the time and place for said meeting.

PRESENT: Commissioners: Amy Marshall, Larry Ray, Jimmy Stokes, Sharon Magee and Robert Kendall, Robert Barber – Interim Planning Director

The minutes from the December 18th, 2018 meeting were reviewed and Commissioner Ray made a motion to approve the minutes as submitted. The motion was seconded by Commissioner Amy Marshall. The motion passed by unanimous vote.

New Business

1. Applications: There were no development case application to be heard.
2. Mr. Barber brought up the matter of the definition of Urban Banks. He stated that the zoning ordinance definition was unclear and that the Board declared a moratorium on the definition until clarified. Mr. Barber reviewed the attached memo and maps with the planning commission and outlined basic choices. After discussion, the Planning Commission moved to have a hearing on the matter at its next meeting to determine the appropriate definition. stated he would bring recommendations at the next meeting.

All items on the agenda having been addressed and there being no items under Old Business or any further points of discussion the meeting was adjourned by the Chair.

Respectfully submitted,

Robert Barber, FAICP – City of Horn Lake Interim Planning Director



MEMORANDUM

Date: January 29, 2018
To: City of Horn Lake Planning Commission
From: Bob Barber
Subject: Definition of Urban Bank

Commissioners,

As you will recall, the City has enacted a moratorium on "Urban Banks" as listed in the Horn Lake Zoning Ordinance, but currently undefined. The purpose of this moratorium was to allow time to develop a definition of "Urban Bank".

Currently, reference to an Urban Bank is found only in the Table of Uses as follow:

ARTICLE XII. - USE CHART  

Uses Permitted	O	C1	C3	C4	PBP	M1	M2	PUD	OTC
Transportation terminal for air, rail, truck or water						P	P		
Travel trailer parks			C						
Urban Banks (including check cashing, title loan)						C	C		

After research, the following definition is proposed:

Urban Bank: any entity including, but not limited to, check cashing, title loans, small lenders, consumer finance or any other similar type business licensed by the Mississippi Department of Banking and Consumer Finance under MS Code 75-67-1 et seq.

This definition would include personal finance companies, check cashers, title loans and other similar lenders. Essentially these establishments offer loans, but do not offer deposit services or savings services.

Adding the definition will require the Article II of the Horn Lake Zoning Ordinance to be amended.