

**FACT SHEET**

**CITY OF SHREVEPORT, LOUISIANA**

<p><b><u>TITLE</u></b>          An ordinance to place a moratorium on the issuance of any occupational licenses and certificates of occupancy for pay day agencies, title loan agencies and pawn shops, other than renewals, and to otherwise provide with respect thereto.</p>	<p><b><u>DATE</u></b>          July 09, 2019</p>	<p><b><u>ORIGINATING DEPARTMENT</u></b>          City Council  <b><u>COUNCIL DISTRICT</u></b>          City-Wide  <b><u>SPONSORS</u></b>          Councilwoman LeVette Fuller          Councilman John Nickelson</p>
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**PURPOSE**  
 To issue a twelve (12) month moratorium on the issuance of any occupational license or certificate of occupancy for pay day agencies, title loan agencies, and pawn shops.

**BACKGROUND INFORMATION**  
 The Caddo Parish Commission passed Resolution No. 50 of 2019 urging and requesting the Shreveport City Council enact a moratorium on issuing permits for the establishment of new pay day lending institutions.

<p><b><u>TIMETABLE</u></b>          Introduction: July 09, 2019          Final Passage: July 23, 2019</p>	<p><b><u>ATTACHMENTS</u></b>          NA</p>
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**SPECIAL PROCEDURAL REQUIREMENTS**

<p><b><u>FINANCES</u></b>          NA</p>	<p><b><u>SOURCE OF FUNDS</u></b>          NA</p>
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**ALTERNATIVES**  
 (1) Adopt the ordinance as submitted, or (2) Amend the ordinance, or (3) Reject the ordinance.

**RECOMMENDATION**  
 It is recommended by the Sponsors that the City Council adopt the ordinance.

**FACT SHEET PREPARED BY:** Danielle A. Farr Ewing  
 Assistant City Attorney

ORDINANCE NO. \_\_\_\_\_ OF 2019

**AN ORDINANCE TO PLACE A MORATORIUM ON THE ISSUANCE OF ANY OCCUPATIONAL LICENSES AND CERTIFICATES OF OCCUPANCY FOR PAY DAY AGENCIES, TITLE LOAN AGENCIES AND PAWN SHOPS, OTHER THAN RENEWALS, AND TO OTHERWISE PROVIDE WITH RESPECT THERETO.**

**BY COUNCILMEMBERS: LEVETTE FULLER AND JOHN NICKELSON**

**WHEREAS**, the City of Shreveport has the authority to preserve public peace, safety, morals, health and welfare; and

**WHEREAS**, pursuant to the [Shreveport City Charter Section 2.04\(k\)](#) the City of Shreveport has the authority to regulate pawn shops and loan offices; and

**WHEREAS**, it is the desire of the City of Shreveport to promote the general welfare of the community and to protect the value of buildings and properties, the image and character of the community, and to preserve and enhance property values; and

**WHEREAS**, the City of Shreveport is undertaking a comprehensive review of its zoning and land use classifications and regulations in regards to pay day agencies, title loan agencies, and pawn shops; and

**WHEREAS**, the City Council has determined that it is in the best interests of the City of Shreveport to adopt an Ordinance that establishes a moratorium on the issuance of a new occupational license or certificate of occupancy to any pay day agency, title loan agency, or pawn shop business as defined herein that is not already licensed as such pending further study and revision of its land use policies and regulations.

**NOW, THEREFORE, BE IT ORDAINED** that a moratorium is placed on the issuance of any occupational license or certificate of occupancy for pay day agencies, title loan agencies and pawn shops for a period of twelve (12) months from the effective date of this Ordinance. For purposes of this Ordinance:

(1) “pay day agency” is defined to be or include any person, organization, or business entity, not including financial institutions, who or which either as principal or agent engages in

deferred presentment transactions or small loans as defined in [La. R.S. 9:3578.3](#);

(2) “title loan agency” is defined to be or include any person, organization, or business entity, not including financial institutions, who or which either as principal or agent provide loans in exchange for the original title to the borrower’s motor vehicle as collateral;

(3) “pawn shop” is defined to be or include any person, organization, or business entity, not including banks, who or which either as principal or agent loans money secured by title to personal property, under agreement whereby the borrower or seller is granted the right or option to redeem or repurchase said property; and

(4) “financial institution” is defined as a bank, savings and loan, credit union, or mortgage office.

**BE IT FURTHER ORDAINED** that this moratorium hereby established shall not be applied to prevent the renewal of an existing occupational license or certificate of occupancy, provided that the nature, location, and ownership of the applicant’s business activities remain materially unchanged.

**BE IT FURTHER ORDAINED** that if any provision or item of this Ordinance or the application thereof is held invalid, such invalidity shall not affect other provisions, items or applications of this Ordinance which can be given affect without the invalid provisions, items or applications and to this end the provisions of this Ordinance are hereby declared severable.

**BE IT FURTHER ORDAINED** that all Ordinances or parts thereof in conflict herewith are hereby repealed.

**BE IT FURTHER ORDAINED** that this Ordinance shall become effective in accordance with the provisions of [Shreveport City Charter Section 4.23](#).

**THUS DONE AND ORDAINED** by the City Council of the City of Shreveport, Louisiana.

**APPROVED AS TO LEGAL FORM:**

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City Attorney’s Office