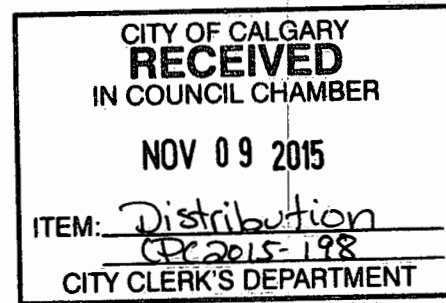


City Clerk's Office
The City of Calgary
700 MacLeod Trail SE
P.O. Box 2100, Station M
Calgary, AB T2P 2M5



November 5, 2015

RE: Amendments to Land Use Bylaw: Payday Loan Businesses & Payday Loan Separation Distance Policy.

Dear Mr. Mayor and City Councillors,

We are a group of concerned citizens and community leaders living in, and working on, poverty reduction strategies in the community of Rosscarrock. We wish to lend our support with respect to the Amendments to Land Use Bylaw: Payday Loan Businesses & Payday Loan Separation Distance Policy.

Our group is in favour of proposed Amendments that would restrict land use of payday loan establishments. Of the 82 payday loan storefronts that exist in Calgary, 69 are in neighbourhoods with above average poverty rates. Our neighborhood of Rosscarrock is one and we are witnessing firsthand the proliferation of new storefronts in our community. The proposed 400 metre separation will not close down existing businesses but will prevent further clustering.

We encourage Council to approve stronger policy to address this concern that was also echoed in the previously confirmed *Enough for All* poverty reduction strategy. We believe City action in this area will reduce the negative impact payday loans can have on low-income Calgarians and can help revitalize the community.

Sincerely,

Khaled Alnoaimi
Nisrine Karkachi
Rev. Robert Scott
Rev. Rohadi Nagassar
Pastor Kyle Harnett