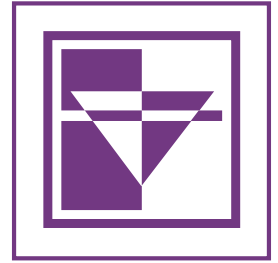


THE RACIAL EQUITY REVIEW

EMERGE



ERASE RACISM'S NEWSLETTER ABOUT RESEARCH, TRENDS, AND OUR WORK.
Summer 2007

You can support our work

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RACE AND RACISM DIALOGUES

Thursday, October 18, 2007

8:30 a.m. - 12:30 p.m.

Touro Law Center, Central Islip

Featuring **john a. powell**

See page 2

CRAIG GURIAN, RENOWNED CIVIL RIGHTS ATTORNEY, DONATES TIME TO HOUSING PROJECT

When ERASE Racism was looking for an expert in the field of fair housing to provide counsel and drafting assistance in connection with its advocacy of stronger fair housing laws on Long Island, it turned to Craig Gurian, the Executive Director of the Anti-Discrimination Center and Adjunct Professor of Law at Fordham Law School. Professor Gurian was an ideal candidate for the task. He was a member of ERASE Racism's Fair Housing Task Force that was assembled in May 2003 and helped guide the Fair Housing Initiative.

Professor Gurian, who is now also a Scholar-in-Residence at Fordham Law's Stein Center for Law and Ethics, was already one of the principal authors of the comprehensive 1991 revisions to New York City's Human Rights Law, and was leading a coalition of civil rights groups in support of a Local Civil Rights Restoration Act in New York City (a bill which was ultimately enacted in October 2005).

Professor Gurian drafted a template of optimum components for the fair housing law, and then worked closely with ERASE Racism for more than a year. "It was a pleasure to work with ERASE Racism," Gurian says, "and to see its leadership pay dividends in the form of a comprehensive fair housing bill for Nassau County, one that provides unprecedented opportunities to vindicate fair housing rights." Professor Gurian also applauded ERASE Racism's effort to enact a Suffolk County fair housing bill. That law took effect in January 2007.



He has now turned his legislative focus to a proposal to require co-ops to provide rejected applicants with a written statement of the specific reasons. "Secrecy means that fair housing laws cannot be effective in the co-op context," says Gurian. "Unfortunately, even though the bill is a matter of basic fairness, the proposal is being fought tooth-and-nail by a small elite that is committed to privilege and unaccountability. With the support of ERASE Racism and more than 40 civil rights and allied groups, however, we will persevere and prevail."

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NOTE FROM THE PRESIDENT



Welcome to the fifth edition of *Emerge: The Racial Equity Review*.

I would like to thank all of you who supported our Third Annual Spring Benefit. This edition contains some wonderful pictures from the benefit, A Common Thread: Celebrating people of the African Diaspora and a report on our success. More pictures are on our website at www.eraseracismny.org. Our next feature event will be a forum on race with Professor John A. Powell to be held on Oct. 18th at Touro Law Center. Additional information is in this newsletter and on our website.

ERASE Racism could not function as effectively without the help of a variety of interns, volunteers and partners. This edition spotlights four people who have contributed their time and talents toward aiding ERASE Racism in its mission to undo institutional and structural racism. We are especially grateful to those professionals who offer in-kind services that ERASE Racism could not otherwise afford as a nonprofit organization.

This edition also includes information and photos from the summer Unraveling Racism Training workshops, an update on a novel fair housing case that could have a profound effect on all communities that accept federal community grants and a calendar of upcoming events. For more information on ERASE Racism's quest for racial equity please visit our website.

Elaine Gross

OCTOBER 18TH FORUM ON RACE FEATURING JOHN A. POWELL LAUNCHES ERASE RACISM'S NEW RACE AND RACISM DIALOGUES

Discussions about race and racism are frequently emotionally charged and sometimes divisive. Since its inception in 2001, however, ERASE Racism has found ways to create safe environments for many Long Islanders to tackle topics such as: What is race? What is institutional and structural racism? What is white privilege? Now, ERASE Racism is launching a new series called Race and Racism Dialogues (the ERASE Racism Dialogues). A variety of programs and activities will offer in-depth and topical explorations of issues related to race and racism and their impact on Long Island communities.

Thursday, October 18th at 8:30 a.m. marks the launch of ERASE Racism's Race and Racism Dialogues with featured speaker Professor John A. Powell, internationally renowned scholar and legal expert on topics related to race and racism. This forum entitled, *Race and Racism: Its Impact on Our Institutions and Daily Lives*, is being held at the Touro Law Center's new facility in Central Islip. In order to encourage broad participation there is a modest fee of \$35. Individuals are encouraged to contact the office (516/921-4863) if this fee creates an impediment to their attendance.

What is color-consciousness and color-blindness? In June, 2007, the current United States Supreme Court (the Court) struck down two voluntary public school integration plans. In this case, communities in Seattle and Louisville were attempting to make real the promise of the 1954 Brown v. Board of Education decision. As Professor Powell states in a July 2007 Newsday article, in that same Supreme Court decision, the majority of the Court also affirmed the importance of "...remedying racial isolation, regardless of its cause." What does this mean for Long Island's racially segregated schools? This is just one of the topics that will be explored during the Powell forum on October 18th and that will continue during the coming months in the ERASE Racism Dialogues.

Many beliefs, often unconscious but deeply held, about personal identity and concepts like individualism, merit and personal responsibility strongly influence how we view public policy decisions. Through film, spoken word, debates, roundtable discussions and more, participants in the Race and Racism Dialogues will be offered a variety of ways to engage in dialogue on complex issues related to race and racism and learn how they connect to decisions made in our government, schools and other institutions where we work and play. Join us!

RACE & RACISM: ITS IMPACT ON OUR INSTITUTIONS & OUR LIVES

Speaker: Professor John A. Powell • Thursday, October, 18, 2007
8:30 a.m. - 12:30 p.m. • Touro Law Center, Central Islip

WHO SHOULD ATTEND?

Anyone who wants to participate in a constructive dialogue about race and racism. This forum will be of particular interest to anyone whose job, avocation or volunteer activities are focused on making Long Island a better place for all, such as: individuals from business, K-12 schools, universities, and government; health and human service providers; civic and religious leaders; community activists and students.

To register, go to www.eraseracismny.org Learn more about Professor Powell at www.kirwaninstitute.org

VOLUNTEER SPOTLIGHT



Alexandra Hom, a High School Senior at Friends Academy, signed on as a volunteer with ERASE Racism this Spring. She was referred to us by her counselor, Mr. Edward Dugger, who felt that ERASE Racism's work was a natural fit with Alex's role as the president of the Diversity Committee at school.

In a few short months, Alexandra has already proven to be an asset to our work. She has assisted staff with various projects, performing every task with enthusiasm and efficiency. Talking about her volunteer experience with ERASE Racism, Alex said, "I learned what you can do if you put your mind to it. Your work is inspirational." Alex is starting an ERASE Racism Support Committee in her high school through its Diversity Committee, as a way of reaching beyond the walls of the high school into the broader community.

This talented young woman has worked as a camp counselor, is captain of her high school track team and plays violin in the orchestra. She will be applying to colleges in the fall and is considering a career in International Business.

We are looking forward to continuing our relationship with Alexandra.

URBAN LEAGUE OF LI



This Spring, ERASE Racism served as a host agency/training site for the Senior Community Service Employment Program (SCSEP) sponsored by the National Urban League, Inc. The Urban League supports participants in this training program with individualized employment plans, skill development classes and placement opportunities, while paying them a salary. Through this partnership, we received the benefit of Regis Thompson-Lawrence's capable assistance while we provided her with on-the-job training. During her placement

at ERASE Racism, Ms. Lawrence signed up to be a Partner in ERASE Racism's Partnership for Racial Equity and generously volunteered her time to help with our Annual Spring Benefit. Regis completed the program and secured a full time position at another organization.

The relationship with the Urban League is a win-win situation that benefits both organizations as well as the program participants. For more information about the Urban League and the Senior Community Service Employment Program, visit their website at www.urbanleaguelongisland.org.

ABOUT "RACE"

According to the consensus of geneticists and anthropologists, there are no biological human types to which "race" validly refers. When ERASE Racism uses terms such as "race", "racism" or refers to groups of people by commonly used "racial" descriptions we are acknowledging socially constructed categories of race but we are not endorsing racial classification schemes.

VOLUNTEER OPPORTUNITIES

We have a variety of volunteer and internship opportunities that can utilize many of your skills and talents. We need ongoing assistance with administrative tasks, such as cataloging books and audiovisual materials, categorizing and filing news and research articles, helping with office projects, mailings and event preparation. We offer a fundraising internship to assist with proposal development and research. Research interns and volunteers provide support to the important work of ERASE Racism. To learn more about how you might lend a hand, call Rose Mattei, Operations Manager at 516/921-4863 x10.

ABOUT OUR STAFF...

ERASE Racism is fortunate to have a growing group of professionals carrying out its work. Throughout the year, interns and volunteers help with special projects and provide a valuable resource. If you want to know more about what we do, give us a call at 516/921-4863.

Rose Mattei, *Operations Manager*.

Cathryn Harris, Esq., *Project Manager, Housing Project*.

Rosemarie Walker, *Project Manager, Partnership for Racial Equity and Special Events*.

Phyllis Rice, *Special Projects Analyst currently focusing on healthcare*.

Doris Garcia Dieckhoff, *Accounting Consultant*

Brian Rodriguez, *IT Consultant*



2007 SPRING GALA RAISES THE BAR!

People from across Long Island and the New York Metropolitan area gathered at what is fast becoming one of Long Island's signature fundraising events. ERASE Racism's 3rd Annual Spring Benefit carried the theme, "A Common Thread: Celebrating People of the African Diaspora" to a new level bringing together the richness of culture and ethnic diversity that speaks to the best in all of us. Rev. Reginald Tuggle commented, "I have had the fortune of attending each of [ERASE Racism's] three annual events and I have enjoyed each one, but none more so than this one."

This gathering is different from most such gatherings in its informality and fun-filled atmosphere. Lively jazz sounds vibrated through the air and lightened the steps of almost 300 guests as they renewed acquaintances, made new friends and enjoyed the great variety of food and cocktails that abounded at every station. One unique feature of this event is the Marketplace, which adds a visual feast of fine art and elegant artisan craft wares. This year's marketplace not only brought beautiful items for sale from acclaimed artists, it also included educational displays from: the African American Museum in Hempstead with Director and Curator, David Byer-Tyre, and Unspoken History Treasures by Ms. Carol Gordon. A silent auction boasted Limited Edition prints, custom graphic design and photography from prominent local artists, spa retreats, in-home musical performance, wine tasting, a vacation in Mexico

and game tickets to a New York Islanders match among others.

ERASE Racism was proud to honor veteran Civil Rights activist and former New York Secretary of State, Basil A. Paterson, Esq., with the Abraham Krasnoff Courage and Commitment Award. Several guests observed, "ERASE Racism could not have chosen a better honoree." Basil was a gracious and delightful honoree as he recounted stories of the struggles, challenges and victories across his many years as a champion for racial justice and equality. The award, named after the late ERASE Racism Founder, business leader and philanthropist, Abe Krasnoff, was a fitting tribute to Mr. Paterson whose roots are in the Long Island and New York City areas. On hand was Eric Krasnoff, current Chairman, President and CEO of Pall Corporation, who spoke highly of his father's altruism and recounted a recent story that points to the need for diligence and the courage and commitment his father demonstrated in the fight for racial equity.

With the generous support of corporations, not-for-profit organizations and individuals, the event netted over \$120,000. To quote Marge Rogatz, "What a wonderful evening—once again, the overall feeling and sense of warmth that pervaded the Carlyle was so special. It was another memorable event and whatever money we made on it is almost like icing on the cake!"



Eric Krasnoff, Julienne Krasnoff, Elaine Gross, and Basil Paterson.



Amy Hagedorn



Ramona Battle, Grace Blake, Judge Lance Clarke and Wilma Tootle.



Connie Lassandro, Maggie Martinez Malito, and Sharon Mullon.



Lois Schlissel, Bill Cunningham, Basil Paterson, and Howard Glickstein



Michael White, Patsy Randolph, Loretta and John Cameron.

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JOIN ERASE RACISM'S PARTNERSHIP FOR RACIAL EQUITY —HERE'S A REASON WHY.

Muhammad Ali once said, "Service to others is the rent I pay for my room here on earth."

Barbara Marion Horn has adopted this quote as her guiding principle. She joined ERASE Racism's Partnership for Racial Equity not to have another responsibility but, "to add strength to strength." Joining The Partnership for Racial Equity puts action behind intent and makes support more than just words. It's an opportunity for like-minded people with hearts in the right place to get together and make a difference.

Barbara sees the world through the lens of community. She believes our quality of life is improved and gets its vibrancy from the deep bond that connects us all. Contrary to society's push for individuals to look out for 'number one,' she feels we are inter-connected and what one of us does affects all of us. "We need to be about the business of bringing into being 'The Beloved Community' Dr. Martin Luther King, Jr. spoke so passionately about," says Barbara. She sees the work of ERASE Racism as doing precisely that.

"I like long walks and individual quietness and space," Barbara says, "and I'm an American and I value freedom. I'm also Irish and I place a high value on hospitality. Further, being a New Yorker, I value the wide diversity of people and cultures that make this a great place to live. How I take care of the people I come in contact with and how I treat them makes an enormous difference in the quality of my life and the life of society as a whole."

The job of dismantling institutional and structural racism is the responsibility of everyone—the under-privileged and the

over-privileged. Inaction perpetuates racial inequities and disparate outcomes. Beyond that, our quality of life is diminished when we do not act with conscience to break down the barriers that divide us.

Barbara suggests that you pick an issue or cause that you care about and where it matters. Become a Partner and make great strides to strengthen the vision, purpose and practical work of ERASE Racism.

WHAT IS THE PARTNERSHIP FOR RACIAL EQUITY?

The ERASE Racism Partnership for Racial Equity provides a concrete way for individuals to support ERASE Racism's work. If you feel frustrated by the prevalence of institutional and structural racism, turn that frustration into productive actions by signing on as a Partner for Racial Equity.

There is strength in numbers. Public policies need to be changed in order to achieve greater racial equity, whether it is in housing, public school education or



other important issue areas. It helps ERASE Racism if it can point to hundreds (and in the future thousands) of individuals who are willing to lend their name to the agenda of increasing racial equity in the region.

WHO ARE THE PARTNERS

Over 400 individuals have joined the Partnership for Racial Equity since its launch in 2005. Partners are young and old and they live and work in many different communities in Nassau and Suffolk County and beyond. Partners are from many different ethnic groups. Partners work in corporations, nonprofits and government. Some raise children and others are retired. Some are active in civic life and others are not.

WHAT WILL I DO AS A PARTNER?

What you do as a Partner for Racial Equity depends on your interests and your availability. You get to choose. At a minimum you lend your name in support of the work of ERASE Racism. You will be invited to help with the policy campaigns by attending a public hearing or writing a letter to an elected official. You will be invited to educational offerings such as film forums, discussion groups and seminars. You may participate in a "members only" chat room with other Partners, where you can share stories, find collaborators and learn about a wide variety of events and activities.

HOW CAN I SIGN-ON?

You can sign up to be a Partner by logging on to ERASE Racism's website at www.eraseracismny.org and clicking the Partner Sign up link. There is no fee to join. Sign up today!

**SHARE YOUR IDEAS
WITH OTHER
ERASE RACISM PARTNERS.
LOG ON TO THE PARTNER FORUM!**

ERASE Racism's Partner Forum gives you an instant community with like-minded people allowing you to:

- Take part in discussions
- Share information
- Ask questions
- Give answers
- Express opinions

The forum is easy to access and easy to use. If you have already joined the Partner Forum, just log in and post your question, share your opinion or weigh in on a topic. Not signed up? No problem! Just go to our website at www.eraseracismny.org and sign up. That's all it takes to get started.

CRAIG GURIAN DONATES TIME

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When discussing the Supreme Court's recent decision striking down two school desegregation plans, Professor Gurian's focus was, perhaps surprisingly, on civil rights advocates: "It is certainly true that the Court's ruling betrayed history, law, and justice. But civil rights advocates and their allies have to ask why residential segregation — the underlying cause of educational segregation — has received so little attention for so long. Unless and until there is a much greater commitment in the housing context to the principle of what I call 'one community — no exclusion,' we will remain separate and unequal."

Professor Gurian does see some cause for optimism, including in the Anti-Discrimination Center's groundbreaking lawsuit that utilizes the federal False Claims Act to hold Westchester County to its promises to affirmatively further fair housing. Just this summer, in a first-in-the-nation ruling, a federal judge rejected Westchester's motion to dismiss, holding that an advocacy group can use the False Claims Act to challenge a local government's certification that it has affirmatively furthered fair housing. "I hope that other county and local governments will now realize that a failure to take seriously their obligation to affirmatively further fair Housing will expose them to liability under the False Claims Act and the Fair Housing Act," Gurian said.

ERASE Racism deeply values the in-kind services that professionals like Professor Gurian have so generously donated. Access to such experts allows ERASE Racism to reach project goals and to implement change on Long Island at a more rapid pace.

The Anti-Discrimination Center is on the web at www.antibiaslaw.com and can be reached by emailing center@antibiaslaw.com.

**NON-PROFITS AND
EMPLOYERS
LET US HELP
YOUR CLIENTS AND
STAFF WITH
FAIR HOUSING**

Nassau County, ERASE Racism and Long Island Housing Services are available to speak to your clients and staff about how to access the new Nassau County Fair Housing Enforcement System for FREE.

Did you know that:

- Filing a fair housing complaint is free of charge?
- Investigations do not cost a dime?
- You do not need to hire a lawyer?
- Help is available for filling out all forms?
- Advocacy services are available for victims to help them through the process?
- The complaints are heard in Nassau County?

The presentation also includes an overview of the new Nassau County Fair Housing Law, with information on who is protected under the law, and with examples of different forms of housing discrimination.

Obtaining housing in Nassau County is not easy, whether looking to rent, purchase or to obtain financing. Housing discrimination can compound the problem further unless victims step forward and file complaints. Filing complaints gives victims of illegal discrimination the redress they are owed and acts as a deterrent to prevent further discrimination in housing.

Please contact us to schedule a presentation for your clients or staff.

Please contact Cathryn Harris, Project Manager, at cathryn@eraseracismny.org or call 516/921-4863 for information.

A STEP TOWARD INTEGRATION

In April 2005, ERASE Racism's report, *"Long Island Fair Housing: A State of Inequity"* questioned the thoroughness of the Analysis of Impediments to Fair Housing (AI) submitted by local government entities across Long Island to the Department of Housing and Urban Development (HUD). The AI is a prerequisite that must be executed in order for a jurisdiction to receive funds from HUD through programs such as; Community Development Block Grant ("CDBG"), Home Investment Partnership ("HOME"), Emergency Shelter Grant ("ESG") and Housing Opportunities for Persons with AIDS ("HOPWA"). The AI is supposed to identify areas in the jurisdiction where there are pockets of poverty, racial segregation, etc. and provide a plan to overcome these obstacles. The jurisdiction must certify that it is "Affirmatively Furthering Fair Housing."

The unfortunate truth is that HUD has failed for decades to ensure that jurisdictions across the United States submit sufficient AIs and/or take any steps towards curing the identified impediments. As a result, jurisdictions continue to receive federal funds from HUD even though they fail to address racial segregation, and in some cases have policies that promote racial segregation, such as overly restrictive zoning laws. Fair housing organizations such as the National Fair Housing Alliance have tried to get HUD to seriously address the AI, with little success.

There seemed to be little hope in having the AI taken seriously by HUD or jurisdictions opposed to creating racial equity in their communities. That was until Craig Gurian, Executive Director of the Anti-Discrimination Center of Metro New York (ADC) and his co-Counsel, Michael Allen of the Washington firm Relman & Dane filed a suit against Westchester County for failure to "Affirmatively Further Fair Housing." The County had certified that it was "affirmatively furthering fair housing" through acting on steps outlined in its AI. The ADC claims that Westchester County was doing no such thing and that the certification was fraudulent. The County received at least \$45 million in federal development funds from HUD through the alleged false certification. The ADC filed suit employing the seldom used False Claims Act to challenge the alleged false certification. Westchester County moved to have the case dismissed from U.S. Federal District Court.

In an unprecedented decision, U.S. Federal District Court Judge Denise Cote held that an advocacy group, such as ADC, can use the False Claims Act to challenge a local government's certification that it has affirmatively furthered fair housing. The Court found that in identifying impediments to fair housing a grant recipient must identify impediments caused by race discrimination and take steps to eliminate those impediments. The court stated, "In the face of the

clear legislative purpose of the Fair Housing Act ... an interpretation of 'affirmatively further fair housing' that excludes consideration of race would be an absurd result."

The case will now proceed and if ADC is successful, there is a potential of triple damages, the majority of which would be returned to the federal government. However, the intent of the suit is to bring Westchester County into compliance with the federal Fair Housing Act and regulations for affirmatively furthering fair housing. Mr. Gurian stated, "I think it's time for them to stop defending the indefensible and start complying with the law."

Though the case has a long way to go and neither side is assured victory, the case is being closely watched by all local governments that certify that they are affirmatively furthering fair housing. If ADC is successful, the results are bound to have a ripple effect that will hopefully motivate similar jurisdictions receiving funds to pro-actively eliminate the obstacles to fair housing choice and reduce racial segregation in their communities.

ERASE RACISM CALENDAR

FORUM ON NASSAU COUNTY'S NEW FAIR HOUSING LAW
PRESENTED IN SPANISH

Monday, October 1st, 7:00 p.m. • Nassau County Bar
Association, 15th & West St., Mineola, NY 11501 •
Cost: FREE

CONFERENCE ON RACE WITH PROFESSOR JOHN A. POWELL
Thursday, October 18th, 8:30 a.m. to 12:30 p.m.
Touro Law Center, 225 Eastview Dr., Central Islip, NY
11722 • Cost: \$35

UNRAVELING RACISM TRAINING I

Wednesday & Thursday, November 28th & 29th.
St. Ignatius Retreat House, Manhasset • Cost: \$300, \$250
for individuals and small non profits with limited income

ERASE RACISM'S PARTNERSHIP FOR RACIAL EQUITY
HOLIDAY PARTY

Thursday, December 6th, 4:30 p.m. to 7:00 p.m. • ERASE
Racism, 6800 Jericho Turnpike, Suite 109W, Syosset, NY
11791 • Cost: FREE

A COMMON THREAD: CELEBRATING PEOPLE OF THE AFRICAN
DIASPORA – ANNUAL FUNDRAISING BENEFIT

Wednesday, June 4th, 2008, 5:30 p.m. to 9:00 p.m.
Carlyle on the Green, Bethpage, NY • Cost: TBD

For information call Rosemarie Walker at 516/921-4863
or visit our website at www.eraseracismny.org.

WHAT ARE PREDATORY LENDING & SUBPRIME LOANS ?

The national news has been abuzz with reports on the devastating effects of predatory lending on homeownership, home equity building, rates of foreclosures and the threat of the destabilization of the U.S. financial markets by the collapse of these high-risk exotic loans. Some state legislatures and Congress are debating passing measures to protect families from foreclosures and to stabilize financial markets.

Predatory lending is illegal. How can you identify a predatory loan? The National Community Reinvestment Coalition (NCRC) "...defines a predatory loan as an unsuitable loan designed to exploit vulnerable and unsophisticated borrowers. Predatory Loans are a subset of subprime and non-traditional prime loans." Here are some of the elements a predatory loan may contain:

- 1) charges more in interest and fees than is required to cover the added risk of lending to borrowers with credit imperfections;
- 2) contains abusive terms and conditions that trap borrowers and lead to increased indebtedness;
- 3) does not take into account the borrower's ability to repay the loan; and
- 4) violates fair lending laws targeting women, minorities and communities of color. (NCRC).

Subprime loans are legal and offer individuals with less than stellar credit the opportunity to purchase a home when they do not qualify for a prime rate loan through a traditional lender. A subprime loan has a much higher rate of interest and is therefore much more expensive than a prime rate loan. It often contains oppressive terms that sink the individual into deeper debt if they are late on a payment and exorbitant pre-payment penalties if the individual tries to refinance into a cheaper loan or pay off the entire debit early. A common theme among subprime loans is a low "teaser" interest rate that explodes after the initial period and usually at least doubles the original monthly payment amount. Most borrowers cannot afford the adjusted rates and should have never qualified for the loan. The result is many borrowers lose their homes to foreclosure.

The Center for Responsible Lending (CRL) states in its report *"Losing Grounds: Foreclosures in the Subprime Market and Their Cost to Homeowners"* issued in December 2006:

... [f]oreclosure rates will increase significantly in many markets as housing appreciation slows or reverses. As a result, we project that 2.2 million borrowers [nationwide] will lose their homes and up to \$164 billion of wealth in the process ... many of the features of typical subprime loans substantially increase the risk of foreclosures, regardless of the borrower's credit history.

The African American community followed by the Latino community receive a disproportionate share of subprime loans regardless of their income and creditworthiness. Therefore, they will bear the brunt of subprime foreclosures on Long Island. The NCRC published in its July 2007 report, "Income is No Shield Against Racial Differences in Lending," that African Americans of all income levels were twice as likely or more than twice as likely to receive high-cost loans as whites in 171 metropolitan statistical areas (MSAs) during 2005.

NCRC published the following statistics for the Nassau-Suffolk County area, based on available 2005 mortgage data for: all members of each community, the low to moderate income (LMI) and middle to upper income (MUI) groups within each community:

	All	LMI	MUI
% of High-Cost Loans to African Americans:	47.5%	40.9%	52.4%
% of High-Cost Loans to Latinos:	44.1%	33.6%	49.1%
% of High-Cost Loans to Whites:	22.5%	21.5%	23.9%

NCRC's study strongly supports the fact that African Americans on Long Island are more than twice as likely to receive a subprime loan. This directly affects the ability for African American families to build individual wealth. A subprime loan usually costs the borrower between \$50,000 and \$100,000 more than a prime rate mortgage over 30 years. This can directly affect whether a family can afford to send a child to college, which impacts employment opportunities. (NCRC).

When coupled with predatory lending practices, subprime loans have a devastating affect on the rate at which African American families amass personal wealth when compared to similarly situated white families. The result is the borrower receives a much more expensive loan than s/he qualifies for with oppressive terms. This has a direct affect on the borrowers' ability to build equity in their home and therefore create personal wealth.

If you think you are a victim of predatory lending and you live on Long Island you can call Long Island Housing Services at 631/467-5111. If you are worried about the possibility of foreclosure or would like some housing or mortgage counseling you can contact Long Island Housing Partnership at 631/ 435-4710.

SAVE THE DATE: JUNE 4TH, 2008

FOURTH ANNUAL SPRING BENEFIT



Barbara McDonough and Meredith Duhlberg.



Luci Duckson-Bramble, Dr. Lindamichelle Baron and Tiffany Williams.



David Byer-Tyre



Rosemarie Walker, Robert & Panchita Carter and Maggie Malito Martinez.



Vinny Mentar, Desiree Thomas and David Middlemiss.



Betty Schlein, Fredric Weinberg and Marge Rogatz.



Rosemary Delhow, William Martin and Robert Keller



Sherice Spencer, Morayo Modude, Winnie Jerome, and Dionne Walker-Belgrave



Robert Keller, Patrick Duggan, Marilyn Goldstein, and Joan Noguera.

UNRAVELING RACISM TRAINING SPECIAL COLLABORATIONS A BIG HIT

Interest in ERASE Racism's signature educational program, Unraveling Racism Training (URT) has been steadily increasing in 2007. Why? According to Joan Skelly, Director of Educational Support Services from Eastern Suffolk Board of Cooperative Educational Services (BOCES), "Unraveling Racism Training reconfirms what many of us know about differences and similarities and at the same time, the activities and information provide new insight and make a tremendous impression." She continues, "I can't think of another professional development experience in terms of content and skills that I would recommend so highly to anyone who thinks they've heard it all and for whom this is a first experience with the topic."

In the first half of 2007, over 140 people attended the Core Unraveling Racism Training (URT I). Two sessions were developed especially for BOCES. Joan has made cultural competence a priority for students and staff, which matches perfectly with ERASE Racism's agenda. Increasingly, ERASE Racism is partnering with groups in the region—large and small—to collaborate on continuing education for their staff. Joan's target is to reach administrators and educators at all levels as well as component school districts through regional workshops.

UNRAVELING RACISM TRAINING I – CORE is a highly interactive workshop that provides a framework and common language for authentic dialogue about racism. As Joan further commented, "I'll remember the level playing field forever in my heart as a most eye opening and moving experience...there's not one moment of the workshop that is not planned to make you see and feel what you already think you know with such effect."

Another URT session was dedicated to people involved in the Anti-Bias Task Forces of the East End. Dianne Rulnick from Southampton was a leader in organizing this session. She feels that those working with the Anti-Bias Task Forces are facing very demanding challenges. According to Dianne, "If we only work in our small boxes without hearing and learning from others our chance of success will be diminished. Essential to this work is deepening our understanding of what racism is and what the effects of racism are on our communities. Bringing ERASE Racism's Unraveling Racism Training to the East End was central to this collaboration."

This collaboration with the Task Forces and the East End town governments was a first for ERASE Racism. We hope that more town governments appreciate the importance of helping their staff and residents understand what racism is all about and how they can increase their knowledge and skills.



We invite you to attend. The next Unraveling Racism I – Core workshop is scheduled for Wednesday and Thursday, November 28 and 29, 2007. Register on the ERASE Racism website at www.eraseracismny.org or call Rosemarie Walker at 516/921-4863 with any questions. In the words of another workshop participant, "Don't just think about taking this workshop...JUST DO IT!"

UNRAVELING RACISM TRAINING

Below is a list of some of the organizations that have participated in the Unraveling Racism Training:

- Adelphi University
- Anti-Bias Task Forces of the East End
- Catholic Charities
- Coldwell Banker
- Eastern Suffolk BOCES
- Fire Department, New York
- Holocaust Memorial and Tolerance Center of Nassau County
- Long Island Housing Services
- Nassau County
- Riverhead Police Department
- Stony Brook University
- Suffolk County Police/Hate Crimes Bureau
- Sustainable Long Island
- Unitarian Universalist Fellowships [various]
- Veterans Administration Hospital