

**PAWN SHOP AND PAYDAY LOAN SEPARATION DISTANCE POLICY**

**Objectives**

To ensure opportunities for pawn shop and payday loan businesses on corridors and in communities are balanced with opportunities for other businesses and to prevent clustering of these businesses.

To avoid potential negative perceptions that may be created about a community when payday loan and pawn shops cluster.

To manage the clustering of payday loan and pawn shops in order to avoid a negative aesthetic impact on the streetscape.

To promote a full range and mix of commercial uses and opportunities for a variety of uses to occur.

To manage the potential socio-economic impacts of the clustering of payday loan and pawn shops.

**Guidelines**

A request to reduce the 400 metre minimum separation distance between a proposed payday loan and an existing payday loan or business that falls within the payday loan definition, or to reduce the 400 metre minimum separation distance between a proposed and existing pawn shop, by up to 10 per cent of the minimum distance, may be approved by the development authority when:

1. The proposed payday loan or pawn shop serves a different community;
2. Only one other payday loan or pawn shop is within the minimum separation distance;
3. A major road or expressway separates the proposed payday loan or pawn shop from the existing payday loan or pawn shop; or
4. The proposed or existing payday loan or pawn shop or is located in an enclosed shopping centre.