

Extract of Draft Minutes 12
Planning Committee
September 12, 2019

Extrait de l'ébauche
du procès-verbal 12
Comité de l'urbanisme
le 12 septembre 2019

City-wide Minor Zoning Study and Zoning By-Law Amendment – Payday Loan
Establishments

ACS2019-PIE-EDP-0035

City Wide

Report recommendations

1. That Planning Committee approve the Consultation Details Section of this report be included as part of the 'brief explanation' in the Summary of Written and Oral Public Submissions, to be prepared by the City Clerk and Solicitor's Office and submitted to Council in the report titled, "Summary of Oral and Written Public Submissions for Items Subject to the Planning Act 'Explanation Requirements' at the City Council Meeting of September 25, 2019, subject to submissions received between the publication of this report and the time of Council's decision.
2. That Planning Committee recommend Council approve an amendment to Zoning By-law 2008-250, as amended, to permit payday loan establishments, subject to zoning restrictions including required minimum separation distances between them, and between them and other uses, as detailed in Document 1.
3. That Planning Committee approve that this report rises to Council at the same time as the Emergency and Protective Services Department report (ACS2019-EPS-GEN-0012) dealing with the proposed amendment to Licensing By-law No. 2002-189, as amended, to license payday loan establishments.

A presentation was provided by Elizabeth Desmarais, Planner, Planning, Infrastructure and Economic Development (PIED) department. A copy is held on file.

The following staff also responded to questions:

- David Wise, Program Manager, Zoning and Intensification, PIED
- Christine Enta, Legal Counsel, Innovative Client Services department.

The committee heard three delegations, as follows:

- Peter Kucherepa, Director, Vanier Community Association, spoke in support of the report recommendations, and reasoned that a proliferation of payday loan lenders in a particular area, such as in the Vanier community, can have profound adverse impacts on those living nearby, in terms of quality of life, life expectancy, instance of mental illness, occurrence of criminal activity, and hampered economic development and diversity. His only concern was with the issue of grandfathering and he requested the City look at having the grandfathered use cease when an operator moves out of a property, rather than allowing the use based on a property owner's intent to lease to an incoming operator to continue the same use.
- Gisele Bouvier, Chair, ACORN Vanier, and Stephenie Graham, Co-chair, spoke in support of the recommendations, particularly to limit the permissible distance between and proliferation of such institutions. They spoke of the negative effects payday loan lenders have on vulnerable communities, noting ACORN's long-standing campaign to end predatory lending and encourage the creation of alternate banking solutions for low-income earners. They encouraged the City to take further steps towards the promotion of fair banking options, including to address the issue of grandfathering, and to endorse postal banking.
- Nathalie Carrier, Executive Director, Vanier Business Improvement Area (BIA), commented on the proliferation of payday loan lenders in the Vanier community and spoke to the associated detrimental economic impacts, including loss of business diversity and viability, and crippled economic growth and regeneration. The BIA supports the report recommendations, particularly the proposed minimum separation distances, to allow main streets like Montreal Road to see business diversity proliferate and thrive and to allow the Vanier community to continue its important healing process.

Planning Committee CARRIED the report recommendations as presented with the following Direction to Staff:

That Staff provide an opportunity for Members of Council to be briefed and ask questions on this matter prior to it rising to the September 25 Council meeting.