



Opinion

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Predatory Lenders Target Mom in the 'Hood'

BY MURIEL COOPER
FOR THE
PORTLAND OBSERVER

While many African Americans have climbed aboard the "success express," many of their parents have remained in the "hood."

Too often these parents, many of whom are single mothers, think that since their "well-to-do" adult children have provided them with the added protection of a home security system, they are safe.

However, some of the biggest rip-offs come through scams that reach them through ads on TV, direct mail and even telephone calls.

The result is that "Mama" can be victimized by "predatory lenders."

Predatory lending is a collection of unfair and deceptive practices used to trick homeowners into signing up for high cost and often-unaffordable mortgage loans. The predatory lender manipulates individuals into obtaining a loan they can't afford to pay off.

"Older homeowners can become trapped in these abusive loans for a number of personal and family-related financial reasons," said Dawn Sweeney, associated executive director of AARP, formally the American Association of Retired Persons.

"In the African-American community, older homeowner



Muriel Cooper

borrowers hold 18 percent of the sub prime mortgages. Older women borrowers held 45 percent of sub prime mortgages," Sweeney said.

The typical ideal target is an elderly African-American widow. Lenders buy databases and use marketing tactics to trace them down.

The game can be run several ways, but here are typical examples: Daddy died two years ago and used to do all of the outside work on the house. The last bad storm caused the gutters to fall. The windows should have been replaced a long time ago and the house could stand a couple of coats of paint.

A sales representative knocks on the door and ex-

plains the value (equity) in the house that can be used in order to spruce up.

"The sales rep says, 'You know, you have a nice house. I see you need a little work done. I was in the neighborhood and would be happy to do the work cheaper than you could get a big company to do it. I have older parents, too. I just want to help. Just sign here. You know, you remind me of my Mama.'"

"There is ample evidence that people are sold loans as a miracle financial cure," said Sweeney. "Many homeowners are then stunned to find out they can't afford to pay off these loans and they may lose their homes."

AARP, the NAACP, La

Reparations For Slavery, Segregation

In advance of a major international conference on racism, Human Rights Watch has called for reparations to counter the most severe continuing effects of slavery, segregation, and other extreme forms of racism.

The world association said national and international panels should be created with maximum transparency and public participation to identify and acknowledge past abuses and to guide action to counter their present-day effect.

"Groups that suffer today because of slavery or other severe racist practices should be compensated by governments responsible for these practices," said Kenneth Roth, Executive Director of Human Rights Watch. "Those most seriously victimized today by past wrongs should be the first priority for compensation to end their victimization."

Roth said reparations for

past abuse should focus first on groups that continue to suffer the most severe hardships.

"We're not talking about a handout or a windfall," said Roth. "We are calling for long-term commitments to correct the damage done to the groups left most seriously disadvantaged."

Human Rights Watch proposed the establishments of national panels, in multiracial countries such as the United States, Brazil and South Africa, as well as one or more international panels to look at the effect of the slave trade. These panels would focus on tracing these effects not for particular individuals but for groups.

The panels should serve as truth commissions aiming to reveal the extent to which a government's past racist practices contribute to contemporary deprivation domestically and abroad, Roth said,

adding that they should also educate the public, acknowledge responsibility and propose methods of readiness and making amends.

A primary purpose of reparations would be to address the social and economic foundations of today's victims' continuing marginalization—through means such as investment in education, housing, health care, or job training.

The question of compensation for slavery will be one of the most controversial topics when the UN World Conference Against Racism, Racial Discrimination, Xenophobia, and Related Intolerance meets in Durban, South Africa from Aug. 31 to Sept. 7.

Raza and other organizations have become increasingly aware of unscrupulous lending practices that are going on among their constituents. In its commitment to all Americans 50 and older, but especially those most vulnerable—the elderly, minority and low-income homeowners—AARP has established a number of resources and events aimed at educating potential victims.

Elderly homeowners, their adult children and other concerned relatives or neighbors can call 1-800-424-3410 with their questions about everything from predatory lending

scams to reducing unwanted sales calls for products and services.

They can also learn what to say when approached by a "contractor" seeking work in the neighborhood.

AARP offers a free borrowers' kit with consumer tips and a checklist for those considering home loans. The kit also has an anti-predatory lending decal that can be displayed on a front window in the consumer's home.

"Keeping our older citizens safe, much like raising our children, requires the efforts of the entire village," said Sweeney.

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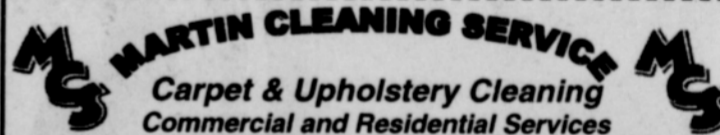
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