

Attachment 1: Jurisdictional Scan of Regulations for Payday Loan Establishments

City	Date of 'New' Regulations	Separate Definition in Zoning By-law	Separation Distance in Zoning By-law	Licensing / Other Regulations
Oshawa	May 2020; separation distance in ZBL predates this and is from 2008	No, but 'payday loan business' is used as an undefined term. FINANCIAL INSTITUTION is defined	Yes – 50m from other payday loans, tattoo parlour or pawn shop (only for certain streets in the CBD)	Licensing: <ul style="list-style-type: none"> - Restrict the number of payday loan establishments to 2 per ward to a maximum of 10 in the city; - Prohibit new payday loan establishments in the Downtown Urban Growth Centre as defined in the Oshawa Official Plan; - Establish a minimum 150m setback from other payday loan establishments and elementary and secondary schools.
Hamilton	February 2018	No. Financial Establishment is defined	No.	Licensing: <ul style="list-style-type: none"> - The number of payday loan establishment business licences is restricted to no more than 15; and - The locations of payday loan establishments is limited to no more than one per ward.
Barrie	Separation distance appears to have been in place since 2011	No, but 'payday loan establishment', 'bank' and 'financial institution' are used as undefined terms.	Yes- 100 m from other payday loan businesses, tattoo parlours, body piercing parlours, or pawnshops within the Central area Commercial and Transition Centre Commercial zones	Under Review: <ul style="list-style-type: none"> - In September 2021, Council directed staff to investigate the feasibility of licensing payday loan establishments under the general business licensing bylaw to restrict their number and concentration throughout Barrie; - Also requested a review of the minimum distance separation provisions for payday loan, body piercing, pawnshops and tattoo parlours in the downtown and report back as part of the review of the zoning bylaw.
Brantford	November 2019	No. FINANCIAL INSTITUTION is defined and 'Bank' is used as an undefined term.	No.	Licensing: <ul style="list-style-type: none"> - Minimum distance separation of 150m from: - Group correctional home, Mini-group home, Group home, Group residence, -Crisis residence, Group Correctional Residence, -Medical Clinics, -School; - Cap of 10 establishments in the city; - Proof of a valid provincial license.

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Ottawa	September 2019	Yes - Payday loan establishment	Yes – 1000m from other payday loan establishments; 500m from a casino or racetrack; and 300m from schools	<p>Zoning:</p> <ul style="list-style-type: none"> - No payday loan establishment will be permitted in a building containing a residential use (provide some distance between the use and the residents living in the building); - Cannot be located in a single use building i.e. must be in a building that includes other uses (to reduce the overall visibility of this use). <p>Licensing:</p> <ul style="list-style-type: none"> - Zoning compliance check; - Provision of information on consumer protection resources; - Proof of valid provincial license.