Summary of Written and Oral Submissions

City-Wide Minor Zoning Study and Zoning By-law Amendment – Payday Loan Establishments

Note: This is a draft Summary of the Written and Oral Submissions received in respect of City-Wide Minor Zoning Study and Zoning By-law Amendment – Payday Loan Establishments (ACS2019-PIE-EDP-0035), prior to City Council's consideration of the matter on September 25, 2019.
The final Summary will be presented to Council for approval at its meeting of October 9, 2019, 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'. Please refer to the 'Bulk Consent' section of the Council Agenda of October 9, 2019 to access this item.

In addition to those outlined in the Consultation Details section of the report, the following outlines the written and oral submissions received between the publication of the report and prior to City Council's consideration:

Number of delegations/submissions

Number of delegations at Planning Committee: 3

Number of written submissions received by Planning Committee and Council between August 30 and September 25, 2019 : 0

Primary reasons for support, by individual

Peter Kucherepa, Director, Vanier Community Association (oral submission)

- 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: research has shown that a proliferation of payday loan operations results in higher levels of mental illness and lowered life expectancy of constituents who live in proximity to them
    - occurrence of criminal activity: it is difficult to have a safe and productive community when there is sufficient evidence to demonstrate that payday loans could be used as an opportunity to launder drug money in the community
    - hampered economic development and diversity: research has shown that a proliferation of payday loan centres limits social and economic

development, when an operation can charge over 550% interest rates, meaning that taxpayer dollars are being diverted into ongoing debt payments, well beyond the criminal interest rate of 60%, rather than being invested into community health and welfare; when 1 in 3 retailers on one street is a payday loan operator, it fails to obtain the objectives of economic diversity for the local economy

- concerned with the issue of grandfathering; 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 (oral submission)

- expressed support for the proposed recommendations, particularly to limit the permissible distance between and proliferation of payday loan institutions
- spoke of the negative and predatory effects payday loan lenders have on vulnerable communities
- noted ACORN's long-standing campaign to end predatory lending and encourage the creation of alternate banking solutions for low-income earners
- encouraged the City to take further steps towards the promotion of fair banking options, including to address the issues around grandfathering and installment loans, 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
- noted that the domination of these intuitions on one street deters new businesses and damages thriving ones, taints the reputation of the area, and attracts a disproportionate amount of crime and social issues
- noted that ludicrously high interest rates rob the business community of valuable dollars that should be going into grocery stores, restaurants, and local services
- expressed support for 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

- requested the City consider, in future, removing some of the grandfather clauses in communities where the density of these businesses is so high

Primary concerns, by individual

concerns about the proposed grandfathering clause, by all three delegations noted above

Effect of Submissions on Planning Committee Decision:

Debate: The committee spent one hour on the item

Vote: The committee considered all written and oral submissions in making its decision and Carried the report recommendations without change. The committee provided a direction to staff to 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.

Effect of Submissions on Council Decision:

Council considered all written and oral submissions in making its decision and CARRIED the item as presented, without change to the report recommendations.