



# Committee of the Whole

Heidi Beazizo

Council Initiated:

Yes

No

**ECAF:** 2023-1230

**Ordinance:** 23-128

**Type:**

- Contract  
 Board Appt.  
 Code Amendment  
 Budget Action  
 Other

**Requested Handling:**

- Normal  
 Expedite  
 Urgent

**Fund Source:**

- General Fund  
 Other  
 N/A

**Executive Rec:**

- Approve  
 Do Not Approve  
 N/A

**Approved as to**

**Form:**

- Yes  
 No  
 N/A

**Subject:** Accepting cash for payment in unincorporated Snohomish County

**Scope:** The Proposed Ordinance requires the acceptance of cash as a form of payment for goods and services in Snohomish County. Should a retail establishment not choose to accept cash, the proposed ordinance requires a cash exchange terminal be made available for customers.

Also provided is an exemption process for those retail establishments who qualify. Exemptions are allowed for those who meet one or more of the following criteria:

- 1) Repeated thefts or theft attempts;
- 2) Only one employee at any one shift;
- 3) The retail establishment located inside a residence; and
- 4) Having a bank branch more than 15 miles away.

Violations of the code will be processed through code enforcement with a required two (2) warnings for the first violation prior to the issuing of a citation. The table of citation fines, located in SCC 30.85.130, is updated to include fine amounts for the first, repeat and multiple repeat violations.

Violation appeals will be handled by the Office of the Hearing's Examiner whose decision constitutes a final decision and order.

**Duration:** Effective January 1, 2025 until further amended by Ordinance

**Fiscal Impact:**  Current Year  Multi-Year  N/A

**Authority Granted:** N/A

**Background:** An estimated 3% of Washington state residents are unbanked, meaning they do not use or have access to traditional financial services, including bank accounts, credit cards or personal checks. More than 17% of Washington state residents are underbanked, meaning they might have a checking account, but might often rely on alternative financial services, such as money orders, check-cashing services and payday loans rather than on traditional loans and credit cards to fund purchases.

Many retailers have moved toward a cashless model of payment, citing improved technology, including tap-to-pay mobile applications, as well as the safety concerns of storing and handling cash.

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Other jurisdictions have imposed requirements that retailers accept cash for the purchase of food, consumer goods and consumer services.

Council previously discussed and considered Proposed Ordinance 23-078. Rather than further amending Proposed Ordinance 23-078, Proposed Ordinance 23-128, was drafted to account for the increased scope and subject. Should Council adopt Proposed Ordinance 23-128, Council could allow Proposed Ordinance 23-078 to lapse.

**Requested Action:** Assign to COW at Admin Session on October 10, 2023 to set a time and date for a Public Hearing on October 25, 2023.