

## The Consumer Financial Protection Agency: Key to Safe, Sound and Equitable Access to Credit

by Gregory D. Squires

*Of the many factors that have made the United States the world's premier capital marketplace for 80 years, our robust regime of consumer and investor protections is among the most important. The United States cannot have a world-class financial marketplace unless consumers and investors have full confidence in the safety and soundness of financial institutions, the integrity of the markets, the quality and suitability of financial products, and the basic fairness of the broader financial system.*

Robert S. Nichols  
President and CEO, The Financial Services Forum

As part of its financial regulatory reform proposal, the Obama Administration has called for creation of a Consumer Financial Protection Agency (CFPA) that would consolidate enforcement of most consumer financial services requirements under one roof. A truly independent agency, with appropriate staff and financial resources, is critical to the realization of the goal of fair access to credit and to assure

the safety and soundness of the nation's financial service providers. According to Barney Frank (D-Mass.), Chair of the House Financial Services Committee, the industry's "highest priority is killing the agency." But the success of efforts to restore stability to the nation's financial markets and continue what has been progress toward the goal of fair access to financial services may depend on the fate of this proposed agency.

Lending Act, Home Ownership and Equity Protection Act, Real Estate Settlement and Procedures Act, Community Reinvestment Act (CRA), Equal Credit Opportunity Act, Home Mortgage Disclosure Act (HMDA) and Fair Debt Collection Act. The agency would also have jurisdiction over non-depository institutions (e.g., independent)

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### What the Consumer Financial Protection Agency Would Do

The CFPA would be "dedicated to protecting consumers in the financial products and services markets." It would have authority to write regulations, supervise compliance and enforce the law when violations occur. According to the initial Administration proposal, among the statutes that would be covered are the Truth in

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dent mortgage bankers, brokers) that are not currently supervised by any federal authority. These are the lenders primarily responsible for the problematic subprime and predatory lending of recent years.

One objective of the agency would be to create clearer, simpler products and disclosure forms in order to better educate consumers and bring far more transparency to financial services markets. As part of that effort, the CFPB would establish minimum standards for all lenders to follow, but it would not pre-empt those states or local communities that choose to take stronger actions or respond to localized problems.

If a truly independent consumer protection agency is created, it would build on a number of steps that have been taken in recent decades to make credit available on more equitable terms. That progress has been challenged by the rise in predatory lending, the foreclosure crises that followed—stripping equity and wealth particularly from minority and low-income homeowners, and the ensuing economic crises that now reach well beyond financial institutions. But since the federal Fair Housing Act was passed in 1968, a fair lending and community reinvestment infrastructure has emerged that has changed the way many financial institutions do business. Groups like ACORN, the National Community Reinvestment Coa-

lition, the Center for Community Change, the National Fair Housing Alliance and others have developed a wide range of skills (including organizing, litigation and social science research) to take advantage of federal laws like HMDA and CRA in order to increase access to credit in traditionally underserved neighborhoods. According to the National Community Reinvestment Coalition the CRA generated \$4.7 billion in loans to such neighborhoods in the first 20 years after passage of the 1977 law. (Some pundits have argued that the CRA and related fair lending rules were major contributors to the rise in subprime lending and the economic fallout, but research by the Federal Reserve Board and others demonstrated that CRA-

### **The financial services industry opposes creation of this new agency.**

covered lenders made a tiny fraction of the problematic loans; that it was unregulated lenders not covered by the Act who made the overwhelming share of these loans; and that CRA-related lending has been profitable to lenders.) The Consumer Financial Protection Agency would provide an additional tool that the growing fair lending and community reinvestment infrastructure could utilize.

### **Industry Response, and a Reply**

While asserting its commitment to consumer protection, the financial services industry, as noted above, has argued against creation of this new agency. A typical response is that offered by the Executive Vice President of the Securities Industry and Financial Markets Association: “We are concerned that creating a new agency for these purposes might lead to wasteful and duplicative regulation while failing to deliver the hoped-for benefits due to the separation of consumer protection and prudential regulation.” And in the words of the president and

CEO of the Investment Company Institute: “A separate regulatory regime...could well mean...conflicting regulatory philosophies and potential regulatory overlap.”

Specifically in the area of home finance, the charge is often made that separating safety and soundness regulation from consumer protection could compromise the stability of financial institutions while undermining innovation and limiting choice, all to the detriment of consumers. And it is not just the industry that takes this position. As Federal Reserve Chair Ben S. Bernanke noted, “Consumer protection rules and their enforcement are complementary to prudential supervision.” Comptroller of the Currency John C. Dugan expressly rejected this separation, observing that “the Proposal’s attempt to completely divorce consumer protection from safety and soundness raises real potential problems.” And the ultimate consumer protection, it is argued, is maintaining the solvency of financial institutions that could be threatened by this approach. In fact, legislation (H.R. 3126, the Consumer Financial Protection Agency Act of 2009), subsequently introduced by Barney Frank, retained CRA jurisdiction within the current prudential bank regulatory agencies.

But as Elizabeth Warren (Harvard Law professor and Chair of the Congressional Oversight Panel that oversees the Troubled Asset Relief Program-TARP), who has long called for such an agency, observed, the current regulatory system has delivered neither safety and soundness nor consumer protection. And as several consumer advocates have noted, had the federal financial regulatory agencies, and particularly the Federal Reserve Board, enforced the laws on the books, subprime and predatory lending would not have taken off and the foreclosure crisis and related economic problems would not have occurred to anywhere near the same extent. The primary problem remains the absence of a strong, independent consumer advocate.

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# Right to the City: Social Movement and Theory

by Jackie Leavitt, Tony Roshan Samara and Marnie Brady

## The City as a Central Frame

The city as a contested place is not a new concept, but in 2007 grassroots organizers in the United States chose to make it the central frame in the struggle for social justice and human rights. They formed the U.S. Right to the City (RTTC) Alliance as a means of taking their cities back from the coalitions of affluence that had formed during the 1980s, and reframing the central scale of social struggle from the global to the urban. RTTC is one of the first mass formations to emerge from the previous era of sustained anti-globalization struggle stretching from the end of the Cold War through the election of George Bush, the attacks of September 11, 2001, and the war on Iraq. The issues, analysis and resistance that marked the anti-globalization movements are still vital, but it is also clear we are transitioning to a period when the city is also becoming a primary terrain of social conflict.

At the January 2007 founding meeting of RTTC in Los Angeles, California, organizers from around the country adopted a set of core principles and agreed that just as the backward nature of urban development

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policies are the result of capital operating at multiple scales simultaneously, so too must the RTTC movement be local, regional, national and transnational. RTTC organizations articulated a need to integrate with ongoing struggles taking place across the cities of the United States and beyond. This was not organizing as usual.

The RTTC developed out of dialogue and organizing among three organizations: the Miami Workers Center, Strategic Actions for a Just

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## **The city is becoming a primary terrain of social conflict.**

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Economy (Los Angeles) and Tenants and Workers United (Alexandria, VA). Today, the RTTC Alliance is composed of over 40 core and allied members, across seven states, nine major cities and eight metro regions: Boston, Providence, DC metro, Los Angeles, Miami, New Orleans, New York, and San Francisco/Oakland. Since 2007, the RTTC Alliance has developed a national governance structure, regional networks and thematic working groups that collaborate with allied researchers, lawyers, academics, movement strategists and funders. In its own words, Right to the City “is a national alliance of membership-based organizations and allies organizing to build a united response to gentrification and displacement in our cities. Our goal is to build a national urban movement for housing, education, health, racial justice and democracy. We are building our power through strengthening local organizing; cross-regional collaboration; developing a national platform; and supporting community reclamation in New Orleans and the Gulf Coast.”

In its first two years, the volunteer

Steering Committee hired two staff people and organizational development consultants. A representative from each region is on the Steering Committee, and there is staggered replacement of its members. Annual national meetings take place, where members from organizations participate in workshops, subcommittees have face-to-face meetings, networking is done formally and informally, and organizational objectives are debated – e.g., a campaign in which all members agree to participate. Other national events, in Miami and Providence, were both planned to take advantage of the U.S. Conference of Mayors meeting in these cities and for Right to the City to issue its own demands. Critically, these meetings help regional and local groups press their campaigns as well. An elaborate communication system is still under development that will take greater advantage of telecommuting via webinars and conference calls. Establishing a new organization that is committed to modeling democratic practices, as is RTTC, will take some time, and the organization is bound to make some mistakes. Developing a horizontal exchange of ideas that is analogous to peer-to-peer dialogues and refining principles that cover a broad scope will also take time.

The view that community-based organizing is frequently engaged in small actions misreads what is happening at the local level. Grassroots groups have in fact demonstrated a capacity to scale up their struggles. For example, immigrant organizing among day laborers in multiple urban areas across the country was the catalyst for forming a National Day Laborer Organizing Network (NDLON). The various struggles RTTC organizations are engaged in, individually and collectively, may at present be less noticeable than the Civil

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Rights Movement of the 1960s, but their significance should not be underestimated. Indeed, it is important to recall that the work of women in Birmingham, Alabama in the 1950s laid the groundwork for Rosa Parks' refusal to move to the back of the bus in Montgomery and signaled the visibility of an emerging mass movement. Furthermore, across the globe, some of the most vibrant social movements to emerge in recent years are community-based movements that situate their local struggles in national and global contexts. Immigrant communities with global roots are organizing across borders, such as in Los Angeles and New York where the GABRIELA Network organizes for the human rights of Filipino women workers in their cities and the Philippines.

Our goal here is to briefly introduce the RTTC Alliance by discussing some of the campaigns in which members are engaged. From this, we attempt to draw out some of the key principles and issues that unite these organizations, inform efforts to develop national expressions, and link these groups to others across the country and globe. Right to the City as a concept has captured the imagination of many involved with urban social struggles, but it remains an underdeveloped social movement ideology. Our data are drawn from interviews with RTTC members, participant observation, and review of movement documents and campaigns.

## Why the City?

### *The New Urban Politics*

The city has rapidly become a central battleground in the new global configurations of power and wealth. This shift is linked to increased urbanization and the relative emptying of the countryside, as economic migrants stream into the cities in search of work. Cities have also grown to such an extent that in many cases urban

birthrates are themselves a cause of the planet's urban expansion. Furthermore, as urban scholars have documented, major cities have become regional and global command and control centers for transnational finance capital. The emergence of the city as a central site of social struggle is linked closely to the unprecedented growth of urban populations alongside an equally dramatic increase in urban inequality and poverty.

The implications of this shift for poor people of color concentrated in cities have become all too clear: Whereas once they were segregated and ignored in abandoned downtowns while whites fled to the suburbs, now low-income residents are expected to disperse as cities are reconfigured by global capital, national real estate markets, local political elites and the consumer classes. Their presence in the

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### **RTTC is building a united response to gentrification and displacement.**

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urban core in any capacity other than as cheap labor is unwelcome, a blight on the landscape of the new environment as cities compete for status as world cities by attracting entertainment, sports and the "creative class." To understand the intense conflicts breaking out in cities around the world, we need to pay close attention to the contradiction between valuable land and "surplus" people, and the logic that generates it.

But just as the new urban economy produces new forms of oppression, it is also producing new theories and practices of resistance. RTTC organizers see Right to the City as an ideological framework to help urban residents make sense of the varied challenges thrown their way on a daily basis and, at the same time, as a theory through which individuals and communities can formulate and articulate their collective interests and wage struggles for their collective liberation. For many organizations, the concept of Right to the City reveals the limita-

tions of small-scale struggles, places the focus on the colonization of entire communities, and highlights the national and international dimensions of local challenges.

### *The City as Battleground: RTTC Campaigns*

What unites these various organizations, each formed in response to local events at different times, is a sense of urgency in defending urban neighborhoods from encroaching developers; gentrifiers; apathetic, negligent or antagonistic officials; and deeper national and global forces attempting to radically redraw the urban social, economic and cultural topography. Our goal here is not to provide a systematic analysis of campaigns nor to identify all of the current campaigns by all members, but to introduce some that are representative of the struggles with which RTTC members are engaged.

- City Life/Vida Urbana, based in the Jamaica Plain neighborhood of Boston, was founded in 1973 to fight disinvestment and over time expanded tenant organizing to other parts of Boston. They pioneered the idea of an Eviction Free Zone and a Community Controlled Housing Zone to forestall evictions, make visible existing ownership patterns and identify where power was situated. As gentrification in Jamaica Plain expanded, City Life/Vida Urbana collaborated with the Jamaica Plain Neighborhood Development Corporation and mounted a highly visible campaign to have landlords pledge publicly to maintain affordable rents. Since 2007, they have been mounting eviction blockades, invoking the principle of the right to stay just as the foreclosure crisis hit and began to depopulate many communities. This successful campaign has prevented 12 evictions out of 15 blockades as of this writing; even the 3 evictions that were carried out helped to spur a broader movement against the banks and financial institutions behind the crisis in Boston.

- Other Right to the City organizations were founded in response to

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*At PRRAC's May meeting in Seattle in conjunction with its latest round of research/advocacy grants, city and county representatives made fascinating presentations of their respective social justice initiatives. We asked them to describe these steps for P&R readers, in the hope that other cities and counties might replicate these important moves.*

## **How Seattle and King County Are Tackling Institutional Inequities**

by Julie Nelson, Glenn Harris, Matias Valenzuela and Sandy Ciske

**A**t first sight, the Seattle-King County area in the Pacific Northwest seems to be a land of wealth and good living. It is the epicenter of major industries such as Microsoft, Boeing and Starbucks. But take a closer look: The region's social inequities mirror national trends, and many communities are losing ground.

Two government entities in the Pacific Northwest are tackling the problem directly. The City of Seattle's Race and Social Justice Initiative (RSJI) seeks to end institutional racism in City government and to promote multiculturalism and full participation by all residents. King County's

Equity and Social Justice Initiative seeks to create a place of opportunity, fairness, equity and social justice where all people thrive.

Seattle is the largest city in King County, which stretches from the shores of Puget Sound to the western slopes of the Cascade Mountains. The County's 1.9 million people are about 70% white. Asian communities comprise 13.4% of the total population, Latinos 6.8%, African Americans 5.3% and mixed-race 3.2%. The Seattle-King County area has a national reputation for being politically progressive and culturally diverse.

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### **Geography still plays a part in defining inequities.**

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The history of the Pacific Northwest reflects the complexities of the nation's ongoing struggle to achieve racial and social equity. Early trading relationships between Northwest tribes and European settlers soon gave way to armed conflict, usurpation of land and establishment of tribal reservations. The Chinese, Japanese, Filipinos and other Asians succeeded in establishing strong communities, yet experienced periodic waves of repression, legal containment or expulsion. The most infamous of these was the forced relocation and internment of approximately 110,000 Japanese Americans in 1942 under Executive Order 9066. African Americans migrated to Seattle-King County to escape Jim Crow conditions in other parts of the country; once they arrived, they were forced to navigate a seldom-acknowledged system of restricted employment and segregated housing.

Prior to the Civil Rights Movement, African Americans and other people of color in Seattle were systematically excluded from higher education and many professions and industries. The current racial makeup of Seattle neighborhoods is a legacy of restrictive, race-based covenants and redlining that were common in Seattle until the early 1950s. In 1964, the voters of Seattle rejected a local "Open Housing" initiative by a margin of two to one.

When it comes to racial and other systemic inequities, Seattle-King County in 2009 is no different than any other city in the United States. Race influences where we live, where we work, how well we do in school, how long we will live, and the likelihood of our involvement in the criminal justice system. To this day, people of color in Seattle-King County account for a disproportionate number of people living in poverty. In 2006, the poverty rate of Native Americans and African Americans was 30%. People of color also continue to experience discrimination in employment, housing, education and public places. Significant inequities exist in environmental justice, criminal justice, health and education.

Geography still plays a part in defining inequities. The north ends of both Seattle and King County, which historically were racially restricted areas, have better outcomes in health, education and other indicators.

The Seattle Race and Social Justice Initiative and the King County Equity and Social Justice Initiative were planned and introduced independently of one another. Seattle Mayor Greg Nickels called for a Race and Social Justice Initiative in 2001 at the start of

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*The ideas and actions in this article represent the collaboration of many people within Seattle and King County government, especially King County's Inter-Departmental Team and Seattle's RSJI Coordinating Committee. Thank you all.*

*To learn more about the Initiatives and to download more detailed reports, visit: [www.kingcounty.gov/equity](http://www.kingcounty.gov/equity) - King County Equity and Social Justice Initiative; [www.seattle.gov/rsji](http://www.seattle.gov/rsji) - Seattle Race and Social Justice Initiative*

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his first term as Mayor, after his own experiences on the campaign trail revealed a racial chasm in residents' perceptions of City government. Several City departments already had been working for years to address racial disparities and race-based barriers to the use of City services. Citywide diversity and cultural competency training had created a relatively diverse and civil workplace, but it had done little to address underlying systemic issues. In 2004, Seattle began to implement its initiative to address these issues throughout City government.

Among the various activities by King County that contributed to launching its Equity and Social Justice Initiative, two stand out. First, several years ago, Executive Ron Sims (currently the Deputy Secretary of the U.S. Department of Housing and Urban Development) convened a cross-departmental group to examine inequities for young men of color, based on the national Dellums Commission that looked at health, education, employment, child welfare, criminal/juvenile justice and media. Similarly, over the last three years, King County, along with about 16 other sites across the country, has been participating in an effort called Place Matters to identify and address root causes of inequities and the social determinants of health.

## City of Seattle Race and Social Justice Initiative (RSJI)

Seattle's Race and Social Justice Initiative focuses on race because race has profoundly shaped all our institutions and public policies. Until now, government typically had responded to inequities—when it responded at all—by developing programs and services to ameliorate the effects of racism. The RSJI attempts to focus on root causes. Ending institutional racism involves more than simply developing programs to help people of color. The Race and Social Justice Initiative is the City of

Seattle's effort to change the underlying system that creates and preserves inequities, rather than attempt to treat the symptoms.

Since 2005, all City departments are required to develop and implement annual RSJI work plans, whose key elements also are included in department directors' Accountability Agreements with the Mayor. Each department has created its own Change Team to guide and support the department's work plan implementation and to support its RSJI activities. RSJI also requires departments to work on citywide issues:

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### **Race has profoundly shaped all our institutions and public policies.**

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- End racial disparities internal to the City—improve workforce equity, increase City employees' knowledge and tools, and increase contracting equity.
- Strengthen the way the City engages the community and provides services—improve outreach and public engagement, improve existing services using Race and Social Justice best practices, and improve immigrants' and refugees' access to City services.
- Eliminate race-based disparities in the broader community.

The Seattle Office for Civil Rights oversees the Initiative, monitoring departments' progress and coordinating citywide employee training. An interdepartmental Subcabinet monitors RSJI work and makes broad policy recommendations.

In 2007, the Initiative underwent a thorough assessment to measure progress and make recommendations for the future. The next year, the City announced the next phase of RSJI. In addition to continuing to address racial disparities within Seattle City government, the Initiative also would begin to address fundamental race-based disparities in the larger community by developing partnerships with other key

institutions—such as the King County Equity and Social Justice Initiative.

## King County Equity and Social Justice Initiative (ESJI)

The King County Equity & Social Justice Initiative is built on the premise that people of color, low-income residents and ethnic groups who have limited English proficiency are more likely to experience racism, underemployment, low education, poor health outcomes, incarceration and general loss of opportunity. In addition, they are more likely to have unsafe living conditions with less access to public goods and services, resources and life opportunities.

King County acknowledges that it needs to change the way it does business in order to address the root causes of inequities. Since there is no blueprint for a government to take on these issues, the County recognizes that it must create a new culture—one that promotes learning and provides spaces for groups and departments to attempt different approaches. The push is for departments and their employees to look beyond individual behaviors to the social, economic and physical factors in communities that shape behaviors. In other words, it is not about blaming the individual, but pushing “upstream” and addressing the root causes of inequities. And it is about looking at decisions, systems and policies that will create more equitable conditions. This means working across departments and side-by-side with communities and partners, especially historically marginalized communities, so they will influence decisions.

The Equity and Social Justice Initiative has prioritized three areas of work. First, it is working to incorporate an equity lens into Countywide policy development and decision-making. Second, all executive departments make yearly commitments to address equity and social justice. And third, the County is engaging community groups that are the most impacted by inequities, as well as groups that hold

## **Reaffirming the Role of School Integration in K-12 Education Policy: A Conversation Among Policymakers, Advocates, and Educators**

**Howard Univ. School of Law  
Friday, Nov. 13, 2009  
10am – 6pm**

This conference will bring together Obama Administration officials and a diverse constituency of school administrators and educators, housing and civil rights practitioners, and researchers who work for integrated K-12 schools and communities and seek to impact federal school and housing policy. The conference is organized to inspire a dialogue that explores racial and socio-economic integration incentives in current and proposed Dept. of Education and Dept. of Housing and Urban Development policies, regulations and spending programs, as well as to share ideas for how federal policy can better promote the goals of integrated, successful schools and communities.

Russlynn Ali, Assistant Secretary for Civil Rights at the Dept. of Education, will brief the audience on the future of voluntary integration programs, along with representatives from the White House Domestic Policy Council, HUD and Congress. Additionally, attendees will share successful integration program models and strategize about:

- What the Federal Government Is Doing and What It Can Do to Reduce Racial and Socioeconomic Isolation and Promote Diversity in K-12 Schooling
- The Federal Education Budget and Opportunities to Promote K-12 School Integration
- Promoting Integration Through Interdistrict Programs
- Linking Housing Opportunity to Integrated Schools

For conference updates and to join the conference mailing list, please check the PRRAC website ([www.prrac.org](http://www.prrac.org)). Conference registration will open in early October.

Co-sponsored by the NAACP Legal Defense Fund; the ACLU Racial Justice Program; Poverty & Race Research Action Council; the Citizens' Commission on Civil Rights; the Center for Civil Rights at UNC School of Law; the Charles Hamilton Houston Institute for Race & Justice at Harvard Law School; the Civil Rights Project/Proyecto Derechos Civiles at UCLA; Howard University School of Law Education Rights Center and Fair Housing Clinic; the Kirwan Institute for the Study of Race & Ethnicity at Ohio State Univ.; the Warren Center at UC Berkeley; the Education and the Public Interest Center at the Univ. of Colorado at Boulder; and the Center for Understanding Race and Education at Teachers College.

institutional power, to raise the common understanding about equity and identify policies that will make a difference.

An Inter-Departmental Team is responsible for the Initiative's accountability and oversight, and reports to both the executive and operations cabinets. This team, with the Public Health Department as the facilitator, includes high-level representation from all executive departments plus the executive's office and the office of strategic planning and performance measures. More recently, the Inter-Departmental Team has had participation from County departments headed by separately elected officials, such as district and superior courts.

### **Similarities and Differences between the Two Initiatives**

RSJI and ESJI share several important similarities:

- Both Initiatives use community organizing models to move the work forward. In both Initiatives, teams are responsible for developing critical mass within a larger community—to “widen the circle” of participants who understand the theory behind the Initiatives and can begin to put it into practice by changing the institutions' policies, practices and procedures.
- Both Initiatives strive for systemic change; neither represents a program or “project.” There are no

quick fixes, only a long-term commitment to a new way of doing business through institutional change.

RSJI and ESJI do differ, however, in a number of critical areas:

- Seattle's RSJI focuses explicitly on institutional racism. Although the Initiative acknowledges other systemic inequities based on class, gender or heterosexism, RSJI keeps its lens focused on racism because of its centrality within Seattle's experience.
- For its part, King County's ESJI aims to improve the conditions for people of color, low-income residents and ethnic groups who have limited English proficiency due to

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the barriers faced by these communities—ranging from racism to lack of opportunity. The work of the County focuses on 13 social, economic and physical environment factors that are also termed the social determinants of equity. (These factors include family- wage jobs/job training; community economic development; affordable, quality, healthy housing; quality early childhood development; quality education; healthy physical environment; community and public safety; neighborhood social cohesion; access to all modes of safe and efficient transportation; access to affordable food systems and affordable and healthy foods; access to parks and nature; access to affordable and culturally appropriate health and human services; and racial justice in organizational practices.)

- Seattle and King County also have taken different community organizing approaches. Seattle's Initiative began by focusing on the City's own programs and services, because the first priority was to "get its own house in order"—in other words, to address institutional racism within City government as a necessary first step before engaging the community more broadly. Only when the City felt the Initiative had gained

some internal traction did it begin to tackle its "next phase"—to address race-based disparities in the external community.

Although King County has focused on its internal practices and policies from the start, it has also engaged communities since the launch of its initiative. The goal is to work closely with community partners who can both lead and support efforts that ensure fairness and opportunity for all King County residents. Also, the county seeks opportunities to participate in a com-

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### **Both Initiatives use community organizing models.**

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munity dialogue process with community members to increase collective understanding of equity and social justice and to spur action.

### **RSJI Accomplishments**

The RSJ Initiative has resulted in significant policy and program changes within Seattle City government:

- **Translation and Interpretation Policy:** A comprehensive Translation and Interpretation Policy was created in 2007 as part of strategies to improve immigrants' and refugees' access to services. All City departments now provide essential

translation and interpretation services for non-English speaking customers.

- **Outreach and Public Engagement Policy:** To improve civic participation, departments are working together on new inclusive outreach and public engagement strategies. Department liaisons have received training in the new strategies, and are expected to train co-workers within their own departments.
- **Contracting Equity:** To provide more contracting opportunities for communities of color, the City has improved its process and increased opportunities to compete. From 2003 to 2007, the City doubled the percentage of contracting for non-construction goods and services with women and minority-owned businesses. The City exceeded its 2007 goal by more than 40%. Despite these increases, results were not uniformly positive: Use of African-American, Latino and Native-American business enterprises did not increase substantially, and have become a focus of current contracting efforts.
- **Racial Equity Toolkit for Policies and Programs:** City departments have begun to use this tool to analyze the Race and Social Justice implications of all budget proposals, as well as departments' own programs and policies. Through use of the Toolkit, programs and policies are being revamped to further racial justice.
- **Capacity-Building:** The Initiative developed and implemented a quality basic training program for all City employees based on the PBS documentary, "Race: The Power of an Illusion." Managers, departmental Change Team members and other key stakeholders receive more in-depth training, including use of the Racial Equity Toolkit. By August 2009, two-thirds of all City employees had participated in RSJI training.
- **Other significant changes to business operations:** Under RSJI, departments have implemented sig-

## **Building One America**

The Sept 17-18 national conference of the Building One America coalition (organized by the Metropolitan Area Research Corp and supported by PRRAC and many other organizations) was a major success in advancing the cause of regional housing opportunity and "sustainable inclusive communities." During the conference portion of the event—the first day (the second day was visits to Congressional offices)—over 350 people came to Lincoln Park Methodist Church in Northeast DC for speeches by Presidential Adviser Valerie Jarrett, HUD Assistant Secretary John Trasviña, metropolitan policy expert Bruce Katz, and presentations by David Rusk, Myron Orfield and PRRAC Board member John Powell. On the evening of Sept 17, at our public meeting, over 600 people came to the church to hear speeches, prayers and a keynote address by HUD Deputy Secretary Ron Sims.

To see materials from the conference, including the Building One America policy paper, key conference presentations and plans for future regional meetings, go to [www.buildingoneamerica.org](http://www.buildingoneamerica.org) or the PRRAC website.



nificant changes to their business operations. For example, the Department of Neighborhoods created a new RSJI category as part of its Neighborhood Matching Grant program to support actions in the community geared towards achieving racial equity. The Human Services Department revised its funding process for non-profit community agencies to make it more accessible for smaller organizations, including agencies that serve communities with limited English skills. Seattle Public Utilities created a new Environmental Justice and Service Equity division to ensure that all Utility customers receive equitable services, as well as have access to SPU decision-making processes. As part of the region's Ten-Year Plan to End Homelessness, the Human Services and Housing Departments crafted a fundamental shift in the City's housing and shelter policies to acknowledge racial disproportionality in homelessness, and to focus efforts on people with the greatest housing needs.

## ESJI Accomplishments

Since its launch in early 2008, King County's ESJI has major accomplishments in its main areas of work:

- **Policy development and decision-making:** King County has committed to ensuring that promoting equity is intentionally considered across all departments, and developed an Equity Impact Review Tool to determine whether policies and programs advance a shared agenda of fairness, spread burdens fairly, and help address historic patterns of institutional bias and discrimination. A training curriculum was created for the Equity Impact Review Tool, and County staff is receiving training on how to use it. Several departments have used the Tool. All departments described equity impacts of program reductions in their business plans.
- **Department commitments and delivery of County services:** In

2008, all executive departments committed to specific actions that promote equity and social justice. For example, Development and Environmental Services has begun to rewrite the zoning code to allow greater flexibility for developers and encourage more vibrant, mixed-use neighborhoods in return for providing public benefits such as mixed-income housing, walkability and sustainability. Natural Resources and Parks conducted a GIS-based equity assessment that mapped benefits (for example,

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### **Both initiatives strive for systemic change.**

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proximity to a park or trail) and burdens (for example, proximity to a wastewater regulator facility) related to demographic variables such as race, income and language. This analysis helped to identify and promote action on potential areas of disproportionality in the department's facility locations and service delivery.

- **Community partnerships:** King County has committed to support capacity-building of local organizations and communities and to more effectively involve community members in creating solutions to inequities. The Initiative's Community Engagement Team, comprised of County staff and community partners, has provided leadership to engage communities in dialogues and actions related to equity and social justice. Over 100 people have received training to facilitate community dialogues involving screening of the PBS documentary "Unnatural Causes: Is inequality making us sick?" Throughout the County, discussion and dialogues have already taken place with over 100 groups. These groups cross many sectors of the community, including education, criminal justice, human services, public health, youth and faith-based groups. Additionally, hundreds of County residents attended three Town Hall meetings in 2008—one led by King

County Executive Ron Sims, a second hosted by the King County Council, and a third one focusing on neighborhoods and health.

## **Both Initiatives: Working Separately and Together**

Although the two Initiatives began separately and have somewhat different focuses, staff teams from both government jurisdictions have begun meeting regularly to update each other and to discuss strategies and approaches. Each team is taking advantage of the other's expertise: King County staff are learning more about the challenges of large-scale employee training, and City of Seattle staff are absorbing lessons from the County's initial community work. The two teams also are actively looking for areas of collaboration. Last January, they co-sponsored a lecture in south King County by educator Dr. Jawanza Kunjufu that attracted hundreds of school teachers and administrators from throughout the region.

Seattle's Race and Social Justice Initiative and King County's Equity and Social Justice Initiative both remain works-in-progress with significant challenges ahead. For one thing, there are shifting political realities: In November 2009, both governments will elect new leaders who have had limited or no prior involvement in either Initiative's efforts. In addition, both Initiatives recognize that the work thus far represents merely first steps down a long road. The Initiatives have tried to incorporate some of the lessons learned from the many others who have labored for social justice; at the same time, Initiative organizers believe that their experiences might offer lessons for other governments and institutions that want to pursue a similar course.

Both the City and County have committed themselves to long-term systemic change, and both Initiatives hope to demonstrate that government can be a catalyst in the struggle to achieve real equity for the people who live and work in Seattle-King County. □

(PROTECTIONS: Continued from page 2)

Two factors compromise consumer protection under the current regime. First, the financial regulatory agencies that currently have authority to enforce fair lending and related consumer credit laws have other primary motivations. The Federal Reserve is primarily concerned with monetary policy, while the Office of the Comptroller of the Currency, Office of Thrift Supervision and other regulators focus on capital adequacy, often for the short run. Consumer protection is, at best, a secondary consideration. As Treasury Secretary Timothy F. Geithner said, "...the banking agencies responsible for implementing and enforcing consumer protection have higher priorities. The agencies' primary focus is the safety and soundness of the institutions they oversee. As a matter of mission and internal organization, they are focused on the effect of a bank's products and practices on the bank itself, rather than the effect on consumers." The president of one Midwestern mortgage lender advised me, off the record, that he did

not know of any career professional in any regulatory agency who was promoted because of his or her interest in, knowledge of or advocacy for consumer protection, but he knew several who were promoted at least in part because they did not push for strong enforcement of consumer protection laws.

A second problem is regulatory arbitrage. Regulatory agencies are funded by the fees paid by the institutions they oversee. If lenders perceive their regulator is too aggressive, they can and do change their charter and

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**The current regulatory system has delivered neither safety, soundness nor consumer protection.**

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seek out a more "sympathetic" regulator. Such "shopping" clearly serves as a disincentive to enforce consumer protection laws and leads to a race to the regulatory bottom.

An independent agency whose primary task is to enforce such rules

would operate differently. There would be no conflict. The culture would encourage rather than discourage strong enforcement. As Treasury Secretary Geithner observed, the transparency that would be provided by the CFPA, coupled with its market-wide jurisdiction, would reduce regulatory shopping, encourage innovation in the creation of better products for more informed consumers, and strengthen safety and soundness while better protecting consumers. The key, again, is independence. While such an agency needs adequate support, in terms of the number and skills of the staff, and of course funding, in order to assure its independence its funding should not come from fees paid by lenders. Congress would have to provide the necessary level of financial support. Otherwise, the agency would eventually become captured by the entities it is supposed to regulate.

There are potential shortcomings in the Administration's proposal. A primary example is the limited attention to traditional forms of discrimination. As the Leadership Conference on Civil Rights has argued, "the CFPA must explicitly be tasked with protecting the civil rights of consumers."

Several civil rights groups have argued for maintaining enforcement of the Fair Housing Act against lenders within HUD and the Department of Justice, as opposed to moving these responsibilities to the new agency. While that approach has clear advantages, it will be crucial to stress collaboration between the agencies and ensure that the eradication of discrimination in housing, housing finance and other consumer credit markets is also part of the new agency's mandate. This objective could be pursued in collaboration with HUD, Justice and other civil rights agencies, perhaps in a Civil Rights/Fair Lending Compliance and Enforcement Office within the agency.

A related issue that HUD is currently examining is the extent to which the obligation to affirmatively further fair housing is carried out by recipients of Community Development Block Grants and other recipients of

*(Please turn to page 15)*

## The Future of Fair Credit

The Kirwan Institute for the Study of Race and Ethnicity has launched an initiative to explore the subprime loan and foreclosure crisis as part of a long history of discriminatory credit, banking and consumer protection practices. Kirwan staff has commissioned work from noted scholars and policy activists on the connection between changes in global banking practices and segmented racialized markets; the civil rights aspects of the federal response to the crisis; reforming the CRA to better advance community development in marginalized neighborhoods; the need for a federal consumer protection agency; sustainable advocacy around fair banking and fair credit; the role of philanthropies in the crisis; etc. As part of the initiative, Kirwan is sponsoring small policy discussions in Hartford (Connecticut Housing Coalition, Oct. 7); Seattle (Northwest Justice Project, Oct. 30); Austin (Green Doors, Nov. 6); Detroit (Michigan Roundtable, Nov. 10); Oakland (TBA) and New Orleans (TBA). A roundtable meeting will be held in Washington DC on Nov. 18, cosponsored by PRRAC, the National Community Reinvestment Coalition, the Center for Responsible Lending, the National Council of La Raza, and the National Fair Housing Alliance. Kirwan staff will present initial research findings, facilitate discussion around local, state and federal reforms, and incorporate suggestions from attendees into the final document, a federal policy and advocacy "blueprint" for a new era in fair housing and fair credit. For more information on the initiative, contact Christy Rogers of the Kirwan Institute, rogers.441@osu.edu.

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# Putting CDBG Recipients “On Notice”

by Rob Breymaier and Justin Massa

On September 22, Westchester County’s Board of Legislators voted to approve a landmark settlement to foster racial integration throughout the county. Meanwhile, it is likely that most, if not all, of the 1,200+ states, counties and municipalities across the country that receive Community Development Block Grant (CDBG) funds are revisiting their housing and community development plans and procedures.

The *Anti-Discrimination Center of Metro New York v. Westchester County* settlement requires Westchester to make up for years of neglect regarding the affirmative furthering of fair housing—namely, addressing the impediments to fair housing choice that perpetuate segregation. As HUD’s Deputy Secretary Ron Sims noted during the press conference announcing the settlement, after nearly a decade of lax federal oversight, communities around the nation are now “on notice.”

The case makes clear that recipients of federal housing and community development funds “must comply with, *inter alia*, the provisions of the Housing and Community Development Act, including the requirement that it affirmatively further fair housing,” which it goes on to define as *pro-integrative housing policies*. Long ignored and often misunderstood, affirmative furthering of fair housing has always been about promoting, fostering and

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sustaining integration in the housing market.

The case could not be more timely. While a significant victory for fair housing and integration advocates, the *Westchester* settlement is small in comparison to the benefit that proper regulations from HUD on the duty to affirmatively further fair housing may provide. Regulations currently being drafted by HUD staff are slated to be published for public comment within the next few months.

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***Regulations regarding the affirmative furthering of fair housing are vague, process-oriented, unaccountable and thus largely ineffective.***

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To understand the potential implications of the settlement and new regulations, take a look at the numbers. Under the settlement, Westchester County will spend roughly \$50 million on affirmatively located affordable housing developments over the next five years. Annually, HUD allocates over **\$20 billion** nationally to affordable housing through CDBG, HOME, Section 8, voucher and public housing funds. Billions more dollars in Low-Income Housing Tax Credits are used annually to finance affordable housing programs. These funds have rarely received an affirmative analysis.

Currently, regulations regarding the affirmative furthering of fair housing are vague, process-oriented, unaccountable and thus largely ineffective. Updating them to require measurable actions with targeted outcomes, subject to oversight and review, would result in powerful positive impacts. We believe these regulations should:

1. Provide a strong definition of affirmative furthering of fair housing as housing policies that

promote integration of those protected by the Fair Housing Act. Recipients must show they will develop new affordable housing in a manner that expands housing options for protected persons, particularly geographic expansion to high-opportunity communities with plentiful jobs, good schools and quality services.

2. Require that Analyses of Impediments and Fair Housing Action Plans address systemic and structural barriers to fair housing choice. In Analyses of Impediments, recipients should be required to address how current patterns of segregation and points of resistance to diversity and integration—such as municipal zoning, industry practices and popular (mis)perceptions—limit housing choices and integration. Recipients’ Fair Housing Action Plans must address measurable actions with specified goals to overcome these impediments.
3. Afford MPOs (Metropolitan Planning Organizations) with the resources and authority to determine regional priorities and disparities regarding affirmative furthering of fair housing. Overlapping local and state recipients should be required to cite these regional issues in their analyses and plans.
4. Clearly state that all federal community development funds should promote regional equity and greater opportunity in disinvested areas. Strategically spending economic, education and infrastructure dollars to increase opportunity in disinvested areas will balance regional development and enhance the quality of life for everyone.
5. Improve transparency and accountability by compelling recipients to post their plans online,  
*(Please turn to page 12)*

(CDBG: Continued from page 11)

hold them open for public comment, and engage the community in the planning process. These are key components of the Obama Administration's commitment to good government and will reduce the oversight burdens on HUD by empowering local fair housing advocates

with critical information.

Forty-one years after its passage, we now have a chance to realize the full promise of the Fair Housing Act. HUD's forthcoming affirmative furthering regulations will determine the future of our metropolitan regions, and we hope that the drafters within HUD are taking the time and care to get them right. While many in the fair housing community are anxious to see progress,

the implications of these new rules are simply too large to rush them. With more than \$20 billion annually at stake, these new regulations will determine if we will begin to actively promote fairness and regional equity or continue to segregate opportunity along racial and economic lines.

For more information on the Westchester case, go to [www.anti-biaslaw.com](http://www.anti-biaslaw.com) □

(CITY: Continued from page 3)

more recent neoliberal policies that saw the public sector support investment-driven real estate development, first by ignoring their own planning departments, which identified ways to sustain existing housing, and second by moving ahead on "glamorous" projects such as entertainment complexes that demolished buildings and displaced tenants. In 1996, two organizations formed in Boyle Heights, across the Los Angeles River from downtown. One formed initially to fight against the HOPE VI public housing redevelopment program when the Housing Authority slipped eviction notices under the doors of tenants who wanted to stay where they were. A second became a community developer of affordable housing and subsequently added an organizing division to challenge gentrification. Both groups—Union de Vecinos and East Los Angeles Community Corporation—belong to the L.A. Right to the City region. Union de Vecinos continues to mount actions to take back the streets and alleyways, forcing the city to pay attention to safety and survival issues of existing residents even as a new mass transit line led to demolishing existing dwellings.

● In Koreatown, west of downtown Los Angeles, overseas investment had turned commercial areas into a hot

market, and this was followed by the construction of luxury condominiums and mixed-use development. Although the financial crisis has led to a slowdown, the Koreatown Immigrant Workers Alliance (KIWA) continues

### **RTTC highlights the national and international dimensions of local challenges.**

to fight to protect the mainly immigrant tenant population from being displaced and losing jobs. Over the past six months, the tenant leaders from these organizations have been waging a joint campaign to preserve affordable housing, using participatory action research and training tenant leaders who have been surveying their neighbors in order to document deteriorating conditions. Women and men from the Latino, Korean and South Asian communities have been exchanging ideas and are moving towards issuing their own housing report, as distinguished from the Mayor's, which they feel will underserve poor people.

● New York City's Right to the City regional formation emerged in 2007 from an existing coalition of anti-gentrification community-based organizing groups. The chapter's membership-based groups are working on individual and interconnected campaigns, and each shares a strong focus on the leadership development of their respective and collective membership base. For example, Fabulous Independent Educated Radicals for Community Empowerment (FIERCE), an

LGBTQ youth of color member-group, is organizing for the right to public space by opposing the privatization of NYC's waterfront and campaigning for a youth-led community center on Pier 40 in the West Village. FIERCE has played a key role in organizing youth-led forums to promote and support youth leadership in RTTC at both the local NYC and national levels.

● Picture the Homeless is also one of RTTC-NYC's nearly 20 base-building groups. It was founded in 1999 by homeless people, in the midst of New York City's war on poor and working-class people of color. Seeking justice and respect, the organization is led by the homeless and is intent on stopping the criminalization of homeless people. They organized a series of direct actions in 2009, including the occupation of a vacant building and the orchestration of a tent city on a vacant land parcel in East Harlem. The land is owned by JP Morgan Chase, a firm that received billions of dollars in public TARP funding. The organization's "housing, not warehousing" campaign calls for the conversion of vacant buildings to affordable housing for homeless and low-income NYC residents.

● This year, RTTC-NYC issued a platform directed at upcoming city-wide elections. Through a participatory and unifying process involving member organizations and allies, the local Alliance identified six issue areas and related demands: Federal Stimulus Funds; Community Decision-Making Power; Low-Income Housing; Environmental Justice & Public

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## Baltimore/Wells Fargo Update

by Glenn Schlactus

The last issue of *P&R* reported on the City of Baltimore's landmark fair lending case against Wells Fargo, in which U.S. District Judge Benson E. Legg had just denied Wells Fargo's motion to dismiss the case. Since then, the case has been transferred to a new judge, who ruled that Baltimore is entitled to the kind of discovery into Wells Fargo's records and operations that the City was seeking.

Baltimore alleges in the suit that Wells Fargo has been engaged in "reverse redlining"—targeting the city's African-American neighborhoods for deceptive, high-priced subprime loans that borrowers can-

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not afford. The result is concentrated foreclosures in these neighborhoods. Wells Fargo avoids harm to itself by selling the loans on the secondary market before they go bad.

The City defeated the motion to dismiss with the help of declarations from Baltimore residents, former Wells Fargo employees and others. The residents, who live very close to some of the foreclosed properties that have become vacant, explained how the foreclosures have caused their neighborhoods to deteriorate and their property values to fall. The former employees described deliberate efforts to target predatory loans at African-American neighborhoods and audiences, such as members of African-American churches, and a culture in which African Americans were derided by Wells Fargo employees as "mud people" with "bad credit" who

"don't pay their bills." One former employee said that Wells Fargo effectively put a "bounty" on African Americans and other minorities.

After the motion to dismiss was denied, the case was transferred to U.S. District Judge J. Frederick Motz, who considered the parties' competing discovery plans. The plans addressed the extent to which the parties are allowed to obtain documents from each other and question witnesses in depositions. Wells Fargo wanted to sharply limit discovery and divide it into several phases. Judge Motz denied Wells Fargo's request and said at a hearing in early August, "essentially, I'm buying the plaintiff's position." Judge Motz then scheduled monthly discovery conferences beginning in October to monitor the parties' progress in discovery and resolve disputes as they arise. □

Health; Jobs & Workforce Development; and Public Space. The document not only articulates key policy opportunities, it also lays out an historical and political analysis questioning the commodification of basic human needs such as housing. The platform also grounds policy concerns within a set of principles for each issue area and maps out public space accessibility, stimulus funding sources, environmental health indicators, and poverty statistics for the city. In addition to promoting the platform, the regional chapter has taken on a united city-wide campaign to convert empty or stalled luxury condominium developments to affordable housing for the low-income and homeless population. This summer, RTTC-NYC demonstrated its growing membership capacity in coordinating the groundwork for the campaign launch. Members and leaders created a detailed mass census of condominium

development projects by conducting neighborhood-by-neighborhood walk-throughs in several boroughs.

### What is Right to the City?

What theory of Right to the City emerges from looking at the actual struggles and campaigns being waged by RTTC organizations, and the analyses they are developing? At the 2007 RTTC founding conference, people acknowledged that there was no consensus on a definition of RTTC, either in social movements or academic circles, and that beginning to formulate one was one of the primary tasks of the conference. We should first stress that today Right to the City remains very much a work in progress, as a movement and a theory. Within and beyond the RTTC, individuals and organizations are involved with the

difficult political work of generating a theory that is both rooted in day-to-day struggles and realities of people, and capable of creating opportunities for radical, long-lasting social change. While the debate will continue, looking at RTTC campaigns allows us to begin to identify some emergent principles.

Right to the City at its most elementary concerns the relationship between people and place. It is from here, arguably, that all other rights derive and, in turn, ground them. Drawing from Henri Lefebvre's original 1968 work, *Le Droit a La Ville (Right to the City)*. Right to the City is a political feature of the urban inhabitant, a new form of political belonging that is not rooted in national citizenship; inhabitation implies residence, it implies this relationship and draws its political power from it. These issues have surfaced

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recently in immigrant struggles to get the vote in local and municipal elections, and there is a history of undocumented immigrants gaining voting rights in school elections.

Anti-eviction blockades; the right to return to New Orleans; resistance to gentrification; confronting police harassment of homeless men, women and youth; and ICE harassment of immigrant communities—these struggles are all grounded in the right of communities and individuals to be and to remain where they are (or were), to be there free of violence and fear, and free to determine the destinies of the places they call home. As the emphasis on affordable housing and gentrification suggests, the organizations in RTTC are all confronting sustained, well-funded and often violent efforts to break the relationship of their members to place.

From this central principle, we can see in the actions and analyses of RTTC members and the Alliance as a whole a sub-set of rights that give a more defined form to the Rights to the City. These are neither written in stone, nor do they necessarily apply to all communities in all places, but they do allow us to move the process of defining the Right to the City forward as grounded in actual struggle. Engagement with an ever-widening circle of social movements committed to deep transformation will only strengthen the frame.

Within this:

#### 1) *Right to Participate*

Within the context of a right to stay, perhaps the most important right is the right to participate in all levels of decision-making and planning regarding the community. As University of Washington-Seattle scholar Mark Purcell points out, for Lefebvre inhabitation can serve as a proxy for citizenship rooted in the national state. More recently, scholars across many disciplines have begun to study changing notions of citizenship being generated by transnational migrations, a re-scaling of politics and the work of social movements and activists. While na-

tional citizenship remains the central frame for membership in a formal political community and rights claims, this dominance is being challenged by developments on the ground. Chicago, San Francisco and Takoma Park (MD) already allow non-citizen voting for school boards. As a result, we have an opportunity to redraw existing political maps and create new forms of citizenship through social struggle. This opportunity is central to Right to the City, as movement and theory. In this frame, democratic rights, rather than being based on formal political membership in a national community, are based on physical presence in the city, participating in its economic, social and political life. This is of obvious value for RTTC organizations from immigrant communities, but the value extends far beyond these communities as well. The guiding principle in this new

### ***RTTC concerns the relationship between people and place.***

citizenship is to legitimate and institutionalize the participation of marginalized individuals, groups and communities from all levels of the political process.

#### 2) *Right to Security*

Insecurity marks the lives of many people living in urban areas across the world. Being present in a place and having a right to participate are only meaningful if people are secure. Unlike the militarized understanding of security that reigned during the Cold War and gained new life post-September 11, 2001, security in the context of Right to the City is both broader and deeper, mirroring at the local level the global movement for human security. Human security refers to the full spectrum of security, addressing issues ranging from sexual assault and lack of food, to armed conflict and environmental destruction. At the level of the city, human security issues are apparent in the terror sowed by ICE raids and racial profiling by police, to electricity cutoffs and evictions driven by

## **The “Combined Federal Campaign”**

If you are a federal employee, you can support PRRAC through the “Combined Federal Campaign,” which allows employees of the federal government to donate to nonprofit charities through automatic payroll contributions. PRRAC’s identification number is 11710.

poverty, and the commodification of basic human needs. Human security also extends to housing. Rachel G. Bratt, Michael E. Stone and Chester Hartman, in their book *A Right to Housing: Foundation of a New Social Agenda*, respond to the question of why a right to housing is needed by referring to Franklin D. Roosevelt’s 1944 State of the Union address, where FDR suggested a second Bill of Rights that would offer security for jobs, health care, a good education and a right to a home. The right to security, though its content will have to be determined by communities themselves, asserts that in principle people have the right to demand urban policies and practices that support, rather than undermine, the security of people.

#### 3) *Right to Resist*

Faced with the real threat of community breakdown and displacement, whether by gentrification, foreclosure, systematic discrimination by immigration or criminal justice authorities, malign neglect, or any of the other myriad ways in which communities are broken, Right to the City means a right to resist. Resistance here means more than permitted marches and other over-regulated forms of “free speech.” Instead, the principle of a right to resist draws inspiration from ideals, such as those articulated in the Declaration of Independence and the Declaration of the Rights of Man and of the Citizen; from the living memories of resistance by colonized and oppressed peoples around the world; and from liberation

struggles being waged today. It is a right that can be claimed by people marginalized from formal political processes, or for whom these processes have proven to be ineffective or, at times, weapons of the powerful. It is a right that questions the fundamental legality and morality of existing institutions and practices, and therefore takes as its primary goal their reform or abolition.

## Conclusion

It is impossible to disentangle the discussion of rights from that of democracy, and perhaps Right to the City is best understood as one of this generation's attempts to breathe new life into government by the people, as the struggle for radical democracy. This formulation allows us to connect the movement to its historical ancestry and to acknowledge its contemporary urgency. At the same time, the movement and theory must be grounded in the lives of real people and the concrete conditions of urban communities. Categories such as citizen and worker, while still relevant, are insufficient to contain and represent the multi-faceted struggles of urban inhabitants who are women, documented and undocumented immigrants, LGBTQ, people of color, and who may exist at the peripheries or even outside of the formal economy. New struggles for democracy, inside the city and beyond, will need to create political subjects and agendas that transcend these categories, but without losing sight of the particularities that shape their lives.

Central to RTTC campaigns and analyses is the idea that the struggle for democracy today requires a return to the concept of rights. Along with academic, policy and other movement allies, RTTC is engaged in the process of revitalizing the rights struggle and re-raising unsettled questions in the context of new political challenges. Questions of inclusion, for example, are far from new, yet the attack on immigrant communities forces us to acknowledge we still lack powerful rights movements and institutions that

can adequately protect them. Similarly, market-driven displacement, criminalization and unresponsive elected officials reveal the inability of even citizenship to safeguard peoples' civil rights. Finally, existing rights, those guaranteed to citizens and for which many documented and undocumented immigrants strive, fail to even address basic issues of human security, including housing, medical care and employ-

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### ***We have an opportunity to create new forms of citizenship through social struggle.***

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ment. In all these instances, communities are once again coming up against the limits of the individualistic and formal political rights that mark the liberal democracies.

RTTC and other movements like it across the globe have their work cut

out for them. In addition to day-to-day demands, they face a vast sea of challenges as they seek to create, articulate and implement new and powerful conceptions of rights and inclusion that connect the everyday to long-term struggle. But there are encouraging signs of momentum. In addition to ongoing regional and national work within the Alliance, RTTC recently co-convened the Inter-Alliance Dialogue, a process of discussion and joint activity between National Jobs with Justice, National Day Laborer Organizing Network, National Domestic Workers Alliance, the Right to the City Alliance, and Grassroots Global Justice. Beyond the U.S. border, the 2010 World Urban Forum V, to be held this coming March in Rio de Janeiro, Brazil, has taken as its theme Right to the City. This is certainly encouraging. While much remains to be done, we must also acknowledge that much has been accomplished. □

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*(PROTECTIONS: Cont. from page 10)*

federal funds, as required by law. [See p. 11 article on Westchester County settlement.] Such a requirement should be established for all recipients of federal funds including lenders receiving TARP and other bailout funds, recipients of stimulus dollars, those who benefit from the Federal Reserve's discount window, and financial service providers who receive any other form of federal financial assistance. All should be required to use those funds and manage their operations generally to affirmatively further fair housing. Enforcement of this obligation should be explicitly included as one of the responsibilities of CFPB.

### **Does the Consumer Financial Protection Agency Have a Future?**

Whether an effective CFPB is ever created remains to be seen. Already, as noted above, the bill introduced to create the agency would limit the au-

thority provided in the Administration's initial proposal. No doubt other changes will occur before any agency is up and running, should it come into existence. Some would strengthen the agency, others would weaken it. As is so often the case, the devil is in the details.

A strong, independent consumer agency can help change the way financial service providers do business. But, as Chairman Frank observed, the industry is out to kill the agency—just one more indication why such an agency is necessary. □

#### **New on PRRAC's website:**

A progress report on Baltimore's innovative housing mobility program, from the Baltimore Regional Housing Campaign

## PRRAC Update

● This fall, we welcome our new Development and Government Relations Associate, **Lauren Hill**, who will be helping to keep us organized as we pursue a complex advocacy and fundraising agenda. Lauren is a recent graduate of Ohio State University and has worked for the Kirwan Institute for the Study of Race & Ethnicity, and for the Montgomery County (MD) government.

We are also pleased to welcome **Catherine Vel** as our new Law & Policy Fellow for the fall. Catherine

is a 2009 graduate of UC-Berkeley Law School and has received a 4-month fellowship from the Law School to work in a public interest organization of her choosing.

● PRRAC Social Science Advisory Board member **Dolores Acevedo-Garcia** has just begun a new appointment as tenured Assoc. Prof. of Health Sciences at Northeastern University's Bouvé College of Health Sciences.

● PRRAC Dir. of Research **Chester Hartman** will be giving a talk on "The Right to Housing" on Tuesday, Oct. 13, 6pm, at the new International Hotel Senior Housing/Manilatown Center, 868 Kearny St. (cnr. of Jackson), downtown San Francisco. Further inf. from Emil deGuzman, e\_deguzman@yahoo.com, 415/777-1130.

## Resources

*Most Resources are available directly from the issuing organization, either on their website (if given) or via other contact information listed. Materials published by PRRAC are available through our website: [www.prrac.org](http://www.prrac.org). Prices include the shipping/handling (s/h) charge when this information is provided to PRRAC. "No price listed" items often are free.*

*When ordering items from PRRAC: SASE = self-addressed stamped envelope (44¢ unless otherwise indicated). Orders may not be placed by telephone or fax. Please indicate from which issue of P&R you are ordering.*

### Race/Racism

● **Colorism:** Spurred by the Michael Jackson furor, an excellent long feature, "Through the Past, Darkly: The Legacy of Colorism Reflects Wounds of Racism That

Are More Than Skin-Deep," by DeNeen Brown, on the still-prevalent color-caste system within the African-American community (as well as in countries all over the world—Brazil, Vietnam, India, Japan, Mexico), appeared in the July 12 *Washington Post* Style & Arts section, p. E1, E11. [11567]

● **"The Persistence of Racial and Ethnic Profiling in the United States"** (June 2009, 88 pp.), from the American Civil Liberties Union and the Rights Working Group, is a follow-up report to the UN Committee on the Elimination of Racial Discrimination. Locate it at [www.civilrights.org/archives/2009/07491-erpa-report.html](http://www.civilrights.org/archives/2009/07491-erpa-report.html) [11568]

● **Conflict Without Chaos**, by Bob Greenwald, is "a look back at conflict intervention initiatives during the nation's early civil rights era." 256 pp., 2008,

**Please drop us a line letting us know how useful our Resources Section is to you, as both a lister and requester of items. We hear good things, but only sporadically. Having a more complete sense of the effectiveness of this networking function will help us greatly in foundation fundraising work (and is awfully good for our morale). Drop us a short note, letting us know if it has been/is useful to you (how many requests you get when you list an item, how many items you send away for, etc.) Thank you.**

\$27.95 from Hampton Press, 800/894-8955, patnbob2@gmail.com, [www.conflictwithoutchaos.com](http://www.conflictwithoutchaos.com) [11590]

● **"Promoting Opportunity and Racial Equality in America: A Guide for Federal, State and Local Government"** (July 2009), from the ACLU Racial Justice Program, is available (no price given) from them 125 Broad St., 19th fl., NYC, NY 10004, 212/519-7876; downloadable at [www.aclu.org/racialjustice/aa/40387pub20090721.html](http://www.aclu.org/racialjustice/aa/40387pub20090721.html) [11631]

● **"Racialized Disparities Among Older Adults: Our Unfinished Work in the 21st Century,"** a powerpoint presentation by (PRRAC Board member) John Powell, is available on the Kirwan Institute website, [kirwaninstitute.org/publicationspresentations/](http://kirwaninstitute.org/publicationspresentations/) [11649]

● **"Legislating for Equality"** is the theme for the June 2009 issue of *Runnymede's Quarterly Bulletin*, discussing Britain's long-awaited, just published Equality Bill dealing with equal opportunities. Available from The Runnymede



Trust, 7 Plough Yard, Shoreditch, London EC2A 3LP England, 44(0)20 7377 9222, info@runnymedetrust.org, www.runnymedetrust.org [11679]

- **“Understanding and Abiding by Title VI of the Civil Rights Act of 1964”** is a new U.S. Dept. of Justice dvd, available (likely free) from the Department’s Civil Rights Div., 950 Pennsylvania Ave. NW, Wash., DC 20530, 888/848-5306. [11680]

- ***The New Neighbors***, a short film by Andrea Torrice, tells the story of two ordinary people, one black and one white, who made racial integration the centerpiece of revitalizing Pennsauken, NJ, a “first suburb” of Philadelphia. Narrated by Ruby Dee, with commentary by David Rusk and (former PRRAC Bd. member) Angela Glover Blackwell. Contact filmmaker Torrice, 509 Riddle Rd., Cincinnati, OH 45220, 513/751-7050, torrice productions@yahoo.com, www.torriceproductions.com [11683]

## Poverty/Welfare

- **“Phantom Demand,”** by Leslie Parrish & Uriah King (31 pp., July 2009), showing that “short-term due date generates needs for repeat payday loans, accounting for 76% of total volume,” is available from the Center for Responsible Lending, www.responsiblelending.org [11608]

- **“Simulating the Effect of the ‘Great Recession’ on Poverty,”** by Emily Monea & Isabel

Sawhill (11 pp., Sept. 2009), is available (likely free) from the Brookings Institution, 1775 Mass. Ave. NW, Wash., DC 20036, 202/797-6000, www.brookings.edu [11609]

- **“IPR at 40”** reviews the 40-year history and accomplishments of the Institute for Policy Research at Northwestern Univ. It, plus their 2008 Year in Review, are available (likely free) from the Inst., 2040 Sheridan Rd., Evanston, IL 60208-4100, 847/491-8712, p-reese@northwestern.edu, www.northwestern.edu/ipr [11618]

- **“Safety Net Effective at Fighting Poverty but Has Weakened the Very Poorest,”** by Arloc Sherman (15 pp., July 2009), from the Center on Budget and Policy Priorities, is available at www.cbpp.org/files/7-6-09pov.pdf [11639]

- **Understanding Poverty**, an Urban Institute website, lists many useful resources, including new papers by Greg Acs, Harry Holzer, (PRRAC Soc. Sci. Advisory Bd. member) Margery Austin Turner and others. www.urban.org. Further inf. from bturpen@urban.org [11659]

- **“Child Poverty: A Lost Decade”** (Sept. 2009), from the Economic Policy Inst., is available at www.epi.org/analysis\_and\_opinion/entry/child\_poverty\_a\_lost\_decade/ [11686]

- **“The Recession’s Hidden Costs”** (Sept. 2009), from the Economic Policy Institute, is available at www.epi.org/

publications/entry/bp240 [11687]

## Community Organizing

- ***A Community Organizer’s Tale: People and Power in San Francisco***, by Mike Miller (288 pp.), has just been published by Heyday Books (PO Box 9145, Berkeley, CA 94709, 510/549-3364). A long-time community organizer in the Bay Area and elsewhere, and head of the Organizing Training Ctr., Mike has written a history of San Francisco’s Mission Coalition Org. [11581]

- ***Citizen Wealth: Winning the Campaign to Save Working Families***, by Wade Rathke (216 pp., July 2009, \$24.95), has been published by Berrett-Koehler Publishers, 800/929-2929, www.bkconnection.com [11625]

## Criminal Justice

- **“No Exit: The Expanding Use of Life Sentences in America,”** by Ashley Nellis & Ryan S. King (July 2009), is available (no price given) from The Sentencing Project, 514 10th St. NW, #1000, Wash., DC 20004, 202/628-0871. It shows that a record 140,610 individuals are now serving life sentences in state and federal prisons, 6,807 of whom were juveniles at the time of the crime; and reports as well overwhelming racial and ethnic disparities in the allocation of life sentences (66% of all serving life sentences are non-white). www.sentencingproject.org [11630]

- **“Language Access in State Courts,”** by Laura Abel (67 pp., June 2009), is available from the Brennan Center for Justice at NYU Law School, brennan.3cdn.net/c611a37ee2b6eb199e\_9bm6bso4.pdf [11640]

- **“Defending Clients Who Have Been Searched and Interrogated at School: A Guide for Juvenile Defenders”** (2009) has been published by the National Juvenile Defender Center, in collaboration with the Barton Juvenile Defender Clinic at Emory Univ. School of Law and the Youth Advocacy Project of the Comm. for Public Counsel Services in Massachusetts. Hard copies from 202/452-0010, inquiries@njdc.info. Downloadable at www.njdc.info/pdf/defending\_clients\_who\_have\_been\_searched\_and\_interrogated\_at\_school.pdf [11669]

## Economic/Community Development

- **“The University’s Role in Urban Development: From Enclave to Anchor Institution,”** by David C. Perry, Wim Wiewel & Carrie Menendez, is a 6-page article in the July 2009 issue of *Land Lines*, the magazine of the Lincoln Institute of Land Policy. Available (likely free) from them, 113 Brattle St., Cambridge, MA 02138, 800/526-3873, annleroyer@lincolninstitute.edu, www.lincolninst.edu [11602]

- ***Breakthrough Communities: Sustainability and***

*Justice in the Next American Metropolis*, ed. M. Paloma Pavel (June 2009, \$28), has been published by MIT Press. Among the contributors: (former PRRAC Bd. member) Angela Glover Blackwell, Robert Bullard, (PRRAC Bd. member) Sheryll Cashin, Bart Harvey, Van Jones, Bruce Katz, Greg Leroy, Myron Orfield, Manuel Pastor, (PRRAC Bd. member) John Powell, David Rusk. Beyond the book publication, Breakthrough Communities provides services for strategic communications, community sustainability strategies, leadership and organizational development, civic engagement. The project—co-directed by Pavel and Carl Anthony, is located at Earth House Center, 5275 Miles Ave., Oakland, CA 94618, 510/652-2425, www.EarthHouseCenter.org [11662]

• *A Crack in the Pavement*, a short film by Andrea Torrice, follows the stories of Mayor Richard Elison of Elmwood Place, a Cincinnati suburb, and City Manager Tom Moeller of Madeira, OH — re the challenges older communities have in repairing aging infrastructure and keeping residents and businesses from leaving. Inf. from filmmaker Torrice, 509 Riddle Rd., Cincinnati, OH 45220, 513/751-7050, torriceproductions@yahoo.com, www.torriceproductions.com [11684]

• “9th Annual New Partners for Smart Growth: Building Safe, Healthy and Livable Communities,” presented by the Local Government Commission, will be held Feb. 4-6, 2010 in Seattle.

Inf. from the Commn., 1303 J St., #250, Sacramento, CA 95814, www.NewPartners.org [11668]

## Education

• “No Time to Lose: Why America Needs an Education Amendment to the US Constitution to Improve Public Education” (52 pp., 2009) is available (no price listed) from the Southern Education Fdn., 135 Auburn Ave. NE, 2nd flr., Atlanta, GA 30303, 404/523-0308, LHuntley@southerneducation.org, www.southerneducation.org [11589]

• “Portrait of a Population” is the 54-page, 2009 edition of *Quality Counts*, \$10 from Education Week, 6935 Arlington Rd., #100, Bethesda, MD 20814-5233, 301/280-3100, www.edweek.org [11594]

• “Mapping and Analyzing the Schoolhouse to Jailhouse Track: An Action Kit for Understanding How Harsh School Discipline Policies and Practices are Impacting Your Community” (67 pp., 2009) is available from Alexi Nunn, Advancement Project, 1220 L St. NW, #850, Wash., DC 20005, 202/728-9557, ANunn@advancementproject.org, www.advancementproject.org [11603]

• **The Full-Service Community Schools Act of 2009, HR 3545** was introduced on Sept. 9 by House Majority Leader Rep. Steny Hoyer (D-MD) and Sen. Bill Nelson (D-NE). Inf. from Martin Blank, 202/822-8405, x167, ccs@iel.org.

Relatedly, the Dept. of Education’s new Title I use guidance opens up a new funding stream for community schools. www.communityschools.org [11613]

• *The American Educator*, the quarterly journal of educational research and ideas published by the American Federation of Teachers, in its Summer 2009 issue (Vol. 33, No. 2) contains a series of articles on community schools. Available (possibly free) from AFT, 555 New Jersey Ave. NW, Wash., DC 20001-2079, 202/879-4400. [11614]

• “Professional Learning in the Learning Profession: A Status Report on Teacher Development in the United States and Abroad,” by Linda Darling-Hammond, Ruth Chung Wei, Alethea Andree, Nicole Richardson & Stelios Orphanos (32 pp., Feb. 2009), is available (no price listed) from the National Staff Development Council, 17330 Preston Rd., #106D, Dallas, TX 75252, 972/421-0900, www.nsd.org [11620]

• “Seeing is Believing: Promising Practices for How School Districts Promote Family Engagement” is a July 2009 report, available (no price given) from the Harvard Family Research Project, Harvard Graduate School of Education, 3 Garden St., Cambridge, MA 02138. [11629]

• “An Analysis of DCPS [District of Columbia Public Schools] General Education Resources in Local School Budgets for FY

2009,” by Mary Levy (Dec. 2008), from the Washington Lawyers Committee for Civil Rights and Urban Affairs, questions the disparities in funding among some schools. Available at www.21csf.org/csf-home/publications/FY2009%20Actual%20Local%20School%20Budgets StaffingModel.pdf [11637]

• “Multiple Choice: Charter School Performance in 16 States” (52 pp., June 2009), from the Center for Research on Education Outcomes at Stanford Univ., is available at credo.stanford.edu/reports/MULTIPLE\_CHOICE\_CREDO.pdf [11638]

• “How Black and White Students in Public Schools Perform in Mathematics and Reading on the National Assessment of Educational Progress: Statistical Analysis Report,” by Alan Vanneman, Linda Hamilton, Janet Baldwin Anderson & Taslima Rahman (66 pp., July 2009), from the U.S. Dept. of Education Inst. of Educational Sciences, is available at nces.ed.gov/nationalreportcard/pdf/studies/2009455.pdf [11641]

• *Teaching for Joy and Justice: Re-imagining the Language Arts Classroom*, by Linda Christensen (287 pp., July 2009, \$19.95) — a sequel to her *Reading, Writing and Rising Up* — has been published by Rethinking Schools Press, 800/669-4192, RSBusiness@aol.com, www.rethinkingschools.org [11647]

• “State Test Score Trends Through 2008: Is

**There a Plateau Effect in Test Scores?”** (July 2009) is the second in a series of Center on Education Policy reports analyzing student achievement trends. 202/955-9450, x320, clouvouezo@communicationsworks.com. Available, along with more inf. and data, at [www.cep-dc.org](http://www.cep-dc.org) [11650]

- **“Listening to Latinas: Barriers to High School Graduation”** (Aug. 2009) has been released by the National Women’s Law Center and the Mexican American Legal Defense & Educ. Fund (MALDEF). 41% of Latinas do not graduate from high school in four years—if they graduate at all. Available (no price listed) from the Center, 11 Dupont Circle, #800, Wash., DC 20036, 202/588-5180; downloadable at [www.nwlc.org/listening](http://www.nwlc.org/listening) [11665]

- **“Integration Defended: Berkeley’s Unified Strategy to Maintain School Diversity”** (Sept. 2009) has been released by the Warren Inst. on Race, Ethnicity and Diversity at UC-Berkeley and the Civil Rights Project/Proyecto Derechos Civiles at UCLA. Available at [www.civilrightsproject.ucla.edu](http://www.civilrightsproject.ucla.edu) [11666]

- **“Cost, Commitment, and Attainment in Higher Education: An International Comparison,”** by Arthur M. Hauptman & Young Kim (26 pp., May 2009), is available (no price listed) from Jobs for the Future, 88 Broad St., Boston, MA 02110, 617/728-4446, [jlandis@jff.org](mailto:jlandis@jff.org), [www.jff.org](http://www.jff.org) [11670]

- **“Do After-School Programs Help Level the**

**Playing Field for Disadvantaged Youth?,”** an Equity in Education Forum, will be held **Oct. 7, 2009** at Teachers College, Columbia Univ. Inf./registration: 212/678-8362, [jgarcia@tc.edu](mailto:jgarcia@tc.edu), [www.equitycampaign.org](http://www.equitycampaign.org) [11610]

- **“Teaching for Social Justice: Foundations for Change”** is the 9th annual Teaching for Social Justice Educators Conf., **Oct. 10, 2009**, at Mission HS in San Francisco. Pedro Noguera is keynote speaker, with lots of interesting workshops (“HipHop Scholastics: A Critical HipHop Pedagogy,” “Hood Habitus: How SF Neighborhoods Influence Our Habits,” etc.) Inf./registration at [teachers4socialjustice.yahoo.com](mailto:teachers4socialjustice.yahoo.com), [www.t4sj.org](http://www.t4sj.org) [11690]

- **“Building a National Movement to Close the Opportunity Gap,”** the 2nd annual National Opportunity to Learn Education Summit, will be held **Nov. 5-7, 2009** in Arlington, VA. Supported by the Schott Foundation for Public Education. Inf./registration: 202/266-4701; Ann Beaudry, Schott Fdn., 678 Mass. Ave., #301, Cambridge, MA 02139. [11611]

## Employment/ Labor/ Jobs Policy

- **“Strategies to Help Low-Wage Workers Advance: Implementation and Early Impacts of the Work Advance-ment and Support Center (WASC) Demonstration,”** by Cynthia Miller, Betsy L. Tessler & Mark Van Dock (13 pp., June 2009) is available, in Exec.

Summary (no price listed) from MDRC, 16 E. 34 St., NYC, NY 10016, 212/532-3200, [www.mdrc.org](http://www.mdrc.org) [11592]

- **“The Labor Day List: Partnerships That Work,”** “celebrating successful labor relations strategies in the new economy” (12 pp., 2009 edition) is available (possibly free) from American Rights at Work Education Fund, 1100 17th St. NW, #950, Wash., DC 20036, 202/822-2127, [www.americanrightsatwork.org](http://www.americanrightsatwork.org) [11616]

- **Economic Justice, Labor and Community Practice,** eds. Louise Simmons & Scott Harding (246 pp., Nov. 2009), will be published by Routledge, [www.routledge.com](http://www.routledge.com) [11655]

- **The Frances Perkins Center** has been established in Newcastle, Maine—where the former Sec. of Labor under FDR and the first female cabinet member in the nation’s history grew up. PO Box 281, Newcastle, ME 04553, [FrancesPerkinsCenter.org](http://FrancesPerkinsCenter.org) [11664]

- **“Strategies to Help Low-Wage Workers Advance”** (July 2009), a MDRC publication, is available from them at MDRC, 16 E. 34 St., NYC, NY 10016, 212/532-3200, [www.mdrc.org](http://www.mdrc.org) [11571]

- **“Update on Black Farmers”** is the subject of the June 22, 2009 issue of *The Cohen Report*, available from Rick Cohen, the *Nonprofit Quarterly’s* national correspondent. Available at [www.nonprofitquarterly.org/cohenreport/2009/06/22update](http://www.nonprofitquarterly.org/cohenreport/2009/06/22update) [11688]

## Environment

- **Race, Poverty & the Environment**, “a journal for social and environmental justice,” published quarterly, is available (subs \$20/indivs./groups; \$40 institutions; free for grassroots groups upon request). The 80-page Spring 2009 issue (Vol. 10, No. 1) is devoted to rights. Included are Amy Goodman’s interview with David Harvey on Right to the City; Bill Ong Hing/David Bacon’s article, “Rights, Not Raids”; J. Douglas Allen-Taylor on Reparations; Chin Jurn Wor Ping on organizing and winning a right to affordable housing in Oakland’s Chinatown; Deia de Brito on Right of Return: Public Housing in SF’s Hunters Point; Bob Allen on Dismantling Transportation Apartheid; and Marcy Rein/Clifton Ross on the right to access healthy food. [11681]

## Families/ Women/ Children

- **The National Commission on Children and Disasters** was established by Congressional legislation Oct. 2008. Chair is Mark Shriver, a former Maryland legislator. For their mission, reporting dates, public hearings, etc., contact Vinicia Mascarenhas, their Communications Director, 202/401-9392 or go to their website, [www.childrenanddisasters.acf.hhs.gov](http://www.childrenanddisasters.acf.hhs.gov) [11572]

- **“Insult to Injury: Violations of the Violence Against Women Act”** (2009) is available (no price given) from the National Law Center on

Homelessness & Poverty, 1411 K St. NW, #1400, Wash., DC 20005, 202/638-2535, nlchp@nlchp.org, www.nlchp.org [11634]

- **“What It Takes to Rebuild a Village after a Disaster”** (41 pp., 2009), from the Children’s Defense Fund’s Southern Regional and Louisiana offices, is “stories from internally displaced children and families of Hurricane Katrina and their lessons for our nation.” Available (no price listed) from CDF, 1452 N. Broad St., New Orleans, LA 70119, 504/309-2376, www.childrensdefense.org [11652]

- **The Rough Road to Adulthood** is the topic of a series of 8 brief studies of low-income African-American and Latino youth, available from The Urban Institute, 2100 M St. NW, Wash., DC 20037, 202/261-5283, skantor@urban.org [11685]

## Food/ Nutrition/ Hunger

- **“Hunger 2009: Global Development - Charting a New Course”** (203 pp., 2009), the 19th annual report on the state of world hunger, is available (possibly free) from Bread for the World, 50 F St., #500, Wash., DC 20001, 202/639-9400, institute@bread.org, www.bread.org [11585]

## Health

- **“Failing Health: The Crisis of Health Care for Indigent Offenders and**

**for the Community”** (24 pp., n.d.) is available (possibly free) — as are several other relevant reports (“Where Are the Men? The Impact of Incarceration and Reentry on African-American Men and Their Children and Families,” “The Secret Epidemic: Exploring the Mental Health Crisis Affecting Adolescent African-American Males”) from Henrie M. Treadwell, Community Voices, Moorehouse School of Medicine, 720 Westview Dr. SW, Atlanta, GA 30310, 404/756-8914, HTreadwell@mms.edu, www.communityvoices.org [11588]

- **“National School-Based Health Care 2010 Convention”** will be held **June 16-19, 2010** in Arlington, VA. They’ve issued a call for presentation abstracts, with an Oct. 23 deadline. Inf. at 888/286-8727, www.nasbhc.org [11617]

## Homelessness

- **HEARTH Act (Homeless Emergency Assistance and Rapid Transition to Housing)** was passed by Congress May 2009, signed by Pres. Obama the next day. Fact sheets, summaries, analyses from the National Alliance to End Homelessness are available at www.endhomelessness.org/content/article/detail/2241 [11600]

- **“Where Do You Live? Louisville’s Homeless Children and the Affordable Housing Crisis”** is an Aug. 2009 issue paper, available (possibly free) from the Metropolitan Housing Coalition, PO Box 4533, Louisville, KY 40204-

6858, 502/584-6858, www.MetropolitanHousing.org [11601]

- **Community Housing Partnership** “creates, implements and demonstrates solutions to homelessness in San Francisco by working in partnership with people who would otherwise be without a home.” Their 2009 annual report is available (likely free) from 280 Turk St., SF, CA 94102, 415/929-2470, info@chp-sf.org, www.chp-sf.org [11615]

- **In Just Times** is the periodical of the National Law Center on Homelessness & Poverty. Available from them, 1411 K St. NW, #1400, Wash., DC 20005, 202/638-2535, nlchp@nlchp.org, www.nlchp.org [11633]

- **“Great Scot! The Scottish Plan to End Homelessness and Lessons for the Housing Rights Movement in the United States,”** by Eric Tars & Caitlin Egleson (30 pp.), appeared in the Winter 2009 issue (Vol. XVI, No. 1) of *Georgetown Journal on Poverty Law & Policy*, published by the Georgetown Univ. Law Center. [11642]

- **“Homes Not Handcuffs”** (July 2009) is the National Law Center on Homelessness & Poverty’s 9th report on the criminalization of homelessness. This one identifies the “Top 10 Meanest Cities,” with LA topping the list. Orlando, Atlanta, SF, St. Petersburg, Gainesville, Kalamazoo, Honolulu, Bradenton and Berkeley round up this list of shame (boo, Florida). Available (no price given) from the Center, 1411 K

St. NW, #1400, Wash., DC 20005, 202/638-2535, and from www.nlchp.org/content/pubs/2009HomesNotHandcuffs1.pdf [11651]

- **“Homelessness and Student Learning,”** by Chester Hartman, is a 4-page article appearing in the Fall 2009 issue of *Communities & Banking*, the (free) magazine of the Federal Reserve Bank of Boston. Copies from Caroline Ellis, Fed. Reserve Bank of Boston, 600 Atlantic Ave., Boston, MA 02210, 617/973-3187, caroline.ellis@bos.frb.org, www.bos.frb.org/commdev/c&b/Index.htm [11663]

- **“HUD Homeless Data Likely Understates the Problem”** is a July 2009 statement from the National Law Center on Homelessness & Poverty. They point out that HUD’s new report showing a decrease in homelessness was due solely to decreases among individuals and that family homelessness has increased; plus HUD’s narrow definition of homelessness (not counting doubled-up families and other pre-homelessness situations) — as opposed to the more reasonable U.S. Dept. of Education definition; and the fact that data were collected in Jan. 2008, too early to show the full impact of the recession. Contact nlchp@nlchp.org for a copy. [11676]

## Housing

- **“Housing Choice in Crisis”** is an audit report on discrimination against housing choice voucher holders in the Greater New Orleans housing market. 21 pp., n.d. [2009], available (likely

free) from the Greater New Orleans Fair Housing Action Ctr., 228 St. Charles Ave., #1035, New Orleans, LA 70130, 504/596-2100, www.gnofairhousing.org [11582]

● **HOPE VI: Assisting Public Housing Authorities in Supporting Families**, eds. Robert McKay & Ruth Anne White (76 pp., 2002), is likely still available from CWLA [Child Welfare League of America] Press, 440 First St. NW, 3rd flr., Wash., DC 20001-2085, 202/638-2952, books@cwla.org, www.cwla.org [11583]

● **“Rebuilding the Research Capacity at HUD”** (224 pp., 2008), a National Research Council publication, is available (no price listed) from National Academies Press, 500 Fifth St. NW, Lockbox 285, Wash., DC 20055, 800/624-6242, www.nap.edu [11586]

● **“The Nightmare on Main Street for African Americans: A Call for a New National Policy Focus on Homeownership,”** by Brian Gilmore, Adrienne Decuire, Edward Davis & Tamar Meekins (45 pp.), appeared in Vol. 10, No. 2 (2008) of the *Berkeley Journal of African-American Law & Policy*, published by the UC-Berkeley School of Law. [11587]

● **“Rates of Foreclosure in HOME and ADDI Programs”** (73 pp., Nov. 2008) is available (likely free) from HUD’s Office of Policy Development and Research, Wash., DC 20410-8000, 800/245-2691, www.huduser.org [11591]

● **“Is Mixed-Income Development an Antidote to Urban Poverty?”** by Mark L. Joseph (25 pp.), appeared in vol. 17, no. 2 (2008) of *Housing Policy Debate*. Joseph is on the Case Western Reserve faculty. [11596]

● **“Early Resident Experiences at a New Mixed-Income Development in Chicago,”** by Mark L. Joseph, appeared in the *Journal of Urban Affairs* (2008). Joseph is on the Case Western Reserve faculty. [11597]

● **“The Third Side: A Mid-Course Report on Chicago’s Transformation of Public Housing”** (80 pp., Sept. 2009) is available (possibly free) from Business and Professional People for the Public Interest, 25 E. Washington St., #1515, Chicago, IL 60602, 312/641-5570, www.bpichicago.org [11599]

● **“Connecting Families to Opportunity: A Resource Guide for Housing Choice Voucher Program Administrators,”** by Kami Kruckenberg, Jason Small, Philip Tegeler & Mariana Arcaya (40 pp., n.d. [2009]), is available (possibly free) from PRRAC, 1015 15th St. NW, #400, Wash., DC 20005, 202/906-8023, www.prrac.org [11612]

● **From Despair to Hope: HOPE VI and the Promise of Public Housing in America’s Cities**, eds. Henry Cisneros & Lora Engdahl (256 pp., 2009, \$18.91 with discount code KCE9 — which may have expired), has been published by Brookings Inst. Press, 800/537-5487. [11619]

● **Alliance Alert** is the newsletter of the Alliance for Healthy Homes, afhh@afhh.org. Latest (Aug.) issue available at [afhh.org/res/res\\_pubs/alert\\_aug09.pdf](http://afhh.org/res/res_pubs/alert_aug09.pdf) [11623]

● **Our Lot: How Real Estate Came to Own Us**, by Alyssa Katz (2009, \$26), has been published by Bloomsbury. [11624]

● **The Georgetown Journal on Poverty Law and Policy**, Winter 2009 issue, has a series of housing articles: on the National Housing Trust Fund legislation; Community Development policy; the McKinney-Vento Homeless Assistance Act; Chicago’s public housing reform experiment; the Scottish plan to end homelessness. [11626]

● **“The Relationship of Housing and Population Health: A 30-Year Retrospective Analysis”** appeared in a recent issue of *Environmental Health Perspectives*. Available at [www.ehponline.org/members/2008/0800086/0800086.pdf](http://www.ehponline.org/members/2008/0800086/0800086.pdf) [11627]

● **“The Effect of Density Zoning on Racial Segregation in U.S. Urban Areas,”** by John Rothwell & Douglas Massey, appeared in *Urban Affairs Review* (2009). Available at [uar.sagepub.com/cgi/content/abstract/44/6/779](http://uar.sagepub.com/cgi/content/abstract/44/6/779) [11628]

● **“Far From Home: Deficiencies in Federal Disaster Housing Assistance After Hurricanes Katrina and Rita and Recommendations for Improvement”** (Feb. 2009) is a Special Report prepared by the Ad Hoc Subcomm. on Disaster Relief of the Comm. on Homeland Security and Government Affairs of the

United States Senate. For sale (no price listed) from the U.S. Govt. Printing Office, 866/512-1800; but possibly free from Louisiana Sen. Mary Landrieu. [11643]

● **“Hidden Impact: California Renters in the Foreclosure Crisis”** (2009) is available (no price given) from Tenants Together, whose hotline (for tenants in foreclosure situations) is 415/495-8012. [11644]

● **“Vacant Properties: A Tool to Turn Neighborhood Liabilities into Assets”** (4 pp., June 2009) is available (no price listed) from the Metropolitan Housing Coalition, PO Box 4533, Louisville, KY 40204, 502/584-6858, www.MetropolitanHousing.org [11648]

● **Opening Acts** is the e-newsletter of the Fair Housing Justice Center. Contact 212/400-8201, dhok@fairhousingjustice.org, www.fairhousingjustice.org [11671]

● **“Organizational Change: Adopting a Housing First Approach”** (Aug. 2009) has been released by the National Alliance to End Homelessness. Available at [www.endhomelessness.org/content/article/detail/2489](http://www.endhomelessness.org/content/article/detail/2489) [11673]

● **“Reclaiming Foreclosed Properties for Community Benefit”** (July 2009) has been released by PolicyLink. Available at [www.policylink.org/site/c.lkIXLbMNJrE/b.5280605/k.3855/R](http://www.policylink.org/site/c.lkIXLbMNJrE/b.5280605/k.3855/R) [11674]

● “**Creating Mixed-Income Developments in Chicago: Developer and Service Provider Perspectives**,” by Mark L. Joseph, is forthcoming in *Housing Policy Debate*. [11677]

● “**Fair Housing in a Time of Crisis**” was the annual conf. by/at The John Marshall Law School, Sept. 11-12. DVDs of the major presentations (by HUD FHEO Asst. Sec. John Trasviña, John Relman, Stephen Tomkowlak, Robert Schwemm, Sara Pratt, PRRAC’s Gregory Squires and Chester Hartman, as well as others), are available from the Law School, 315 S. Plymouth Ct., Chicago, IL 60604. [11604]

● “**The Neighborhood Preservation Coalition of NY State**” is holding its annual Affordable Housing Conf. **Oct. 18-20, 2009** in Albany. Inf. from the Coalition, 40 Colvin Ave., Albany, NY 12206, 518/432-6757, d.trudeau@npcnys.org [11657]

● “**National Community Land Trust Network 2009 National Conf.**” will be held **Oct. 27-30, 2009** in Athens, GA. Inf. from the Network, 2710 Northeast Fourteenth Ave., Portland, OR 97212. [11598]

● “**2009 National Forum on the Human Right to Housing**,” sponsored by the National Law Center on

Homelessness & Poverty, will be held **Nov. 8-9, 2009** at Georgetown Univ. Law Center. Inf. from [www.nlchp.org/2009Forum.cfm](http://www.nlchp.org/2009Forum.cfm) [11605]

## Immigration

● **The Children of Immigrants Data Tool** is a just-established Urban Institute interactive website. Contact: [scombi@urban.org](mailto:scombi@urban.org), 202/261-5709. Available at [www.urban.org](http://www.urban.org) [11660]

● “**Immigration: The Latest Media Research and Strategy, and Analyzing Web 2.0 Messaging**,” a telebriefing organized by The Opportunity Agenda, will take place **Sept. 30, 2009**. Call-in inf. from [partners@opportunityagenda.org](mailto:partners@opportunityagenda.org) [11653]

## Miscellaneous

● ***The Path Still Open: A Greater Chance for Peace Than Ever Before***, by Alexander Polikoff (192 pp., 2009), has been published by Dog Ear Publishing, 4010 W. 86 St., Ste. H, Indianapolis, IN 46168, [www.dogearpublishing.net](http://www.dogearpublishing.net) [11584]

● “**The Power of Justice: Applying International Human Rights Standards to American Domestic Practices**,” by William Schulz (June 2009), a Center for American Progress report, is available at [www.americanprogress.org/](http://www.americanprogress.org/)

[issues/2009/06/pdf/humanrights.pdf](http://issues/2009/06/pdf/humanrights.pdf) [11607]

● **A National Voting Rights Advocacy Initiative** has just been established by Seattle Univ. School of Law. It will serve as a legal resource center for voting rights attorneys and advocates challenging methods of election systems, such as at-large methods of elections and redistricting plans that dilute minority strength. The center will assume greater importance as the 2011 redistricting process emerges. Inf. from ED Joaquin Avila, 206/398-4117, [avilaj@seattleu.edu](mailto:avilaj@seattleu.edu) [11656]

● “**Disaster Recovery: Experiences from Past Disasters Offer Insights for Effective Collaboration after Catastrophic Events**” (July 2009) is available from the Government Accountability Office, [www.gao.gov/new/items/d0981.1.pdf](http://www.gao.gov/new/items/d0981.1.pdf) [11675]

## Job Opportunities/Fellowships/Grants

● **The National Women’s Law Center** (co-directed by former PRRAC Board member Nancy Duff Campbell) is seeking a **Vice President of Administration & Finance**. Ltr./salary reqs./resume/3 supervisory refs. (include position

title in subject line) to [NWLC@transitionguides.com](mailto:NWLC@transitionguides.com) or mail hard copies to NWLC c/o TransitionGuides, 1751 Elton Rd., #204, Silver Spring, MD 20903. [11595]

● **The Open Society Institute** has issued an RFP directed at state-based advocates working to ensure transparency, equity and accountability in the allocation of federal stimulus dollars in 9 states: NY, CA, TX, MS, NC, WI, LA, FL, CO. Proposals due by Oct. 8. Inf. from Helena Huang, [staterfp@sorosny.org](mailto:staterfp@sorosny.org) [11621]

● **The National Coalition for Asian Pacific American Community Development** is seeking a **Federal Policy Advocate**. Ltr./resume/short (max. 2 pp.) writing sample (“Application for Federal Policy Advocate” in subject line) to [lisa@nationalcapacd.org](mailto:lisa@nationalcapacd.org) [11667]

● **The National Low Income Housing Coalition** (headed by PRRAC Bd. member Sheila Crowley) is seeking a fall **Legislative Intern**, a **Communications Intern**, and a **Katrina Monitoring Intern**. Send resume/cover ltr. to Internship Coordinator at the Coalition, 727 15th St. NW, 6th fl., Wash., DC 20005, or via [linda@nlhc.org](mailto:linda@nlhc.org) [11672]

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