

ORDINANCE 2026-13

An ordinance to modify Appendix A, Zoning related to Pawn Shops and Short Term Loan Shops and to repeal all ordinances and parts of the ordinances of the City of Irondale in conflict therewith

WHEREAS, it is the responsibility of the governing body of the City of Irondale, Alabama (“City”) to set policies and enact regulations which improve the quality of life for everyone who lives, works or does business in the city and to attract new residents and new diverse businesses and industry to become a part of the community; and

WHEREAS, it is an inherent function of the City to facilitate growth and diversification of the City’s economic platform through business recruitment, retention and expansion; and

WHEREAS, the City actively seeks positive change through the implementation of new zoning regulations that will ensure sustainable growth and development of City businesses and neighborhoods.

NOW, THEREFORE BE IT ORDAINED BY THE CITY COUNCIL OF THE CITY OF IRONDALE, ALABAMA in regular meeting duly assembled, a quorum being present, as follows:

Section 1. MODIFICATION OF APPENDIX A, ARTICLE II – DEFINITIONS.
Appendix A, Article II, Definitions, of the *Municipal Code of the City of Irondale, Alabama* is hereby amended to add Section 2:69A – Pawn Shop as follows:

Appendix A – Zoning

Article II – Definitions

Section 2:69A – Pawn Shop. Any place of business, premises, building, room, space or portion thereof where the business of a pawnbroker and/or secondhand dealer (as defined in Chapter 5, Article III, Section 5-101 of the *Municipal Code of the City of Irondale, Alabama*) is conducted.

Section 2. MODIFICATION OF APPENDIX A, ARTICLE II – DEFINITIONS.
Appendix A, Article II, Definitions, of the *Municipal Code of the City of Irondale, Alabama* is hereby amended to add Section 2:78A – Short Term Loan Shop as follows:

Appendix A – Zoning

Article II – Definitions

Section 2:78A – Short Term Loan Shop. Any place of business, premises, building, room, space or portion thereof where the business of short term loans on car titles, installment loans of ninety (90) days or less, or/and payday loans is/are conducted; provided, however, that any bank, savings

and loan, or similar commercial banking institution regulated by the Federal Deposit Insurance Corporation (FDIC) which makes short term loans shall not be defined as a “Short Term Loan Shop” and shall not be subject to the restrictions pertaining to such in this Appendix.

Section 3. MODIFICATION OF APPENDIX A, ARTICLE IV, SECTION 4:15 – (C-2) COMMERCIAL ZONE REGULATIONS. Appendix A, Article IV, Section 4:15, Section 4:15-7, Conditional Uses, of the *Municipal Code of the City of Irondale, Alabama* is hereby amended to add the following (c) and (d):

Appendix A – Zoning

Article IV – Zone Regulations

Section 4:15. – (C-2) Commercial zone regulations.

Section 4:15-7 – Conditional uses.

- (c) Short-term Loan Shop
- (d) Pawn Shop

Section 4. MODIFICATION OF APPENDIX A, ARTICLE V. – SPECIAL USE REGULATIONS. Appendix A, Article V, *Special Use Regulations of the Municipal Code of the City of Irondale, Alabama* is hereby amended to add Section 5:28. – *Short-term Loan Shop; Pawn Shop* as follows:

Appendix A – Zoning

Article V – Special Use Regulations

Section 5:28. – Short-term Loan Shop; Pawn Shop

(1) *Location.*

A Short-term Loan Shop or a Pawn Shop may be erected in a C-2 zone with conditional use approval as provided herein.

(2) *Other Requirements.*

A Short Term Loan Shop or/and Pawn Shop is/are required to be: (1) no less than five hundred feet (500) from the nearest boundary of any residential district, as measured from the nearest wall of the building or unit within which the use is contemplated to the boundary of the residential zoning district; and (2) no less than one thousand (1,000) feet from

another such use as measured from the nearest walls of the buildings or units within which the use(s) exist or are contemplated.

Section 5 **REPEAL.** All ordinances or parts of ordinances in conflict herewith are hereby repealed.

Section 6. **SEVERABILITY.** That if any section, subsection, sentence, clause or phrase of this ordinance is, for any reason, held to be unconstitutional, such decision shall not affect the validity of the remaining portions of this ordinance. The City of Irondale hereby declares that it would have passed this ordinance, and each section, subsection, clause or phrase thereof, irrespective of the fact that any one or more sections, subsections, sentences, clauses and phrases be declared unconstitutional.

Section 7. **LEGAL RIGHTS NOT IMPAIRED.** That nothing in this ordinance or in the Code hereby adopted shall be construed to affect any suit or proceeding impending in any court, or any rights acquired, or liability incurred, or any cause or causes of action acquired or existing, under any act or ordinance hereby repealed as cited in Section 2 of this ordinance; nor shall any just or legal right or remedy of any character be lost, impaired or affected by this ordinance.

Section 8. **ORDINANCE CUMULATIVE; COMPATIBILITY WITH OTHER REGULATIONS.** This Ordinance shall not be construed to modify or to repeal any other ordinance, rule, regulation, or other provision of law. The requirements of this Ordinance are in addition to and cumulative to the requirements of any other ordinance, rule, regulation, or other provision of law, and where any provision of this ordinance imposes restrictions different from those imposed by any other ordinance, rule, regulation, or other provision of law, whichever provision is more restrictive or imposes higher protective standards for human health or the environment shall control.

Section 9. **PUBLICATION OF ORDINANCE.** That the City Clerk of the City of Irondale is hereby ordered and directed to cause this ordinance to be published and that a copy of this Ordinance be entered upon the minutes of the meeting of the City Council.

Section 10. **EFFECTIVE DATE OF ORDINANCE.** That this Ordinance and the rules, regulations, provisions, requirements, orders and matters established and adopted hereby shall be in full force and effect upon adoption and publication as required by law and shall continue in full force and effect from month to month and year to year from its effective date until repealed.

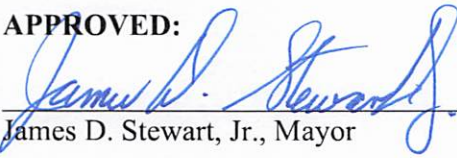
THEREFORE, BE IT ORDAINED, that the City Council of the City of Irondale does hereby ordain and enact the foregoing Ordinance for the City of Irondale.

ADOPTED & APPROVED: This 7th day of April, 2026.



David Spivey, City Council President

APPROVED:



James D. Stewart, Jr., Mayor

ATTESTED:



Leigh Ann Allison, City Clerk

CERTIFICATION

I, Leigh Allison, City Clerk of the City of Irondale, Alabama, hereby certify that the above to be a true and correct copy of an ordinance adopted by the City Council of the City of Irondale at its regular meeting held on the 7th day of April, 2026, as the same appears in the minutes of record of said meeting.



Leigh Ann Allison, City Clerk



Notice of Public Hearing for Modification of Zoning Ordinance

The City Council of the City of Irondale will hold a public hearing for Ordinance No. 2026-13 concerning the modification of the zoning ordinance as described below. Notice is hereby given, in accordance with the law. The public hearing, second reading and consideration of Ordinance No. 2026-13 for passage will be held during the City Council's regular Council meeting at Irondale City Hall located at 101 20th Street South, Irondale, Alabama 35210 on April 7, 2026 at 6:00 p.m. All persons who desire shall have an opportunity to be heard in opposition to or in favor of Ordinance 2026-13 during said public hearing at the time and place described herein.

A copy of the ordinance is attached with this Notice. The proposed language is set forth below.

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