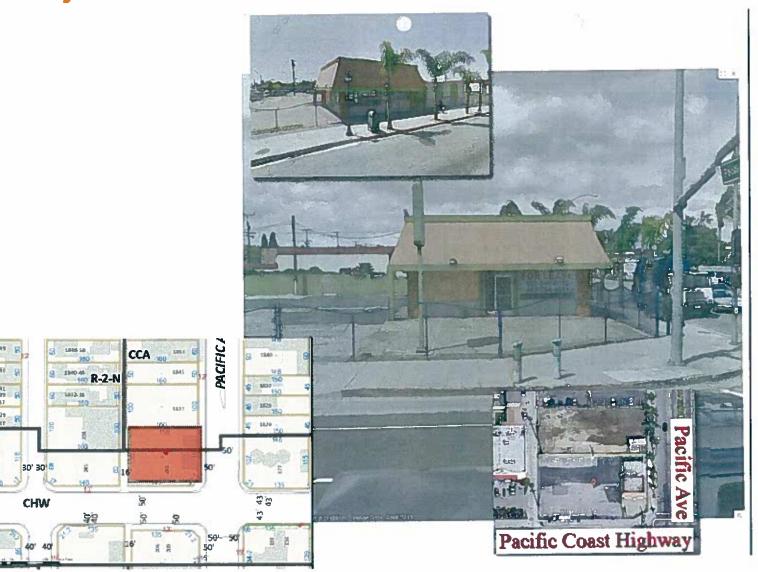


## **Conditional Use Permit**

Application No. 1203-06 August 2, 2012



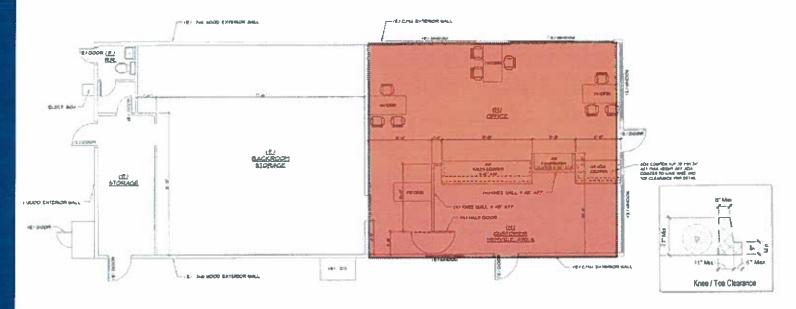
# **Subject Site**





## Floor Plan

PHAL LOCATIONS OF WEE WALL AND COUNTERS



PROPOSED FLOOR PLAN



#### **Definition**

"Check cashing" is a commercial land use that generally includes some or all of a variety of financial services including cashing of checks, warrants, drafts, money orders, or other commercial paper serving the same purpose; deferred deposit of personal checks whereby the check casher refrains from depositing a personal check written by a customer until a specific date; money transfers; payday advances; issuance of money orders; distribution of governmental checks and food stamps; payment of utility bills; issuance of bus passes and tokens; sale of phone cards; and similar uses. Does not include state or federally chartered bank, savings association, credit union, or industrial loan company.

**Table 32-1** 

	Heigi	nboithe	ood	Community		Regional	Other			
Financial Services	CHP	CHA	CHR	CCA	CCP	CCR	CCH	CHV7	CS	
ATM I. Walk up or freestanding machine on interior of building; walk up machine on exterior of building	Υ	Υ	Υ	Y	Υ	Υ	Υ	Υ	11	I., 2. Requires 2 (5 minute) parking spaces for each ATM machine. Spaces must be located within 100 ft. Such spaces may be existing required parking.
2. Freestanding machine, exterior	ΑP	AΡ	AΡ	äΡ	ΑP	AP	AΡ	ΑP	11	
3. Drive-thru machine	11	AP	11	ŭΡ	С	ΑP	ΔР	ÃΡ	II.	3. For drive-thru machine see standards for drive-thru lane in Section 21.45, 130
Bank, credit union, savings and loan	ДΡ	Y	Υ	Y	Y	Y	Y	¥	II	Bank, credit union, and savings and loan in the CHP zone subject to standards in Section 21.52.208
Check cashing	С	С	С	0	С	С	С	C	H	
Escrow, stocks and bonds broker	Y	Y	Y	Y	Υ	Υ	Y	<b>Y</b>	Ш	
All financial services not listed	C	C.	C	C	C	C	Ċ.	C	11	



# **State Regulations**

Loan Type	Minimum Loan	Maximum Loan	Maximum Fee
DIVISION 10. CALIFORNIA DEFERRED DEPOSIT TRANSACTION LAW (Pay Day Loans)	None	\$300	3% with identification 3.5 percent without identification or three dollars (\$3), whichever is greater
CAL CIVIL CODE SECTION 1789.30- 1789.38 (Check Cashing)	None	\$300	15%
Division 9 of the California Finance Code (Consumer Loans)	\$2,500	½ blue book value	None. After market is 0.33% per day

Your search for ( penntrooke ) found the following ( 1 ) results:

Lie, Status:

Active License

Lic. Date: Lic. Type Mar 28 2012 (Londer/Broker) California Finance Lender

Lic. Number: Name:

603J319 Lic. T PENNBROOKE FINANCIAL SERVICES, LLC

Address:

3440 PRESTON RIDGE ROAD, SUITE 500

ALPHARETTA, GA 30005



## **Community Feedback**

- Applicant presented proposal to:
  - Wrigley
  - Wrigley Area Neighborhood Alliance (WANA)
  - Neighborhood Advisory Group (NAG)
  - Central Project Area Council (CPAC)
- Responses received at the neighborhood groups were both positive and negative
- A majority of responses received by mail, email and voicemail were in opposition to the proposed use based on the types of loans offered and the feeling that the use would detract from the community.



#### **Staff Recommendations**

- Allow for improvements to a dilapidated property
- Allow the community to determine if the use is a good fit
  - Recommend five year approval with operational conditions

#### Proposed Conditions:

- Maximum five year approval.
- Remove front yard chainlink fences and install a minimum five-foot-wide landscaping strip along Pacific Avenue and Pacific Coast Highway.
- The parking lot shall be re-slurried and re-striped.
- The existing pole sign shall be removed.
- The existing commercial building shall be redesigned to look like a financial center or bank building.
- The Department of Development Services and the Long Beach Police Department shall have the authority to review the site for security problems, and said departments shall have the power to require additional security measures.
- A detailed, complete and unambiguous schedule of all fees in English, Spanish, and Tagalog shall be posted in a location that can be easily read by the public.
- If, for any reason, there is a violation of any of the conditions of this permit or if the use/operation is found to be detrimental to the surrounding community, including public health, safety or general welfare, environmental quality or quality of life, such shall cause the City to initiate revocation and termination procedures of all rights granted herewith.