

**Good Afternoon and Happy Thursday Memphis!**



Have *you* completed the **2020 Census**?

If not, did you know the **deadline is September 30**?

Beginning in 1790, and taking place every ten years since that time, the 2020 Census brings forth the 23<sup>rd</sup> Census administered in our country's history. Responding to the Census is important because *the numbers count*. The resulting data will be used to determine how federal funds, grants, support to states, counties, and communities will be allocated to cities like Memphis for use in improving our schools, hospitals, roads, public works, and a myriad of other vital programs involving housing, health care, fire, and police services.

Furthermore, the numbers will inform the decennial apportionment of voting memberships, or seats, in the U.S. House of Representatives.

Don't count yourself out, Memphis! Completing the Census is quick and easy. The Council encourages you to submit your response, as does our youngest generation, [as seen in this informative video](#).

Do your part by completing the 2020 Census, [here](#).

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This week, your Memphis City Council met to discuss measures focused on moving Memphis forward. If you were not able to virtually participate in the meeting via live-stream on the Council website, via YouTube, or via 88.5 FM (WQOX), a full review is provided, [here](#).

### **Cracking Down on Predatory Payday Lenders:**

Predatory payday lending, i.e., the practice of lenders enticing borrowers into taking a payday loan that they are unable to pay back reasonably, is an issue within the City of Memphis, as well as across the nation. In 2016, Pew Charitable Trusts noted that twelve million Americans take out payday loans each year, spending \$9 billion on loan fees. Though the quick access to capital appears attractive on its face, current legislation within the State of Tennessee allows annual percentage rates (APRs) as high as 460 percent. By comparison, the average credit card APR is 14.52 percent, according to the Federal Reserve.

Therefore, when financially vulnerable individuals obtain payday loans, they oftentimes fall behind on their ability to repay, resulting in a cycle of debt-based instability that is difficult to overcome.

Furthermore, coupling the risk associated with high-interest payday loans with the uncertain landscape presented by the COVID-19 pandemic, there exists the potential for hard-working men and women to encounter difficulties that may hinder their present – and future – ability to care for themselves and others.

Additionally, on the topic of physical presence within communities of color, the Federal Reserve also notes that payday lending businesses are disproportionately located within minority neighborhoods, leading to economic blight that should also be addressed.

With that in mind, on Tuesday, the Council passed a resolution urging State lawmakers to (1) revoke and ban business licenses for payday lenders, and (2) propose legislation that will cease predatory payday lending in an effort to protect the health, welfare, and safety of the citizens of the City of Memphis, and the State of Tennessee. In delivering this message, we stand firm in our belief that actions of this nature are key to ensuring well-being for *all*.

## **Addressing our Local Energy Burden:**

Did you know the American Council for an Energy Efficient Economy recently ranked the Memphis metro area as having the **highest energy burden** for its residents? In a nutshell, “energy burden” is the percentage of household income that goes toward paying energy costs, e.g., **utility bills**. Addressing the topic, the U.S. Department of Energy noted that high energy burdens cause harm by forcing tough choices between paying utility bills and buying food, medicine, or other essentials. This means that in Memphis, far too many households are experiencing high energy burdens that affect their quality of life.

One tool in the fight to lower the energy burden is **weatherization** aimed at increasing a home’s ability to be energy efficient. Specifically, the process of weatherizing a residence involves tasks such as sealing leaks in the building’s perimeter, ductwork, and windows, while also adding insulation to walls and ceilings. The results are positive, as the U.S. Department of Energy’s Weatherization Program found \$2.78 in benefits for every \$1.00 invested in weatherizing homes.

With these needs and solutions in mind, on Tuesday, the Council approved a resolution to receive and appropriate the FY2021 funding for the City of Memphis’ Weatherization Assistance Program grant in the amount of \$2,677,721 to the FY2021 Housing and Community Development federal budget. The funds, provided by the Tennessee Housing Development Agency by way of the U.S. Department of Energy, will be used to assist low-income households in reducing their energy costs through improved energy efficiency and consumer education.

## **Supporting our Local Library System:**

The Council remains committed to our local library system, as it plays a critical role within the lives of Memphians from an education and empowerment standpoint. With that in mind, on Tuesday, the Council approved three resolutions aimed at providing support and improvements.

First, the Council approved a resolution amending the FY21 Operating Budget by accepting, allocating, and appropriating CARES grant funds in the amount of \$15,022 from the Tennessee State Library and Archives to address the videoconferencing needs of the Memphis Public Library and Information Center.

Second, a resolution was approved accepting a donation in the amount of \$10,000 from Mellon/ACLS Scholars and Society Fellowships. The funds will benefit the Cossitt Branch Library, which will host an ACLS Scholar from the University of Memphis during the present fiscal year.

Third, a resolution was approved transferring allocated and appropriated funds in the amount of \$345,000 to the completion of the Cossitt Library renovation. Once completed, the branch will reopen as a unique and modern library, equipped with learning, programming, and performance spaces.

Taken together, the actions further Memphis Public Libraries work in service to the citizens of Memphis.

### **Funding for the Division of Fire Services:**

On Tuesday, the Council approved a resolution to accept and appropriate grant funds in the amount of \$37,500 from the 2020 Port Security grant program. Specifically, the monetary amount, which includes a City match of 25 percent, will be used for hazardous materials detection, mitigation, and rescue training, as well as boat training.

### **Funding for the Division of Police Services:**

On Tuesday, the Council approved a resolution seeking acceptance of grant funds in the amount of \$1,528,800 for use by the Division of Police Services. The funds will be used to provide payment related to the In-Service Training of 1,911 commissioned officers.

### **Honoring Memphians Who Served:**

When worthy circumstances arise, the Council has moved to honorarily name certain public roads for citizens who have served this community. On Tuesday, one Memphian was recognized with a street name change.

**Rev. Joseph H. McGhee, Jr.** provided forty years of leadership to the Memphis City Schools and Shelby County Schools systems at Lakeview Elementary and Trezevant High School. He also grew and propelled the congregation of Greater White Stone Missionary Baptist Church, serving as a beacon of light to all who sought the Lord. As a result, on Tuesday, the Council unanimously approved a resolution designating McEwen Place between Willoughby Street and South Wellington Street as "**Rev. Joseph H. McGhee,**

**Jr. Road,”** in appreciation for his acts of faith and benevolence.

***Looking Forward:***

As we move ahead, I am and will always be honored to serve you each day as part of a thirteen-councilmember team working to transform our great city into a place of opportunity for all. Stay tuned for future Council updates as we keep you informed regarding the activities taking place here at City Hall.

With earnest appreciation,

A handwritten signature in black ink that reads "Patrice J. Robinson". The signature is written in a cursive style with a large initial "P" and a distinct "J" and "R".

Patrice Jordan Robinson  
Chairwoman, Memphis City Council  
District 3