

The City Council is required to make certain findings in support of an approval decision. These findings along with staff analysis are presented below for consideration, adoption and incorporation into the record of proceedings.

### FINDINGS

**A. APPROVAL OF THE PROJECT WOULD NOT BE CONSISTENT WITH OR CARRY OUT THE PROVISIONS OF THE GENERAL PLAN OR ALL ZONING REGULATIONS OF THE APPLICABLE DISTRICT.**

The zoning classification of the project site is CCA and the General Plan Land Use Designation of the project site is 8N. The CCA zoning district allows a check cashing and money transfer business subject to the approval of a Conditional Use Permit. A Conditional Use Permit is only "consistent" when it is determined that the applicant can operate in a manner that is compatible with the surrounding land uses. In this instance however, it has been determined that the proposed use cannot operate in a manner that is compatible with existing land uses in the surrounding community. Both the zoning and General Plan Designation call for retail and service uses exclusively, primarily in small clusters that are widely dispersed, thus creating neighborhood-serving centers for the retail needs of residents of Long Beach. At this location a neighborhood retail cluster is intended by LUD No. 8N to be within a 1/2 mile radius of each residence, if feasible. As such, the proposed use, as a payday advance/check cashing service is inconsistent with the intent and purpose of the General Plan since there are already three existing banks and credit unions within one half mile of the proposed use that provide similar financial services as a check cashing/payday advance thereby causing and overconcentration of such financial institutions in the surround neighborhood.

**B. THE PROPOSED USE IS DETRIMENTAL TO THE SURROUNDING COMMUNITY INCLUDING PUBLIC HEALTH, SAFETY OR GENERAL WELFARE, AND QUALITY OF LIFE OF THOSE RESIDING IN THE SURROUNDING NEIGHBORHOOD.**

The neighborhood surrounding the site is generally residential. The proposed use will have detrimental impact on the surrounding community with the potential for an increase in calls for service for officers in crime district No. 644 based on analysis provided by the Long Beach Police Department (Attachment 2). As shown on the attachment similar check cashing/payday advance uses have a history of increasing the crime rate in neighborhoods they are located in (6425 E. Spring Street, Check N Go, established January, 1999; 2211 E. 7<sup>th</sup> Street, Cash America Advance, established January, 2005; 5529 Woodruff Avenue, Check Into Cash, established 1999). Crimes often associated with a check cashing/payday advance service, include but are not limited to, robbery, loitering, and forgery. Furthermore, according to business license information, there are numerous financial institutions, including 33 check cashing facilities and sixty-one banks, and credit unions for a total of ninety-four financial establishments citywide. Therefore, allowing a payday advance/check cashing service at the proposed location will not provide needed service to the neighboring community and can potentially increase the calls for service for the Police Department, thereby creating a neighborhood nuisance.

Finally, the perception of an unsafe neighborhood could result in decreased property values, and raise concerns for safety and security among existing and potential residents, imposing further detriment to the surrounding community.

**C. THE APPROVAL IS IN COMPLIANCE WITH THE SPECIAL CONDITIONS FOR SPECIFIC CONDITIONAL USE, ASSISTED IN CHAPTER 21.52.**

**Check Cashing.**

The following conditions shall apply to check cashing businesses:

- a. Off-street parking for check cashing businesses shall be the same as for banks and savings and loans as required by Chapter 21.41;**

Off-street parking is provided for the existing neighborhood shopping center at a rate of five parking spaces per 1,000 square feet of gross floor area (GFA). The off-street parking requirement for banks, savings and loans, and shopping centers is five parking spaces per 1,000 square feet GFA. The existing conforming development maintains parking conforming to this standard and the proposed use conforms to Chapter 21.41. These special requirements are not applicable with a denial recommendation.

- b. If established in an existing shopping center, off-street parking shall be provided as required for a shopping center by Chapter 21.41;**

See finding (a) above.

- c. Windows shall not be obscured by placement of signs, dark window tinting, shelving, racks or similar obstructions;**

With a denial recommendation special conditions are not applicable.

- d. Exterior phones, security bars and roll up doors shall be prohibited;**

With a denial recommendation special conditions are not applicable.

- e. The floor plan shall include a customer waiting/service area of sufficient size to fully accommodate anticipated queuing lines. Such waiting/service area shall provide not less than fifty (50) square feet for each teller window; and**

With a denial recommendation special conditions are not applicable.

- f. The hours of operation shall be stated in the application and subject to review.**

The proposed hours of operation shall be from 10:00 am –6:00 pm M-F and 10:00 am- 3:00 pm Saturdays. There shall be no operation on Sundays. These special conditions are not applicable with a denial recommendation.



**Date:** May 12, 2006  
**To:** Steven Valdez, Planner, Zoning Administration  
**From:** Steven L. Ditmars, Lieutenant, Information Technology Division  
**Subject:** Check Cashing/Pay Advance

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As we spoke about, please see listed below the crime stats for the four locations you requested. The stats are representing a date range of 01/01/2000 through 02/21/06 (Except for the last location which is in the City of Lakewood which is a date range of 06/04/93 to 02/16/06). This data is a list of crime reports taken not the actual amount of times the Police were called to the locations (calls for service). Keep in mind that these locations may have been another business at one time, so you'll need to find out when the business's opened so that you're looking at the correct data.

**2201 Lakewood Blvd (City of Long Beach)**

09/09/02 Repossessed Vehicle

**6425 E. Spring Street (City of Long Beach)**

12/11/01 Offensive Words in Public

03/10/04 Private Towed Vehicle

**2211 E. 7<sup>th</sup> Street (City of Long Beach)**

07/14/00 Petty Theft

07/22/00 Petty Theft

01/03/01 Vandalism

08/09/01 Lost or Stolen Property

08/10/01 Parole Violation

01/19/02 Vandalism

04/04/02 Drinking in Public

07/13/02 Robbery

11/25/02 Robbery

06/05/03 Burglary

07/27/03 Robbery

07/30/05 Burglary

09/19/05 Bomb Threat/False Imprisonment\*

12/13/05 Warrant Arrest

12/27/05 Stolen Vehicle

01/23/06 Robbery\*\*

\*Suspect enters location and says he has a bomb. Suspect locks all employees and a customer in the business. Suspect orders

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employees to take off their clothes. Suspect holds employees hostage for 3 hours. This was a SWAT call out.

\*\*3 suspects enter the store; 1 armed with a handgun. Armed suspect drags an employee on her hands and knees to the safe. Employee enters code and tells suspect there is a 10-minute delay. Suspect threatens to shoot employee in the head. The suspect's left with the loss.

**5529 Woodruff Avenue (City of Lakewood)**

06/04/93 Grand Theft  
06/28/99 Impounded Vehicle  
03/09/01 Robbery  
02/07/03 Murder and Attempted Robbery\*  
05/24/04 Threatening Phone Calls  
10/01/05 Burglary

\*Suspect enters location armed with a handgun. Security Guard tries to intervene and is shot and killed by the suspect.

If you have any questions or require additional information, please contact James Dickey at (562) 570-5805.

SD:JRD:jrd