

1 By Supervisor Biddle

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A RESOLUTION

urging the Common Council and Mayor to reduce the number of liquor and payday loan stores operating in the City of Milwaukee

WHEREAS, according to information provided by the City Clerk's Office, Milwaukee has approximately 296 liquor stores (Class A Malt and/or Liquor) not including an additional 1,008 sites that are allowed to sell intoxicating beverages (bars and restaurants) on-site; and

WHEREAS, a search of payday loan stores in the City of Milwaukee indicates that there are approximately 92 of these establishments providing relatively small cash advances with exorbitant interest rates; and

WHEREAS, liquor and payday loan stores tend to be concentrated in economically depressed areas of the City; and

WHEREAS, 84 liquor stores, or 28% of the City total, are located in just two central city Aldermanic Districts (Districts 6 & 15) although these districts only comprise approximately 13% of the City's population; and

WHEREAS, payday loan stores tend to cluster in low to moderate-income neighborhoods in urban areas and correlate to higher crime, according to data published in *Controlling the Growth of Payday Lending Through Local Ordinances and Resolutions*; and

WHEREAS, liquor and payday loan stores, when over concentrated in one area, contribute to neighborhood blight and extract excessive short-term loan fees out of the residents and the community; and

WHEREAS, the City of Milwaukee issues special use permits for payday loan stores that require them to be 1,500 feet from a similar business and 150 feet from a single or two-family zoned property; and

WHEREAS, other communities have further limited payday loan stores by passing local ordinances on density (Madison prevents stores from operating within 5,000 feet of each other) or have passed moratoriums (Wauwatosa) on new stores; and

40 WHEREAS, a reduction in the number of liquor and payday loan stores
41 operating in the City of Milwaukee, especially in the central city, will help protect the
42 economic health, welfare and safety of the community; now, therefore,
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44 BE IT RESOLVED, that the Milwaukee County Board of Supervisors supports
45 additional efforts to limit the number and density of liquor and payday loan stores in the
46 City of Milwaukee; and
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48 BE IT FURTHER RESOLVED, that the Milwaukee Common Council and Mayor
49 are urged to adopt more stringent ordinances that will reduce the number of liquor and
50 payday loan stores operating in the City of Milwaukee; and
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52 BE IT FURTHER RESOLVED, that the Director of Intergovernmental Relations is
53 authorized and directed to communicate this resolution to the aforementioned City of
54 Milwaukee policymakers.