



**“Challenging People to Shape a Better Future Now”**

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## Republicans' Selective Memory

To paraphrase Ronald Reagan, arguably the most overrated U.S. president in history, there they go again. They, of course, are Republicans in the House of Representatives. And they are going after President Obama yet again, this time over his use of executive orders, presidential directives that have been issued by every president over the past 73 years.

First, let's brush up on our high school civics.

According to a report by the Congressional Research Service (CRS), "Presidents from Franklin D. Roosevelt through Barack Obama have issued orders that seek to leverage the government's procurement spending to promote socio-economic policies that some commentators would characterize as extraneous to contractors' provision of goods or services to the government."

The report, titled "Presidential Authority to Impose Requirements on Federal Contractors," explained, "Presidential power to issue executive orders must derive from the Constitution or from an act of Congress. Contractor-related executive orders historically have been issued based upon the President's powers under Article II of the Constitution or the powers delegated to the President by FPASA," a reference to the Federal Property and Administrative Services Act of 1949.

The CRS report noted. "FPASA states that its purpose is to 'provide the Federal Government with an economical and efficient system for ... [p]rocur[ing] and



### THE CURRY REPORT

George E. Curry

supplying property and nonpersonal services' and authorizes the President to prescribe any 'policies and directives' consistent with the act that he 'considers necessary to carry out' the act's goals of efficiency and economy."

One of the most significant presidential actions was Executive

federally funded construction contracts in the Philadelphia area valued in excess of \$500,000 to submit 'acceptable affirmative action program[s],' including 'specific goals' for 'minority manpower utilization' in six construction trades prior to contract award."

Of the past 10 presidents, beginning with Franklin D. Roosevelt, President Obama has issued the fewest executive orders per year. According to the American Presidency Project, Obama issued 147 executive orders during his first term, compared to 504 by FDR, 266 by Dwight D. Eisenhower, 247 by Richard M. Nixon, 213 by Ronald Reagan, 200 by

with 23 separate executive orders.

Strangely, Republicans, who have voted 54 times over four years to repeal or alter the Affordable Care Act, are not planning to sue President Obama on any of those issues. Instead, House Speaker John A. Boehner (R-Ohio) has asked Congress for permission to sue Obama because he suspended the start date of the employer mandate provision of the health care law.

It doesn't get more ridiculous than this. Unable to repeal what they call Obamacare, House Republicans are moving faster than the lips of an auctioneer on crack to sue the president because he is making it easier to comply with what everyone except anti-Obama Republicans recognize as the law of the land.

As Sebastian Payne wrote in the Washington Post, "... For all the accusations of abuse of power, his [Obama] actual uses of his executive authority so far aren't that far-reaching: Not so much the smack of firm government, more nudging in a certain direction. George W. Bush for example managed to gut the Presidential Records Act (greatly reducing access to presidential records), limit federal funding for stem cell research and sidestep the Geneva Convention on interrogation techniques – all through executive orders, even when he had Congress on his side. Interestingly, all of these orders were later rescinded by Obama."

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Order 11246, which was signed by President Lyndon B. Johnson on Sept. 28, 1965. It requires federal contractors to "take affirmative action to ensure that applicants are employed, and that employees are treated during employment, without regard to their race, color, religion, sex or national origin."

According to CRS, "Under the authority of Executive Order 11246, officials of the Department of Labor issued two orders commonly known as the Philadelphia Plan. The Philadelphia Plan required bidders for federal and

Bill Clinton, and 173 by George W. Bush over a similar period.

As of June 20, Obama had issued 35 executive orders during his second term.

His executive actions have stopped the deportation of immigrants who entered the U.S. illegally as children, affected climate change by compelling power plants to reduce their emissions by 30 percent by 2030, raised the minimum wage for federal contractors to \$10.10 an hour, extended rights for same-sex couples and impacted gun control

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## Drop in Black Homeownership Rate

Each year the Joint Center for Housing Studies at Harvard University assesses the nation's housing outlook. The recently-released *The State of the Nation's Housing in 2014* reveals that troubled housing areas remain in the midst of rising prices, higher interest rates and low inventories.

According to the report, "Millions of homeowners, particularly in minority and high-poverty neighborhoods, are still underwater on their mortgages, while millions more renters have been forced to live in housing they cannot afford or is structurally inadequate. And with the ongoing growth in low-income households, housing assistance reaches a shrinking share of those in need."

A few more data points from the 2014 report reveal:

- Homeownership rates have fallen six percentage points among Black households — double that among White households;
- In 2011-12, Black applications for conventional mortgages were denied 40 percent of the time; among Hispanics, the denial rate was 25 percent — nearly two to three times that for whites; and
- More than 25 percent of mortgage homeowners in both high-poverty and minority neighborhoods were underwater — owing more than their homes are now worth — in 2013. This rate is nearly twice the shares in



### RESPONSIBLE LENDING

Charlene Crowell

either white or low-poverty neighborhoods.

For Mike Calhoun, president of the Center for Responsible Lending, these homeownership disparities reflect a devastating generational loss of wealth. Partic-

ular moderation is likely to persist until job growth manages to lift household incomes. Even amid a broader recovery, though, many hard-hit communities still struggle and millions of households continue to pay excessive shares of income for housing."

The combined effects of student loan burdens and lower median incomes for younger and middle-aged adults are also cited as key factors in the nation's housing recovery. Median incomes are at their lowest levels in records dating back to 1970, according to the report.

With the ongoing growth in low-income households, housing assistance reaches a shrinking share of those in need

icipating in a panel discussion with the Joint Center and other housing policy experts, Calhoun noted that the loss of homeownership in Black communities really reflected a one in six reduction, as Black homeownership peaked at 49 percent before the housing crisis.

"With promising increases in home construction, sales, and prices, the housing market gained steam in early 2013. But when interest rates notched up at mid-year, momentum slowed. . . . This

"Between 2001 and 2010, the share of households aged 25-34 with student loan debt soared from 26 percent to 39 percent, with the median amount rising from \$10,000 to \$15,000 in real terms. Within this group, the share with at least \$50,000 in student debt more than tripled from five percent to 16 percent. For these borrowers, the need to pay off these outsized loans will likely delay any move to homeownership."

For the ninth consecutive year, the rate of homeownership continues to decline. According to the Housing Vacancy Survey (HVS), it is the lowest level since 1995. Housing rentals, by contrast, show growth doubling the average pace in any decade since the 1960s.

Whether owning a home or renting, nearly 41 million households are now paying more than 30 percent of their income for housing — 1 million more than last year and 9 million more than a decade earlier. A household is considered 'housing burdened' when their monthly housing costs exceeds 30 percent of income. Severely housing burdened households where 50 percent or more of income is for housing, now number 5.8 million households.

The most cost-burdened households — whether renting or owning in 2012 — earned less than \$30,000 per year.

Working households would need to earn at least \$42,200 a year to afford the \$1,052 median monthly gross rent charged for new units built in the past four years — well above the income of many renters.

Further in 2012, there were only 3.3 million rental units that were affordable and available to 11.5 million extremely low-income households.

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