



MEETING DATE: September 23, 2025

PRESENTED BY: Xavier Cervantes, AICP, CPM – Director of Planning

AGENDA ITEM: Conduct a public hearing and consideration of a Conditional Use Permit to allow a Mortgage Lending Company in a (C-2) Neighborhood Commercial District, being Lot 1, Bannworth Business Center Subdivision, located at 1821 N. Shary Road, Suite 6, Applicant: Synergy One Lending, Inc. Adoption of Ordinance #_____ - Cervantes

NATURE OF REQUEST:

Project Timeline:

- August 22, 2025 – Application for Conditional Use Permit (“CUP”) submitted to the City for processing.
- September 4, 2025 – In accordance with State and local law, notice of required public hearings was mailed to all property owners within 200 feet of the subject tract, and notice of public hearings was published in the Progress Times.
- September 17, 2025 – Public hearing and consideration of a Conditional Use Permit by the Planning and Zoning Commission.
- September 23, 2025 – Public hearing and consideration of a Conditional Use Permit by the City Council.

Summary:

- The subject site is located along the west side of Shary Road between Village Drive and Mulberry Street.
- Per Code of Ordinance, loan companies in a Neighborhood Commercial District require the approval of a Conditional Use Permit by the City Council.
- The applicant is leasing a 1,152 square foot suite within a commercial plaza for a mortgage lending company. Access to the site is via a 30' driveway off of Shary Road.
- The proposed days and hours of operation are Monday–Friday from 8:00 am to 5:00 pm,
- Staff: 4 employees
- Parking: Based on the square footage of the suite, there are a total of 6 parking spaces required for this business. It is noted that the parking area is held in common; 58 existing parking spaces are shared with other businesses, thus meeting code.
- Staff has seen this type of businesses in C-2 zones without creating a negative impact on the surrounding areas since the hours of operation are reasonable.
- Staff notes that there is an ordinance that regulates the distance between loan companies, which is 1,500 feet. This distance requirement was focused on payday loans.
- The Planning staff has not received any objections to the request from the surrounding property owners. Staff mailed out (20) legal notices to surrounding property owners.

_____ DISSENTING _____