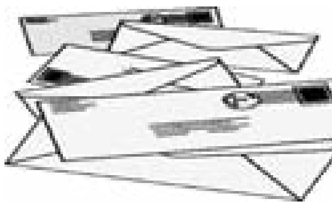
The Skanner Newspaper, established in October 1975, is a weekly publication, published each Wednesday by IMM Publications Inc.,

415 N. Killingsworth St.,
P.O. Box 5455, Portland, OR 97228.
Telephone (503) 285-5555.
E-mail: **info@theskanner.com**
World Wide Web site:
http://www.theskanner.com
Fax: **(503) 285-2900**

The Skanner is a member of the National Newspaper Publishers Association and West Coast Black Publishers Association.

All photos submitted become the property of *The Skanner*. We are not responsible for lost or damaged photos either solicited or unsolicited.



Letter to the Editor

DANTE JAMES RESPONSE TO THE SKANNER EDITORIAL

Dear Mr. Foster:

This letter is in response to your editorial in *The Skanner*, entitled, "Advocate for Communities of Color? Not My Job, Equity Director Dante James Says".

The Skanner voiced concerns and asked questions regarding my role as Director of the City's Office of Equity and Human Rights—concerns I am eager to address. I know some folks in the community have similar questions.

The Office of Equity and Human Rights (OEHR) was established to promote equity and reduce disparities within City government, as its first task. My job is not to advocate for community members with each of the City's 30+ bureaus and 6 elected officials. My job is to change the way City staff and decision-makers in each of those bureaus and offices think and act, by training and ensuring enhanced accountability with the expectation that City services will be provided in a more equitable and just manner. OEHR's internal focus will lead to better outcomes for all communities, and communities of color specifically. More importantly, what needs to change is City government's response to community advocates. When the City as a whole better recognizes and addresses how institutional racism can detrimentally affect service delivery, the community will be better served.

Communities of color have historically and systematically been left out of decision-making in Oregon. While I have built some bridges and opened some doors in my first year in Portland, clearly there is much more to do. Relationships between the City government and underrepresented communities have been broken for decades, even centuries. It may take five years to repair the most egregious damage – and it will take longer unless we in the communities of color stay focused on the vision for OEHR that many community leaders helped craft. The creating ordinance directed the office to begin its work with an internal focus on City bureaus. The City must put its own house in order, before telling others how to run theirs.

My bureau has advocated for underrepresented communities to have their concerns addressed by appropriate agencies and, in specific instances, to improve the interaction between those agencies and communities of color. To name three in the past six months:

- We provided advice on improving Minority Contracting opportunities in the pilot Community Benefits Agreement for construction of the Water Bureau's new maintenance building on Interstate.
- I consulted with the Revenue Bureau and testified at Council on formation of a new taxi company owned by union refugee and immigrant drivers; the first new taxi company in Portland in 15 years.
- We pushed behind the scenes to fix Arts Tax inequities, and OEHR is identified in the direction from Council to guide a permanent restructuring of that fee.

OEHR was never intended to function as a civil rights office. State and City agencies already exist that handle discrimination complaints, including a Civil Rights Compliance Officer within the City of Portland's Office of Management and Finance. OEHR refers complaints to those agencies, and will increase publicity to facilitate direct access to them.

Every year in June, OEHR presents a Report to Council on achievements, progress made, lessons learned, and the work plan for the next year. This year, our Report will be informed by assessments from the Bureau Advisory Committee and by the New Portlanders Advisory Council, both established since our last Report. Together these groups bring in 50 community leaders of color and ethnic minorities, to provide oversight and accountability for my performance and that of OEHR. I am glad to meet with The Skanner's editorial board to brief the Publisher and staff prior to our annual Report, and any time I am invited to do so.

In closing, I must say that as a former community organizer and activist, my life's work has been dedicated to increasing community access to government and ensuring government responsibility. It was hard for me to shift my focus to addressing barriers within City bureaus. One year later, I realize why the Creation Committee demanded that the Council start the Office of Equity's work by changing the way City jobs, contracts, and services are awarded by City staff. Institutional racism demands work within the institution to eliminate racism. That is my job.

Sincerely,

Dante J. James, Esq.

Student Loan Borrowers Need Enforcement

RESPONSIBLE LENDING

Charlene Crowell

Earlier this year, the Consumer Financial Protection Bureau (CFPB) asked for public comments on private student loan debt affordability. By the April 8 deadline, more than 4,300 organizations and consumers answered. The volume of these requests suggests that the more than $1 trillion of debt already incurred by student loans is on the minds of many Americans. Clearly, consumers want repayments to be manageable, but there are also concerns for fairness and enforcement.

As a nonpartisan organization dedicated to protecting family wealth and working to eliminate abusive financial practices, the Center for Responsible Lending (CRL) had strong advice to offer CFPB.

According to CRL, "First, no student loan modification or refinancing program should take the place of enforcement actions against predatory private student lenders. Some lenders have engaged in a variety of unfair, deceptive and abusive practices, trading on students' hopes to better themselves through education."

In its call for strong oversight and enforcement action against private student lenders, CRL noted that Sallie Mae recently issued private student-loan backed securities. This publicly-traded corporation originates services and collects on student loans. Currently, it manages accounts for more than 10 million borrowers and $180 billion in related debt. CRL reminded CFPB that mortgage-backed securities, the secondary market's purchase and bundling of sub-prime loans, was a major contributor to the housing crisis and the lingering Great Recession.

"This demand could drive increased originations of student loans and degrade underwriting standards, similar to mortgages in the early-and mid-2000s. The Bureau should stay vigilant as the private student loan market grows," added CRL.

In CFPB's own October 2012 report, the Bureau independently found that just like with problematic mortgages, private student loan borrowers were complaining about servicers who placed their loan accounts in default – even though they were continuing to pay what they could.

Further, if servicers of student loans are unable to process the volume of distressed borrowers, as in mortgage servicing, student loan borrowers will suffer again from the same lack of responsiveness by servicers, lost documents, and other dysfunctional errors.

For communities of color, the specter of a second major financial dilemma does not bode well. With a trillion-dollar loss of wealth stemming from foreclosures, and unemployment double that of the rest of the nation, consumers of color in many cases turn to student loans to finance much of college education costs. In many instances, students are encouraged to take out a higher-cost private loan even when they have not fully utilized their eligibility for cheaper federal student loans. In other instances, for-profit schools target low-income and minority students and steer them towards the higher-cost private loans.

> It would be an agonizing loss if these young peoples' pursuit of higher education only brings a lifetime of debt

> Lenders have engaged in a variety of unfair, deceptive and abusive practices, trading on students' hopes

If private student loans follow the same secondary market trends as that of mortgages, i.e. sold, packaged and serviced similarly to mortgage loans, it is conceivable that two generations of the same family will suffer long-term financial stress, shortchanging the older generation's preparation for retirement; and delaying – if not denying the younger generation's ability to buy a first home.

Add to that looming likelihood, a recent research report funded by the Bill and Melinda Gates Foundation advised that public colleges are going to find it difficult to keep raising tuition in response to reduced public funding of public institutions. Statistics from the Center on Budget Policy Priorities recently found that state spending on higher education from 2008-2013 declined 28 percent nationwide. Additionally, the states of California, Florida, Washington and Georgia had public tuition rates rise from 60 to 72 percent.

In a March address before the National Newspaper Publishers Association, Arne Duncan, the U.S. Secretary of Education noted that Black college enrollment has grown by 15 percent from the fall of 2008 to the fall of 2011.

It would be an agonizing loss if these young peoples' pursuit of higher education only brings a lifetime of debt.

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