

# Arrive + Thrive Discussion

City council special study session  
October 21, 2024

# Project purpose



Build off of successes  
of previous planning  
efforts



Integrate the city's  
strategic priorities  
within the plans

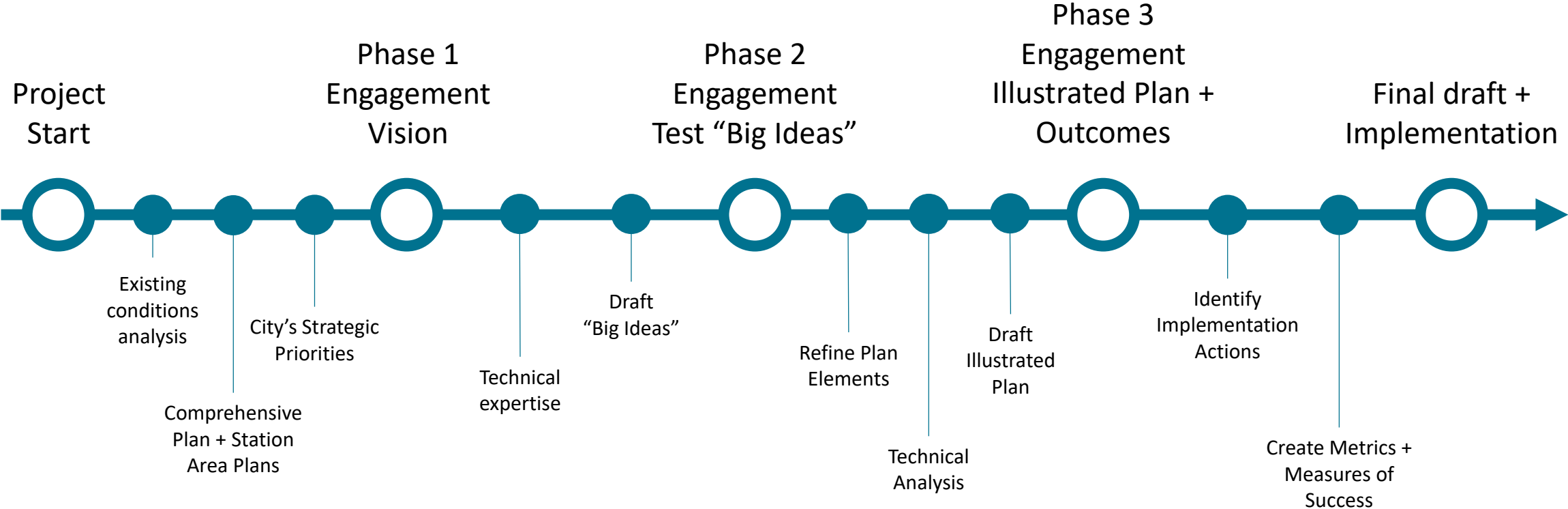


Create a consistent  
framework for all  
gateways for  
implementation over  
the next 20 years



Identify on-going  
metrics and measures  
of success

# Process so far



# Illustrated Plans + Outcomes

Land use + development



Mobility



Parks + natural systems



# Beltline Gateway Outcomes



35<sup>th</sup> St. + Raleigh Ave. design



Reinvestment + adaptive reuse opportunities



Mixed use + residential redevelopment



New open space, stormwater + Bass Lake connection



Roadway network updates



Park Glen Rd. extension

# Wooddale Gateway Outcomes



Public realm enhancements



Bike + pedestrian connections



Redevelopment along 36<sup>th</sup> St.



Micro Center + Burlington Coat Factory redevelopment



New park + open spaces



Roadway connections



Hwy. 100 bike + pedestrian bridge



Walker St. realignment

# Louisiana Gateway Outcomes



## Legend

- Low to medium density residential development opportunity
- Medium to high density residential development opportunity
- Mixed use development opportunity (3 to 6 stories)
- Building reuse opportunity
- Commercial redevelopment opportunity
- Roadway extension or new roadway
- Future pedestrian street
- Future bikeway
- Existing bikeway
- Future pedestrian connection
- Existing pedestrian connection



Oxford St. design



Minnehaha Creek connection



Monitor St. redevelopment



South Oak Hill neighborhood redevelopment opportunities



Oxford St. mixed use redevelopment



Pedestrian street connection



South railroad spur bikeway



Realignment of Methodist Hospital access



Cambridge St. extension + pedestrian connection















Blue infrastructure + stormwater management

# West Excelsior Gateway Outcomes



-  Brunswick Ave. + Zarthan Ave. access changes
-  Brunswick Ave. bikeway
-  Public realm enhancements
-  Party City redevelopment opportunities
-  Jessen Press redevelopment opportunities
-  Reuse opportunities + shared parking district
-  West Excelsior Blvd. roadway design

## Legend

- |  |  |   |
|--|--|---|
|  Medium density residential development opportunity |  Opportunities for reinvestment and reuse |  Existing traffic signal controlled intersection           |
|  Mixed use development opportunity (3 to 6 stories) |  Future bikeway                           |  Existing traffic side street stop controlled intersection |
|  Building reuse opportunity                         |  Existing pedestrian connection           |  Proposed bike and pedestrian crossing improvement         |
|  |  Future bikeway                           |  Existing transit stop                                     |
|  |  Existing pedestrian connection           |   |



# Discussion



- Live results via [Mentimeter](#)
- For each Gateway, rank the outcomes on priority for discussion this evening

# Next Steps



FINAL DRAFTING



REVIEW BY PLANNING  
COMMISSION



ACCEPTANCE BY CITY  
COUNCIL

# Cashless business discussion

Discussing the impacts on unbanked and underbanked individuals

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Racial equity and inclusion specialist

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Economic development manager

## **Strategic Priority**

St. Louis Park is committed to being a leader in racial equity and inclusion in order to create a more just and inclusive community for all.

# Community development

- Business owner perspective
- National trends and data
- National, state & local measures
- Enforcement considerations

# Administrative services

- REI perspective
- Existing REI literature
- Finance perspective

# City attorney

- Legal considerations

The unbanked, and those who do not utilize their bank accounts, the “underbanked”, often rely on using cash to make purchases.

# REI considerations

Unbanked rates were higher among lower-income households, Black and Hispanic households, working-age households with a disability, and single-mother households.

There are multiple factors in accessing banking and credit accounts such as financial stability, legal paperwork, and trust in banks

Payment access for unbanked and underbanked populations can be a racial equity and inclusion issue as it disproportionately impacts people of color, immigrants and other marginalized communities. There are multiple factors in accessing banking and credit accounts such as:

“Don't have enough money to meet minimum balance requirements” was cited by 21.7 percent of unbanked households as the main reason for not having an account—the most cited main reason.

“Don't trust banks” was the second-most cited main reason for not having an account in 2021 (13.2 percent)

“Avoiding a bank gives more privacy” was the third-most cited main reason (8.4 percent).

Cash is the most common payment method for people making less than \$25,000 a year



# Further REI considerations

Supporting awareness and access to banking services would support the protection and building of assets for BIPOC communities

While the City of St. Louis Park accepts cash payments, Finance encourages the use of checks and credit cards when possible, because of the fraud protection benefits to the consumer and the city and lowered risk of non-cash transactions.

Businesses that don't accept cash “cashless businesses” limit the ability of “unbanked” individuals to make purchases, leading to the unintended consequence of their exclusion from the local marketplace and further marginalization

# What we know

- The number of unbanked persons in St. Louis Park is likely very small.
- The percentage of consumer payments made with cash is rapidly declining.
- Unbanked persons have alternative payment methods at their disposal.



# What we know

- Some businesses, particularly food and retail establishments, for a variety of reasons, no longer accept cash as a payment method.
- Most St. Louis Park food and retail establishments accept cash.



# Cashless business considerations

Convenience

Safety

Inventory  
control

Requiring local businesses to accept cash as a payment method is multifaceted issue, including legal, business, and enforcement considerations.

# Potential ordinance considerations

Is there truly a significant and pervasive problem that an ordinance will resolve?

Communication

Enforcement

Specifications

Unintended consequences

# Further considerations

- Sixteen states and four major cities (San Francisco, CA, New York City, NY, Philadelphia, PA and Washington, D.C.) have adopted legislation or ordinances banning cashless businesses or requiring businesses to accept cash.
- Minnesota had legislation introduced in the last session.
- To staff's knowledge, no Minnesota city has adopted such an ordinance.
- Given that a very small number of businesses are cashless, the city may wish to consider the flip side of this issue: how many residents that would like to be banked are not?



# Staff recommendation

**If, given the facts, council finds it warranted:**

- Direct staff to monitor the number of local cashless businesses to see if the issue becomes more pervasive.
- Adopt a resolution encouraging local retail establishments to accept both cash and digital payments. Doing so could bring attention to the issue and serve as a springboard for an education effort as to the unintended consequences of not accepting cash as well as the benefits of accepting cash.
- Consider advocating for and exploring how to clear barriers to banking access for those interested in being banked. Many banks offer programs and outreach to those that are looking for banking services but have not been able to access them yet.

# Accepting cash is inclusion

Some customers can only pay with cash

## Unbanked

Individuals without bank accounts

## Underbanked

Individuals with limited access to bank accounts

People are unbanked or underbanked for reasons that are sometimes beyond their control. This limits their ability to make purchases with anything other than cash.

## **Make a commitment to equity and inclusion**

Payment access for unbanked and underbanked populations is a racial equity and inclusion issue because it disproportionately impacts people of color, immigrants and other marginalized communities.

## **Accepting cash reduces inequities**

Accepting cash opens access for the unbanked and underbanked populations to goods and services, making them feel valued and welcome in the broader marketplace.