

PLAN COMMISSION

INTER-DEPARTMENTAL REVIEW COMMITTEE REPORT

PLS FINANCIAL SOLUTIONS OF ILLINOIS, INC. – 105 E. ROOSEVELT ROAD

OCTOBER 20, 2014

Title

PC 14-31

Petitioner

Daniel Palermo
1 South Wacker Drive
Chicago, IL 60606

Property Owner

West Properties, LLC
1121 W. Tamarack Drive
Barrington, IL 60010

Property Location

105 E. Roosevelt Road
Trustee District #6
06-20-100-067

Zoning

B4A Roosevelt Road Corridor
District

Existing Land Use

Liquor Store

Comprehensive Plan

Community Commercial

Approval Sought

Conditional use to allow for a bank and financial institution within the B4A Roosevelt Road Corridor District.

Prepared By

Matt Panfil, AICP
Senior Planner



LOCATION MAP

PROJECT DESCRIPTION

The petitioner is proposing a bank/financial institution, PLS Financial Solutions of Illinois, LLC. No exterior site improvements are associated with the proposal. The petitioner already operates a Payday Loan Store within the Village at 446 E. Roosevelt Road. The existing location opened in 2005 when financial institutions did not require a conditional use permit. In 2007, the B4A Roosevelt Road Corridor District was created and banks and financial institutions were established as a conditional use. The petitioner is looking to relocate their existing operation and has indicated that should the new location at 105 E. Roosevelt Road be approved, the location at 446 E. Roosevelt Road will close.

APPROVAL(S) REQUIRED

Per Section 155.417 (G)(2)(b) of the Village of Lombard Zoning Ordinance, banks and financial institutions require a conditional use permit within the B4A Roosevelt Road Corridor District.

EXISTING CONDITIONS

The subject property is currently improved with a one-story building. The existing building was built over fifty years ago as part of a shopping center before the property was annexed into the Village in 1965. The existing building and associated parking lot sits on five separate parcels of property. The overall shopping center site has one-hundred and sixteen (116) parking spaces, four (4) of which are accessible.

PROJECT STATS

Lot & Bulk

Parcel Size: 18,864 sq. ft.
 Building Area: 6,175 sq. ft.
 Tenant Area: 2,542 sq. ft.
 Lot Coverage: approx. 95%

**Reqd Setbacks & Lot Dimensions
 – Existing (Proposed)**

Front: 30' (93')
 Interior Side: 10' (0')
 (East)
 Interior Side: 10' (0')
 (West)
 Rear: 30' (60')
 Lot Width: 150' (82')

Parking Spaces

Demand: 6 spaces (1 ADA)
 Parcel Supply: 21 spaces (0 ADA)
 Center Supply: 116 spaces (4 ADA)

Submittals

1. Petition for a public hearing, submitted September 16, 2014;
2. Response to Standards for a Conditional Use;
3. Plat of Survey, prepared by Cemcon, Ltd., dated May 3, 2002 and submitted September 16, 2014;
4. Floor Plan prepared by petitioner, undated; submitted September 16, 2014

INTER-DEPARTMENTAL REVIEW

Building Division:

The Building Division has no issues or concerns regarding the project at this time. A full review will be conducted during the building permit process.

Fire Department:

The Fire Department has no issues or concerns regarding the request.

Private Engineering Services:

Private Engineering Services (PES) has no issues or concerns regarding the project.

Public Works:

The Department of Public Works has no issues or concerns regarding the project.

Planning Services Division:

The Planning Services Division (PSD) notes the following:

1. Surrounding Zoning & Land Use Compatibility

	Zoning Districts	Land Use
North	B4A	Lombard Pines Shopping Center
South	R3	Attached Single Family Residential and Unincorporated DuPage Co.
East	B4A	V-Land Shopping Center
West	B4A	Auto Repair (Jiffy Lube) and Oxford Corners Shopping Center

In consideration that the B4A Roosevelt Road Corridor District is intended to provide uses compatible and complimentary with adjacent uses, including nearby residential neighborhoods, staff finds that the project is complimentary to the surrounding land uses.

2. Comprehensive Plan Compatibility

The proposed site location and use as a bank / financial institution is consistent with the Comprehensive Plan's recommendation of community commercial which includes services extending beyond daily living needs.

3. Zoning Ordinance Compatibility

Except for minimum lot area, minimum lot width, and minimum open space, which are existing legal nonconformities, the subject property meets all lot, bulk, and setback standards for the B4A Roosevelt Road Corridor District.

4. Sign Ordinance Compatibility

The petitioner has not yet proposed any signage for the business. Any future signage applications will be reviewed by staff for their consistency with the Village's Sign Ordinance. If any future signage is determined to be non-compliant the petitioner will have the option to request a variation from the Plan Commission and Village Board of Trustees.

5. Site Plan: Access, Circulation, and Parking

The existing access points and parking lot design have proven sufficient for the subject property. The quantity of off-street parking exceeds the projected demand.

SITE HISTORY

The existing multi-tenant building was constructed prior to 1965 and annexed into the Village in 1965.

ORDINANCE 1109

Ordinance 1109 approved the annexation of the subject property on June 28, 1965.

ZBA 06-18

ZBA 06-18 approved a variation to allow the existing approximately 252-square foot freestanding sign (advertising Famous Liquors) where a maximum area of 125 square feet is permitted in the B4 Corridor Commercial District in 2006.

FINDINGS & RECOMMENDATIONS

Staff finds that as the proposed bank / financial institution is consistent with its surrounding context, the Village of Lombard Comprehensive Plan, and Zoning Ordinance. Staff has reviewed the response to standards for a conditional use included as part of the petition and concurs that the petition meets the standards set forth in the Zoning Ordinance.

The Inter-Departmental Review Committee has reviewed the standards for the requested conditional use for a bank / financial institution and finds that the proposed use **complies** with the standards established by the Village of Lombard Zoning Ordinance, subject to conditions of approval based on the above considerations. As such, the Inter-Departmental Review Committee recommends that the Plan Commission make the following motion for **approval** of PC 14-31:

Based on the submitted petition and the testimony presented, the proposed conditional use does comply with the standards required by the Village of Lombard Zoning Ordinance and that granting the conditional use permit is in the public interest and, therefore, I move that the Plan Commission accept the findings of the Inter-Departmental Review Committee Report as the findings of the Plan Commission, and recommend to the Village Board **approval** of PC 14-31, subject to the following conditions:

1. That this relief is limited to the operation of a bank / financial institution and any physical site improvement or alterations require approval through the Village;
2. That the petitioner shall satisfactorily address all comments noted within the Inter-Departmental Review Committee Report;
3. That the petitioner shall develop the site in accordance with plans submitted as part of this request;
4. This relief shall be valid for a period of one year from the date of approval of the ordinance. If the bank and financial institution is not established by said date, this relief shall be deemed null and void; and
5. The petitioner shall be required to apply for and receive a building permit for any improvements to the interior of the space prior to starting the build-out of the tenant space.

Inter-Departmental Review Committee Report approved by:



William J. Heniff, AICP
Director of Community Development

c. Petitioner

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STANDARDS FOR CONDITIONAL USES

PLS Financial Solutions of Illinois
Standards for Conditional Uses

September 12, 2014

Village of Lombard
Attn: Plan Commission

Re: Standards for Conditional Uses Response

Section 155.103(F)(8) of the Lombard Zoning Ordinance

1. **That the establishment, maintenance, or operation of the conditional use will not be detrimental to, or endanger the public health, safety, morals, comfort, or general welfare:**

PLS Financial Solutions of Illinois ("PLS") has already been operating in the Village of Lombard at 446 East Roosevelt Road for the past 10 years from January 1, 2005 - December 31, 2014. The store has been in good financial standing and has been a model tenant to its landlord. Additionally, the store has provided employment to local residents and will continue to do so if its relocation 0.5 miles west to 105 East Roosevelt Road is approved.

2. **That the conditional use will not be injurious to the uses and enjoyment of other property in the immediate vicinity for the purposes already permitted, not substantially diminish and impair property values within the neighborhood in which it is located:**

As stated in response to (1) above, PLS has already been operating in good standing for ten years in the Village of Lombard and is attempting to relocate just 0.5 miles west of its current location on East Roosevelt Road. Surrounding property values will not be substantially diminished by relocating the store only 0.5 miles down the road. In fact, over the past twelve months property values in the 60148 area code where both the current and potential properties are located have appreciated by 7.9% to \$223,000¹ and are projected to increase by another 1.3% over the next calendar year².

In addition, West Properties LLC, the owner of the shopping center at 105 E. Roosevelt, PLS, and several other future tenants are investing a projected \$700,000 in capital

¹ <http://www.zillow.com/lombard-il-60148/home-values/>

² <http://www.zillow.com/lombard-il-60148/home-values/>

improvements to upgrade the façade of the center and the internal aesthetics and presentation of the stores. The improved appearance of the center will not only make a major Lombard intersection, Roosevelt/Main (32,000 VPD), more presentable and vibrant, it will assist in increasing market rents for retail spaces and the lease up of the largely vacant neighboring shopping centers southeast and southwest of the intersection.

- 3. That the establishment of the conditional use will not impede the normal and orderly development and improvement of the surrounding property for uses permitted in the district:**

As stated in response to (1) above, PLS has already been operating in good standing for ten years in the Village of Lombard and is attempting to relocate just 0.5 miles west of its current location on Roosevelt Road. The proposed relocation would place it in an existing shopping center that is zoned and built for retail use. Additionally, PLS will be contributing a budgeted \$90,000 of the \$700,000 in capital improvements referenced above. Therefore, the relocation will be instrumental in improving the aesthetics of a 44,280 SF shopping center at a prime location on a heavily trafficked thoroughfare in Lombard.

- 4. That the adequate public utilities, access roads, drainage and/or necessary facilities have been or will be provided:**

West Properties currently provides adequate public utilities, access roads, drainage, and necessary facilities. PLS and West Properties will include in the representations and warranties of the potential lease that all utilities, access roads, drainage, and necessary facilities will be provided at the commencement date of the lease and will continue to be maintained throughout the life of the lease.

- 5. That the adequate measures have been or will be taken to provide ingress and egress so designed as to minimize traffic congestion in the public streets:**

West Properties currently provides adequate measures to provide ingress and egress that minimizes traffic congestion. PLS and West Properties will include in the representations and warranties of the potential lease that adequate avenues for ingress and egress are provided at the commencement date of the lease and will continue to be maintained throughout the life of the lease.

6. That the proposed conditional use is not contrary to the objectives of the current Comprehensive Plan for the Village of Lombard:

The proposed relocation of PLS is consistent with the Comprehensive Plan in a number of ways. First, the company actively promotes and implements environmentally conscious practices. While this is easier to achieve in ground up construction, in this existing space PLS will install energy efficient T8 lighting and sign timers, as well as a thermostat that is programmable and saves energy. Additionally, the thermostat contains no mercury and reduces greenhouse gas emissions that are associated with energy production.

Also, as mentioned in the response to (2) and (3) above, congruent with the initiative to promote commercial development and redevelopment on the Village's major street corridors and neighborhood shopping centers, PLS and West Properties are currently and will continue to undertake a massive renovation to the shopping center. If the conditional use petition is approved, PLS will contribute \$90,000 of the \$700,000 invested to improve the façade and internal presentation of the shopping center. This undertaking will be instrumental to not only aesthetically improving a major retail corridor at the Roosevelt and Main intersection, but it will also assist in making the area more desirable for future tenants to continue to lease up the existing vacancies at the intersection.

Additionally, PLS is a national credit tenant that provides stability to the shopping center at Roosevelt & Main. In the past five years alone, PLS has been named to Crain's "Fast 50" List, the "101 Best & Brightest Places to Work in Chicago" list, and Inc.'s "5000 Fastest-Growing Private Companies in America." While the accolades are a testament to the success and quality of the company personnel, more applicably, PLS provides a stable tenant to the shopping center, improving the long-term viability and success of the retail corridor on Roosevelt.

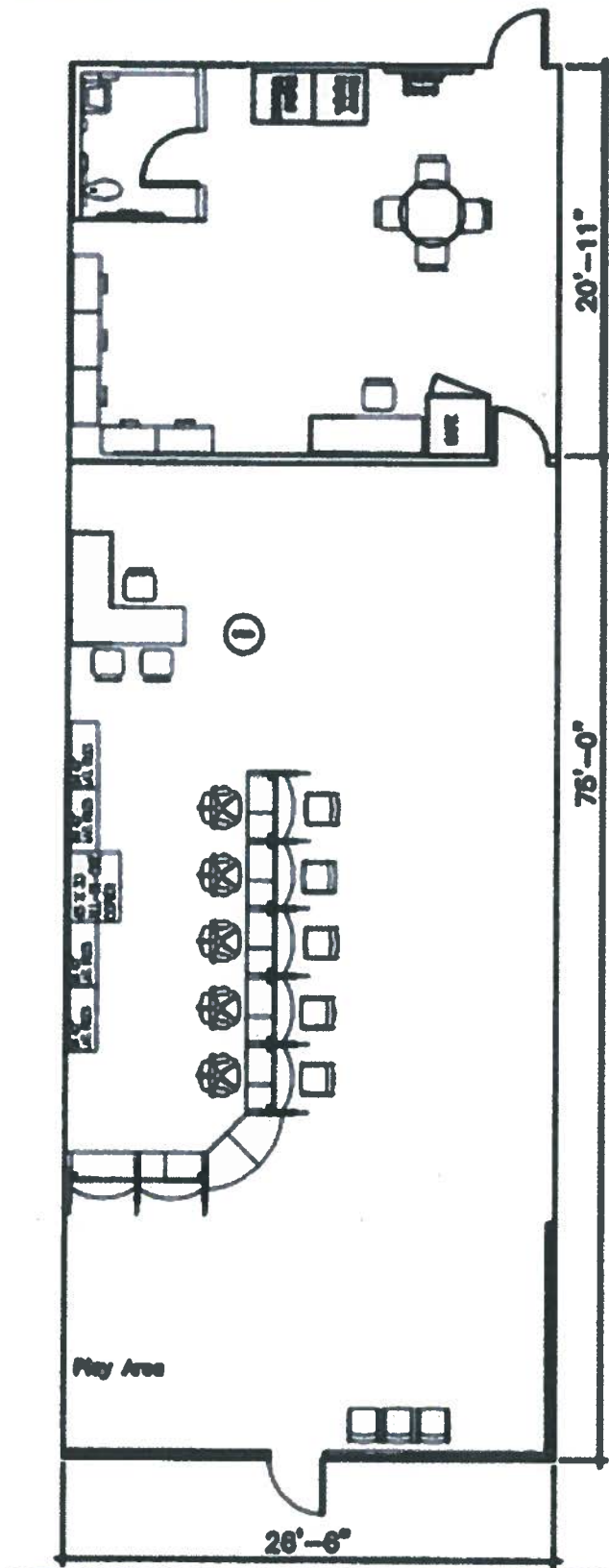
Not only does PLS provide stability to its landlords, it also places an emphasis on being charitable in the communities in which it does business, specifically in the Chicagoland area where the company is headquartered. Of note, in the past year PLS donated \$10,000 to the American Cancer Society for the Making Strides against Breast Cancer Walk and had over 300 employees participate in the walk. Also, last winter employees participated in "Letters to Santa," where employees received Christmas letters from elementary school aged children in underprivileged Chicago families in the Chicago Public School System and provided gifts for them during the holiday season. On top of these two endeavors, PLS donated to a number of different causes locally in the past year, including: Advocate Children's Hospital, American Forests, Chicago Public Library Foundation, Fights Hunger Drive, Habitat for Humanity, Salvation Army, Toys for Tots,

the YMCA, and numerous other food banks, schools systems, municipalities, and other ad hoc charitable endeavors. PLS is committed to not only being a strong retail merchant, but more importantly a good neighbor in its communities.

- 7. That the conditional use shall, in all other respects, conform to the applicable regulations of the district in which it is located, except as such regulations may, in each instance, be modified pursuant to the recommendations of the Plan Commission:**

As stated in response to (1) above, PLS has already been operating in good standing for ten years in the Village of Lombard and has been in accordance with applicable regulations of the district. PLS and West Properties will include in the representations and warranties on the potential lease that PLS will be in conformance with said regulations of the district as of the commencement date and will continue to conform for the remainder of the lease term.

FLOOR PLAN



**PLS Financial Solutions of
Illinois, Inc.
105 E. Roosevelt
Lombard, Illinois**