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**From:** Monica M <msbertrecords@gmail.com>  
**Sent:** Friday, July 13, 2018 8:23 AM  
**To:** \*CI-StPaul\_LH-Licensing  
**Cc:** #CI-StPaul\_Ward4; brandon@unionparkdc.org; amy@unionparkdc.org;  
dean.m.nelson@pjc.com  
**Subject:** Recommended Conditions on the license for Pawn America in St Paul on University at Fry

Pawn America vacated a space at Fry and University. They now wish to return. I ultimately recommend denial of their license and I have submitted a public comment on the reasons why. But, if they receive a license to return, I recommend the following conditions:

1- Since this is a property that is part of a station area, a single story, single use does not conform to the city's comprehensive plan. As a condition to receiving a license for this location, I recommend denial of any requests for a parking variance.

2- The highest and best use for this property at a transit station, per the city's comprehensive plan, should be transit oriented, mixed use. To meet the evolving trend in this city, another condition that I recommend is for the business owners to add bicycle parking and provide transit passes for their employees to encourage employees to use these forms of transportation to work.

3- The City of St Paul is currently working towards policies that improve the living situations of the people living here. Currently, the city is working on policies that would increase wages, employment opportunities, and housing opportunities. Pawn America can offer a community benefit through employment by paying its employees a living wage. Current data shows that the minimum amount for a single person to make that is considered livable in Ramsey County is \$11.96 per hour. As another condition to receiving a license at this location, I recommend Pawn America pay their employees at least \$11.96 per hour.

4- Due to the nature of a pawn shop's perceived predatory business model, pawn shops tend to be unpopular across racial and economic demographics. People who use the shops especially express preferences for other options, such as buy/sell/trade pages or banks that offer services to people with little or no credit. For example, Guaranty Bank, which was in the Midway Shopping Center before Rainbow was torn down, offered accounts to people with credit issues, offered debit cards with no annual fees. Pawn America requires a minimum balance on their debit cards to avoid a fee. If Pawn America wants to return to this neighborhood, the business owners need to understand that we want them to be good neighbors to us. Ultimately, I recommend delaying issuance of a license for Pawn America until Union Park District Council has had an opportunity for neighborhood engagement with the business owners and the district council has had the opportunity to set conditions based on neighborhood feedback. However, if a license is granted before then, I would recommend as another condition of receiving the license for the business owners to meet with the neighbors at a land use or board meeting of Union Park District Council.

Sincerely,  
Monica Rasmussen  
Merriam Park resident