

ZND

LEGISLATIVE RECORD – CC FILE 100771

Attachments to Common Council File No. 070559, a substitute ordinance relating to zoning regulations for installment loan businesses.

(This ordinance was considered by the Council's Zoning, Neighborhoods & Development Committee on 9/18/07 and passed by the Common Council on 9/25/07)

Bohl, James

From: Gard61@aol.com
Sent: Monday, June 11, 2007 8:40 PM
To: Bohl, James
Subject: Pay Day



June 11, 2007

To Whom It May Concern: File#060537

Most people have witnessed a payday loan store in a bad neighborhood. In fact, these stores have quickly become a litmus test to determine the quality of a neighborhood. Seeing these stores spring up in your area often means a down turn in property values and an increase in crime. These stores seem to bring very negative effects with them.

It's hard to say exactly why this effect occurs. On the surface, it is plain to see that these stores are offering a service, just like a bank, and that people are more than happy to use that service; just look at the sheer number of payday loan stores. People are using the services offered, but the stores have remained dangerous.

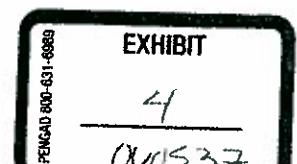
On November 20, 2003 in the city of Milwaukee, two men entered an Advance America shop and pulled out a gun. A security officer who was there exchanged gunfire with the two men and reportedly wounded both of them before help could arrive. Lieutenant Clint Harrison was unable to confirm if the two men, 17 and 26 were planning to rob the store or if they planned something even more drastic. Harrison could only confirm that the man who pulled the gun out did so very shortly after entering the shop.

What's the point here? The point is that these shops are very dangerous. You might be thinking that things like that don't happen in the middle of the day, but this example happened shortly after 5pm. In the middle of the day, even before "the crazies" are out, this sort of crime is taking place. These stores are dangerous places where security guards may not always be the norm. If the guard wasn't there, or more importantly, wasn't armed, the story may have had a much more disastrous ending.

We work very hard to keep our neighborhood and surrounding areas in tip top shape. It not only makes us, the residents proud, but also our corporate and retail supporters. I am tired of watching suspicious looking people hanging around these Payday Loan stores as these places are taken over one by one, and sometimes 2 at a time. Then they sell stolen goods and narcotics out of their vehicles. They play unbearably loud music and speed. They throw garbage and litter around. The property values have gone down, we and our children are not safe when going into a store nearby. Allowing this activity really hurts all of our efforts, and truly troubles our neighborhoods with adverse secondary impacts!

Please help us to revive and renew what they are trying to tear down by any method that is

6/12/2007



available to you.

Sincerely,

President/Brady Block Association
Bev Gardner
6100 W. Hustis St
Milwaukee, WI 53223
414-353-2290

See what's free at AOL.com.

6/12/2007

From: Hillerlaw@aol.com [mailto:Hillerlaw@aol.com]
Sent: Tue 6/5/2007 9:11 AM
To: Bohl, James
Subject: Payday Loan and Check Advance Industry

Alderman Bohl: Unfortunately, I will be unable to attend the upcoming ZND hearing on this topic but I did want to send you this email letter in my place. Please submit it to the Committee so it can be entered into the records in lieu of my personal testimony.

I live in the Sherman Park neighborhood that immediately borders the Burleigh Street Business District. I am also the President of the Burleigh Street Community Development Corporation and the President of the Burleigh Street Business Improvement District #27.

Although we do not have any payday loan and check cashing entities in our business corridor, I am familiar with the secondary impacts that these businesses can and do have upon a neighborhood. I have witnessed it on West Center Street and in other locations around the City of Milwaukee.

These businesses have a strong tendency to create traffic problems due to the number of vehicles quickly pulling in/out of compacted parking areas; they certainly are not wealth building or creating type business for local entrepreneurs which is the kind of business we want to promote in our City; neighbors often don't like the type of clientele which is serviced by or which tend to avail themselves of this kind of business and therefore they don't feel the business is a part of an established business community so they don't patronize other businesses in the business corridor; similarly, these businesses often do not participate in activities in the strip initiated by local cdcs or bids and therefore they are a drag on efforts to increase or promote the business strip.

There are other negative secondary affects and impacts of this industry in a commercial corridor that is trying to improve and advance its retail climate such that they should be strictly controlled and regulated from a zoning perspective.

Thanks for the invitation to express my personal and professional opinion on this topic. I wish you well in your efforts to curb the growth and expansion of the proliferation of short-term installment loan locations in our City.

The Burleigh Street Community Development Corporation
James A. Hiller, President
4900 W. Burleigh Street
Milwaukee, WI 53210
414-447-9940(o)/414-737-5067(c)/414-447-6493(f)
email: Hillerlaw@aol.com

The mission of the Burleigh Street Community Development Corporation is to serve as a catalyst for economic and real estate development in order to achieve business growth and neighborhood revitalization that benefits local residents, businesses and organizations along the Burleigh Street Business District Corridor (60th Street to Sherman Boulevard.)

2961 N. 75 th Street
Milwaukee, Wi. 53210
June 11, 2007

Jim Bohl
5th District Alderman
200 E. Wells Street
Room No. 205
Milwaukee, Wi., 53202

Dear Mr. Bohl,

As 42 year residents of the Enderis Park area, we would like to voice our serious concerns about the possibility of short-term loan operations locating in this or adjacent neighborhoods of the city. They appear to be ploys that are designed to circumvent the more restrictive zoning requirements enacted by the city two years ago.

This area of the city is populated by a large number of people who have young children and a second population of retired people. Both groups enjoy taking walks and enjoying the parks in this beautiful area of the city. The presence of "quick cash" storefront operations would create the perception of anxiety and fear. Since the city of Milwaukee prides itself in encouraging a safe, family atmosphere in its residential areas, the presence of these establishments would be most detrimental. Additionally, the area is highly populated with schools such as 68th Street Early Childhood, the only public kindergarten specialty in the city, Mother of Good Counsel School, 81st Street Elementary, 95th Street School, St. Margaret Mary Grade School, Milwaukee School of Languages and the German Immersion School to name a few. There are numerous day care centers, too many to name.

Given the uncertain real estate market at this time, any negative connotations or perceptions could tip values unfavorably in this somewhat fragile time. Speaking on behalf of our many friends and neighbors we hope that you act favorably and disallow any devious attempt to circumvent the existing zoning practices as they affect the quality of life most people have come to expect.

Sincerely,



Bruce and Carol Bamberg



GMAR
Greater Milwaukee Association of
REALTORS®
Est. 1892

June 14, 2007

The Honorable Michael D'Amato, Chairman
Zoning, Neighborhoods & Development Committee
City of Milwaukee
200 East Wells Street
Milwaukee, WI 53202

Re: File No. 060537 (zoning regulations for payday loan agencies)

Dear Alderman D'Amato,

On behalf of the Greater Milwaukee Association of REALTORS®, I would like to offer our support for File No. 060537 relating to zoning regulations for payday loan agencies. We have recently learned of two new installment loan businesses that have begun to operate in the city and would like to see these businesses zoned the same way that payday loan, check cashing and title loan stores currently are. These installment loan businesses should be characterized as "short term loan establishments" included with payday loan agencies.

REALTORS® are always stressing quality-of-life issues such as good schools, quality jobs and low crime. Too many of one type of business i.e., gas stations, daycares, and convenience stores, etc. in an area and in some cases just one or two of a certain type of business i.e., adult video stores can deteriorate property values in a neighborhood. We feel these "short term loan establishments" deteriorate the landscape of neighborhoods and carry a negative connotation with them.

If you have any questions regarding this matter, please do not hesitate to contact me at 414-778-4929, or mrr@gmar.ws.

Thank you for your time and consideration.

Sincerely,

Mike Ruzicka
President

Cc: ZND Committee Members
Alderman Jim Bohl





June 29, 2007

Milwaukee City Hall
c/o Alderman Jim Bohi
200 E Wells Street, Rm: 205
Milwaukee, WI, 53202

RE: Legislation on payday loan and check advance industry.

Dear Alderman Bohi,

I writing in support of your legislation on restrictive zoning enforcements in place with new payday loan, check cashing and title loan stores to include short term installment loan businesses.

Businesses of this nature have deteriorating effects on both commercial and residential base of a neighborhood. There are 115 businesses in the Lincoln Village district. A vast majority of these businesses depend on the local neighborhood consumer. Opening the door to more of these quasi financial institutions and their exurbanite interest rates takes money out of the pockets of our local consumers and hurts the bottom line of neighboring businesses. Subsequently, the closing or scaling down of neighborhood business adversely affects the stability of the neighborhood. Including but limited to: decreased property values and tax base, a weakened business climate and deteriorated sense of community.

Our organization has been operating the Nation Main Street program for five years. In that time we have helped bring more than 25 viable businesses and 190 full time equivalent jobs to the district. In my continual effort to recruit sustainable businesses to the avenue, both local and national, I have learned that reputable business owners will not move to a neighborhood besieged with these types of loan stores. Reasons cited were both real and perceived criminal behavior, unsavory clientele and excessive noise and litter associated with them.

On behalf of the Lincoln Village Business Association and our neighborhood, please do not accommodate any more of these neighborhood deteriorating businesses in our city.

Sincerely,

Neil White
Executive Director