

**Municipal Licensing and Standards is proposing that the Council of the City of Toronto adopt amendments to Chapter 545, Licensing, and Chapter 441, Fees and Charges.**

At its meeting to be held in Committee Room 1 in Toronto City Hall on Tuesday, April 10, 2018 at 9:30 a.m., or as soon as possible thereafter, the Licensing and Standards Committee of Toronto City Council will hear in person or by his or her counsel, agent, or solicitor, any person who wishes to speak to the matter.

The proposed amendments are subject to the decision of the Licensing and Standards Committee and the decision of Toronto City Council. Consequently, the proposed amendments may be modified. Additional or other amendments to the above-noted By-laws, including amendments not contemplated or considered in the proposal by Municipal Licensing and Standards, may occur as a result of the decisions of the Licensing and Standards Committee and Toronto City Council.

It is proposed that the By-laws be amended at the City Council meeting to be held on April 24, 25, and 26, 2018, or at a subsequent meeting.

**Municipal Licensing and Standards is proposing that:**

1. City Council amend Toronto Municipal Code, Chapter 545, Licensing, to create a new business licence category for payday loan establishments as an interim measure, pending a full review of licensing requirements for payday loan establishments, as follows:
  - a. Any person or entity who holds a valid licence as a lender or a loan broker under the Payday Loans Act, 2008 shall obtain a licence under Chapter 545 and provide the following information:
    1. Name of applicant;
    2. Address for business;
    3. Address for main office (if different from business address);
    4. Contact information (phone and e-mail address);
    5. Payday Loans Act, 2008 licence number;
    6. Primary contact person name, number, e-mail address, and mailing address;
    - and
    7. Criminal background check.
  - b. In order for a payday loan establishment in Toronto to obtain and continue holding a licence under Chapter 545, Licensing, that every applicant for a licence must provide proof of a valid licence under the Payday Loans Act, 2008 and continue holding a valid licence under the Payday Loans Act, 2008;
  - c. If a licence under the Payday Loans Act, 2008 is suspended, or revoked, the licence under Chapter 545 shall be suspended;
  - d. A City licensee shall inform the Executive Director, Municipal Licensing and Standards, immediately if their provincial licence ceases to be valid or is revoked;
  - e. A City licensee shall operate only at a location(s) authorized by the provincial licence;

- f. The number of City licences be capped at the number of locations operating in the City and that are licensed under the Payday Loans Act on May 1, 2018;
- g. No City licence shall be issued to any person or entity unless the person or entity holds a valid lender or loan broker licence issued by the Province of Ontario and is operating within Toronto on May 1, 2018;
- h. Licence holders are permitted to change locations, but will be required to submit an application for a re-issuance of the City licence and pay the applicable pro-rated licensing fee; and
- i. Licence holders must notify the City within five business days of any changes to their business address.

2. City Council direct the Executive Director, Municipal Licensing and Standards, to report back to the Licensing and Standards Committee, within one year from the date that the By-law comes into force, with a comprehensive review of payday lenders, including research, consultation, and the impact of the new licence and cap, and with recommendations on how best to regulate payday loan establishments, including possible additional licence requirements.

3. City Council amend Chapter 441, Fees and Charges, to include the following fees for the new payday loan establishment licence:

- a. Payday loan establishment licence fee: \$632.87
- b. Payday loan establishment annual renewal fee: \$308.99

4. City Council direct that the Payday Loan Establishment licence come into effect when the By-law is enacted by City Council.

To view copies of the report outlining and explaining the proposed amendments, you may view the Licensing and Standards Committee agenda at:

<http://app.toronto.ca/tmmis/decisionBodyProfile.do?function=doPrepare&decisionBodyId=1037#Meeting-2018.LS24>

current as of April 3, 2018. To obtain copies of the report at no cost, or to submit comments or make a deputation to the Licensing and Standards Committee, please contact the Committee no later than 12:00 p.m. on Monday, April 9, 2018:

Licensing and Standards Committee  
City Clerk's Office  
Toronto City Hall, 100 Queen Street West  
10<sup>th</sup> Floor, West Tower, Toronto, Ontario, M5H 2N2  
Telephone: 416-397-4592  
Fax: 416-392-1879  
E-mail: [lsc@toronto.ca](mailto:lsc@toronto.ca)

To ask questions regarding the content of the report respecting the above, contact:

Carleton Grant  
Director, Policy and Strategic Support

Municipal Licensing and Standards  
Toronto City Hall, 100 Queen Street West  
Toronto, Ontario, M5H 2N2  
Telephone: 416-338-5576  
E-mail: [carleton.grant@toronto.ca](mailto:carleton.grant@toronto.ca)

Any comments received after the Committee meeting will be forwarded to City Council.

While the report sets out proposed changes, the Committee and/or City Council may make amendments and may adopt fees that differ from the recommendations set out in the report.

If this matter is postponed at the Committee meeting or City Council meeting or considered at a subsequent Committee or City Council meeting, no additional notice will be provided other than the information on the subsequent Committee or City Council agenda. Please contact the above City officials if you require notice in these cases.

The Licensing and Standards Committee will make its final recommendations on Tuesday, April 10, 2018, which will be forwarded to City Council at its meeting on April 24, 25, and 26, 2018.

**Notice to people writing or making presentations to the Licensing and Standards**

**Committee:** The *City of Toronto Act, 2006* and the City of Toronto Municipal Code authorize the City of Toronto to collect any personal information in your communication or presentation to City Council or its committees.

The City collects this information to enable it to make informed decisions on the relevant issue(s). If you are submitting letters, faxes, e-mails, presentations, or other communications to the City, you should be aware that your name and the fact that you communicated with the City will become part of the public record and will appear on the City's website. The City will also make your communication and any personal information in it - such as your postal address, telephone number, or e-mail address - available to the public, unless you expressly request the City to remove it.

Many Committee, Board, and Advisory Body meetings are broadcast live over the internet for the public to view. If you speak at the meeting, you will appear in the video broadcast. Video broadcasts are archived and continue to be publicly available.

If you want to learn more about why and how the City collects your information, write to the City Clerk's Office, Toronto City Hall, 100 Queen Street West, Toronto ON M5H 2N2 or by calling 416-397-4592.

Dated at the City of Toronto this 3<sup>rd</sup> day of April, 2018.

Ulli S. Watkiss  
City Clerk