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Opinion

Access to Safe, Decent and Affordable Housing Threatened

In recent weeks, threats to the nation's housing finance system have emerged. At the center of the controversy are two key issues: the obligation of mortgage lenders to ensure broad mortgage credit for all credit-worthy borrowers, and secondly, whether the nation will enforce its own laws banning unlawful discrimination.

On Feb. 2, a leaked Senate proposal to overhaul the secondary mortgage market's government-sponsored enterprises (GSEs), Fannie Mae and Freddie Mac, would drop important access and affordability provisions that now govern the system.

For example, the GSEs now are required to always serve all markets, as well as have in place affordable housing goals.

The proposal from U.S. Senators Bob Corker (R-Tenn.) and Mark Warner (D-Va.) was quickly and unanimously rejected by a broad coalition of civil rights and housing advocates that included: the Lawyers' Committee for Civil Rights Under Law, Leadership Conference on Civil and Human Rights, NAACP, UnidosUS (formerly the National Council of La Raza), National Coalition for Asian Pacific American Community Development, National Fair Housing Alliance, National Community Reinvestment Coalition, National Urban League, and the Center for Responsible Lending (CRL).

"Ten years after the 2008 housing crisis, it is disheartening to turn the secondary



Charlene Crowell

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Columnist

mortgage market back over to Wall Street," wrote the coalition. "Who can forget the 7.8 million completed home foreclosures and trillions of dollars in lost family wealth?"

"Many Americans still face immense housing challenges," the leaders continued.

“This draft isn't even close to a solution that works for families who hope to buy homes

"This ill-conceived approach places the risk on the backs of hardworking families, who already rescued the big banks."

The draft legislation also fell short for Massachusetts Senator Elizabeth Warren, a member of the Senate Committee on Banking, Housing, and Urban Affairs.

"I appreciate the dedication Senators Warner and Corker have shown to address this critical issue, but this draft isn't even close to a solution that works for families who hope to buy homes, said Warren. "This bill would end up

creating more problems than it solves."

As early as 2008, Congress moved swiftly to enact the Housing and Economic Recovery Act. This bipartisan legislation provided strong regulatory oversight of the housing finance system and brought forward important affordable housing goals to ensure that hard-working families would be able to access mortgage loans. But with the housing market's lengthy path to recovery, many have renewed calls for legislative reform of Fannie Mae and Freddie Mac. And just as the GSEs are now pledged to serve the entire market, some want to take away the system's access and affordability requirements. That kind of change would harm Black families and communities, as well as other low-wealth families.

"The big ticket items that we are looking for is the national duty-to-serve and affordable housing goals that have a regulator able to enforce those," said Scott Astrada, CRL's Director of Federal Advocacy.

Days later, on February 5, Mick Mulvaney, the White House hand-picked Acting Director for the Consumer Financial Protection Bureau (CFPB) announced he would move the Bureau's staff for its Office of Fair Lending and Equal Opportunity (OFLEO) directly under his control.

The Dodd-Frank Act mandates that OFLEO perform "oversight and enforcement of federal laws to ensure the fair, equitable, and nondiscriminatory access to credit."

By moving fair lending experts to the CFPB's Director's office, to focus instead on consumer education and coordination, there are real concerns that the OFLEO will be unable to perform its enforcement and oversight mission.

"This action could open up the floodgates on lending discrimination, which would damage the ability for people of color to build wealth," noted Debbie Goldstein, CRL's Executive Vice President. "One of the reasons the CFPB was established was because lending discrimination targeted people of color with predatory, high-cost loans that led to foreclosures."

Mulvaney's personnel shift is yet another consistent sign that the nation's financial cop-on-the-beat is walking a new patrol.

Since assuming "unlawful" leadership at CFPB, Mulvaney has also dropped a lawsuit against predatory payday lenders, supported repeal of the Bureau's auto lending guidance that took direct aim at pervasive and discriminatory practices. He has also made clear his plans to reopen rulemaking under the Home Mortgage Disclosure Act (HMDA).

HMDA is a federal law that requires most financial institutions to provide mortgage data to the public. It ensures that mortgage lenders are serving the credit needs of communities in which they are located.

Read the rest of this commentary at TheSkanner.com

What I Miss about Handwritten Letters

I have found myself increasingly wondering whether social media, particularly Twitter and Facebook, constitutes a vehicle for civil dialogue. The number of attacks that I have either witnessed or experienced has been astounding. It has gotten to the point that I rarely respond to comments on either Twitter or Facebook, unless I have concluded that the original writer/author was interested in a response.

The situation has gotten way out of control. The insults that are thrown around; the demeaning language; the condescension; I could go on and on.

About a year ago, I awakened to a Twitter storm attacking me for my support of the Palestinian people. It was not just one tweet; it was one tweet after another, accusing me of being everything but a child of God. There seemed to be no way to stop it.

Just recently, a good friend of mine came under a vicious



Bill Fletcher Jr.

The Global African

Twitter attack by someone whose sanity I have been forced to question. My friend could not figure out a way to stop it, so it continued until the attacker ran out of steam.

Social media makes it easy to be obnoxious. Among other things, there are few, if any, penalties. In the old days, if you read something with which you were in disagreement in the paper; magazine; or even saw something on television, you would write a letter to the editor. To write such a letter you had to do some thinking prior to composing it. You then had to mail the letter. This entire process gave you at least a moment to contemplate your reaction and whether it was worth re-

sponding to something and, if so, how to respond.

In today's social media world, filters seemed to be reserved for photos and videos. When it comes to dialogue, people read something online and react. You can react immediately by sending an email, tweeting, posting on Facebook, or Instagram, etc. You don't have to really stop

“Social media makes it easy to be obnoxious, because there are few, if any, penalties

and think. You just hit "Send."

And if you are really angry and want to be nasty, there are no penalties. You can, in effect, curse someone out, because what are they going to do? You can literally say whatever you want to anyone and the worst that they can

do is "block" you from future exchanges. But that need not stop you, because you can post around them or even create another account and continue the verbal onslaught.

The result is that, rather than a medium for rational exchanges and debates, social media is more about "trolling" or making assertions. In a Facebook, exchange I had with someone a few months ago, after I refuted their argument they simply dismissed me by saying: Well, that's what I believe and I have a right to believe what I believe.

Really? So, when it comes to social media, should we really just say to hell with the facts?

Each day, when I turn to social media I feel that I must dress in psychological battle armor, preparing for yet one more poison dart to come flying.

Bill Fletcher, Jr. is a talk show host, writer and activist. Follow him on Twitter @BillFletcherJr, Facebook and at www.billfletcherjr.com.