



Building Healthy Communities: Long Beach

July 31, 2013

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 **Building Healthy Communities: Long Beach**. Our mission is that Central and West Long Beach will be a caring, engaged, inclusive, thriving, stable, green community where children, youth and families are healthy, educated, safe, supported, valued, economically secure and empowered in a healthy environment that embraces diversity.

We are writing in regard to the "Check Cashing, Payday Loan and other Financial Services Zoning Ordinance" tentatively scheduled to be heard by the Planning Commission sometime in August. 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 believe it is in the interest of Long Beach communities for the Planning Commission and City Council to adopt these strong yet reasonable policies to control the growth of the fringe financial services industry in our city, consistent with other cities across the state.

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 especially concerned about the 459% APR interest rates on payday loans and the inescapable cycle of debt the loans create for consumers, which create an asset-stripping effect that impacts both the individual and the entire community. 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.

We reiterate our support for this policy and respectfully ask the Council to approve a restrictive land use ordinance regarding payday lenders, check cashers, auto title lenders and other high cost financial service companies when it comes before you for a vote this fall.

Thank you for your time and consideration,

Building Healthy Communities, Long Beach
Steering Committee Members:

Anderson, Adam	Kingdom Causes Long Beach
Carrera, Alicia	Adult Community Member
Chan, Ladine	Families in Good Health/ EM3
Chavarria, Raymond	Adult Community Member
Clark, Sonya	Adult Community Member

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Duffey, Kazmere	BHC Long Beach Youth Committee
Gallagher, Kerry	Housing Long Beach
Jimenez, Jedi	Filipino Migrant Center
Johnson, Wynton	East Yard Communities for Environmental Justice
Lisa Vazquez	Youth Community Member
Nhim, Thavery (Kelly)	Adult Community Member
Palacios, Valerie	Latin American Community Center
Ramirez, Evangelina	Adult Community Member
Sak, Sambo	Adult Community Member
Tovar, Jessica	Long Beach Alliance for Children with Asthma
Ursua, Stella	Green Education Long Beach
Wysinger, Carolyn	Adult Community Member

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