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The Dream Center Project:
Faith-Based Economic and Community Development on J-Street

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Abstract

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The Dream Center is a faith-based, asset-based community development project of the Mt. Zion Baptist Church to build affordable rental housing in the inner-city community of North Nashville, while simultaneously initiating economic and community development in the area around the church's Historic Jefferson Street location. The lack of affordable housing and income inequality is especially traumatic for the African American community. The need to address these chronic issues is the impetus for the project. The affordable housing component of the Dream Center, and the business/office components, will address some of these issues. The Dream Center will also be an evangelistic endeavor that will meet the demands of changing ministry dynamics, through an out of the box ministry designed to meet the needs of a growing church congregation and a rapidly growing and changing Nashville community. This will help people live life, and live it more abundantly, as Jesus Christ would have us do.

The Dream Center Project:
Faith-Based Economic and Community Development on J-Street

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The Dream Center Project: Faith-Based Economic and Community Development on J-Street

James G. Davis
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Introduction

The Dream Center project of Mt. Zion Baptist Church in Nashville, Tennessee is launching an ambitious effort to build affordable rental housing in North Nashville, while simultaneously initiating economic and community development in the area around our inner-city Historic Jefferson Street location. This project is necessary, because though many gains were won during the civil rights movement, as will be discussed herein, abundant living in community, the type of living God wants all to have, remains out of reach for many people of color. Many of the same issues that were impetus for the movement, such as inequality, the lack of decent, affordable housing and economic viability, continue to exist and must be addressed. This essay will look at the continuing problems, discuss the role of the church, and describe how Mt. Zion is addressing those needs with this project.

Called the “It City” by a 2013 New York Times article¹, Nashville is the 25th largest U.S. city and the 36th largest U.S. Metropolitan Statistical Area. Being a large city, it has many of the same urban characteristics and issues of other large cities like Chicago and Atlanta, where issues of “(e)conomy and race seem always entangled”.² While overall unemployment is low, the black community still faces high unemployment, crime concerns, and worsening poverty. Rising

¹ Kim Severson, "Nashville's Latest Big Hit Could Be the City Itself," *Nytimes.com*, January 01, 2013, accessed October 26, 2016, <https://www.nytimes.com/2013/01/09/us/nashville-takes-its-turn-in-the-spotlight.html>.

² Nancy Tatom Ammerman, Arthur E. Farnsley, and Tammy Adams, Et Al., *Congregation and Community* (New Brunswick, NJ: Rutgers University Press, 2001), 26.

housing costs push or keep black people out of middle class neighborhoods and a black underclass exists.³

Nashvillians are working, but they are not earning a living wage. Local studies report that the unemployment rate has decreased but many jobs pay poverty wages.⁴ Other reports show, “The ‘It City’ boom has brought significantly more wealth to Nashville, but it has not been shared across the region. In fact, in the past three years, the difference between the haves and the have-nots in Music City has only gotten larger.”⁵ The top 20% of Greater Nashville’s wealthiest areas holds 48.81% of the region’s net worth. This is almost six times more than the bottom 20%.⁶

The Issues

Lack of Affordable Housing

With its rapid growth and influx of new Nashvillians, the city suffers from a severe lack of affordable housing. At current growth rates, Nashville is estimated to need 31,000 additional affordable rental units over and above the projected available units by 2025.⁷ Housing is *affordable* when the homeowner or tenant spends no more than 30% of his or her income on it. Spending more than 30% makes someone “cost burdened.” In Nashville, *affordable* is when rent does not exceed 30% of the income of a household earning less than 60% of the Davidson County

³ Ibid., 20-22, 26-28.

⁴ Nashville Organized for Action and Hope (NOAH), *Economic Equity and Jobs Report 2016* (2016), 1.; Metropolitan Nashville Social Services, *2015 Community Needs Evaluation, 7th Annual Edition*, (2015), Pg. 3. Nashville has 2.9% unemployment, but 17.8% poverty.

⁵ Meg Garner and Carol Smith, "The ‘It City’ Boom Isn’t for Everyone," Bizjournals.com, October 21, 2016, accessed October 28, 2016, <http://www.bizjournals.com/nashville/news/2016/10/21/the-it-city-boom-isn-t-for-everyone.html>.

⁶ Ibid.

⁷ Office of the Metropolitan Mayor, *Nashville & Davidson County’s Housing Report, 2015*, 2015, 17.

Median Income.⁸ Similar statistics exist for Nashville-Davidson home ownership, but as the Dream Center project is building apartments for the rental market, this study focuses on the numbers and issues related to the Nashville-Davidson rental market. As revealed by census tract data, there are cost burdened renters all across Davidson County.⁹ (See Exhibit 1) Renter supply-demand maps show the location of the rental housing needs based on the various percentages of MHI estimated for 2015.¹⁰ (See Exhibit 2) The map shading denotes the areas of need, with the greatest need areas depicted in the darkest shade of blue. The <30% and 30 – 60% MHI tracts primarily represent low- and workforce-income housing category tenant needs. The 2-bedroom rental unit (minimum) Housing Wage for the Nashville MSA, the amount that a household must earn working 40 hours per week, 52 weeks per year, to afford the Fair Market Rent of \$925, without paying more than 30% of their income, was \$17.79. At these rates, a person would have to work 2.5 minimum wage jobs to afford housing.¹¹ (See Exhibit 3)

Nashville's development boom has made housing costs skyrocket, causing the dwindling supply of available housing for teachers and other crucial sectors of the workforce, as acknowledged by city leaders.¹² In April 2019, average apartment rent in Nashville is \$1,310 for studios, \$1,271 for one bedroom, \$1,422 for two bedrooms, and \$1,583 for three bedrooms. This

⁸ Nashville Organized for Action and Hope (NOAH), *Affordable Housing and Gentrification Report, October 28, 2018*, (Nashville: Nashville Organized for Action and Hope, 2018), 5. In 2018, the median household income (MHI) for Davidson County was \$54,855. 60% of that is \$32,913, which means that rent is affordable if it does not exceed \$822.25 a month, including utilities.

⁹ Metropolitan Nashville Social Services, *Social and Economic Disparity in Nashville*, 69.

¹⁰ Metropolitan Mayor, *Nashville & Davidson County's Housing Report, 2015*, 18.

¹¹ Metropolitan Nashville Social Services, *2016 Community Needs Evaluation 8th Annual Edition*, 2016, 164.

¹² Sandy Mazza, "Nashville Schools Officials in Talks to Trade Land for Affordable Teacher Housing," *The Tennessean*, January 14, 2019, accessed February 07, 2019, <https://www.tennessean.com/story/money/2019/01/14/nashville-mnps-schools-talks-trade-land-affordable-teacher-housing/2547996002/>.

is a 2.6% increase in the past year.¹³ One local study looks at the median income needed to afford 1 and 2 bedroom apartments, and the median area annual wages for various low- and workforce-income jobs.¹⁴ (See Exhibit 4) Many of these jobs pay wages far below the amount needed for them to rent affordable housing. Only two of the ten categories, the fire fighter and the loan officer, can afford 2-bedroom apartments. Only firefighters, loan officers, and dental assistants can afford 1-bedroom apartments. The next graphic lists some other job categories that are considered to be in the affordable- or workforce-income brackets, which constitute 70% of Nashvillians. Nurses, teachers, police officers and postal workers are examples of workforce-income workers.¹⁵ (See Exhibit 5) These workers can afford affordable- and workforce-level housing, but it is in short supply in Nashville.

Nashville's cost of living has increased most rapidly of the 50 largest U.S. cities, primarily due to housing costs.¹⁶ (See Exhibit 6) Providing affordable rental housing is important for African-Americans, due to their lack of homeownership.¹⁷ This affects their ability to transfer wealth and property through equity to future generations.

¹³ "Local Guide," Apartments for Rent in Nashville TN, April 01, 2019, accessed April 01, 2019, <https://www.apartments.com/nashville-tn/?bb=yngz15iw2ls4h7xpoB>.

¹⁴ Metropolitan Nashville Social Services, *2016 Community Needs Evaluation 8th Annual Edition*, 2016, 165.

¹⁵ Urban Housing Solutions, Inc., "2018 Property Tour", 2018, 8-9.

¹⁶ *Ibid.*, 10. 30% of Nashville's residents cannot afford housing, and 70% of low-income renters are cost burdened. A Nashville resident must make \$4,627 a month, \$55,000 per year, to afford the average fair market rent. In 2016, the mean Nashville salary was just \$45,780.

¹⁷ Metropolitan Nashville Social Services, *2017 Community Needs Evaluation 9th Annual Edition*, 110-111. African-Americans' rate of homeownership in Nashville, 39.1%, is significantly lower than that for Whites, 62.3%. African-Americans rent at a much higher rate, 60.9%, than the White population's rate of 37.7%.

Gentrification

Comparison of census tract data shows how the poverty that was centered in the inner-city in 2000 had spread towards the outer, suburban areas of Davidson County by 2014. People with lower incomes are being pushed farther out into the county due to rising housing costs, gentrification, and the resultant migration in search of affordable housing.¹⁸ (See Exhibit 7) Other census tract data shows how gentrification intensified in Nashville, primarily in North and East Nashville, from the year 1990 to February 2015.¹⁹ (See Exhibit 8, Maps A and B) A table that quantifies the information on Exhibit 8 summarizes the extent to which neighborhoods in Nashville gentrified. (See Exhibit 9) Nashville is one of the nation's top 10 gentrified cities, being the 6th most gentrified city in the U.S.²⁰ (See Exhibit 10) This gentrification is due in large part to its rapid growth.

The “It City” dream of Nashville is elusive to those who can no longer afford to live here. People are being displaced from historically African American neighborhoods, many from the neighborhoods where they grew up. David Plazas writes, “In neighborhoods such as Edgehill, East Nashville, Germantown, 12South and now Bordeaux, longtime property owners have been selling their homes, leading to the development of greater numbers of more expensive units on the land — yielding higher rents and home prices in now desirable areas of town. Affordable housing for lower-income families is now in the suburbs, in places such as Antioch, Bellevue and Madison.

¹⁸ Metropolitan Nashville Social Services, Planning & Coordination-Social Data Analysis. *2015 Community Needs Evaluation 7th Annual Edition*, 2015, 204.

¹⁹ Mike Maciag, "Gentrification in America Report: Nashville Gentrification Maps and Data," *Governing Magazine: State and Local Government News for America's Leaders*, February 2015, accessed May 4, 2017, <http://www.governing.com/gov-data/nashville-gentrification-maps-demographic-data.html>.

²⁰ Metropolitan Nashville Social Services, *Social and Economic Disparity in Nashville*, 68.

In some cases, that is causing a concentration of poverty in outlying areas of the city.”²¹ The Antioch, Bellevue and Madison sections are the same places designated on the poverty comparison maps of Exhibit 7, as sections where poverty is seen spreading over time towards the outer, suburban areas of the county. Many of the inner-city homes are being purchased by developers, with their lots being subdivided and replaced with two or three narrower, taller homes to provide desired space, called “tall and skinnies.” These homes are tailored for the more affluent buyers moving into the area, and are much more expensive than the ones they replace. Other homes and buildings are being replaced by more expensive apartments and condos. Many native Nashvillians from the traditionally African American neighborhoods where these new homes are being built can now no longer afford to live in the neighborhoods where they were born, raised, and now work. This is due to the increase in property values and thus property taxes. In addition, many of them have left the city to attend college in other locations and are attempting to move back to live in their old neighborhoods near family and establish their careers. Others had grown up in their parents’ affordable housing, but are finding they cannot afford the higher costs to live in their own homes there upon becoming adults. They are also being pushed farther away from community networks, social services, and transit options.²²

Evidence that gentrification is also affecting outlying areas can be seen in my old neighborhood, a suburban predominantly African American portion of the city. I grew up in the

²¹David Plazas, "The Costs of Growth and Change in Nashville," Tennessean.com, January 11, 2018, accessed December 23, 2018, <https://www.tennessean.com/storfy/opinion/columnists/david-plazas/2017/01/29/costs-growth-and-change-nashville/97064252/>.

²² David Plazas, "Is Nashville in an Urban Crisis? - The Tennessean," Tennessean.com, January 11, 2018, accessed January 5, 2019, <https://www.tennessean.com/story/opinion/columnists/david-plazas/2017/05/28/Nashville-urban-crisis/342963001/>.

Bordeaux-Northwest section of Nashville referenced in the above Tennessean excerpt. It is an enclave of upper lower income to upper middle class income inhabitants who live in primarily single-family houses in Northwest Davidson county. Formerly an unincorporated part of suburban Davidson County, it became a part of Nashville in 1962 along with the rest of Davidson County when the Metropolitan Government was formed. A very scenic area of rolling hills and forests, it was at that time primarily inhabited by working-class Whites. They gradually began moving out when developers started building new subdivisions with homes and vacant building lots that were being purchased by African-Americans, including my parents. These families were moving from adjacent North Nashville and South Nashville predominantly black inner-city neighborhoods that were just across the Cumberland River from the developing Bordeaux-Northwest community. By the late 1960's, the area had become primarily African American. Many of the houses were built on lots that ranged from one-fourth to two or three acres in size. Today, due to gentrification, Whites seeking more space and affordability, but who still want to be close to downtown Nashville, are beginning to move to the area, only about six miles from downtown. Still underdeveloped and with lower purchase prices as compared with other sections of the city due to being an African American neighborhood, Northwest Nashville provides a suburban and semi-rural living experience, but with quick and easy access to the thriving downtown, urban "It City" vibe. The Metropolitan Government gives them a voice in what happens downtown and county-wide. When I grew up there, Whites did not consider my old neighborhood a desirable place to live, even though there were and still are some really nice homes in the area. Now, it is in high demand and is rapidly becoming gentrified due to its semi-rural topography, large lots, large homes, and proximity to downtown.

Lack of Opportunity

The affordable housing crisis and other issues facing the African American community are linked to historic patterns of economic and political disenfranchisement. The lack of economic development is the direct result of a legacy of inequality, perpetuated by an ongoing history of racial discrimination and oppression of an entire population of American citizens.

It has been more than fifty years since the civil rights movement. Despite the passage of laws and regulations designed to give equality to people of color, the problems of poverty, poor health, high unemployment, and crime continue to plague the African American community. Government and Non-government organizations' (NGOs) provision of welfare and charity have not been the answer, but are merely band-aid treatment of the underlying symptoms. The lack of opportunity for this community began with the diaspora of the transatlantic slave trade that forcibly uprooted and brought Africans to the U.S., beginning in the colonial period of the 1600's.²³ Africans were forcibly captured, uprooted, and brought to a distant land where they were made human property in an inhuman labor machine.²⁴ The imported Africans were sold into bondage as the ideal slaves.²⁵ The lingering effects of the bondage of slavery and subsequent ongoing systemic discrimination and oppression continue to this day. As Michelle Alexander forcefully argues, "It may be impossible to overstate the significance of race in defining the basic structure of American society."²⁶

²³Michelle Alexander, *The New Jim Crow: Mass Incarceration in the Age of Colorblindness* (New York: New Press, 2010), 23-26.

²⁴ Mitzi J. Smith, *Insights from African American Interpretation* (Minneapolis, MN: Fortress Press, 2017), 5.

²⁵ Alexander, *The New Jim Crow*, 24.

²⁶ *Ibid.*, 25.

Subtle dynamics perpetuate economic inequality, including the lack of affordable housing, racial discrimination, spatial isolation, and the lack of adequate transportation.²⁷ Government and nonprofit efforts to stimulate the black economy “do nothing to alter the underlying social and economic structure and dynamic.”²⁸ Thus, the racial disparities are due in part to the fact that “discriminatory practices persist, and may have increased with the retreat of affirmative action.”²⁹ Until society addresses and resolves the root causes of these problems, we will perennially be dealing with them and the continually tragic and untoward human suffering that they impose on the African American community and other communities of color.

Economic Inequality in Nashville

The problems in Nashville are a mirror of those going on in the rest of the country. These disparities disproportionately affect the African American community and other communities of color. The median household income race data for African American, White and Latino populations in Nashville-Davidson County and at the state and federal levels reflects the stark differences between White income and the income for people of color, which is much lower.³⁰ (See Exhibit 11) In Nashville-Davidson County, people of color are far more likely to live in low and moderate income areas. A study of Davidson County census tracts and council districts

²⁷ Evelyn Blumenberg, "Metropolitan Dispersion and Diversity: Implications for Community Economic Development," *Jobs and Economic Development in Minority Communities: Realities, Challenges, and Innovation*, ed. Paul Ong and Anastasia Loukaitou-Sideris (Philadelphia, PA: Temple University Press, 2006), 14.

²⁸ Thomas D. Boston, "The Role of Black-Owned Businesses in Black Community Development," *Jobs and Economic Development in Minority Communities: Realities, Challenges, and Innovation*, ed. Paul Ong and Anastasia Loukaitou-Sideris (Philadelphia, PA: Temple University Press, 2006), 172.

²⁹ *Ibid.*

³⁰ Metropolitan Nashville Social Services, Planning & Coordination-Social Data Analysis. *2017 Community Needs Evaluation 9th Annual Edition*, 2017, 36.

reflects the uneven distribution of median household income.³¹ (See Exhibit 12) The areas with the lowest median incomes are the areas with the highest concentration of people of color. Another Nashville income map shows the low to moderate income areas in Nashville, with the percentage of people of color residing in those areas.³² Also shown on this map are the three Mt. Zion locations. (See Exhibit 13) The per capita income by race and ethnicity establishes that the per capita income for the Black or African American population is 59.3% of the per capita income for the White population.³³ (See Exhibit 14) In Tennessee, 60% of African-Americans and 71.1% of Hispanics earn low hourly wages of less than \$15 per hour.³⁴ (See Exhibit 15) These reflect long-term nationwide wealth disparities that have not improved in 50 years.³⁵ (See Exhibit 16) In some locales, the difference is even more stark than that in Exhibit 16. For example, in Boston, the median African American net worth is \$8. The median White net worth is \$247,500.³⁶

Another contributing factor to the current economic inequalities is chronic unemployment after the Great Recession. “The economic recovery continues to shrink the unemployment rate to levels that economists would consider even below full employment. Unfortunately, that recovery has not been equally shared across the population, specifically the disproportionate level of unemployment experienced by African-Americans.”³⁷ The African American rate of 9.30% is

³¹ Ibid., 37.

³² Department of Housing and Urban Development, "Nashville Low - Moderate Income Areas by Minorities Percentage Map," accessed October 22, 2016, <https://archives.hud.gov/reports/plan/tn/nashvtn3.gif>.

³³ Ibid., 39.

³⁴ Metropolitan Nashville Social Services, *Social and Economic Disparity in Nashville*, 87.

³⁵ Ibid., 101.

³⁶ Akilah Johnson, "That Was No Typo: The Median Net worth of Black Bostonians Really Is \$8 - The Boston Globe," BostonGlobe.com, December 11, 2017, accessed September 17, 2018, <https://www.bostonglobe.com/metro/2017/12/11/that-was-typo-the-median-net-worth-black-bostonians-really/ze5kxC1jJelx24M3pugFFN/story.html>.

³⁷ Metropolitan Nashville Social Services, *2017 Community Needs Evaluation 9th Annual Edition*, 129.

markedly higher than that of all the other races.³⁸ (See Exhibit 17) Studies have shown that high unemployment due to racial disparities contributes to the high rate of crime in poor Black communities.³⁹

This situation occurs worldwide. For the youth in the Wajir district of northeastern part of Kenya, employment was a “key concern.” They were fighting in the bush because it provided economic benefit. If they had other options for employment and means to earn a livelihood to occupy their time, then they would not be turning to violence and criminal activity.⁴⁰ This is parallel to what is going on with poor urban African American youth. The violence and criminal activity, the gangs, the drug dealing, the robberies and other property crimes that occur in the black community are a direct result of the hopelessness that comes from the lingering legacy of continuing systematic oppression and racism that remain as shackles on African American advancement in American society. Felony convictions “can leave a mark that can ensure economic and social marginalization.”⁴¹ Mass incarceration also leaves a lasting legacy on the families of incarcerated parents. “An African American child is 6 times as likely as a white child to have or have had an incarcerated parent.”⁴² Those children are more likely to have behavioral issues and to be school dropouts along with other negative issues. (See Exhibit 18) This leads to intergenerational problems that can be nearly impossible to overcome. The church has to step-in and address these disparities, because the economic inequalities, coupled with unjust treatment in

³⁸ Metropolitan Nashville Social Services, *Social and Economic Disparity in Nashville*, 77-78.

³⁹ Alexander, *The New Jim Crow*, 204.

⁴⁰ John Paul Lederach, *The Moral Imagination: The Art and Soul of Building Peace* (New York, New York: Oxford University Press, 2005), 12.

⁴¹ Tracey L. Meares, "Charting Race and Class Differences in Attitudes Towards Drug Legalization and Law Enforcement: Lessons for Federal Criminal Law." *Buffalo Criminal Law Review* 1, no. 1 (1997): 137-74. doi:10.1525/nclr.1997.1.1.137.

⁴² Metropolitan Nashville Social Services, *Social and Economic Disparity in Nashville*, 85.

the criminal justice system, exacerbated by historic patterns of political and judicial systematic inequity, has excluded African Americans from full democratic participation.

Judicial Inequality - The Tyranny of Jim Crow

America's history from the beginning has judicial inequality in its DNA. The end of slavery, marked by the Emancipation Proclamation, the end of the Civil War, the passage of the Thirteenth Amendment abolishing slavery, and the passage of the Civil Rights Act of 1866, proved to be symbolic and largely illusory. Poll taxes, literacy tests, and other devices to prevent blacks from voting were enacted.⁴³ The southern planter elite managed "to re-establish a system of control that would ensure a low-paid, submissive labor force."⁴⁴ A new racial caste system of legal segregation developed that came to be known as Jim Crow, named after a legendary minstrel show character who was actually a white man from New York City, Thomas Dartmouth Rice, that performed a song and dance routine in shabby dress and blackface.⁴⁵ Jim Crow operated primarily in southern and border states, between 1877 and the mid-1960s.⁴⁶ It was a method of social control that included violence and lynching as its staples. Blacks had little recourse against these assaults, as the Jim Crow criminal justice system was all-White: police, prosecutors, judges, juries, and prison officials.⁴⁷

During the Jim Crow era, laws known as "black codes" were passed. The black codes were used to control and re-enslave freed slaves, convicting those that did not have jobs as vagrants.

⁴³ Ibid., 29-30.

⁴⁴ Ibid., 30.

⁴⁵ Becky Little, "Who Was Jim Crow?" National Geographic, August 06, 2015, accessed January 02, 2019, <https://news.nationalgeographic.com/2015/08/150806-voting-rights-act-anniversary-jim-crow-segregation-discrimination-racism-history/>.

⁴⁶ David Pilgrim, "What was Jim Crow" Sept. 2000, Edited 2012, Accessed December 27, 2018. <https://www.ferris.edu/jimcrow/what.htm> .

⁴⁷ Ibid.

They were also arrested by the thousands for minor offenses, petty crimes and trumped-up charges such as stealing farm animals, selling produce after dark, speaking loudly in the company of a woman, and walking along railroad tracks. These convicted “vagrants” were hired out to plantation owners and private businesses and forced to work for little or no pay. This established another system of legal forced labor.⁴⁸ Evidence of this caste system was recently located in Sugar Land, Texas, near Houston. On the site, the unmarked graves of 95 free men, women and children ensnared by this forced labor system were unearthed at the construction site of a career and technical education center. The laborers were forced to work as cheap labor on the sugar cane plantations that give the now-affluent Houston suburb its name.⁴⁹ (See Exhibit 19)

Continuing Inequities - Social Control and Mass Incarceration

Today, long after the Jim Crow era ended, “a new system of racialized social control maintains racial hierarchy much as earlier systems of control did ... mass incarceration operates as a tightly networked system of laws, policies, customs, and institutions that operate collectively to ensure the subordinate status of a group defined largely by race.”⁵⁰ Mass incarceration of African Americans is such an oppressive problem that it has been called “The New Jim Crow,” an updated version of the discriminatory post-slavery segregation laws, explained in race neutral terms. The statistics show that African American males are disproportionately incarcerated as

⁴⁸ Alexander, *The New Jim Crow*, 28.

⁴⁹ Monica Rhor, "Grave Discovery Unearths Legacy of Black Convict Labor," *USA Today*, 2018, December 27, 2018, accessed December 27, 2018, <http://tablet.olivesoftware.com/Olive/ODN/USAToday/PrintPages.as...c=USA/2018/12/27&from=1&to=1&ts=20181227085556&uq=20181019025800> and <http://tablet.olivesoftware.com/Olive/ODN/USAToday/PrintPages.as...=USA/2018/12/27&from=3&to=3&ts=20181227085556&uq=20181019025800> .

⁵⁰ Alexander, *The New Jim Crow*, 13.

compared with other races.⁵¹ (See Exhibit 20) “African-Americans are more likely to be arrested, convicted and face stiffer sentences.”⁵² This disparate injustice is a situation that is arguably inequitable to the point that it violates the “equal protection of the laws” provision of the 14th Amendment, U.S. Constitution. In the interest of moral freedom and equality, it is imperative that the church address this inequity.

Mass incarceration has been devastating to the African American community. It has created tremendous problems for African Americans attempting to reenter society after they have served their sentences in employment, housing and other opportunities to improve their lives.⁵³ The new discriminatorily imposed laws deny people who have been convicted of them the ability to gain employment, housing, voting, education, and public benefits.⁵⁴ Felon disenfranchisement laws bar too many Blacks from voting and exclude them from juries. Being Black has been so conflated with being criminal “... that white ex-offenders may actually have an easier time gaining employment than African-Americans *without* a criminal record.”⁵⁵ Skyrocketing incarceration rates of African-Americans have contributed heavily to their chronic unemployment.⁵⁶ Alexander states, “Hundreds of thousands of black men are unable to be good fathers ... because they are warehoused in prisons, locked in cages.”⁵⁷ Because of mass incarceration, “a black child born today is less likely to be raised by both parents than a black child born during slavery.”⁵⁸

⁵¹ Metropolitan Nashville Social Services, *Social and Economic Disparity in Nashville*, (April 7, 2017), 83.

⁵² Metropolitan Nashville Social Services, *Profile of Struggling People in Nashville: Release of the 9th Annual Community Needs Evaluation*, (February 21, 2018), 101. People of color make up 37% of the U.S. population, but are 67% of the incarcerated population.

⁵³ *Ibid.*, 102.

⁵⁴ Alexander, *The New Jim Crow*, 56.

⁵⁵ *Ibid.*, 193.

⁵⁶ *Ibid.*, 216.

⁵⁷ *Ibid.*, 175.

⁵⁸ *Ibid.*

Unequal Justice in Nashville

Judicial inequities exist in Nashville as in other communities across the U.S., from disproportionate arrest rates to draconian criminal laws and unequal imposition of prison sentences. Tennessee has some of the most burdensome felony disenfranchisement laws in the nation, which disproportionately negatively impact African Americans.⁵⁹ Such inequities are and have been devastating to Nashville's African American community. Criminal justice inequities also contribute to the economic inequality problem. "Nashville police arrest African-Americans at nearly three times the rate of others when adjusted for the city's racial demographics. That's roughly the same as the national average. It's a larger disparity than the state's other police agencies combined, but not as lopsided as Memphis, where police arrest black people at more than three and a half times the rate of others. [This is reflected in] figures from 2001 through 2014, the most recent year of available comprehensive data."⁶⁰ (See Exhibit 21)

The statistics reveal how crime, unemployment and poverty are greater in the locations where many of the people of color who live in Nashville reside. "Disadvantaged communities are often segregated by race, ethnicity and socioeconomic status. They typically experience low economic development (including income and opportunities), poor health conditions and lower levels of educational attainment ... discrimination and marginalization can limit upward mobility

⁵⁹ Hedy Weinberg, "Too many Tennesseans are disenfranchised. They don't have money, they can't vote and that's not right. | Opinion" Tennessean.com, February 5, 2019, accessed February 20, 2019, <https://www.tennessean.com/story/opinion/2019/02/05/aclu-voting-right...enfranchisement-american-civil-liberties-union-tennessee/2779658002/>.

⁶⁰ Mike Reicher, "Racial Disparities in Arrests: How Does Nashville Compare?" Tennessean.com, July 29, 2016, accessed October 20, 2016, <http://www.tennessean.com/story/news/crime/2016/07/28/racial-disparities-arrests-how-does-nashville-compare/87622542/>.

for racial/ethnic minorities.”⁶¹ Plazas also recalls relevant history that, “it should not be forgotten that Nashville was legally segregated during the Jim Crow era, limiting housing and schooling choices for black residents.”⁶² Such segregation also has resulted in racially biased policing in Black neighborhoods. But, the causes of biased policing are greater than a single explanation. Mike Reicher says:

Police tend to patrol neighborhoods with more reported crime — neighborhoods shaped by decades of discrimination, disinvestment and a lack of economic opportunity. The result leaves many black residents feeling aggressively policed and officers facing a dilemma. “A lot of African-American men feel harassed,” said Bishop Joseph W. Walker III of Mt. Zion Baptist Church. “But a lot of the community has said to the police department that ‘we’re tired of more crime.’ It’s a Catch-22 unfortunately.” Criminologists have long debated conditions that foster criminal behavior — poverty, mental health problems, distressed family situations. Those issues are systemic in pockets of America, a result of historical housing segregation and other discrimination, sociologists say.⁶³

Metro Nashville Police maps the areas where violent crime is concentrated.⁶⁴ (See Exhibit 22) More recent Metro Police data maps violent crimes and property crimes by city council district in the 4th Quarter, 2017.⁶⁵ (See Exhibit 23) The following Metro Police chart provides the percentages of overall Metro crimes in each Metro Council District.⁶⁶ (See Exhibit 24) As can be seen in the chart, the Council districts with the highest numbers and percentages of offenses are also inner-city areas that have the most poverty and unemployment.⁶⁷ Systemic conditions that

⁶¹ Metropolitan Nashville Social Services, Planning & Coordination-Social Data Analysis. *2017 Community Needs Evaluation 9th Annual Edition*, 2017, 34.

⁶² Plazas, "The Costs of Growth and Change in Nashville."

⁶³ Reicher, "Racial Disparities in Arrests: How Does Nashville Compare?"

⁶⁴ Metropolitan Nashville, Metropolitan Police Department, Nashville/Davidson County, Violent Crime Meeting with the Council - Report. “MNPDP Violent Crime Incidents Density Map, January 1, 1/1/2015 - 12/31/2015,” October 18, 2016, 2.

⁶⁵ Metropolitan Nashville Social Services, *2017 Community Needs Evaluation 9th Annual Edition*, 31.

⁶⁶ *Ibid.*, 33.

⁶⁷ Council Districts 2, 3, 5, 6, 17, 19, and 21 have the highest numbers and percentages of offenses.

foster criminal behavior such as poverty, mental health issues, and adverse family situations are a result of discrimination and historical housing segregation.⁶⁸ The police are used to address problems resulting from these issues, but often handle them in an inequitable manner. “The police are expected to respond to a whole host of problems that are created by these larger social or economic forces...We conceptualize them as crime problems, but they are really rooted in these larger factors.”⁶⁹ Criminal justice inequities can also be seen in police traffic stops.⁷⁰ (See Exhibit 25) Black motorists are also stopped disproportionately more than White motorists.⁷¹ These disproportionate traffic stops and arrests are reflected in the above-referenced disproportionate incarceration rates for black males.

The Subjects Are Interrelated

From this analysis, it is clear that areas with poverty, low income, unemployment, crime and inequitable law enforcement are also the areas where predominantly people of color reside. This analysis also reveals that each Mt. Zion location is either completely within, or adjacent to, these shaded areas of concern. This places the church in a position to address the issues in Nashville’s African American community.

⁶⁸ Reicher, "Racial Disparities in Arrests: How Does Nashville Compare?"

⁶⁹ Ibid.

⁷⁰ Gideon’s Army, Driving While Black: A Report on Racial Profiling in Metro Nashville Police Department Traffic Stops, https://www.scribd.com/document/328892520/Driving-While-Black-Police-and-trafficstops-in-Nashville#from_embed. Between 2011 and 2015, MNPD conducted nearly 2 million traffic stops, 786 per every 1,000 drivers, enough to potentially include three fourths of the driving age population of Nashville, 3.4 to 6.8 times greater than comparable cities, and 7.7 times the national average.

⁷¹ Ibid. Despite comprising 27.6% of Nashville’s driving age population, black drivers make up 39.3% of all traffic stops—11.7% more than the black driving age population. Meanwhile, white drivers, despite comprising 63.8% of the driving age population, account for only 55.5% of all traffic stops—8.3% less than Nashville’s white driving age population.

The Church Can Make a Difference

Mt. Zion's foundation is the authoritative Word of God. That Word says God is a God of justice.⁷² Thus, by divine authority, Mt. Zion must impact social equity and justice. Luke 4:18 is a directive for the church. It is a scripture of hope, deliverance, vision and freedom. Through wisdom and discernment, Mt. Zion's mission is to free people from oppression through economic and community development efforts. The church must help bring about economic and social equality for the nation's African American citizens. That is the basis of this project. It is a liberation theology that is in the spirit of that of Dr. Martin Luther King. That is, to advocate and work for equality of civil and economic opportunity.⁷³ This is a prophetic radicalism that focuses on the social root causes of economic inequality.⁷⁴ It also means facilitating and promoting a major social impact on the laws and culture of the nation, with the goal of achieving social justice.⁷⁵ Dr. King advocated for a more egalitarian society, and for the government to provide programs, housing, and guaranteed employment or income to help lift poor people out of poverty.⁷⁶ His strategy was to stimulate change through creating nonviolent crisis and tension so that those in power would have to confront and deal with it.⁷⁷

However, the philosophical basis of this project with regard to economic and community development differs somewhat from that of Dr. King. King's advocacy for structural changes was

⁷² Isaiah 30:18, 61:8.

⁷³ Martin Luther King, 1967, Where Do We Go from Here: Chaos or Community? In *A Testament of Hope: The Essential Writings and Speeches of Martin Luther King, Jr.*, ed. James Melvin Washington, 557-562. (New York: HarperOne, an Imprint of HarperCollins Publishers, 2006).

⁷⁴ Robert M. Franklin, *Another Days Journey: Black Churches Confronting the American Crisis* (Minneapolis, MN: Fortress Press, 1997), 45.

⁷⁵ Raphael G. Warnock, *The Divided Mind of the Black Church: Theology, Piety, and Public Witness* (New York, NY: NYU Press, 2014), 41.

⁷⁶ John J. Ansbro, *Martin Luther King, Jr.: Nonviolent Strategies and Tactics for Social Change* (Lanham, MD: Madison Books, 2000), 144-145.

⁷⁷ King, 1963, Letter from Birmingham City Jail, In *A Testament of Hope*, ed. Washington, 291.

based upon his belief that capitalism was un-Christian, unequal, unethical, unscrupulous, selfish, and has an excessive profit motive. He particularly felt that capitalism was unfair to poor people.⁷⁸ The basis behind the Dream Center project is to stimulate and establish such economic power within the African American community that the overall American economic and political system would have to respect it. While he pointed out the weaknesses of capitalism, King did believe that African-Americans should organize and pool their economic resources in cooperative enterprises, banks, and other financial institutions.⁷⁹ He also felt that, as society is called to be the good Samaritan on the roadside, more is needed than “flinging a coin to a beggar.”⁸⁰ There must be a restructuring, a “true revolution of values,” so that the society will not continue to produce beggars.⁸¹

The philosophy underlying the Dream Center project is that the inequities existing in capitalist societies are not necessarily caused by the principles of capitalism, but rather by the inequitable ways in which the capitalist system is operated. Race, sex, and other forms of discrimination, in addition to greed and corruption, are the thumbs on the scale that make capitalist societies unequal. These issues exist in any economic system. Totalitarian systems operate to enrich the dictatorial rulers and their henchmen at the top, at the expense of their countries’ citizens who are abject poor. The existence of successful businesses owned by people of color and the growth of the Black middle class after the civil rights movement are proof that there are inherent opportunities in the American capitalist system. There simply must be a structural change in the

⁷⁸ Lewis V. Baldwin et al., *The Legacy of Martin Luther King, Jr.: The Boundaries of Law, Politics, and Religion* (Notre Dame, IN: University of Notre Dame Press, 2002), 96.

⁷⁹ Ansbro, *Martin Luther King, Jr.*, 143.

⁸⁰ Luke 10:25-37; King, 1967, A Time to Break Silence, In *A Testament of Hope*, ed. Washington, 241.

⁸⁰ Ibid.

way African-Americans operate in the system. The continuing inequality of wealth, justice, and opportunity is evidence that there remains a hardening of hearts in American society against the well-being of people of color. Rather than attempt to achieve wealth and build economy through acceptance into the large corporations, other businesses, government, and systems of the dominant culture, African-Americans must develop their own economic culture.

This strategy is not a call for “self-segregation” from American society as in W.E.B. Du Bois’ advocacy to develop a comprehensive economic plan for African-Americans.⁸² Rather, it is a plan for an economy that operates in parallel to, and in congruency with, the overall U.S. economy. It is an open parallel economy, a subset of the U.S. economy. It allows for development internal to the African American community, but at the same time is a part of the nation’s economy, where there is still access to the resources of the general economy. For example, a Black business can open in the neighborhood, and provide goods, services, and jobs in the community, but still access capital for development and expansion from large, majority controlled banks and government assistance such as tax incremental financing (TIF), a way to finance a project through property tax deferrals, just as the majority companies do. Or, a Black-owned business can have more worker involvement in management, such as workers on the board, and provide workers a greater share of the profits they helped create. It is this type of capitalism that can make a difference in the economics of the community.

⁸² Walter Rucker, "'A Negro Nation Within the Nation': W.E.B. Du Bois and the Creation of a Revolutionary Pan-Africanist Tradition, 1903-1947," *The Mutual Dependency of Force and Law in American Foreign Policy* on JSTOR, October 01, 2002, 41, accessed January 29, 2019, <https://www.jstor.org/stable/41068999>.

Addressing Injustice

The Dream Center project is designed to help level the playing field with regard to African American economic and community development. This is not only fair, but it is morally right. The vast differences in income, employment, and the ability to pay for decent housing without becoming cost burdened, caused at least in part by economic disenfranchisement which in many cases leads to crime and inequitable law enforcement in America and in Nashville are unjust, as such inequities are antithetical to the just and morally right ways of God. Beyond statistics, one can drive through any American city or visit any American prison and witness the social and economic disparities for themselves. “The social disparities and divisions that result from injustice make the realization of genuine moral equality and solidarity impossible.”⁸³ It is this ‘invisible hand’ of immoral inequality and injustice that creates such artificial social and economic inequalities. Sin not only marginalizes and oppresses ‘others,’ but also negatively affects the oppressors who by their sin are not in relationship and communion with God or with others. Practicing a commitment to equality can overcome dehumanizing deprivation.⁸⁴

A dedication to creating an environment for moral constructive change is what is necessary to address social and economic inequities. This is where the church can help lead this effort. With regard to equality, Galatians 3:28 says, “There is neither Jew nor Greek, there is neither slave nor free, there is neither male nor female; for you are all one in Christ Jesus.” This scripture tells us that no matter who a person is, regardless of their race, ethnicity, socioeconomic status, or gender, all are equal and acceptable to be in God’s family. We are all equal in the eyes of God. The church must work to break down the walls of racial, ethnic, and economic separation that have been

⁸³ Douglas A. Hicks, *Inequality and Christian Ethics* (Cambridge (U.K.): Cambridge University Press, 2000), 147-148.

⁸⁴ Ibid.

artificially created by people to keep everyone divided for their own ends. The Dream Center project will do this in breaking down economic walls of separation that keep people from opportunities to be productive members of society, and create housing that will allow them to live in the community of their choosing, with the housing being decent and affordable.

In John 13:34, Jesus tells us, “A new commandment I give to you, that you love one another: just as I have loved you, you also are to love one another.” In this and the preceding scriptures, Jesus gives himself as the example of how we are supposed to live, and how to treat each other. The Word of God is clear. We are to love our neighbor as ourselves.⁸⁵ This is a commandment, not an option.⁸⁶ We are to also love each other as Jesus loves us. We can see the love of the Father for us through Jesus. To fulfill these scriptures, the church has taken up the mantle of working towards equality, as it did in the Civil Rights Movement. It takes love of neighbor to treat them as an equal. The next step for the church is to pick up where the statutes and laws passed to promote equality have been obstructed by a lack of love, and show that love. The Dream Center project is an opportunity for the church to show God’s love and unlimited power by serving and uplifting the community.

God calls on us to help our fellow citizens who are in need. Acts 20:35 requires us to “support the weak.” And, “It is more blessed to give than to receive.” Paul, on his third missionary journey, exhorted to believers in Ephesus who were strong in their walk that they should apply their strength to help those who are in need of assistance. They should not be so interested in using their position relative to others to achieve greater wealth for themselves. Paul’s

⁸⁵ Luke 10:27.

⁸⁶ Leviticus 19:18.

appeal is a Christian adaptation of the Greek aphorism of giving gladly.⁸⁷ James 2:15-16 says, “If a brother or sister is naked and destitute of daily food, and one of you says to them, “Depart in peace, be warmed and filled,” but you do not give them the things which are needed for the body, what *does it* profit?” James 5:1-5 implores those who are wealthy to treat their employees and the poor justly and equitably without oppression. Luke in Acts 4:32-37 entreats us to share in all things communally. Black churches can, “do something to in Jesus’ name that would make a difference and bring glory to God ...The something many activist black churches, independently and collectively, have done in the name of their Lord is engage in community development.”⁸⁸ The thing the church can do is to stimulate economic and community development.

This does not mean to only give charity, but to provide opportunity for the community to pull itself up. Charity does not resolve the basic problems that create its need. It just prolongs and perpetuates the conditions. Charity is fine for addressing acute issues of immediate need for food, shelter, medical treatment, and clothing, but as seen by the statistics and continuing problems, it is an inadequate long-term solution. The system of social welfare programs is simply treating the symptoms and not the causes of the problems they are trying to address, so no real progress is made. We have to start looking at other possibilities for real solutions that address the causes of the problems.⁸⁹ African-Americans must develop their own economies. The American economic systems of economy and production have proven unreliable for African American progress. We have to build our own economy. An economy that is resilient, that can nurture and support our

⁸⁷ Richard I. Pervo, *Acts: A Commentary*, ed. Harold W. Attridge (Minneapolis: Fortress, 2009), Acts 20:34–35.

⁸⁸ R. Drew Smith, *New Day Begun African American Churches and Civic Culture in Post-civil Rights America* (Durham: Duke University Press, 2003), 215.

⁸⁹ Elizabeth Liebert, *The Soul of Discernment: A Spiritual Practice for Communities and Institutions* (Louisville, KY: Westminster John Knox Press, 2015), 67.

businesses, and build savings in our own financial institutions.⁹⁰ African Americans must work to change the basic structure of market capitalism, such that it can be beneficial to the African American community.⁹¹ African American economic and community development must work in a manner that it creates and develops an economy of opportunity for African Americans, so that they are less dependent on the largesse of a dominant culture that has demonstrated for decades that it does not really want them to be a part of it. A strong African American economy can do more to create jobs, equality, and justice for African-Americans than minority hiring legislation, regulations and community workshops.⁹² The African American church must create a space to link faith and economic development to lead in working to strengthen our economy. We need to establish and expand more faith-based economic development institutions.⁹³

Brian Fikkert suggests that Christian economic development must include a clear presentation of the gospel, because he believes that Christ is the only real solution to the fundamental causes of poverty.⁹⁴ Secular institutions do not have the same ability that the church has to apply the faith of people and the will of God to the use of resources that have been provided by God to improve living conditions. Christian Smith calls this the transcendent motivation technique of promoting social change.⁹⁵ Mt. Zion intends for the Dream Center to be an evangelistic endeavor that will meet the demands of changing ministry dynamics, through an out

⁹⁰ John McKnight and Peter Block, *The Abundant Community: Awakening the Power of Families and Neighborhoods* (Oakland, CA: Berrett-Koehler Publishers, 2012), 3.

⁹¹ Franklin, *Another Days Journey*, 44.

⁹² Peter Block, *Community: The Structure of Belonging* (Oakland, CA: Berrett-Koehler Publishers, Incorporated, 2008), 168.

⁹³ Malcolm Harper, D. S. K. Rao, and Ashis Kumar Sahu, *Development, Divinity and Dharma: The Role of Religion in Development and Microfinance Institutions* (Rugby, UK: Practical Action Publishing, 2008), 8.

⁹⁴ *Ibid.*, 142.

⁹⁵ Christian Smith, *Disruptive Religion: The Force of Faith in Social Movement Activism* (London: Routledge, 2014), 7, 9-11.

of the box ministry designed to meet the needs of a growing church congregation and a rapidly growing and changing Nashville community. The African American church must lead the moral imperative of justice and equity. With the power of the Holy Spirit, Mt. Zion will be a witness that in Christ, peoples' deepest needs will be met.⁹⁶ We will promote this witness through the provision of affordable housing and economic development of the African American community. We will harness the economic power that currently exists in the community, and lead the effective stewardship of black wealth and resources.⁹⁷ This will help improve opportunity and the living conditions of African Americans. The church can produce more permanent solutions to the problem through a structure of community self-help. Here the model scripture is Proverbs 6:6-11, where the Word tells us to wisely model ourselves after the hard-working ant, who without prompting by an overseer seizes opportunity and works and gathers food and provision for itself. The ant cited in the Bible is the harvester ant. Found in Palestine, it is always busy and hard-working, storing up food for future use.⁹⁸ This ant is known for its industry, wisdom, and insight.⁹⁹ It will take a high level of energy, ingenuity and industriousness to make improved African American economic and community development a reality. The Dream Center proposes to be an economic driver for the community to move itself forward.

Mt. Zion Entrepreneurship and Education Tradition

Mt. Zion's historic Jefferson Street Location, being located on the main thoroughfare for Black business in North Nashville, has always had an entrepreneurial spirit. Many of the local

⁹⁶ Acts 1:8.

⁹⁷ Franklin, *Another Days Journey*, 123.

⁹⁸ Andrew Knowles, *The Bible Guide* (Oxford: Lion, 2006), 16.

⁹⁹ James Hastings et al., *A Dictionary of the Bible: Dealing with Its Language, Literature, and Contents, including the Biblical Theology* (Honolulu, HI: University Press of the Pacific, 2004), 141.

entrepreneurs have worshipped there over the years. This spirit has been a plus when it comes to economic endeavors. It has always also been attended by students from the nearby Historically Black Colleges and Universities (HBCU's), Meharry Medical College, Fisk University, American Baptist College, and Tennessee State University, along with students from Vanderbilt University (our current pastor began attending Mt. Zion as a Vanderbilt Divinity School student) and other area universities. Thus, it has also always had an intellectual component that has served it well, and will continue to do so in future ventures.

Spirituality of the Project

From a spiritual perspective, it is a moral imperative in helping build God's Kingdom to promote justice, righteousness and other noble spiritual values. Kingdom building involves promoting peace by serving justice, righteousness, and making sure that God's people can dwell in peaceful habitation, in secure dwellings and quiet resting places.¹⁰⁰ It is the responsibility of the church through the use of wisdom to help make this happen.¹⁰¹ Developing and expanding economic and community development, thus creating opportunities, including building decent and affordable housing for people to peacefully dwell, is a way to advance these noble values. "Outcomes in one space result from opportunities in another space ... an approach emphasizing an equality of basic capability, social goods in income, education, and health/longevity all provide opportunities to pursue other valuable ends."¹⁰² Meeting affordable housing needs and addressing employment and income equities will help uplift people in the community by providing positive outcomes for people's lives.

Social and Spiritual Discernment

¹⁰⁰ Isaiah 32:16-18.

¹⁰¹ Proverbs 24:3.

¹⁰² Hicks, *Inequality and Christian Ethics*, 234

One spiritual and social discernment practice that might be of use in the development of faith-based community self-help initiatives is the Awareness Examen. This practice helps our discernment by helping us to know ourselves and God at a more intimate level.¹⁰³ It helps provide revelation of the situation at hand, and to know God's will in how to take on, work through, and complete our assignments. This is an important practice, because in working to improve the lot of God's people, there are powerful challenges. There are things, powers and forces that operate in the spiritual realm.¹⁰⁴ And, "... the weapons of our warfare *are* not carnal but mighty in God for pulling down strongholds,"¹⁰⁵ The Examen also helps us in ministry to discern the contextual elements of the economic, political, and social environment in which we are operating, to help facilitate the best path to uplift the community. It gives us the ability to download from God a means to socially analyze how those in power operate and use that power, and ideas on successful strategies to deal with that power. It also gives us direction on the things that God would have us do in our ministry work.

The Dream Center Project

The Dream Center project is a multi-million dollar three building mixed-use development project that incorporates housing, fitness, outreach, and commercial spaces. It will be built on church property located in the inner-city. In the current plans, Building 1 when completed will be 6 stories, and include 106 residential rental units, small business office/retail space, church offices, and a high school sized gymnasium. Building 2, an office building, will house the local African-American owned bank's headquarters, and the Nashville Business Incubation Center (NBIC). Building 3 will be a 3-level parking garage. The project will be built in three phases, with Building

¹⁰³ Liebert, *The Soul of Discernment*, 31-32.

¹⁰⁴ Ephesians 6:12.

¹⁰⁵ 2 Corinthians 10:4.

1 the first phase, Building 2 the second phase, and Building 3 the third phase. (See Exhibit 26) It will be built on three lots totaling 1.78 acres that the church purchased in 1989 across Jefferson Street from a member family that once owned a printing company on the site. (See Exhibit 27) A satellite view shows the property in the highlighted area just south of the Mt. Zion Historic Jefferson Street Location, across Jefferson Street, and also bounded by 11th Avenue, North, Meharry Boulevard, and the I-40/I-65 North Loop Freeway and interchange. (See Exhibit 28) The floor plans show the layout of the development. (See Exhibit 29)

Inception

The church had been planning to use the property for a Dream Center, to be built when the time was right financially, with the guidance of the Holy Spirit. The center was to be a facility designed to foster interaction through recreation, fitness, reading, and hospitality. Designed to unify church members and the greater Nashville community, the plan was for the center to use the neighborhood space to strengthen individuals and families through spiritual fellowship. The Jefferson Street property is in a prime location, in a rapidly gentrifying area, just a stone's throw from downtown.

Several developers, many from out of town, had approached the church with offers to help develop the property. Most of those offers involved the church relinquishing some of its ownership interest. They primarily emphasized projects the developers wanted to do, with the church's and the community's needs and plans only offered a side accommodation of space in the proposed project. Church leaders realized that the vacant lot was an asset that is strategically placed in the heart of a rapidly developing community that could be used to help build the economic base of the community. At the same time, the Dream Center could provide affordable housing for people who could no longer afford to live in the new developments coming into the area. A determination was

made to look into making the Dream Center an asset-based community development project. Using the property in this manner would provide a sustainable resource that can operate in perpetuity for the benefit of the community.¹⁰⁶ This also met the church's community and theological goals of providing good, affordable housing for people who need it, and at the same time providing a community economic development driver. It could also be a way to perform community outreach, evangelism, and thus meet the demands of changing ministry dynamics by addressing community needs.

The Mt. Zion Board of Directors, at its 1st Quarter 2018 meeting began exploring development of the subject property following the leading of the Holy Spirit, with the goal of advancing economic and community development, without initiating a church building fund drive to finance the development. The church would retain ownership in the property and lease it to the proposed Dream Center development project. A concept was created to develop a mixed-use, mixed-income project with 106 residential units, with 40 percent of the units' rental priced for workforce income tenants.¹⁰⁷ Space for the bank was also considered as a major tenant of the project. In keeping with our goal of African American community economic and community development, the developer selected by the Board to handle and oversee construction of the project was an African American firm.

Financing/Finance Committee

¹⁰⁶ Gary Paul Green and Anna Haines, *Asset Building & Community Development* (Los Angeles: Sage, 2016), 10, 13.

¹⁰⁷ Mazza, "Nashville Schools Officials in Talks to Trade Land". Tenants qualify for workforce housing if they make 60 percent to 120 percent of the Nashville area median income, \$74,900 in 2008 for a family of four.

A finance committee was appointed by the Board to vet all financial concerns and alternatives. The church at this time was undergoing extensive interior renovations at the Jefferson Street and Old Hickory Blvd. (OHB) locations, and the Board did not want to overextend the church's financial position with the project. I was appointed to the committee to handle the legal matters. The committee's purpose is to review the project's financial projections, the Church's financial capacity, proposed capital and lending structures, the legal and tax structure and considerations, and advise the full Board on recommendations regarding the project. After detailed consideration of the Dream Center's ownership and legal structure, capital structure, projected cash flow and reserves, demand for similar housing, retention of legal counsel to help structure the legal aspects, and TIF financing, the committee recommended to the Board that we proceed with the project.

The Dream Center will be an economic generator for the neighborhood. We can address the need for affordable housing, meet the demands and address the changing dynamics of the church and ministry, capitalize on the growth of the Nashville market, and perform community development and outreach. After our recommendation, the Board voted to proceed with the Dream Center project, contingent on obtaining the necessary financing to initiate construction.

Legal Aspects

Metro Government Requirements

The three parcel property will be consolidated under the Downtown Code through city approval to comply with city development ordinances and regulations. There are certain advantages to development under the Downtown Code, which was enacted to direct development under the Downtown Community Plan. One important advantage is that it provides for

coordination of public/private investments and regulations to support development and redevelopment. TIF is also available for Downtown Code developments.

Legal Matters

Upon recommendation of our attorneys, the Board decided to form a new 501(c)(3) Community Development Corporation (CDC) to manage the development. CDC's are tax-exempt, not-for-profit organizations authorized by Internal Revenue Code Section 501(c)(3). It will be an independent CDC, meaning it will not be in alliance with any other entities, but will be a corporate non-profit subsidiary of the Mt. Zion Baptist Church.

The 501(c)(3) is the preferred method for structuring this type of organization. It has the advantages of providing community benefits with limited liability to the founding organization. That is, any liability that the CDC may incur is limited to the CDC and the assets of that CDC. The entity allows Mt. Zion to operate in the community, and protects Mt Zion and its assets from liability. Other advantages of the CDC organizational structure are, tax exemption, "... risk management, efficiency, institutionalization, access to public/nonprofit funds, "spiritual integrity," and focused purpose, while deflecting the proselytizing critique and confirming the churches' commitment to their neighborhoods."¹⁰⁸ CDCs are community-based organizations (CBOs) that are the way organizations such as churches have utilized to initiate and operate community development projects. They help create power in the community by marshalling community people and assets. They provide continuity, a framework for the organization to fulfill its mission,

¹⁰⁸ Smith, *New Day Begun*, 216.

and stimulate empowerment by being incubators for public participation.¹⁰⁹ With the NBIC component, this project will also be an incubator for business development and jobs in the community.

Mt. Zion Community Development Corporation (CDC) Experience

Mt. Zion is not new to the arena of church involvement in economic and community development. We already have an affiliated CDC, the New Level CDC. New Level was formed to promote home ownership in the Nashville community by providing education and expertise to help first time homebuyers achieve homeownership.

Black church affiliated CDCs, as opposed to electoral participation, are a major strategy used by urban Blacks to alter the physical and economic conditions of their communities.¹¹⁰ Several other African American churches with large congregations have independently chartered CDCs: Abyssinian Baptist Church, Allen African Methodist Episcopal Church, Bridge Street African Wesleyan Methodist Episcopal Church, Canaan Baptist Church of Christ, and Concord Baptist Church of Christ.¹¹¹ The new CDC being formed for this project will be separate from New Level, as it has a different mission. It will also be religious and charitable in nature, but it will also have a different emphasis – community benefit and economic development, instead of new home buying advice and assistance.

As of this juncture, the Dream Center Project is coming closer to formal organization as a non-profit CDC enterprise. Once the 501(c)(3) status is granted, we will be able to proceed

¹⁰⁹ Green, Haines, *Asset Building & Community Development*, 111.

¹¹⁰ Smith, *New Day Begun*, 216.

¹¹¹ *Ibid.*, 223-224.

towards obtaining the necessary financing. After formation of the new non-profit, the overall board will proceed with obtaining financing of the project.

Capital Structure

The total estimated cost of the Dream Center project is \$36 million dollars. The capital funds will be raised in two stacks, the HUD stack, Exhibit 30 and the Commercial stack, Exhibit 31. (Details of the amounts of funds raised in each stack are not included due to the confidentiality of this information.)

The reason for the different capital stacks is because the U.S. Department of Housing and Urban Development (HUD), can finance the residential portion of the project, but cannot finance the commercial portion, which will house the bank and other commercial entities. We will have to enter the commercial lending market for the commercial parts of the project.

Conclusion

Measuring Impact

The Dream Center has various components, each with their own distinct purpose, goals, objectives, operations, people, controls, and outcomes. Therefore, the different components will each have a different impact. Each component will accordingly need to be evaluated and assessed separately. This is a project that will extend out into the long-term future. One of the measurables “identif(ies) some of the significant factors that point in the direction of long-term change, as well as the activities that need to occur for such change to eventuate.”¹¹² Thus, the tracking method is purposed for analysis in a method that tracks the success of this project in effecting positive change into the future.

¹¹² Kathleen A. Cahalan, *Projects That Matter: Successful Planning & Evaluation for Religious Organizations*. (Lanham, MD: Alban Institute), 2003, 17.

One measure of success moving forward will be our ability to finance the project. We have faith that God will provide all that is needed to initiate and complete construction of each phase, and fully lease the apartment units. These will be measurable successes. Once completed, and the apartment tenants, bank, and the NBIC move in, we will be well on our way to building the Kingdom of God by improving the community. Long term measurements of how the Dream Center is performing will be the number of jobs generated by the project, the ability to generate revenue sufficient to pay off the debt incurred and also contribute to other community benefit efforts, reduction of crime, and the ability of the development to stem the tide of gentrification that is overtaking the area.

Desired Outcomes

Jesus wants us to live abundant lives.¹¹³ While many gains were won during the civil rights movement, abundant living remains elusive for many people of color. Many of the same issues that were the impetus for the movement, inequality, poverty, unemployment, discrimination, substandard housing, poor health, and poor education, chronically remain. Just as the black church was the origin and champion of the movement, it must again pick up the banner and work to improve these chronic issues. The Dream Center is our church's effort to lead in this new movement. Mt. Zion advocates for racial unity. Our goal is to help all people live abundant lives, to help realize Dr. King's vision of a beloved community, where people love and regard each other as the image of God, and "would judge persons not by the color of their skin, but on the content of their character."¹¹⁴ But, we are not there yet. With the conception of the Dream Center, the church is leading in making an impact in improving the community, because it is where African-

¹¹³ John 10:10.

¹¹⁴ Ansbro, *Martin Luther King, Jr., 187*.

Americans come together and pool their resources, for the advancement of the Kingdom. With this project, the church goes beyond a “dry as dust” religiosity that just extolls the virtues of heaven, and actually addresses the social conditions that “cause men an earthly hell.”¹¹⁵ We also intend that this is the beginning of what will be other community-uplifting projects. Our goal is also for this project to be a model for other churches to follow and take action to move out of their four walls into the community to improve it and make a difference.

The community improvements from the Dream Center will help break down the economic walls of separation that keep people from opportunities to be productive members of society. The housing provided by the development will provide people the ability to live in the community that they desire, in homes that are decent and affordable. This project can help transform Nashville into the city, the beloved community, that God would have it to be.

¹¹⁵ King, 1963, Why We Can't Wait, In *A Testament of Hope*, ed. Washington, 539.

EXHIBITS

Cost Burdened Renters

by Census Tract &
and Council District

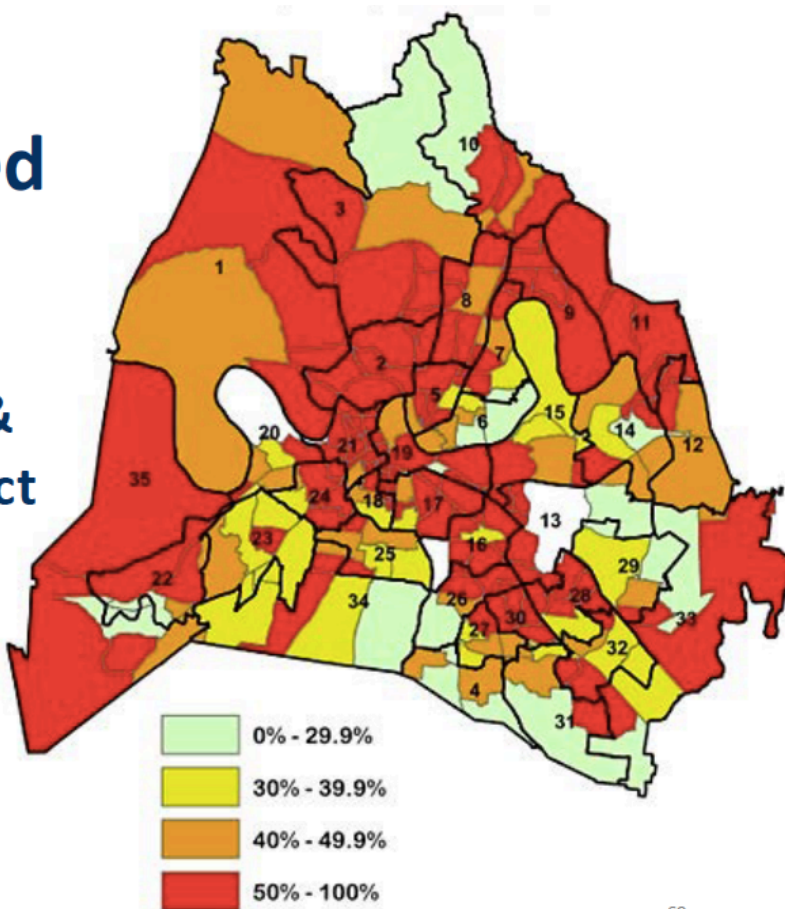
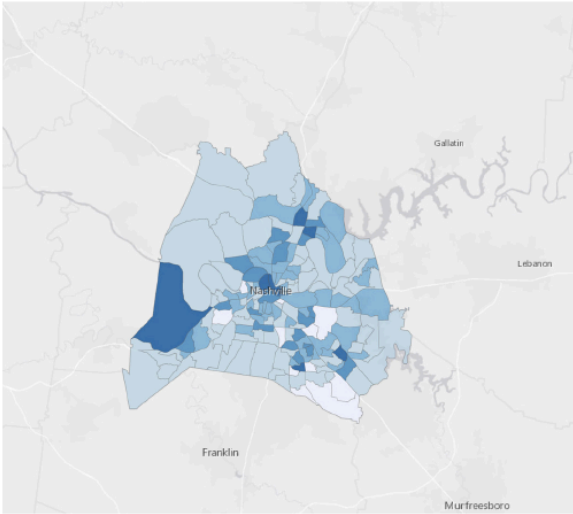


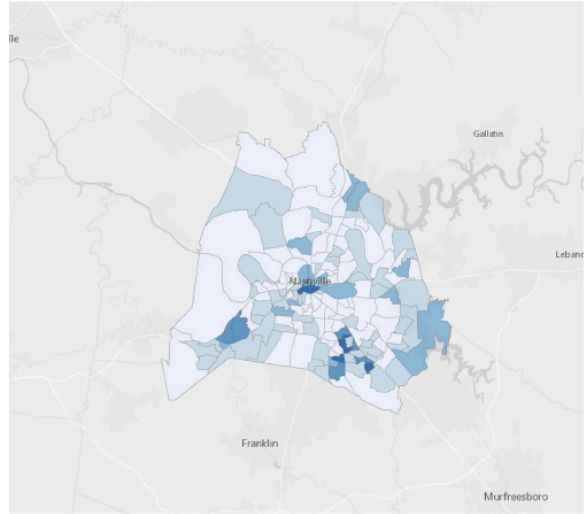
Exhibit 1

· DARKEST SHADE OF BLUE INDICATES GREATEST NEED BY INCOME CATEGORY

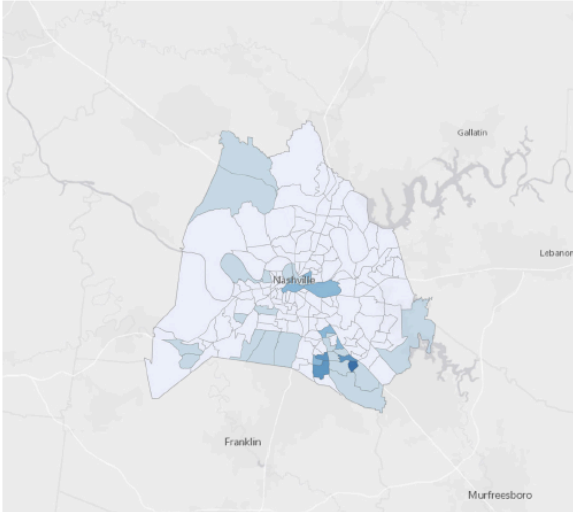
Renter Supply-Demand Gap (<30% MHI) 2015



Renter Supply-Demand Gap (30 - 60% MHI) 2015



Renter Supply-Demand Gap (60 - 80% MHI) 2015



Renter Supply-Demand Gap (80 - 120% MHI) 2015

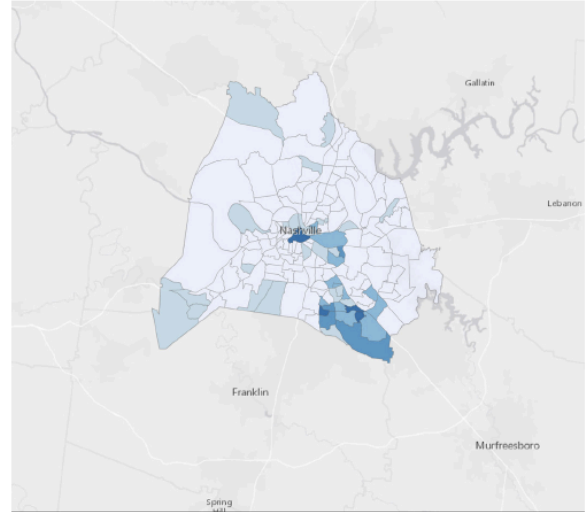


Exhibit 2

Table H-2: Income Needed to Rent a 2-Bedroom Unit
Nashville-Davidson–Murfreesboro–Franklin HUD Fair Market Area, 2016

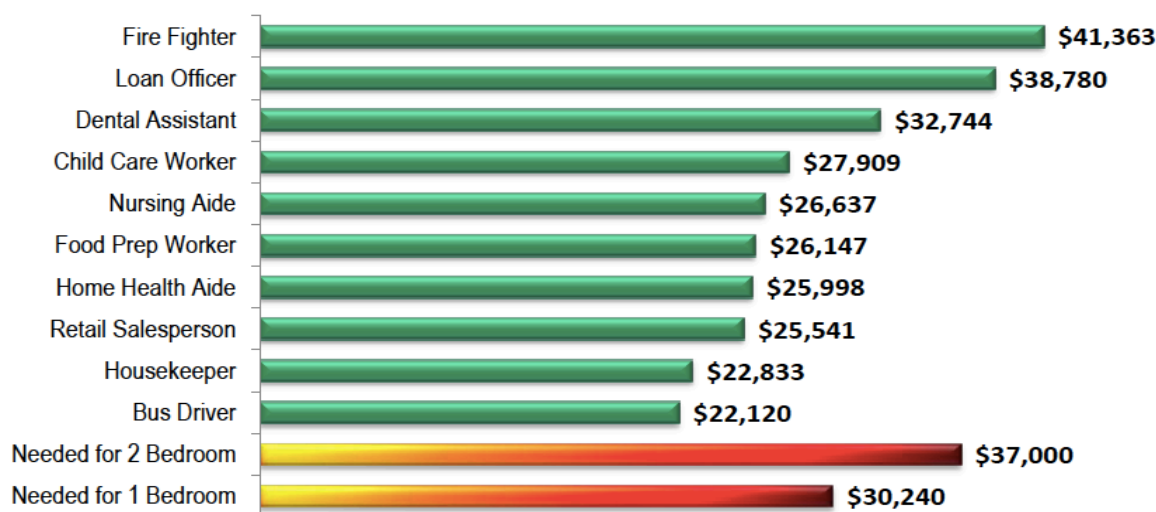
2016 FAIR MARKET RENT	\$925
Hourly Wage Needed	\$17.79
Annual Income Needed	\$37,000
Full-Time Jobs Needed	2.5
30% of AMI	\$20,550
Affordable Rent at 30% AMI	\$514

AMI = Area Median Income – Nashville MSA - \$60,030¹¹⁶

Exhibit 3

Chart H-18 shows the median rental cost of a 1- and 2-bedroom apartment and the median area wages for the same jobs as in Chart H-17 above.

Chart H-18: Median Rental Cost and Median Salaries for Various Jobs
Nashville MSA, 2016



Source: Paycheck-To-Paycheck

Link: <https://www.nhc.org/paycheck-to-paycheck/>

Exhibit 4

¹¹⁶ "Nashville-Davidson--Murfreesboro--Franklin, TN Metro Area," Data USA, 2016, , accessed April 02, 2019, <https://datausa.io/profile/geo/nashville-davidson-murfreesboro-franklin-tn-metro-area/>.

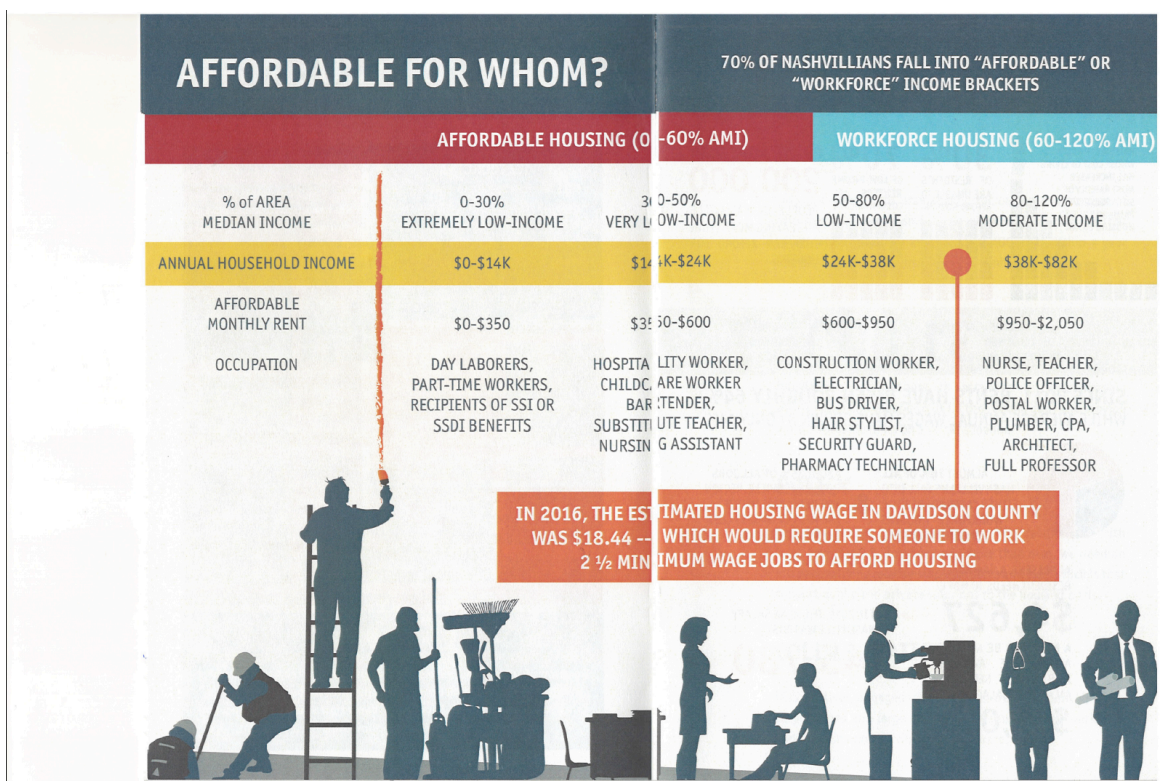


Exhibit 5

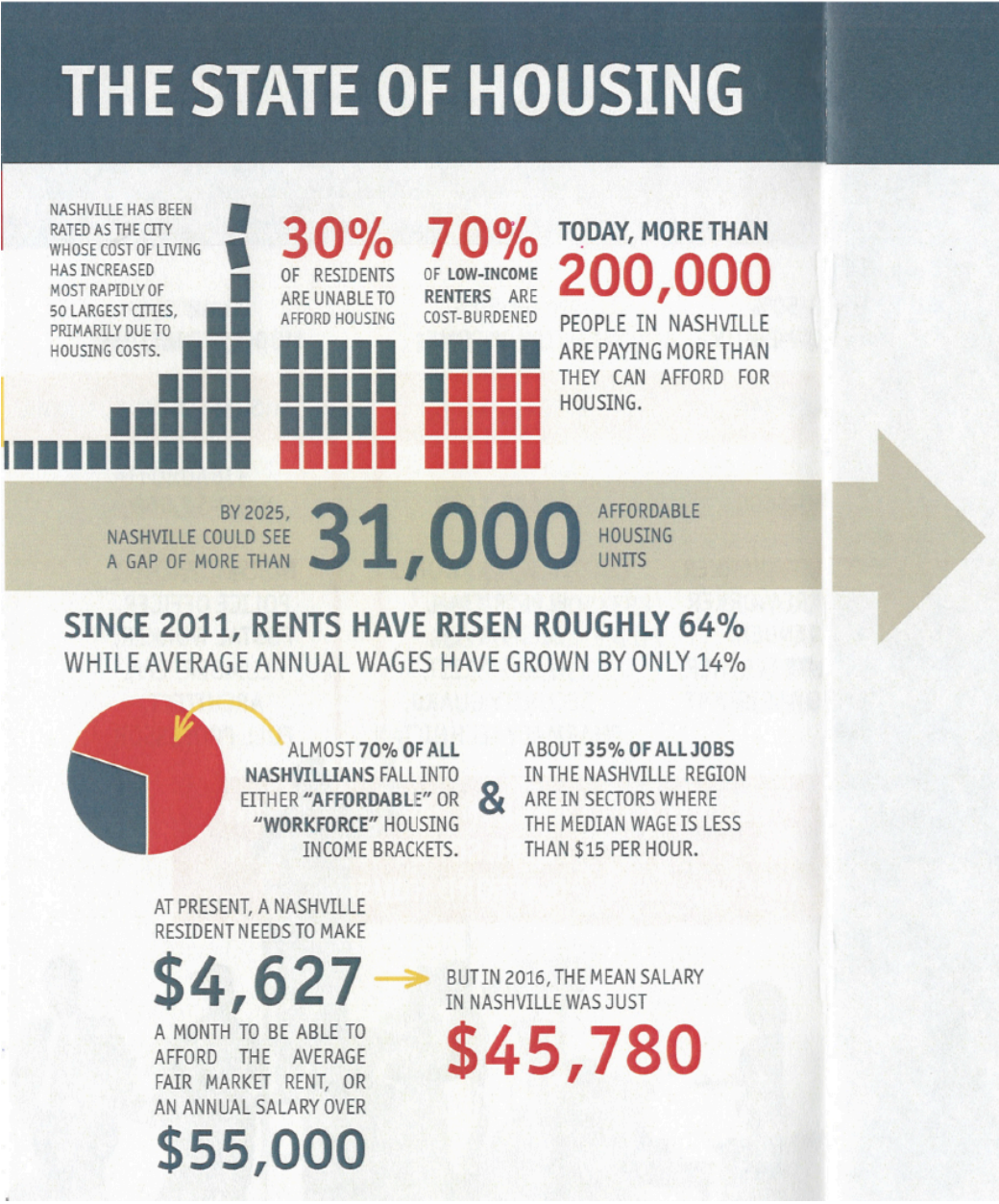
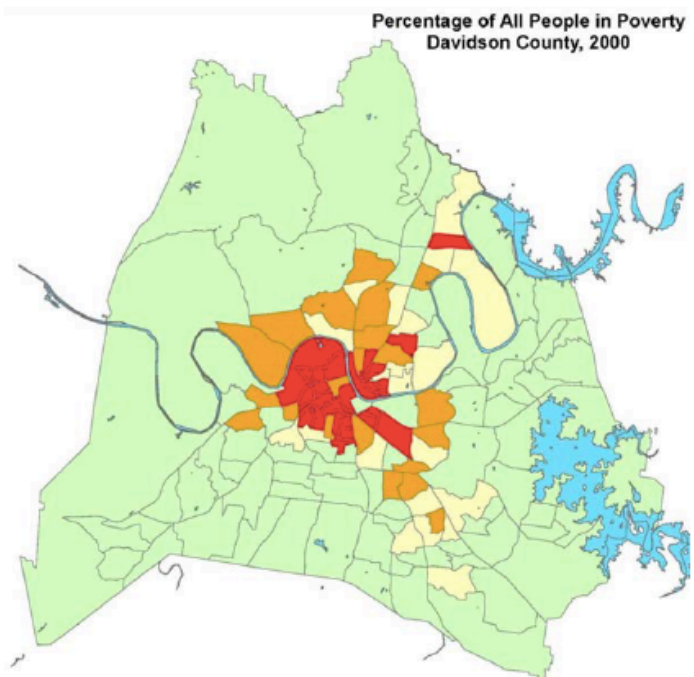


Exhibit 6



Poverty Comparison Maps

These maps compare poverty by Census Tract in 2000 with poverty for 2010-2014, based on data from the U.S. Census Bureau. (Davidson County has 161 Census Tracts.)

Areas in red have more than 20% of the residents in those census tracts who lived in poverty.

- 0.2% - 9.9%
- 10% - 14.9%
- 15% - 19.9%
- 20% - 100%

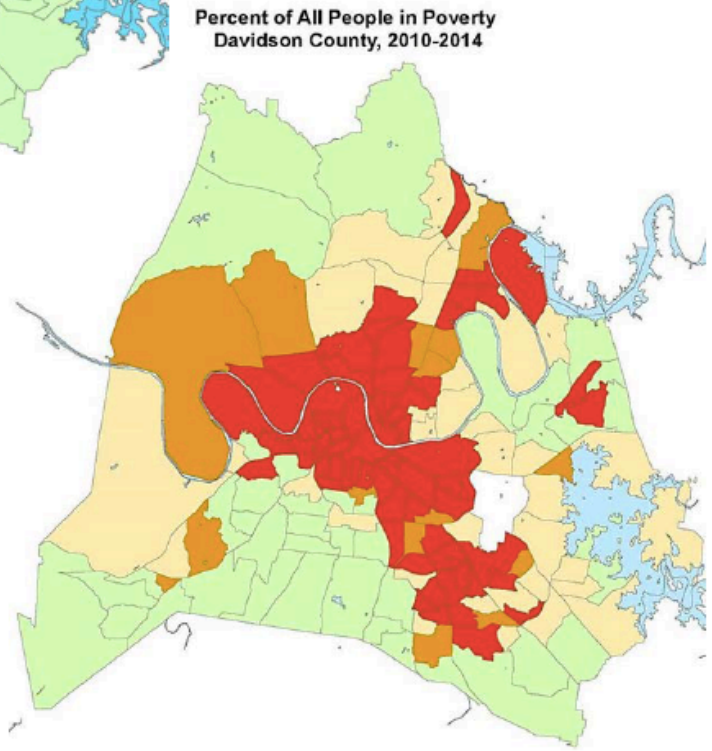
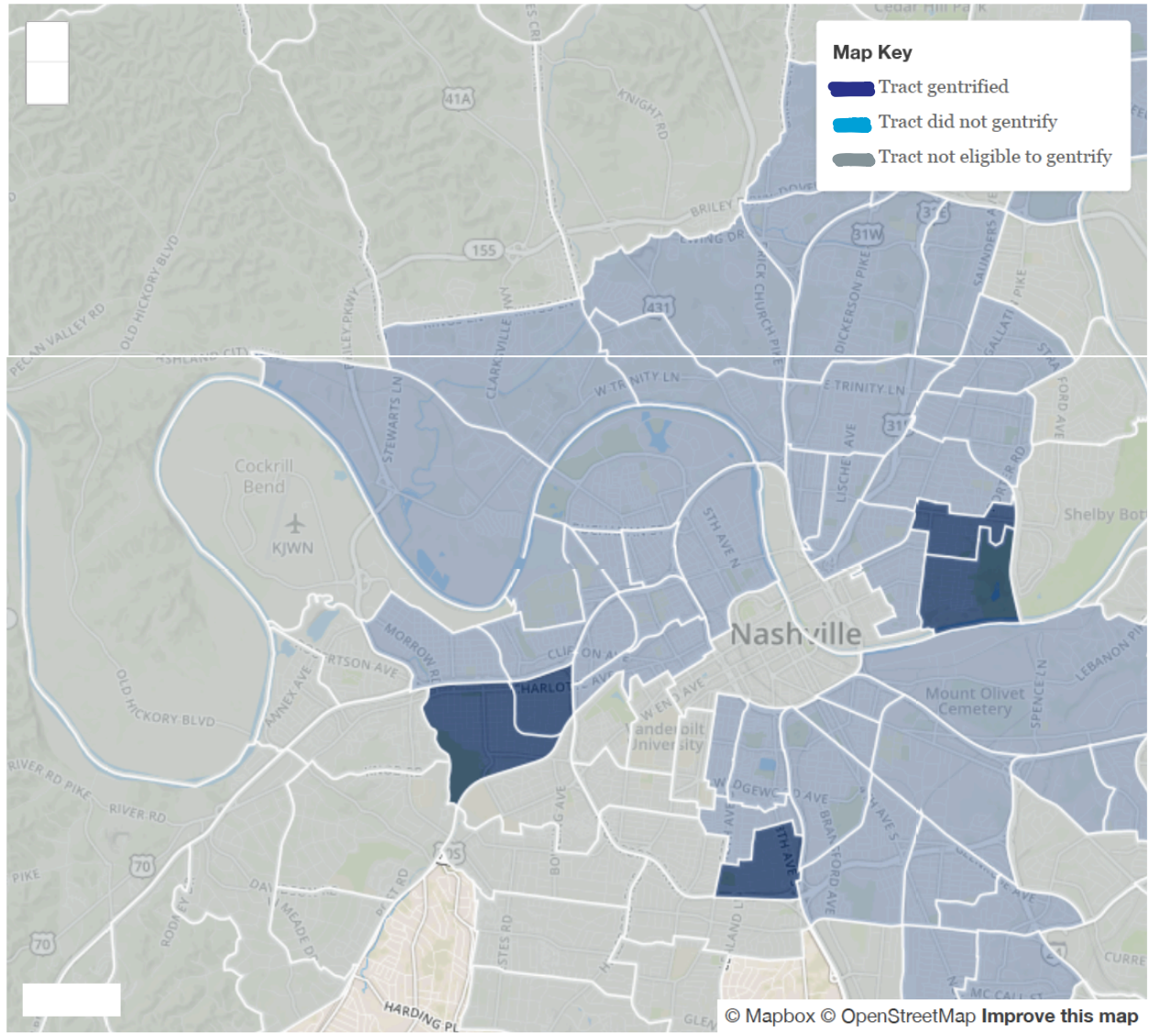


Exhibit 7

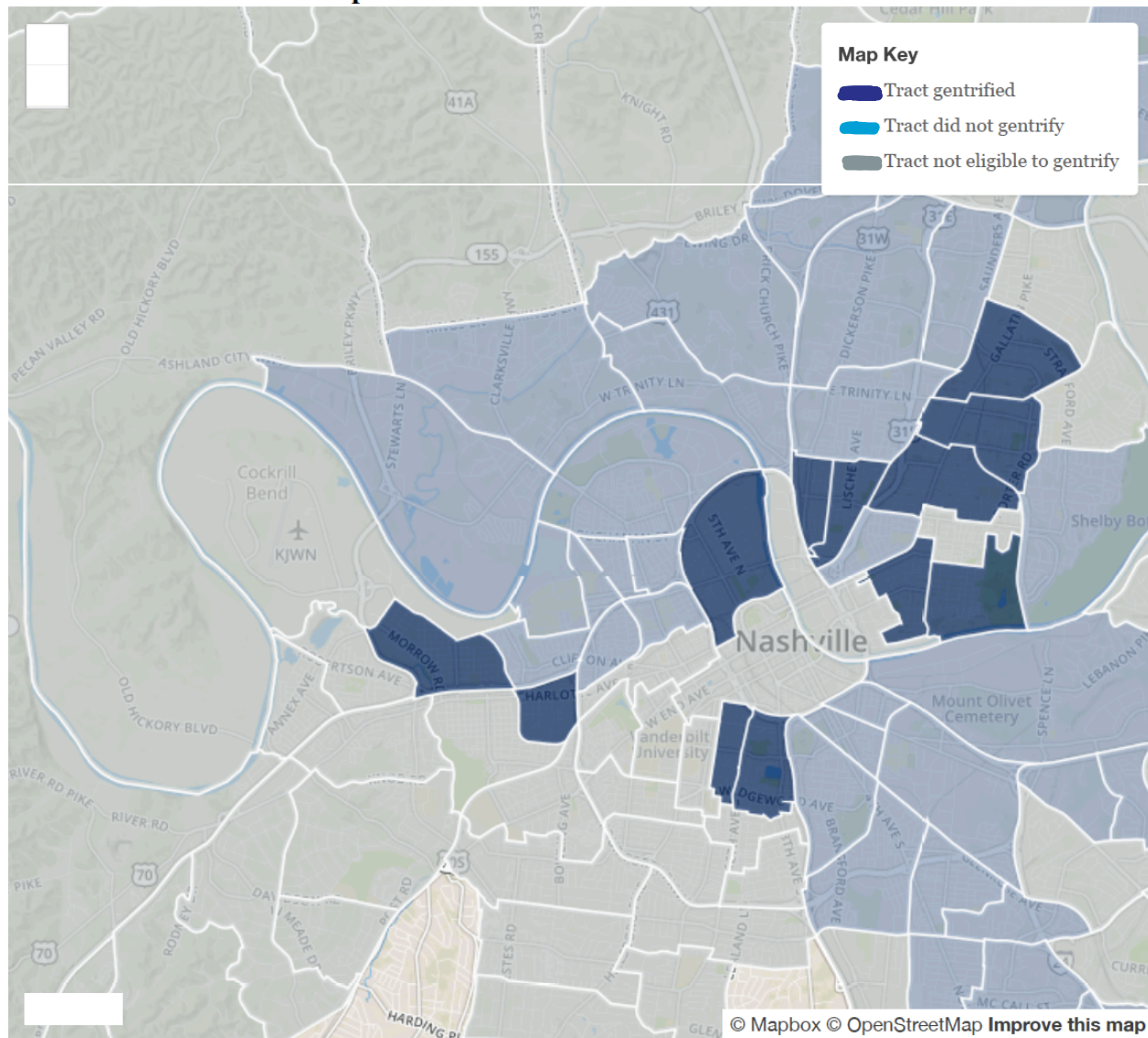
Nashville Gentrification Map: 1990 Census - 2000 Census



NOTE: Data shown correspond to current tract boundaries, which may have changed from prior Census years. Estimates are from the [US2010 Longitudinal Tract Data Base](#) project of the Russell Sage Foundation and Brown University.

Exhibit 8, Map A

Nashville Gentrification Map: 2000 Census - Present



NOTE: Data shown correspond to current tract boundaries, which may have changed from prior Census years. Figures are calculations from 2009-2013 American Community Survey estimates.

Exhibit 8, Map B

The following table summarizes the extent to which neighborhoods in Nashville gentrified:

	Share of Eligible Tracts Gentrifying	Tracts Gentrifying	Did Not Gentrify	Not Eligible to Gentrify	Total Census Tracts
Since 2000	21.1%	12	45	96	153
1990-2000	11.8%	6	45	102	153

Source: Governing analysis of [2009-2013 American Community Survey](#), [US2010 Longitudinal Tract Data Base](#)

Gentrifying Census Tracts: These lower-income Census tracts experienced significant growth in both home values and educational attainment. To be eligible to gentrify, a tract's median household income and median home value needed to fall within the bottom 40th percentile of all tracts within a metro area at the beginning of the decade. Tracts considered to have gentrified recorded increases in the top third percentile for both inflation-adjusted median home values and percentage of adults with bachelors' degrees.

Tracts Not Gentrifying: These Census tracts met eligibility criteria, but did not experience enough growth in educational attainment and median home values relative to other tracts within a metro area to have gentrified.

Not Eligible Tracts: These tracts, typically middle and upper-income neighborhoods, did not meet the initial criteria for gentrification. To be eligible to gentrify, a tract's median household income and median home value both needed to be in the bottom 40th percentile of all tracts within a metro area at the start of a decade. Tracts with less than 500 residents or missing data were also considered not eligible.

Exhibit 9 - Gentrification Table & Explanations

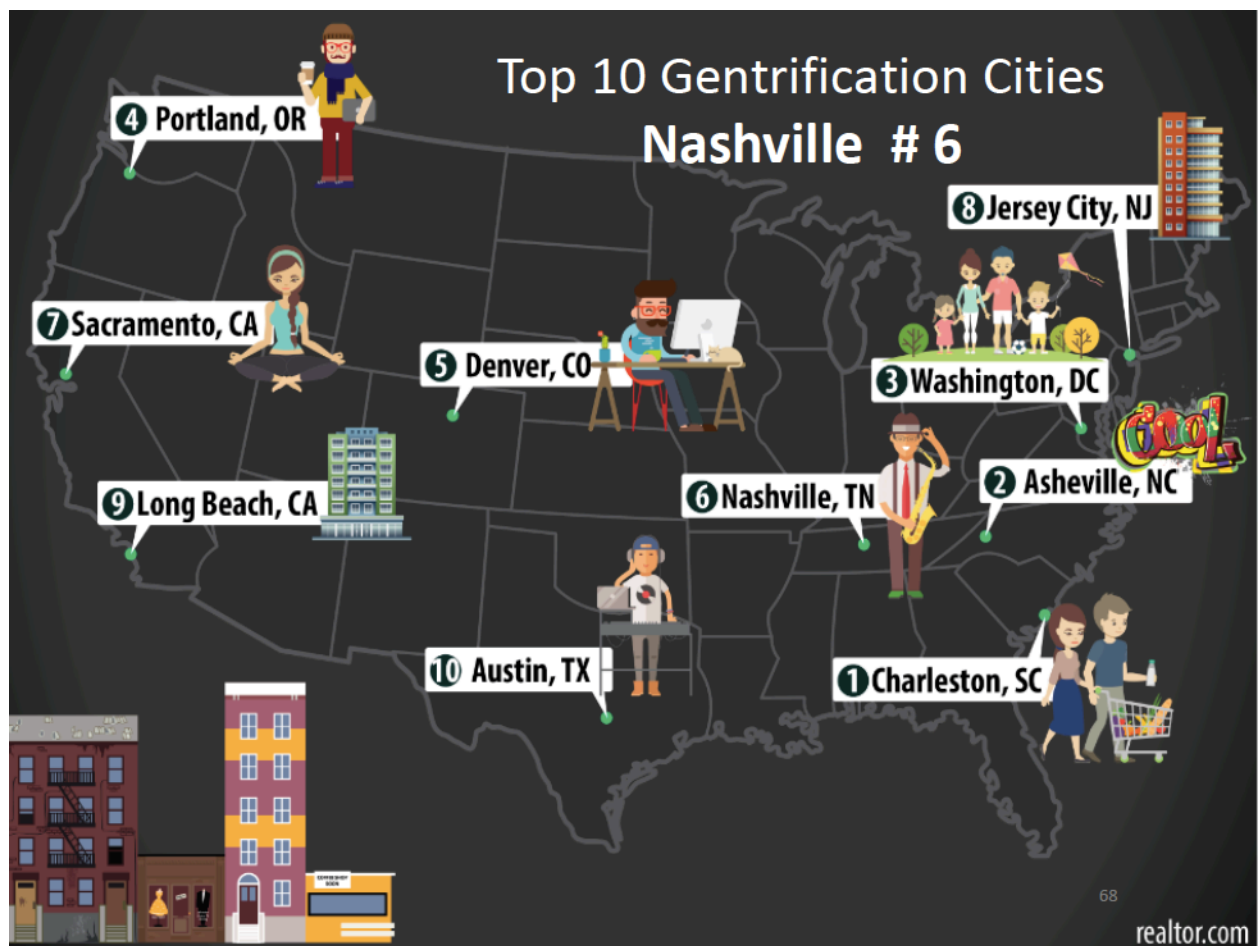
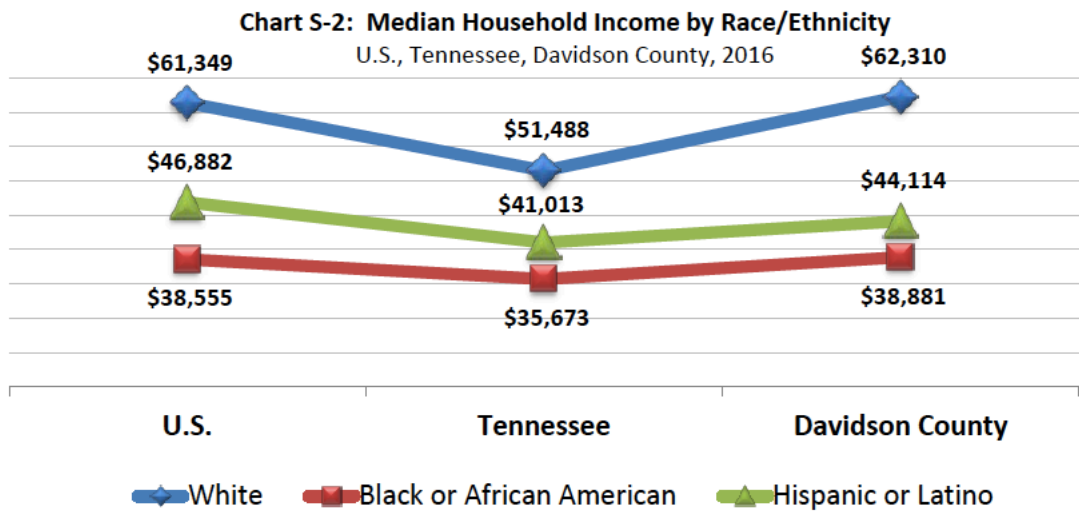


Exhibit 10

Chart S-2 shows that median household income varies dramatically by race and ethnicity. The data is shown for the White and Black or African American race and for Hispanic/Latino ethnicity. Other races are not shown because they comprised less than 3% of Davidson County households.

The White population's median household income was noticeably higher than for the Black/African American race and the Hispanic/Latino ethnicity, in Davidson County, Tennessee and the U.S. The greatest difference was reported for Davidson County, where the Black or African American population's income was 62.4% of the White population's median household income, a difference of \$23,429 in 2016. The Hispanic or Latino population's median household income was 70.8% of the median household income for the White population.



Source: 2016 American Community Survey

Exhibit 11

The map at right shows an uneven distribution of median household income across Davison County.

The census tracts shown in red have median incomes less than \$30,000 per year, compared to the darkest green ones with median household incomes of at least \$100,000.

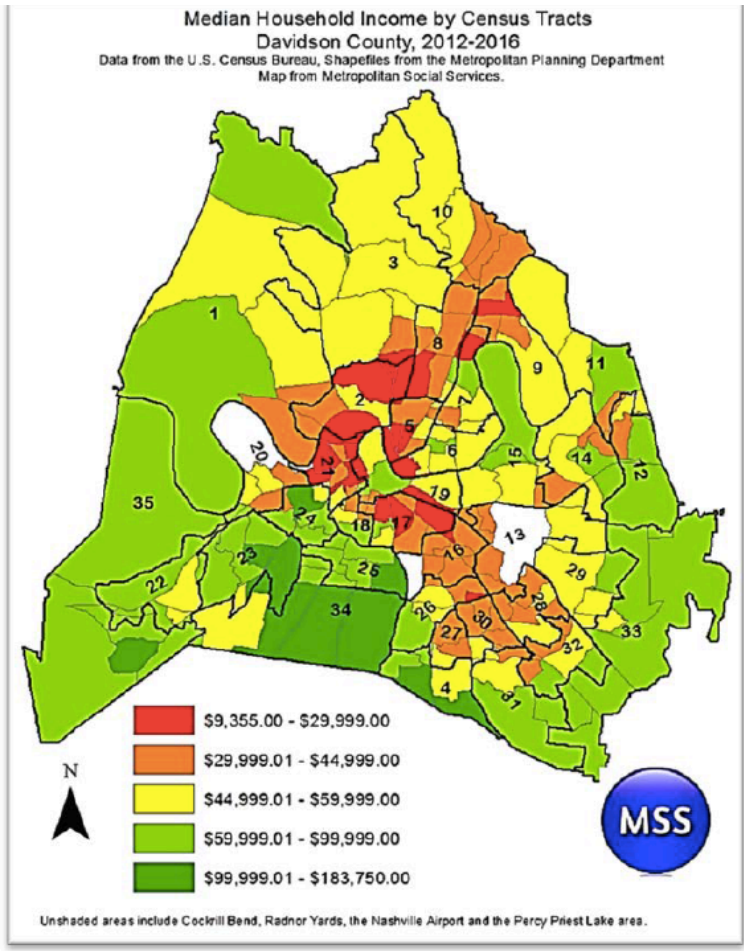


Exhibit 12

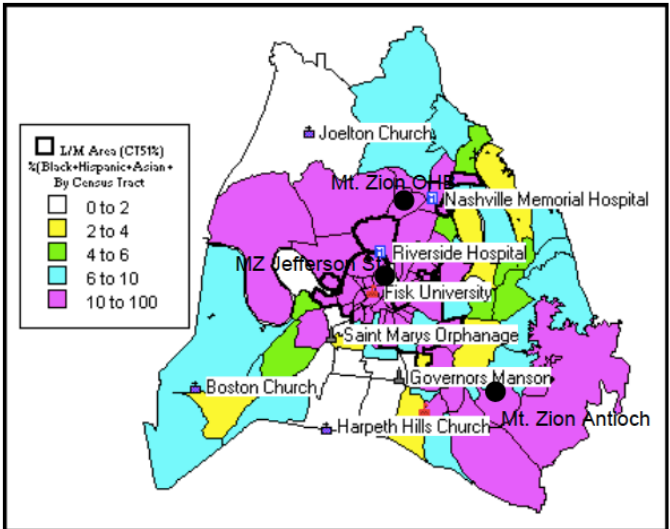
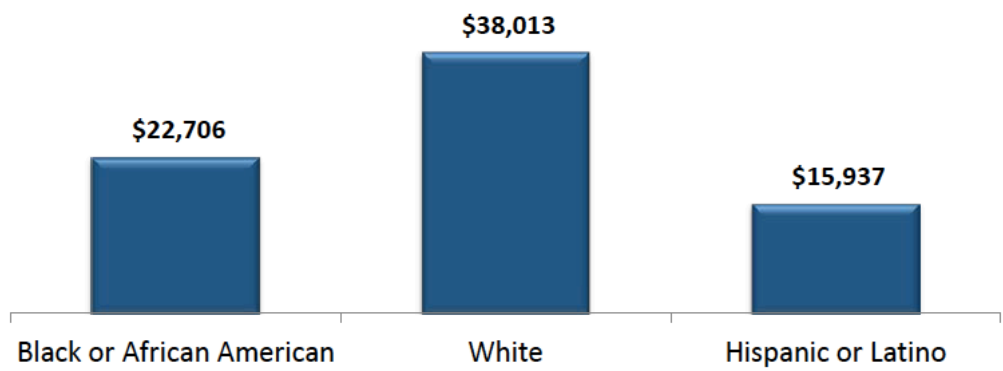


Exhibit 13 - Low to moderate income areas in Nashville, with the percentage of people of color residing in those areas, with the three Mt. Zion locations.

In chart S-5 for per capita income for Davidson County in 2016, a significant difference is shown by race and ethnicity. The per capita income for the Black or African American population is 59.3% of the per capita income for the White population, and the Hispanic or Latino per capita income is 42.2% of the per capita income for the White population. This pattern is also reflected in Chart S-2 for median household income. Only Black or African American and White are used because these two races comprise more than 92% of Davidson County's population.

Chart S-5: Per Capita Income by Race/Ethnicity
Davidson County, 2016



Source: 2016 American Community Survey

Exhibit 14

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

Exhibit 15

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

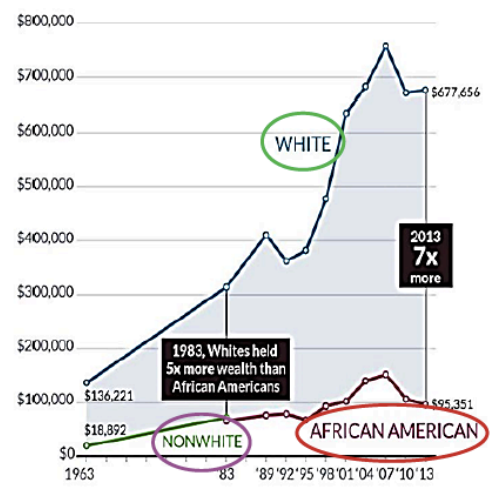


Exhibit 16

In Nashville,



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

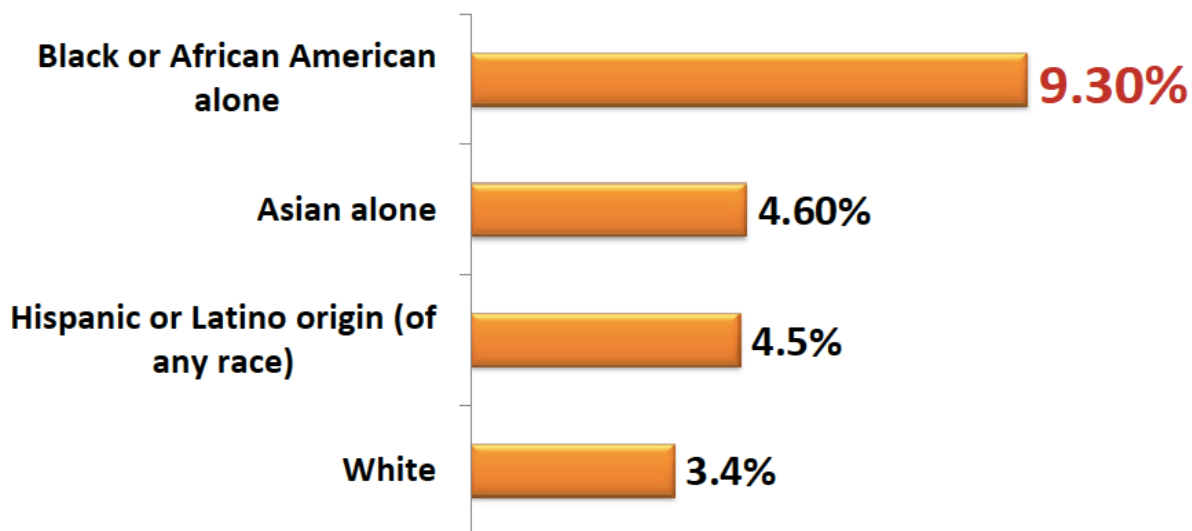


Exhibit 17

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

Exhibit 18



A contract asks for "Negro workers." Under a leasing system, African-American convicts were forced to work after slavery ended. Convict leasing flourished across Southern states into the 20th century. PHOTOS BY MONICA RHOR/USA TODAY

Exhibit 19

Race/Ethnicity of Incarcerated

Male Prison (Federal and State) Population 2014

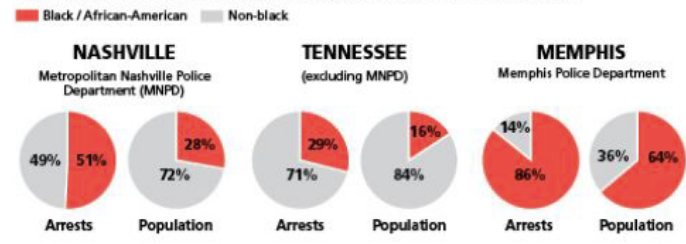
(% Incarcerated) (% US Population)

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

Exhibit 20

Racial disparities in police arrest rates

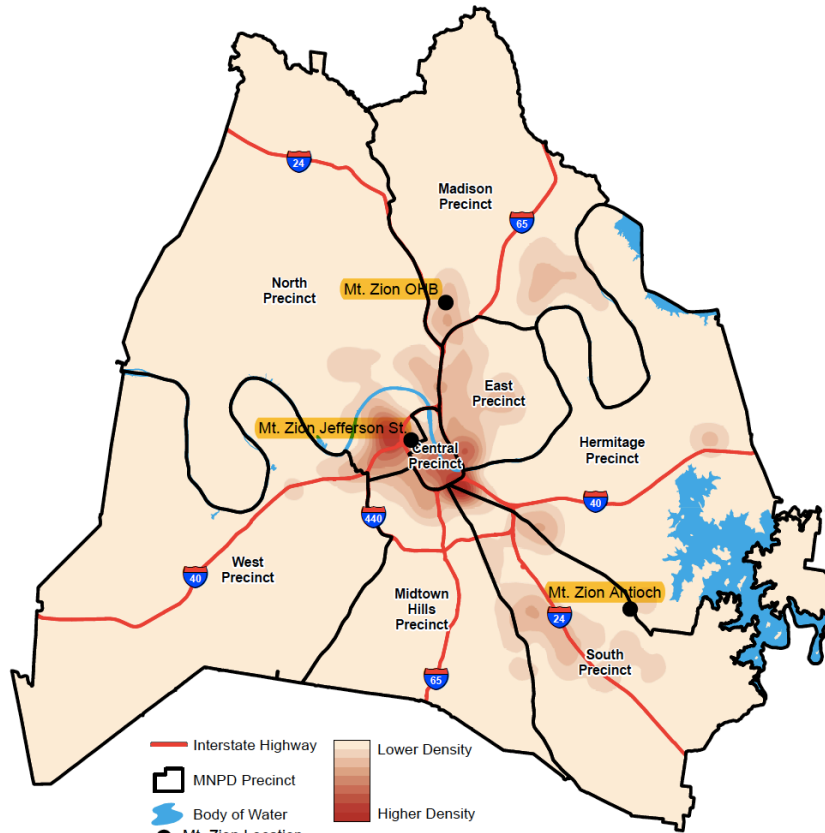
How do arrests of African-Americans compare to their share of the general population?
2014 numbers show that Nashville has a larger gap than the rest of the state.



Sources: Tennessee Bureau of Investigation, Tennessee Incident Based Reporting System; FBI Uniform Crime Reporting Program; U.S. Census Bureau population estimates

Exhibit 21

MNPD Violent Crime Incidents Density
1/1/2015 - 12/31/2015

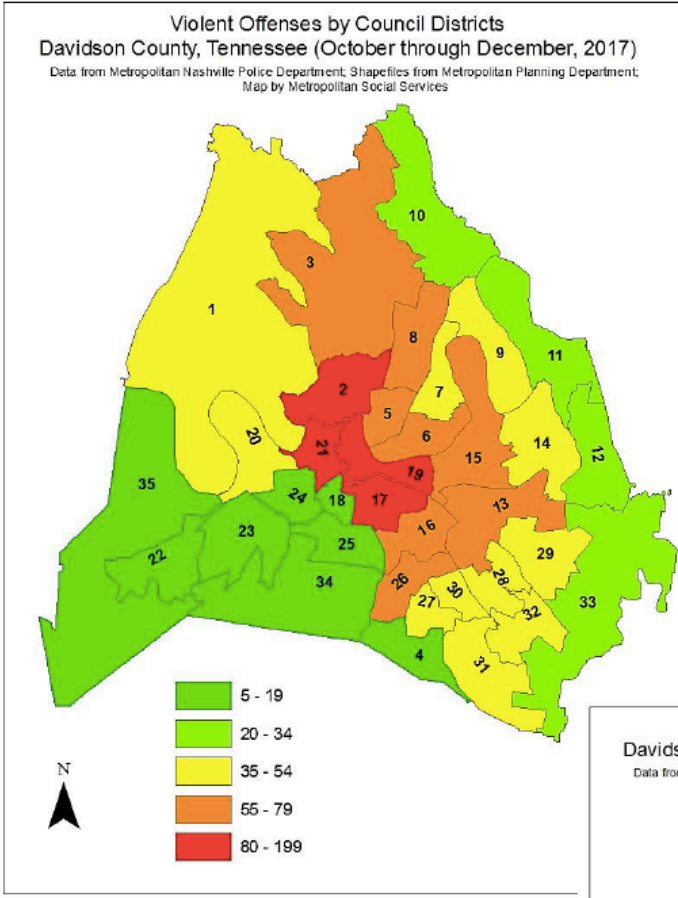


Victim and Suspect Counts, Violent Crime Incidents Reported 1/1/2015 - 12/31/2015

	Total	White	Black	Race Other	Race Unk	% White	% Black	% Race Other	% Race Unk	Male	Female	Sex Unk	% Male	% Female	% Sex Unk
Victims	7,519	3,438	3,752	66	263	45.7%	49.9%	0.9%	3.5%	4,069	3,255	195	54.1%	43.3%	2.6%
Suspects	9,808	2,495	6,444	52	817	25.4%	65.7%	0.5%	8.3%	7,508	1,764	536	76.5%	18.0%	5.5%

Sourced from MNPD ARMS on 10/18/2016. This report is intended to be a management and planning tool and does not reflect the official counts for the department. Incident counts sourced from incident reports using Uniform Crime Reporting definitions and reporting guidelines, based on the date when the crime was reported. Calls for Service only include calls initiated by the citizenry. *Backup* and *Disregard* calls are excluded. Vehicle Stops sourced from MNPD's Vehicle Stop (Form 252) Database.

Exhibit 22 - Metro Police map showing areas where violent crime is concentrated.



Violent and Property Incidents and Total Calls for Services

The Metropolitan Nashville Police Department (MNP) provides an array of data and statistical material that is used as a management and strategic planning tool. MNP regularly updates data and provides it to the public.

The top map shows the number of violent incidents from October 1 through December 31, 2017.

The bottom map shows the number of property incidents from October 1 through December 31, 2017.

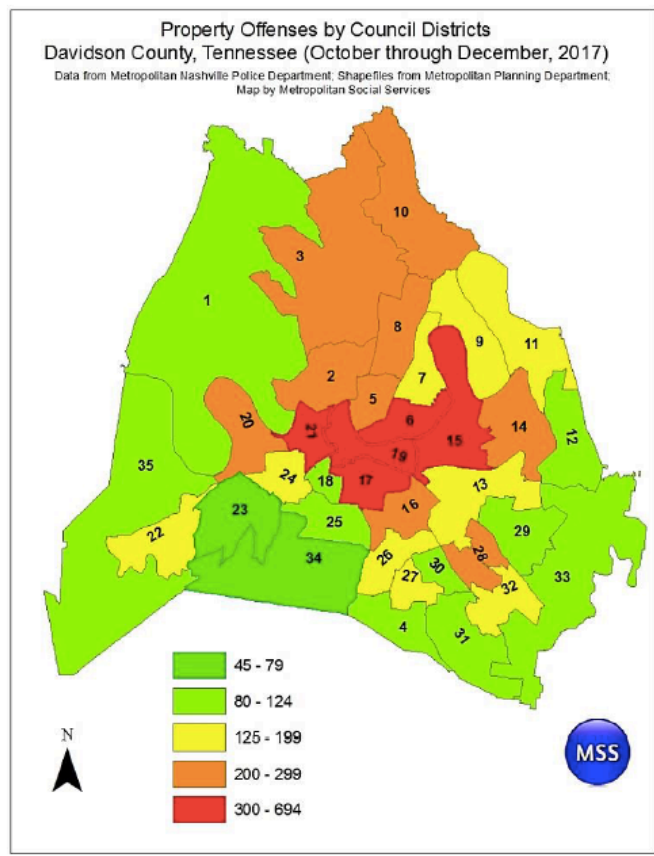


Exhibit 23



UCR Part I Incidents
Summarized by Council District
Report Period: 10/1/2017 - 12/31/2017

METROPOLITAN POLICE DEPARTMENT
of Nashville and Davidson County

Council District	UCR Part I Incidents						Calls for Service (CFS)	
	Violent Offenses	Percent of County Total Violent Offenses	Property Offenses	Percent of County Total Property Offenses	Total UCR Part I Offenses	Percent of County Total UCR Part I Offenses	Total CFS	Percent of Total CFS
01	48	2.7 %	105	1.6 %	153	1.8 %	3,096	1.3 %
02	132	7.4 %	220	3.3 %	352	4.1 %	9,420	3.9 %
03	76	4.3 %	253	3.8 %	329	3.9 %	4,868	2.0 %
04	12	0.7 %	80	1.2 %	92	1.1 %	1,899	0.8 %
05	55	3.1 %	223	3.3 %	278	3.3 %	11,514	4.8 %
06	74	4.2 %	330	4.9 %	404	4.8 %	11,257	4.7 %
07	47	2.6 %	175	2.6 %	222	2.6 %	5,628	2.3 %
08	72	4.0 %	201	3.0 %	273	3.2 %	9,695	4.0 %
09	50	2.8 %	141	2.1 %	191	2.3 %	5,648	2.3 %
10	30	1.7 %	222	3.3 %	252	3.0 %	5,565	2.3 %
11	20	1.1 %	154	2.3 %	174	2.1 %	4,417	1.8 %
12	22	1.2 %	110	1.6 %	132	1.6 %	2,787	1.2 %
13	79	4.4 %	167	2.5 %	246	2.9 %	7,507	3.1 %
14	45	2.5 %	202	3.0 %	247	2.9 %	5,460	2.3 %
15	55	3.1 %	376	5.6 %	431	5.1 %	8,669	3.6 %
16	61	3.4 %	239	3.6 %	300	3.5 %	7,316	3.0 %
17	89	5.0 %	389	5.8 %	478	5.6 %	12,238	5.1 %
18	6	0.3 %	88	1.3 %	94	1.1 %	3,253	1.3 %
19	199	11.2 %	694	10.3 %	893	10.5 %	38,690	16.0 %
20	38	2.1 %	221	3.3 %	259	3.1 %	7,516	3.1 %
21	155	8.7 %	372	5.5 %	527	6.2 %	13,130	5.4 %
22	11	0.6 %	125	1.9 %	136	1.6 %	4,913	2.0 %
23	10	0.6 %	45	0.7 %	55	0.6 %	2,953	1.2 %
24	10	0.6 %	143	2.1 %	153	1.8 %	7,489	3.1 %
25	7	0.4 %	116	1.7 %	123	1.4 %	3,323	1.4 %
26	61	3.4 %	172	2.6 %	233	2.7 %	5,612	2.3 %
27	53	3.0 %	130	1.9 %	183	2.2 %	3,363	1.4 %
28	54	3.0 %	207	3.1 %	261	3.1 %	3,882	1.6 %
29	48	2.7 %	111	1.7 %	159	1.9 %	3,711	1.5 %
30	41	2.3 %	114	1.7 %	155	1.8 %	3,898	1.6 %
31	37	2.1 %	124	1.8 %	161	1.9 %	2,624	1.1 %
32	40	2.2 %	169	2.5 %	209	2.5 %	4,290	1.8 %
33	23	1.3 %	87	1.3 %	110	1.3 %	2,828	1.2 %
34	8	0.4 %	70	1.0 %	78	0.9 %	3,079	1.3 %
35	5	0.3 %	103	1.5 %	108	1.3 %	4,131	1.7 %
Unknown	7	0.4 %	29	0.4 %	36	0.4 %	6,207	2.6 %
Total	1,780	100.0 %	6,707	100.0 %	8,487	100.0 %	241,876	100.0 %

Sourced from MNPD ARMS on 1/5/2018 9:16:48 AM. Incident and victim counts sourced from incident reports using UCR definitions and reporting guidelines, based on report date. CFS report only includes calls with ten codes 10 through 90, 93, 96 and all thousand codes. Includes all disposition codes. This report is intended to be a management and planning tool and does not reflect official counts for the department. Council District boundaries do not overlay precisely with the geographic reporting areas designed by the MNPD. Preliminary offense classifications are based upon initial information provided to the MNPD by the reporting parties, complainants, and witnesses. However based on the nature of policing, preliminary offense classifications may change at a later date based upon further investigation.

<https://www.nashville.gov/Police-Department/Executive-Services/Strategic-Development/Crime-Analysis/Reports.aspx>

Exhibit 24

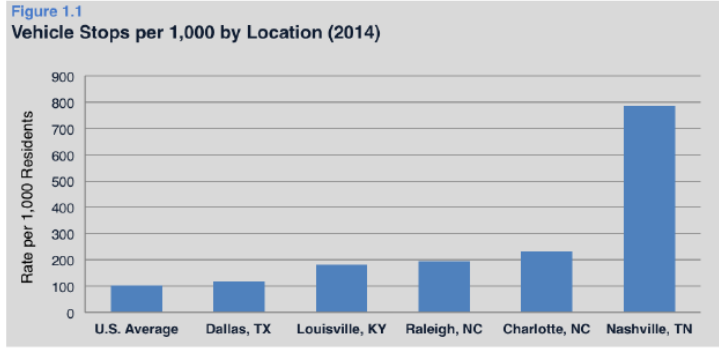
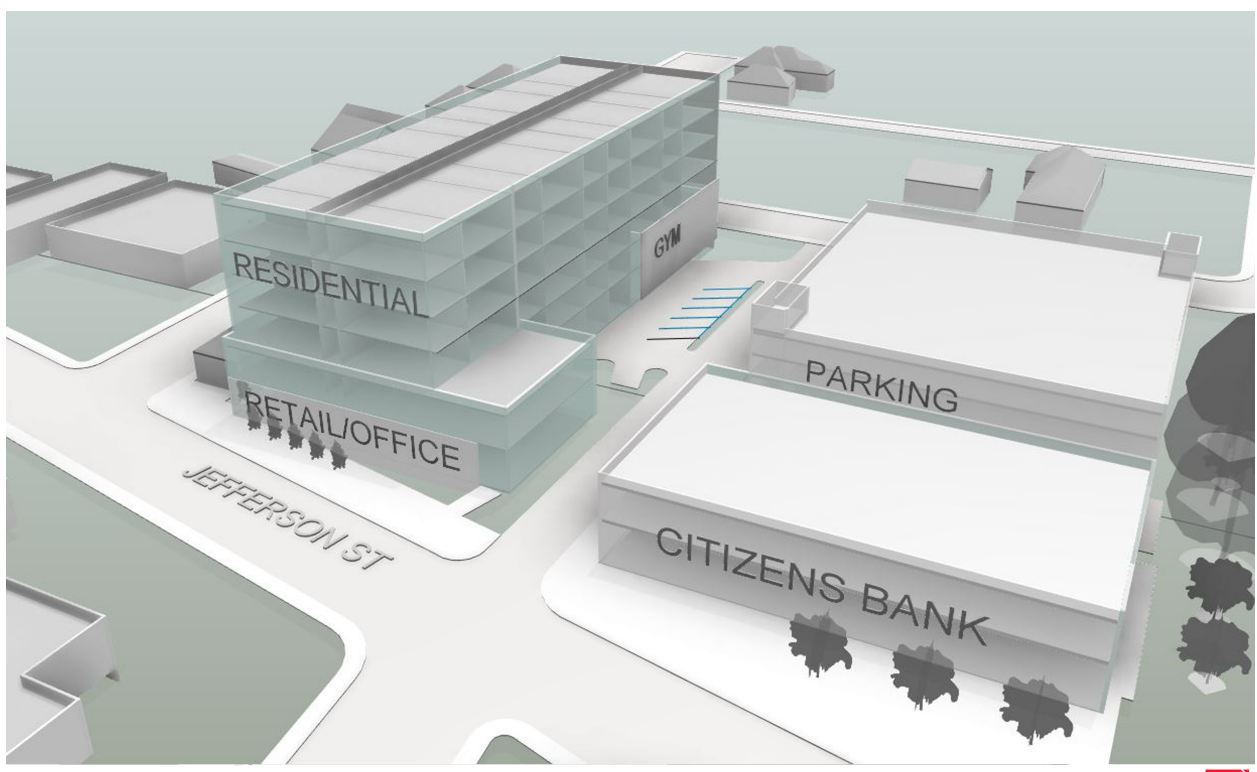


Exhibit 25



DREAM CENTER OVERALL MASSING



Exhibit 26

Source: Frank Stanton Developers



Exhibit 27

Source: Elder James G. Davis' Private Collection

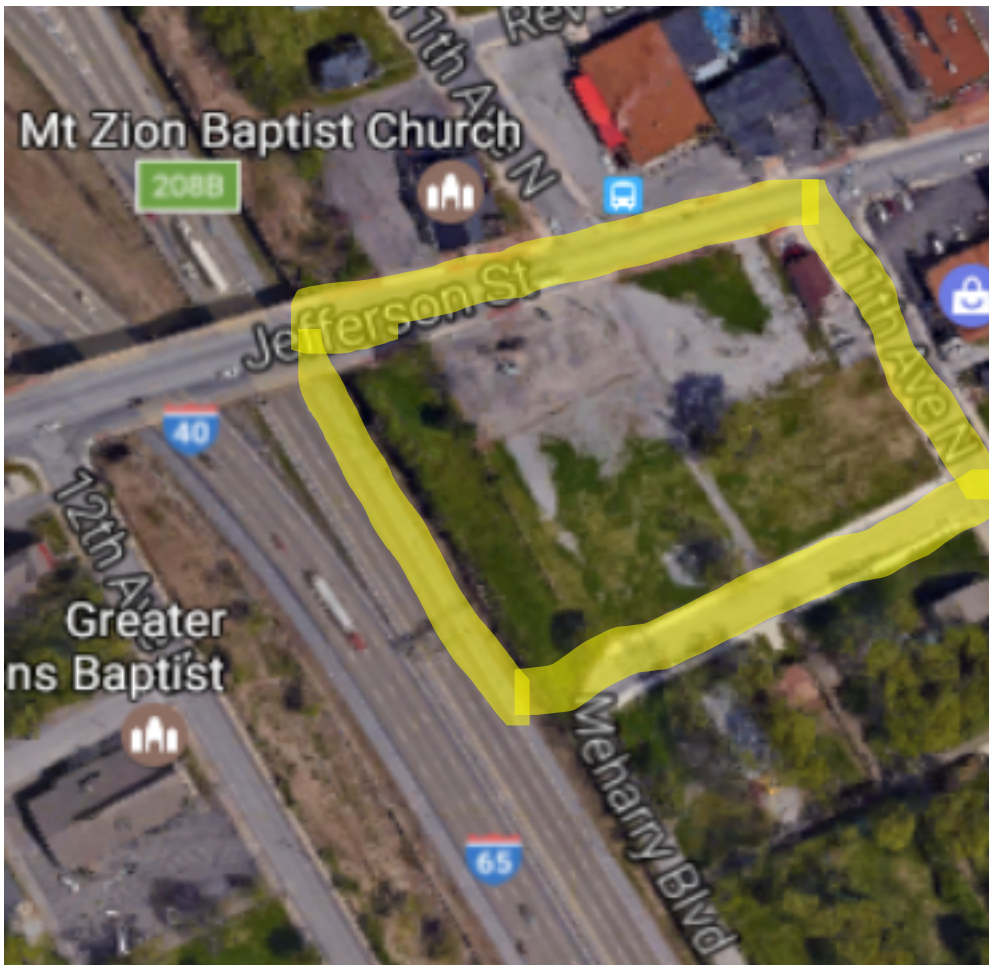
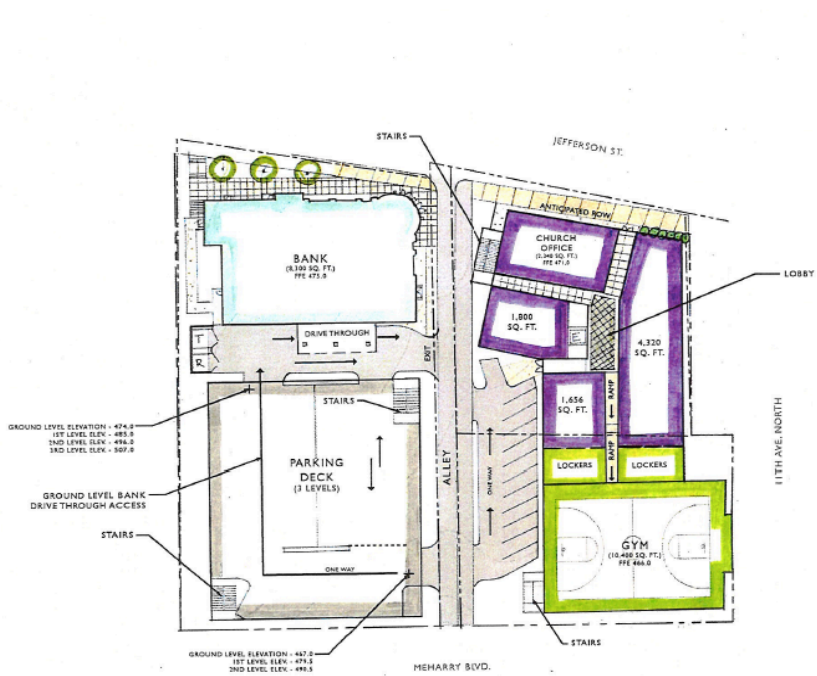


Exhibit 28

Source: Google Maps



PROGRAM

- CHURCH OFFICE PROGRAM SPACE = 10,116 SQ. TOTAL
- BANK = 8,300 SQ. FT. TOTAL
- PARKING = 3 LEVELS
- GYM = 10,400 SQ. FT. TOTAL

PARKING ASSESSMENT

CHURCH OFFICE = 34 SPACES (1 SP PER 300 SQ. FT.)

BANK = 32 SPACES (1 SP PER 200 SQ. FT; FIRST 2,000 SQ. FT. IS EXEMPT)

RESIDENTIAL UNITS = 25 SPACES (ESTIMATE)

GYM = 35 SPACES (1 SP PER 300 SQ. FT.)

TOTAL REQUIRED = 134 SPACES

REQUIRED WITH TRANSIT ROTATION = 123 SPACES (10% REDUCTION)

PARKING DECK

GROUND LEVEL = 21 SPACES

FIRST LEVEL = 47 SPACES

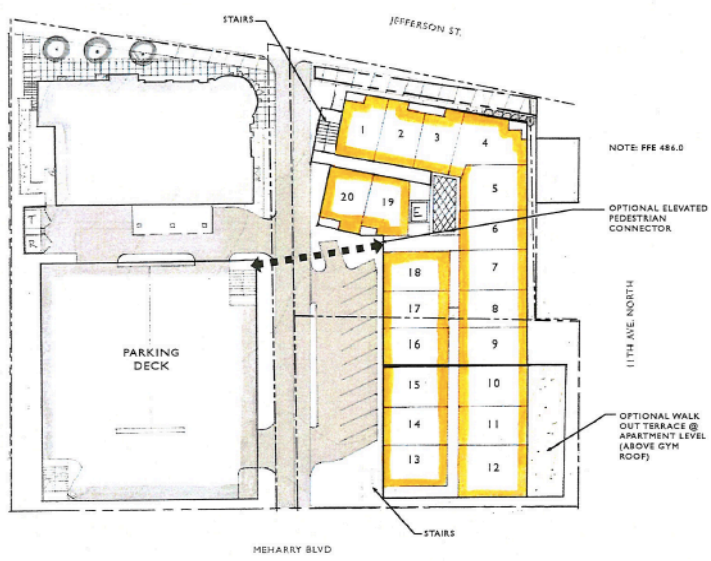
SECOND LEVEL = 47 SPACES

THIRD LEVEL = 6 SPACES

SURFACE = 12 SPACES

TOTAL = 143 SPACES

DREAM CENTER | FIRST FLOOR



PROGRAM

- RESIDENTIAL - 1 LEVEL = 20 UNITS PER LEVEL (AVERAGE UNIT SIZE = 840 SQ. FT.)

PARKING ASSESSMENT

RESIDENTIAL = 25 SPACES +/- (1.5 SP/UNIT)

DREAM CENTER | SECOND FLOOR



Capital Stack- HUD (Residential)

DC Residential Project Cost w/ land	\$26.6MM
Mt. Zion Equity – land value	
Mt. Zion Equity- Nashville Housing Fund	
HUD Debt (██████ of Res. Costs)	
Total Financing secured	
TIF Funding	
Total Overfunded	
Repayment of Nashville Housing Fund	
Reserves	

Exhibit 30

Capital Stack – Commercial

DC Commercial Financing	\$9.50MM
Bank Senior Debt	
TIF Funding (██████ of Comm. Costs)	
New Market Tax Credits (██████ of Comm. Costs)	
Equity in Land	

Exhibit 31

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