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

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

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Fair Housing's Unfinished Business

In early September, public policy experts, housing advocates, civil rights leaders, academicians and others came together for three days to listen, learn and craft a way forward to advance housing rights and opportunities. Convened by HUD's Office of Fair Housing and Equal Opportunity, the conference held Sept. 1-3 celebrated major milestones in the fight for fair housing, recalled noteworthy achievements and itemized all that still remains to be accomplished.

As co-sponsor of the 1968 Fair Housing Act (FHA), Walter Mondale, former vice president and Minnesota Senator, termed the Act's passage as "one of the great miracles in modern history." His opening keynote address also spoke to contemporary challenges to dismantle residential segregation and governmental policies that deny equal housing.

"The Fair Housing Act has unfinished business," noted Mondale. "When high-income Black families cannot qualify for applied loans and are steered away from White suburbs, the goals of the Fair Housing Act are not fulfilled."

"When the federal and state governments will pay to build new suburban highways, streets, sewers, school and parks but then allow these communities to exclude affordable housing, the goals of the Fair Housing Act are not fulfilled," continued Mondale.

Many of Mondale's concerns were echoed by other presenters. For example, according to Attorney General Loretta Lynch, in just



Charlene Crowell

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Columnist

the last three years, Justice Department's Civil Rights Division filed more than 100 lawsuits, including 69 pattern or practices lawsuits, to combat housing and lending discrimination. Housing testing, a

Steven Rosenbaum, head of housing and civil enforcement at the Justice Department's civil rights division, warned of more redlining cases. "Based on what is on my docket right now, stayed tuned," said Rosenbaum. "There are still lenders who seem to think it is OK to steer minority borrowers to certain loan officers or certain brokers who they know will charge more."

Later this month, new mortgage data will be released as part of the annual Home Mortgage Disclosure Act report. One of the few resources that details mort-

gathering and HUD Justice's full support.

The new rule, announced this past July, clarifies and simplifies existing fair housing obligations. By creating a streamlined Assessment of the Fair Housing planning process, HUD hopes communities will be helped to analyze their own local challenges to fair housing choice and their own goals and priorities to address remaining barriers to fair housing in their communities.

Also voicing support for HUD's new rule was Wade Henderson, President and CEO of the Lead-

'When high-income Black families cannot qualify for applied loans and are steered away from White suburbs, the goals of the Fair Housing Act are not fulfilled'

key tool used to determine whether housing providers are complying with federal fair housing laws, has resulted in more than \$13 million in damages and civil penalties awarded since 1991.

"One investigation found that a nationwide mortgage lender has systematically charged higher interest rates to Hispanic and African-American borrowers," noted Lynch. "Another revealed that city officials, law enforcement and a local housing authority in Los Angeles County had engaged in a targeted campaign to discourage African-Americans from moving to and living in the area by enforcing the Housing Choice Voucher program in a prejudicial manner."

In another conference session,

gauge lending by race and ethnicity, the most recent report – for 2013 – showed low levels of lending for borrowers of color. Further, when mortgage loans were approved for Black and Latino consumers, the vast majority were backed by government-insured programs from FHA, VA or USDA – and very few from the private sector. The private sector exclusion means more hard-earned money is taken out of the pockets from borrowers of color as government-backed mortgages are more expensive.

In the aftermath of the U.S. Supreme Court's decision that upheld the use of disparate impact studies as a tool to fight for fair housing and a new HUD rule, Attorney General Lynch offered the

ership Conference on Civil and Human Rights, a coalition of more than 200 national organizations.

"We need HUD to continue its AFFH enforcement efforts . . . To send a strong signal to jurisdictions that it's serious about compliance on this issue," said Henderson. "And HUD needs all of us to engage with local governments in the coming few years to hold them accountable, and to also push to see that HUD itself has the capacity it needs to do its job in the right way."

In 2015, our quest for fair housing is far from finished. And the journey ahead will require the same level of principled fervor and determination that was amassed many years ago.

We Must Keep the Voting Rights Act Alive

On Sept. 15, the NAACP's "America's Journey for Justice" march arrived in Washington, DC – after an 860-mile journey from Selma, Alabama. Over eight weeks, hundreds have participated to demand federal protection of civil rights for all Americans.

Last month, I joined the participants to kick off the march at the foot of the Edmund Pettus Bridge in Alabama.

Just 50 years ago, the bridge was the backdrop of Bloody Sunday – when some 600 civil rights activists, marching in defiance of segregationist repression, were brutally attacked by law enforcement.

That fateful Sunday shocked the conscience of Americans everywhere. It played an integral part in our nation's long fight to secure the full measure of equality, dignity, and opportunity.

While the extraordinary progress we have made in this fight over the last five decades cannot be denied, in every corner of our country profound inequalities remain.

It's present in our income gap, where the average White family has accumulated seven times the wealth of the average Black family. It's present in our democracy gap, where too many Americans still face barriers when accessing the ballot box. It's present in our



Jeff Merkley

United States
Senator

justice gap – when all too often Black communities get treated differently by police and our criminal justice system.

The time has come for us as a nation to close these persistent gaps – to be bolder and better in securing full rights for all of our

what their skin color is.

We must also work in a bipartisan manner to safeguard the hard-won rights of minority voters and restore the integrity of the Voting Rights Act (VRA).

For the past 50 years, the VRA has expanded minority participation in elections by removing first-generation barriers to ballot access, such as literacy tests and poll taxes.

It has also tackled second-generation barriers to voting – like at-large elections and gerrymandering – that are designed to dilute minority voting power.

At least 10 states that had been covered by Section 5 of the VRA introduced new restrictive legislation that would make it harder for minority voters to cast a ballot

citizens.

In Congress, we need to do our part. We should enact education reform and make college affordable again. We should reform our criminal justice system to make it more fair and more safe.

We must ensure that everyone who is willing to work hard has the chance to get a good living-wage job – no matter what their name is, where they live, who they love, or

Since the VRA was passed, Congress has, time and again, reauthorized the law, most recently, in 2006, when we voted to extend it for another 25 years. Unfortunately, in 2013, the Supreme Court struck down key provisions of the VRA in *Shelby County V. Holder*. In the wake of the decision, access to our most fundamental right is suffering. In the last two years alone, at least 10 states that

had been covered by Section 5 of the VRA introduced new restrictive legislation that would make it harder for minority voters to cast a ballot.

We cannot let our civil rights laws return to once again being, as Dr. King said before the passage of the Voting Rights Act, mere "dignity without strength." It is our responsibility in Congress to pass legislation to protect and defend the right to vote for all Americans.

In addition to these policy changes, we need a societal change. As a nation, as a people, we must stop hiding from hard truths about race. We must recognize the persistent inequalities we face are not a Black problem or a Brown problem, it's an American problem.

We must remember that Black Lives Matter. More importantly, we must act like Black Lives Matter – not just when it comes to policing, but in our classrooms, in our workplaces, in our courts, and in our voting booths.

Although the "Journey to Justice" march is complete, our commitment to its purpose has not wavered. Our effort to ensure full equality goes on. We will keep fighting to balance the scales of justice, to roll back roadblocks to opportunity, and to extend the full promise of America to every American.