



City of Philadelphia

City Council
Chief Clerk's Office
402 City Hall
Philadelphia, PA 19107

**BILL NO. 070013
(As Amended, 3/22/07)**

Introduced January 23, 2007

Councilmember DiCicco

**Referred to the
Committee on Rules**

AN ORDINANCE

Amending Section 14-1605 of The Philadelphia Code, entitled "Regulated Uses," by prohibiting regulated uses within 1000 feet of any Commercial Entertainment District and adding "Payday Lenders" as a regulated use, all under certain terms and conditions.

THE COUNCIL OF THE CITY OF PHILADELPHIA HEREBY ORDAINS:

Section 1. Title 14 of The Philadelphia Code is hereby amended to read as follows:

TITLE 14. ZONING AND PLANNING.

* * *

CHAPTER 14-1600. MISCELLANEOUS.

* * *

§ 14-1605. Regulated Uses.

* * *

(2) Definitions.

* * *

(v) *"Payday Lender" shall mean any person or entity that is substantially in the business of negotiating, arranging, aiding or assisting a consumer in procuring Payday Loans.*

City of Philadelphia

BILL NO. 070013, as amended continued

(w) *“Payday Loans” shall mean short-term cash advances of three thousand dollars (\$3,000) or less that are secured or facilitated by a consumer’s personal check that is held for future deposit or by electronic access to the consumer’s bank account. The term includes any form of such lending, notwithstanding the presence of some other element introduced to disguise the true nature of the transaction, such as the sale or provision of a good, service or commodity incidental to the advance of funds and notwithstanding the fact that the transaction is conducted in person, by mail, Internet or telephone, or through any other means. The term shall not include loans made by (i) the customer’s employer or an agent of such employer, (ii) a Licensed Gaming Facility, or (iii) by a federally or Commonwealth-chartered bank, thrift or credit union.*

* * *

(3) Application. The following uses are designated as regulated uses:

* * *

(s) *Payday Lenders*

* * *

(4) Prohibited Conduct. No regulated use shall be permitted:

* * *

(f) *Within one thousand (1,000) feet of any area of land designated as a Commercial Entertainment District.*

* * *

Explanation

Italics indicate matter added.