



September 24, 2014

Julia Chapman
Zoning Board of Adjustment
1515 Arch St., 18th Floor
Philadelphia, PA 19102

Re: **Opposition to Pawn Shop Application**
Appeal No. 23276
Application No. 538565
Address: 2514-18 S. 24th Street

Dear Ms. Chapman,

The attorney and applicant in this appeal appeared before the Girard Estate Neighbors Association (GENA) Zoning Committee on August 13, 2014 and again on September 10, 2014.

On August 25, 2014, GENA submitted to the ZBA a letter of opposition to applicant's request for a special exception or use variance to open a pawn shop in the Girard Estate neighborhood. In response to GENA's letter of opposition, which is attached, applicant presented a revised proposal at GENA's September 10, 2014 meeting. The new business would be called U-Trade, rather than Rapid Pawn, and would provide no loan products. When a customer comes in with an item that they would like to sell, U-Trade would either offer to buy the item or offer to sell the item on Ebay. U-Trade's commission on the sale would be approximately 10%.

GENA continues to oppose this application because the business remains predatory in nature and presents many of the same risks as a pawn shop business. U-Trade would still be providing quick cash for goods. The business model still risks attracting individuals who want to sell stolen goods. In fact, operating under the guise of a retail business may be more detrimental to the community since U-Trade would be conducting a similar business to that proposed by Rapid Pawn, but would not be subject to the police oversight of pawn shops. Any compliance with the safeguards governing pawn shops would be entirely voluntary.

GENA therefore opposes applicant's revised plan and again urges the ZBA to deny this appeal.

Sincerely,

Toki Rehder
Co-Chair of the GENA Zoning Committee

cc: Michael Yanoff, Esq. (myanoff@fsalaw.com)
Steve Cobb (steve.cobb@phila.gov)



August 25, 2014

Julia Chapman
Zoning Board of Adjustment
1515 Arch St., 18th Floor
Philadelphia, PA 19102

Re: **Opposition to Pawn Shop Application**
Appeal No. 23276
Application No. 538565
Address: 2514-18 S. 24th Street

Dear Ms. Chapman,

The attorney and applicant in this appeal appeared before the Girard Estate Neighbors Association (GENA) Zoning Committee on August 14, 2014. The application requests a special exception or use variance to open a pawn shop in the Girard Estates neighborhood. The permit was denied by L&I because (1) personal credit establishments (pawn shops) are prohibited in this zoning district and (2) the proposed use is prohibited within 500 feet of a residential home or apartment building and within 1,000 feet of another existing regulated use.

GENA opposes this application for the reasons set forth in the refusal issued by L&I. In addition, GENA considers pawn shops to be predatory businesses that charge high interest rates and fees to people who can least afford them. GENA does not believe applicant's assertions that it will be a "high end" establishment. Any business that must be constantly monitored by police to prevent the sale of stolen goods is not a business that will enhance and improve the neighborhood.

GENA has taken many steps to keep the neighborhood clean and green in order to attract businesses to the neighborhood that will improve residents' quality of life. The opening of a pawn shop does not further our vision for the community and, therefore, we strongly urge the ZBA to deny this appeal.

Sincerely,

Toki Rehder
Co-Chair of the GENA Zoning Committee

cc: Michael Yanoff, Esq. (myanoff@fsalaw.com)
Steve Cobb (steve.cobb@phila.gov)