

**EXTRACT OF DRAFT MINUTES 6
COMMUNITY AND PROTECTIVE
SERVICES COMMITTEE
19 SEPTEMBER 2019**

**EXTRAIT DE L'ÉBAUCHE DU
PROCÈS-VERBAL 6
COMITÉ DES SERVICES
COMMUNAUTAIRES ET DE
PROTECTION
LE 19 SEPTEMBRE 2019**

**EMERGENCY AND PROTECTIVE SERVICES
PUBLIC POLICY DEVELOPMENT BRANCH**

**LICENSING AND REGULATION OF PAYDAY LOAN ESTABLISHMENTS
(LICENSING BY-LAW 2002-189, AS AMENDED)**

ACS2019-EPS-GEN-0012

CITY WIDE

**That Community and Protective Services Committee recommend that
Council approve:**

- 1. An amendment to the City's Licensing By-law (By-law 2002-189, as amended) to establish regulations for the licensing and regulating of payday loan establishments by the addition of a new schedule No. 34, as well as minor administrative amendments relating to necessary definitions, administrative provisions, licensing and related fees, and expiry date, all in the general form as set out in Document 1 and as described in this report; and**
- 2. That the payday loan establishment licensing regulations set out in Recommendation 1 be conditional upon the coming into full force of related proposed zoning and land use amendments for payday loan establishments, as proposed in Report ACS2019-PIE-EDP-0035.**

The Committee heard from the following delegation:

Nelson Belchior – Owner of Pay2Day – He noted that the law must be careful not to stop lending to regular working people. The industry has been trying to clean up the image. They have fought for better regulations and there are municipalities that have done a good job. He feels this would limit competition and create more problems.

Valerie Bietlot, Manager, Public Policy Development was present to answer questions from Committee members following the delegation. There were a variety of questions regarding but not limited to these points:

- There is an inquiry from Councillor Blais regarding gambling establishments and staff will add bingo halls as requested from Councillor Fleury.
- The By-law compliments what the province has put forward regarding consumer protection and where necessary some duplication.
- There are measures to shut down an operation but at the discretion of the Chief Licensing Inspector depending the severity of the infractions.

The report recommendations were put to Committee and CARRIED as presented.

DIRECTIONS TO STAFF

That Staff coordinate with the Mayor's office and the City Manager's Office to write a letter to the Provincial and Federal Minister's of Finance regarding affordable short-term lending from banks and lowering of rates for cheque cashing from payday loan establishments.