



Highland District Council  
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**Resolution Supporting an Amendment to the Saint Paul Zoning Code Use  
Definition for Alternative Financial Establishments**

WHEREAS, in 2010, the City of Saint Paul completed a study and amended the use definition for Alternative Financial Establishment in the Municipal Zoning Code; and,

WHEREAS, a traditional consumer lending company is included under the definition of Alternative Financial Establishment; and,

WHEREAS, Getten Credit Company, a traditional consumer lending company licensed by the Minnesota Department of Commerce since 1972; and,

WHEREAS, after Getten Credit Company moved its operations in November, 2013, to 1338 Bayard Avenue, the City of Saint Paul identified that Getten Credit was not a permitted use at the location based on its use type of Alternative Financial Establishment; and,

WHEREAS, the Highland District Council's (HDC) Community Development Committee hosted public meetings with Getten Credit and residential neighbors in 2014 and May, 2015, where substantial support was expressed for Getten Credit's business operating at 1338 Bayard Avenue as a general office use; and,

WHEREAS, the HDC does not want an Alternative Financial Establishment operating in a residential neighborhood in District 15; and,

WHEREAS, the HDC does not view Getten Credit Company, a traditional consumer lender, which is not, nor has ever operated as a pay-day lender, in the same vein as an Alternative Financial Establishment; and,

WHEREAS, representatives of Getten Credit have been working with the City of Saint Paul to update the Zoning Code definition for Alternative Financial Establishment to clarify the current language and exclude traditional consumer lenders like Getten Credit Company; therefore,

BE IT RESOLVED, that the Highland District Council urges the City of Saint Paul's Planning Commission and City Council to immediately initiate the process for amending the Zoning Code's definition for Alternative Financial Establishment as proposed by Getten Credit Company, a traditional consumer lender.

Approved June 4, 2015  
By the Highland District Council Board of Directors

Resolution 2015-12D