



“Challenging People to Shape a Better Future Now”

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Foreclosures Hurt Our Communities

Every time a family loses a home to foreclosure, the negative effects flow through the community, especially nearby neighbors who lose value in their own properties. Among the 10.9 million homes that went into foreclosure between 2007 and 2011, over half of the “spillover” cost to nearby homes have led to a \$1 trillion loss in home equity for African-American and Latino families. This key finding from a new report by the Center for Responsible Lending found that high concentration of foreclosures in neighborhoods of color perpetuate these disproportionate burdens in America’s continuing foreclosure crisis.

The report entitled Collateral Damage: The Spillover Costs of Foreclosures, said, “Families impacted in minority neighborhoods have lost or will lose on average, \$37,084 or 13 percent of their home value.” By comparison, the overall average American homeowner affected by nearby foreclosures will lose only seven percent of their home value, or \$21,077.

The most recently-available census data shows that African-Americans and Latinos comprise less than 30 percent of the nation’s population. Yet



RESPONSIBLE LENDING

Charlene Crowell

together, neighborhoods of color shoulder over half of the \$1.95 trillion in the drain on neighboring property values due to foreclosures.

Earlier this year the U.S. Census Bureau found that African-Americans, Latinos and Asian-Americans together lost nearly 60 percent of median household net worth from 2005-2010

“CRL’s report is troubling evidence of how much the economic cost of foreclosures are spilling over into communities all over America,” said Wade Henderson, president and CEO of the Leadership Conference on Civil and Human Rights. “Communities of color – which have been targeted for years by predatory lenders, and abused for years by mortgage ser-

vicers – have been practically drowning. Until policymakers get serious about reducing foreclosures and restoring meaningful home ownership in all communities, a full economic recovery will likely remain out of reach.”

In addition, communities of color still suffer from stark wealth gaps compared to whites. Earlier this year the U.S. Census Bureau found that African-Americans, Latinos and Asian-Americans together lost

ings are, the report also acknowledges that it does not even cover all the negative impacts of foreclosures. In addition to reducing nearby property values, foreclosures also result in myriad other costs such as lost revenues to local governments, neighborhood blight, and increased crime.

“Families who lose a home cannot tap home equity to start a new business, pay for higher education or secure their retirement. Loss of a home also removes a financial cushion against unexpected financial hardships such as job loss, divorce or medical expenses, and eliminates the main vehicle for transferring wealth inter-generationally”, said the report.

Janet Murguia, president and CEO of the national Council of LaRaza agrees: “The wealth drain triggered by foreclosures is continuing unabated, hurting Latino families and other vulnerable communities the hardest. We’re calling on policymakers to show strong leadership in stopping the foreclosure crisis and making fair and sustainable housing a national priority.”

Charlene Crowell is a communications manager with the Center for Responsible Lending.

nearly 60 percent of median household net worth from 2005-2010. During these same years, median net worth for white families dropped by 23 percent. With fewer investment portfolios and lower earnings, the hope to build wealth for communities of color often rests with the value of their home investment.

As troubling as the report’s find-

Obama Can Win Without the Popular Vote

Even if President Obama loses the popular vote on Nov. 6, as some national polls are projecting, he could still get re-elected by winning in the Electoral College, where he currently holds an edge over Republican challenger Mitt Romney.

If that scenario plays out, it would mark the third time that has happened in the nation’s history and the first since George W. Bush entered the White House in 2000 after losing the popular vote to Former Vice President Al Gore, Jr. by 500,000 votes.

“The Electoral College is a process, not a place,” the U.S. Electoral College notes on its Web site. “The founding fathers established it in the Constitution as a compromise between election of the President by a vote in Congress and election of the President by a popular vote of qualified citizens.”

States have the same number of electors as they have members in their congressional delegation. In addition to the 535 members of Congress, the 22nd Amendment provides that the District of Columbia is allocated three electors and treated like a state under this process.

A majority – 270 of the 538 electors – is needed to become president and vice president. Generally, electors are selected by the candidate’s political party and can be counted on to support the party’s nominee. With the exception of Maine and Nebraska, all states have a winner-take-all system. That’s important for large states, such as California, which has 55 electors or 20 percent of the votes needed for victory.

The names of electors generally

THE CURRY REPORT

George E. Curry



appear on the presidential ballots in most states. States tabulate the votes of electors in December of an election year before forwarding results to Congress for a final count.

A 2009 report by the Congressional Research Service (CRS), titled, “Electoral College Reform: 111th Congress Proposals and

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Other Current Developments,” stated: “...This system has elected the candidate with the most popular votes in 48 of the 52 presidential elections held since the 12th Amendment was ratified in 1804. The four exceptions have been negatively characterized by some commentators as Electoral College ‘misfires.’

“In three instances (1876, 1888 and 2000), the Electoral College awarded the presidency to candidates who won a majority of electoral votes, but gained fewer popular votes than their principal opponents. In a fourth case (1824), the House of Representatives decided the contest by contending

election because no candidate had an electoral vote majority.”

Unlike Gore, who accepted the results after the Supreme Court halted the counting of ballots in Florida and handed down a decision favoring Bush, House Republicans would likely use the outcome to increase their partisan attacks on President Obama. They would most likely call for abolishing the Electoral College, a position they did not take when Bush assumed the presidency after losing the popular vote.

By design, the U.S. Constitution is not easily amended. Proposed amendments must be approved by a two-thirds vote in the House and Senate and passage by three-fourths of the states, usually

within seven years. Over the past 200 years, more than 700 proposals have been introduced in Congress to reform or eliminate the Electoral College. None have been passed by Congress and sent to the states for ratification.

The CRS report noted, “In the final analysis, given the high hurdles – both constitutional and political – faced by any proposed amendment, it seems unlikely that the Electoral College system will be replaced or reformed by constitutional amendment unless its alleged failings become so compelling that large concurrent majorities in Congress, the states, and among the public, are dis-

posed to undertake its reform or abolition.”

Under the present system, a joint session of Congress will be convened on Jan. 6 to officially count the electoral votes. The vice president and president of the Senate preside over the session and announce the official tally.

In the unlikely event that neither Obama nor Romney receives the 270 electoral votes needed to become president, the Republican-led House of Representatives would pick the president and the Democratic-controlled Senate would select the vice president. That means Romney would probably be elected president and Joe Biden would likely remain as vice president. Few political scientists expect that to happen. Going into this week, Obama was leading in 11 polls taken in battleground states, Romney was ahead in four and two were tied.

Every president re-elected in the last 50 years returned to office with a larger share of the popular vote than they had received in their first term. If Obama loses the popular election to Romney, he would be the exception. And if he loses the election and wins in the Electoral College, the strained relations between Republicans and the White House is likely to grow worse.

Mark Mckinnon, a political strategist for George W. Bush, told the Washington Post, that if Obama returns to the White House in that manner, “the Republican base will be screaming that Romney should be president, and Obama doesn’t represent the country.” He added, “It’s going to encourage more hyperpartisanship.”