



Welcome

to

Social and Economic Disparity in Nashville

Metropolitan Social Services

April 7, 2017



Welcome from Catholic
Charities of Tennessee

Pam Russo
Executive Director



Blessing of the Assembly

Pastor William Harris

Chair, Metropolitan Social Services – Board of Commissioners

Welcome on behalf of Metropolitan Social Services

Renee Pratt

Executive Director, Metropolitan Social Services

2016
Community Needs Evaluation
8th Annual Edition



Metropolitan Social Services
Planning, Coordination and Social Data Analysis



Metropolitan Social Services

800 Second Avenue North, Nashville, Tennessee 37201

Direct Services – 615-862-6458

Planning Coordination and Social Data Analysis – 615-862-6494

8th Annual
Community Needs Evaluation

DISPARITY

Nashville

Socioeconomic

Demographic

Social

POVERTY

Needs

AGING

FOOD

HOUSING

HEALTH

WORKFORCE

DISABILITY

OPPORTUNITY

Demographic and Social Data

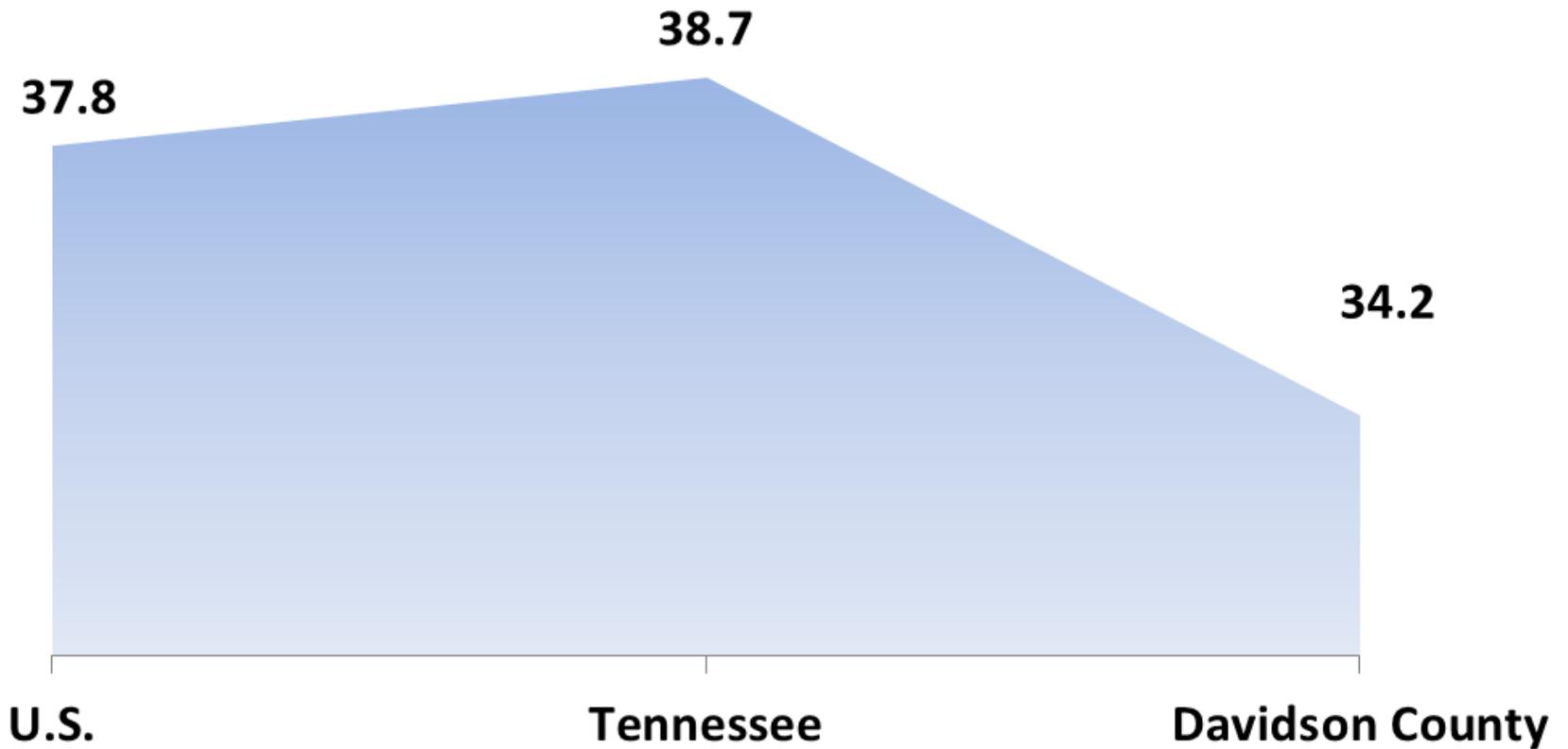
Population of Davidson County

1900	122,815
1950	321,758
1960	399,743
1970	448,003
1980	477,811
1990	510,784
2000	569,891
2010	628,133
2015	678,889



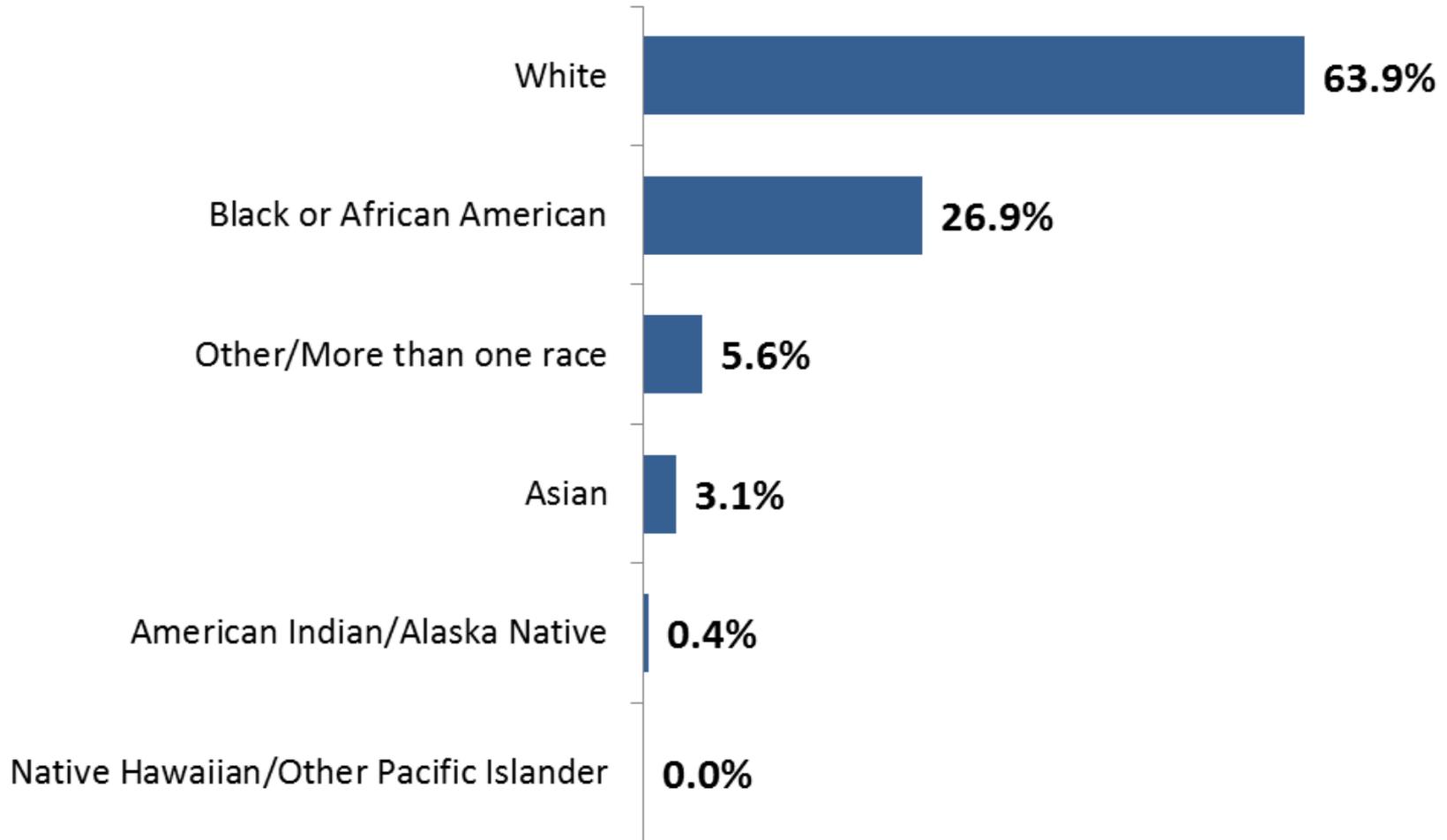
Median Age

U.S., Tennessee, Davidson County - 2015



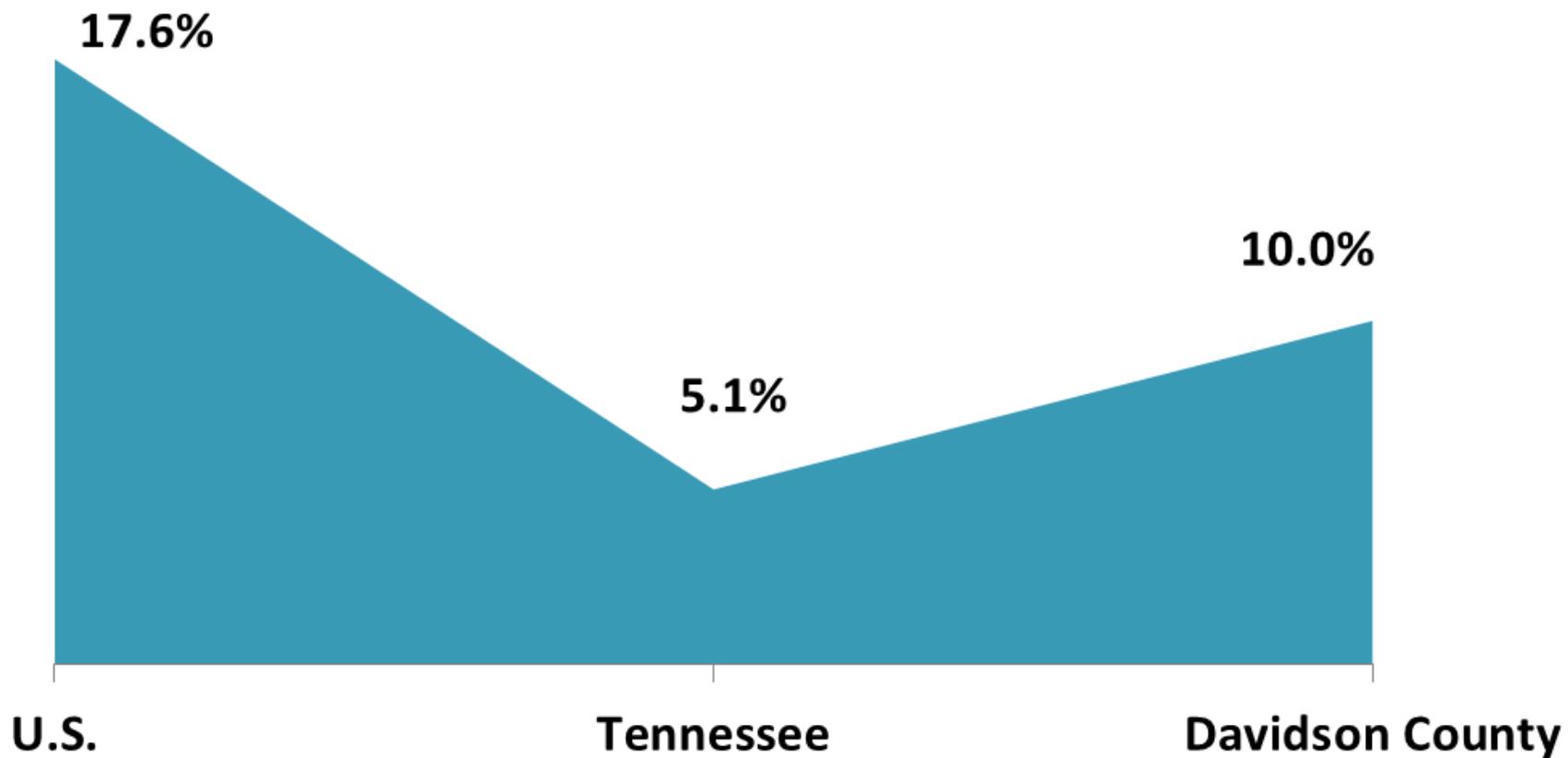
Race

Davidson County, 2015





Ethnicity - Hispanic/Latino U.S., Tennessee, Davidson County, 2015



Foreign-Born Population in Davidson County = 90,051 (2015)

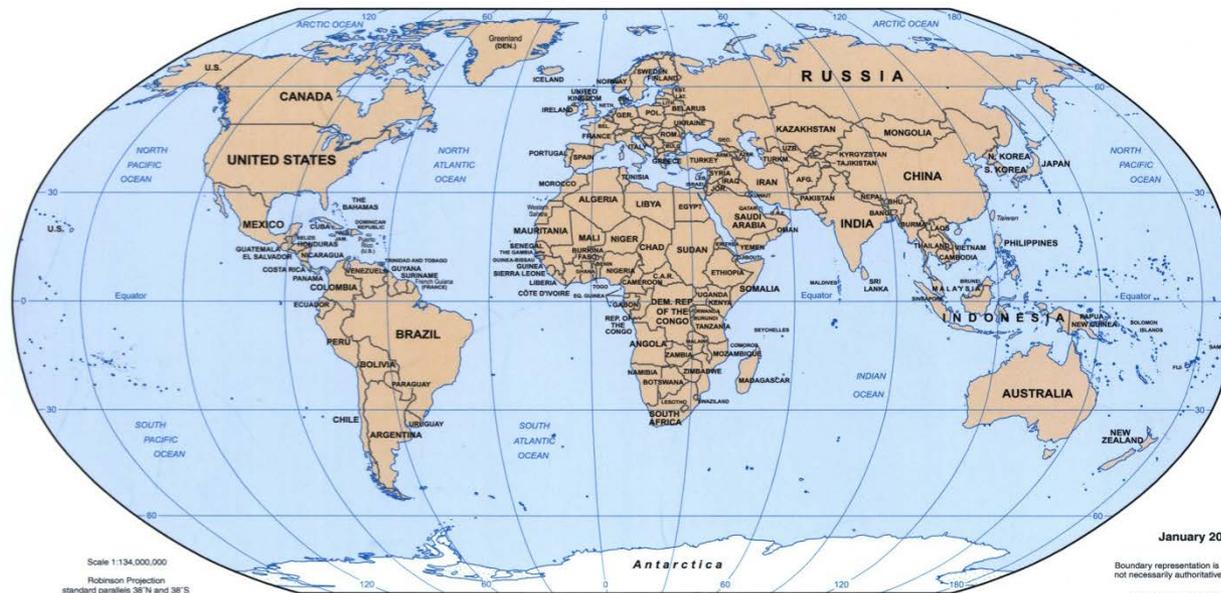
51.0% Entered before 2000

42.0% Born in Latin America

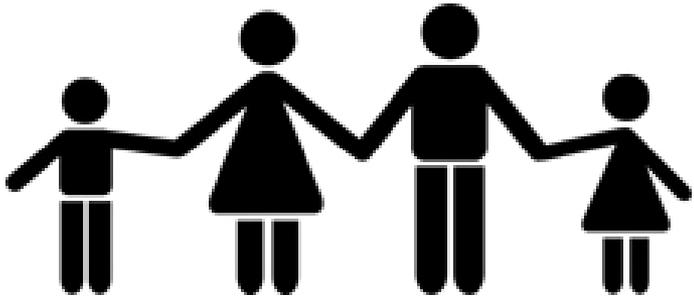
28.3% Born in Asia

23.3% Born in Africa

4.6% Born in Europe

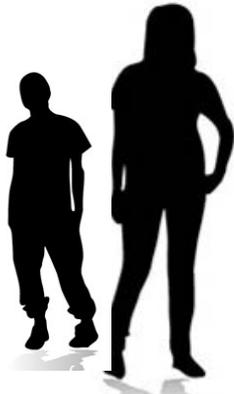


Households include all persons who live in the housing unit, whether family or not.



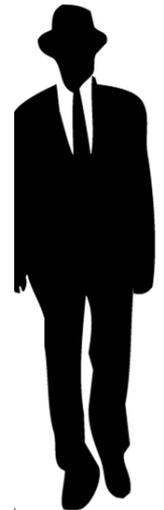
Family households include related family and can also include subfamily or others.

Average Size – 3.1 / 56.4%



Nonfamily households include people who live alone or live with other people who are not related.

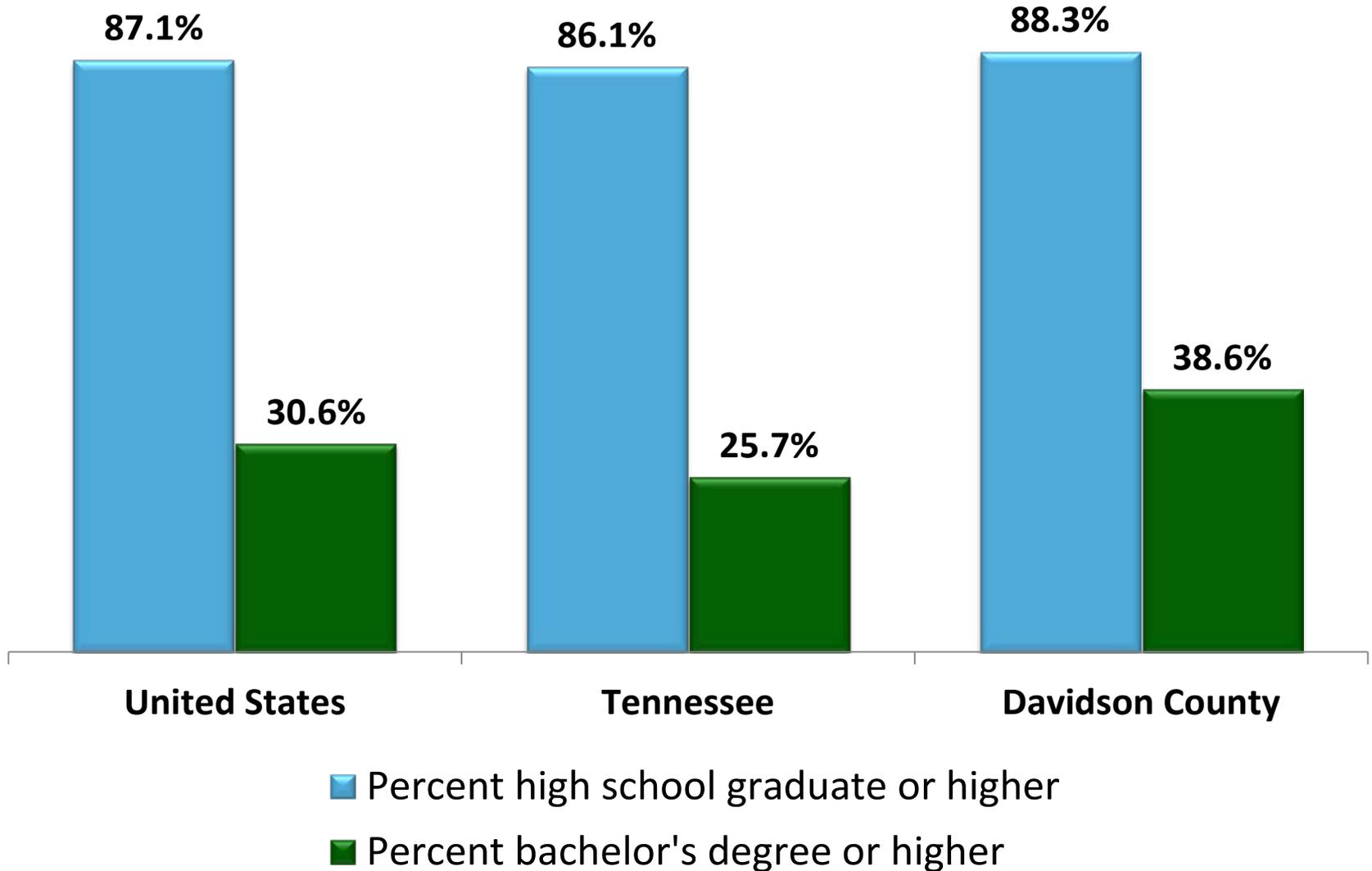
Average Size = 2.4 / 43.6%



Percent of High School Graduates/Bachelor's Degrees

For Population Age 25 or Over

U.S., Tennessee, Davidson County, 2015



Veterans in Davidson County = 29,244

- 30.9% have a disability (3 x as many as civilians)
- Poverty rate is 7.0% for veterans / 14.3% for civilians
- 87% served during period of war or conflict
 - 16.8% Gulf War (9/2001 or later) veterans
 - 20.3% Gulf War (8/1990 to 8/2001) veterans
 - 35.3% Vietnam era veterans
 - 9.2% Korean War veterans
 - 4.1% World War II veterans



Socioeconomic Data



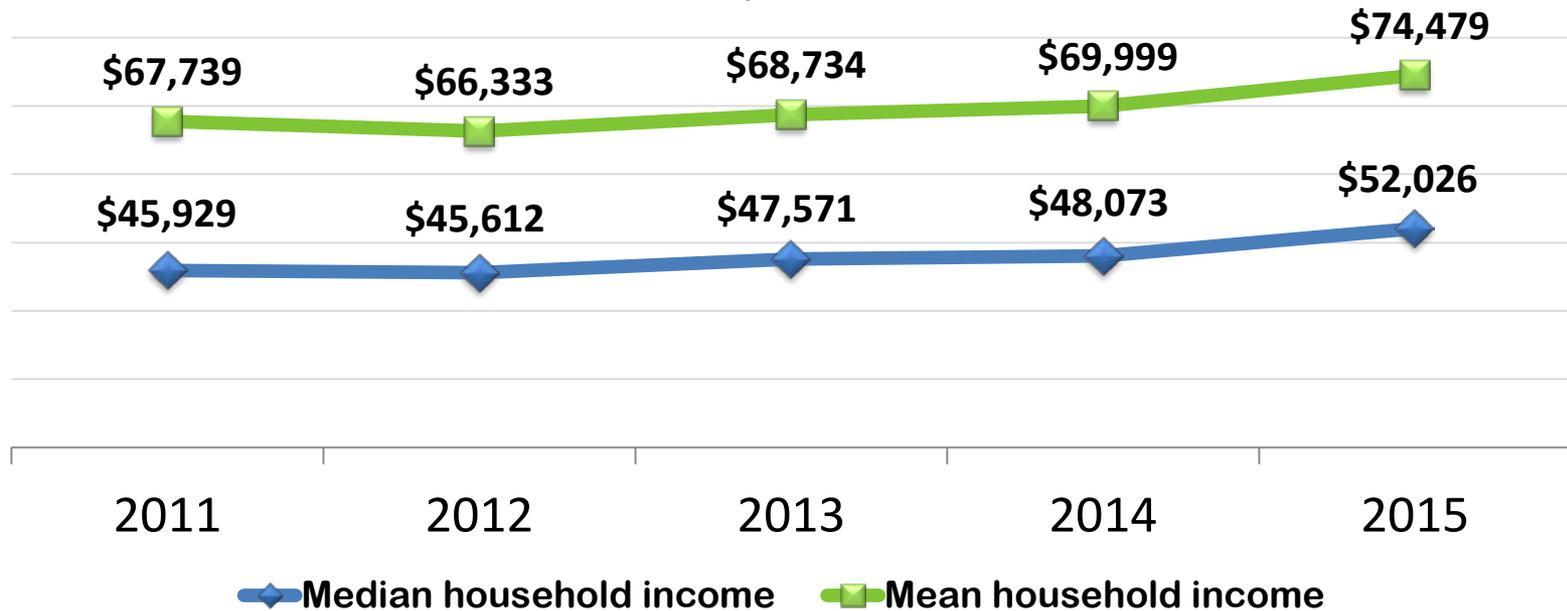
Median Income = distribution half above and half below

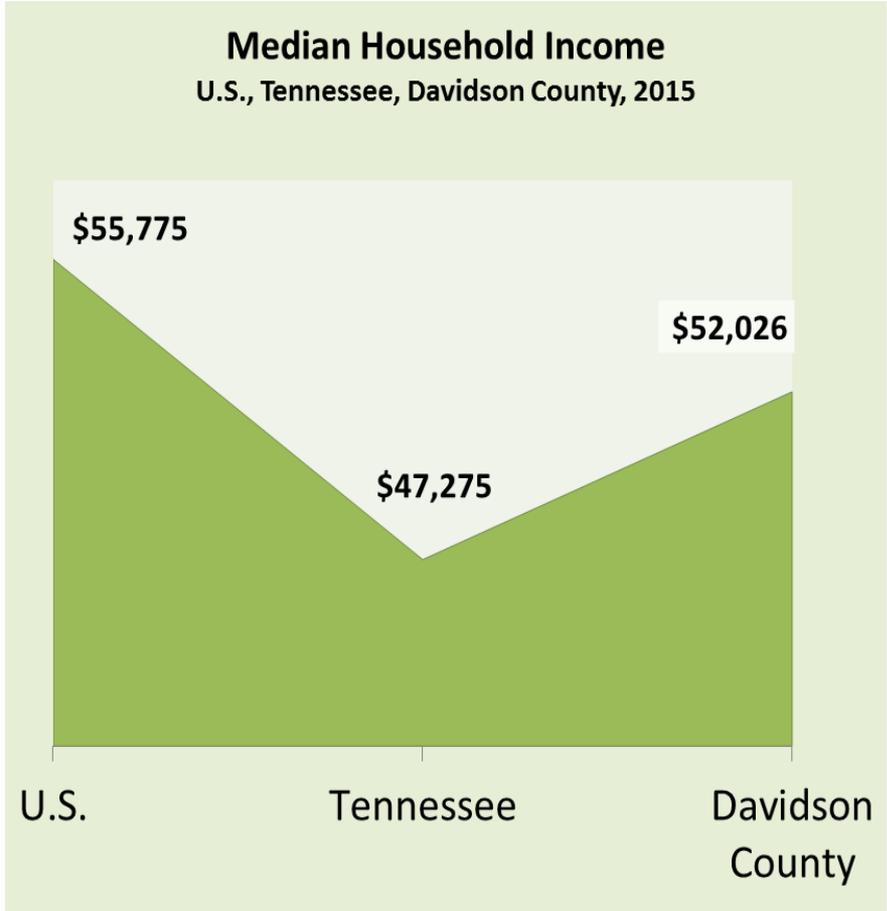
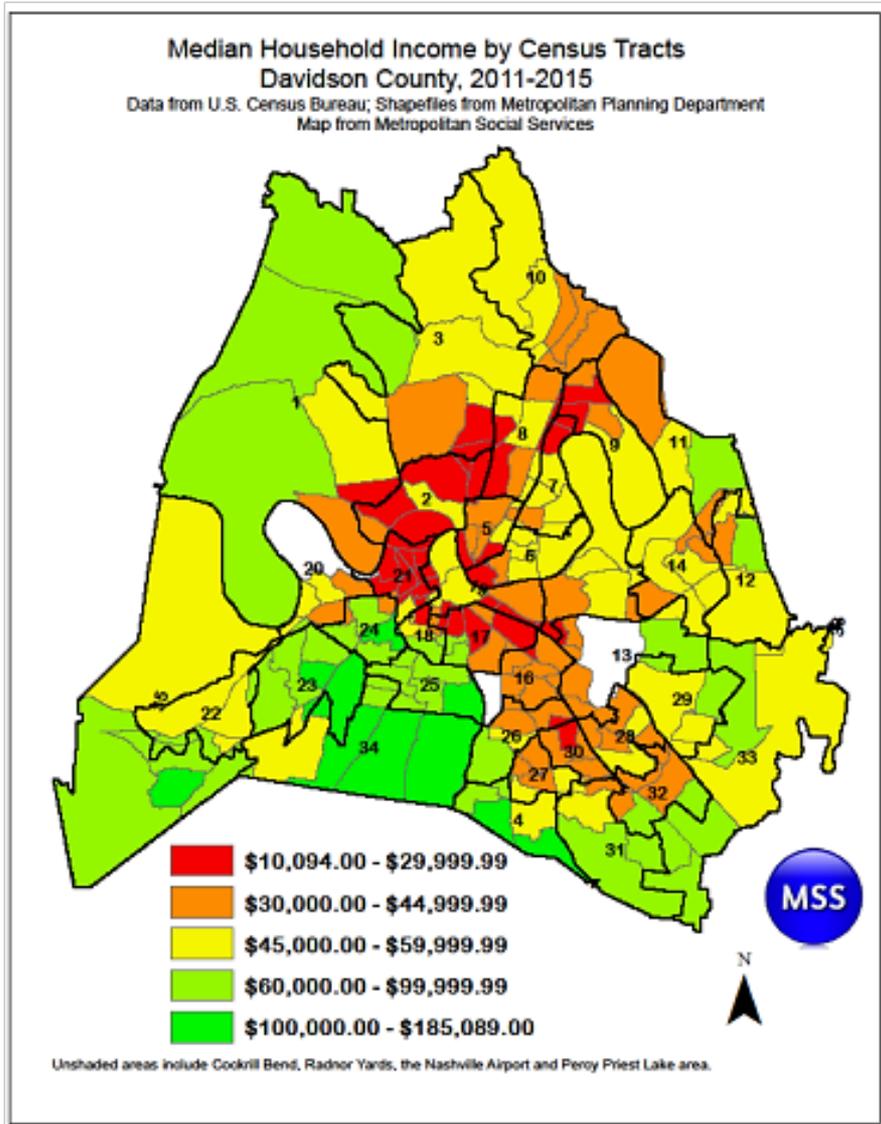
Mean Income = mathematical average; add all and divide

Per Capita Income = mean income of everyone in the group; mathematical average

Median/Mean Household Income

Davidson County, 2011-2015





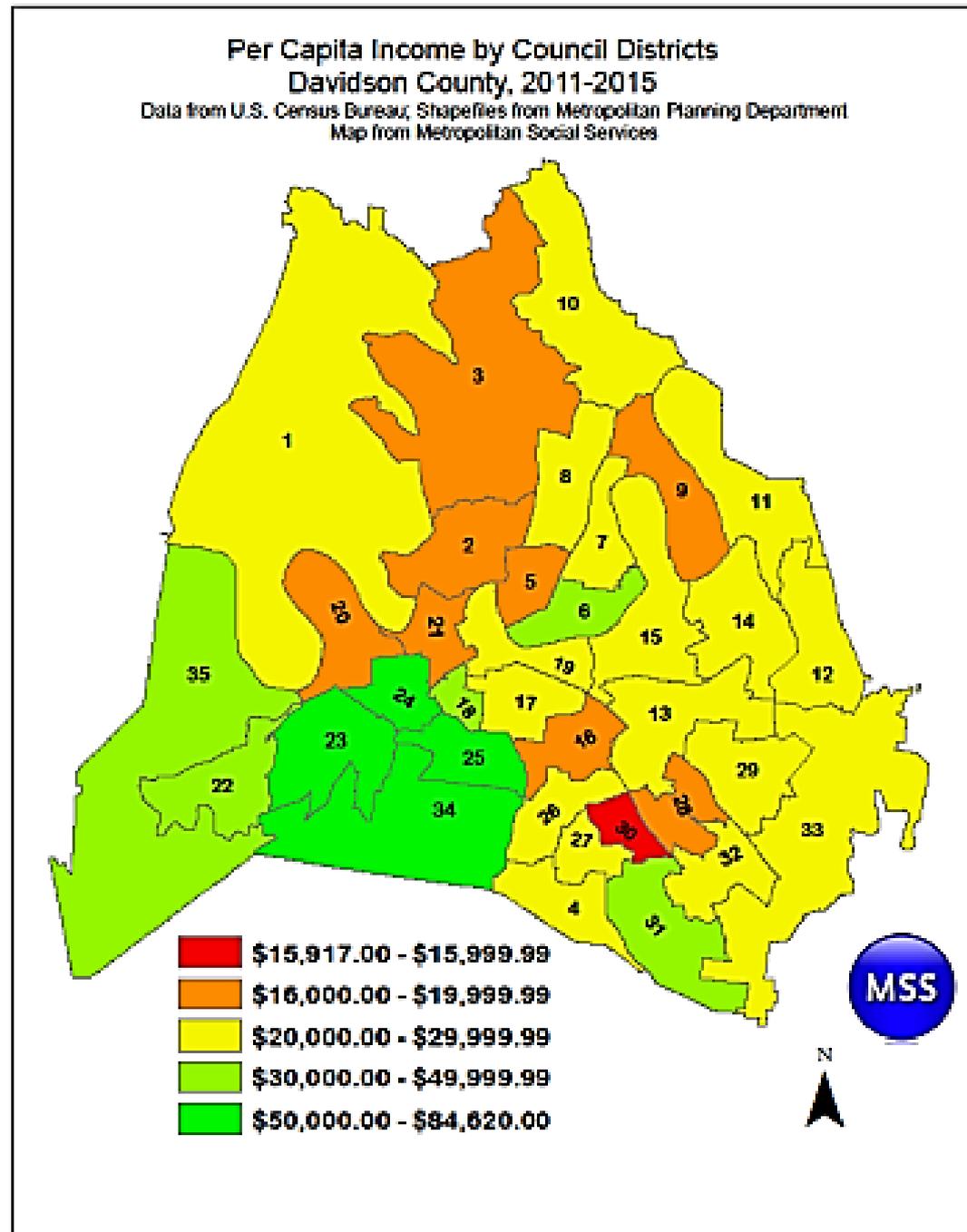


Per Capita Income, 2015

U. S. \$29,979

Tennessee \$26,216

Davidson Co. \$31,480



Poverty

People in Household	2016 Poverty Guideline
1	\$ 11,880
2	\$ 16,020
3	\$ 20,160
4	\$ 24,300
5	\$ 28,440
6	\$ 32,580
7	\$ 36,730
8	\$ 40,890

The Official Poverty Measure (1964) considers only the number in the household and money income.

In 2015, Davidson County's poverty rate had decreased to 16.9%.

Poverty Rate, All People

Davidson County, 2010-2015

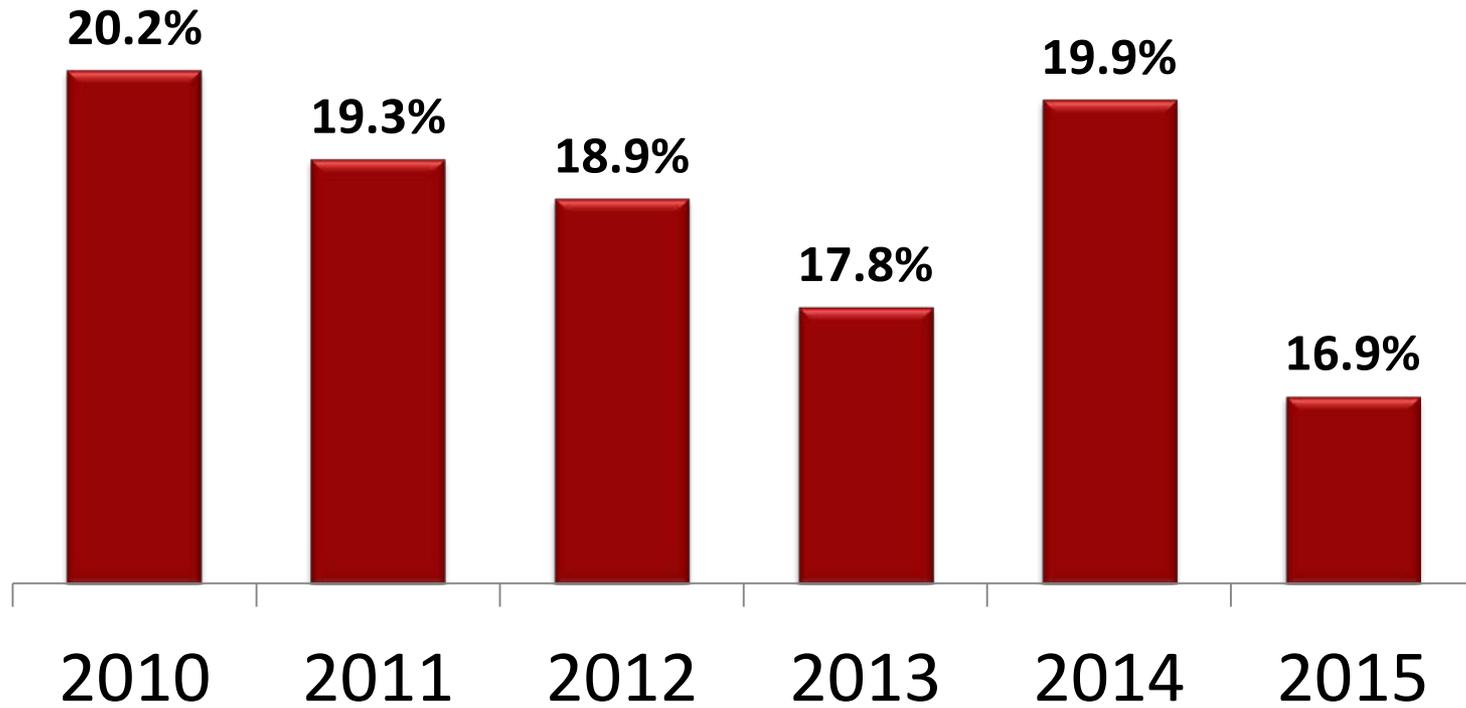
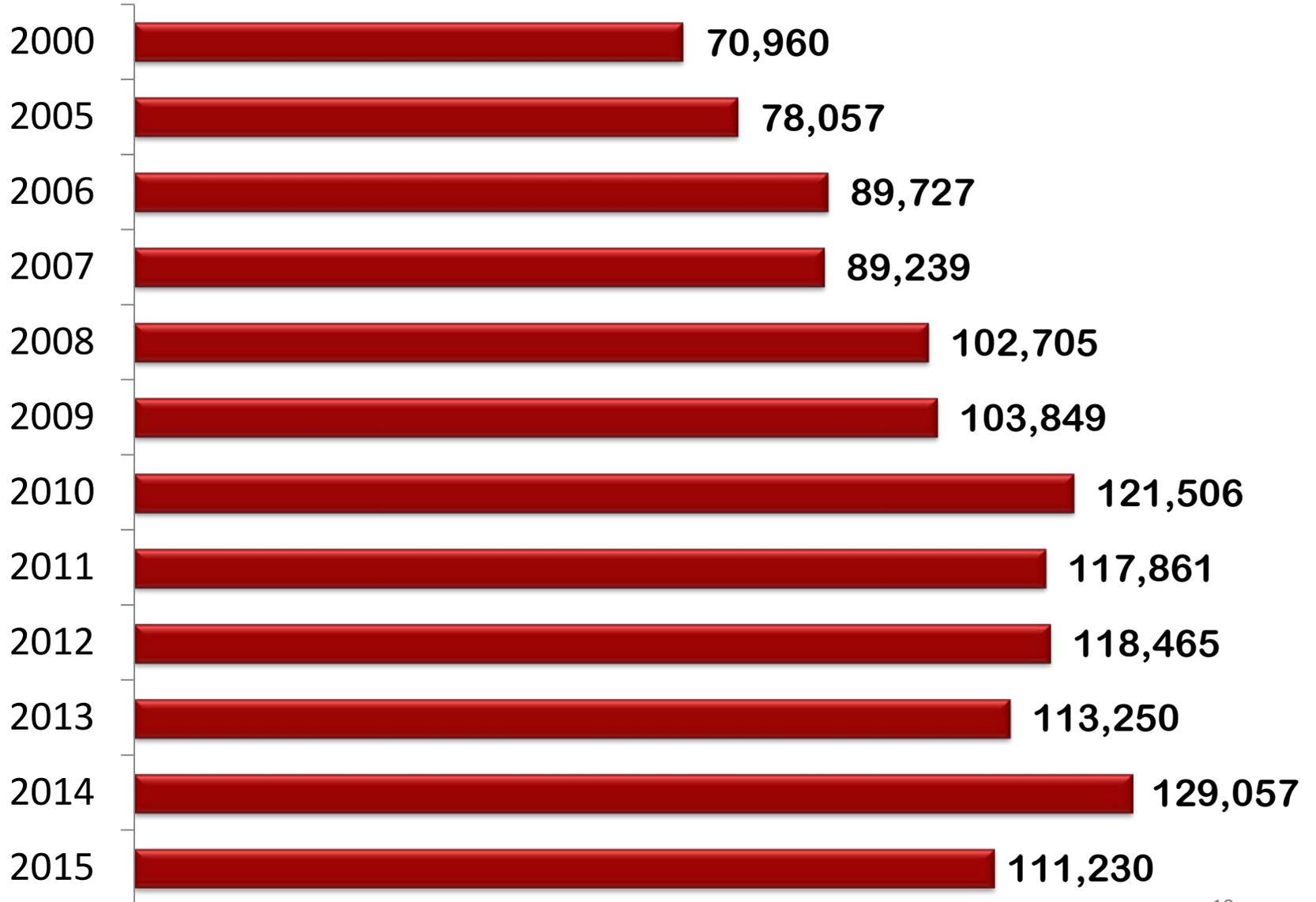
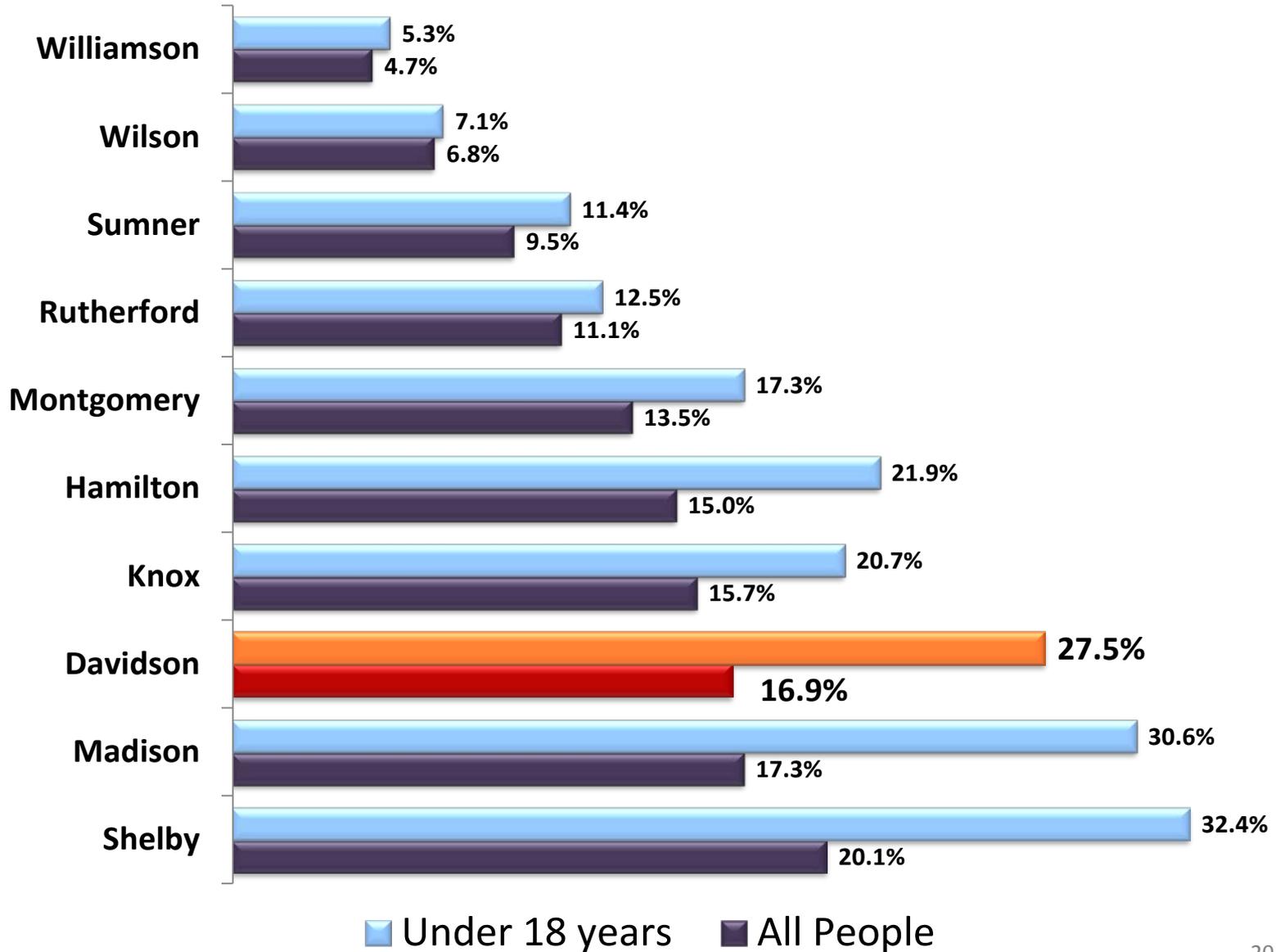


Chart 4: Number of Davidson County Residents in Poverty by Year
2000-2015



Percent of Poverty for All People and Under Age 18

Select Tennessee Counties, 2015

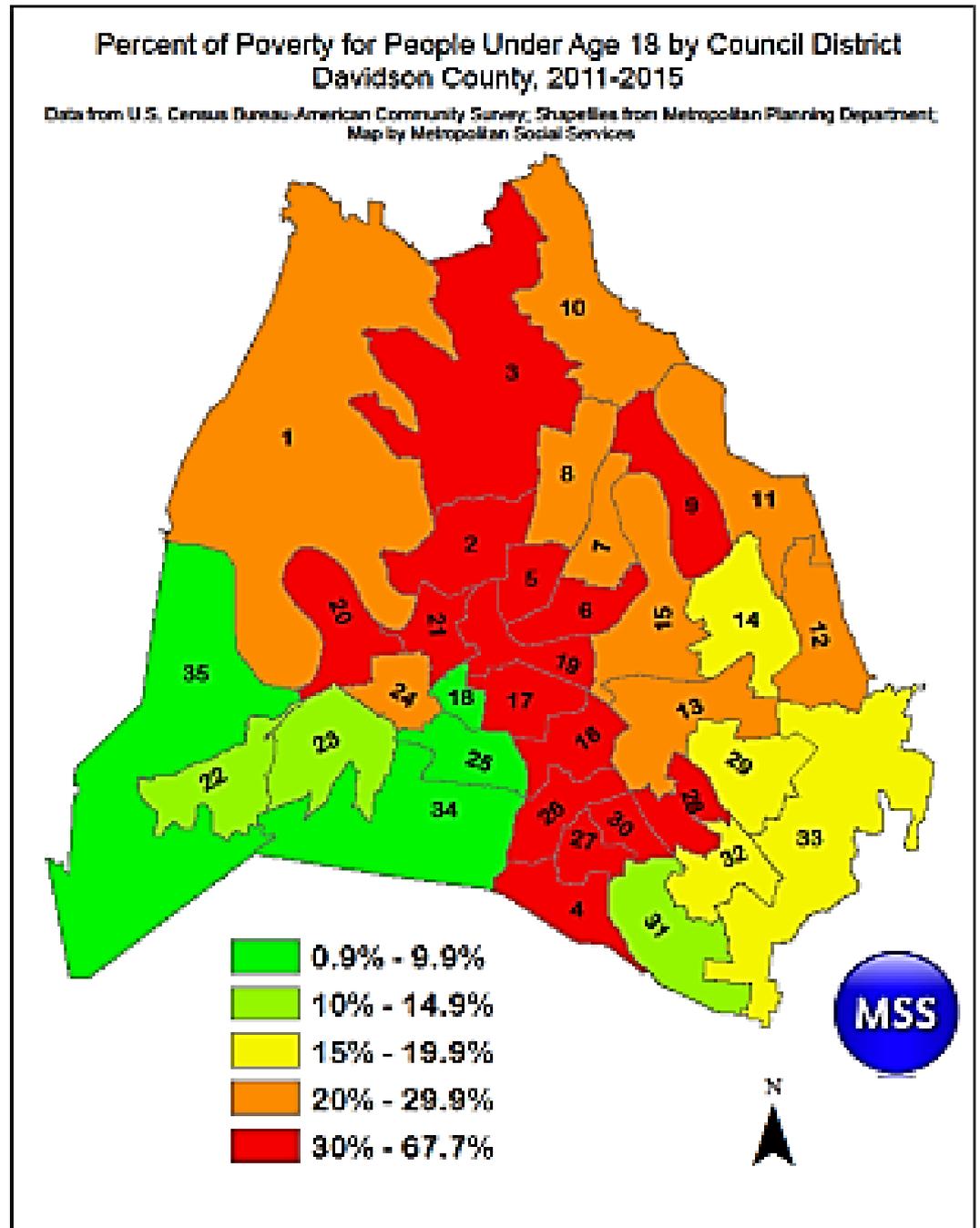


When the concentration of poverty reaches 20%, negative factors increase:

- Crime
- Increased dropouts
- Duration of poverty
- Fewer housing options

Red areas = 30% or more

Orange areas = 20-30%



**Percent of Poverty for All People by Census Tracts
Davidson County, 2011-2015
40% of More = Extreme Poverty**

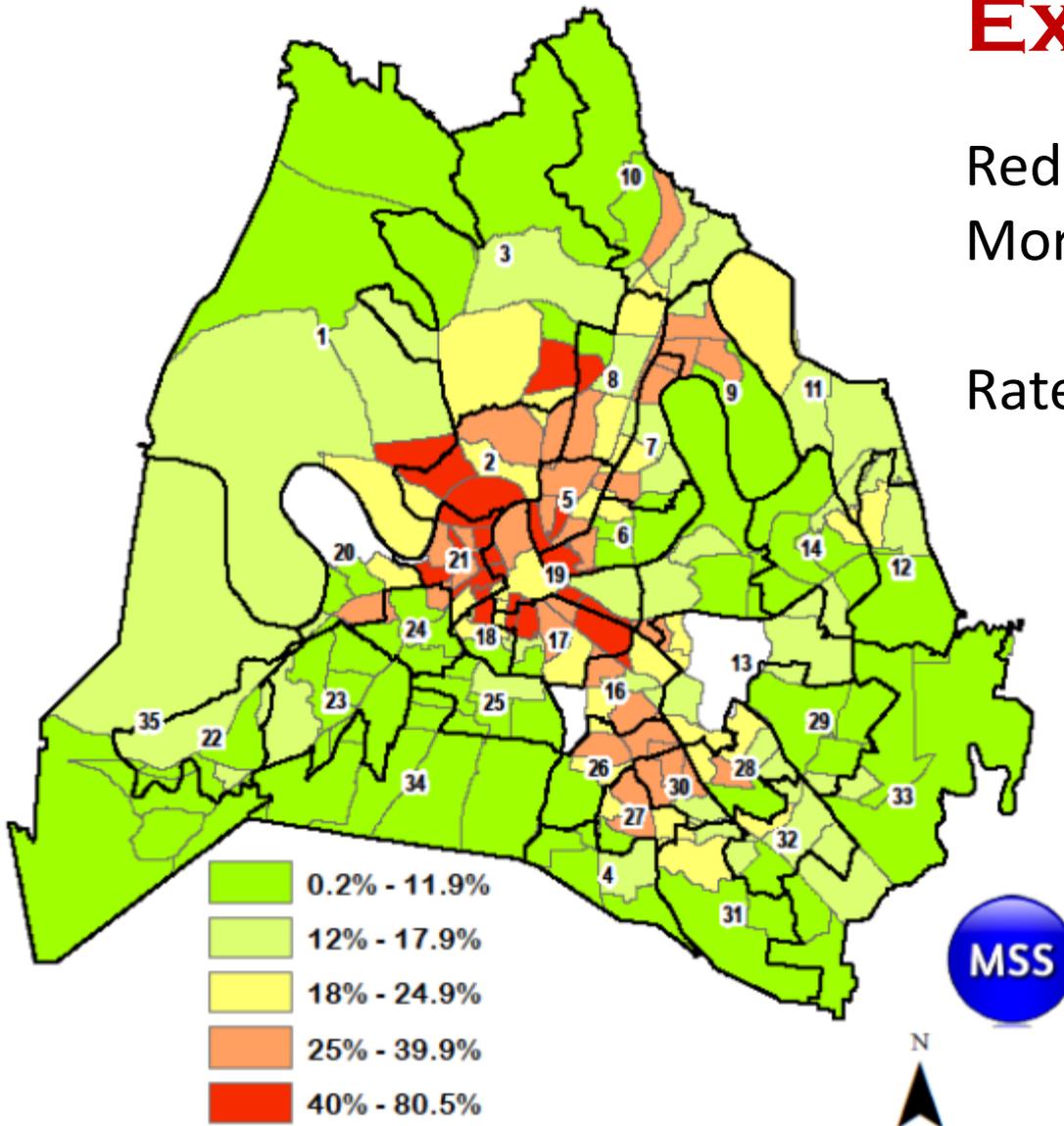
Data from U.S. Census Bureau; Shapefiles from Metropolitan Planning Department
Map from Metropolitan Social Services

EXTREME POVERTY

Red areas = Poverty 40% or
More for Under Age 18

Rate ranges form 40% to 97.8%

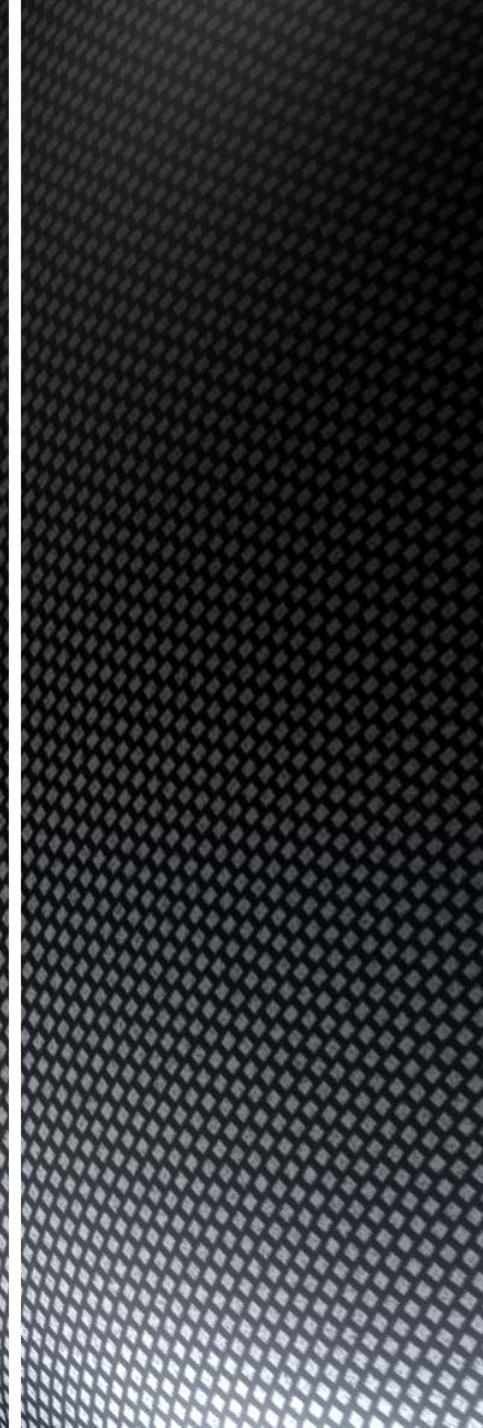
**Areas of Extreme Poverty
are detrimental to anyone
who lives there.**







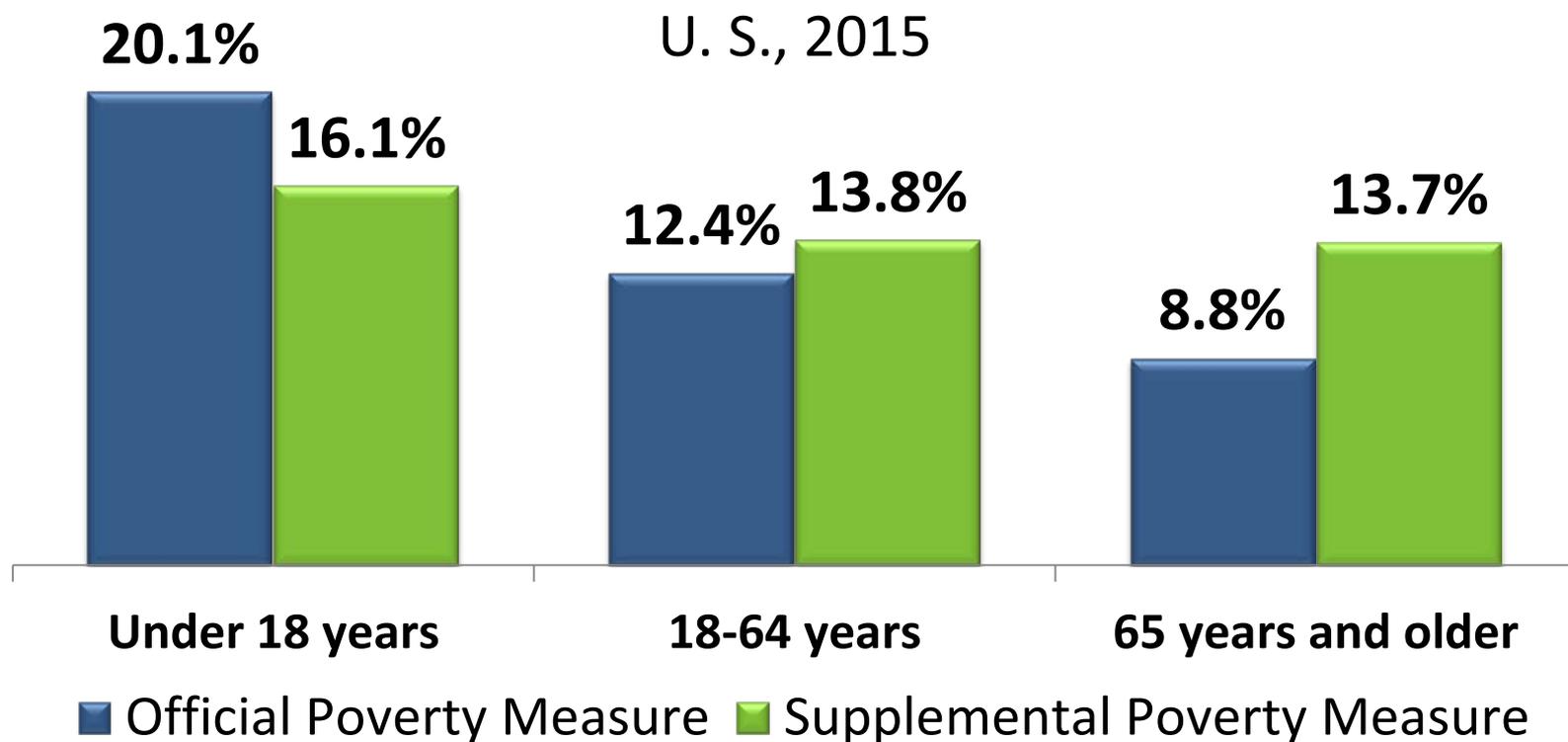
Aging & Disability





The Official Poverty Rate includes only cash income and number in the household. The Supplemental Poverty Measure also considers unreimbursed medical expenses and other necessary costs, plus noncash benefits received.

Using the newer Supplemental Poverty Measure, the poverty rate for people 65 years and over was higher, while the poverty rate for under age 18 was lower.



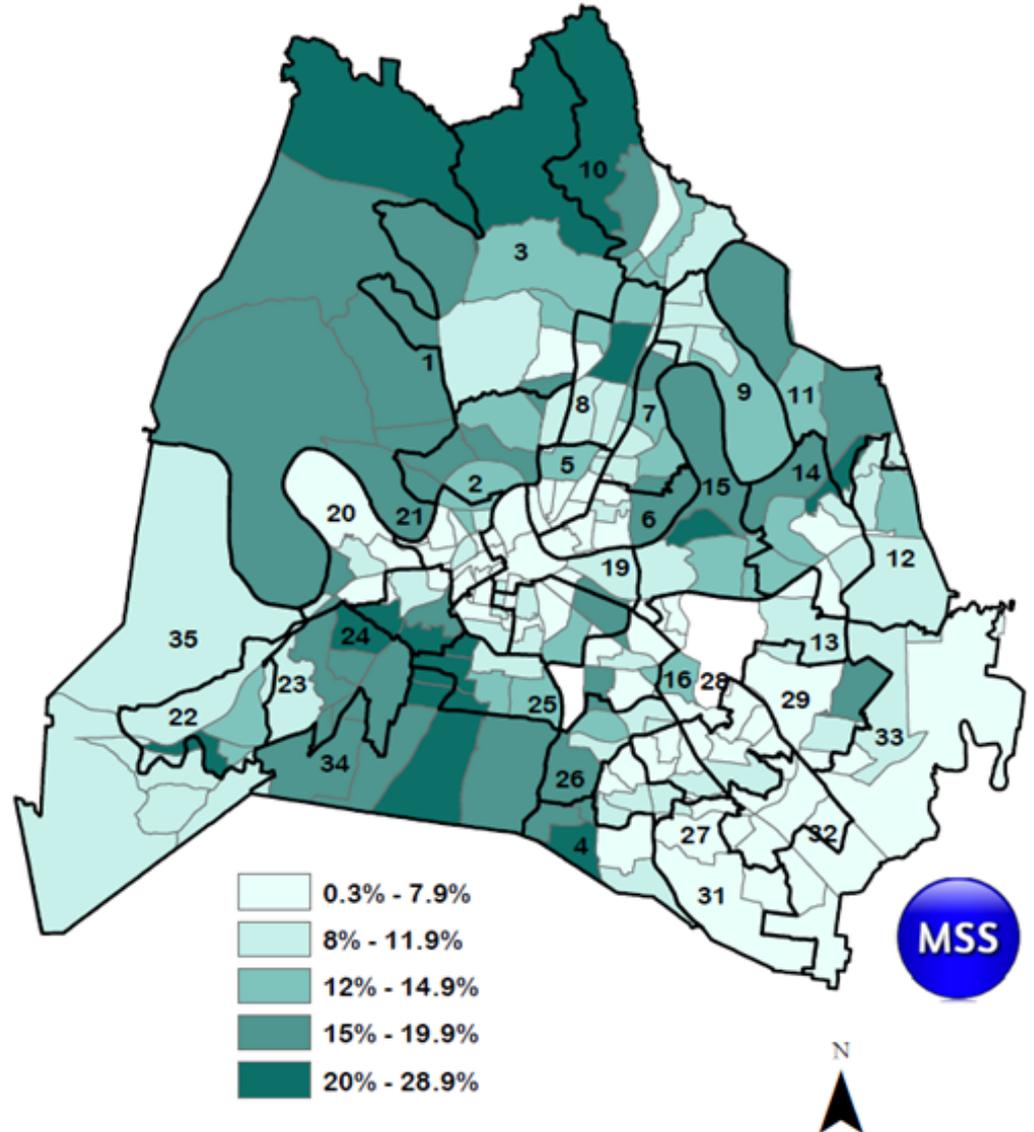
Where Older Adults Lived

Davidson County
2011-2015

Percent of People Age 65 or More by Census Tracts

Davidson County, 2011-2015

Data from U.S. Census Bureau; Shapefiles from Metropolitan Planning Department
Map from Metropolitan Social Services



Unshaded areas include Radnor Yards, the Nashville Airport and the Percy Priest Lake area.



Aging and Retirement

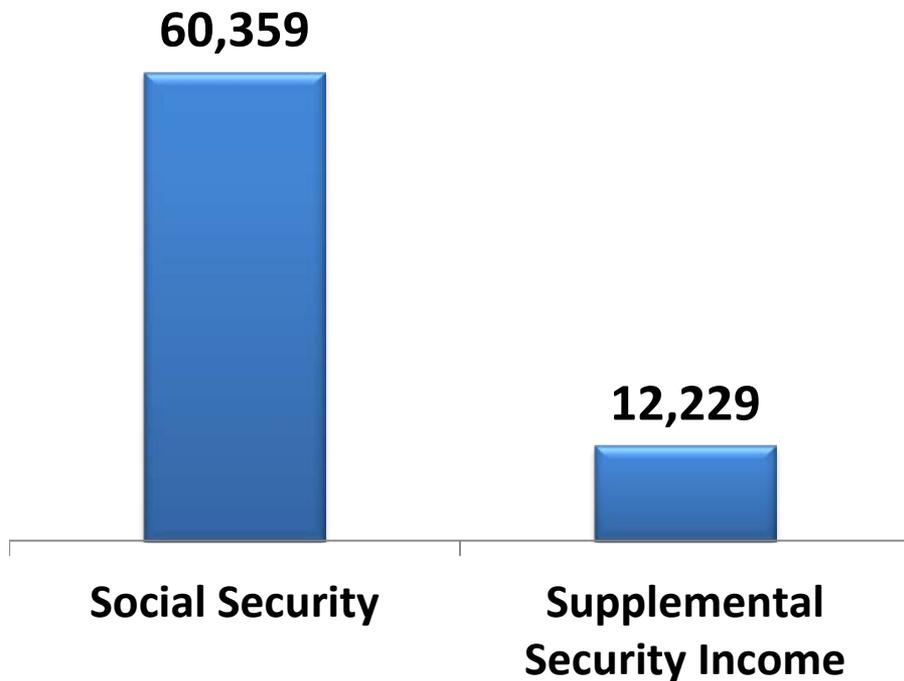
Board of Governors, Federal Reserve System

- 46% of adults could not cover an emergency expense of \$400 without selling something or borrowing the money.
- African Americans and Hispanic households with incomes below \$40,000 were less likely to have retirement savings.
- Low-skilled, low-wage jobs are less likely to offer employer sponsored retirement plans thus persons in this category were less likely to have saved for retirement.



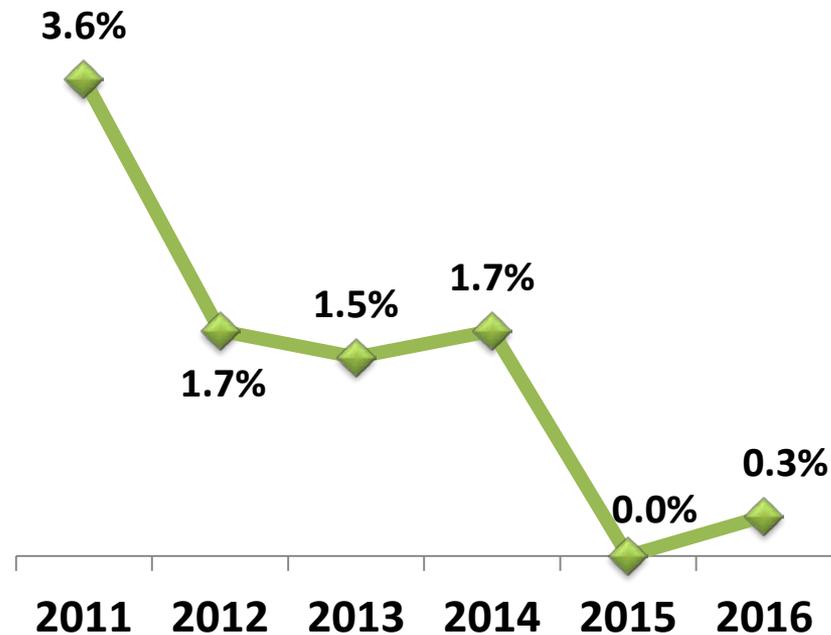
Number of Households Receiving Social Security and Supplemental Security Income Benefits

Davidson County, 2015



Percent of Social Security/SSI Annual Benefit Increases

United States, 2011-2016





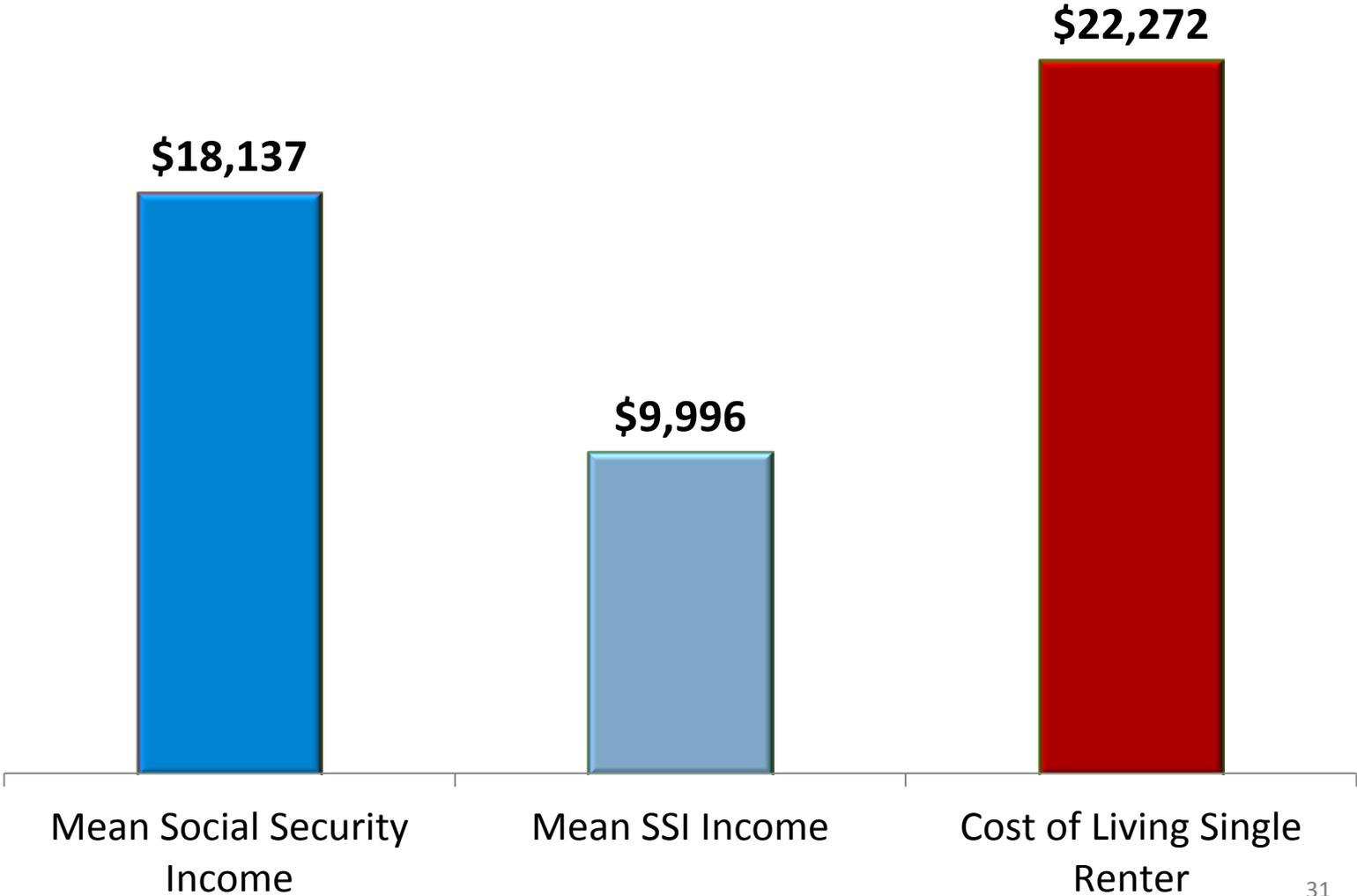
Social Security and Supplemental Security Income

Social Security benefits can represent over 90% of total household income for low-income households headed by an older adult.

Older Adults and Economic Security – Elder Index Cost of Living for Davidson County

	Single Elder Renter 1-BR	Single Elder With Mortgage	Elder Couple Renter 1-BR	Elder Couple With Mortgage
Housing/Utilities/Etc.	\$ 734	\$ 1,259	\$ 734	\$ 1,259
Food	\$ 256	\$ 256	\$ 470	\$ 470
Transportation	\$ 253	\$ 253	\$ 391	\$ 391
Health Care	\$ 350	\$ 350	\$ 700	\$ 700
Miscellaneous	\$ 263	\$ 263	\$ 404	\$ 404
TOTAL PER MONTH	\$ 1,856	\$ 2,381	\$ 2,699	\$ 3,224
TOTAL PER YEAR	\$ 22,272	\$ 28,572	\$ 32,388	\$ 38,688

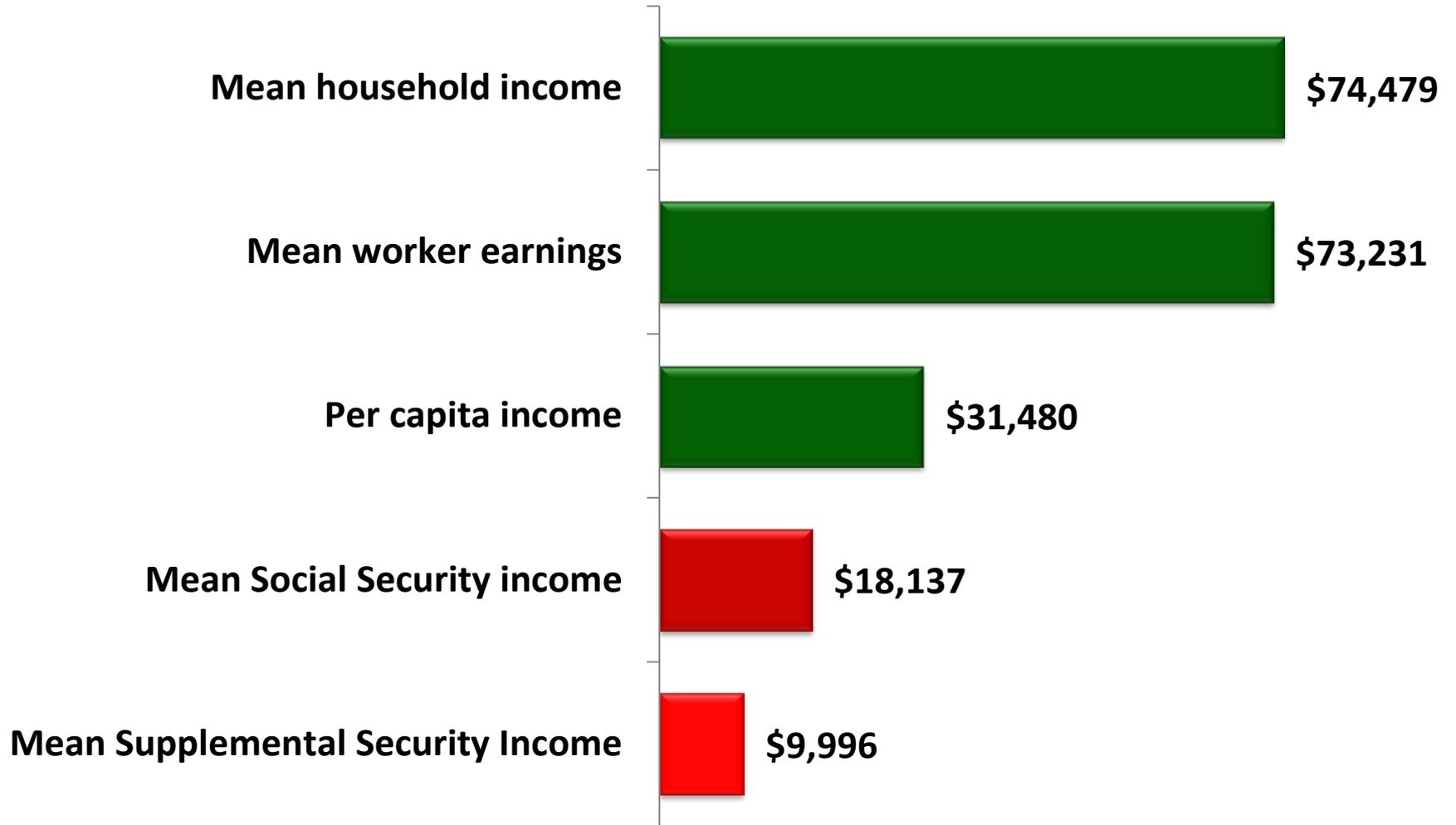
Mean Social Security/SSI Income
Economic Security Elder Index - Cost of Living
Davidson County, 2015





Mean Income by Source/Category

Davidson County, 2015



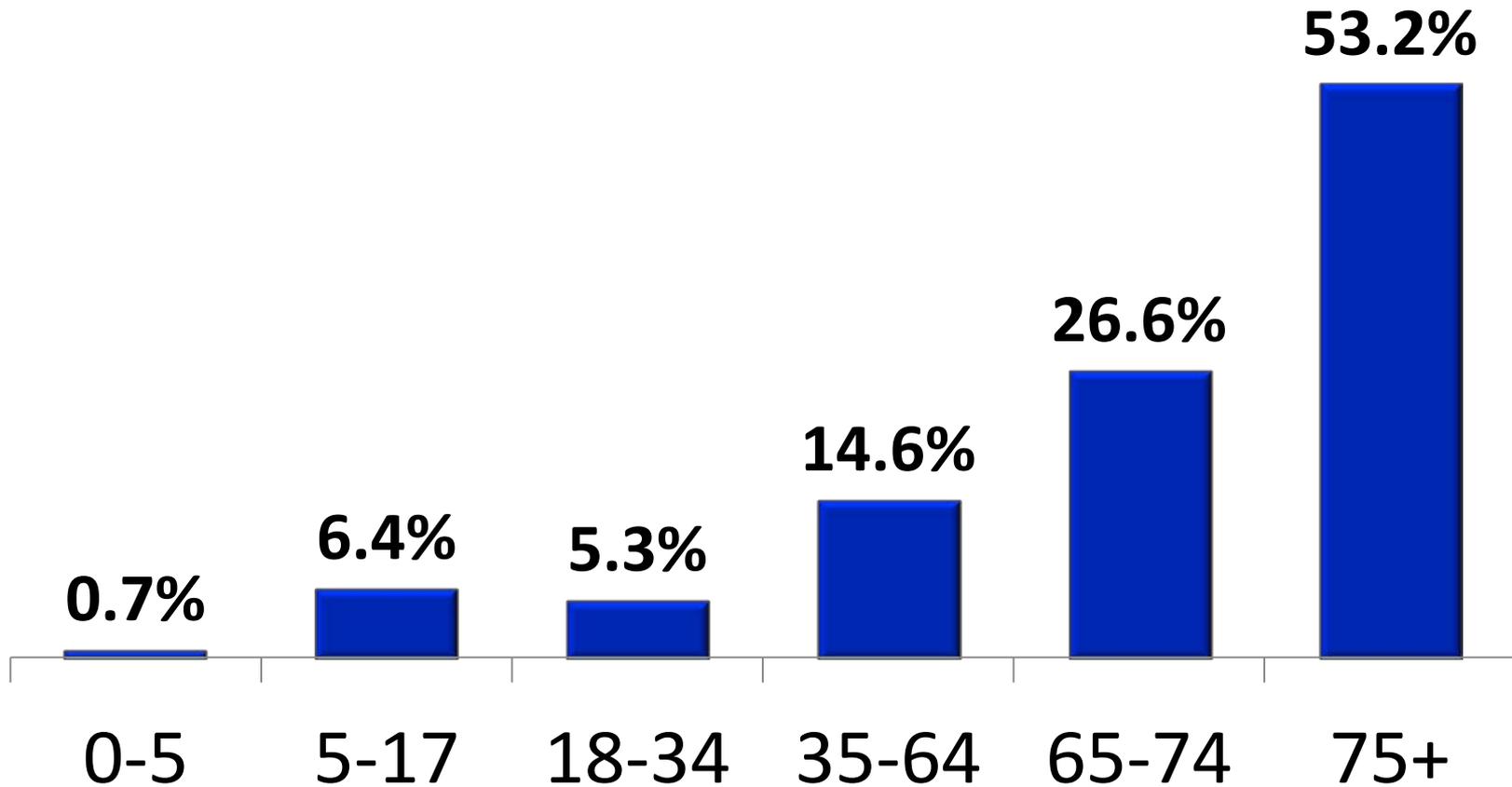


Disability Status

82,032 Davidson County residents had some type of disability in 2015

Percent of Persons with a Disability by Age

Davidson County, 2015





2016

Older Americans

Key Indicators of Well-Being

- Older men were more likely than older women to be married.
- Over 80% of both older men and women had a least a high school diploma.
- Nearly one out of every two men age 65 and over were veterans.
- Women over age 65 reported higher levels of asthma and arthritis than men, men reported higher levels of heart disease, cancer and diabetes.

Future Housing Needs of Older Adults



- The older adult population is expected to increase from 29.9 million in 2015 to 49.6 million in 2035, creating the need for additional housing options.
- Stronger ties between health care and housing will be needed.
- Expand housing options for older adults to increase accessibility and affordability.



Smart Solutions

SRVS – Memphis Tennessee

SRVS partner with area employers to offer employment opportunities for people with a disability in the community.

Senior SNAP Enrollment Initiative

The National Council on Aging (NCOA) in partnership with the Walmart Foundation provides training and technical assistance to individuals and agencies working with adults age 60 and over.

NCOA provides a BenefitsCheckUp website for individuals and organizations to assist older adults with applying for other federal and state benefits they may be eligible to receive.





Food & Nutrition

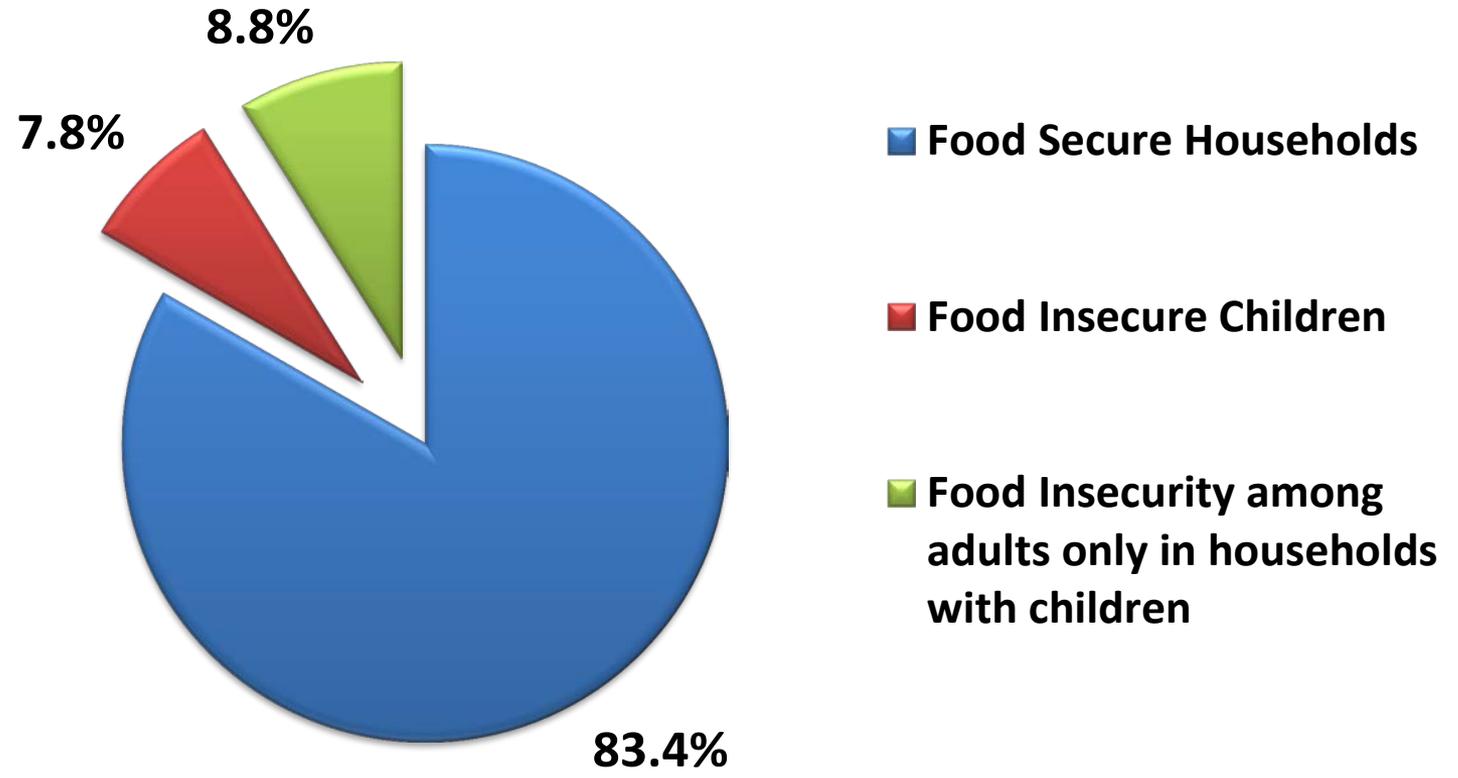




No Kid Hungry

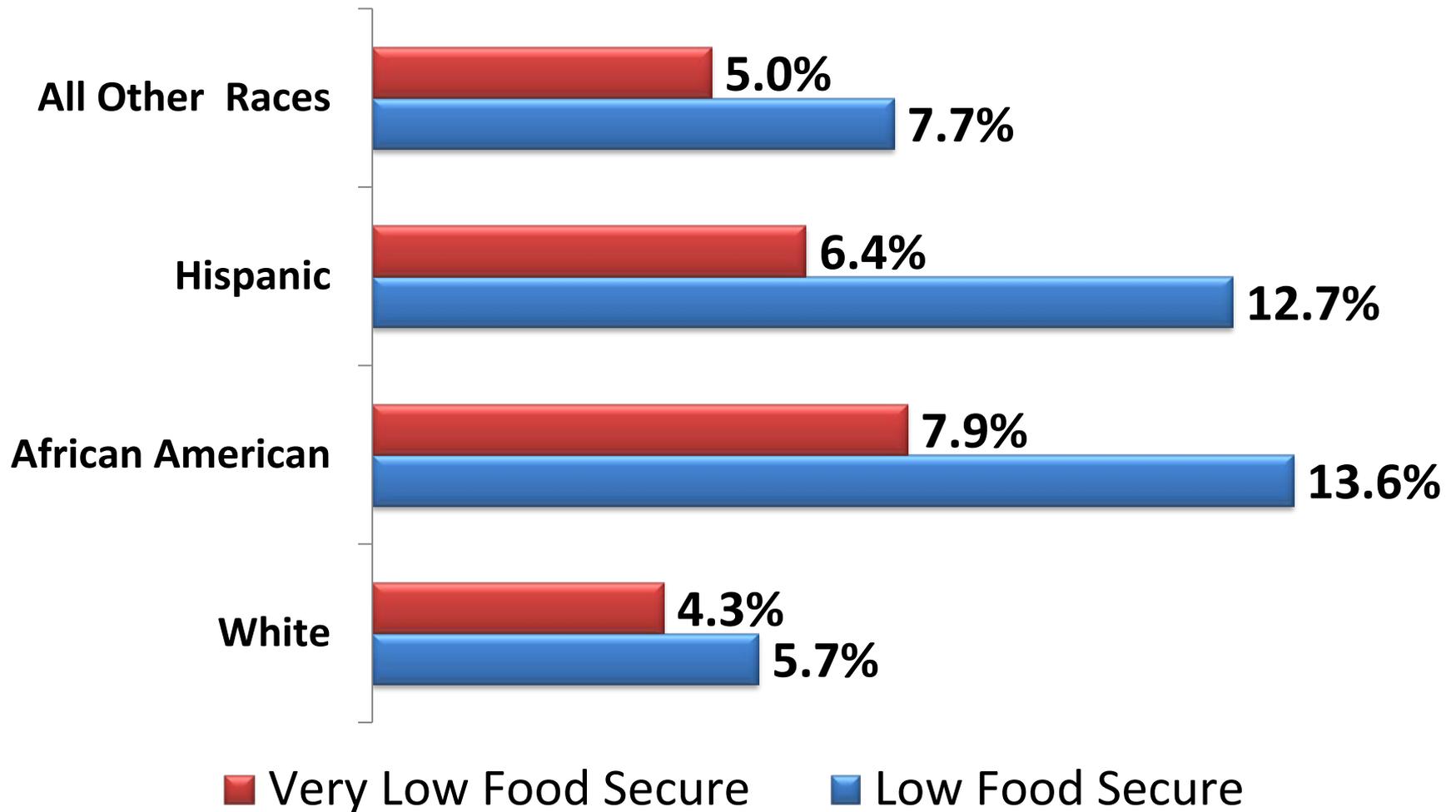
Households with Children By Food Security Status of Adults and Children

U.S., 2015



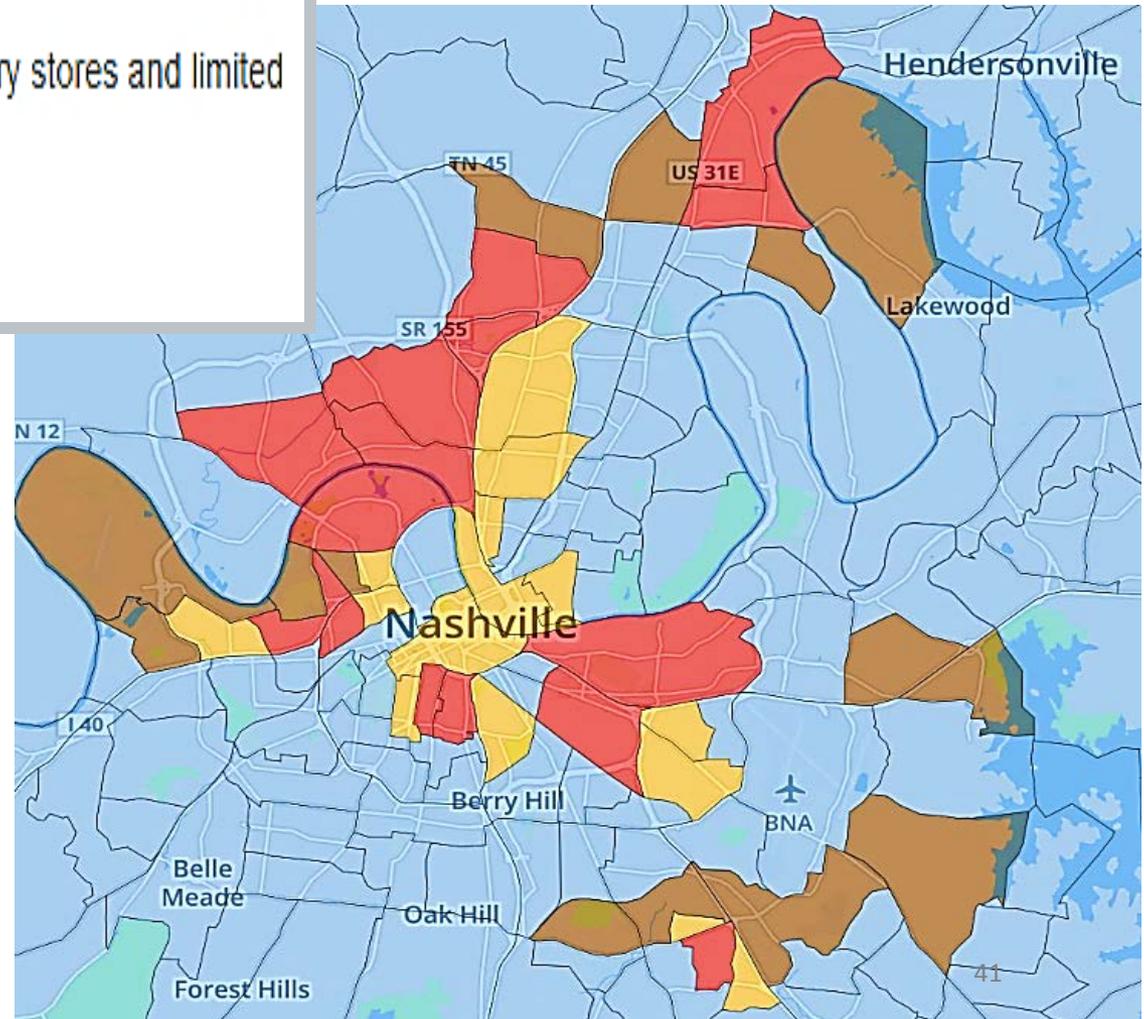
Food Insecurity by Race and Ethnicity

U.S., 2015



Food Deserts / Food Choices

-  Low income, limited access to grocery stores within 1 mile in urban areas and 10 miles in rural areas
-  Limited access to a personal vehicle
-  Low income, limited access to grocery stores and limited access to a vehicle
-  Non-food desert



Second Harvest Food Bank of Middle Tennessee

- 17.3% of Davidson County residents (112,050 people) are food insecure.
- 21.6% of children in Davidson County (30,390 children) are food insecure.

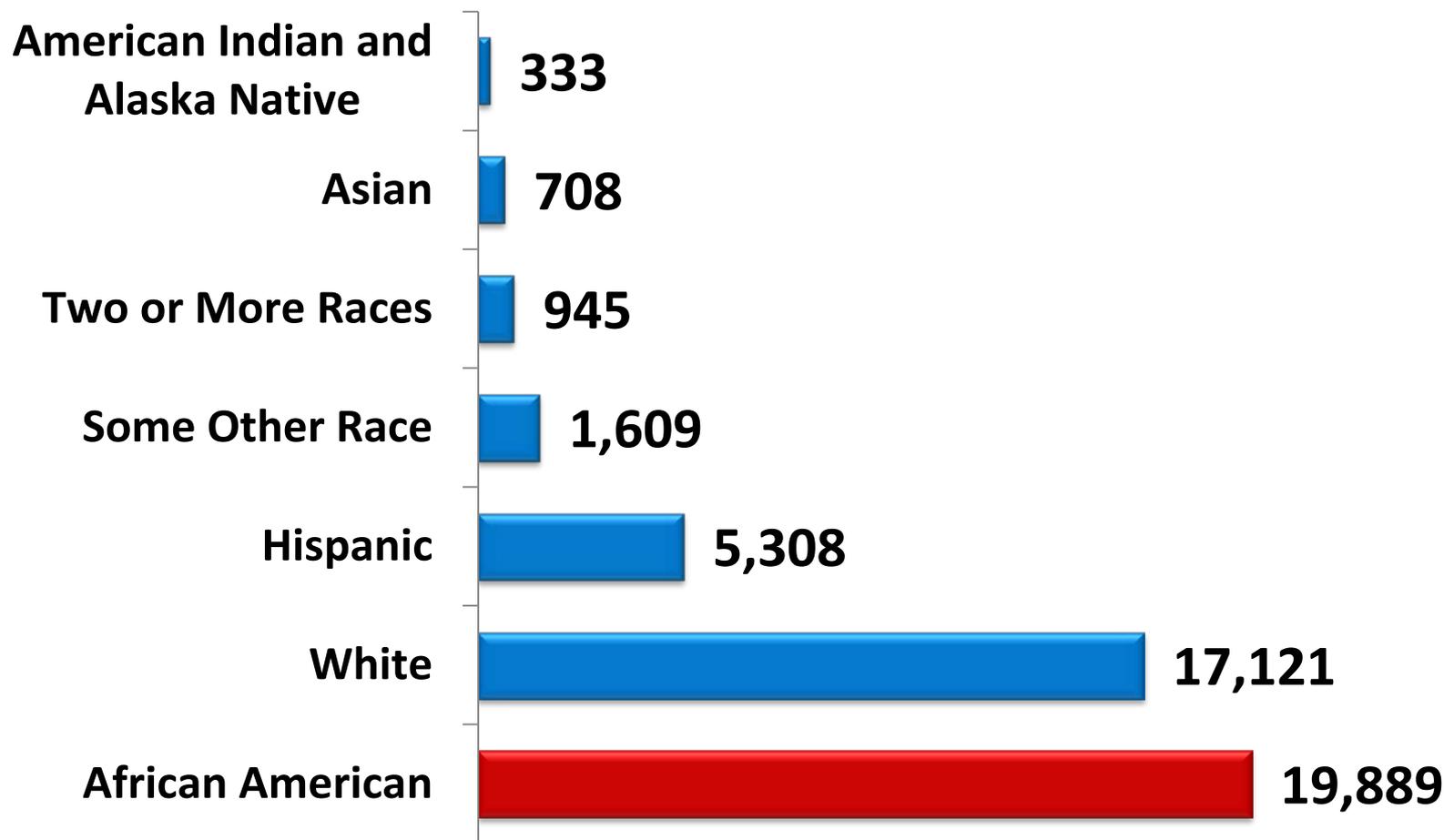


Map the Meal Gap

Supplemental Nutrition Assistance Program (SNAP)

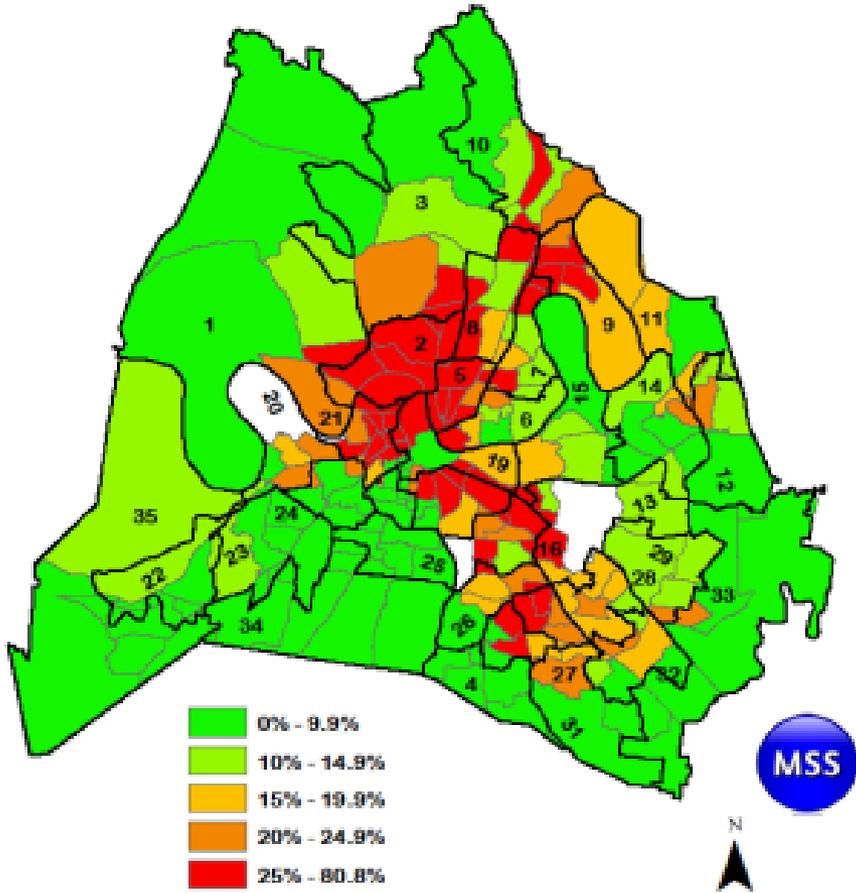
Number of Households Receiving SNAP Assistance

Davidson County, 2015



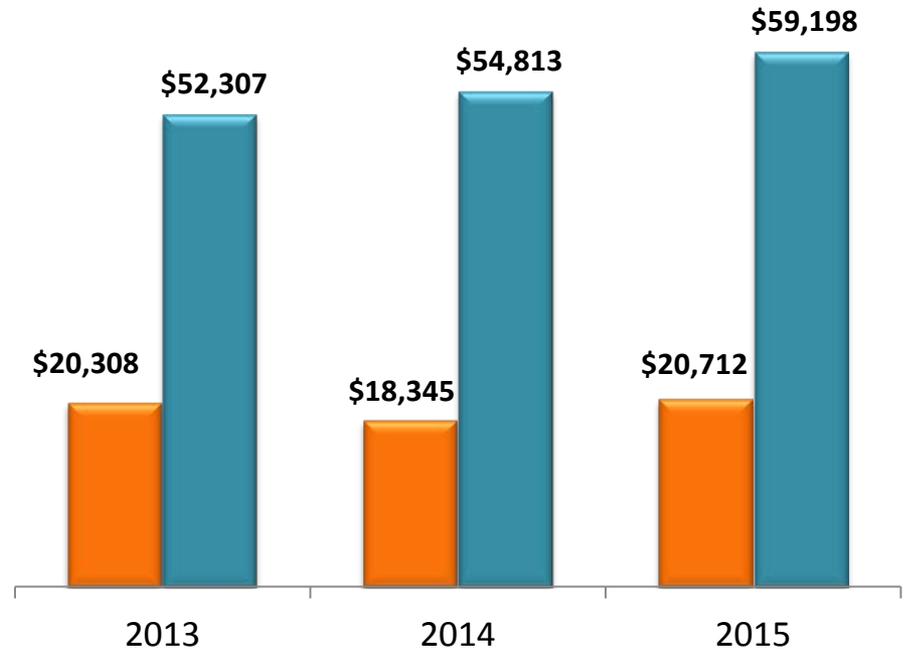
SNAP/Food Stamps and/or Public Benefits by Census Tracts Davidson County, 2011-2015

Data from U.S. Census Bureau; Shapefiles from Metropolitan Planning Department
Map from Metropolitan Social Services



Supplemental Nutrition Assistance Program (SNAP)

Median Income of Households Receiving
and Not Receiving SNAP Benefits
Davidson County, 2013, 2014, 2015



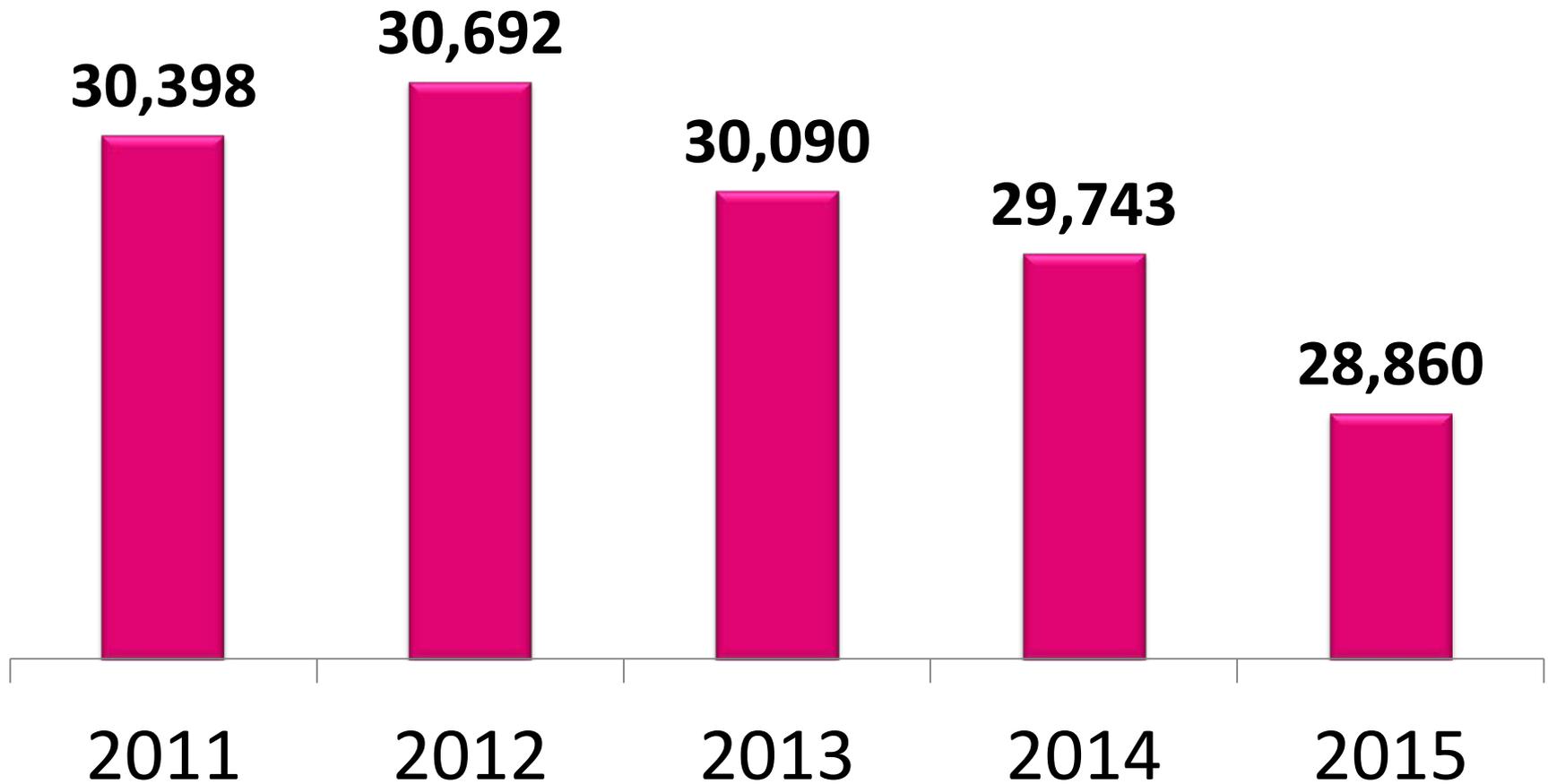
■ Median Income of households receiving SNAP Benefits

■ Median Income of households not receiving SNAP Benefits



Women, Infant and Children (WIC) Participants

Davidson County, 2011-2015



THE ISSUE

Nearly 1 in 6 seniors is threatened by hunger



Seniors facing under-nutrition:

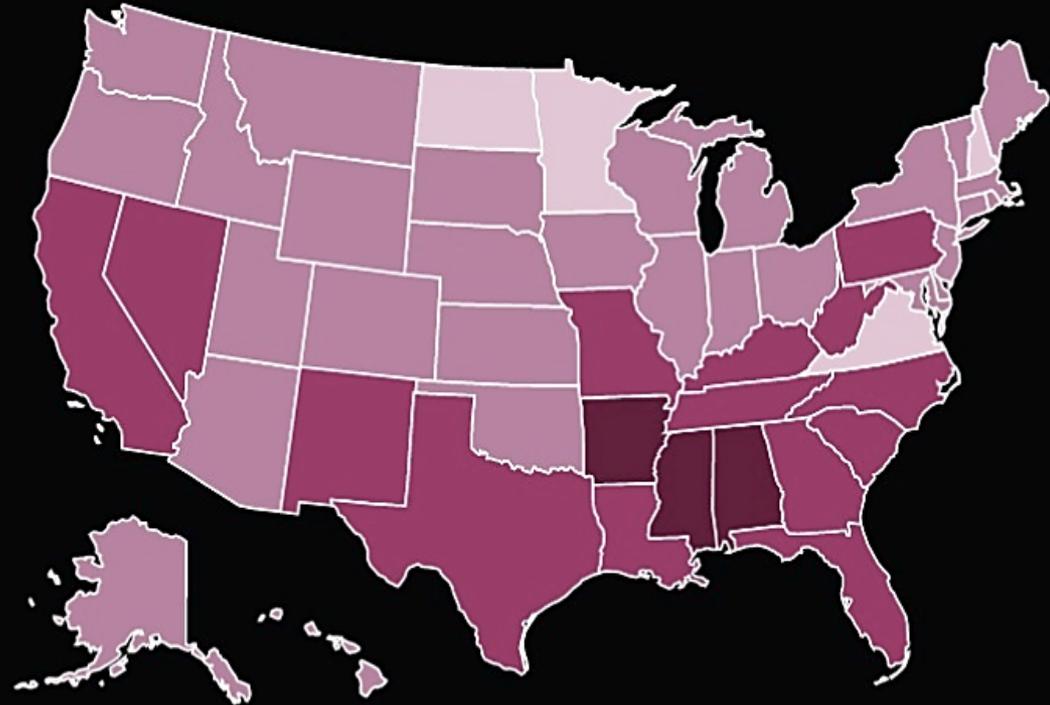
Over 10% in those independently living

10-50% in those hospitalized for acute illness

10-70% in those in long care units and nursing homes

Senior Hunger

A Nation-wide Problem



Percentage of Seniors Facing Hunger

20-25%

10-15%

15-20%

< 10%

Smart Solutions



Pittsburgh, Pennsylvania - How a Supermarket Changed a Food Desert in one community. Catalyst for Economic Development.

San Francisco, California - Leah's Pantry Food Smarts Training Program - Food Pantry recipients also received job training and job placement.

Philadelphia, Pennsylvania – Greater Philadelphia Coalition Against Hunger - made up of doctors, universities, local government representatives, transportation partners, healthcare companies and social service agencies meeting regularly to identify strategies to address hunger.



Defining & Addressing Health Equity in Nashville

**Metro Social Services Annual Community
Needs Assessment Release**

Friday – April 7, 2017

Health Section

Metro Public Health Department

Raquel Qualls-Hampton, PhD

Chief Epidemiologist & Division Director



Metro Public Health Dept

Nashville / Davidson County

Protecting, Improving, and Sustaining Health

Healthiest Nation 2030

April 3 - 9, 2017



**National
Public Health
Week** www.nphw.org

AN INITIATIVE OF THE AMERICAN PUBLIC HEALTH ASSOCIATION



We are on our way!



“Know from whence you came.
If you know whence you came, there are absolutely no limitations
to where you can go.”

James Baldwin



Home

Healthy Nashville
Priorities

Explore Data &
Disparities

Resources & Tools

About Us

The vision for a Healthy Nashville is a culture of well-being, where all people have the opportunity and support to thrive and prosper.

INDICATORS TO WATCH

These indicators reflect some of the priorities from Nashville's Community Health Improvement Plan.

[Learn More →](#)



Renters Spending
30% or More of
Household Income
on Rent
(Compared to TN
Counties)



Pedestrian Death
Rate
(Compared to TN
State Value)



Annual Ozone Air
Quality
(Compared to Air
Quality Index)



Domestic Violence
Incidents per 1,000
Population
(Compared to TN
Counties)

HealthyNashville Website: <http://www.healthynashville.org>



Metro Public Health Dept

Nashville / Davidson County

Protecting, Improving, and Sustaining Health

Priority Issues

**Advance
Health
Equity**

**Support
Mental &
Emotional
Health**

**Maximize
Built &
Natural
Environments**

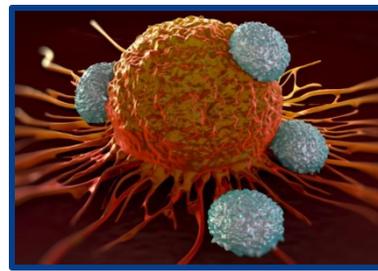
Health Section Framework

- Nashville's Strategic Health Priorities
- Leading 10 Causes of Death
- The 2016 SocioNeeds Index
- The Impacts of Neighborhood Conditions on Health
- Health Care Access
- *NashvilleNext*: Planning for Health Equity

**Chronic Liver Disease/
Cirrhosis**



Heart Disease



Cancer

Accidents



Suicide



Stroke



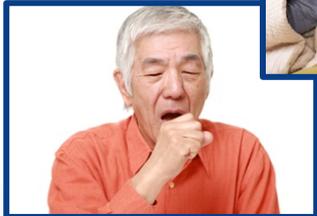
Leading Causes of Death

Davidson County, 2015

Influenza



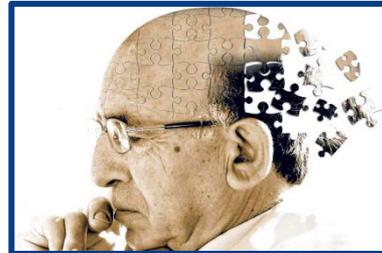
Pneumonia



Diabetes Mellitus



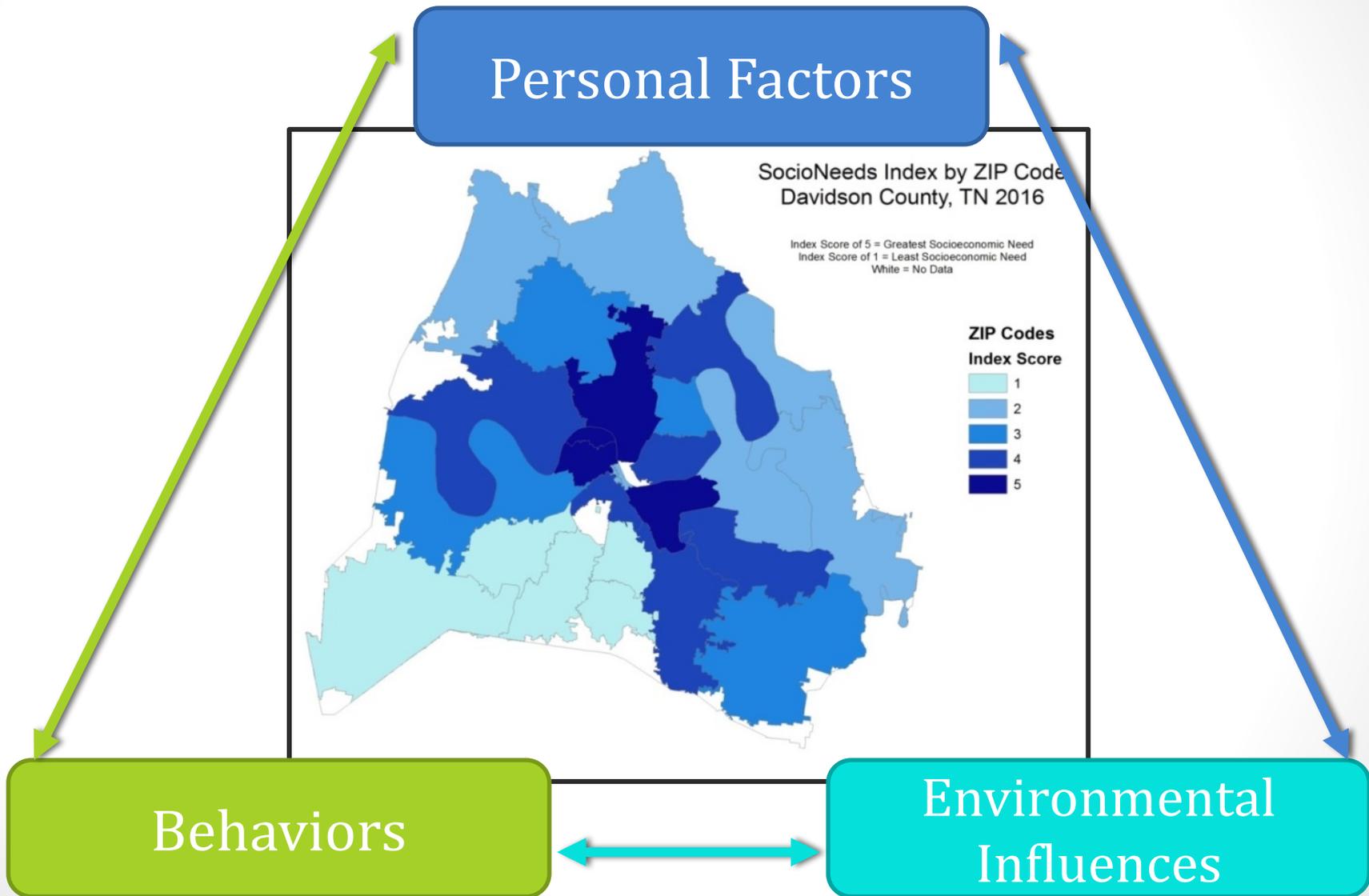
Alzheimer's Disease



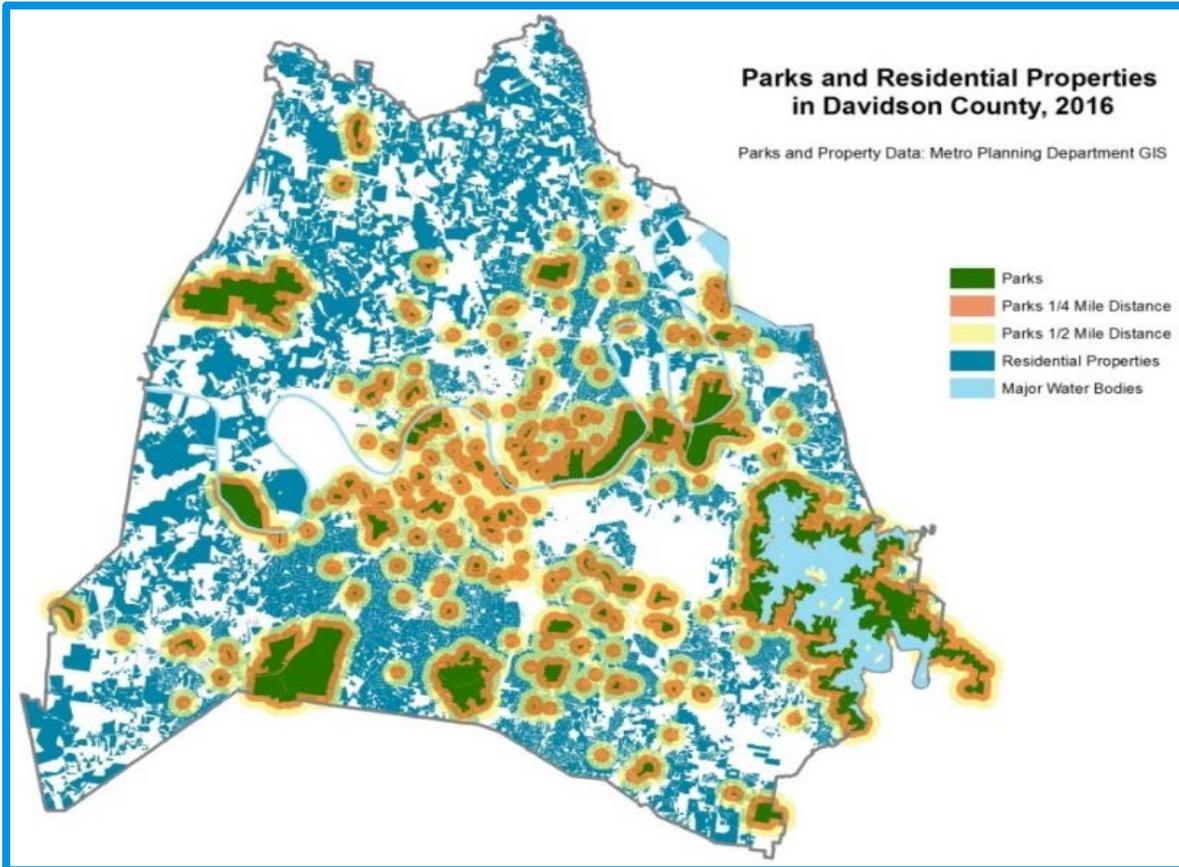
**Chronic Lower
Respiratory Diseases**



The SocioNeeds Index



Impacts of Neighborhood...



Planning for Health Equity

*More than 200,000 more
residents in next 25 years*



*More than 300,000
jobs in next 25 years*



is

nashvillenext

Health Section

Contributing Authors

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- John W. Vick, PhD
- Jackie Shrago
- Fonda Harris, PhD
- Anita McCaig, A.I.C.P.



Come join us...



A Data Talk featuring CDC/RWJF 500 Cities Initiative

Tuesday, May 2ND, 2017

5:30 PM – 7:00 PM

Lentz Public Health Building

Food & beverages provided - *RSVP requested*

Questions/Comments...

DIVISION OF EPIDEMIOLOGY

Metro Public Health Department

Dr. Raquel Qualls-Hampton, Director

Raquel.Qualls-Hampton@nashville.gov

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Data Website:

<http://www.healthynashville.org/index.php>







Nashville "Housing"



Zillow's Hottest Markets for 2017

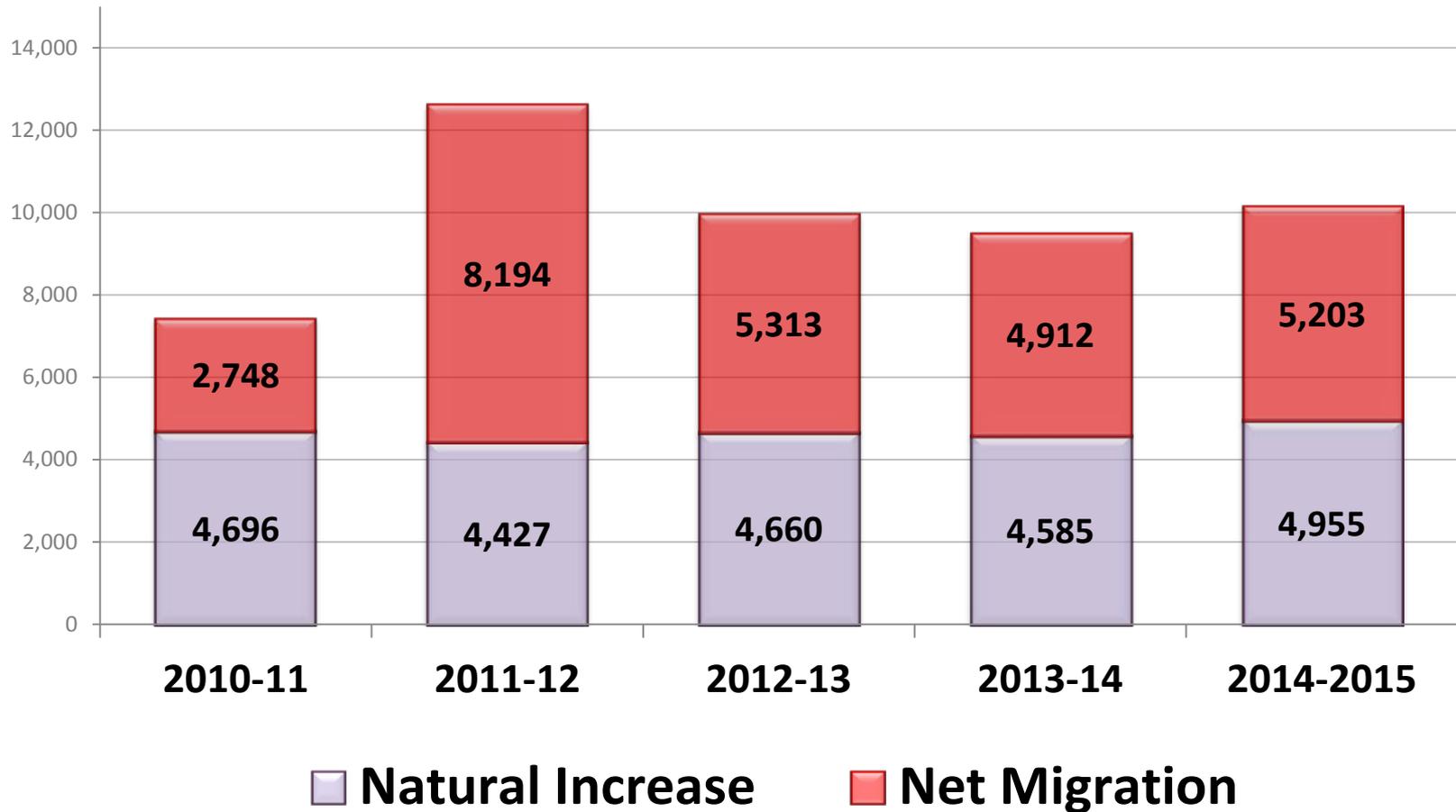
1 Nashville

1. Nashville
2. Seattle, WA
3. Provo, UT
4. Orlando, FLA
5. Salt Lake City, UT
6. Portland, OR
7. Knoxville, TN
8. Ogden, UT
9. Denver, CO

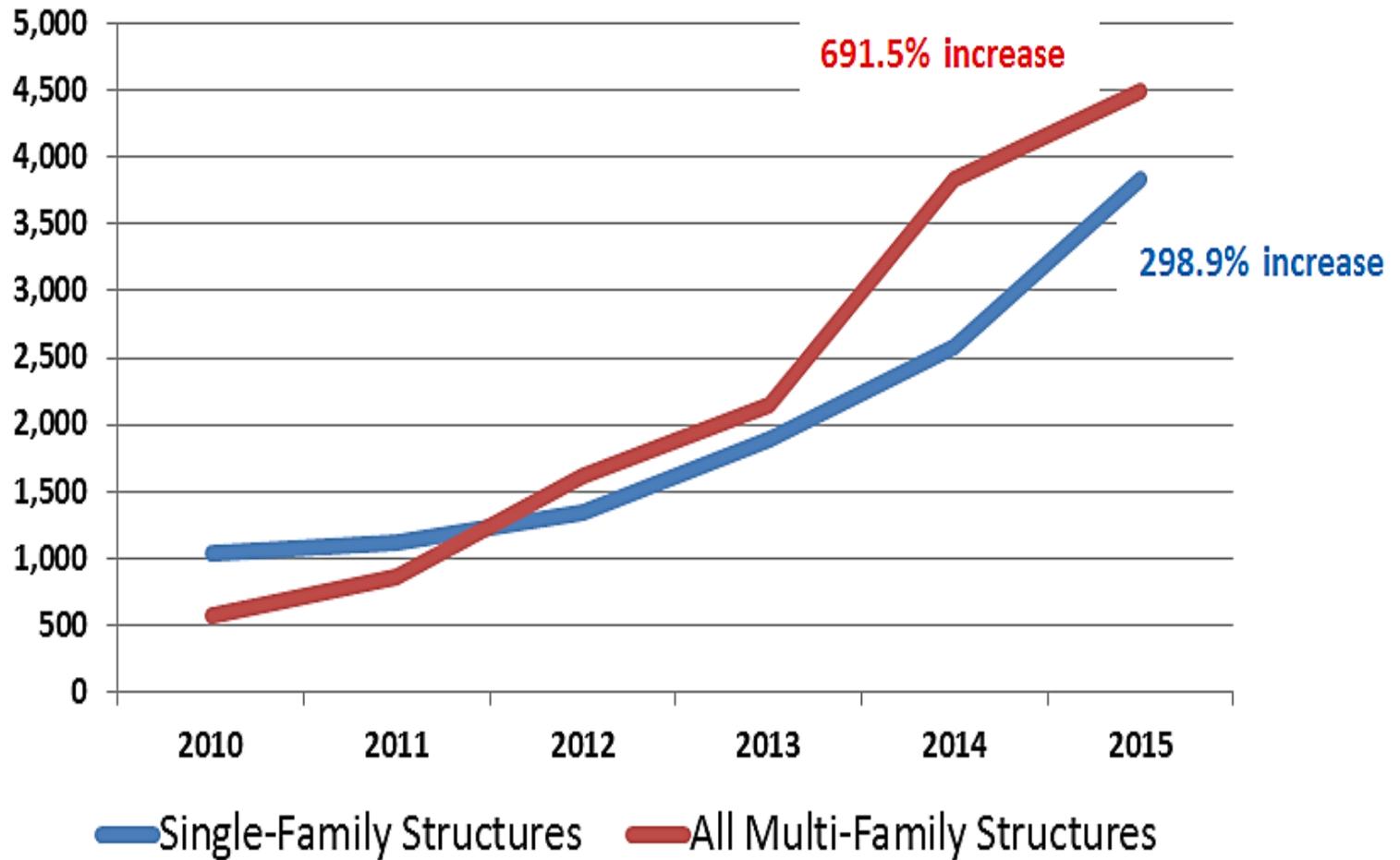




In-Migration to the IT-City Outpaces Natural Population Increase



Davidson County Building Permits Issued



Continuing High-End Construction

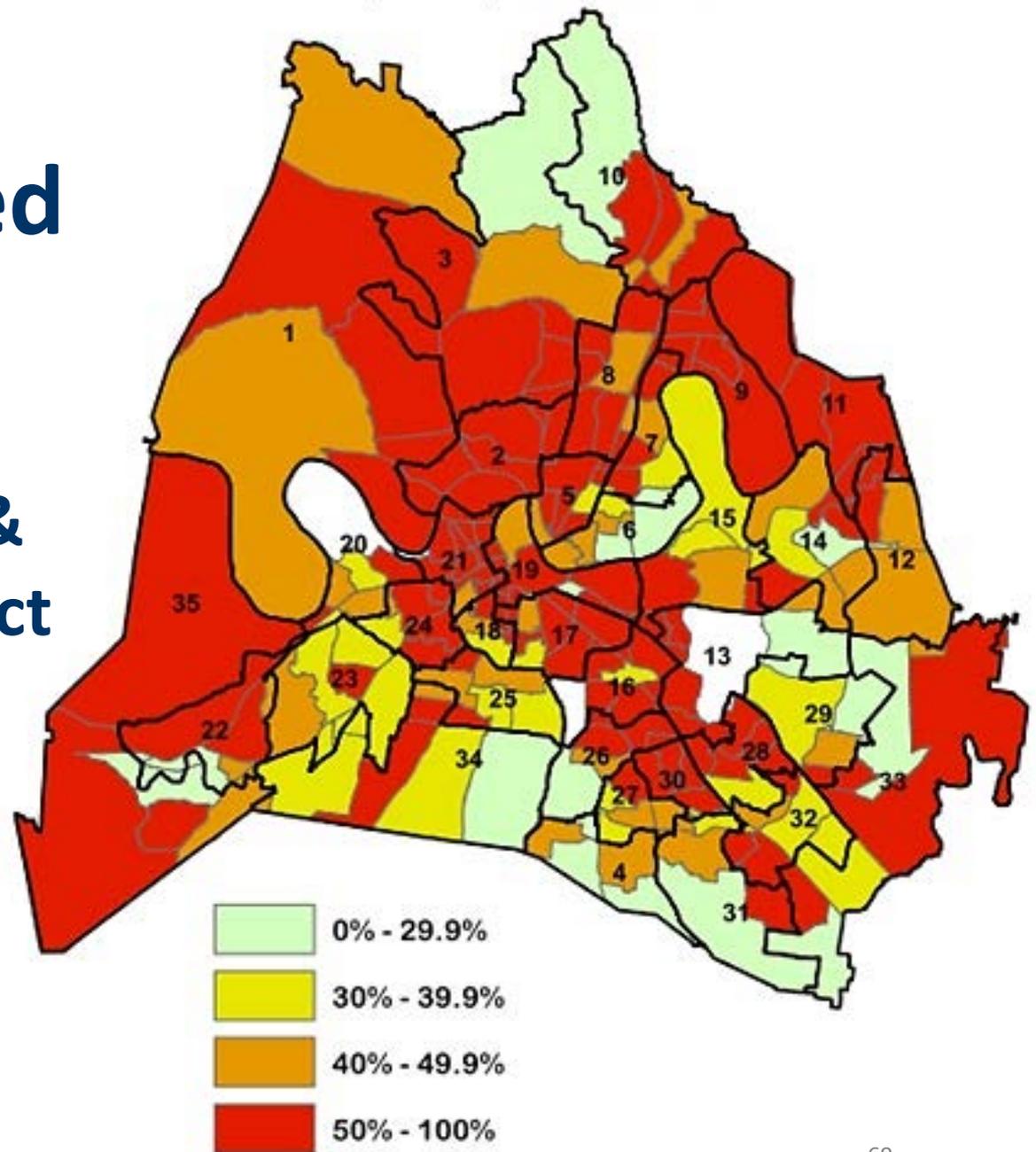
Top 10 Gentrification Cities

Nashville # 6



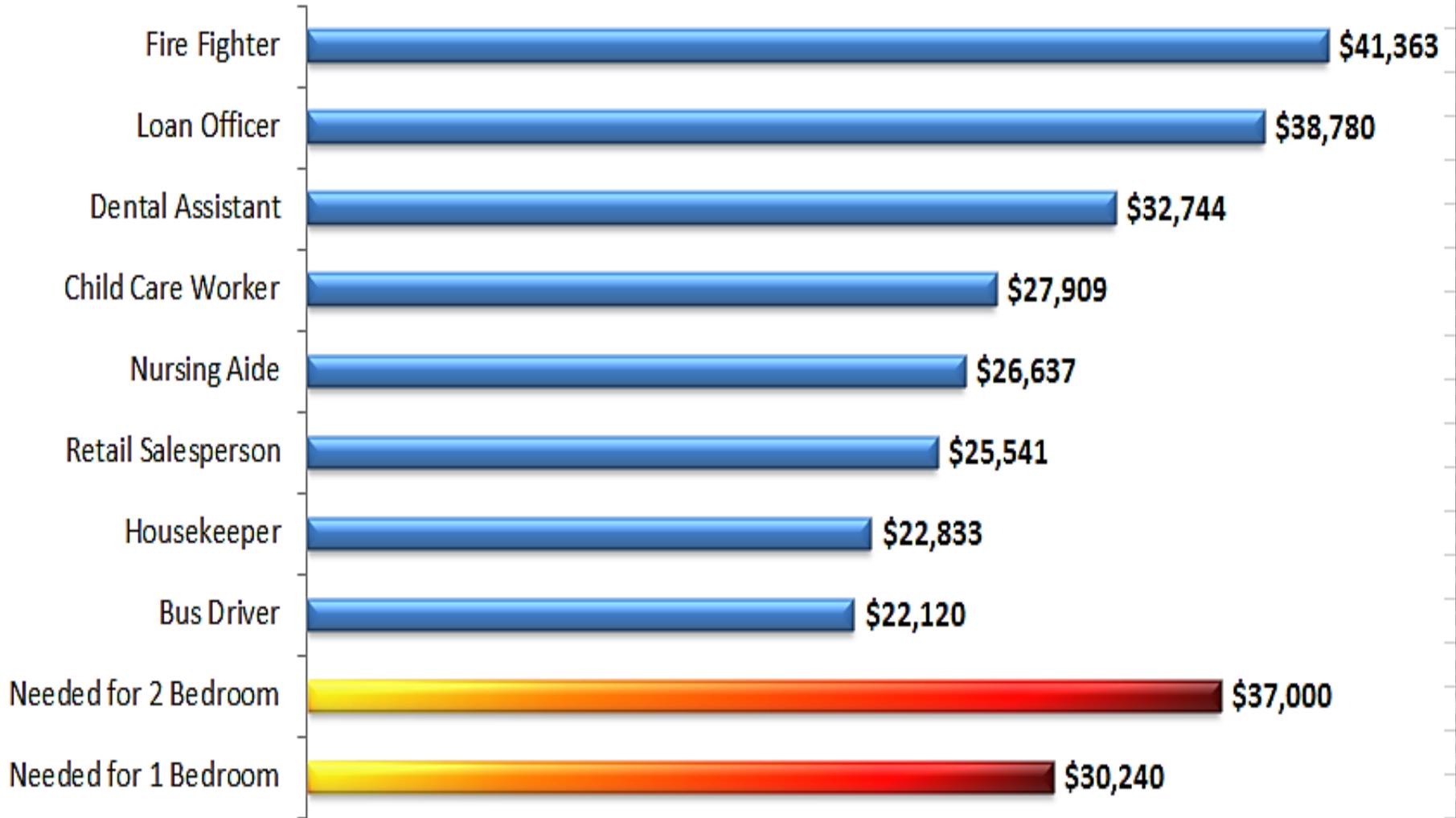
Cost Burdened Renters

by Census Tract &
and Council District



Rental Costs for Workers Our Economy Needs

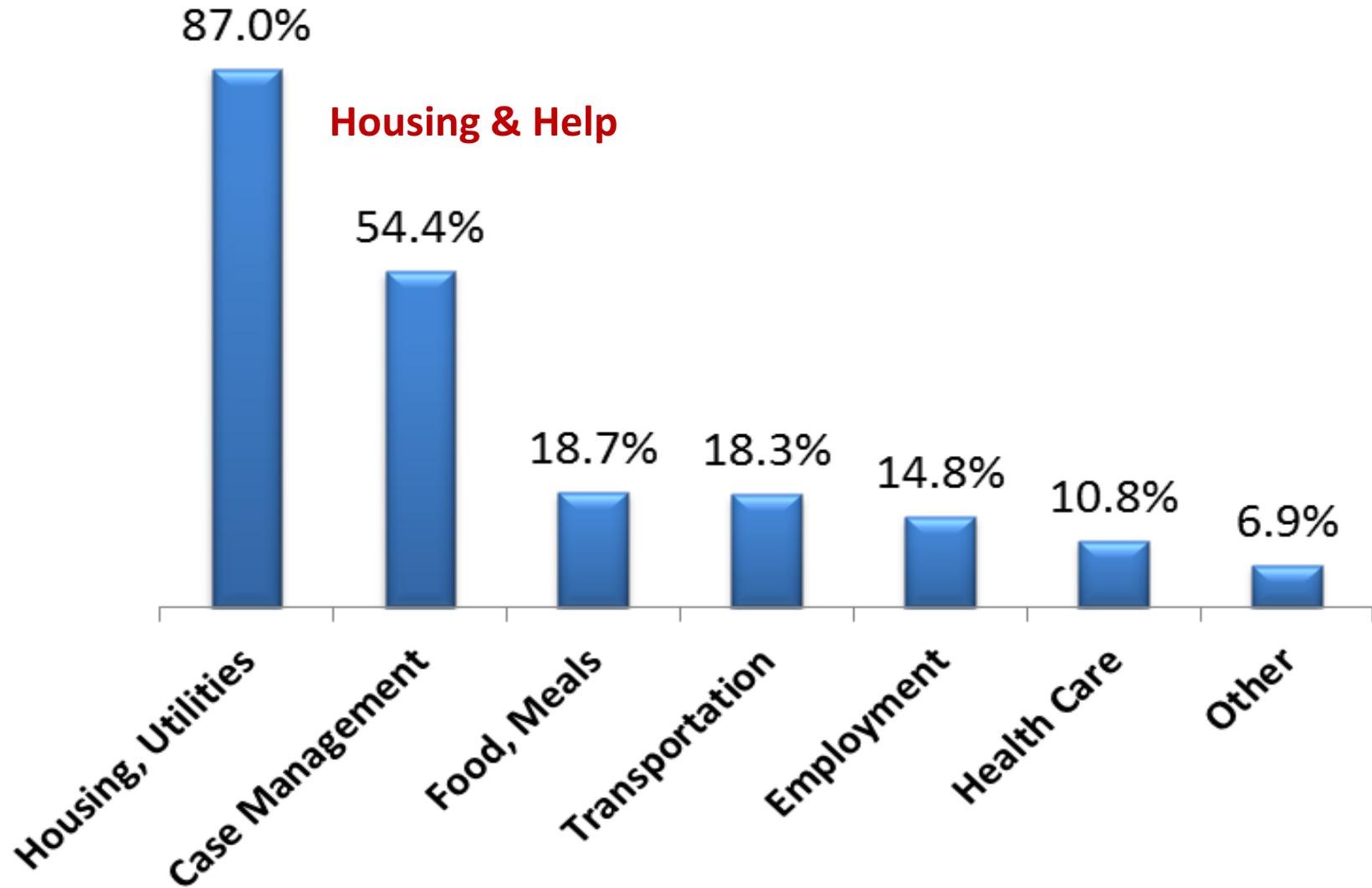
e.g. Hotel Housekeeper, Sales People, Child Care Worker, Loan Officer



Paycheck to Paycheck: Median Rental Cost & Median Salaries, Nashville MSA, 2016

MSS Front Desk Survey 2013-2016

What Do You Need?



Percent of Clients Indicating Each Need



A Continuum of Care (COC) is a Community Effort to House People Who Are Homeless



Housing Non-profits & For-profits, Mayor's Office,
Metro Departments, Homeless Commission, Justice
System, Law Enforcement, Public & Non-profit Health,
Funding/Philanthropic, Family Resource Centers,
Senior Centers, Community Centers, Mental Health,
Chamber of Commerce, Disability, Aging, Faith,
Interested individuals, Other...

You ?





Workforce and Economic Opportunity

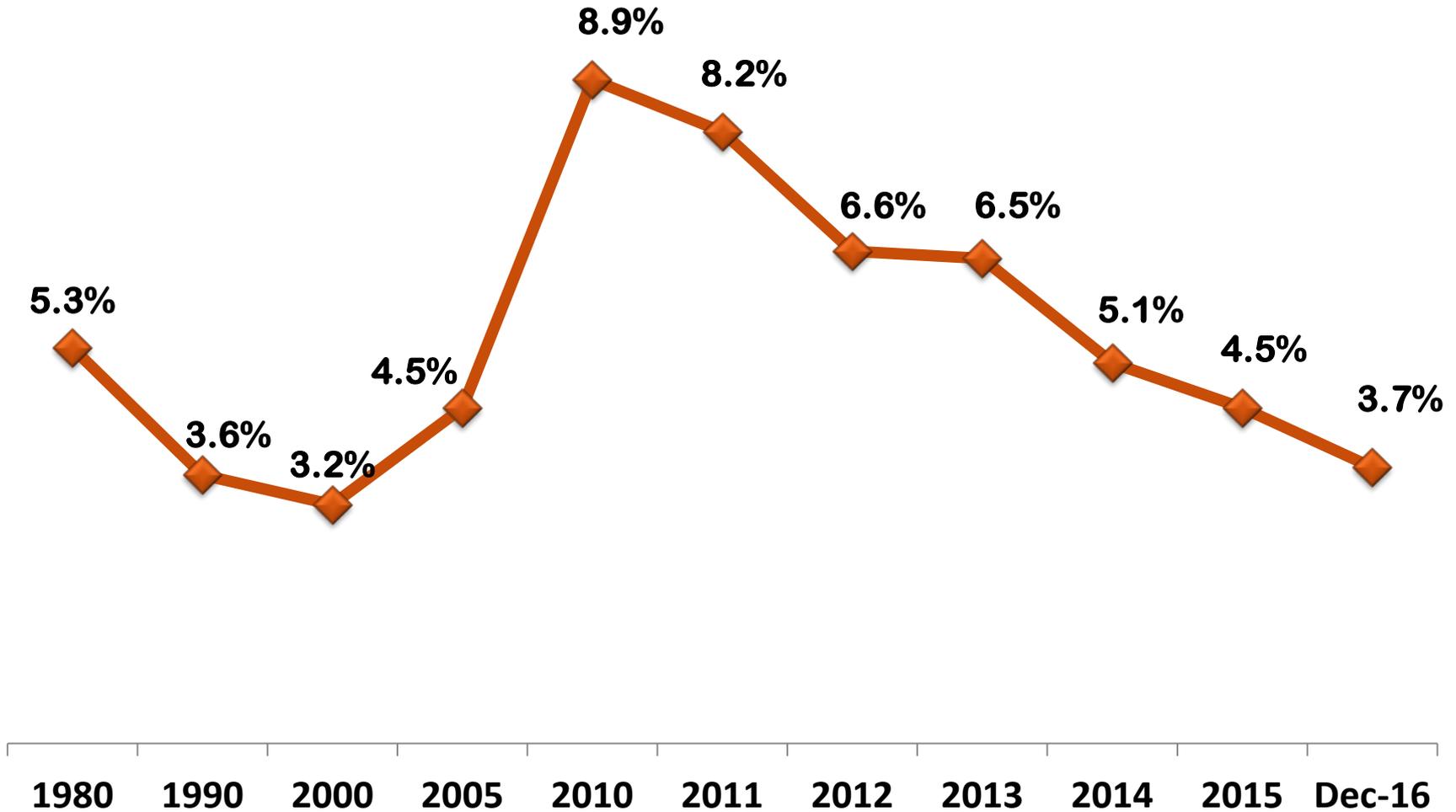


UNEMPLOYMENT

The unemployment rate in Davidson County continued to trend down, and stood at **3.7%** in December 2016.

Unemployment Rate

Davidson County, 1980 -December 2016



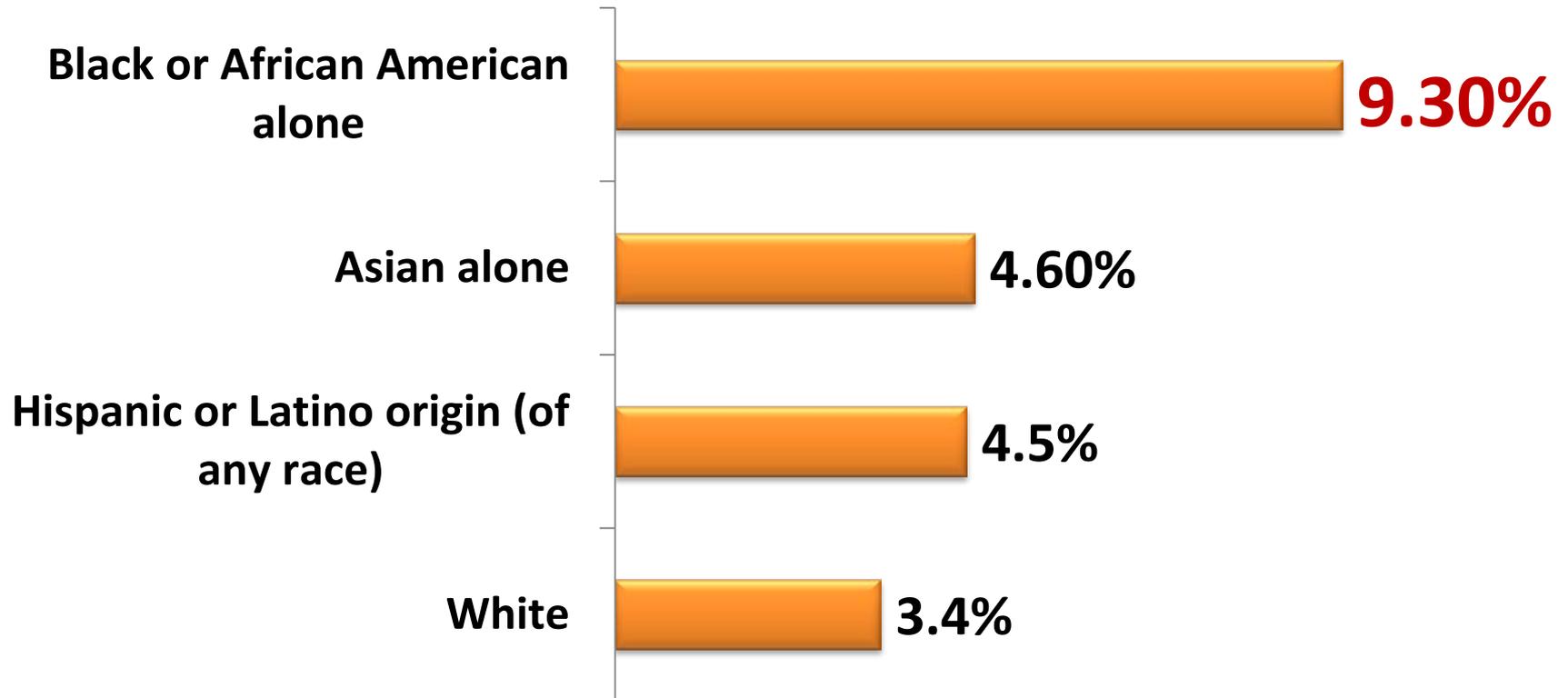


**Who is more likely to
be unemployed?**

Black or African American unemployment is higher than for the Asian, White and Hispanic/Latino population of any race.

Unemployment by Race/Ethnicity

Davidson County, 2015



Black Youth Unemployment – Ages 16-24

Davidson County, 2015

- **Black males - 15%**
- **Black females - 28%**



Unemployment by Educational Attainment

Davidson County, 2015



Less than high school = **6.8%**.

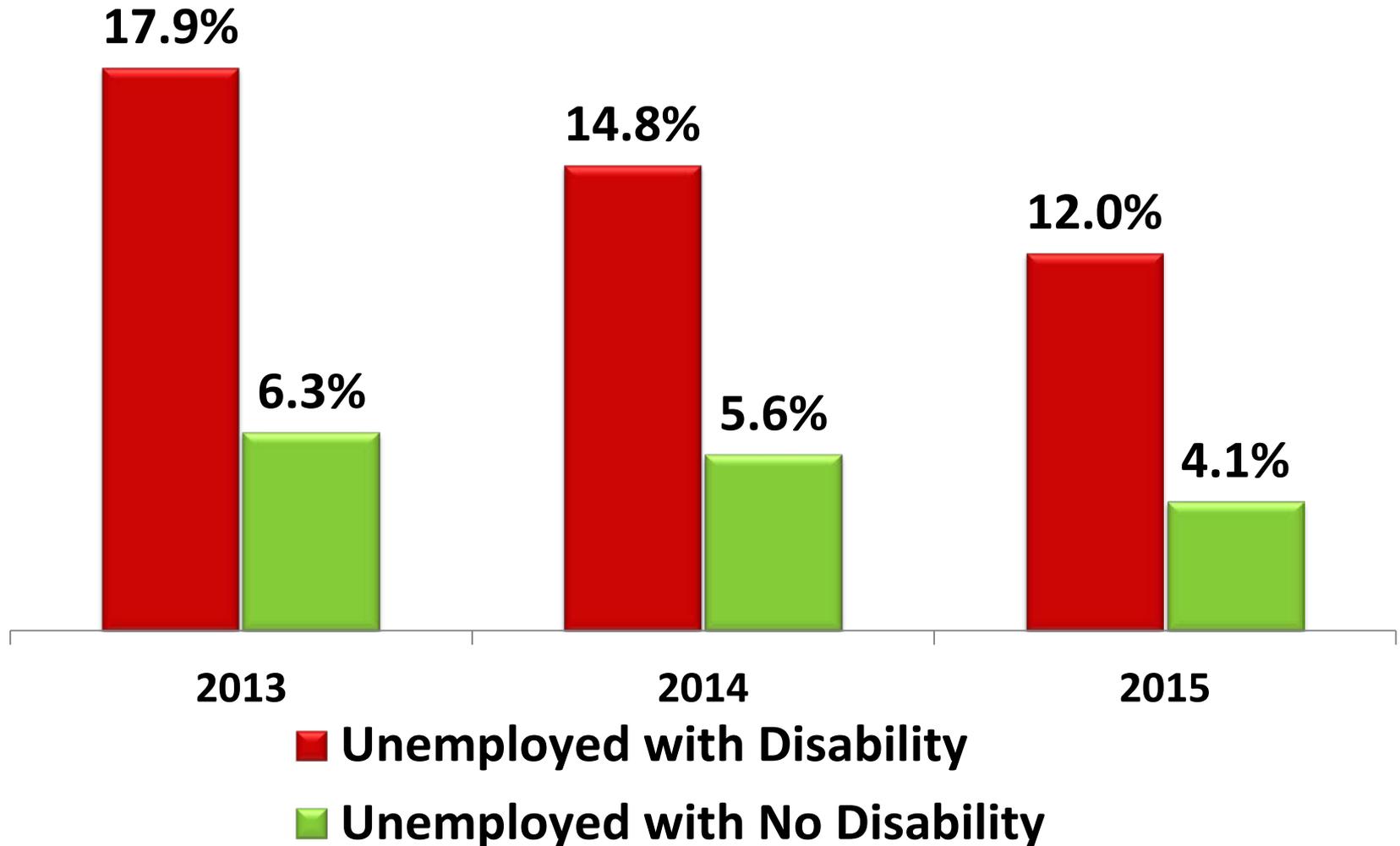
High School graduate = **5.1%**

Some College/Associate's = **4.8%**

Bachelor's degree = **1.5%**

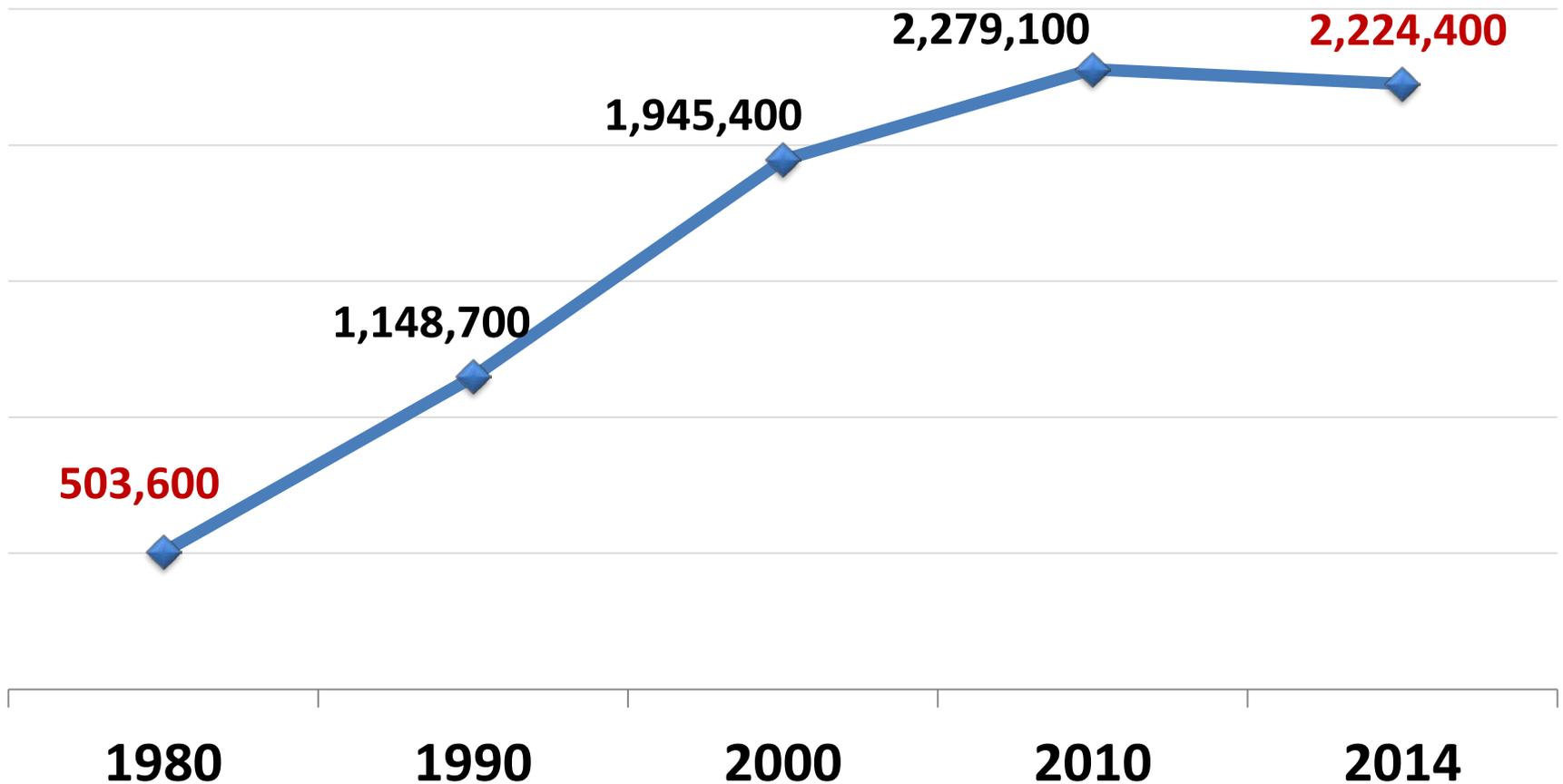
Unemployed by Disability Status

Davidson County, 2013, 2015, 2015



Total Incarcerated Population

Combined Local, State and Federal Institutions Selected Years, U.S.



Race/Ethnicity of Incarcerated

Male Prison (**Federal and State**) Population

2014

(% Incarcerated) (% US Population)

Black	516,900	37%	12.7%
White	453,500	32%	73.4%
Hispanic	308,700	22%	17.3%

Loss to the Economy Due to Incarceration 2014

Working-age population out of the workforce

1.7 to 1.9 Million

Annual GDP loss

\$78 - \$87 Billion



Children With Incarcerated Parents



An African American child is 6 times as likely as a white child to have or have had an incarcerated parent. They are more likely to:

- Drop out of school
- Develop learning disabilities, including ADHD
- Behavioral problems in school
- Suffer from migraine headaches, asthma, high cholesterol, depression, anxiety, toxic stress and homelessness



Low-wage Workers Tennessee, 2014

36.7% earn less than **\$12** an hour

58.8% earn less than **\$15** an hour

Low Hourly Wages in Tennessee

2014

Less Than **\$15** Per Hour

\$15 X 52 weeks = \$31,200

60.0% of African Americans

71.1% of Hispanics



PAYDAY
LOANS

Predatory Lending

Predatory and Discriminatory Lending

- **Payday loans and auto title loans** are marketed particularly to families that have precarious financial situations.
- Because of high interests and even higher fees, **borrowers may pay 300% or more.**
- **52%** of borrowers are **women.**
- **African Americans** are twice as likely to take out one of these loans compared to other racial categories.

NASHVILLE

TENNESSEE



Disparity



Poverty LOWER than for All People

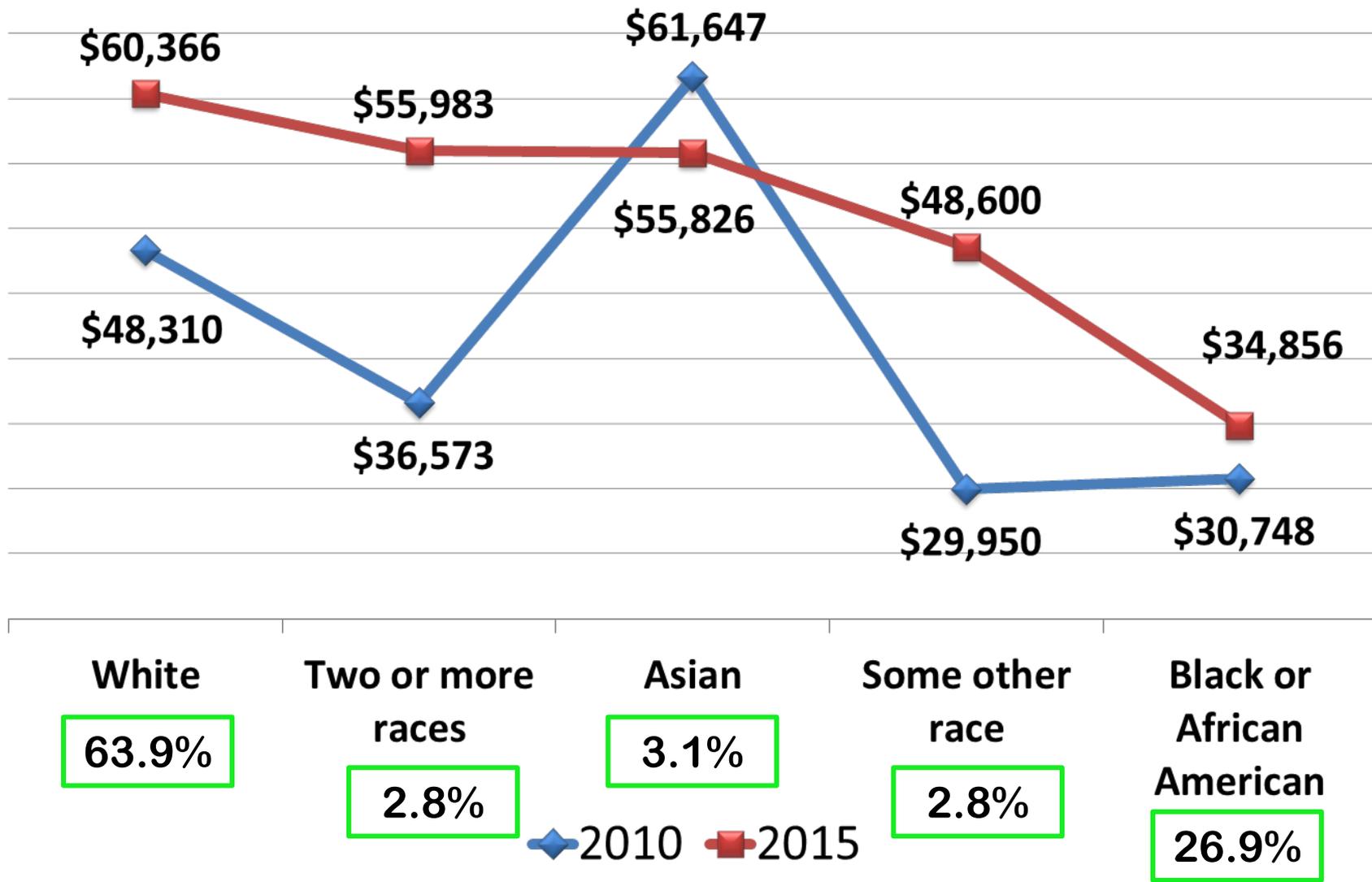
Characteristic	Percent in Poverty
Bachelor's degree or higher	4.0%
Married couple families	6.9%
People 65 years and over	9.4%
White	12.6%
People 18 years and over	13.9%
People 18 to 64 years	14.7%
People in families	15.5%
ALL PEOPLE	16.9%

Poverty HIGHER than for All People

Characteristic	Percent in Poverty
ALL PEOPLE	16.9%
Unemployed male	22.6%
Families with children of the householder under 18 years	22.7%
Foreign-born	24.2%
With a disability	24.5%
Black or African American	25.0%
People under age 5	26.8%
People under 18 years	27.5%
Families with female householder, no husband present	28.5%
Hispanic	31.1%
No high school education	32.8%
Female householder families, no husband present with related children of the householder under 18 years	40.6%
Female householder families, no husband present with related children of the householder under 5 years only	44.8%
Unemployed female	45.7%

Median Household Income by Race

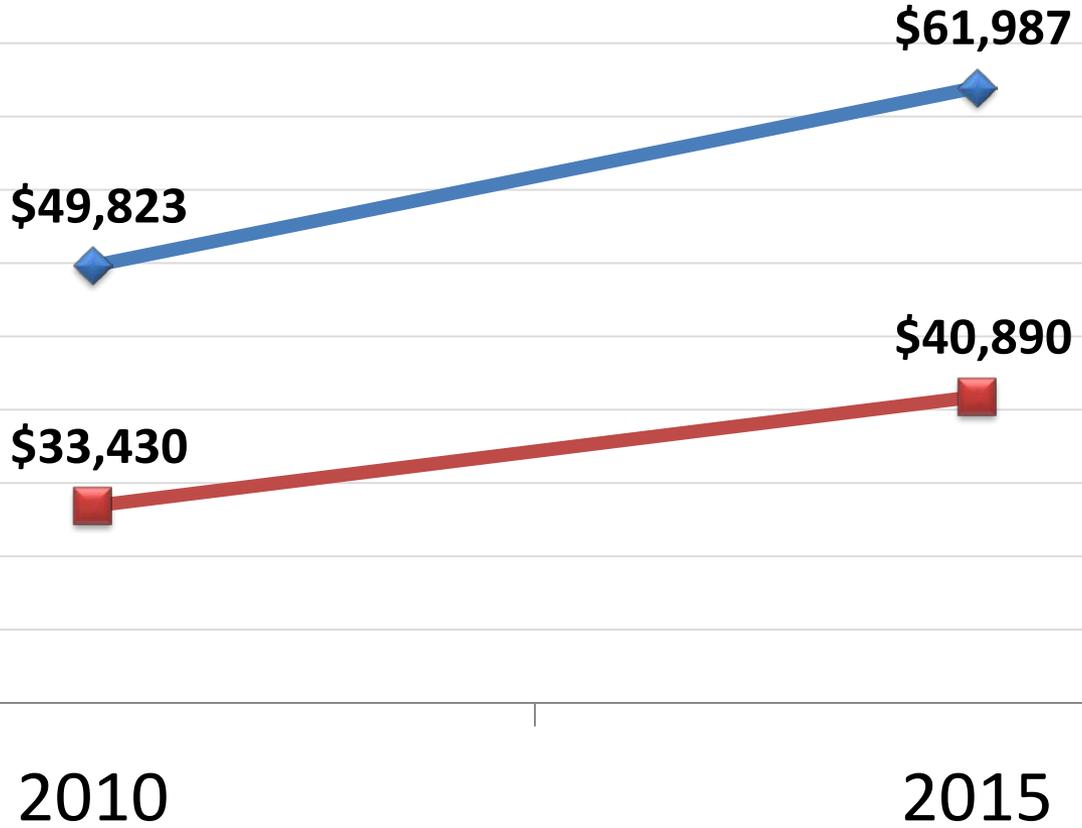
Davidson County, 2010, 2015





Median Household Income by Ethnicity

Davidson County, 2010, 2015

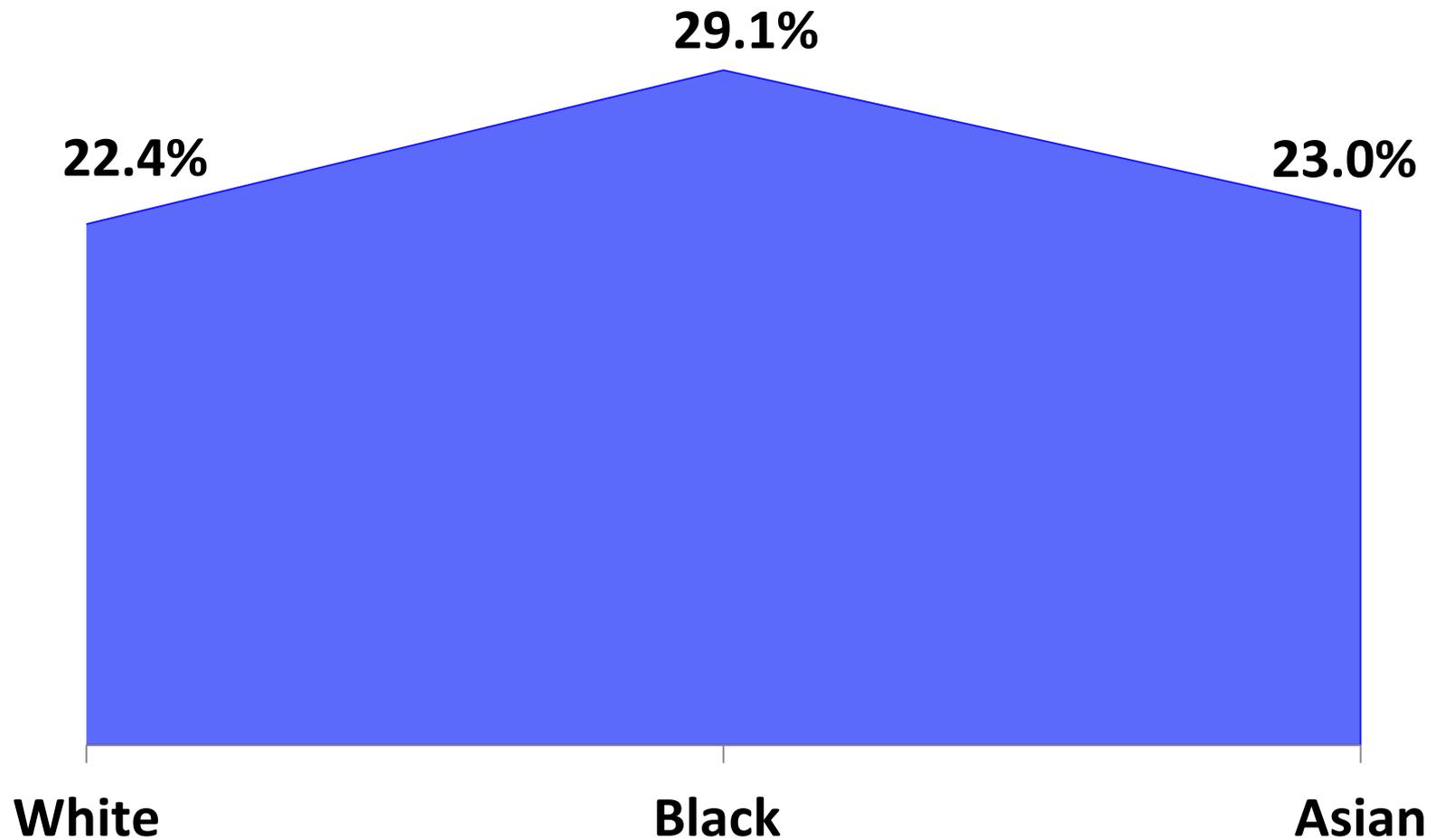


- ◆ White alone, not Hispanic or Latino
- Hispanic or Latino origin (of any race)



High School or Equivalent Education

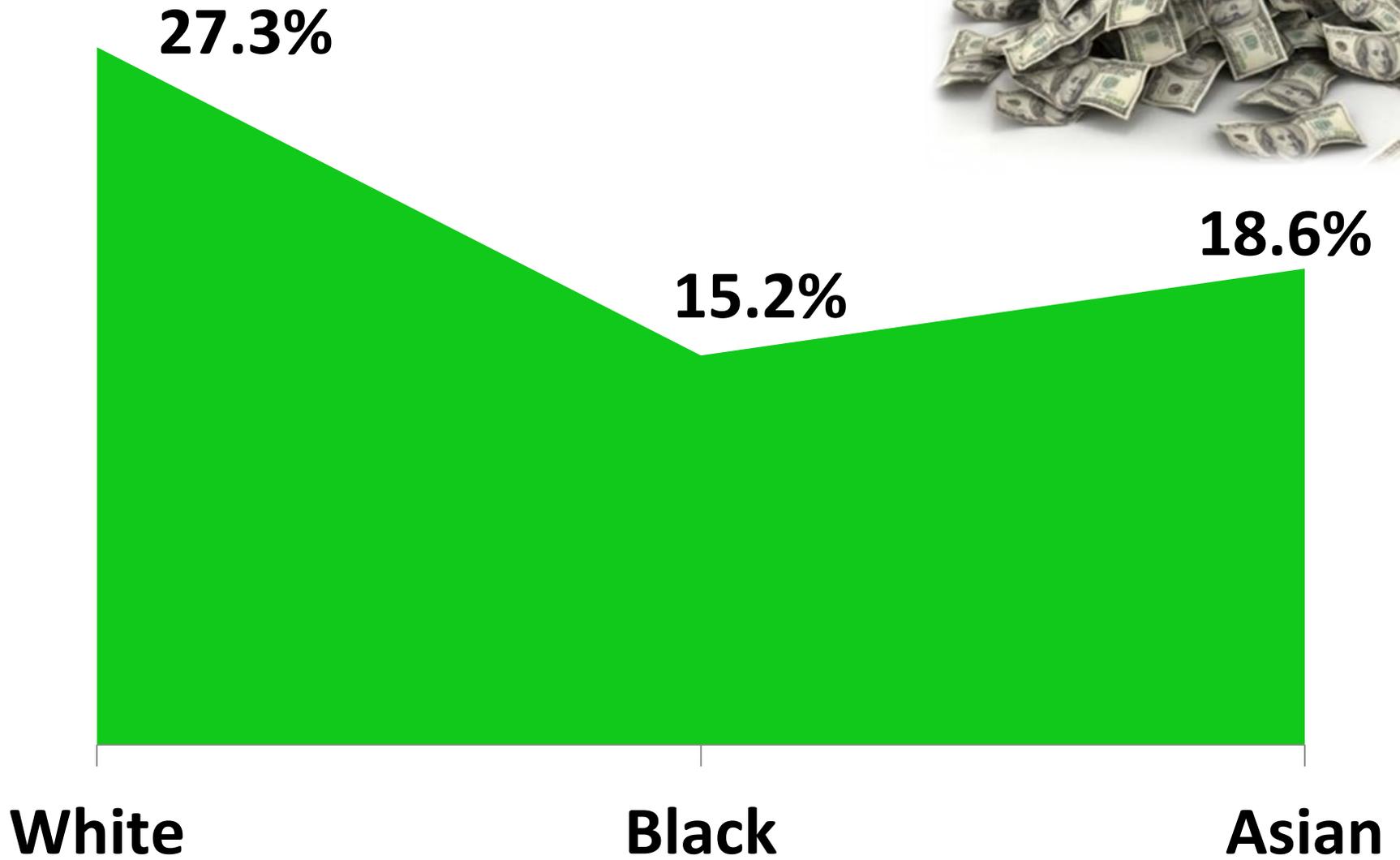
Davidson County, 2015





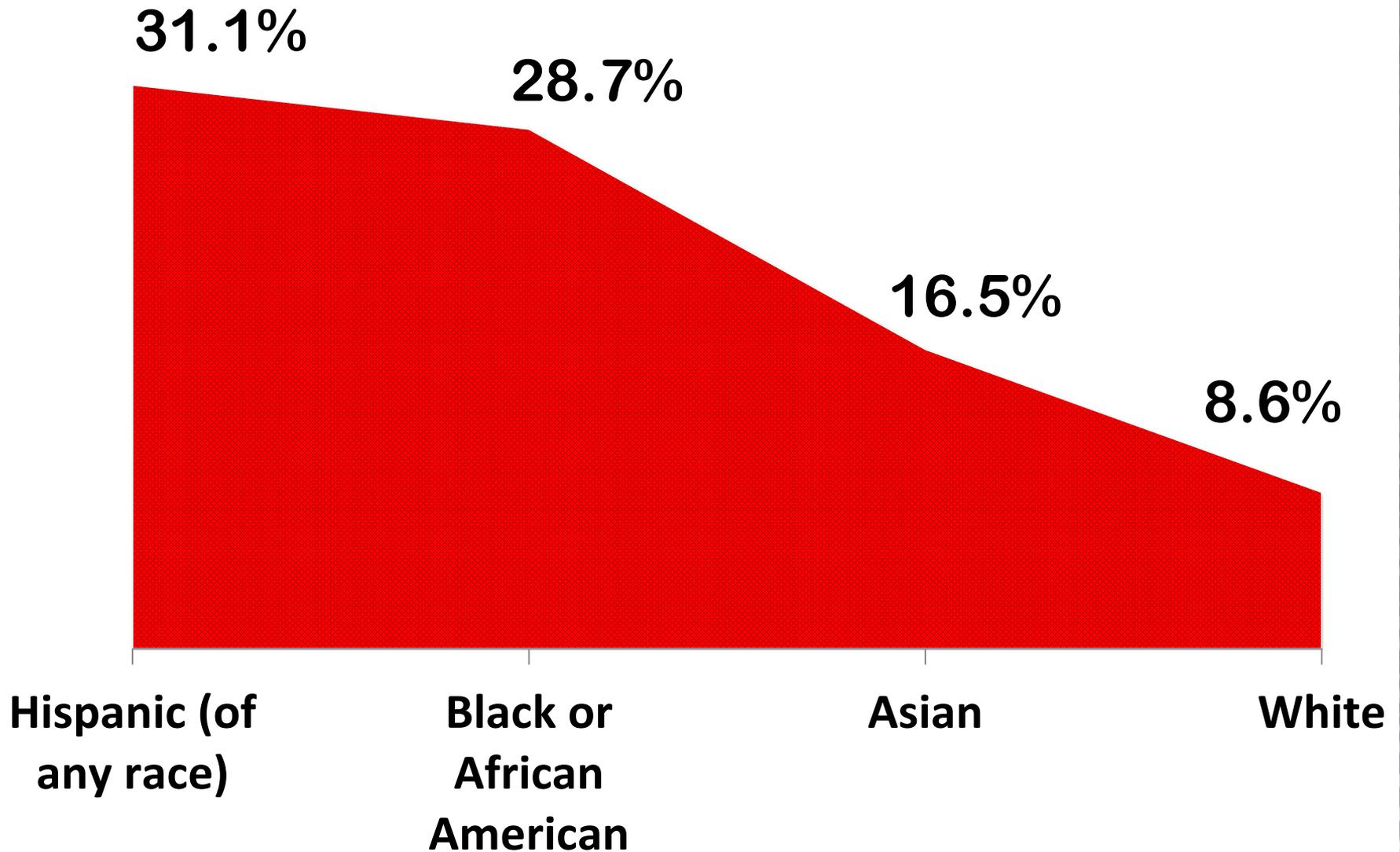
Bachelor's Degree Education

Davidson County, 2015



Poverty Rate by Race/Ethnicity

Davidson County, 2015

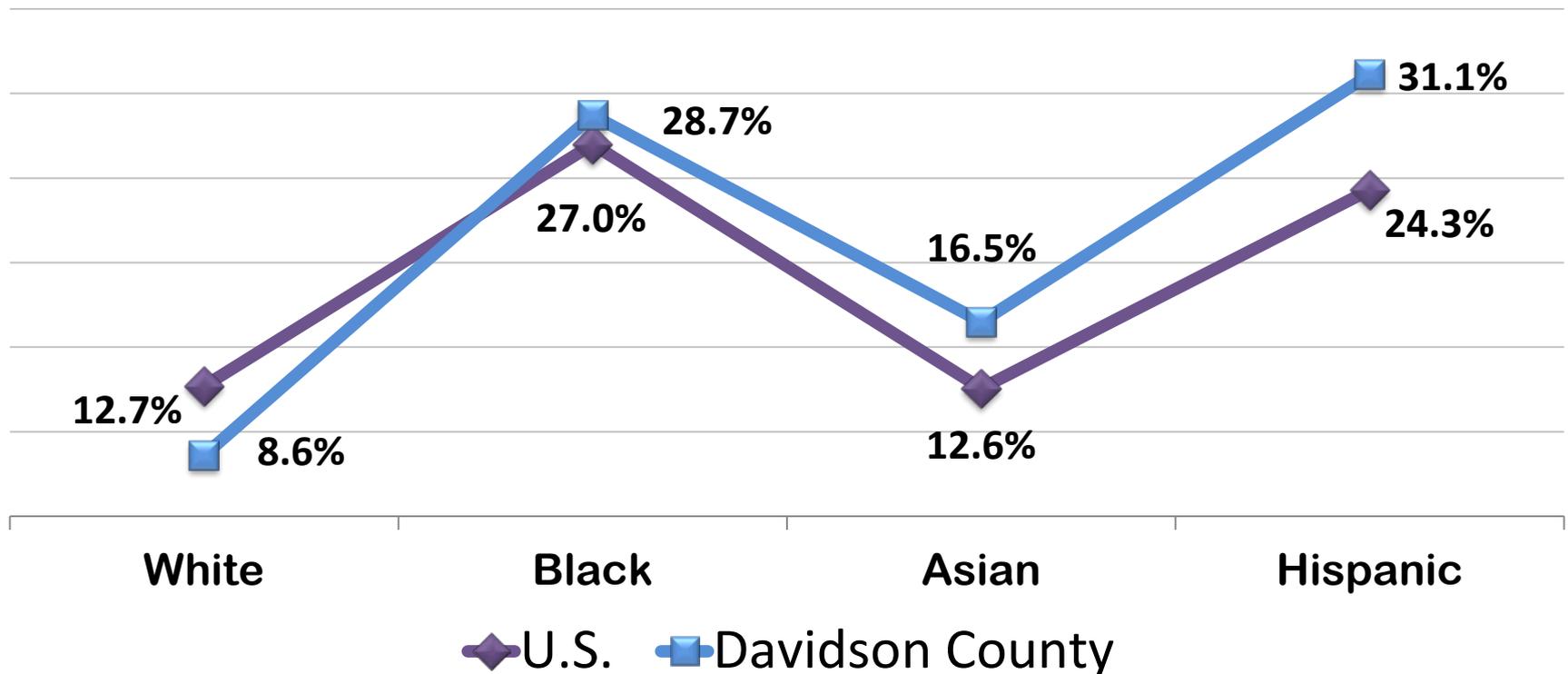


Davidson County's poverty rate and pattern of disparity by race/ethnicity is similar to the U.S.

- Davidson County Poverty Rate for All People = 16.9%
- U.S. Poverty Rate for All People = 15.5%

Poverty Rate by Race/Ethnicity

U.S., Davidson County, 2015



Percent of Owner Occupied Housing Units

- **61.2%** **White**
- **55.2%** **Asian**
- **39.5%** **Black or African American**
- **29.5%** **Hispanic/Latino**



Wealth disparity has not improved in 50 years.

WHY?

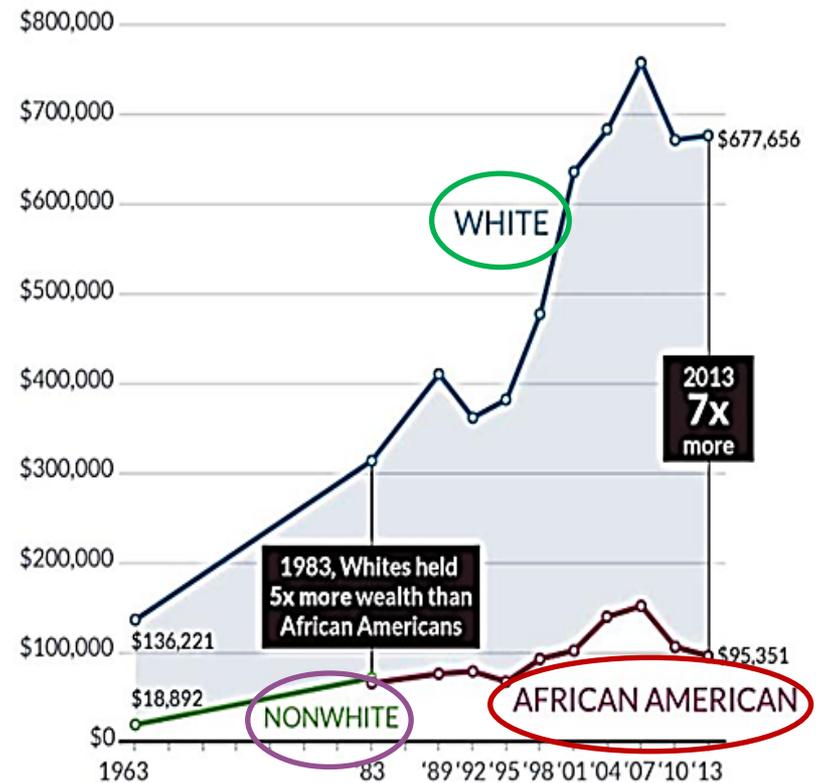
Wealth gap as large as 1963.

7 x between whites and blacks.

6 x between whites and Hispanics.

Wealth grew fastest for top 1%.

Median Family Wealth by Race/Ethnicity
U.S., 1963-2013





TOXIC STRESS



POVERTY

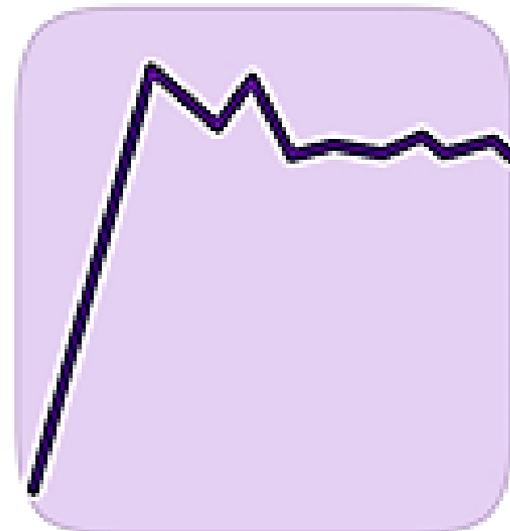
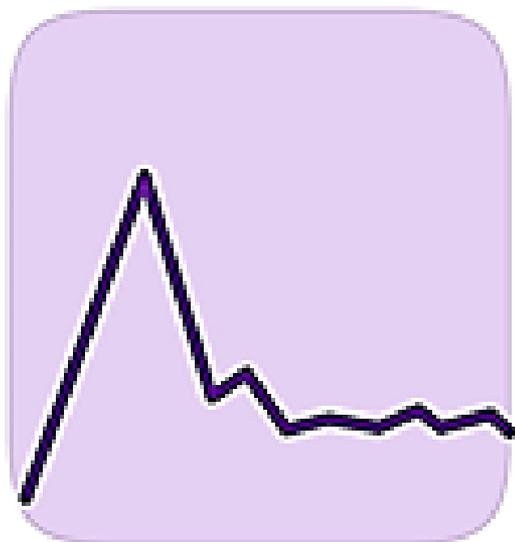
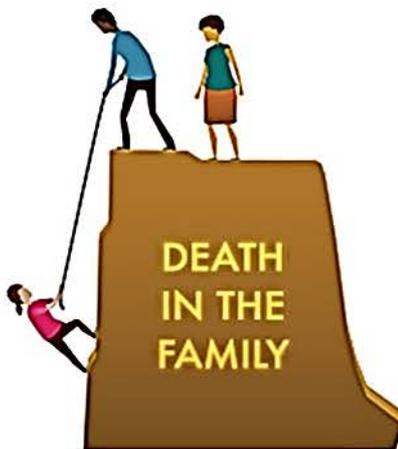
Multigenerational
Childhood
Toxic
Adverse
POVERTY
Experiences
BRAIN
Stress



Positive Stress

Tolerable Stress

Toxic Stress



The three types of ACEs include

ABUSE



Physical



Emotional



Sexual

NEGLECT



Physical



Emotional

HOUSEHOLD DYSFUNCTION



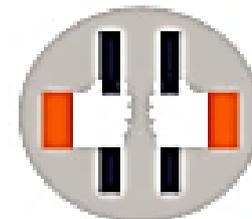
Mental Illness



Mother treated violently



Divorce



Incarcerated Relative



Substance Abuse

**Poverty,
Com. Violence,
Bullying**

The more ACEs, the more severe the damage.

What can 4 ACEs do?





All PARENTS should know:

- Serious damage to children can result from ACEs, especially neglect.
- Too much stress will keep children from developing they way they should
- **Parents may have been affected by toxic stress when they were growing up, and may have difficulties created by their childhood experiences.**
- Parents who experienced toxic stress as children may not handle their own stressful situations well.

Please see the Toxic Stress section for additional information.



Most damage to children is through **NEGLECT**.

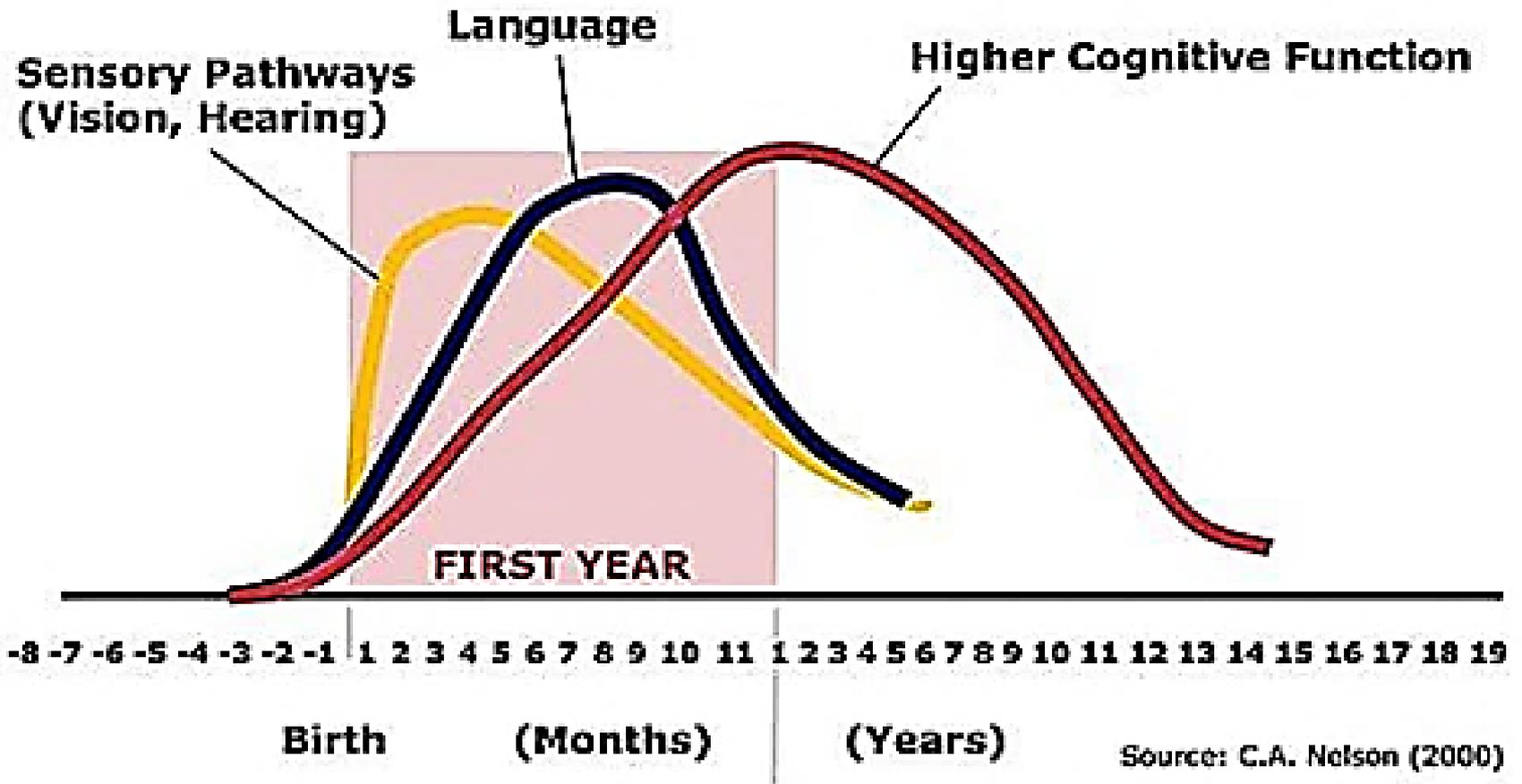
What does neglect look like?



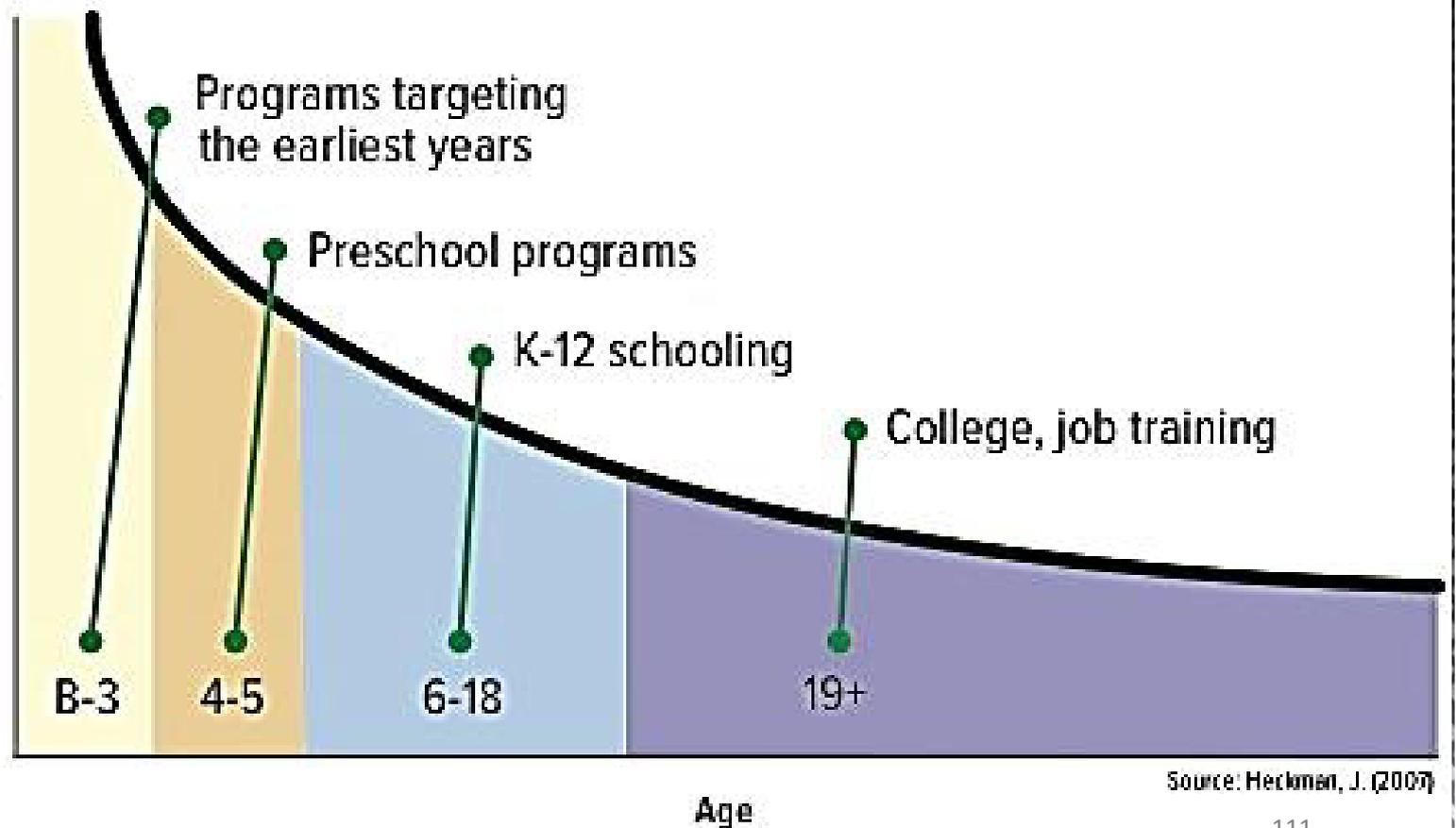


Human Brain Development

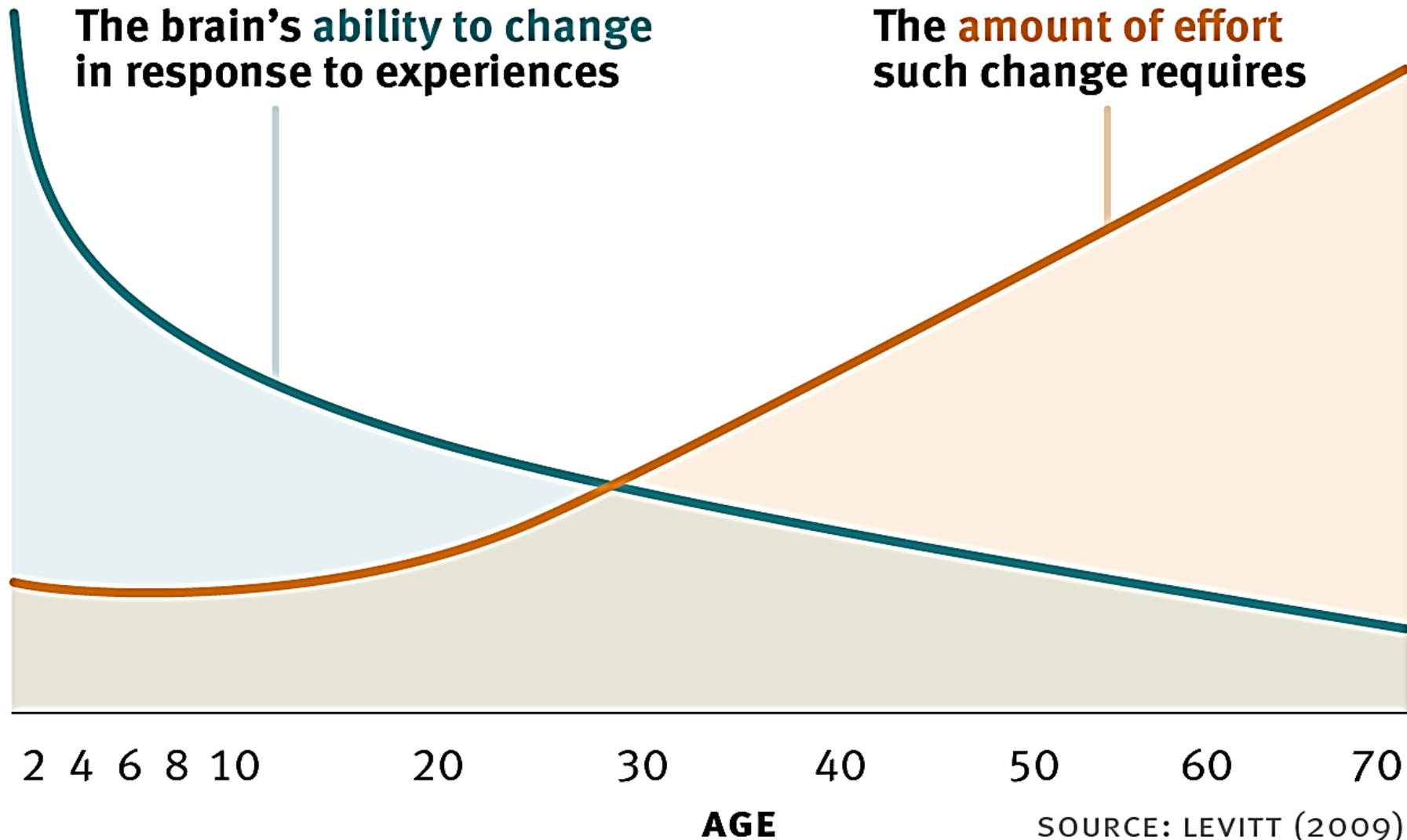
Neural Connections for Different Functions Develop Sequentially



POLICYMAKERS should know that early intervention is more effective in producing favorable outcomes than later remediation.



The Ability to Change Brains Decreases Over Time



SOURCE: LEVITT (2009)



ECONOMIC TOLL = BILLIONS OF \$\$\$

Lifetime costs for child maltreatment is estimated at **\$124 Billion** by the CDC.

\$85.3 Billion Productivity Loss

\$25.0 Billion Health Care

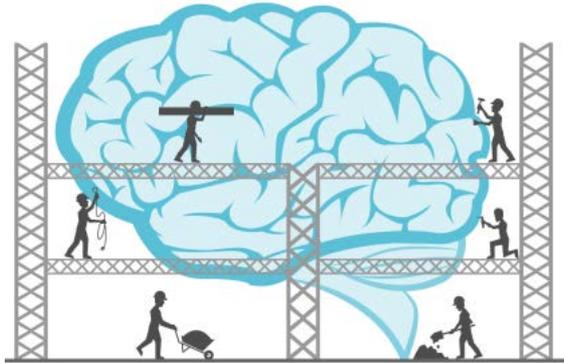
\$4.6 Billion Special Education

\$4.4 Billion Child Welfare

\$3.9 Billion Criminal Justice

Tennessee, Metro Nashville and U. S. Initiatives

BUILDING STRONG BRAINS TENNESSEE'S ACEs INITIATIVE



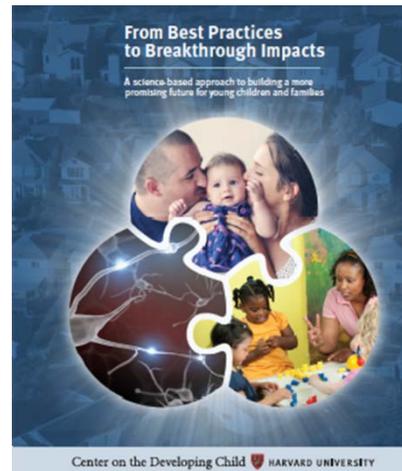
Tennessee Commission on
Children and Youth

<https://www.tn.gov/tccy/article/ace-building-strong-brains>



Metro Nashville
Public Health Department

<http://www.healthynashville.org/index.php?module=Tiles&controller=index&action=display&alias=HealthyNashvilleSummit>



Center on the Developing Child
<http://developingchild.harvard.edu/science/>

Presentations By

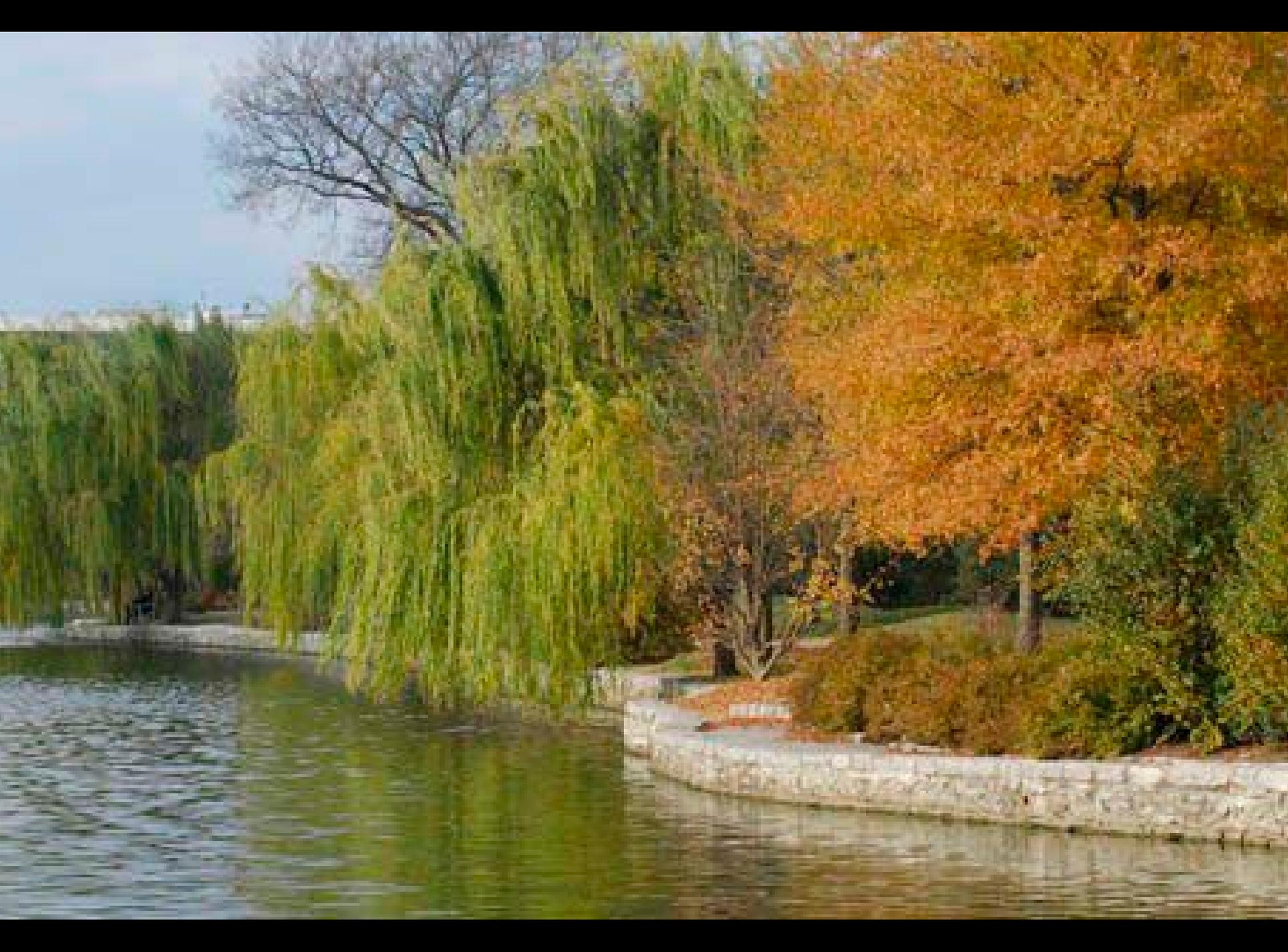
Julius Witherspoon, julius.witherspoon@nashville.gov 615-880-2532

Dr. Raquel Qualls-Hampton Raquel.Qualls-Hampton@nashville.gov 615-340-8623

Lee Stewart, lee.stewart@nashville.gov 615-862-6975

Abdelghani Barre, abdelghani.barre@nashville.gov 615-862-6459

Dinah Gregory, dinah.gregory@nashville.gov 615-862-6494



Panel on Disparity

Moderator

**Mike Hodge, Organizing Director
Nashville Organized for Action and Hope-NOAH**

Panelists

Howard Gentry, Davidson County Criminal Court Clerk

Dawn Deaner, Davidson County Public Defender

Rev. Vernon (Sonnye) Dixon, Senior Pastor, Hobson United Methodist Church



Honorable Megan Barry

Mayor

Metropolitan Government of Nashville and Davidson County



A discussion with the

Mayor's Office of

Economic Opportunity and Empowerment

Erik Cole, Director



@ErikECole

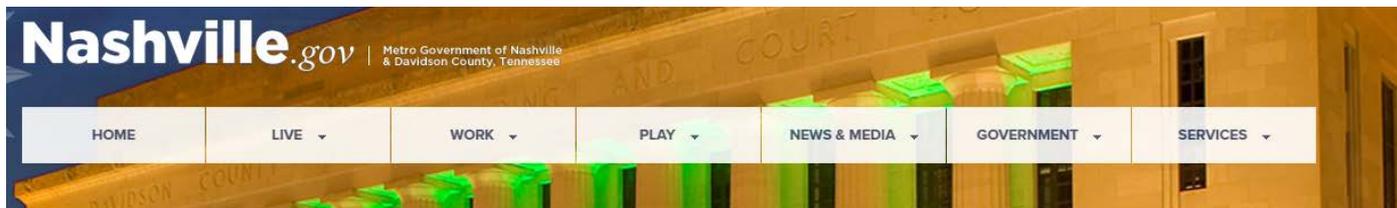
Erik.cole@nashville.gov

Mayor's Office of Economic Opportunity and Empowerment

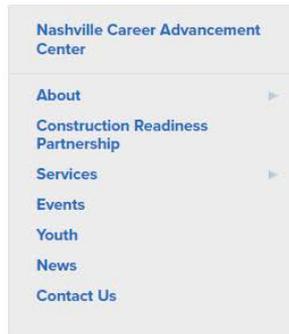
The Mayor's Office of Economic Opportunity and Empowerment (OEEOE) seeks to ensure that Nashville's growth results in an increased quality of life for all Nashvillians through innovation and collaboration across Nashville's economic opportunity efforts.

oeoe.nashville.gov

615-862-6000



Nashville.gov > Nashville Career Advancement Center



Nashville Career Advancement Center



Opportunity NOW

Opportunity NOW is a coordinated initiative launched by Mayor Megan Barry to provide young people in Davidson County access to employment.

[Read More](#)



A proud partner of the American Job Center



Connect

Workforce Development & Labor





Workforce Development & Labor

- **Ashford Hughes, Senior Advisor**
 - Nashville Construction Readiness Initiative
 - Bringing Workforce/Job efforts to underserved areas
 - Workforce Readiness
 - Post Secondary Engagement
 - Opportunity NOW

Ashford.hughes@nashville.gov



Housing Options & Barnes Fund





Housing Activities

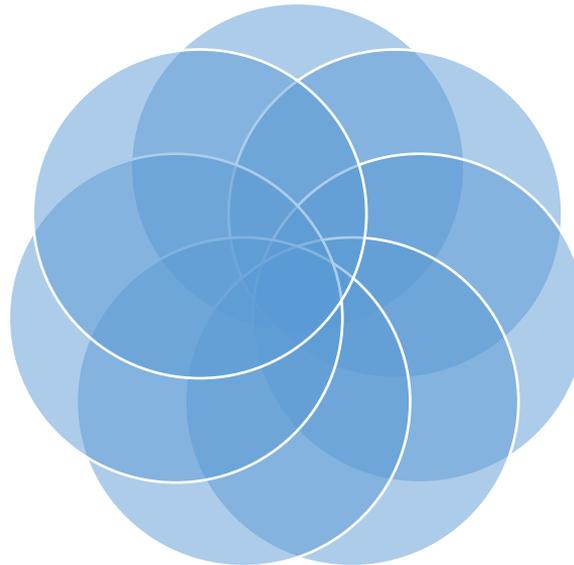
**Barnes Fund for
Affordable Housing**

**Metro Properties
for Affordable +
Workforce Housing**

Teacher Housing

**Tax Relief /Freeze
Programs**

**Housing Incentives
Pilot Program**



**Federally Funded
Programs**

**Pay In-Lieu of Taxes
PILOT for LIHTC**



Housing

- **Adriane Harris, Senior Advisor**
- **Morgan Mansa, Housing Program Manager**
 - Barnes Fund for Affordable Housing
 - HIPP – Housing Incentives Pilot Program (NEW)
 - Metro Surplus Properties
 - Data and Tracking - Housing Nashville Report
 - Coordination and Planning with MDHA, others

Adriane.harris@nashville.gov

Morgan.mansa@nashville.gov



Financial Empowerment

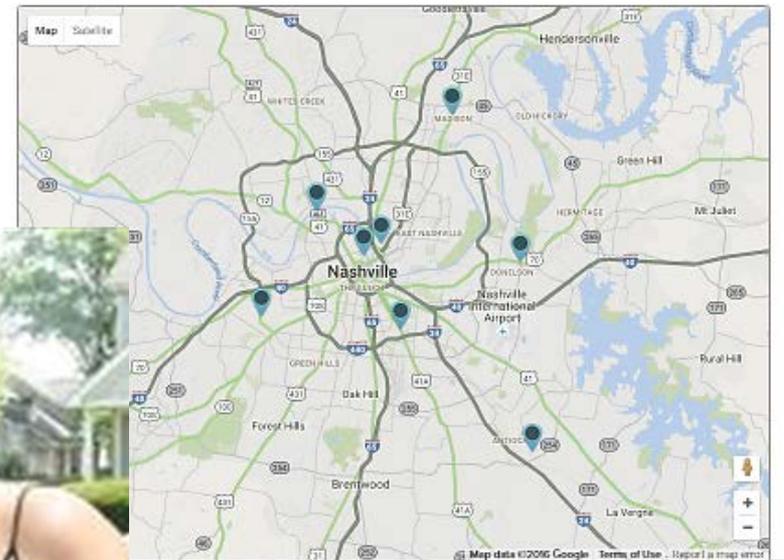


Nashville.gov • Mayor's Office • Economic Opportunity and Empowerment

- Mayor's Office
- Economic and Community Development
- Diversity and Inclusion
- Economic Opportunity and Empowerment
- Affordable Housing
- Financial Empowerment Center
- Locations
- Request an Appointment
- Homelessness
- Workforce Development
- Education

Locations

Financial Empowerment Center Locations





Financial Empowerment

- **John Murphy, Financial Empowerment Manager**
 - Nashville Financial Empowerment Center
 - Mayor’s Economic Inclusion Advisory Committee (Report in July)
 - Alternative Lending Options
 - Financial inclusion in Opportunity NOW
 - New Consumer Protection Grant

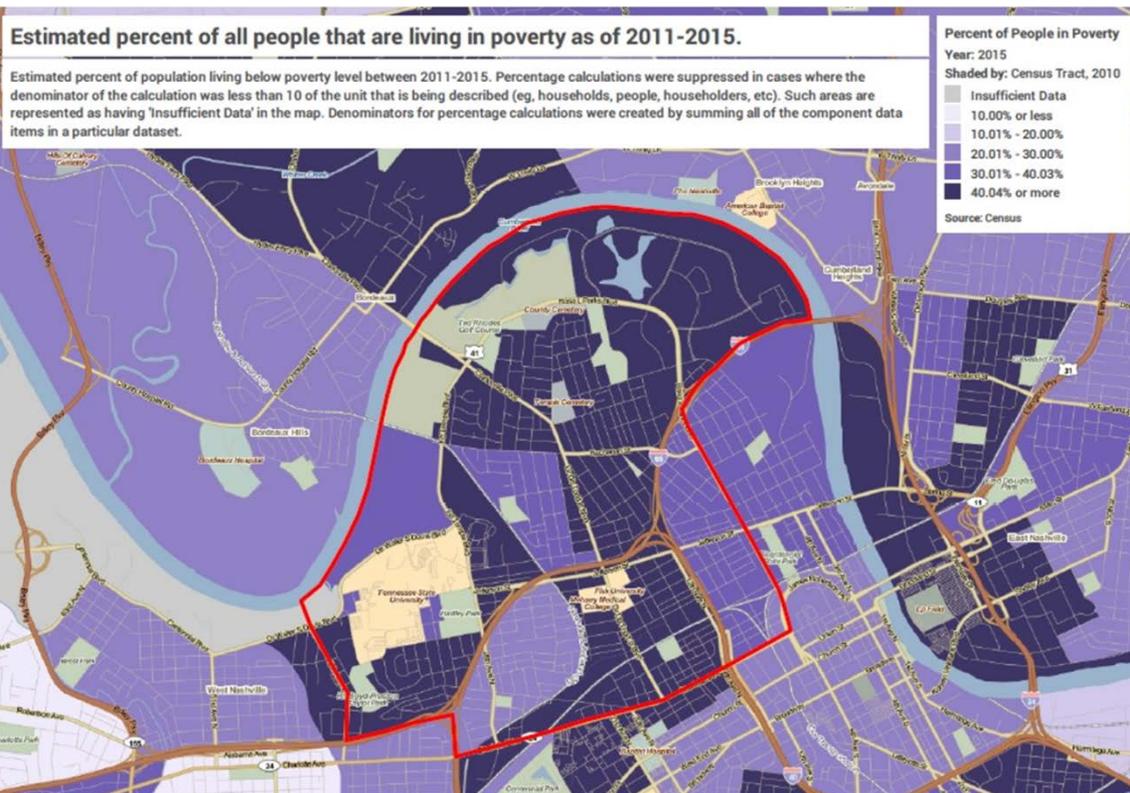
John.murphy@nashville.gov



Homelessness & Poverty Reduction

A diverse collection of independent providers employing lots of methods seeking various goals

An integrated network of providers coordinating efforts to achieve maximum impact.





Homelessness & Poverty Reduction

- **Anne Havard, Policy Assistant**
- **Erik Cole, Director**
 - Homeless Governance Redesign – 2017
 - Housing Crisis Intervention System Work
 - Nashville Promise Zone
 - 100 Resilient Cities
 - Data, Research, Grants, and MORE Data

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Erik.cole@nashville.gov

