

Lawrence Lee - High-cost alternative financial services

1. What would you do to protect citizens from predatory financial services?
 - A number of levers are available in terms of using the Land Use Bylaws by regulating their locations. I would also continue to advocate to our current charter institutions to assist in taking these types of debt on.
 - Ultimately, it is about education where people understand the impact of these services and look towards other financial instruments to end a very difficult cycle of minimum payments over very long payment periods.
2. If you are elected, how will you address the density of fringe financial service providers in specific neighbourhoods in Red Deer?
 - As a member of the Municipal Planning Commission and City Councillor it is within our area structure planning to ensure districts in the City facilitate healthy living, active lifestyles and promote vibrancy. I would therefore look to planning at risk neighbourhoods in a way that does not allow for them outside of the downtown.
3. What would you do to remove barriers for low income citizens who require City services, such as utilities, to meet their basic needs?
 - Continuously looking to better efficiency in the city operations and keeping taxation to a minimum. This is an area that requires all orders of government to address and I am a fierce advocate in order to house as many as we can. Home ownership promotes a stronger community overall.
4. What is the role of the municipal council in the development of financial literacy initiatives?
 - Education is a foundational pillar of our City's crest and one of the main reasons I became a City Councillor after serving as the Chair of Red Deer Public Schools. The City's role is to support and advocate in this area to the best of its ability.