City of Reynoldsburg
Committee Meetings
August 14, 2013

COMMUNITY DEVELOPMENT COMMITTEE

Council Chairman Cotner: Anybody have questions for him right now? (No response.) Okay. Then will the applicant go ahead and come forward and whoever wants to speak and talk, and if you would all just give your name and address for the record so we can have that, please.

Mr. David Darby: Okay. Thank you. My name is David Darby. I'm an attorney representing the landlord, GBS Main LLC. Justin gave a background of the meeting minutes from the BZBA and, as he stated, the issue before us is whether or not the intended use of TitleMax tenant constitutes pawnbrokering such that it requires special approval. As Justin said, the definition of pawnbroker comes from the Ohio Revised Code which, I believe you have in front of you in the record, and I'll just read the first sentence that states in 4721.01, "Pawnbroker means a person engaged in the business of lending money on deposit or pledges of personal property other than securities, printed evidence of indebtedness, titles, deeds, or bills of sale, at a total charged rate of interest, or discount of other remuneration in excess of 8% per annum" and it goes on. And the point that we tried to make in front of the BZBA was that TitleMax only engages in loans, as they will explain, that are secured by titles to motor vehicles and, therefore, they are not within the definition of pawnbroker. And I think part of the issue may have been that TitleMax wasn't able to appear. Myself and Mr. Dillon appeared on behalf of the landlord and so they didn't have maybe a clear understanding of TitleMax's business model to ensure that any other activity was, in fact, not falling within the definition of pawnbroker.

So with us today, I have Todd Dillon who is a representative of the landlord, GBS Main. And we also have Mark Hansen from TitleMax and also Evelyn Romero from TitleMax. Todd was going to talk just briefly about, from the landlord's perspective, the intended use as well as similar uses in Reynoldsburg and then Mark and Evelyn can answer any other questions. And they're going to explain a little bit more about their business model to make clear that what they do does not constitute pawnbrokering and, as a result, their intended use is not a – doesn't require special approval and it's already a permitted use under the zoning resolution. Thank you.

Mr. Todd Dillon: Good evening and thanks for meeting with us on short notice. As Dave said, my name is Todd Dillon and I am the authorized agent for GBS Main LLC. We are located at 6475 East Main Street in Reynoldsburg in Suite 136, which is basically behind the proposed TitleMax location. For us, we're a little bit surprised by the denial of the BZBA for a couple of reasons. One, it seems fairly black and white to us in the ORC that TitleMax does not operate as a pawnbroker as Mr. Darby explained and secondly, recently in 2012 TitleMax is a primary competitor of Loan Max, received a zoning certificate within the City of Reynoldsburg and currently operates. So, I guess those are just my two points right now. I'm open for questions or we can open the floor to TitleMax.

Mr. Cotner: Questions for either of those gentlemen? (No response.) Okay. Maybe you folks have a word or two to share then about the business or does anybody have questions for them if they don't have a statement?

Ms. Evelyn Romero: Sure. Hi. My name is Evelyn Romero. I'm the real estate manager for TitleMax. I handle the State of Ohio in terms of real estate and just want to kind of re-emphasize that the only business that will be operating at this location is as a credit service organization. We will have no vehicles stored at this location. We will have no motor vehicles offered for sale at this location. No property will be offered for sale at this location. This is strictly operating as a credit service organization. In terms of operations, we have Mark Hansen here who can answer any additional questions that you may have, but just want to basically approach the panel to let you know that that's what our intentions are here. Okay?

Mr. Cotner: Questions from anybody on Council to any of these folks?

Ms. DeBrock: One of the items that I saw in the meeting minutes from BZBA was they asked questions about this company and in other states it's called Auto Pawn. Is that correct?

Ms. Romero: Yeah. I think the confusion was we have 14 states. We have TitleMax in 14 states and each state designates what we're going to be called. Different states will say, "Hey, in certain states they have a certain different definition." I'll give you a prime example. In Virginia we're Motor Vehicle Title Loans but we do the same service. In Delaware it's Consumer Finance. In Georgia it's Title Pawn. But the business we're conducting, as I indicated, is basically operating as a credit service organization so I think that was the confusion. Someone probably pulled up our website, saw that it said pawnbroker, but that's not what we do. So we came here tonight to pretty much clarify the confusion.

Mr. Cotner: Are there any licensing requirements that you have in the State of Ohio, anything you're required to maintain in order to operate that business?

Ms. Romero: You might want to – on an operation standpoint.

Mr. Mark Hansen: Yeah. That's typically handled by our corporate office, but anything that's required by the State of Ohio as far as what we're deemed or whatever comes through the Secretary of State is given to us and so we operate each state based on what the state regulation and guidelines are and we comply with that. We're typically audited by every state we're in at least every 18 months from a compliance standpoint, so we follow State guidelines everywhere we go, but every state's going to be different as far as what they require. In Ohio, again, that's dealt with our corporate office, our legal department there, so I know—

Mr. Cotner: You don't know what any requirements are? You don't know if there's any licensure? You don't know if there's any oversight from them then?

Mr. Hansen: Well, there's oversight from the State, absolutely, but as far as what that is, no sir, I don't.

Ms. Romero: One other thing I want to bring to Council's attention and it may be in the record from the BZBA meeting, was that the landlord with the tenant's, with TitleMax's approval, we submitted proposed conditions of use. Does Council have that in the record? Have you – you've seen this document?

Mr. : Um-um.

Ms. Romero: The landlord and TitleMax are still going to stand by these proposals, you know, if it helps to make the City comfortable with the use as it's proposed. But again, it all comes down to that within this issue that's in front of us whether or not it's a pawnbroker, that they've established that their business model doesn't encompass that. I think that's it unless the Council has any questions.

Mr. Clemens: Yes. I think a lot of it's based on whether it is, like you say, a pawn shop or not and I think if you look at in the way that if you bring something in and you give them money, such as their titles and they don't come up and pay it off, then you take a lien on it and eventually you put it somewhere and you sell it. And that's basically is what a pawn shop does. They bring something in of value. They give you money for it. They don't come back. In return, they sell it. You're not going to sell it on your property but eventually you're going to get rid of it because you're not going keep them all. You have to get rid of them to make money. That's what it's all about. I look at it as a pawn shop myself, basically, because to me it's doing the same thing only doing it with titles. As far as the other _______ that you've discussed and discussed in the other minutes, I know nothing about that and if that would have come to Council, I would have said the same thing. And it wouldn't be where it's sitting, but we didn't know about it. But as far as I look at it, I look at it as the same situation. You're taking titles and giving them money and if they don't come in and pay the money, then you're keeping the titles and you're getting rid of the cars. The only difference is that you're not selling on their property and you're storing it somewhere else. Do you know where you're going to store it? I know that's been brought up.

Mr. Hansen: Sir, have you ever gotten a loan on any vehicle whatsoever?

Mr. Clemens: Do what?

Mr. Hansen: Have you ever gotten a loan on a vehicle, new vehicle, used vehicle? Have you ever had a loan?

Mr. Clemens: I'm sorry. I don't understand what you're saying.

Mr. Hansen: Have you ever had a loan on any used or new vehicle?

Mr. Clemens: No.

Mr. Hansen: I personally do.

Mr. Clemens: Well, I don't.

Mr. Hansen: So if I go to GMC and I get a loan on a vehicle, they hold the title of the vehicle until I pay off that loan.

Mr. Clemens: That's correct.

Mr. Hansen: Is that a pawnbrokerage?

Mr. Clemens: No. But the difference is that's what the company is. The company makes them, too, and sells them to you. These are car dealers, that's the difference.

Ms. Romero: Can I say something, sir?

Mr. Hansen: Of course.

Ms. Romero: Thank you. First of all, I guess it's all about the conception of what we do and we're not in the repo business. We do not make money repossessing cars. We're in business to build relationships and to solve customers' financial situations, where sometimes they're not able to get bank financing. We're an alternative potentially to banks is the way we look at ourselves as well. So, sir, we don't make money repoing vehicles, number one. We use third parties in the event that we have to after we've exhausted all of our internal calls and collection processes. In the event we have to repo we have to use third parties, which then costs us money. They're then stored at a third party facility where then there's a cure period of 14 days for the customer to be able to deal with their account and then it's actually put at auction at that point. But that's 90 days in a lot of cases with our statues here to where we even get to that point. We're trying to work with customers to get them in, to work out payment plans, etc. We don't make money repoing vehicles. In fact, we lose money by repoing vehicles. So if I – Mr. Cotner, if I was to go and repo your vehicle, how would you get to work?

Mr. Cotner: I'd walk.

Ms. Romero: Okay, sorry, bad example.

Mr. Cotner: I'm not a good example.

Ms. Romero: But let's just say you had to drive five miles. Well, If I take your car, then you're potentially out of a job, how are you going to pay back your loan to us? So we try to work out solutions with the customers. We're not trying to take your car. We only in the event of a last resort will do that but we're not making money doing that. Our business is trying to work out financial solutions for customers and trying to create financial solutions to where we can get them out of binds potentially. And the customer determines the length of the loan; we don't. We're in compliance as far as the State, as far as the interest rates we charge and all that. We're not here to gouge or anything like that. Maybe it's the perception. So, Mr. Clemens, we're not here to repo cars. We don't make money doing that. We make money by being honest businesspeople offering loans at a fair interest rate to consumers who can – a lot of times cannot get it the conventional way.

Ms. DeBrock: I want to discuss a little bit the difference between the Ohio Revised Code definition for pawnbrokering versus our code, Reynoldsburg code. I don't think there's any conflict between the two, but it appears that pawnbrokering in Reynoldsburg's definition is slightly different than the State's and it takes out the portion of the titles, deeds and bills of sale. So, to me, it looks like we have a slightly different definition of pawnbrokering here in Reynoldsburg.

Ms. Romero: Is it the case, though – and maybe it's in the record because the Reynoldsburg ordinance that sets forth the permitted uses, that section of the Reynoldsburg city code defines pawnbrokering directly in relation to the definition as stated in the Ohio Revised Code. So if pawnbrokering, pawning is defined elsewhere in the Reynoldsburg City code, it's not incorporated into the zoning question that's before us.

Ms. DeBrock: It's in the Code of Ordinance, Section 757.01 according to this in Definitions and it does not list – it doesn't exempt those that pawnbroke titles. So it appears there is a second definition for Reynoldsburg and I would assume that we are looking at – we can use Reynoldsburg's definition to define a business.

Ms. Romero: I don't have that code in front of me. We had it in front of us at two previous meetings. It's my understanding that the point of the code where we're at issue defines pawnbrokering – it incorporates the definition from the Ohio Revised Code so I guess I would point—

Mr. ???: _______ zoning staff representative in the BZBA meeting. It's in the minutes.

Ms. ?? _________.

Mr. ?????: I mean, Justin – you need to come up here and clarify it, please.

Mr. Robbins: Could you please clarify exactly what you're asking?

Ms. Romero: Sure, Justin, and thank you for taking a second to clarify. The question from Coucilwoman DeBrock is that there's a definition in the Reynoldsburg Zoning Ordinances, apparently of pawnbrokering that does not except how certain uses, certain actions as the Ohio Revised Code. It's my understanding that the section concerning the use, that issue here today, refers to pawnbrokering and specifically incorporates the Ohio Revised Code definition of the word pawnbrokering in relation to that use.

Mr. Robbins: So I'll read the definition from the Code of Ordinances, Section 757.01, Definitions ________ required, letter A. "Within the meaning of this chapter, pawnbroker means any person now or hereafter engaged in the business of lending money on a deposit or pledges or personal property or other valuable thing other than securities or printed evidence of indebtedness or in the business of purchasing personal property or chooses an action or other valuable thing and sign or agree to sell same back to the seller at a price other than the original price of purchase or in the business of purchasing personal property such as articles made of or containing gold, silver, platinum, or other precious metals or jewels of any description for the purpose of reducing or smelting them into any form different than their condition or construction when purchased or re-selling or marketing the product. Letter B states, "A person who is operating a pawnbroker in the City shall post in a conspicuous place upon his shop, store, wagon, motor vehicle or other place of business, a sign having the name and occupation legibly inscribed therein. Such person shall also post in the same place his license certificate and a copy of the entire Chapter." That's the section from the Reynoldsburg Code of Ordinances.

(someone speaking off mic)

Mr. Clemens: From our ordinance, sir.

Ms. Romero: Now, Justin, do you also have in front of you – I recognize that that's the definition of pawnbrokering in the Reynoldsburg Zoning Ordinances. Do you have the record that defines the permitted use in the zoning classification of this building? There are certain permitted uses and then there are Special Exceptions, pawnbrokering being one of them.

Mr. Robbins: Yes. So I'll go ahead and read from the zoning text as well.

Ms. DeBrock: Thank you.

Mr. Robbins: Section 1131.02, Definitions, Business Uses. We'll go through administrative and business offices first.

(problem with mic – someone speaking off mic)

Mr. Robbins: Okay. Should I go up there just in case?

Mr. Cotner: You might as well. Or use one of the microphones at the table.

Ms. DeBrock: Actually, it was working back there.

(speaking off mic)

Mr. Clemens: That one's working. Good.

Mr. Robbins: All right. Letter A, Administrative or Business Offices. "A full profit business activity which may include one or more of the following uses but does carry on retail trade with the public and has enough stock of goods maintained for sale to customers. Bank credit or other financial institution, broker or dealer and securities, investments, commodities or other associated services, insurance agent, broker or associated services, and retail sales or associated services."

Letter L states that "Pawnbrokering, gambling, bookmaking, betting, scheme of chance, pawnbrokering, bookmaking, betting, operation of a scheme of chance, game of chance, or game or scheme of chance for profit or not for profit by any person, charitable organization, religious organization, veteran's organization, volunteer firemen's organization, fraternal organization, volunteer rescue service organization, service organization, non-profit medical organization, service citizens organization, or any other organization." As used in the zoning code, the phase "pawnbrokering, bookmaking, betting, scheme game of chance does not include State lottery activities pursuant to Chapter 3370 of the Ohio Revised Code and bingo games listed by the Ohio Attorney General pursuant to Chapter 2915 of the Ohio Revised Code. The definitions contained in Reynoldsburg City Code, Section 517.01, ORC Section 2915.01 and ORC Section 4727.01 are hereby incorporated by reference in this zoning code."

Ms. Romero: That's the definition that we're operating under, Revised Code 4727.01, Pawnbroker Definitions.

Mr. Cotner: Mr. Hood.

Mr. Hood: Thank you. I believe that that is the definition you would like the Council to find your client to be compliant with. The definition that controls in Reynoldsburg is the Codified Ordinance of the City of Reynoldsburg. So you, Ms. DeBrock, if you wish to use that Code of Ordinance you have every right to because our ordinance can be more restrictive than the State Code.

Ms. DeBrock: Okay.

Mr. Hood: What your job is in this hearing is to determine the facts as they present them, whether they fit within the boundaries of our code or not. And he is quite correct in saying that if it does fit within the four corners of the definition of the pawnbroking, then it triggers special consideration. It has to be a Special Exception Use as opposed to a Permitted Use. If you find that it does not fall within the definition of a pawnbroker, then it is a Permitted Use and the hearing is basically then concluded. That is your job collectively as the Council this evening. It was the job of the BZBA. Unfortunately, for you, the Council members of BZBA were not able to willing to come to a consensus. There was no majority so the appeal was filed here. Okay?

Ms. Romero: If I may, what chapter – what is the title of the chapter, Councilwoman DeBrock, that the definition of pawnbrokering that you referenced? It was 7571?

Ms. DeBrock: It's in Reynoldsburg Code of Ordinances, Section 757.01 in Definitions.

Ms. Romero: And what is the title of that chapter? 75 – what is the chapter?

Mr.__________: Business Code.

Ms. Romero: Business Code. I suppose this is a rhetorical question at this point, but why then, if the City of Reynoldsburg has its definition of pawnbrokering in 757.01, why would it bother to redefine it by directly incorporating by reference the Ohio Revised Code in a completely different chapter of the City ordinances?

Mr. ___________: It could be the fact that our code was adopted in 1981 and the code that you're referencing from Ohio was adopted in 2001.

Ms. Romero: So the City of Reynoldsburg, knowing that it had its own definition of pawnbrokering, incorporated—

Mr. __________: There could have been changes between 1981 and 2001 to the Ohio Revised Code to make it, more or less, different from the codes, codified ordinances within the City of Reynoldsburg.

Ms. Romero: And if that occurred, the City of Reynoldsburg could have had every opportunity to restrict or change—

Mr. _________: We could have. They're very restrictive the way they are. You're here attempting to convince us that the Ohio Revised Code allows you more latitude and, therefore, are able to go ahead and open the stores you want. The reason you're here is because our ordinances are more restrictive, as our City Attorney has pointed out, of the fact that that is what the City of Reynoldsburg operates by.

Mr. Cotner: I'm not quite sure if you're still – I see the wheels kind of turning like you have something to say. I don't want to cut you off, so other--

Ms. Romero: At this point, there are at least two other loan service organizations in the City of Reynoldsburg – Checksmart and Loan Max, Loan Max being the most similar to TitleMax, that offer the same service and Loan Max has the most similar business model. Checksmart is a completely different model with the exception of they also offer auto title loans. Loan Max is at 1840 Brice Road. It's zoning certificate was approved administratively. They were never brought before BZBA. They were never brought here. They never appeared to explain themselves and secondly, Checksmart -- you're all familiar with Checksmart. It's a payday lending operation. One of their, you know, parts of their business model now includes auto title loans. They're on Main Street. I passed them on the way here. So we're not asking for anything different than other businesses already operating.

Mr. Hood: Just as a point of clarification. I don't disagree with what the gentleman said as far as Checksmart goes. It is my understanding that Checksmart does operate as a pawnbroker/second hand dealer under our City ordinance because they are also in the business of accepting used gold for sale and that is expressly put into our latest revision of the code. I believe him when he says that the other business – I can't recall the name – Auto—

Ms. Romero: Loan Max

Mr. Hood: Loan Max, I apologize, operates very similar, if not an identical business model as the petitioners at this point, just to clarify the record.

Mr. Cotner: And Mr. Hood, just to clarify, too, so I can maybe make sure. The other operation was opened and given their authorization administratively so we never heard about that and there was just a business that opened.

Mr. Hood: That is my understanding. Why that occurred, Councilman Cotner, I can't tell you other than you know for some time the City has worked at arm's length with the zoning administrator and a planning administrator. We do not have one in-house. Unfortunately, that was one of staff positions that has gone unfilled the last two or three years. I'm not sure if the approval occurred during that time. I really don't know but he is quite correct to say that they are now currently operating within the City.

Mr. Cotner: Right. And we, unfortunately, didn't have anything to do with allowing that or hearing it and so it's unfortunate that – because I think there's definitely some concern that Council has on that operation, and, again, the way it's operating under our code. And, again, not that there's anything wrong and I don't mean to imply that, but by Reynoldsburg code and by the definition of what we have to work with and what we're presented with and what we are required to do is follow what our code says. So unfortunately, we never saw or heard anything from that other business, which kind of puts us in a difficult spot that we can only make our best decision based on you and where we are tonight. I think that's a little bit of a challenge, I think, because I agree with you. It's the same concept exactly and, to my knowledge, there's not been a problem with that business but, again, we didn't have anything to do with that, unfortunately.

Ms. Romero: And I would say further to Mr. Clemens' comment about he conceptualizes this as pawnbroker, plain and simple, but there's a big difference when personal property is not taken and held as collateral onsite and resold onsite. That is something does not occur in this business model. The only thing that happens is the security interest is taken on the title.

Mr. Cotner: And that, again, kind of goes right against what that ordinance says, that it's in the business of lending money on a deposit of a pledge of personal property. So that ordinance kind of clearly goes right to say that, unfortunately.

Mr. Clemens: Yeah, and I understand that and it's not ________ somebody else's property so, I mean, it's not on this property. I understand that but it's going to be on somebody's property. It's still going to be under your control. It's just not going to be on this property. Am I correct? It's going to be somewhere. It's not out floating somewhere. If you go and repossess, it goes __________ somewhere, aren't you?

Mr. ________: ________ if we have to do that.

Mr. Clemens: And that's all I said, was that you repossess. Now, whether you use this piece of property or whether it's somewhere else, you are repossessing the vehicle, or whatever you're talking about. To me, that's the same. I don't care whether it's the personal property that you work out of in your office. If it's on a piece of property that you're moving it to, you still repossessed it and it's still under your care and, to me, that makes it the same as a pawnbroker. It may not be on his piece of property where he's at. It's still going to be on a piece of property that you own or that you lease, still be under your control. I mean, I look at it that way and that's the way I read it and the way I understand it and _________ stated by Councilman. We had nothing come before us as far as the other two are concerned. I knew nothing about them. If I knew something about them, I would have been saying the same thing I'm saying to you right now. It's not that I feel any difference towards your business than I would theirs.

Ms. Romero: And, again, to reiterate Todd Dillon's point from earlier. I could walk into Fifth/Third Bank. I could walk into Cooper State Bank and ask them for a loan to purchase a motor vehicle and they will put their name on my title and they will have rights to come repossess that vehicle. They will not store the vehicle onsite. The will go repossess it, so if this Board determines that that activity constitutes pawnbrokering, it's going to have to re-evaluate where every bank is that's 1,000 feet of any school. You know, those are going to apply. It's the same.

Mr. ________: The transaction you're talking about is theoretically in reverse. I don't walk into Fifth/Third Bank with my car sitting out in the parking lot and my title in my hand and borrow money on that. I walk into the bank and sit there and say, "Hey, I'm taking possession of the vehicle. Please loan me the money to keep it." And then they maintain the title until I pay it off. It's totally reversed. It's not pawnbrokering.

Ms. Romero: It's exactly the same.

Mr. _________: And then it gets totally reversed. It's 360 as far as I'm concerned, let's put it that way.

Ms. Romero: Okay. Fair enough.

Mr. ________: Just as Mel Clemens is saying in his mind it's pawnbrokering. In my mind the transaction that takes place at the bank is not pawnbrokering.

Mr. Long: This is Mr. Long. Can I just clarify my thought process. It might be different in other businesses but the customer still drives the car through it, so we use their title as our security, put our liens on it. The customer still drives the car during the duration of the loan. So we're not taking the car and storing it until they pay it off. I just want to clarify that just for your reference.

Ms. Romero: Unless anyone else has any further questions, I think we've ______ over it as much as we can. I appreciate the Council's time. If there are no other questions—

(someone speaking off mic)

Mr. Cotner: I think one of the problems, I mean, again as I see are what our code says in 757.01, that it does – the Reynoldsburg code is different than the Ohio and I think that's where, again, you can say it's black and white with the Ohio code because it does mention titles. You know, Reynoldsburg sets our ordinances just like Westerville, Gahanna, Groveport. Everybody sets their own ordinances and within our definition of pawnbroker, it kind of limits, I think, a little bit more than theirs is how I kind of see that part of it. Other questions or comments then from Council?

Mr. Clemens: No.

Mr. Cotner: No? Okay. Then what we typically do is we present in the positive that we'll make a motion to pass this ordinance. Is that when we accept the appeal or accept the zoning certificate?

Mr. Long: Yeah. Zoning application is _________.

Mr. Cotner: Zoning application. So we put it out for in the positive, so a "yes" vote would be you are in favor of the certificate; a "nay" vote against the acceptance of the certificate, so do we have a motion to move this forward?

Mr. Clemens: So moved.

Mr. Cotner: Councilman Clemens moves to accept the appeal – accept the certificate. Second by Ms. DeBrock. If we can have the clerk please call the roll.

Ms. Penzone: I will call the roll again.

Mr. Long: Just for the _____

Mr. Cotner: Just for the – yeah, for the members present to vote.

(Ms. Penzone called the roll. Councilman Cotner voted "nay." Councilman Long voted "nay." Councilwoman DeBrock voted "nay." Councilman Clemens voted "nay.")

Mr. Cotner: So, thank you. It does mean then that the appeal to the certificate is denied and, again, I'm looking at our definition of the code and, again, whether Council can re-examine what the code would be. I think that's where we would kind of have to come from because I think it does differ with the State code. That's, again – that's my opinion. I just wanted to share that with you. I see it that way, so your attorney can take the next steps if need be and I guess that would close down our hearing unless you have any other comments.

Ms. Romero: Nothing further. I'd just say thank you to the Council.

Mr. Long: Thank you.

Mr. Cotner: So we need to close this and then--

Mr. Long: We need to make a motion to go to Executive Session.

Mr. Cotner: Okay. So then I will make a motion we adjourn to Executive Session. Do I have a second?

Mr. Long: Second.

Mr. Cotner: Second by Councilman Long. And then we need to do a roll call again.

(Ms. Penzone called the roll. Councilman Cotner voted "aye." Councilman Long voted "aye." Councilwoman DeBrock voted "aye." Councilman Clemens voted "aye.")

Mr. Cotner: We will adjourn to Executive Session.

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