



**CHESTERFIELD COUNTY  
DEPARTMENT OF PLANNING  
ADMINISTRATIVE POLICIES AND PROCEDURES**

**Subject: Alternative Financial Institution Policy**  
**Adopted: Board of Supervisors**  
**Authorization: Kirkland A. Turner, Director**

**Policy Number:**  
**Supersedes: 4-10-13**  
**Date Issued: 12-11-13**

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The following general guidelines will be used for evaluation of zoning applications for alternative financial institutions. Compliance with these guidelines will not automatically address all site or operationally specific concerns associated with a particular zoning application. Additional conditions of zoning may be imposed and/or recommended to address such concerns, or to insure compliance with the comprehensive plan or the purposes of the Zoning Ordinance.

- A. *Definition:* Alternative financial institutions (AFIs) provide short-term, high-interest personal lending services. These institutions include: check cashing establishments (not including incidental check cashing), motor vehicle title lenders, pawnbrokers, payday lenders and other businesses with similar business models and land use impacts that are not specifically enumerated by the Zoning Ordinance, as determined by the Director of Planning. For the purposes of this policy, AFIs do not include banks, credit unions, savings and loan associations, or precious metals dealers.
  
- B. *Criteria:* AFIs should be located in compliance with the following criteria and standards:

Criteria	Standards
<b>Co-location</b>	A maximum of one AFI shall be permitted in a single building. One type of AFI shall not offer services associated with another type of AFI. However, this provision shall not prohibit payday lenders from offering check cashing services.
<b>Locational Requirements</b>	AFIs shall be located within a shopping center and within a building which is designed, constructed or repurposed for use and occupancy by three or more separate tenants.
<b>Comprehensive Plan Designation</b>	AFIs shall be located only in areas designated by the Comprehensive Plan for General Business use. Special consideration may be given to areas designated for Community Business use, based on proffered conditions providing adequate land use transition and compatibility.
<b>Distance Separation</b>	A minimum distance separation of 5,280 feet shall be provided between AFIs, as measured between closest property lines.
<b>Proximity to Residential Uses</b>	AFIs shall not be located on property that is contiguous to property designated on the Comprehensive Plan for residential use, or is zoned or developed for residential uses.
<b>Revitalization Areas</b>	<p>AFIs shall not be located in any of the following areas:</p> <ul style="list-style-type: none"> <li>• Eastern Midlothian Turnpike</li> <li>• Eastern Route 360 Corridor (Route 150 to Route 288)</li> <li>• Ettrick / VSU</li> <li>• Meadowdale / Meadowbrook Area</li> <li>• Northern Jefferson Davis Corridor</li> </ul>
<b>Signage</b>	<ul style="list-style-type: none"> <li>• Signs advertising AFIs shall conform to approved sign packages (as applicable) within non-residential communities (e.g. shopping centers).</li> <li>• AFIs shall not display exposed neon window signs other than “open” for business signs.</li> </ul>