

# Amazon donates \$2.25 million to Nashville's The Housing Fund in wake of tornado, Covid, tax hike

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Amazon has made one of its largest donations since announcing a 5,000-job downtown office hub, and it's targeted at one of Nashville's most pronounced issues.

[Amazon.com](#) Inc. (Nasdaq: AMZN) is announcing a \$2.25 million donation to The Housing Fund on Monday. [Marshall Crawford](#), CEO of the Nashville nonprofit, says he's aiming to help a minimum of 500 low-income and moderate-income households — potentially including people working in service-industry jobs or as first responders — manage the surging cost of housing.

Those expenses shot up during Nashville's years-long blitz of growth, many times displacing residents as neighborhoods gentrified or prompting them to move further from their jobs to find more attainable housing. Then came 2020's tornado damage, a pandemic-induced economic recession and a [record-setting 34% property tax hike](#).



"Nashville has really taken off, but so many people are finding it really difficult to keep up with the growth of the city, from an economic standpoint and now from a housing standpoint," Crawford said in an interview. "This has just been an unbelievable year, and so unfortunate. It's really put a lot of people at a disadvantage and really exposed us to the importance of housing."

Even during the pandemic, The Housing Fund has had one of its best years ever by helping more than 200 families make down payments to buy a home. The 34% tax hike spurred fresh worries for Crawford, anticipating that it would raise mortgage costs for homeowners and also lead to higher rents at a time when many are sheltering in place as best they can to avoid contact with Covid-19.

"It changed things drastically. It's definitely a major blow to individuals who are already homeowners and individuals who are renting — trying to sustain themselves through the pandemic, which is not over," Crawford said.

Enter Amazon, with a donation rivaled only by aid The Housing Fund received in the wake of Nashville's 2010 flood, Crawford said. The fund marks its 25th anniversary next year.

Amazon's money will allow The Housing Fund to create a "Housing Resiliency Fund" that will make payments to mortgage companies and Metro government on behalf of qualified households. Also, the funds will allow The Housing Fund to link those households to other help, perhaps refinancing their mortgage or working with Nashville's Citizens Savings Bank & Trust — the oldest Black-owned bank in America — to open savings accounts and receive financial coaching.

"The solutions aren't very difficult to come up with. Most of the time, it's about resources," Crawford said. "The families we help need the nonprofit community, they need local government, they need financial institutions, but even more importantly, they need corporate entities like Amazon to say, 'All of this is our problem and we can be part of the solution.' A lot of individuals we serve work for industries. Amazon, Bridgestone, HCA, Nissan — we're serving their employees. When we're all at the table, everyone's a winner."

The Housing Fund support is just the latest in a spurt of investments Amazon has made in Nashville since announcing its downtown office hub two years ago. Some of those have focused on education and the talent pipeline: Amazon committed \$800,000 to [endow a computer science professorship](#) at [Tennessee State University](#), and now has spread its Amazon Future Engineer program to all 72 elementary schools, and some middle and high schools, within the Metro Nashville Public School system.

Many other contributions have supported nonprofits and community staples, in what Amazon describes as "right-now needs." They're designed to showcase a desire to be a model corporate citizen in Nashville — such as Amazon's involvement in last month's [reopening](#) of the Belcourt Theatre in Hillsboro Village.

This month alone, Amazon has contributed what a spokeswoman called "hundreds of thousands of dollars" to nonprofits working in areas such as diversity and inclusion, child literacy, support for survivors of domestic violence, and also the furloughed musicians of the [Nashville Symphony](#). On the last of those initiatives, Amazon joined [Nissan North America](#) to help fund a [\\$500 weekly stipend for musicians](#), beginning Jan. 3.

The \$2.25 million for The Housing Fund is one of the single largest donations Amazon has made locally, said [Holly Sullivan](#), the company's director of worldwide economic development and one of the chief executives overseeing the Nashville office expansion.

"Often times, companies come to town and everyone's looking to them and saying, 'What are they going to do?' This continues that drumbeat of finding out where we can make an impact and staying true to the culture of Amazon," Sullivan said in an interview. "As we listened to folks in the community, one thing people kept talking to us about — council members, Mayor Cooper, business leaders, other nonprofits — was affordable housing and workforce housing. To me, seeing this type of investment in my hometown just warms my heart. It's personally rewarding and professionally rewarding."

## How it happened

Crawford had formed a relationship with [Michelle Gaskin Brown](#) when she worked at the Nashville Area Chamber of Commerce. He made sure to continue it after Amazon hired Brown to serve as director of public policy in June 2019, one of its first top-level local hires.

Brown texted Crawford on Nov. 9 to start the conversation. "I woke up at 3:15 the next morning and God said here are the ideas, so I started writing," Crawford said. At brainstorm meetings, Brown involved others who could speak to Amazon's work with homeless shelters in Amazon's hometown of Seattle. [Courtney Ross](#), another Nashville Chamber alum, now directs Amazon's community work in Nashville.

Crawford didn't know what to expect when the conversation turned toward a dollar amount. "It could have been \$100,000 and I think I would have been equally as excited, just with the fact that they chose us to be their partner," he said. "But when they said \$2.25 million ... my energy level just peaked. I was ecstatic."

## **What's next**

Initially, The Housing Funds hopes to contact 750 households and help at least 500 of them. They'll target specific communities and income levels, households making no more than 120% of the area median income.

"It's communities we know have been the most impacted because of a lack of investment in those communities and a lack of resources," Crawford said.

[This website](#) went live Dec. 7 with more information, which also will be highlighted by organizations such as the McGruder Family Resource Center, Citizens Savings Bank and the United Way. Applications will be accepted starting around Dec. 14.

"We're going to call on other businesses, other partners, to build this fund," Crawford said. "I'd love to see it get up to \$5 million. We could go to thousands of households and help them offset this."

Sullivan said Amazon will examine the results from this first round of help to shape future decisions about how to remain engaged in efforts to protect and add to the city's stock of affordable housing.

"This isn't us wanting to write a check to solve a specific issue. These types of long-term partnerships are in our DNA," Sullivan said. "It's more a combination of the housing market in Nashville over the last two decades and the gentrification that's happened in some of these neighborhoods. It's also understanding the challenges that the tornado and Covid have brought on, and of course an element of it is the tax increase also. Marshall knows those in the most need. Marshall has a vision and it very much aligns with some of the things we've talked about."



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