

**ANCHORAGE, ALASKA
AO No. 2025-36**

AN ORDINANCE OF THE ANCHORAGE MUNICIPAL ASSEMBLY AMENDING ANCHORAGE MUNICIPAL CODE CHAPTER 21.05 TO REQUIRE CONDITIONAL USE APPROVAL FOR PAWNSHOPS AND CERTAIN FINANCIAL INSTITUTIONS TO OPERATE IN CERTAIN RESIDENTIAL AND COMMERCIAL ZONING DISTRICTS AND WAIVING PLANNING AND ZONING COMMISSION REVIEW OF THIS ORDINANCE.

THE ANCHORAGE ASSEMBLY ORDAINS:

Section 1. Anchorage Municipal Code section 21.05.010E., Table 21.05-1: Table of Allowed Uses is hereby amended as shown in Exhibit A (*the remainder of the section is not affected and therefore not set out*):

21.05.010 Table of allowed uses.

Table 21.05-1 below lists the uses allowed within all base zoning districts in the Anchorage Bowl except for the Downtown (DT) Districts. (See Chapters 21.09, 21.10, and 21.11 for regulations specific to Girdwood, Chugiak-Eagle River, and the Downtown (DT) Districts, respectively.) Each of the listed uses is defined in Sections 21.05.030 through 21.05.060.

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E. Table of Allowed Uses - Residential, Commercial, Industrial, and Other Districts

[See Exhibit A for amendments to the Table]

(AO 2012-124(S), 2-26-13; AO 2013-117, 12-3-13; AO No. 2013-139, § 1, 1-28-14; AO No. 2014-58, § 2(Att. A), 5-20-14; AO No. 2015-133(S), § 3(Exh. A), 2-23-16; AO No. 2015-142(S-1), § 3(Exh. B), 6-21-16; AO No. 2016-3(S), §§ 6, 7, 2-23-16; AO No. 2016-131, § 1, 11-15-16; AO No. 2016-136am, § 2, 11-15-16; AO No. 2016-156, § 1, 12-20-16; AO No. 2017-10, § 1, 1-24-17; AO No. 2017-57, § 1, 4-11-17; AO No. 2017-74, § 1, 5-23-17; AO No. 2017-176, § 4, 1-9-18; AO No. 2017-175(S), § 3(Exh. A), 2-13-18; AO No. 2020-38, § 6, 5-28-20; AO No. 2020-56, § 2, 6-23-20; AO No. 2021-54, § 1, 6-22-21; AO No. 2023-77, §§ 5, 18, 7-25-23; AO No. 2023-42, § 2, 8-22-23; AO No. 2023-87(S-1), § 2(Exh. B), 6-25-24)

Section 2. Anchorage Municipal Code section 21.05.050 is hereby amended to read as follows (*the remainder of the section is not affected and therefore not set out*):

21.05.050 Commercial uses: Definitions and use-specific standards.

This section defines the general commercial use categories and specific commercial use types listed in Table 21.05-1. The uses may either be commercial or have impacts common to commercial uses. This section also contains use-specific standards that apply to specific use types. The use-specific standards apply regardless of whether the use type is permitted as a matter of right, subject to a site plan review process, or subject to the conditional use process.

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F. *Office.* This category includes activities that generally focus on providing business or professional services. Accessory uses may include storage areas, cafeterias, parking, or other amenities primarily for the use of employees in the firm or building. Specific use types include:

1. *Broadcasting facility.*

- a. *Definition.* An establishment engaged in the broadcasting of audio, television, or movie productions and associated activities.

2. *Financial institution.*

- a. *Definition.* Establishments that provide retail banking, mortgage lending, and/or financial services to individuals and businesses. Accessory uses may include automatic teller machines, offices, and parking. Financial institutions may or may not have drive-through service depending on the zoning district in which they are located; see Section 21.05.070, Accessory Uses and Structures.

b. *Use-specific standards.*

- i. Financial institutions are permitted in the B-1A, B-1B, I-1 and I-2 districts only if they are providing primarily retail services to walk-in customers, rather than primarily office and support services with few walk-in customers.
- ii. Financial institutions in the I-1 and I-2 districts shall have a maximum gross floor area of 5,000 square feet.
- iii. Any financial institution with drive-through service shall comply with the "drive-through service" accessory use standards in subsection 21.05.070D.7.
- iv. A conditional use approval is required in the R-4A and B-3 districts for financial institutions engaging

1 primarily in the business of providing money to
2 customers on a temporary basis, wherein such
3 loans are secured by post-dated check, paycheck
4 or car title.

5 * * * * *

6 (AO 2012-124(S), 2-26-13; AO 2013-117, 12-3-13; AO No. 2015-82, § 1, 7-
7 28-15; AO No. 2023-77, § 6, 7-25-23; AO No. 2024-24, § 3, 4-23-24)

8
9 **Section 3.** Pursuant to AMC subsection 21.03.210C., this ordinance shall not
10 require Planning and Zoning Commission review prior to Assembly action, and the
11 21-day published notice requirement of AMC subsection 21.03.020H.4. is waived;
12 this ordinance shall comply with Charter § 10.01(b) notice requirements.

13
14 **Section 4.** This ordinance shall be effective immediately upon passage and
15 approval by the Assembly.

16
17 PASSED AND APPROVED by the Anchorage Assembly this 16th day of April, 2025.

18
19
20
21
22 ATTEST:

23 
24 _____
25 Chair

26 
27 _____
Municipal Clerk



MUNICIPALITY OF ANCHORAGE ASSEMBLY MEMORANDUM

No. AM 268-2025

Meeting Date: March 18, 2025

From: Assembly Vice Chair Zaletel

**Subject: AN ORDINANCE OF THE ANCHORAGE MUNICIPAL ASSEMBLY
AMENDING ANCHORAGE MUNICIPAL CODE CHAPTER 21.05 TO
REQUIRE CONDITIONAL USE APPROVAL FOR PAWNSHOPS
AND CERTAIN FINANCIAL INSTITUTIONS TO OPERATE IN
CERTAIN RESIDENTIAL AND COMMERCIAL ZONING DISTRICTS
AND WAIVING PLANNING AND ZONING COMMISSION REVIEW
OF THIS ORDINANCE.**

The proposed ordinance would alter the allowed uses in the B-3 zoning district to require pawnshops and payday lenders to obtain a conditional use permit. Similarly, the ordinance requires payday lenders to obtain a conditional use permit to operate in an R-4A district.

I request your support for the ordinance.

Prepared by: Assembly Counsel's Office

Respectfully submitted: Meg Zaletel, Vice Chair
District 4 – Midtown Anchorage

TABLE 21.05-1: TABLE OF ALLOWED USES - RESIDENTIAL, COMMERCIAL, INDUSTRIAL, AND OTHER DISTRICTS
P = Permitted Use S = Administrative Site Plan Review C = Conditional Use M = Major Site Plan Review
[For uses allowed in the A, TA, and TR districts, see section 21.04.060.](#)
All other uses not shown are prohibited.

		RESIDENTIAL						
Use Category	Use Type	R-1	R-1A	R-2A	R-2D	R-2M	R-3	R-3A

*** *** ***

COMMERCIAL USES

*** *** ***

Office	Broadcasting facility							
	Financial Institution ⁸							P
	Office, business or professional							P

*** *** ***

Retail Sales ²	Auction house ²							
	Building materials store ²							
	Convenience store ²						C	P
	Farmers market ²							
	Fueling station ²							
	Furniture and home appliance store ²							
	General retail ²							P
	Grocery or food store ²							P
	Liquor store ²							
	Pawnshop ²							

*** *** ***

¹ See subsections 21.04.050B. and C. for interim provisions allowing for additional uses in

² Uses with structures with a gross floor area over 20,000 square feet require a major site

³ Marijuana cultivation facilities are permitted in the B-3 district when collocated with and a

⁴ In accordance with subsection 21.05.040K.3.g., a tower or antenna that is not permitted i

⁵ In the AF district, three towers per lot are permitted by right (or, for Type 2 towers, by ad

⁶ Health services facilities not to exceed 15,000 gross square feet per individual parcel.

⁷ See subsection 21.05.060D.1.b. for specific use provisions applicable within the Port of /

⁸ See subsection 21.05.050F. for specific use provisions regarding financial institutions in

CTS

								COMMERCIAL				
R-4	R-4A	R-5	R-6	R-7	R-8	R-9	R-10	B-1A	B-1B	B-3	RO	MC

										P	C	
	<u>P/C</u>							P	P	<u>P/C</u>	P	C
	P							P	P	P	P	P

										P		P
									P	P		
S	P							P	P	P		C
	P							P	P	P		P
								C	P	P		P
									P	P		C
	P							P	P	P		P
S	S							P	P	P		C
	C							P	P	P		C
										<u>C</u> [P]		

the I-2 district.

plan review through subsection 21.07.120A., Large Commercial Establishments.

attached to a marijuana retail sales establishment. Marijuana manufacturing facilities produced in a district may be requested through the conditional use process.

ministrative site plan review). The installation of more than three towers per lot requires a c

Anchorage Security Area.

the R-4A and B-3 districts.

INDUST.			OTHER					
I-1	I-2 1	MI	AF	DR	PR	PLI	W	Definitions and Use-Specific Standards
P	C					P		21.05.050F.1.
P	C							21.05.050F.2.
P	P					P		21.05.050F.3.
P	P							21.05.050H.1.
P	C							21.05.050H.2.
P	C							21.05.050 H.3. 21.05.020A.
P	P				P	P		21.05.050H.4.
P	P	P						21.05.050 H.5. 21.05.020A.
P	C							21.05.050H.6.
P								21.05.050H.7.
P								21.05.050H.8. 21.05.020 A.
P	C							21.05.050H.9. 21.05.020A.
P								21.05.050H.10.
cing extracts using water-based, food-based, closed-loop carbon dioxide								
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	Liquor store ²							
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R-4	R-4A	R-5	R-6	R-7	R-8	R-9	R-10	B-1A	B-1B	B-3	RO	MC

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										P	C	
	P/C							P	P	P/C	P	C
	P							P	P	P	P	P

										P		P
									P	P		
S	P							P	P	P		C
	P							P	P	P		P
								C	P	P		P
									P	P		C
	P							P	P	P		P
S	S							P	P	P		C
	C							P	P	P		C
										C[P]		

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