

# CAMBRIDGE HUMAN RIGHTS COMMISSION



## DATELINE

### Newsletter of the Cambridge Human Rights Commission

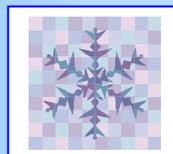


#### THOUGHTS OF WINTER

Signs of winter, fluffy snow  
Whether day or night you see the glow  
What beauty falls from the sky above!  
It is so white; flies like a dove.  
You blanket our earth and make it all white  
You're music of harrowing winds at night  
Although the snow's beauty we do admire  
Of the cold weather we soon get tired  
Can't help but wish for warmer days to be here  
They say don't worry, don't you fear.  
Before you know it, spring arrives  
You will be wishing for these cold winter nights.

Snowflakes, beauty from above  
Fly away like a beautiful white dove  
May the cold days soon be gone  
So that we can enjoy the warmth of the sun  
Let the warmer days begin  
With nature's flowers popping in  
Although at times we enjoy the snow  
Spring will come and you will have to go  
Snowflakes go, go away real far  
Up in the sky and join a star  
Signs of winter, fluffy snow  
Before you leave I want you to know  
That as much as we complain,  
we still love your beauty and your glow.

by Carmen S. Negrón



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### **Cambridge City Council**

E. Dennis Simmons, *Mayor*  
Brian Murphy, *Vice Mayor*  
Henrietta Davis  
Marjorie Decker  
Craig Kelley  
David P. Maher  
Sam Seidel  
Kenneth E. Reeves  
Timothy J. Toomey, Jr

### **City Executive Administrators**

Robert W. Healy, *City Manager*  
Richard C. Rossi, *Deputy City Manager*

### **CHRC Staff**

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*Executive Director*  
Carmen S. Negrón  
*Office Manager/ Project Coordinator*  
Joseph Johnson  
*Outreach Coordinator*  
Winifred Jackson  
*Office Assistant*

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Susan Ostrander  
Barbara Rabin  
Randa Shedid  
Joyce Coleman



## **OUR INVESTIGATOR SONJA DEWITT SAYS GOOD-BYE**



*It's hard to believe it's been over ten years since I started working as Attorney Investigator/Fair Housing Coordinator for the Cambridge Human Rights Commission. And now I'm leaving to pursue new opportunities in Washington, DC.*

*It's been a great ten years. During that time I've investigated hundreds of discrimination cases, and successfully mediated dozens of them. I've enjoyed developing close relationships with most of the non-profit advocacy organizations in Cambridge to help combat discrimination. It has been very satisfying making measurable concrete differences in peoples' lives through my work on the cases.*

*But the work of eradicating discrimination in Cambridge is far from over. Sometimes I feel it hasn't really started. I'm sure that the Commission will go on doing its good work in the Cambridge community and that my successor will take up where I left off in the fight for fairness and equality for all Cambridge citizens.*

*It's hard to say goodbye. But I know the Commission is in good hands. I wish the best for the Commission, all its employees and the people of Cambridge.*



**WE WISH SONJA THE BEST OF LUCK  
IN ALL HER FUTURE ENDEAVORS**



# SUBPRIME CRISIS



**FORECLOSURE**

by Winifred Jackson

According to the \* NCRC, Cambridge, MA was one of the urban areas with the biggest overall lending disparities compared to whites for African-Americans and Hispanics; \*\* 3.4 times and 2.9 times respectively.

*The mortgage business has been in a lengthy struggle between a community promise to wide homeownership and the idea of private money operators searching for fast money. The effective system in this struggle devised after the Great Depression has been taken apart since the late 1970's under the pretext of deregulation.*

*It has caused continuous catastrophic consequences starting with the entire savings and loan scandals in the early 1980's. This scandal involved executives going on an unsafe lending spree with government insured money.*

*In the 1980's S&L scandal and the current subprime crisis there are a lot of individual culprits. The actual trouble is the philosophy of deregulation and the capture of community guidelines for personal gain by the financial business.*

*In 1938 to protect mortgages, Congress created the Federal National Mortgage Association (FNMA). A system of Federal Home Loan Banks was also created to overlook and loan money to neighborhood mortgage lenders. At the same time, the FDIC (Federal Deposit Insurance Corporation) was established to guard savers from bank failures and bring back assurance in the organization of banking.*

*However, any business this huge was bound to be tempting to speculators. In many instances of deregulation, the real estate business managed to avoid the government banking regulations. These businessmen who believed in deregulation promised better effectiveness and more abundant credit if the government regulators would just get out of the way. Unfortunately, in each instance, the outcome has been bigger speculation followed by enormous losses and expenses to the community. This hurt the very citizens the mortgage organization was supposed to assist.*

*The type of deregulation causing the current subprime crisis is the creation of "securitization" by investment bankers. Securitization is where an investment bank could be located to buy a loan, change it to a bond, then sell it to somebody else and the loan companies could still make money. After President Lyndon Johnson privatized FNMA in 1968, (now called Fannie Mae), it set in motion the repackaging of loans which bypassed government regulations.*

*The combination of securitized mortgage credit and subprime lending was a wedding prepared in a nightmare, waiting to be fulfilled. Essentially after reregulating of S&L's in 1989, additional loan companies started going around the regulations. Furthermore, the majority of the largest loan companies are really subsidiaries of banks. Though the banks are severely regulated, the subsidiaries are not.*

The number of mortgage counselors has grown substantially in response to this subprime crisis. The following advice is being presented to steer clear of the unforeseen expenses and to make certain services are rendered for the fees paid.

- Go to internet web site to learn about your rights: <http://www.cambridgema.gov/HRC/>
- Obtain the details and keep all pertinent documents
- Shop around for professionals in the mortgage field and ask relatives, friends and others for referrals who have received successful mortgages
- Ask about all the details on all fees and costs regarding your mortgage
- Obtain the loan rate **in writing** for the length of time necessary to complete the closing
- Look very closely at estimates
- Avoid surprises--make it known you'll want to read the settlement statement a day or more before closing
- Be sure to take enough time to examine all fees closely
- Request a receipt for every item charged a fee
- Prepare to take your time on closing day and ask hard questions
- Check for free courses offered for first-time home buyers

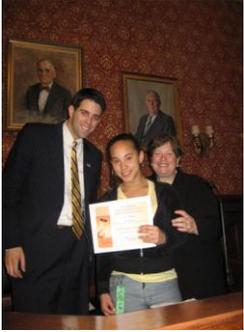
Web site for help in avoiding foreclosure -- <http://www.995hope.org/>

NOTE: For further help go to the Internet web site <http://www.hud.gov/> or call HUD's Counseling Program at 1-800-569-4287

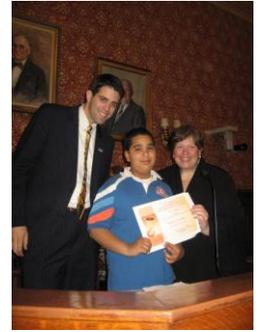
\* National Community Reinvestment Coalition

\*\* Source: Testimony on 7-25-07 by President and CEO of NCRC John Taylor Before the Oversight and Investigations Subcommittee of the House Financial Services Committee

# 14<sup>th</sup> ANNUAL NATIONAL FAIR HOUSING MONTH CELEBRATION



On Wednesday, April 25<sup>th</sup>, 2007 the Cambridge Human Rights Commission celebrated its 14<sup>th</sup> Annual National Fair Housing Month with an Award Ceremony and Reception at Cambridge City Hall. Attendees included 6-8<sup>th</sup> grade Cambridge School student winners of the Poster and Essay Contest, teachers, parents, and city officials including Mayor Kenneth E. Reeves, Human Rights Commissioners, and Bank Presidents and Officials.



First Prize winner of the Poster Contest was Kelsey McDaniel of the Peabody School and First Prize winner of the Essay Contest was

Dominique Scott of Morse School. There was one 6<sup>th</sup> grader from the Amigos School, David Amado who even though his school did not participate this year, submitted his entry on his own and won the 2<sup>nd</sup> prize in the Poster Contest. This year's theme was "Life Isn't Always Fair, But Housing Should Be". There were many winners; Including Art Teacher Lydia Garcia, from the Kennedy-Longfellow School who was honored with the Lifetime Achievement Award for her enthusiasm in getting her students to participate each year in the contest. Another recipient of the Lifetime Achievement Award was Ms. Susan Lapierre, Vice President of the East Cambridge Savings Bank and member of the Cambridge Bank's Housing Association for her many years of dedication promoting Fair Housing in Cambridge. Mr. Todd Kaplan, an attorney from Cambridge Somerville Legal Services, was honored with the Margot P. Kosberg Award for his many years dedicated to advocating fair and affordable housing in Cambridge. This special award is dedicated to the late Margot P. Kosberg, former Executive Director of the Cambridge Human Rights Commission, who passed away in October, 1998. She was the founder of the student contest and Innovations in Fair Housing Awards in 1994. She worked very hard each year to get as many students as possible to participate, in the hopes that while they compete in the contest at the same time they learn the meaning of fair housing in our lives. Mr. Todd Kaplan knew Margot and had worked in many cases along with her. **CONGRATULATIONS TO ALL THE WINNERS.**

Matt Noyes, a Meteorologist from NECN was the Guest Speaker of the night and Mary L. Sales, an attorney from the U.S. Department of Housing and Urban Development, was the Master of Ceremonies. Matt, who is a native of Haverhill, MA, talked about the importance of being fair to others and how discrimination hurts and affects peoples' lives especially in housing. He commended the students for their great posters and essays and exhorted them to keep up the good work. Both Mr. Noyes and Ms. Sales helped hand out the awards to all the recipients.

For the last 14 years the Cambridge Bank's Housing Association (East Cambridge Savings Bank, Cambridge Savings Bank, and Cambridge Trust Company) have donated the specially designed T-shirts (design donated by Carmen S. Negrón) to all participants and the United States Savings Bonds for the top winners. Harvard University this year donated an iPod nano, Charles Hotel donated a gift certificate to Henrietta's Table worth \$75.00, the Boston Duck Tours donated 2 tickets worth \$54.00 and Changsho Restaurant donated a gift certificate for \$50.00. These gifts were raffled among the teachers of the four schools that participated. The Grand Prize winner of the night was Ms. Joanne Lowre from the Morse School who won the iPod. Other business that so generously donated gift certificates that were awarded to the students were: Harvard Coop, Cambridgeside Galleria, Izzy's Restaurant, Lanes and Games, ABC Pizza, California Pizza Kitchen, Cinderella's, Anna's Taqueria, and Newbury Comics. Redbones and Picante are two restaurants that besides donating gift certificates also donated food for the reception. **THANK YOU SO MUCH TO ALL THESE BUSINESSES FOR THEIR GENEROSITY!**

## 2007 FAIR HOUSING MONTH GUEST SPEAKER

### Meteorologist Matt Noyes



As a 10-year-old growing up in Haverhill, Mass., Matt Noyes cut weather maps out of the newspaper, put them in a photo album and created his own five-day forecasts. He thought every kid shared his intense interest in the weather. His father, a state trooper, and his mother, a teacher, encouraged Matt to keep an open mind and find a career he loved.

Noyes has found his dream job as the morning and early afternoon meteorologist for New England Cable News (NECN), the largest regional cable news network in the country.

What would he advise students who discover a passion for a particular field? “Absolutely don’t give up on it,” says Noyes, “just because those around you don’t think it’s attainable. A lot of people told me not to go into a field that focuses on my weaknesses—math and physics—and predicted that I would struggle. But the best feeling is to go to work and absolutely love what you’re doing every day.”



### MASTER OF CEREMONIES

Mary L. Sales

Mary Louise Sales is an Equal Opportunity Specialist (EOS) for the U.S. Department of Housing & Urban Development (HUD) and the Government Technical Monitor (GTM) of the Fair Housing Assistance Program (FHAP) for the States of Connecticut, Maine and Vermont.





# 2007 Fair Housing Month Winners



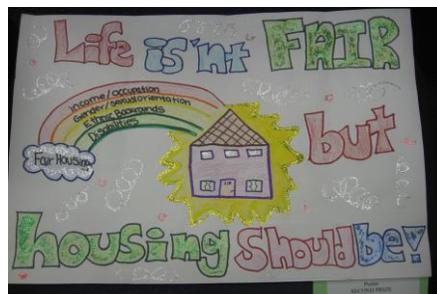
Art Teacher Lydia Garcia received a Lifetime Achievement Award

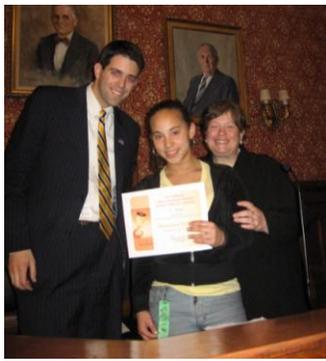


East Cambridge Savings Bank's Vice President Susan Lapierre received a Lifetime Achievement Award



Cambridge & Somerville Legal Services Attorney Todd Kaplan received the Margot P. Kosberg Award





**DOMINIQUE SCOTT's  
First Prize Winning Essay  
7<sup>TH</sup> GRADE  
Morse School**

**NOTE:** *Essay was typed exactly how student wrote it.*

*Life isn't always fair but fair housing should be*

*Why everyone should have fair housing. We all should have fair housing because there are many income or middle class people that should not have to live out on the streets. These people, like the rest of us, need a place to live but cannot afford even the lowest rent!!! This predicament is so terrifying, this leads to people living on the street most of them are children of our community!!!*

*There are lots of people living on the streets because they are discriminated for no reason. People may be living on the streets for the things that they didn't try to achieve but that still does not give tenants and managers the right to discriminate on the type of people they are. Some people have been living on the streets for a long time and now its time to stop that.*

*White, black, Spanish, Chinese, whatever your race is doesn't mean you can't buy or rent a house or apartment. No matter how badly you want you cannot change the color of your skin. If you try to buy or rent a house/apartment and you cant because the color of you skin that means you are being discriminated. It is not right for someone to discriminate you all because of your nationality. Many people in Cambridge and other places have been discriminated all because the color of their skin which, is not right. People might be a different color or nationality but that does not mean that they are any different than anyone else. It is so sad to hear about people being discriminated but all I can say is that is life for you.*

*If you have a disability that affected your life that doesn't mean you shouldn't be able to buy or rent a house for your self. For instance you may be injured and have to use an elevator instead of stairs and want to rent an apartment in a building without elevators. The tenant does not have the right to say something like oh well you cant rent the apartment because you cant walk up the stair only unless you said that yourself. Lots of people have been in this situation and do not know what to do or say now do you want to be in that position?*

*If you have children that are under 5 years old doesn't mean you cannot rent a house. As well as being discriminated for the color of your skin; the disability you have, you may also be discriminated for how many children you have or how old they are. I know single moms who have been discriminated for having more that 3 kids that are a little older than 5 or younger than 5 years old. You should be able to want to rent an apartment and have children but some tenants don't want to allow that.*

*You may also be discriminate for being gay. There are many gay marriages that have been discriminated for the gender you like or don't like. Just because these people are married to the same gender as themselves it does not have to mean that you can be judged. If you are being judged for the marriage you are in than you should already know that is not right it is...discrimination. The people that discriminate others would not like to be discriminated for something they do or like so why do it to others.*

*In conclusion of why people are discriminated for what nationality they may be, the gender they like, the disability they might have, and because they are on the streets now tell me why you think you should help this sad poor situation. I just explained why people should not be discriminated and now all I have to say is one day I hope all of this discrimination from everyone will stop on day soon.*

## **WE ARE HERE TO HELP**

*Have you or someone you know been treated differently because of your race, color, national origin, sex, gender, sexual orientation, age, religion, source of income, or disability at work, public sector, or while seeking housing? Call us at 617-349-4396 and we can help you figure out if you have been discriminated against. If we believe there might be discrimination involved you can file a complaint.*

*Don't worry; the law protects you against retaliation. You don't have to be Cambridge resident to file a complaint with us as long as the discrimination occurred in Cambridge. .*

## **ESTAMOS AQUI PARA AYUDARLES**

*Si tu o alguien que conoces ha sido tratado diferente a los demás en el trabajo u en algún lugar público o cuando estas buscando donde rentar o comprar casa y piensas que es por tu raza o color, o tu nacionalidad, tu sexo, género, orientación sexual, edad, religión, fuente de ingreso, o incapacidad, llamanos al 617-349-4396. Podemos ayudarles si han sido discriminados. En nuestra oficina hay alguien que habla Español. No tengas miedo a represalias, la ley te protege. No tienen que ser residentes de Cambridge para presentar una queja con nosotros, pero el incidente de discriminación si tiene que haber ocurrido en Cambridge.*



The Cambridge Human Rights Commission does not discriminate on the basis of disability. The CHRC will provide auxiliary aids and services, written materials in alternative formats, and reasonable modifications in policies and procedures to persons with disabilities upon request. Our office is wheelchair accessible, and the TTY phone number we can be reached at is 617-492-0235.



*Newsletter Editor: Carmen S. Negrón*



*This newsletter made possible with grant funding from the U.S. Department of Housing and Urban Development.*

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