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"Challenging People to Shape a Better Future Now"

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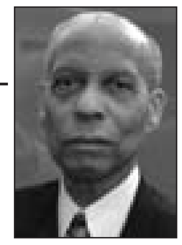
Equity Bureau: It's About the People

From the Publisher

Bernie Foster



In 2011 we watched as Portland City Commissioner Amanda Fritz put her reputation on the line to create a real tool to address the inequities that have made Portland such a white, privileged city.

Many Portlanders of color lined up to support the proposed Equity Bureau, offering examples of discrimination, school failure, police violence, and a general lack of options in this historically racist town.

It was a tough fight, but Fritz – along with her allies across many communities, including the disabled – won a unanimous vote to create the bureau. "It will work within City government and in the community, and include a strong Civil Rights component," former Mayor Sam Adams wrote in 2011. 'It will work with community partners in a way that supplements, complements, and supports the good work already under way."

We have some bad news about that: If you are being discriminated against in Portland, don't expect anything from the Equity Bureau.

Last Friday morning, an entire year after Dante James got his first paycheck as director of the Office of Equity and Human Rights, he sat down for the first time with the minority media to talk about his job. We had heard from many quarters that James has not reached out to ethnic communities – but now we saw it first-hand.

Where have you been, James? What have you been doing exactly?

He was hired, James says, not to address the inequities that stretch across our city, but to address inequities only within the walls of City Hall. He wasn't hired to serve the communities, he says; he was hired to change the operations of City government.

> He wasn't hired to serve the communities, Dante James says; he was hired to change the operations of City government

Advocate for communities of color? Not in my lane, James says.

Could that be the reason why it looks like nothing is happening there?

One thing is for sure: James has certainly not made a significant move to ask the help – or input – of communities of color in carrying out his agenda. We can only speculate that we are not part of it.

Then who is James talking to? Equity issues play out all over the city. How can you begin to address racism in East Portland if you only talk to policymakers downtown?

We appreciate being invited to meet with the Equity director, but we are not impressed by his work so far — which appears to involve filling shelves full of policy binders and talking with bureaucrats.

To his credit, James says he'll know when he's successful when there are more people of color in the top ranks of city leadership.

But how many individuals – and institutions – in crisis have already appealed to James and his staff for support, only to be turned away with his comment of, "that's not my job?"

Since James wasn't here for the fight, he didn't have to make any sacrifices to create his bureau. We can only imagine that he never took the time to go over what was debated – and what is in fact actually needed. Again, who is James talking to if not the people most affected by the lack of equity and human rights?

Amanda, is this what you almost sacrificed your political career for?

We don't think so. As a scrappy, grassroots change agent yourself, we think you're waiting for some kind of results from James' efforts.

We are too.

You can post your comments on www.theskanner.com

Mortgage Fraud Settlement to Borrowers

Responsible Lending

Charlene Crowell

The old saying, 'the check is in the mail,' is often considered a ruse not worth heeding. But beginning April 12, checks will begin going into the mail for 4.2 million mortgage borrowers who were in the foreclosure process in 2009 or 2010 and who likely experienced robo-signing or other deficiencies by their mortgage servicer.

Initially, the Office of the Comptroller of the Currency (OCC) and the Federal Reserve required servicers to hire consultants to do detailed reviews of borrower case files and determine specific harms that borrowers received to qualify for monetary rewards. This process ultimately became unwieldy, slow and expensive — without producing timely benefits to borrowers.

Earlier this year, the OCC and the Federal Reserve negotiated a settlement with 13 mortgage servicers. Parties agreed to pay a total of $3.6 billion in cash payments ranging from $300 to $125,000 to all affected borrowers. More than 90 percent of the payments due borrowers are expected to be paid by the end of April. Remaining borrowers will be paid no later than mid-July.

Borrower payments will be based upon the stage of foreclosure and in some cases, gravity of servicer errors. The largest payments will go to borrowers with completed and wrongful foreclosures. The vast majority of checks payable to borrowers will be for less than $1,000.

The spring 2013 payments will include all but two of the servicers agreeing to the settlement. A second and separate announcement in the near future will address payments for the remaining ones, Goldman Sachs and Morgan Stanley.

In the meantime for the other 11 servicers, a payment schedule includes eligible borrowers in any stage of foreclosure in 2009 or 2010 with one of the following servicers, affiliates or subsidiaries: Aurora, Bank of America, Citibank, HSBC, JPMorgan Chase, MetLife Bank, PNC, Sovereign, SunTrust, U.S. Bank and Wells Fargo.

> 90 percent of $3.6 million in payments to be disbursed by April 30

For example, $125,000, the largest payment to be shared, is reserved for one of two types of completed foreclosures: military families covered by the Servicemembers Civil Rights Act (SCRA) and loans that servicers foreclosed when borrowers were not in default.

In cases where borrowers were completely foreclosed despite fulfilling all requirements during a trial loan modification plan, or if a servicer failed to convert borrowers to a permanent modification after successfully completing the trial period, a $25,000 payment will be issued.

> Any borrower who believes he/she may be covered by the agreement should call toll free at 1-888-952-9105 to verify their inclusion and also update their contact information.

According to the schedule, additional payments will be made to borrowers experiencing one of the following errors:

- Modification request denied;
- Modification request received; but no underwriting decision reached
- Interest rates charged in excess of SCRA limits;
- Foreclosures begun while borrowers were protected by federal bankruptcy laws;
- Servicer failure to engage borrowers in loan modification or other loss mitigation.

Eligible borrowers were recently notified of their eligibility for payments under the settlement. Any borrower who believes he/she may be covered by the agreement should call toll free at 1-888-952-9105 to verify their inclusion and also update their contact information.

Payment acceptance does not remove any borrower's right to private legal actions. The agreement explicitly denies servicers to ask borrowers to sign a waiver of any legal claims in exchange for payment.

Any borrower needing foreclosure prevention assistance is encouraged to contact the Homeowner's HOPE Hotline at 888-995-HOPE (4673), or visit www.makinghomeaffordable.gov.

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