



- a PICO National Network affiliate

July 18, 2013

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Long Beach City Council
Honorable Mayor and Council Members
Civic Center Plaza
333 West Ocean Blvd., 14th floor
Long Beach, CA 90802

Dear Mayor Foster and Members of the City Council:

I'm writing on behalf of Greater Long Beach Interfaith Community Organization, a faith based community organization working with 10 congregations and 12,000 families in Long Beach. ICO is also a member of the PICO National Network and PICA California.

We support the "Check Cashing, Payday Loan and other Financial Services Zoning Ordinance" tentatively scheduled to be heard by the Planning Commission on Thursday, August 1st. We stand with neighborhood groups and advocates in urging you to adopt an ordinance that would put a cap on the number of high cost, predatory lenders in the City, and set forth permitting and distance requirements for any new payday loan, check cashing, and auto title loan storefronts.

We're concerned about the predatory practices of these industries, and the hardships inflicted on residents who get caught up with these companies.. We are concerned that these businesses often target low and moderate-income communities, and that they tend to cluster in certain neighborhoods. Adopting a cap and developing a permitting process and zoning restrictions for these businesses would help address the latter issue, and would allow for communities to weigh in on any future proposals for new payday lenders.

Thank you for your time and consideration,

Patrick Kennedy
Executive Director

Cc: Steven Valdez, Planner, Development Services, Planning Bureau
Steve Gerhardt, AICP, Senior Planner, Development Services, Planning Bureau
Derek Burnham, Planning Administrator, Planning Bureau
Amy Bodek, Director, Planning Commission