

Authority: General Government and Licensing  
Committee Item GL19.3, as adopted by City of  
Toronto Council on December 16, 17 and 18, 2020

## **CITY OF TORONTO**

### **BY-LAW 1130-2020**

#### **To amend City of Toronto Municipal Code Chapter 545, Licensing, with respect to payday loan establishments.**

Whereas the City of Toronto Act, 2006 grants the City of Toronto the authority to enact by-laws respecting the protection of persons and property, including consumer protection under subsection 8(2) of the Act; and

Whereas the City of Toronto Act, 2006 grants the City of Toronto the authority to enact by-laws for the licensing, regulating and governing of businesses wholly or partly carried on in the City of Toronto and, in particular, under section 92.1 of the City of Toronto Act, 2006 the City of Toronto has the authority to limit the number of licences and locations of payday loan establishments; and

Whereas the City of Toronto regulates payday loan establishments under City of Toronto Municipal Code Chapter 545; and

Whereas Council has authorized the following changes with respect to the regulation of payday loan establishments;

The Council of the City of Toronto enacts:

1. City of Toronto Municipal Code Chapter 545, Licensing, is amended:
  - A. by adding the following second sentence to § 545-541.A:

The effect of § 545-538 and § 545-541.A is to reduce the total number of licences issued under this chapter as licences issued under the Payday Loans Act, 2008 or City of Toronto Municipal Code, Chapter 545, Licensing cease to be valid, are revoked or expire.
  - B. by deleting paragraph § 545-541.B(2) and replacing it with:
    - (2) In each ward, is limited to the total number of locations operating within a ward (as each ward exists on the day it comes into existence) on May 1, 2018 which have been permitted by a licence under the Payday Loans Act, 2008.
2. This By-law comes into force on January 1, 2021.

Enacted and passed on December 18, 2020.

Frances Nunziata,  
Speaker

John D. Elvidge,  
Interim City Clerk

(Seal of the City)