

A Blueprint for Generational Wealth

MINORITY CONTRACTORS IN MEMPHIS ARE
BUILDING MUCH MORE THAN NEW HOMES.
BY JON W. SPARKS

FOR ALL ITS GRIT AND PROMISE, MEMPHIS STILL CONTENTS WITH ECONOMIC DISPARITIES that often cast shadows over opportunity. This is familiar territory for minority contractors in the construction business, who strive to make inroads into the industry above and beyond showing their skills and successes.

Among the players in the local community are organizations and individual contractors who constantly deal with the issues and challenges that home builders face.

One organization, the Memphis Area Minority Contractors Association (MAMCA) is an important resource for minority- and women-owned construction businesses. Since its founding in 1974, MAMCA has advocated for contractors facing systemic barriers, working to transform enterprises — many of them first-generation endeavors — into engines of generational wealth. Under the leadership of Executive Director Aynsley Clark, who assumed the role in 2023, MAMCA is tackling a complex landscape of challenges to empower minority contractors through education, business development, advocacy, and access to bid opportunities.

Clark's journey to MAMCA was somewhat unexpected. After nearly three decades at Trust Marketing, where she rose from receptionist to director of operations, she wasn't seeking a leadership role.

"I was perfectly fine being behind the scenes," she says, recalling her initial reluctance when MAMCA board member Octavius Nickson approached her about the executive director position. But a conversation about the organization's vision sparked something within her. "I wrote four pages of notes about opportunities and ideas," she says. When she met the board, their shared goals aligned so neatly that she knew the role had found her. "It was a natural synergy," she reflects.

MAMCA's ambitious vision aims to break the cycle of poverty by fostering wealth creation in the construction industry, one of the fastest paths to economic mobility for dedicated entrepreneurs. "Construction can change the trajectory of families," Clark says. Most MAMCA members are first-generation contractors, often juggling every role — receptionist, bookkeeper, laborer — while working on-site. The organization seeks to build their capacity through targeted programs that address practical and systemic needs.

Education is a cornerstone of MAMCA's work. It offers free monthly classes on essential skills like blueprint reading, estimating, and construction math, tools that can make or break a business. "A bad estimate could bankrupt a company," Clark says. MAMCA also hosts the only in-person Limited Residential Contractor's Licensing Course in Tennessee outside Chattanooga State Community College, a critical step for aspiring general contractors.

These in-person sessions, enriched by guest professionals like bankers, accountants, and lawyers, provide more than technical knowledge; they build networks vital for first-generation contractors. "There's nothing like the human interaction," Clark says, contrasting it with the disconnect of online learning.

Business development and advocacy are equally critical. MAMCA's \$300 annual membership offers discounts on classes, mentorship through job site shadowing, and alerts on code or policy changes. But Clark emphasizes the intangible value of networking. "You're in a room with like-minded individuals, from startups to the city's only minority prime contractors," she says.

These connections spark collaborations — joint bids, subcontracting partnerships — that embody what MAMCA's founders envisioned. Back then, just six years after Dr. Martin Luther King Jr.'s assassination, minority contractors faced deliberate exclusion from opportunities. "They were closed out," Clark says bluntly. "It was purposed to keep minorities out." The founders formed MAMCA to share job leads and support each other, a spirit Clark is committed to preserve.

The challenges are formidable, and systemic disparities persist. Many members, especially in residential construction, lack the capital to hire staff, stifling growth. "They're in the field, doing everything themselves," Clark says.

Access to bids is crucial, but opportunities are scarce without revenue to scale operations. MAMCA addresses this through Mid-South Planroom, offering current listings of publicly funded Shelby

County projects, and by connecting members with corporations like FedEx or government agencies via partnerships with the City of Memphis' Office of Business Diversity & Compliance and the Memphis Minority Business Council Continuum.

Recent legislative changes have added complexity. The rollback of federal and state minority participation programs, including Tennessee's 2022 legislation (SB 2440/HB 2569), has led to rescinded contracts and widespread fear.

"Even before the laws passed, companies were pulling back," Clark says. While she opposes these changes — "we had those programs for a reason" — she's pragmatic about moving forward. "How do we navigate this new climate?" she asks. MAMCA is exploring alternatives like Shelby County's Locally Owned Small Business (LOSBS) program, which focuses on business size rather than

race, though legal hurdles complicate implementation. Clark is also attending the National Association of Minority Contractors' conference to learn how other cities are adapting, emphasizing the need for collaboration. "There's strength in numbers," she says.

The broader construction industry faces a labor crisis. Clark says that with half the workforce projected to retire by 2030, compounded by Covid-era losses, "It isn't a color issue; it's an industry issue." Yet, she says, racism persists, undermining progress. "Let's not pretend it doesn't exist," she says, advocating for merit-based opportunities. "Everybody's favorite color is green. There's

enough business for everyone."

MAMCA's pre-apprenticeship program, launching its first cohort in June 2025, aims to bridge this gap, particularly for young people. Partnering with organizations like the Tennessee Builders Education Foundation, MAMCA has engaged students at Trezevant High School, showing them that construction offers viable careers. "You can come out of high school making \$50,000 with a little training," Clark says. "That same hustle they have on the streets can translate into a different kind of hustle."

Clark's challenge is daunting, navigating a landscape where policy setbacks threaten progress and systemic inequities linger. "Can't I get the easy job?" she jokes, but her resolve is unwavering. "This is my purpose right now." By fostering education, networks, and opportunities, MAMCA continues to assist minority contractors grow their businesses and is reshaping Memphis' economic future, one contract at a time. As Clark puts it, "If we come together as a community, Memphis can be a better city."



AMISTIY CLARK

FORGING A PATH: JEREMY HOFFMAN'S JOURNEY AS A MINORITY CONTRACTOR IN MEMPHIS

IN THE GRITTY, CYCLICAL WORLD OF MEMPHIS CONSTRUCTION, Jeremy Hoffman has carved a niche as a minority general contractor, building homes and dreams one project at a time. Since founding his business in 2007, Hoffman, a tradesman with roots in New York's union halls, has navigated the steep challenges of a competitive industry where name recognition and networks often outweigh raw skill. His story, shared alongside his wife, Ravin, is one of perseverance, sacrifice, and a relentless drive to provide for their family while overcoming the systemic hurdles that define the life of a small businessman in a city like Memphis.

Hoffman's entry into construction was humble, sparked by small repair jobs — painting, patching fascia boards, and minor fixes. "I started with little things," he says. A trade school graduate who bypassed college, he progressed to decks, trim work, and eventually kitchens and bathrooms, each job pushing him to expand his skills. By 2021, after a grueling process to earn his general contractor's license, he was ready for bigger challenges: additions, full renovations, and small home builds. The licensing exam required not only knowledge of the trade, but the ability to master test-taking. He passed the test, which was a milestone, but not a golden ticket. "People think you've made it once you pass the test," Hoffman says. "That's just the beginning."

The reality of running a small construction business in Memphis hit hard. Estimating for larger projects was a steep learning curve. "I didn't know how to estimate at that level," he says. "If I hadn't learned quick, I could've lost everything." Generating leads and securing financing were equally daunting. "Customers don't just show up because you're a general contractor," Hoffman says. Without established connections, he remained doing smaller residential jobs like kitchens, repairs, and the occasional deck despite his license's potential for more.

Hoffman's business is predominantly residential, with commercial work comprising just one or two projects annually. Even as a general contractor, he often works as a subcontractor on commercial jobs, a reflection of the industry's reliance on name recognition.

"The networking and connections aren't there," he says, noting that bigger firms with decades of local ties dominate. Gaining customer trust has been a slow grind. Only in the last four years, bolstered by positive Google reviews and word-of-mouth referrals, has his reputation begun to open doors. "People are just starting to say, 'I've heard good things,'" he says, a small but hard-won victory.

Financing remains his greatest hurdle. As a minority contractor, Hoffman has struggled to access fair credit lines or loans. "I'm basically self-financed," he says. Banks he's worked with since

high school haven't always come through, raising requirements after he met their initial demands. "I paid down debt, got my credit score up, and they'd say, 'We don't offer that anymore,' or, 'Now you need this,'" he says. High-interest offers from predatory lenders are tempting but risky, with repayment terms as short as three months. "If we're going to struggle, we'd rather struggle with ourselves than owe someone else," he says. This self-reliance forces constant financial juggling. "If I make \$10, I can only spend \$5 because I need the rest for the next job's materials," he says. Building a reserve to sustain operations while supporting his family is a delicate balancing act.

Memphis' insular business culture adds another layer of difficulty. Ravin, a lifelong

Memphian, describes the city as a "big town" where connections hinge on questions like "Where'd you go to high school?" or "What church do you attend?" As an outsider from Connecticut and New York, Hoffman doesn't have the advantage of these social ties. "He's outside of all that," Ravin says. "Every connection has to be on purpose."

Their membership in the West Tennessee Home Builders Association, spanning nearly a decade, offers networking potential, but events like golf outings or pricey luncheons are often out of reach. "It's hard to play golf when we've got an estimate at five," Ravin points out. "You can't pay \$500 for a seat when you're doing the work."



The Office of Business Diversity and Compliance has been a lifeline, guiding Hoffman toward certifications like Minority Business Enterprise (MBE) and helping him access city project bid lists. Early on, they connected him with firms like Montgomery Martin Contractors, where he met project managers and learned what makes a competitive bid.

"That was a big help," he says. "I had no idea how to even find those lists." Yet, as a small operation, he struggles to compete for larger contracts. "We were too small for state- or city-level jobs," Ravin notes, highlighting the catch-22: They need capital to grow, but growth requires capital.

Recent legislative shifts, such as Tennessee's rollback of support for minority- and women-owned businesses, haven't directly impacted Hoffman yet. "I've felt the same support, or lack thereof, consistently," he says. "I take one day at a time, do my best, and hope for a referral," he says. But Ravin points to an indirect effect: economic fear. Post-Covid optimism, when homeowners invested in remodels, has waned amid concerns over tariffs and tightening budgets. "People are holding onto their purse strings," she says. "They're not worried about a third bathroom; they're worried about food and bills." This caution translates to fewer calls for Hoffman's services.

Looking ahead, Hoffman's goals are clear: transition from subcontracting to being the prime contractor on both residential and commercial projects, and continue building homes.

"That's where I see myself in two to five years," he says. His drive, once fueled by dreams of wealth, has shifted to family. "I just want to provide for them," he says, crediting Ravin's support and sacrifices. Operating lean, with no full-time employees, allows flexibility but underscores the precariousness of his position. "You either have time or money," he says. "I'm trying to balance both."

Hoffman's journey reflects the broader struggles of minority contractors in Memphis: a lack of access to financing, limited networks, and the slow climb to recognition in a city where who you know often matters more than what you can do. But he and Ravin are resilient. And they are counting on their tenacity and adaptability to prevail in a competitive business that has its share of frustration, but also great satisfaction when it all comes together.

TAMMIE ROSS: BUILDING SUCCESS AGAINST THE ODDS IN MEMPHIS CONSTRUCTION

AS THE OWNER OF RESIDENCE BY ROSS, THE MEMPHIS-based construction company she launched in 2022, Tammie Ross knows how to turn adversity into opportunity. She has navigated the male-dominated world of residential contracting with grit, expertise, and ambition. A minority woman in an industry where women and minorities remain underrepresented, her journey from automotive finance to construction entrepreneur is a testament to her skills as an entrepreneur. Yet, as a small

businesswoman, Ross faces persistent challenges that underscore the broader struggles of minority women contractors in Memphis.

Ross' entry into construction was born of necessity, not ambition. In 1999, she and her husband, Roderick, bought their first home, and they got a crash course in home ownership. "We didn't know anything about home inspections," she says. They made the necessary fixes and later bought another home that needed further improvements. But they were active in making it happen, devising their own custom plan. And they made careful notes. In fact, the experience ignited a passion. "We sold 58 houses for a builder," Ross says. "I told my husband, 'We're pretty



good at this."

By 2003, Ross dove into real estate, learning the intricacies of construction. In 2007, she and her husband built their first custom home, a source of pride that led to a pattern of building, living in, and selling homes to avoid capital-gains taxes. The Covid-19 pandemic, however, shifted her trajectory. She enrolled in a master's program in project management, choosing a construction-focused path. "All my courses leaned toward real estate and construction," she says. She also earned a Six Sigma Green Belt certification, applying its principles to construction processes. Convinced of her calling, she told her husband, "It's time to take a leap of faith." In 2022, Residence by Ross was born.

Ross' expertise extends beyond the job site. Her journey inspired



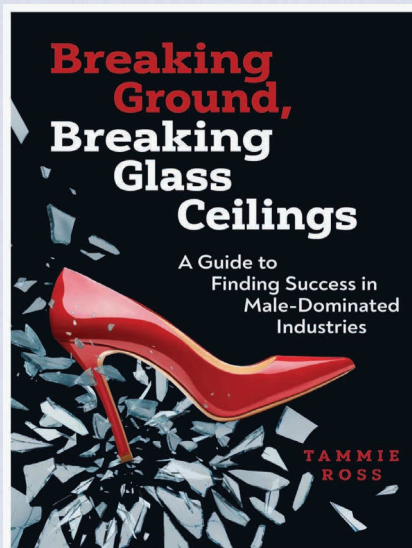
"IT SPEAKS TO MEN, TOO,"
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a book (*Breaking Ground, Breaking Glass Ceilings: A Guide to Finding Success in Male-Dominated Industries*), submitted to the National Association of Home Builders, which earned a three-book deal. The first, published in 2023, explores success for women in male-dominated industries, drawing on her automotive finance career, where she forged partnerships with dealerships, and her transition to construction. "It speaks to men, too," she says, citing a reader in Australia who found it transformative.

Her second book, forthcoming, will introduce newcomers to construction, addressing the industry's labor shortage as the average worker age hits 55. The third will focus on leadership and business management, offering insights from her entrepreneurial path.

As a minority woman contractor, Ross faces unique challenges. Imposter syndrome was an early hurdle, despite her credentials: a bachelor's in marketing, a master's in project management, Six Sigma certification, and a general contractor's license. "I'd think I wasn't good enough," she admits. To combat this, she records her accomplishments and recites positive affirmations, fostering confidence in male-dominated spaces. "I remind myself who I am and what I'm capable of," she says.

Access to capital is another persistent barrier. "I don't come from money," she says. "Everything is built on hard work." Even with excellent credit, securing loans creates bills that strain growth. "Capital constraints slow me down," she says, echoing a common refrain among entrepreneurs who wish they'd prioritized



capitalization early on.

Networking is Ross' lifeline. She leverages industry summits, the International Builders Show, and memberships in the West Tennessee Home Builders Association and the Memphis Area Minority Contractors Association. "The law of reciprocity works," she says. "If you give, you receive." By sharing her expertise, she builds alliances that fuel her business.

Unlike some minority contractors, Ross has never relied on government programs for minority- or women-owned businesses, a stance shaped by her desire to be chosen for merit. "I don't want to be picked because I'm a minority woman," she says. "I want to be chosen because I'm great at what I do." Recent state-level rollbacks of such programs, like Tennessee's 2022 legislation, don't faze her, though she acknowledges their impact on others. "For those who relied on them, it's time to prove our worth through our work," she says, emphasizing the power of reputation and past performance.

Ross' business remains lean, focused on residential projects like remodels and custom homes. Her challenges reflect broader industry dynamics: an aging workforce, labor shortages, and the need for sustainable growth. Yet, her story is one of transformation in which turning "losses into lessons" have proven profitable. As she writes books and builds homes, Ross is not just constructing houses but paving pathways for others, proving that with determination and strategic networking, minority women can thrive in even the toughest industries. 