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Business & Employment Journal

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Where Business \$ Employment Comes First

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Put MLK's Name On Everything In His County



Photo by Charlie James

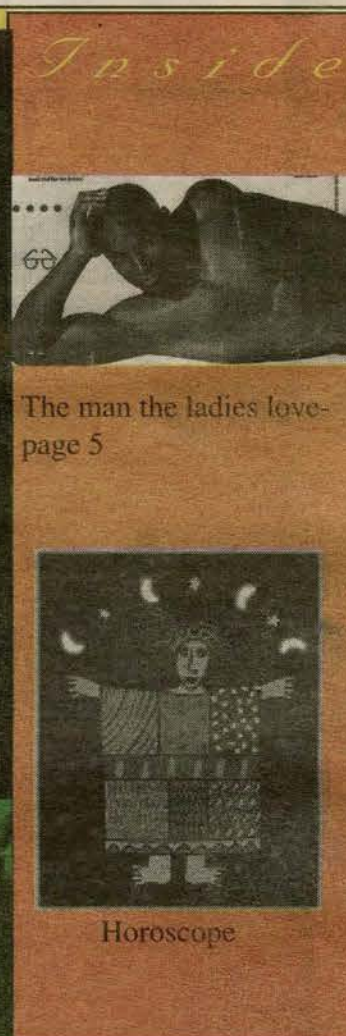
Martin Luther King County Councilman Larry Gossett, and Eddie Rye Jr. who led the fight for MLKWay South, shows the Flag with Martin Luther King's picture to a photographer from the New York Times recently in the council Chambers. The hearing to put Martin Luther King's picture on everything in King County Government is September 28th.

Employment Opportunities-Bids

Central Area Motivation Program
Sound Transit Authority

Macro Com Corp
Puget Sound OIC

Dept. of Transportation



Stop foolishness Buy
Colman-Page 3

Dr. Rev. John Hurst Adams comes Home Nov. 4th- call 329-4111 for tickets.

Join the African American Community Endowment Fund Call 323-0534

Calendar Page



SEPTEMBER

THURSDAY	FRIDAY	SATURDAY	SUNDAY	MONDAY	TUESDAY	WEDNESDAY
23	24	25	26	27	28	29
	African American Alumni Association U of W Esquire Club -8pm-723-2103				Hearing on Putting King Picture on County 28th-King County Council	
30	1	2	3	4	5	6
Beacon Hill Candidates' Forum at the Jefferson Park Community Center (3801 Beacon Ave So.) on Thursday September 30, 1999 from 6:30pm to 9:30pm.		Nigerian Independence Celebration- Ballard-206-440-1440				

Send your announcement to P.O. Box 22258 Seattle, WA. 98122

Muncey's Strongarm Light Construction

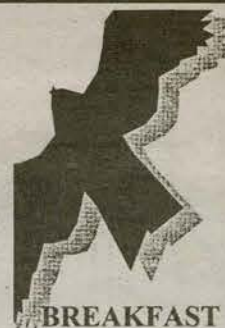
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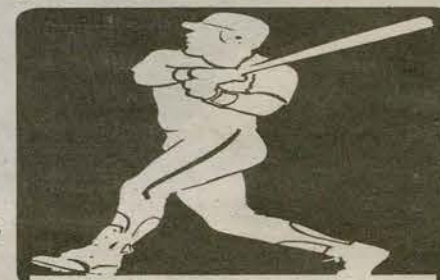


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Publisher Page



**It's Time
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The Bottom Line

African Americans need to Buy Colman School Right now!

If you live long enough the person you are growing into will have to confront a multitude of things from your past. Who you are trying to become will clash head on with who you were unless you are fortunate enough to find yourself early enough that drastic change is not called for.

Who I must become is a far better leader than I have been. God ain't through with me yet and nor are most of you. I have been nurtured in the bosom of Black people and what you have created is a man that is tired of foolishness and foolish people.

A few weeks ago I actively and successfully lobbied the Board of the African American Museum and Cultural Center to appoint me interim chair for 90 days. I have set on the sidelines to long and now its time for me to step up to the plate along with all of you, buy the building and build a museum.

Everyone I have talked to give me the same message. I will be there to help you as long as all the foolishness from the past doesn't crop again. Or they say, as long as the backbiting and character assassinations are finally over and we can concentrate on the work at hand.

I agree and you have my word that I will keep this project on track.

For to long we have tried to build the Museum, with a small group of people meeting off to themselves. The community, who we claim we are representing, doesn't have a clue about what we are doing or why we are doing it. No more. I will use this newspaper and other community newspapers, to make sure that you are aware of every thing that's going on.

This project does not belong to me or anyone else; it belongs to the African American community. Any funds taken in or spent should be reported to you and the books should be available for anyone contributing to this project to look at. We are a 501c3 organization so any contributions are tax deductible.

That had to be said first before I ask you to take a leap of faith in this project and me. I believe that African Americans should purchase this building. That will send a clear message to the rest of the state about our intent to get this museum project done and give you a clear ownership interest.

There are developers who want to build a partnership to develop the building. I personally don't like the idea because if you make a deal with developers you may be required to give them a long-term lease for a portion of the building. Even if we meet and discuss this option I believe the community should first buy the building before our October 31,ST deadline. You should never negotiate with anyone under pressure or duress. We buy the building first and then we talk when the pressure is off.

I believe that this building is actually too small for our history and a cultural center. I believe that we can find the money to make this dream a reality. I finally believe that we have done a poor job of presenting this project to you, and demonstrated the faith that you will step up to the plate.

I will put everything I have on the line to make sure this comes together but I need you to send us a check for \$100, \$50 or \$25 depending on the size of your family and your financial situation. We have a good deal to purchase this for about the same price that you spend for a house with a view. Approximately \$350,000.00.

We need whatever you can send within the next two weeks and you can mail it to P.O. Box 22258 Seattle, WA. 98122.

The Board of Directors will be putting together a finance team that will handle your contributions and I assure you nothing will be misused. There is too much at stake.

I will be talking to many of you in the weeks to come. You may see me in a heated discussion with people who don't want me to succeed and whatever we need to do to get an understanding we need to get it done

You have told me what you want me to do and I will keep my eyes on the prize and do my best to stay away from the foolishness. But I need your help and your prayers so that we can prevent all of us from being embarrassed and loose whatever little faith we have in each other.

We need the ministers and business people to work closely with us, we need people of all ages to volunteer, we need to build up your confidence and what we are doing and get you fired up about this project again.

The buck stops with me for the next 90 days. If I cannot convince you to work with me it's not your failure, it's mine. Pray for me and work with me and let's get this job done. We need to Raise all or most of the \$350,000.00 and start off the next millennium with a bang.

Please accept my apology for all that has happened. This is Charlie James with the Bottom Line.





Business

Hearing On King Ordinance September 28th

King County was renamed after Dr. Martin Luther King Jr. on Feb 24, 1986, making it the only county, out of 3,068 counties, named after Dr. King or any other African American.

The "King" the county was originally named for was William Rufus Devane King, a slaveholding Senator from Alabama.

The Oregon Territorial legislature was trying to gain some points with the incoming white house team of newly elected president Franklin Pierce and King his newly elected Vice President. So they named Pierce County after the President and the County North of that after the Vice president.

King was ill with tuberculosis during the campaign and had to have a special ceremony to be sworn in. he never made it to Washington D.C. and died on his Alabama Plantation in April of 1853.

The original measure to change King county name was pushed by then Councilman Ron Sims. Now Councilman Larry Gossett wants the county to do more than put a small plaque over a Bank of elevators in the Administration building.

In a recent letter to Friends and supporters Councilman Gusset asked people to come out and support him at the September 28th hearing on the matter.

Dear Friend:

I am writing to ask for your support on what is shaping up to be one of the most controversial political battles to ever confront the metropolitan King County council. On January 18, 1999, at the 17th annual Martin Luther King Jr. Celebration Rally and march at Garfield High School, a crowd of 2,000 people challenged me to sponsor an ordinance to change

the King county logo from an imperial crown to one with an image of the Reverend Doctor Martin Luther King Jr. Subsequently, on Monday, August 31st, I submitted ordinance 99-0472 relating to the County logo, "establishing a logo to include the likeness of Reverend Doctor Martin Luther King Jr."

Without broad-based community support it will be very difficult for me to influence the majority of King county councilmembers to support such a radical change. You can help support this logo change, to honor the most revered leader in the 20th century, in one or more of the following ways:

- 1) Write a letter to the Metropolitan (Martin Luther) King County Council expressing your support of Ordinance 99-0472. At the top of your letter please specifically request that the letter be distributed to all Councilmembers. Email a message of your support to all of the 13 Councilmembers.
- 2) Call your specific county councilmember and call the Council front desk (296-1000) to have your support recorded.

In addition, there will be a hearing regarding this ordinance on Tuesday, September 28, at 9:30 a.m. Please come with your friends to show your support by sitting in the audience and/or signing up to speak in support of this ordinance to the members of the Martin Luther King County Council's Management Labor and Customer Service Committee. This hearing will be in the Council Chambers, located on the tenth floor of the Martin Luther King County Courthouse, 516 3rd Ave.,



Seattle, WA.

Please make calls and send letters and e-mails TODAY!

Sincerely

Larry Gossett
Metropolitan (Martin Luther) King County
Council Member

District 10

The Mailing Address for the County is :
Metropolitan King County Council
King County Courthouse
Room 1200, 516 third Avenue
Seattle, WA 98104-3272

"Over 2000 people urged Councilman Larry Gossett to push this measure during the MLK Celebration. Now we need to get all of them down to the Council chambers on September 28th to show our support for putting Martin Luther Kings Picture on everything in King County Government." Eddie Rye Jr, leader in changing Empire way to MLK way, founder of annual MLK March, Reg. VP Nat. Black Chamber.

Seattle Housing Authority Advertising for Small Works Roster

We are inviting contractors, who are interested in doing business with SHA, to submit applications in order to be included in the SHA's Small Works Roster. The roster is used for small works projects with an estimated construction cost of less than \$40,000, and are locally or state-funded. To obtain an application form, please contact Rod Olzendam, Purchasing Division, telephone (206) 615-3378, fax (206) 615-3410, e-mail address: rolzendam@sea_pha.org.

Black Church Group Picks New Leader

By KAREN L. SHAW—Associated Press Writer—

TAMPA, Fla. (AP) — A Philadelphia minister who promised to reform the leadership of the nation's largest black church group was elected president of the National Baptist Convention U.S.A. Inc. on Thursday night.

The Rev. William Shaw beat 10 other candidates to succeed the Rev. Henry J. Lyons, the minister imprisoned for using the powerful position to bilk and steal more than \$4 million from companies and organizations so he could live in luxury.

In the wake of that scandal, Shaw called for the next president to share his power with a cabinet and a restructured board of directors, which he said would result in more financial accountability.

"It is a point of beginning for us," Shaw said after the vote was announced. "I would ask now that we go home and bow in prayer that God would give the direction that we ought to take from this point on."

Shaw received 3,694 votes. The Rev. W. Franklyn Richardson was a close second with 3,451 votes. The number of people who came to Tampa to vote reflects the convention's willingness and readiness to begin reforms, he said.

"We need to be clear and fully committed so my only request this night is that you go in prayer for me" and his team, Shaw said.

Shaw, 65, has been pastor of White Rock Baptist Church for 43 years.

He has said the convention's problems stem

from "a lack of accountability and a failure to center the convention around Christ."

"I believe the power of the presidency is multiplied when it is shared," he said earlier this week during a forum where he introduced the members of his cabinet.

Shaw, who placed third to Lyons in 1994, was among a group of ministers who unsuccessfully attempted to oust him in 1997 when Lyons came under federal and state investigation. Lyons, 57, resigned after he was convicted in February of swindling \$4 million from businesses and keeping nearly \$250,000 contributed by the Anti-Defamation League of B'nai Brith to rebuild burned black churches in the South.

Shaw and other candidates said the president's powers, including control over the group's checkbook, should be reduced. Several board members are appointed by the president.

Lyons, who was paid \$100,000 as president, is serving 5½ years in prison. The convention, which traces its roots to 1880, claims 8.5 million members, though at Lyons' trial prosecutors said the figure was inflated to attract businesses. They said membership is around 1 million.

The Rev. Angelique Walker-Smith, a New York City minister who voted for Richardson, said Shaw will help bring the convention closer together.

"Dr. Shaw is an honorable, loving, Christian gentleman and I think the convention will be blessed," she said.

Business

Tyson Beckford needs no introduction to the ladies.

Lee Bailey's EUR/ELECTRONIC URBAN REPORT

Tyson Beckford is a man that needs no introduction, especially not to the ladies. They know who he is. In fact, we heard a cheer the other day that went something like this, "Tyson, Tyson, what a black man, If he doesn't wear it, no man can..Yaay!" Or something like that. We ran into Tyson at the Source Hip-Hop Music Awards and he hit us in the head with a sense of humor we're sure you're gonna love. Brotherman's got jokes.

"Some of you press people are nervous around these rap people. I see it in your eyes. Yes! Some of you are nervous. Don't worry. We kept our guns in the car. No one's gonna get hurt. No, I didn't keep mine in the car, I'm lyin'. I'm nervous with some of these rap people.

They got all these damn rags, all these gangs in here. I've always been a funny brother. With a stiff room like this (the press tent) I've got to be funny. If I don't get through this, nobody else will."

Tyson has graced the pages of many magazines and has done a few TV spots for Polo as well. You know what that means, time to step it up a notch and take it to the big screen.

"I have a film coming out in the fall. It's called 'Boriqua's Bond.' I've got a lil' part in there. I play this kid coming out of jail, trying to get my life together. You know, in jail you're

separated by ethnic backgrounds. In jail I save this kid from getting beat up by some black guys. He's a Latin kid who plays the lead. Treach is in it, Big Pun, you're gonna be scared again. A lot of gun play."

Tyson told us that there have been several occasions where he was mistaken for R&B singer Tyrese, but he says it's all good and it has its benefits.

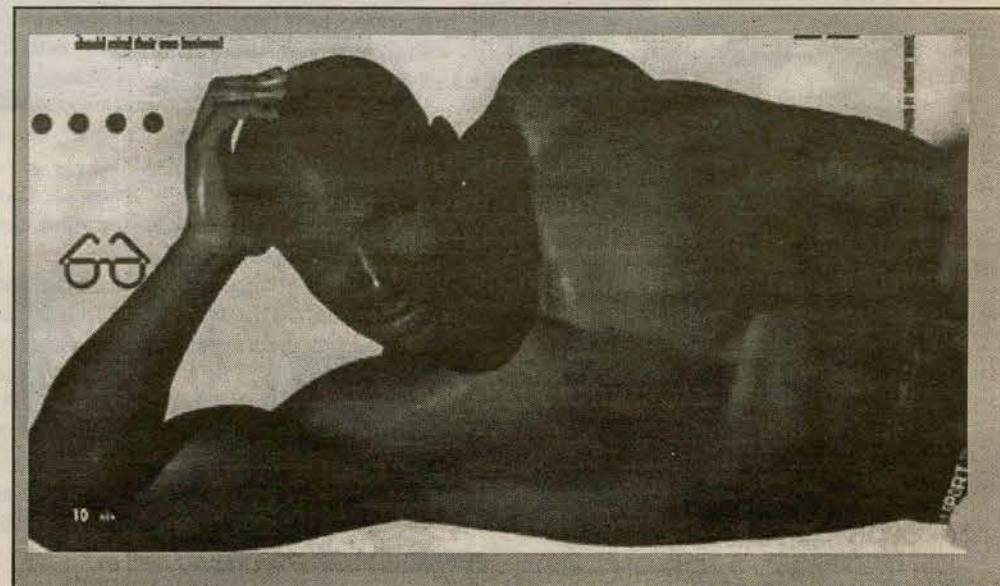
"I'm not mad at the brother. I'm always mistaken for him. So whenever I check into a hotel and they call me Tyrese I run up the bill. I run it up. They say 'Tyrese, you gotta pay your bill.' Hell no! I run out of the spot. No, but it's a good feeling. He's like a little brother to me and I always try to steer him the right way and let him know it's just a job, because come 5 o'clock you're an average guy again."

Beckford told us that he owes a great deal to some folks over at the Source Magazine. They were the people that first allowed him to appear in ads and they convinced him that he could make a living by doing it.

"They're the ones that first gave me a chance to be in a magazine. They're the ones that told me you could have a career in modeling. So, I decided to pursue it. But I guess If they wouldn't have told me, I would not have done it."

Before modeling Tyson told us that he was a football man before injuring his knees.

"I use to play football and then I messed up



my knees so I left that alone. Then I started breaking into houses, but you can't carry a TV and VCR with bad knees. So I had to stop that.

Tyson has mad jokes, but one thing he told us that really got him peeved was when a certain woman's mag put his picture on the cover without asking him.

"You got magazines like Playgirl who just put

your picture on the cover without asking you. A lot of little kids look up to me so I was very upset with that. I had my lawyer call Playgirl and tell them

I was not happy with that. If you guys see that. Don't buy it. Don't support it. It's not a good thing. You can't have a commercial running on Nickelodeon and then go to the newsstands and there I am half naked."

Tyson Beckford is a cool cat. We had a lot of fun interviewing him. We just would like to reiterate what Tyson said..Hello? Ladies? Great, it's too

HOROSCOPE



ARIES-Fairies rarely shout. Angels speak in a whisper. Even an excited ethereal entity finds it hard to make a lot of noise. If, therefore, you want to commune with a cosmic being, you must listen very carefully. You need to be subtle and sensitive, calm and confident. One brief moment of doubt will instantly end the conversation. Are you reading this in a mood of bewilderment, wondering what it has to do with your week? Well read on. All is about to be explained. Powerful, magical yet gentle forces are now at work in the sky. Amazing opportunities are arising. You'll get all the guidance and success you need, but only if you trust and follow what you secretly, inwardly feel.

TAURUS-Luck has no taste and little, if any, discrimination. It will make itself available to anyone at any time, no matter how deserving they may be. That's pretty obvious. Just look at some of the people who have won the lottery! Consider the dreadful folk in history who have gotten away with so much and consider too, the nice people who have clearly had such little good fortune. In one way, this is disappointing, in another, inspiring. It means, if nothing else, that you can't rule out the possibility of a perfect week on the grounds that you aren't 'entitled'. A very happy coincidence will soon occur. It will benefit you enormously. Don't you dare decide, even for a moment, that it's a mistake!

GEMINI-Why is there so much drama taking place in your life? What's behind all the tension and turmoil? Why does it seem as if everything, no matter how small, is somehow so BIG? When are you going to get a holiday from the hard work? Let's answer the last question first. It's easiest. Mid October is when you'll start the next, less stressful phase of your

life. You don't think you can hold out till then? Well then, don't hold out. Give in. Let go of whatever you are clinging to. Stop trying to control so much, to understand so much and to be so endlessly wise. Taste a little freedom. Leave a little more to chance. That will reduce the weight on your shoulders, instantly.

CANCER-To err is human. To forgive is divine. So are you human - or are you divine? That may sound like a big question but then so too, is the question you are now wrestling with. You can no more answer that than you can define the divine or quantify the level of error in your own persona. The point is, you are human and therefore you are prone to make mistakes. Within you though, is a spirit that's pure and perfect. Somewhere along the fuzzy line that distinguishes these two facets of your nature, there's the story that you're trying to come to terms with this week. You are clear about one thing, confused about another. And that's as it should be. Accept a very forgivable error.

LEO-WHEN the Sun shines in the sky, none can ignore it. Leo is the only zodiac sign ruled by the sun. When you shine, none can ignore you! Sometimes, it seems though, you just don't shine enough. You don't give yourself a chance to blossom, to thrive and to be all that you can be. You hide behind clouds of confusion. You sink below horizons of helplessness. You forget to let the full strength of your character come through. This week, you've got Venus and Jupiter urging you forward. They want you to be a little brighter and happier. Help them to work their magic by working your own. Approach with warmth and optimism, a problem that is daunting you.

VIRGO-TO a football fan, the cup is everything. The same cup though, means nothing to a tea drinker; even one who is short of crockery. Some things in life have a value which is largely sentimental. They get so excited by a symbol that they can't recognize reality. Sentiments are fine but when they start affecting our ability to see the true nature of an item, a situation or a person, we have to be wary. We need to push our emotions to one side, if only just long enough to gain an objective perspective. In your life now, your heart is ruling your head. Don't reverse the situation but do attempt to establish a regime of joint equal responsibility.



LIBRA-THERE'S a glorious irony to the situation you find yourself in. You are being offered an opportunity you might once have given a great deal to get. Now though, you are no longer interested. You have outgrown the need, transcended the fascination and passed the point of desire. Or have you? Search your inner being this week, just in case you still secretly nurture some affinity for the objective which has come within your grasp. You may yet change your mind or find a modified use for the original idea. Don't though, dwell too long on this strange development. The future awaits and it has little to do with this aspect of your history.

SCORPIO-YOU can't hold enough conversations this week. The more you discuss a certain topic, the more you will learn and understand. All of which sounds fine until we identify the topic in question. It is not one that you particularly want to dwell on; indeed it is one that you have been going to some length to steer clear of. THAT topic, the one you were hoping to see the back of, is the one you need to see the front of, the side of and, most profitably and crucially of all, the OTHER side of. You're not convinced, are you? Well then, try to avoid it this week. Once that fails, just plunge yourself into the task of talking - and listening.

SAGITTARIUS-YOU are rather hoping that something special will happen this week. It looks as if it could. It feels as if it should. There is though, just a slight sense of concern. You have been wrong, in the past, about numerous things. You have felt confident on several occasions, only to discover that your insight was flawed or that you had overlooked some vital factor. What if you are misleading yourself now? What if your 'opportunity' is not as real or as good as it appears? Fret as much as you like. Wrestle as long as you wish with your fears. Your hope is valid and soon enough, you'll see proof of this. What's happening now is momentous... but truly positive.



CAPRICORN-WHERE there's trouble, there's magic. That's why most people, for all their protestations to the contrary, actually like a bit of mayhem and mischief. Things don't ever change unless someone, somewhere creates controversy or causes chaos. Ultimately, secretly, we all like to feel that change is possible. Even if our lives are stable and successful, we don't want to be bored. With these and other thoughts, you can explain away the turbulent scenario you find yourself in this week. It doesn't matter how you justify it as long as you accept it and stop fighting it or worrying about it. The current trouble is your key to a better future.

AQUARIUS-What is acceptable and what is permissible? Keep in mind, as you consider this, that there are some things you must accept, whether you want to permit them or not. Just to complicate the matter, there are some things that seem to be perfectly permissible but are really not at all acceptable. I'm tempted to apologize for confusing you but then, it is your life which is getting complex now, not me! What's needed, urgently, is some clarification and simplification. There is only one way to attain this. Inject more honesty into the equation. Be truthful, with yourself and with others. Mars will then bring you an excellent outcome to the week.



PISCES-DARE you open another door? Dare you enter into fresh territory? Dare you encounter whatever may be unleashed once you reach a crucial decision and take a vital step? Of course you dare. You have to be courageous. There is no other option. You are, of course, quite right to expect a challenging experience. There's nothing easy about the move which no needs to be made. Then again though, there's nothing so easy or comforting about leaving things as they are - even if you can - which is rather doubtful. Something has to give. Stop looking for a perfect solution and seek, instead, a brave new plan based on your best and brightest aspiration. It WILL work.



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Business



NEW REPORTS DOCUMENT DISCRIMINATION AGAINST MINORITIES BY MORTGAGE LENDING INSTITUTIONS

WASHINGTON -

Minorities trying to buy homes continue to face discrimination from mortgage lending institutions, according to a new report prepared by the Urban Institute for the U.S. Department of Housing and Urban Development.

The Urban Institute report issued today says that "not all Americans enjoy equal access to the benefits of homeownership, in part because of unequal access to capital." It also says that "minorities are less likely than whites to obtain mortgage financing and, if successful in obtaining a mortgage, tend to receive less generous loan amounts and terms."

HUD Secretary Andrew Cuomo released the Urban Institute report at a news conference with members of Congress and leaders of the Association of Community Organizations for Reform Now (ACORN). ACORN released its own study at the same time demonstrating continuing racial disparities in the national home purchase, mortgage and refinancing markets. Congress Members James Clyburn of South Carolina, Eleanor Holmes Norton of the District of Columbia, and Loretta Sanchez and Xavier Becerra of California also attended.

"These reports confirm the sad truth that discrimination remains a scar on the nation's soul that has yet to heal," Cuomo said.

"The reports also show that HUD needs added funds that President Clinton has requested to intensify our fight against all forms of housing discrimination so we can make the American Dream of homeownership a reality for more families."

The Urban Institute study - titled What We Know About Mortgage Lending Discrimination in America - has three major findings:

1) Discrimination can begin at the early stages of the mortgage lending process, including pre-application inquiries by would-be borrowers. The Urban Institute findings were based in part on "paired testing" that was carried out by people of different racial and ethnic backgrounds in a sample of cities. Each group of testers - including one white and one or more minorities - told lenders they had similar credit histories, incomes and financial histories, and had the same type of mortgage needs. The testing found that overall, minorities were less likely to receive information about loan products, received less time and information from loan officers, and were quoted higher interest rates in most of the cities where tests were conducted.

2) At later stages of the process, racial disparities in loan denial rates cannot be "ex-

plained away" by differences in creditworthiness or by technical factors affecting the analyses of denial rates.

3) Good intentions on the part of lenders are not enough. Action must be taken to ensure minorities do not face lending discrimination.

The ACORN report found that black and Latino applicants for conventional home mortgages are rejected much more frequently than white applicants, and that those ratios have steadily been increasing. The ACORN report said that in 1998 African Americans were denied mortgages 217% as often as whites, up from 206% in 1995 and 209% in 1997. Latino applicants were rejected 183% as often as whites for conventional mortgages in 1998, up from 169% in 1995 and 181% in 1997.

HUD's work to combat lending discrimination is led by the Department's Office of Fair Housing and Equal Opportunity. The Office enforces the Fair Housing Act, which bars housing discrimination on account of race, color, religion, sex, disability, family status and national origin. The Act covers the sale, rental, financing and advertising of almost all housing.

The federal budget President Clinton submitted to Congress sought an increase in funding for the Office of Fair Housing and Equal Opportunity to \$47 million in Fiscal Year 2000 - up from \$40 million this year. However, the House has voted to cut funding for the office to \$37 million in 2000 -- \$10 million less than President Clinton requested. The HUD budget is now before the Senate.

"Now is the time for this country to do more - not less - to end all forms of housing discrimination," Cuomo said. "Mortgage lending discrimination is intolerable because it contributes to the vast homeownership gap that divides whites from minorities in America today."

The term homeownership gap is used to describe the large disparity in homeownership between whites and minorities. In the second quarter of this year 73.2 percent of white families owned their own homes, while only 45.8 percent of African American families and just 44.9 percent of Hispanic families were homeowners.

The independent Urban Institute report, commissioned by HUD, re-analyzed data assembled by the Federal Reserve Bank of Boston and found large differences in loan denial rates between minority and white applicants. It said the differences can't be explained by data or statistical problems asserted by prior critics of the Boston study. The analysis presents substantial evidence that discrimination exists, shifting the burden of proof to those who would argue that these differences are entirely due to racially neutral underwriting criteria. The Federal Reserve study found that the probability of loan denial in the Boston area was about 80 percent higher for a black or Hispanic applicant than for a white applicant, even after loan, property and credit and other traits were accounted for. The report found that even among institutions with good intentions, and where loan officers take pride in working with borrowers who need more help on loan applications, minority cus-

tomers may not be receiving equal treatment. The study says that achieving significant reductions in lending discrimination may require changes in business practices.

The Urban Institute report concludes by recommending priority next steps in measuring mortgage discrimination and developing policies and practices to better combat it. These recommendations include:

Expanded research on lender decisions about office locations, advertising and outreach, as well as referrals that may discourage minorities from ever applying for loans with some institutions.

Stepped-up testing at the pre-application stage and possibly the loan approval stage as well, for research, enforcement, and self-assessment by lenders themselves.

New nationwide studies of mortgage lending, including analysis of mortgage loan performance to determine the "business necessity" of lending criteria and procedures that disproportionately disadvantage minorities.

Expanded research on loan terms and conditions, including examination of relatively recent market trends such as risk-based pricing and credit-scoring formulas, as well as analysis of overages and fees.

Rigorous evaluation of successful fair lending to find out what really works to increase lending to traditionally under-served

groups.

The study also says lending institutions need tools that they can use to monitor and assess their own anti-discrimination efforts.

HUD commissioned the Urban Institute report on lending discrimination in response to calls by the U.S. Conference of Mayors, The National Conference of Black Mayors, the National Association of Real Estate Brokers, the Congress of National Black Churches, and 100 Black Men of America, Inc. for such a study, as part of an effort to close the homeownership gap.

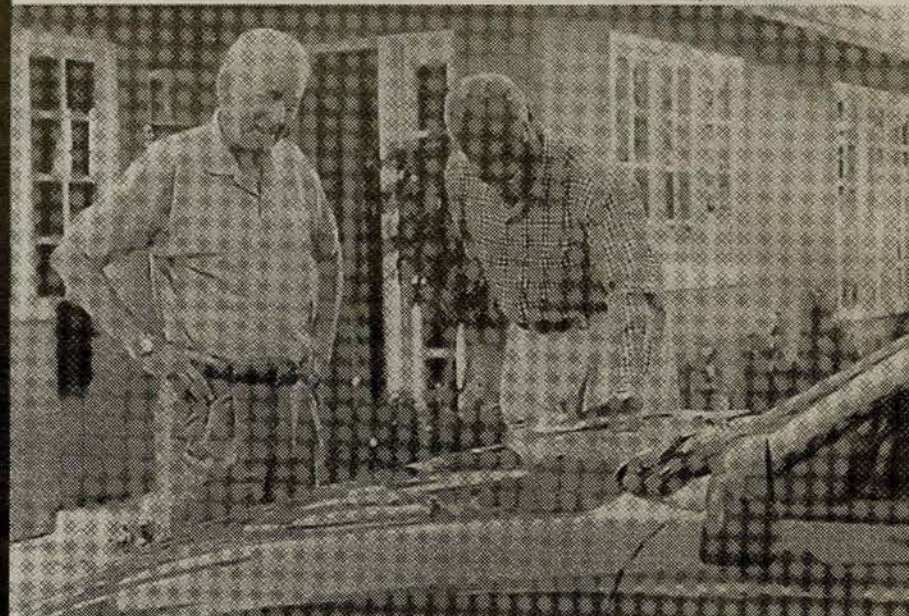
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Maude Hurd, President of ACORN: "With low unemployment and low interest rates, the dream of homeownership should become a reality for more people in our communities. But we are still shut out by too many lenders. Despite the continuing growth in our economy, African Americans and Latinos are being denied a chance at the American Dream."

Congresswoman Loretta Sanchez of California: "These studies show that minorities have a justified grievance when they complain of lending discrimination. HUD has taken an important step that we all hope will reduce this type of discrimination in the future."

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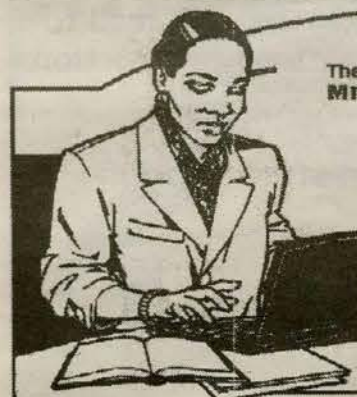
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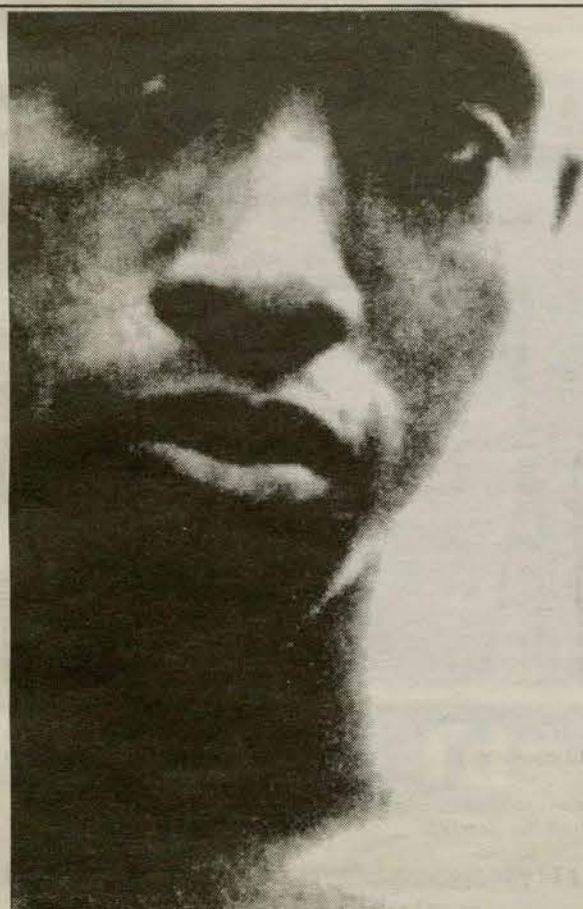
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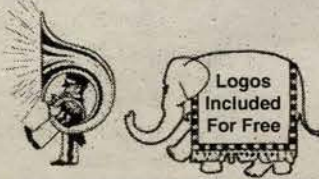
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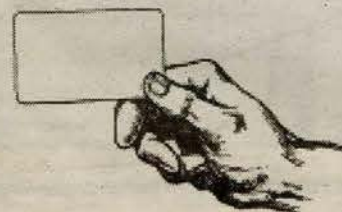
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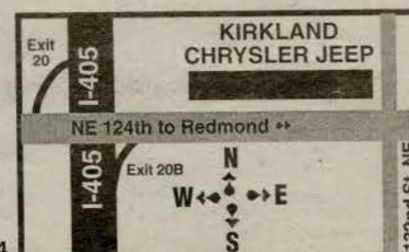


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