

~~Submitted by: Councilor Lashunda Seales~~
Chair, Economic Development Committee

Recommended by: Economic Development Committee

ORDINANCE NO. _____

**ORDINANCE OF THE CITY OF BIRMINGHAM, ALABAMA DECLARING A
MORATORIUM ON APPROVAL OF BUSINESS LICENSES FOR PAY DAY LOAN
BUSINESSES, CHECK CASHING/TITLE LOAN BUSINESSES, CAR TITLE LOAN
BUSINESSES, MONEY BROKERS, CASH ADVANCE AND OTHER SIMILAR BUSINESS
OPERATIONS**

Section 1: Findings

- a) The Council of Birmingham envisions the City of Birmingham attracting and retaining a diverse combination of business enterprises.
- b) In contrast to objectives and visions of the City Council, the City of Birmingham has experienced a proliferation and excessive growth of pay day loan businesses, check cashing/title loan businesses, car title loan businesses, and other similar business operations.
- c) The excessive concentration of these types of businesses within the territorial confines of the Birmingham City limits, effectively limits the ability of the City of Birmingham to attract various and different types of businesses which would conform to the city's long-range comprehensive land use plan.
- d) The City of Birmingham finds that it is in its best interest to have diversity in the types of businesses operating within its city limits, and that a proliferation of the singular or substantially similar types of businesses as described hereto in the Ordinance Title frustrates and impairs the best interest of the City in having business operation diversity.
- e) The City of Birmingham finds and determines that the concentration of the types of businesses described in the title of this ordinance has reached an unacceptable number and conflicts with the City's objectives for business diversity.

Section 2: Declaration of Moratorium

Now, Therefore, Be It Ordained that the City of Birmingham hereby declares a moratorium on the issuance of any further approvals of business licenses for any businesses as described in the title of this Ordinance until such time as the concentration, the number of such businesses, and/or the number of business locations of these businesses have been reduced.

Section 3: Effective Date

This Ordinance shall become immediately effective upon its adoption and approval of the City Council and publication by posting as required by law.

Approved this XX day of XXXX, 2011.

Attest:

Lee Frazier
City Clerk

William A. Bell, Sr.
Mayor