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Opinion

Black America's Dreams of Homeownership Still Deferred

The late Langston Hughes created a masterful body of poetry in the 20th Century that spoke about and to Black America's unique experiences. Also an author and playwright, his words in all media pricked our consciousness to wonder and ponder how we somehow remained so different from others after living more than 200 years in this land.

One of my favorite Hughes poems asks the question, "What happens to a dream deferred?" Today, that one question is as timeless as it is timely.

Why is it that in 2017 Black homeownership is still deferred for so many?

Every year, the Home Mortgage Disclosure Act (HMDA) report provides an update on mortgage lending over the past year. It is the only national report that examines lending by race and incomes. In 2016, an analysis of mortgage lending by the Center for Responsible Lending (CRL) underscores how once again dreams of homeownership are still being deferred nationwide:

- Blacks had the highest denial rate in mortgage applications of any ethnic group, and was double the denial rate experienced by

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Columnist

Whites;

- Black consumers received just 3.1 percent or 65,451 of the 2,123,000 conventional mortgage purchase loans made in 2016;
- When Black and Latino conventional mortgage purchase loans were combined, the percentage increased to only 9 percent for the year; and
- FHA purchase mortgages performed a bit better for Black consumers at 10.6 percent - 142,329 out of 866,000.

"It is troubling to see the continued trend of mortgage lenders abdicating their responsibility to serve the full universe of credit-worthy borrowers," said Nikitra Bailey, a CRL Executive Vice President.

Bailey continued: "During the financial crisis, taxpayers of all colors together paid for the bailout of banks. Now and years later to see that African-Americans and Latinos

remain overly dependent upon FHA to access mortgages is a sign of unfair treatment. Whites continue to unfairly receive more favorable access to affordable loans, despite our nation's fair lending laws."

For decades, Black consumers were given a litany of excuses as to why they did not qualify for the most affordable mortgages: not enough income, not enough of an employment record, too many bills, and more.

“Why is financial justice is so elusive for Black America?”

But it was just last year that Nielsen released a report that found "a decade of economic and educational prosperity" from 2004 to 2014. During these years, Nielsen found that Blacks had a collective \$162 billion in buying power. By 2020, that purchasing power was projected to rise to \$1.4 trillion, thanks in part, to the number of Blacks earning \$100,000 or more. Over the decade reviewed, Black

earnings in this income range grew 95 percent, compared to the rest of the nation. Even solid middle class incomes of \$50,000 to \$75,000 grew at a rate of 18 percent.

So, if Black America is better educated and earnings are growing—what is the problem with gaining access to mortgage loans? And if America is a land of laws, why is financial justice so elusive for Black America?

"As we move beyond the sub-prime crisis, we continue to see the housing and credit market systematically either deny or send less attractive products to the Black and Latino community," noted John A. Powell, an internationally acclaimed Professor of Law and Professor of African American Studies and Ethnic Studies at the University of California, Berkeley.

"This problem which is both historical, structural and interpersonal will not be addressed unless we face and make affirmative interventions," continued Powell. "As useful as the data is, it is not enough. The nature of structures is to reproduce the current condition. We can and must do better than that."

Read the rest of this commentary at
TheSkanner.com

Dick Gregory - a Birthday Remembrance

The celebration of the life of Dick Gregory on Saturday September 16th at the City of Praise church in Landover, Md. was over seven hours of eclectic diversity from a serenade by Native Americans to a musical tribute with Ayanna Gregg's daughter and Stevie Wonder, to speakers MSNBC's Lawrence O' Donnell to DC Mayor Muriel Bowser, to the fiery Rep. Maxine Waters, who vowed to help impeach that "thing" in the White House.

There were torrents of Hallelujahs and especially As-Salaam Al-akum as Nation of Islam head Min. Louis Farrakhan began a profoundly uplifting eulogy.

It was fascinating to see how a man born on Oct. 12, 1932, so far down in the cracks of society could rise so far: jailed countless times in the fight for human rights; 13 books written; a star on Hollywood's Walk of Fame, movie roles, a celebrated humorist and global humanitarian. Born 85 years ago in the slums of St. Louis, his mother, Lucille Gregory, had to put plastic on her feet to keep them from getting wet as she walked to work. A White man knocked out two of his front teeth at 10-years old for touching a White woman as he shined her shoes; the family was chronically evicted for

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the inability to pay their \$18 monthly rent.

What kind of journalist would I have become if it had not been for Gregory becoming

“He was the one who pushed me to go out on a limb for unpopular people

ing my mentor and coach for more than three decades as I tried to survive as a pioneering Black woman journalist in White newsrooms? I have pondered this thought since his death, but intently on his birthday, Oct. 12. He had an incredible impact on my career.

He was the one who pushed me to go out on a limb for unpopular people and for causes even if the limb broke off; how not to discount conspiracies just because it is safer to believe a lie rather than an unpopular truth; and how to

look and expose the liars, the exploiters in high places, no matter who and where they were.

Should I state the obvious how badly Gregory is still needed today?

Of course, following the Dick Gregory style book meant you wouldn't have a job long. In some newsrooms the reward for not toeing the company line, disbelieving that White is always right, and caring more for the masses at the bottom than the big shots at the top means a swift kick out the door.

It was not unusual for Gregory to entice me to venture off to distant lands or to stick my nose into events that sounded and looked correct but would turn out to be rotten to the core.

Gregory was a renowned health enthusiast who developed weight loss products, such as the Bahamian Diet, that were popular in the states.

In 1985, he developed a low cost nutritional product to fight famine and took 50 truckloads of it to Ethiopia. I went with him and I saw hundreds dying from starvation in resettlement camps in the desert. I held in my hands, 5-year-old children so emaciated that they looked half their ages, and women so exhausted that they collapsed as

they walked. The products he delivered saved many lives.

I began to understand that hunger and homelessness in the world where people are dying from obesity is criminal. It is not because of a lack of resources, but a lack of will, and the failure to hold governments, such as that in Ethiopia accountable. Gregory's amazing success in Ethiopia did not get press in the United States. But he told me his mission was saving lives, which was all that mattered.

Even amidst such tears, Gregory could bring humor. On the way back home from Ethiopia the plane stopped briefly in Rome and much to the surprise of his friends, he grabbed his bag and headed for the exit.

"Why are you getting off here?" I hollered at him. With a smile and a swagger he answered, "Don't forget I am an international nigger," which left the rest of us laughing.

Dick Gregory was often shunned and slammed as a "conspiracy nut." In time, he usually would be proved right. Greg and I would often meet at some out-of-the-way place. He would pull out his big battered brown briefcase jammed with reports and facts counter to what the news bosses wanted to see.

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