

city of saint paul
planning commission resolution
file number 17-22
date May 5, 2017

ALTERNATIVE FINANCIAL ESTABLISHMENTS TEXT AMENDMENTS

WHEREAS, the Saint Paul Zoning Code, found in chapters 60 through 69 of the Saint Legislative Code, is established to promote and protect the public health, safety, morals aesthetics, economic viability and general welfare of the community; and

WHEREAS, Zoning Code § 61.801 calls for the periodic review of the code to reflect current city policies, and provides that amendments to the Zoning Code may be initiated by the Planning Commission; and

WHEREAS, In December, 2015, the City Council initiated a study to consider amendments to the Zoning Code regarding alternative financial establishments; and

WHEREAS, on April 21, 2017, the Saint Paul Planning Commission held a duly noticed public hearing on proposed zoning text amendments regarding alternative financial establishments; and

WHEREAS, the Neighborhood Planning Committee, on April 26, 2017, forwarded its recommendations to the Planning Commission;

NOW, THEREFORE, BE IT RESOLVED, under provisions of Minnesota Statutes §462.367 and Legislative Code §61.801, that the Planning Commission hereby recommends to the Mayor and City Council the following amendments to Zoning Code §65.511, pertaining to alternative financial establishments, as set forth on page 2 of this resolution; and

BE IT ALSO RESOLVED, that the Planning Commission directs the Planning Administrator to forward the following alternative financial establishment draft, along with the April 26, 2017, memorandum from the Neighborhood Planning Committee containing their recommendations and rationale for the recommended text amendments, to the Mayor and City Council for their review and adoption.

moved by DeJoy
seconded by _____
in favor Unanimous
against _____

NOTE: Existing language to be deleted is shown by ~~strikeout~~. New language to be added is shown by underlining.

Sec. 65.511. Alternative financial establishment.

~~A business person, firm, association, corporation or partnership engaged in the business or service of check-cashing or making loans to be repaid in one (1) lump sum or in installments over a set period of time, either collateralized or not, for which there is a fee or service charge, or interest received, including but not limited to loans collateralized by personal check, payroll check, wage assignment or personal property title, or collateralized with the promise to relinquish possession of any personal property upon default. Alternative financial establishment includes but is not limited to defined and licensed by the Minnesota Department of Commerce as a consumer small loan companyies, currency exchanges, industrial loan and thrifts, and or regulated loan companyies, ~~as defined and licensed by the Minnesota Department of Commerce. Alternative financial establishment does not include federal or state chartered banks, credit unions, or savings banks, nor does it include a person, firm, association, corporation or partnership that provides the service of cashing checks, drafts, money orders, or travelers checks for a fee, incidental to the person's primary business and the charge for cashing a check or draft does not exceed one dollar (\$1.00) or one (1) percent of the value of the check or draft, whichever is greater.~~ makes consumer small loans, or makes consumer short-term loans.~~

Standards and conditions:

- (a) The alternative financial establishment shall be located at least one hundred fifty (150) feet from any lot in a residential district or lot occupied with a one-, two-, or multiple-family dwelling, measured in a straight line from the closest point of the building in which the business is or is to be located to the closest point of the residential property line.
- (b) ~~The~~ No alternative financial establishment shall be located ~~within~~ at least two thousand six hundred forty (2,640) feet ~~of from any another~~ alternative financial establishment and one thousand three hundred twenty (1,320) feet from any pawnshop, measured from the nearest building wall of the existing establishment to the nearest building wall of the proposed use, ~~or if there is no building, to the nearest lot line of the proposed use.~~
- (c) ~~No~~ alternative financial establishment shall be located ~~within one thousand three hundred twenty (1,320) feet of any pawnshop, measured from the nearest building wall of the existing establishment to the nearest building wall of the proposed use, or if there is no building, to the nearest lot line of the proposed use.~~