

THE Skanner

Challenging People to Shape
a Better Future Now

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Opinion

Civil Rights Groups Ask for Broad Access to Affordable Lending

As the Senate Banking Committee turns its attention to reform the nation's secondary mortgage market, civil rights leaders recently spoke in a strong and united voice. For these national organizations, the housing finance system must embrace—not abandon—its obligation to provide broad access and affordability in mortgage lending.

In a June 6 letter to Committee Chairman and Ranking Member, Senators Mike Crapo (R-Idaho) and Sherrod Brown (D-Ohio), were advised that any emerging legislation for the secondary housing finance market must set in place guidelines to protect against unlawful discrimination.

A second and equally important requirement is for all credit-worthy borrowers have access to the mortgage credit they deserve.

Signing the letter was a broad coalition of activists: The Leadership Conference on Civil and Human Rights, NAACP, National Urban League, National Council of La Raza, National Coalition for Asian Pacific American Community Development, National Fair Housing Alliance, National Community Reinvestment Coalition, and the Center for Responsible Lending (CRL).



Charlene Crowell
NNPA Columnist

Together they wrote, "Any reform of the secondary mortgage market must ensure access and affordability to mortgage credit for all creditworthy potential homebuyers in all regions of the nation...Diminishing the role

“Today’s public policy housing debate is also an opportunity to learn from the mistakes of the past and craft new policies

and importance that the secondary housing finance systems plays in achieving this goal will continue to deepen the racial wealth gap that already exists in America today.”

The current public policy debate on the secondary mortgage market has its roots in the foreclosure crisis that began in 2007. Lax federal regulation and excessive risk-taking by Wall Street firms led to a housing boom where investors chased profits on unsustainable mortgage loans.

Fannie Mae and Freddie Mac, two government-sponsored enterprises also known as GSEs, followed that market trend, hoping to capture profits for their investors.

This led to them facing losses that resulted in their being placed into conservatorship by the federal government.

Like many other private firms, the GSEs received a financial bailout from the U.S. Treasury Department to avoid a complete market meltdown. Eventually and as authorized by Congress in

ing Studies at Harvard University, seven out of every 10 new households formed will be families of color. In addition, the future of Fannie Mae and Freddie Mac is tied to several statutory mandates that include requirements for the GSEs to share responsibility in reaching affordable housing goals, as well as access to credit that is free from discrimination.

In a broad sense, today's public policy housing debate is also an opportunity to learn from the mistakes of the past and craft new policies that will avoid their recurrence.

“The nation's housing finance system has never worked for people of color,” noted Lisa Rice, Executive Vice President of the National Fair Housing Alliance.

“The system was originally and purposefully designed to exclude these consumers. That construct infused barriers to equal access into the system and those barriers have never been unwound.”

“As a result, people of color face grave difficulties when trying to access credit,” added Rice. “This means that the Affordable Housing Goals must be strengthened and the resources and resolve to achieve them must be set in place.”

Read the rest of this commentary at TheSkanner.com

Our Children Deserve High Quality Teachers

I am a native Washingtonian. I still live on the same street that my parents brought me home to 50 plus years ago. I am a product of D.C. public schools. I began my education prior to integration. I was taught by, in my opinion, the best-prepared teachers in the city. I remember that most of my teachers had masters' or doctorate degrees and they taught in the field in which they earned their degree. They were highly qualified, dedicated, and allowed no child to be left behind. The principal knew every student by name. She knew our strengths and weaknesses. She made sure that her teachers addressed the individual challenges of each student. I left public school well prepared to face the world.

Through the years, I have witnessed many changes in both education and community. I have watched my neighborhood demographic change from middle-class Black families, to a neighborhood where drug use, unemployment, and the lack of marketable skills has resulted in random acts of violence. Today, my neighborhood is nearly unrecognizable due to gentrification. However, my immediate concern is not growing property taxes or well-intentioned, but ill-informed redevelopment projects. My immediate con-



Dr. Elizabeth Primas
Progam Manager, NNPA

cern is for the children in my neighborhood, right now; the children struggling to succeed in a rapidly changing environment and an ineffective education system; children

“It’s critical that parents engage with educational leaders and demand equal access to high quality teachers

who are taught by teachers, who do not relate to their personal struggles and lack the skill set to respond to their individualized needs.

The “Every Student Succeeds Act” (ESSA) addressed many of my concerns in education. The NNPA continues to echo the message that giving parents a voice in how the school system operates is vital to closing the achievement gap. It's critical that parents engage with educational leaders and demand equal access to high quality teachers. Unfortunately, high-poverty schools are disproportionately staffed by unprepared, substitute, and out-of-field teachers. Although, there are numer-

ous causes for this phenomenon, the fact remains that, ill-prepared teachers undermine student achievement.

According to an article by Emma Garcia published by the Economic Policy Institute, about eight in 10 poor Black students attend high poverty schools. Garcia found that 81 percent of poor, Black children attend high poverty schools compared to 53.5 percent of their poor White peers. It is also noted that at-

tending a high-poverty school lowers math and reading achievement for students in all racial and ethnic groups. These discrepancies in access to adequate education expand into discrepancies in economic prospects and social mobility.

ESSA requires states and districts to ensure that low-income students and students of color are not disproportionately taught by ineffective, inexperienced, and out-of-field teachers. ESSA requires state and school district report cards to include the percentage of inexperienced teachers, principals, and other school leaders; teachers with emergency or provisional credentials; and out-of-field teachers. Reporting this data provides states with the comparative data necessary to examine the root causes of inequities.

Title II of ESSA provides program grants to states and districts that can be used for teacher preparation, recruitment, support, and continued learning. ESSA changes the distribution formula for funds by requiring that any increase in funding is prioritized to states with high rates of students living in poverty. ESSA has ended the requirement of states to set up teacher evaluation systems based significantly on students' test scores. Growing evidence suggests that using student test scores to determine teacher effectiveness is misguided and does not improve instructional practices. ESSA includes a Teacher and School Leader Innovation Program that will provide grants to districts that want to try out performance pay and other teacher quality improvement measures.

At some point, we must stop treating our children like widgets. They won't all fit into a round hole; some of them are square pegs.

We owe our children the best education possible. They are our future.