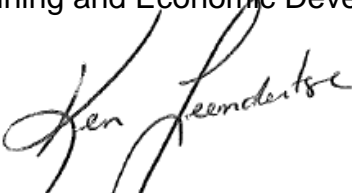




# INFORMATION REPORT

<b>TO:</b>	Chair and Members Planning Committee
<b>COMMITTEE DATE:</b>	February 16, 2021
<b>SUBJECT/REPORT NO:</b>	Payday Loan Licences (PED21036) (City Wide)
<b>WARD(S) AFFECTED:</b>	City Wide
<b>PREPARED BY:</b>	Tiffany Gardner (905) 546-2424 Ext. 1789
<b>SUBMITTED BY:</b>	Ken Leendertse Director, Licensing and By-law Services Planning and Economic Development Department
<b>SIGNATURE:</b>	

## COUNCIL DIRECTION

At its meeting of February 28, 2018, Council approved Item 9 of Planning Committee Report 18-003 directing staff to report annually regarding the status of the number of Payday Loan Licences in the City of Hamilton.

## INFORMATION

Item 9 of Planning Committee Report 18-003 outlined the expansion of the municipal authority to limit the number and location of payday loan establishments within the City and included the updated Schedule 11 under the Business Licensing By-law 07-170, which outlines the following under Section 6:

- (a) No more than 15 payday loan business licences to be issued; and
- (b) No more than one payday loan business per ward.

On January 1, 2018 there were 31 licensed payday loan businesses at 30 locations. These locations and licences were grandfathered at the time of the passing of the amending By-law. Once a licence expires and is not renewed, these locations are eliminated, reducing the number of grandfathered locations to meet the By-law criteria. On January 1, 2019 the total number reduced to 29 licensed businesses at 28 locations. On October 23, 2019, Council approved Item 3 of Planning Committee Report 19-016 directing staff to amend Schedule 11 of the Licensing By-law 07-170 to include

90 Centennial Parkway North, Hamilton to the location of approved sites, increasing the total number to 30 licensed businesses at 29 locations. There has been no change from 2020 to 2021.

<b>Licensed Payday Loan Businesses as at January 1, 2018</b>	<b>Licensed Payday Loan Businesses as at January 1, 2021</b>	<b>Change</b>
1 Wilson Street	1 Wilson Street	
1056 Barton Street East	1056 Barton Street East	
1062 Barton Street East	1062 Barton Street East	
1116 Barton Street E Unit 1	1116 Barton Street E Unit 1	
1120 Fennell Avenue East	1120 Fennell Avenue East	
127 King Street East	127 King Street East	
1299 Barton Street East, Bldg. K	1299 Barton Street East, Bldg.K	
13 King Street East. Suite 1	13 King Street East, Suite 1	
1392 Main Street East	1392 Main Street East	
147 Locke Street South		Closed Aug 2018
152 Hwy 8, Unit 158	152 Hwy 8, Unit 158	
219 King Street East		Closed Aug 2018
1655 Main Street West	1655 Main Street West	
309 Grays Road	309 Grays Road	
314 Queenston Road, Unit F	314 Queenston Road, Unit F	
460 Main Street West	460 Main Street West	
478 King Street East. Unit 2	478 King Street East, Unit 2	
483 Hwy 8	483 Hwy 8	
529 Concession Street	529 Concession Street	
534 Concession Street	534 Concession Street	
58 Centennial Parkway North	58 Centennial Parkway North	
61 King Street East	61 King Street East	
695 Queenston Road	695 Queenston Road	
732 Queenston Road	732 Queenston Road	
736 Queenston Road	736 Queenston Road	
77 James Street North, Unit 223	77 James Street North, Unit 223	
833 Upper James Street	833 Upper James Street	
833 Upper James Street	833 Upper James Street	
836 Upper James Street	836 Upper James Street	
858 Upper James Street	858 Upper James Street	
970 Upper James Street	970 Upper James Street	
	90 Centennial Parkway North	Added Oct 2019

Payday loan businesses are inspected annually to confirm that they meet the requirements of Schedule 11 of the Business Licensing By-law 07-170, and licence statuses are monitored monthly. Due to the continual monitoring by Licensing, coupled

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OUR Mission: To provide high quality cost conscious public services that contribute to a healthy, safe and prosperous community, in a sustainable manner.

OUR Culture: Collective Ownership, Steadfast Integrity, Courageous Change, Sensational Service, Engaged Empowered Employees.

with little change in the status of licences over the last 3 years, it is recommended that annual reporting is no longer required. Further information about payday loan businesses may be requested directly to Licensing.

**APPENDICES AND SCHEDULES ATTACHED**

N/A

KL:st