

The Journal of the Coalition for a Livable Future

The Hope of Lasting Change

By Jill Fuglister, CLF Co-Director



The significant problems we face cannot be solved at the same level of thinking we were at when we created them.

—Albert Einstein

Despite the enormity of our current economic crisis, there is a palpable sense of hope and possibility in the air. This hope stems from the notion that crisis breeds opportunity and that the timing is right to transform this hope into something bigger: positive change for the future.

Our nation's economic meltdown is the starkest reflection that the way we did business in the 20th century no longer works. This provides fertile ground for the big shifts—the systemic change we would like to see in the future. Systemic change is about going beyond addressing the concerns of single individuals, and instead focusing on systems—policy systems, education systems, social service systems, information systems, and technology systems.

What systems and institutions must we restructure to ensure all communities benefit from our region's exceptional quality of life? How should we retool our strategies and practices so that the new economy emerging from the present collapse will be one where everyone can share in the wealth? What new innovations must we develop? These are some of the big questions we must ask ourselves and each other as we prepare for realities of the 21st century.

As always, this issue of *Connections* shines a light on some of the great work happening in our region: work to fix broken systems, intensify what's already working, and encourage innovation. The efforts highlighted demonstrate the insight that new solutions must be artfully designed to prepare us for the future, while also honoring history and lessons from the past. This is the work that gives me hope and reignites my energy for the work we do to protect and improve this great place we all share.



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Connections is the journal of the Coalition for a Livable Future. CLF unites over 90 diverse organizations and hundreds of individuals to promote healthy and sustainable communities. By connecting issues, people and organizations, CLF empowers communities to take action together and shape the big decisions affecting the Portland-Vancouver region's future.

In 1994, the Coalition was created by a diverse group of Portland area non-profit leaders who recognized that the challenges they were working on individually were connected. Realizing this interdependence, they came together to educate each for a livable future.

WHAT WE DO:

COORDINATE *Coordinate the work of our member organizations across disciplines to maximize impact and minimize conflicts.*

RESEARCH TO ACTION *Develop cutting-edge research to empower our partners with the information they need to act.*

EDUCATE *Educate the public about current issues and the smartest solutions to protecting and improving our region's exceptional quality of life.*

ADVOCATE *Recommend innovative public policy and investment ideas for a fair and sustainable future.*

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Join Us!

The Benefits of Joining a Coalition — By joining the Coalition, you help create a stronger, collective voice for a just, sustainable region. A diverse membership allows us to understand each other's issues and concerns, to find common ground, and to share resources and information.

Individual Membership — While only organizations, businesses and government agencies can be voting members, individual members play a very important role as our advisors and supporters. You can participate in any of our task forces, committees, and working groups. A donation of \$40 or more will open the door for a just and sustainable society and you will receive a subscription to the *Connections Journal*, discounts on our special events, and invitations to participate in our work.

Business, Government, and Organizational Membership — Increasing our impact means increasing our intelligence. Community organizations, businesses, and government agencies are invited to join the Coalition. We offer a variety of membership levels to suit the needs of your organization. Our voting members are the core of the Coalition, carrying out our policy work and participating most actively. Members at all levels are invited to participate in task forces, working groups, member meetings, and CLF events such as the annual Regional Livability Summit.

How to Join — Use the enclosed envelope to join CLF by making a tax-deductible contribution. If you'd like your organization or business to become a member of the Coalition, contact us at 503-294-2889 or info@clfuture.org and ask for a membership information packet. Packets are also available online at www.clfuture.org/involve/join.

CLF Board Member Joseph Santos-Lyons



Greetings CLF members and friends! Ten years ago (when I was "Joey") I had the privilege of serving CLF as the Inner City Outreach Worker and organizing in N/NE Portland. Today it is an honor to serve on your Board of Directors. I presently work for the Immigrant and Refugee Community Organization (IRCO) as Community Development Coordinator with Russian/African/Asian/Pacific Islander community coalitions

preparing new leaders for civic engagement. I love CLF for our collective vision of a great place to live and for our ability to show collective community power that refuses to be divided.

I'm Czech-Chinese, born and adopted in Portland. I Graduated from the University of Oregon and Harvard University. Music was my first passion, Unitarian Universalism my second, and today my energy is invested in multiracial community building and social justice empowerment.

CLF is nearly a generation old, and this is an exciting time for us to reflect on our mission and purpose, particularly as it relates to authentically and significantly engaging fast growing communities of color in the region. Thanks for all of your work and support for CLF!

What to do When the Bank Comes Knocking?

New protections for homeowners and renters facing foreclosure

By Angela Martin, Legislative and Policy Advocate with Our Oregon

“It’s degrading.”

That simple summation of one person’s repeated attempts to reach her lender in a desperate effort to save her home from foreclosure brings to life the very real struggle playing out in thousands of households across Oregon. I met Dodie Howard last June outside one of the state capitol hearing rooms. We were waiting for our turn to testify in support of a bill aimed at stemming the tide of foreclosures by helping homeowners meet with their lender and discuss a loan modification. Thanks to her advocacy, and the leadership of lawmakers like Senator Suzanne Bonamici, Oregon homeowners have new tools to help them connect with their lender to discuss a loan modification.

Dodie and her husband owned and operated a small trucking business that was closely tied to the construction industry. As the housing crisis brought construction projects to a screeching halt, she began to worry about losing their business and the home they have lived in for 20 years. Dodie isn’t one to hide from life’s challenges so she picked up the phone and dialed her lender, believing they would be able to work something out. What she didn’t know, and soon found out, is that simply reaching the right person would require endless hours on hold and involve countless delays.

Dodie isn’t alone.

In Oregon an average of 55 people a day receive notice that the bank has started the foreclosure process. Since the beginning of the year more than 15,500 Oregonians have entered into foreclosure. The risk is no longer contained within the subprime market.

New records continue to be set as foreclosures and late payments increase on prime rate mortgages. In the second quarter of this year, Mortgage Banker Association reported a new record high number of seriously delinquent loans. Every one of these foreclosures that comes to be carries a steep economic and emotional cost. Every foreclosure averted brings us one step closer to economic recovery for the state and financial stability for homeowners and lenders.

The numbers show that we are facing another wave of foreclosures...in the next 12-24 months.

long as housing prices were going up, troubled borrowers could drain their home equity with refinancing that generated more profits for everyone in the mortgage food chain. However, when the bottom fell out of the market, millions of homeowners were left with mortgages scheduled to explode when their teaser rates or interest only period ends. Now we have to add record high unemployment to the financial quicksand we are working to dig our way through.

This crisis is affecting everyone from young families on their first homes to older homeowners and seniors who were lured into refinancing their houses under dishonest and predatory schemes.

How did we get here?

The mortgage lending frenzy began in the 1990s when lenders began selling higher-cost loans to consumers regardless of their credit or ability to repay the loan. Responsible lenders follow common sense, fiscally responsible principles to create homeownership opportunities that create wealth-building opportunities for families. However, lax market oversight and increasingly reckless lending helped create a class of unscrupulous lenders who made steep profits selling risky loans destined to fail.

Lured by the promise of enormous gains, lenders started selling risky mortgages to homeowners who were told the loan would lower their monthly payment or put them in the home of their dreams. In one year alone, between 2004 and 2005, subprime loan volume in Oregon nearly tripled to \$6.15 billion.

For a while, Oregon’s housing boom hid the shaky foundations of risky loans. As

But this crisis is also devastating our neighborhoods and our communities and it could also further damage our fragile state economy. In Oregon, the mortgage meltdown could result in the loss of \$2.5 billion from Oregon’s state and local tax base—at a time when the state is already making painful cuts to vital services.

Last spring, the state economist testified that another wave of foreclosures could seriously damage Oregon’s ability to recover from this current economic crisis. Unfortunately, his fear isn’t hypothetical. The numbers show that we are facing another wave of foreclosures, as more exotic loan schemes such as payment option and interest only loans begin to reset in the next 12 to 24 months. That means the monthly payments on those loans are going to start exploding well beyond the initial payments—in far too many cases well beyond what the homeowner can afford and believed they were agreeing to.

➤ [Foreclosure, continued on p. 10.](#)

Creating an Economy That Works for Everyone

By Renato Quintero, SEIU Local 49 Board Member
and Meg Niemi, President, SEIU Local 49



Shannon Wilhelm has been a Certified Nursing Assistant at Providence Portland for over 15 years. She is respected by her co-workers and always has a smile to share. Shannon supported an attempt to build a union at her hospital in 1999 that ended when employees became afraid to advocate for the union. When co-workers came back together in 2005 to try again, Shannon joined the organizing committee.

While posting newsletters in her break room, Shannon's manager told her she couldn't share union information in break rooms and proceeded to disparage the union. Shannon filed a Unfair Labor Practice (ULP), and spent months filing paperwork, providing testimony, and jumping through hoops. The National Labor Relations Board finally ruled that while Shannon's rights were violated, it didn't really affect other workers' efforts to organize. Shannon felt like her rights were violated a second time.

Meanwhile, Shannon's department decided to eliminate three of the four CNA positions for budget reasons. Shannon soon felt overwhelmed by the workload as the only CNA on her unit, and worried patients weren't getting the care they deserved. She and the nurses on her unit circulated a petition calling for more CNAs.

Soon after filing her ULP and advocating for better staffing, Shannon's schedule was changed repeatedly. "My schedule changed five times in four months, despite no changes in the previous two years," Shannon said. "As a mother of four, frequent changes to my schedule made it really hard to plan day care." Shannon and her co-workers still do not have a union.

Imagine you work as a secretary in a nursing home. While the pay is terrible and you're always short-staffed, you love your job and helping residents. You talk to your co-workers and decide to form a union. Management's response? They fire you.

Or imagine you're a certified nursing assistant who has spent 15 years helping patients at a local hospital. When staff is cut to the point you worry patient care will suffer, you circulate a petition and talk to your coworkers about forming a union. The result? Your supervisor tells you to stop, and then suddenly changes your schedule four times in five months, making it nearly impossible for you to maintain childcare.

Or imagine you're a downtown janitor who works hard for low wages, but thanks to your union, you have health care, the promise of a pension and annual cost of living increases. One day, the cleaning contract changes and your benefits disappear overnight.

These are true stories of Oregonians. Stories like theirs are played out all across our country every day by workers who are simply trying to make a fair living and raise their families.

While the Bush administration was turning a blind eye to the corporate excesses and irresponsible behaviors of CEOs like Bank of America's Ken Lewis, they were eroding labor laws designed to protect hardworking Americans. But when workers are free to form a union, our economy can work for everyone.

The Employee Free Choice Act is a bill currently in Congress that helps restore the American middle class by creating a fair process for workers to join together to bargain for fair wages, secure benefits, and a voice on the job.

Why do we need the Employee Free Choice Act?

The basic tenants of the Employee Free Choice Act seem so simple it's hard to believe they aren't already in place. But the truth is that our current system is broken. It's an undemocratic process where employers have all the power, control the information workers can receive, and choose what type of election process workers must use. While some basic protections for workers exist, current laws have no teeth to enforce them. Employers are allowed to be bullies, resulting in an environment where coming together to form a union is harder than it has been in generations.

While polls show a majority of workers would like to join a union if they could, their path is barred by obstacles. Tens of thousands of American workers are fired every year for trying to form a union. Even more face illegal intimidation. Even when a majority of employees sign documents in favor of the union, the company can force employees to do it all again months later. Many companies use this time to launch anti-union campaigns, spending hundreds of thousands of dollars to confuse and intimidate workers and keep them from voting for a union.

According to a 2009 study of National Labor Relations Board elections data by Dr. Kate Bronfenbrenner, it has become standard practice to use these tactics to block employees from forming a union. Her research identifies the legal and illegal coercive tactics used by employers during NLRB elections:



- 63% of employers interrogate workers in mandatory one-on-one meetings with their supervisors about support for the union;
- 54% of employers threaten workers in such meetings;
- 57% of employers threaten to close the worksite;
- 47% of employers threaten to cut wages and benefits; and
- 34% of employers fire workers.

What does the Employee Free Choice Act do?

The Employee Free Choice Act protects workers' rights to decide for themselves how and if they will form their union, prevents CEOs from intimidating or firing workers, and ensures employers don't use delay tactics to deny workers' rights.

The legislation has three main parts:

- 1) **Fair Union Elections.** As President Obama has said, "If a majority of workers want a union, they should get a union." The Employee Free Choice Act gives workers the right to decide how they want to form a union and provides a real path to do so—a path chosen by workers, not CEO's. Standardizing election schedules prevents employers from using delay tactics.
- 2) **Increased Penalties.** It is morally wrong for companies to intimidate workers who want to form a union. Penalties would be increased for employers who try to fire or harass workers for attempting to form a union.
- 3) **Arbitration.** Too many employers use stall tactics to ensure workers never see a first contract once they have elected to join a union. Bringing in a neutral third party to settle a contract if a company and a newly certified union cannot agree avoids conflict and protects workers' rights.

Union jobs promote livable communities

A unionized workforce is better for our families and for our communities. According to the U.S. Department of Labor, workers who belong to unions earn 28% more than nonunion workers, are 52% more likely to have employer-provided health coverage and nearly three times more likely to have guaranteed pensions.

Groups like the Sierra Club have come out in support of Employee Free Choice not only because of the benefits to workers but because of the benefits to the environment.

"Protecting workers' freedom of association is closely linked to efforts to protect the environment," the Sierra Club explains on their website. "Workers serve as the first line of defense against toxic pollution, chemical spills, and other accidents that can devastate communities. Union workers are better trained to recognize the health and safety risks of hazardous chemicals and have greater protection to blow the whistle if accidents or other health risks arise in the workplace. Allowing workers the basic right to form a union and to play a greater role in the workplace is an essential component of building a green economy."

The time to reform labor law is now

Our current economic policies have allowed family wages to stagnate while CEO pay has skyrocketed. Labor laws originally designed to protect workers have been rendered almost useless. The employee Free Choice Act can help rebuild our middle class by allowing workers to once again exercise their democratic rights at work in order to gain fair wages, secure benefits, and a voice on the job. ✨



Erik Butler has been a janitor at a downtown bank for over 15 years. For 13 of those years he was a member of SEIU Local 49. Though he worked hard for low wages, he was able to count on health care, annual raises, and the security of a pension because of his union. One day he woke up and all of that was gone.

In late 2006, a non-union janitorial contractor took over the cleaning account where he worked and chose to throw out the union. "When they told us they were eliminating our health care and our pension, I couldn't believe it," Erik says. "With the old company, I knew I could count on health insurance and regular wage increases. It didn't seem right for them to come in and take away our union and all our hard-earned benefits. We basically had to settle for less or risk losing our jobs."

Erik and his coworkers fought back, joining with other janitors from the same company who'd been trying to gain a union at other worksites. The effort to win union representation took years of struggle, including support from elected officials, a lawsuit against the company, worker strikes, and community pressure. In 2008, Erik and his co-workers won back their union and now have secure wages and benefits, including health care for themselves and their children.

Regional Transportation Plan Moving in the Wrong Direction

Executive Summary from Coalition for a Livable Future Report: Shifting the Balance on Transportation

The Regional Transportation Plan (RTP) guides how the Portland metropolitan area will invest approximately \$14-20 Billion in transportation projects over the next 25 years. The decisions Metro and its city and county partners make through the RTP will have a major impact on how the region grows and whether it thrives.

Metro's RTP goals include addressing the climate crisis, creating opportunities for healthy and active living, ensuring people travel safely, and addressing equity and environmental justice, and protecting the environment. These goals are a positive step. However, the list of projects submitted by jurisdictions for the RTP does not meet Metro's goals, and there is little accountability to ensure that the final list of approved projects will meet the goals.

THE PROBLEMS:

The RTP overinvests in road expansions.

This strategy leaves little funding for lower cost projects that better support the RTP goals, including bike lanes, sidewalks, trails, transit, and programs for making transportation work more efficiently.

The current plan increases global warming pollution.

The proposed RTP would increase the region's greenhouse gas emissions from transportation by 49%. This result is unacceptable. Over one third of greenhouse gas emissions comes from driving. To reduce these emissions, we need to create transportation choices and reduce the need to drive.

Three quarters of all road funding is for expansions for vehicles.

Even without the Columbia River Crossing, whose size dwarfs all other investments, two thirds of all road funding is for expansions. This massive road expansion plan will undermine Metro's goals because they increase global warming pollution, add traffic, encourage low-density development, increase air toxics, and discourage walking and biking.

THE SOLUTIONS:

The region should invest much more in transit, bike lanes, sidewalks, and trails.

This strategy would give people choices in how they travel, reduce pollution, and create opportunities for healthy and active living. Road investment should focus on filling in gaps in street networks so that traffic is more evenly dispersed, and completing existing streets to give people choices in how they travel.

The region should invest in projects that increase safety.

We must dramatically reduce the number of traffic fatalities in our communities.

We should build complete communities.

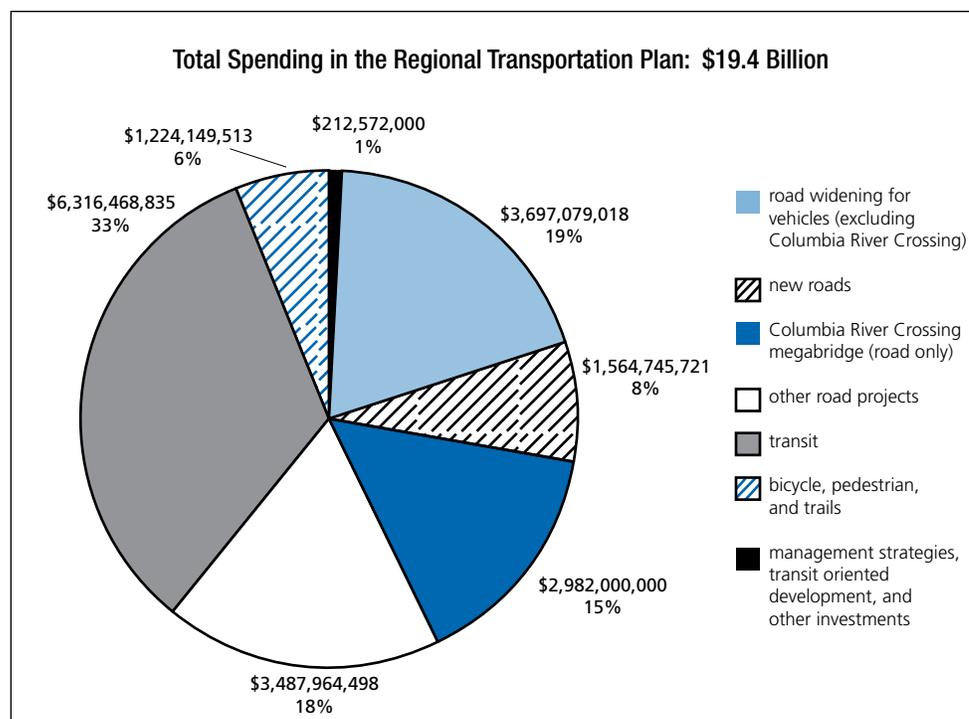
People of all incomes and abilities should be able to access their daily needs reliably and affordably.

Social equity should be a priority.

Metro should require more information on whether the projects and the system advance equity—it is presently invisible in the process. Our transportation system should increase opportunities for all communities through improvements in transportation, job training and accessibility, and a greater degree of equality in our region.

The Columbia River Crossing megabridge project should not be in the RTP.

This massive freeway bridge expansion will increase driving, exacerbate the climate crisis, and worsen air quality in neighborhoods near I-5 and I-205. The CRC would worsen current bottlenecks in the heart of Portland at the junction of I-5 and I-405 and I-5 at the Rose Quarter, forcing the consideration of additional freeway expansions. The cost of the CRC diverts a massive amount of our limited transportation resources it has with huge negative impacts and does not provide benefits that come close to its cost. ✧



The State of Black Oregon

By Midge Purcell, Organization & Public Affairs Coordinator and Marcus C. Mundy, and Executive Director, Urban League of Portland¹

It has been seventeen years since the status of African Americans in Oregon came under the spotlight. It was then that the Urban League of Portland first examined the education, economic, health, and social attainment of African Americans in the state and found a wide gap between the living conditions of black and white Oregonians.

housing, child welfare, and civic engagement—indicate that the gaps are widening still and Oregon’s Black population is falling further behind in income, home ownership, health and wellness, and business ownership.

Although each of the economic indicators tells part of the story of the quality of life

According to Dr. Karen Gibson, Associate Professor at Portland State University’s Toulan School of Planning and Urban Studies, to reduce these disastrously high levels of unemployment, first we have to recognize that they are a problem. “Some Oregonians seem to be in denial about the institutionalized racism that has truncated access to opportunity. We must recognize that the historical legacy of housing, school, and occupational segregation has resulted in a pattern of ‘cumulative causation’ that perpetuates the cycle of unemployment, poverty, and low educational attainment,” says Dr. Gibson. She calls for real public involvement, which empowers community members to define issues, solutions, and opportunities.

One such opportunity is to acknowledge an employment crisis that has its roots in the economic restructure of the U.S. economy 30 years ago—globalization—which resulted in the disappearance of occupations traditionally held by African

The state of black Oregon is most precarious.

—Marcus C. Mundy

Last July, just months after the election of the country’s first black President, the Urban League published *The State of Black Oregon 2009*. The report revealed that in nearly two decades since that last report, virtually no progress has been made in closing the gap. Black Oregonians remain at or near the bottom of every meaningful social and economic measure. African Americans in Oregon have significantly higher infant mortality rates, are far more likely to die of treatable diseases such as diabetes, are more likely to live in poverty, have higher levels of unemployment, and are half as likely to own their own homes than their white counterparts.

The report was published at the height of an economic tsunami that left few parts of the American and local economy unscathed. However, the report’s inventory of statistics, compiled by EcoNorthwest, showed that when there’s a poverty gap for Americans generally, the African-American poverty gap widens to chasm proportions. The data collected in eight key social and economic indicators—economics, education, health, criminal justice, environmental justice,

of Black Oregonians, chronic unemployment, economic, education, and health disparities are particularly emblematic of the deep-rooted systemic disadvantage faced by African Americans and other communities of color. Among the report’s findings:

- Median income of households headed by blacks in Oregon is less than two thirds that of white households—showing virtually no improvement since 1990.²
- 38 percent of Oregon’s African American children live in households with incomes below the poverty level; and 60 percent live in households with income below 200 percent of the federal poverty level.³

The official unemployment rates show that African American males are twice as likely to be unemployed as their male counterparts overall. The decennial census shows that African American male and female unemployment rates have been at their current level (roughly 15 and 10 percent respectively) since the late 1970s.



American males. Now, federal, state, and local governments are investing billions of dollars in our communities to simultaneously kick-start the economy, repair crumbling infrastructure, launch clean energy and other green economy projects, and create jobs. Specific programs must be put in place to ensure that African Americans and other people of color acquire the skills necessary to compete for new energy and green collar

¹ With excerpts from *The State of Black Oregon*, Urban League of Portland, 2009.

² Revisiting the 1968 “Report on Problems of Racial Justice in Portland,” Karen Gibson unpublished paper.

³ Ibid.

Designing our Cities with Health in Mind

By Mel Rader, Project Director, Upstream Public Health

Transportation and land use policies have significant impacts on our wellbeing and yet health is rarely considered in the urban planning process.

How can Portland become a healthier and more sustainable city? One of the best ways is to promote and build environments where it is convenient to walk between work, shopping, and home. This model, known as the 20-minute neighborhood, helps communities use less energy and encourages a more physically active lifestyle.



Communities designed for cars can expand your waistline and harm your health. A 20-minute neighborhood can keep you trim and promote your good health.

The concept is simple: A 20-minute neighborhood is a community that has everything its residents may need—from their job and schools to grocery stores and parks—within a 20 minute walk.

This type of urban design allows us to use our cars less, which not only reduces global warming pollution but also promotes our health in many ways. Cars emit toxic pollutants, like benzene and arsenic, into the air we breathe, causing asthma and lung cancer. In fact, Oregon has the second

highest asthma rate in the country and more than 42,000 people die in the United States every year because of outdoor pollution. Those who live a few blocks from a highway are at a much higher risk of developing a range of diseases related to the air they breathe.

Also important is the way our car culture promotes a less active way of life, which contributes to weight gain, diabetes, and cardiovascular disease. One study showed that urban sprawl accounts for at least six extra pounds per person. That makes sense considering that a commuter who uses public transit walks an average of 16 minutes a day while those who don't use it walk only one-and-a-half minutes a day during their commute.

Finally, the more cars on the road, the more likely we are to have higher accident rates. In 2007, a total of 13 bicyclists, 43 pedestrians, and 257 drivers were killed in collisions involving a car in Oregon's metropolitan counties.

This summer, Upstream Public Health released a Health Impact Assessment that studied how a wide array of policies to reduce car use for meeting climate change targets set by the state legislature would affect public health. The experts concluded that increasing urban density, with a strong mix of homes and businesses, would be the most effective way to help clean up the environment and protect people's health.

One study showed that urban sprawl accounts for at least six extra pounds per person.

What this recommendation translates to in the real world is 20-minute neighborhoods throughout the region. The benefits to each of us would be vast. Cutting long commutes down to 20 minutes or less means you have more time and money for yourself and your family. Being able to shop at a grocery store just a few blocks away from your home means it is much easier to get healthy fruits and vegetables instead of having to rely on fast food. Spending more time in your community helps you feel more a part of it. As everyone starts to walk or bike more instead of drive, our health and vitality—as well as Earth's—will undoubtedly improve as we go about our daily lives with fewer cars on the road.

There is growing evidence that people of color and low-income people have higher rates of chronic diseases associated with car-oriented environments. Therefore, it is essential to ensure that 20-minute neighborhoods are accessible to these communities. To this, end affordable

➤ [Designing Cities, continued on p. 11.](#)

jobs and business opportunities. This means supporting training programs provided by organizations of color and ensuring equitable access to contracting and employment opportunities.

The firmest pathway to economic security is acquiring the skills needed to negotiate our new world economy. But the education system in Oregon is currently failing African American youth—seriously limiting prospects for employment and earnings growth.

For years, African Americans have struggled to achieve educational equity. Oregon is no exception. Far too many African American youth are at risk academically for a variety of reasons. High among these are uneven exposure to high quality instruction and low expectations. Black children are over-represented in special education and under-represented in advanced placement classes and programs for the talented and gifted. They experience bias in disciplinary actions and have high dropout rates. They have less access to college and inadequate preparation for it. The State of Black Oregon found that:

- 75% of Oregon black 10th graders did not meet benchmark standards in math.
- During the 2007-08 school year, black high school students were nearly twice as likely as white students to be expelled or suspended from Oregon schools.
- African American drop out rates in Oregon high schools is twice as high as white students.

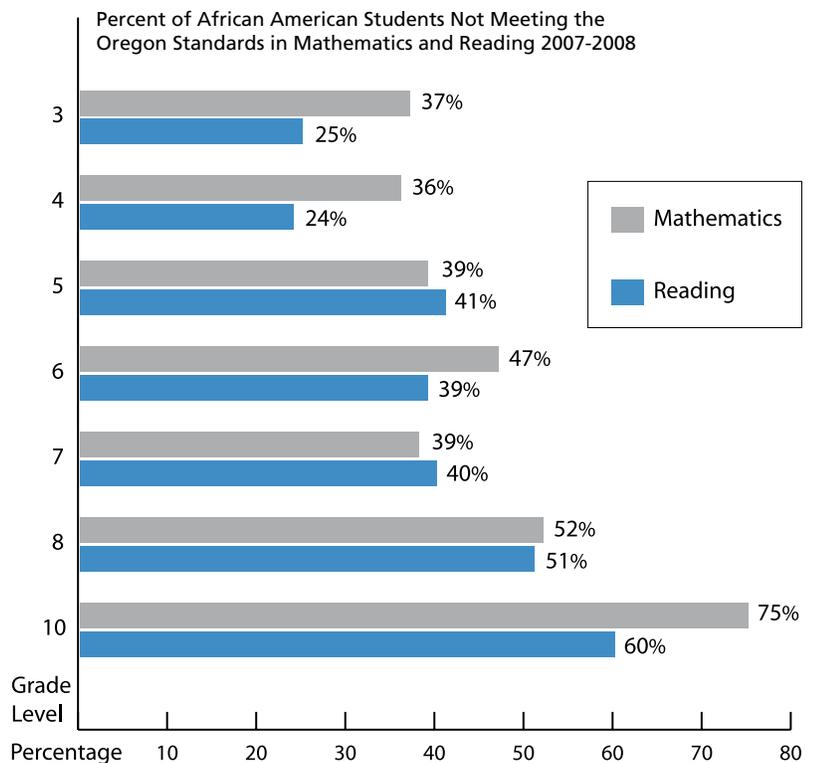
These persistent achievement gaps and other disparities have grave consequences. Dropping out of school leads to a future of unemployment and underemployment. Differential treatment in the criminal justice system, decreased access to health care, and limited access to college all combine to limit the prospect of a prosperous and successful future.

African American parents and community leaders have advocated for quality, high standard education for decades. They have repeatedly called for access to rigorous curriculum like Advanced Placement (AP) and International Baccalaureate (IB) courses. They have asked for student progress to be assessed frequently but with multi-dimensional measures. They have asked for racially diverse and culturally competent staff and teachers with demonstrated success in teaching low-performing students. Our data show that African American students are more likely to have teachers who are new to the profession or new to their school. District policies and collective bargaining rules do little to encourage or reward the state's best teachers to work with low-performing students. In addition to advocating for the measures that parents and leaders from the African American community have been calling for over the years, The State of Black Oregon also calls for early pre-kindergarten education and for all



districts to adopt equity plans with effective educational strategies to close the achievement gap.

The State of Black Oregon report also highlights many aspects of life that can promote or compromise health. These include: their access to parks and nature; the quality and content of their education; their ability to make a decent income, save money and pass wealth and financial know-how to their children; their ability to shape public policies; their ability to buy or rent a healthy home in a safe neighborhood; and their ability to relax and live free of chronic stress.



Source: Oregon Department of Education (2009a). Statewide report card 2007-08: An annual report to the legislature on Oregon public schools.

Combine the resets on the risky Alt-A loans with rising unemployment numbers, and the outlook for Oregon homeowners—and the impact on the state’s economy—is grim.

The crisis is also deeply affecting all homeowners—not just those facing foreclosure. We’ve already seen property values plummet. Estimates are that every foreclosure causes neighboring property values to decline an average of \$5,459. The biggest investment that most of us will ever make is disappearing before our very eyes.

New legal rights for Oregon homeowners and renters

So, if Dodie loses her home we all lose: the state economy, the local community, and surrounding homeowners. It’s also true that foreclosures are often the most expensive option for the lender.

It may sound counter intuitive but modifying the terms of the loan often proves to be a financial win for all of the stakeholders including the investor who holds the mortgage. However, this fact alone has not proven to be enough to change business as usual. At the federal level, a process for achieving more loan modifications was developed and incentives were added to encourage lenders to participate. The result: a modest increase in lender’s voluntary participation.

Faced with a growing foreclosure crisis and little evidence that voluntary compliance in the federal Home Affordable Modification Program “HAMP” was reaching enough of Oregon’s struggling homeowners, state lawmakers passed a law strengthening the rights of individuals facing foreclosure.

For the next two years, lenders will be required to meet with borrowers facing foreclosure—either in person or by phone—and evaluate whether they qualify for a

loan modification. The homeowner must request the meeting and loan modification review by filing out the loan modification request form that will be included in the foreclosure mailing.

Process for requesting a loan modification review and meeting with the lender

The homeowner will receive foreclosure notice from the lender. This notice will arrive in the mail and include a loan modification and meeting request form. The homeowner must immediately take the following steps:

1. Fill out the loan modification request worksheet and return it to the lender. The lender must receive this request within 30 days.
2. Follow the instructions for requesting a meeting with the lender. Call the lender and/or fill out the request on the loan modification request form.
3. The lender will initiate contact with the homeowner to schedule the meeting. The homeowner must include current contact information and respond to the lender when they call to schedule.

Protections for renters

Many renters will be forced to move after their landlord has been foreclosed upon, even if they are paying rent on time. Fortunately, new state and federal laws offer important protections to renters who face eviction when their home or apartment goes into foreclosure.

Security deposit and pre-paid rent protections: Once the bank takes ownership of the home, it is unlikely that the renter will be able to get their rent or security deposit back from the previous owner. As a safeguard against this loss, renters now have the right to notify their landlord in writing that they want to

apply the security deposit and any pre-paid rent towards the current and future rent obligations.

Eviction protections: In response to reports of renters living in foreclosed properties being forced to move with little notice legal protections were put in place to help provide fair notice and honor rental leases.

If the renter is in a month to month lease, the new owner must give the renter 90 days notice to move out. If the renter has a long-term lease, the renter will have the right to stay in the home at least 90 days or until the lease expires, which ever is longer. The only exception is if the new owner plans on taking occupancy of the home in which case the tenant must still be given 90 days notice to move.

The big picture

When we stop this continuing tragedy, we will prevent future ones, and homeownership will once again be a path for working families to build a better life. Stopping the cycle of abuse that has churned out unprecedented profits for Wall Street Banks while delivering a devastating blow to our economy and millions of families across the country means re-regulating the banking industry.

Just a generation ago, the average family simply could not get into the kind of financial hole that’s possible today. That’s because the law was different. In those days the banking industry was highly regulated and usury laws set ironclad limits on how much interest lenders could charge and the types or amount of fees that consumer creditors could charge.

The debate over financial reform is unfolding now as Congress prepares to overhaul the way the financial industry is regulated. The centerpiece of the debate is the creation of a Consumer Financial Protection Agency, a central agency charged with protecting consumers from predatory financial products. The financial industry has launched a full force campaign to prevent real reform from making it to the president’s desk. ➤

We must act now to restore common sense and fairness to the financial market place. Banks should be able to make a profit but those profits should not come from abusive tricks designed to extract fees from struggling families. To learn more and add your voice to the debate visit www.ourfinancialsecurity.org.

Foreclosure Assistance Tools:

Homeowners

- **Free foreclosure counseling**
1-800-SAFENET or 1-800-723-3638, www.211info.org
- **National foreclosure hotline**
1-888-HOPE or 1-888-995-4673, www.ForeclosureHelpandHope
- **Beware of and report foreclosure assistance scams**
State Attorney General, 1-877-877-9392, www.doj.state.or.us

Renters

- **Free help for renters facing eviction due to foreclosure**
Legal Aid Services of Oregon, Mult. Co Offices
503-224-4086, www.oregonlawhelp.org
- **Community Alliance of Tenants**
503-288-0103, www.oregoncat.org, www.nolo.com

Legislative Advocacy

- **Americans for Financial Reform**, www.ourfinancialsecurity.org
- **Center for Responsible Lending**, www.responsiblelending.org
- **Our Oregon** – State legislative reform
503-239-8029, angela@ouroregon.org ✧

➤ [Designing Cities](#), continued from p. 8.

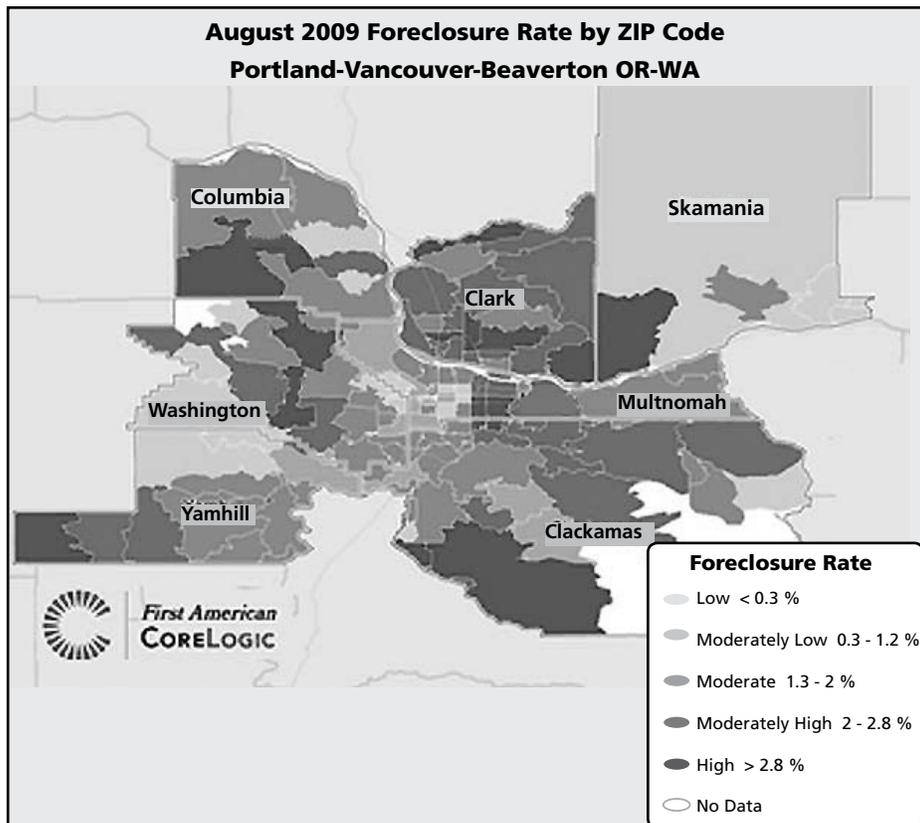
housing must be included in neighborhoods that are conveniently located near grocery stores and good jobs, as well as quality public transit and other public services. It will be equally important to track where these populations live and determine whether or not their neighborhoods are designed to promote health. If not, we must take action to improve conditions in their neighborhoods.

Also important is the way our car culture promotes a less active way of life, which contributes to weight gain, diabetes, and cardiovascular disease.

This year, Oregon legislature formed a task force to draft legislation for the 2010 special session to create blueprints for Oregon cities that are designed for less driving. The forthcoming recommendations will likely include new models that estimate how urban planning policies impact how much people walk, drive, or take public transit.

The state legislature should ensure that health is considered in this, and other planning processes. But they won't likely do that—nor will local policy-makers—unless there is a strong effort by individuals to make sure that our health is on the table.

Upstream Public Health is requesting that the legislative task force specifically assess the impact of city planning policies on human health. In addition to the important goal of addressing climate change, we should also use human health as a performance measure to decide which policies to institute at the local level—and which ones to forgo. Furthermore, state and local jurisdictions should assess how transportation policies impact death and disease related to air pollution, changes in physical activity, and collision rates. Together, these first steps will begin to formalize our inclusion of health in growth management and planning decisions.



CLF Notes

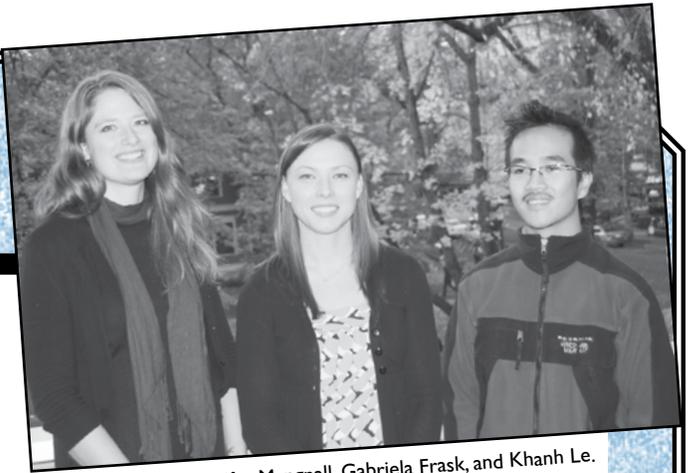
We'd like to introduce you to three wonderful interns working with us this year.

Gabriela Frask is a LINKS AmeriCorps volunteer working with us this year as a Policy Coordinator. She is currently finishing her master's degree in urban geography, with a research focus on healthy community planning, sustainability, and growth management techniques. She has previously worked with the Governor's Council on Physical Fitness, Health, and Sports in Lansing, Michigan, and the East Lansing Planning and Community Development Department. Gabriela will be primarily working on CLF's Shift the Balance Campaign.

Jennifer Mangnall recently began an internship with CLF supporting work to advance the Regional Equity Action Agenda. She is a student at Portland State finishing her BA in Community Health Education. She is interested in social justice, health equity, social determinants of health, community organizing, and collaborative policy advocacy. She is currently focused on

addressing the food gap, health care reform, and grant writing. Jennifer has lived in Portland for 11 years, enjoys creative domestic arts, and currently lives in the Concordia neighborhood with her partner, two children, and three kitties.

Khanh Le started his internship with CLF in September 2009. Currently, he is working on his master degree in public policy at Oregon State University. He will be assisting our organization with CLF's Transportation Equity project to create a more equitable transportation system. He is interning with CLF because of their commitment to social justice, and in the past has been involved with issues ranging from healthcare to education.



Left to right: Jennifer Mangnall, Gabriela Frask, and Khanh Le.

Wish List

Stackable Conference Chairs

Compact Folding Table for Events

Commercial Wringer Mop and Bucket

Monthly Cleaning Team

Items for our LAUGH for Livability Auction

CLF welcomes new member:
Lewis and Clark Environmental Studies Program

You are invited to subscribe to the CLFinfo electronic mail list.

Subscribers receive a weekly digest of action alerts and announcements from CLF member organizations. To subscribe, send your email address to:

info@clfuture.org

Save the Date! – April 23, 2010
Annual Regional Livability Summit

Become a sponsor or join the team planning this great event. Contact Dianne Riley, 503-294-2889 or dianne@clfuture.org.

Visit www.clfuture.org to download past issues of *Connections* and other CLF publications

The report points out that:

- Black children born in Oregon are 50 percent more likely to suffer from low birth weight; and infant mortality in the state is 50 percent higher for children of black mothers.
- Death rates by diabetes are higher for African Americans (73 per 100,000 vs. 29 per 100,000 for white Oregonians).

Racial disparities are often greatest, and most crucial, when it comes to chronic illnesses. It's here that social, economic, and environmental factors are likely to play a key role. Poor access to medical care is just one obvious factor in racial disparity. To eliminate health disparities, we need strategies that tackle social issues and support healthy lifestyles. Currently, such strategies only account for about 3 percent of our national health expenditures.⁴

The report's health essayist, Tricia Tillman, former director of the Multnomah County Health Equity Initiative and current Director of the Oregon Health Services, Office of Multicultural Health, points out that a commitment to racial justice must lie at the heart of efforts to eliminate disparities. "Race-neutral policies may improve conditions in the broad community while racism and class privilege perpetuate disparities," she says, "Avoiding this trap requires education and critical self-reflection on the part of policy makers."



Our report emphasizes that improving the health of African Americans depends on a range of less obvious social factors:

- Jobs that pay a decent wage
- Safe, affordable, and healthy housing
- Quality education and the opportunity to go to college
- Chronic stress caused by racism
- Investment in communities and neighborhoods
- Location of highways, garbage dumps, and toxic industries

The State of Black Oregon, although based on the National Urban League's State of Black America, is one of the few reports in the nation to include environmental justice.

The report describes how neighborhoods where communities of color have historically lived in Portland are those where major

highways, thoroughfares and polluting industries are disproportionately located. Maps developed by Portland State University researchers show that cumulative health risks associated with a number of air toxics are highest close to Interstate-5, which runs through the heart of these historic neighborhoods in North Portland. It also describes the more recent phenomenon of gentrification which has resulted in the forced displacement of families to resource-deprived locations, many that are adjacent to highways and polluting industrial areas, deficient in parks and greenspace, and amenities, and where quality transit service is less accessible.

Two studies provide insight into the health impacts on African Americans of these neighborhood conditions. A statewide study found that 16.5 percent of the state's African Americans have asthma, vs. 10.1 percent of whites.⁵ In the Multnomah Education Service District, 10.9 percent of African American children have asthma, vs. 7.3 percent of white children.⁶

A key recommendation for addressing environmental justice and other concerns is to conduct an equity review as part of the policymaking process to understand the equity implications of decisions and better ensure that policies will promote health and environmental equity. Applying an equity review to education, transportation, housing, community safety, and other policy arenas will lead to long-term health improvements in our communities.

The State of Black Oregon paints a stark picture of many aspects of life for black Oregonians. The report highlights numerous other issues and contains nearly 40 recommendations. In addition to the education and employment recommendations outlined above, they include proposals to expand the state's earned income tax credit to help people transition out of poverty; strengthen laws and enforcement concerning predatory lending; preserve affordable housing; and help more African Americans buy homes.

However, education and employment will be the cornerstone of each and every conversation the Urban League has with elected officials, business, the public and private sector over the next two years. The future of our children and our community depends on us being able to report significant progress the next time the State of Black Oregon is published. ✨

⁴"Health Care Spending in the United States and OECD Countries," January 2007, The Henry J. Kaiser Family Foundation, [Snapshots: Health Care Costs](http://www.kff.org/insurance/snapshot/chcm010307oth.cfm), Exhibit 2, page 4, and Exhibit, page 4 (reporting international data for 2003) www.kff.org/insurance/snapshot/chcm010307oth.cfm

⁵[Oregon Asthma Surveillance Report](http://www.oregon.gov/DHS/ph/asthma/docs/report.pdf), June 2007, page 10, Oregon Asthma Program, Office of Disease Prevention and Epidemiology, Public Health Services, Oregon Department of Human Services web site. www.oregon.gov/DHS/ph/asthma/docs/report.pdf

⁶[Asthma in Children: Figure 6. Asthma Prevalence Among Children in MESD by Race: 2000, October 2001, A View of Asthma in Oregon, Volume 1 Issue 1](http://www.oregon.gov/DHS/ph/asthma/view/oct2001.pdf), Multnomah Education Service District, Oregon state web site. www.oregon.gov/DHS/ph/asthma/view/oct2001.pdf

CLF member organizations:

1000 Friends of Oregon
 AARP Oregon
 African American Health Coalition
 Amallegory Productions
 American Institute of Architects, Portland Chapter
 American Society of Landscape Architects
 Association of Oregon Rail and Transit Advocates
 Audubon Society of Portland
 Better People
 Bicycle Transportation Alliance
 Bike Gallery
 Caldera
 Cascadia Behavioral HealthCare
 Clackamas Community Land Trust
 Collaboration
 Columbia Group Sierra Club
 Columbia River Inter-Tribal Fish Commission
 Community Action Organization
 Community Alliance of Tenants
 Community Development Network
 Community Development Student Group at
 Portland State University
 Community Health Partnership
 The Community Housing Fund
 Community Partnership for Affordable Housing, Inc.
 Dana L. Brown Consulting
 Ecotrust
 Ecumenical Ministries of Oregon
 Elders in Action
 Enterprise Community Partners
 Environmental Commission of the
 Episcopal Diocese of Oregon
 Fair Housing Council of Oregon
 Fans of Fanno Creek
 FMYI, Inc.
 Food Front Cooperative Grocery
 Forest Park Conservancy
 Fregonese Associates, Inc.
 Friends of Clark County
 Friends of Goal Five
 Friends of Marquam Nature Park
 Friends of Portland Community Gardens
 Friends of Rock, Bronson and Willow Creeks
 Friends of Smith and Bybee Lakes
 Friends of Tryon Creek State Park
 Gales Creek Insurance
 Gerding Edlen
 Goldsmith Block
 Growing Gardens
 Hillsdale Neighborhood Association
 Hot Lips Pizza
 Humanists of Greater Portland
 Impact Northwest
 Jobs With Justice
 Johnson Creek Watershed Council
 Kaiser Permanente

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The Kaiser Permanente Community Fund at the Northwest Health Foundation
 for the Healthy Communities Policy Project and
 for the Regional Health Equity Collaborative
 Paul G. Allen Family Foundation
 Rose Tucker Charitable Trust

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(These leaders have made significant commitments of \$500+ to sustain CLF's work.)

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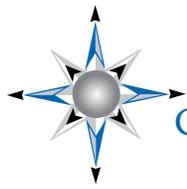
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Monthly giving is easy, convenient, and helps assure the longevity of CLF's work.

Please use the enclosed envelope to specify the amount you would like CLF to charge to your credit card each month.

Questions?

Call 503-294-2889.



THE OBJECTIVES OF THE COALITION FOR A LIVABLE FUTURE

1 Protecting, maintaining and restoring the social and economic health of our urban, suburban, and rural communities, especially the distressed parts of the region;

- (a) Preventing displacement of low and moderate income residents and people of color as neighborhoods improve;
- (b) Assuring easy and equitable access to employment and affordable housing throughout the region;
- (c) Promoting the preservation and development of housing affordable to low and moderate income residents throughout the region;
- (d) Protecting, maintaining and encouraging the development of living wage jobs, small businesses, and community-based and sustainable economic development throughout the region;
- (e) Reversing the polarization of income and raising income and opportunities for the region's low-income residents;
- (f) Preserving and enhancing a high quality public education system for all parts of the region and all residents;
- (g) Encouraging the development of food production, processing, and distribution strategies that contribute to the local economy and ensure access by all community members to healthful and affordable foods within each neighborhood;

2 Developing a more sustainable relationship between human residents and the ecosystems of this region;

- (a) Reducing consumption (particularly of non-renewable resources), pollution, and waste;
- (b) Changing the patterns of urban expansion from low-density suburban sprawl, which relies on the automobile and wastes valuable farm and forest lands and other natural resources, to more compact neighborhoods with a mix of uses conveniently served by public transportation;
- (c) Expanding transportation options, including reducing dependency on automobiles and vehicle miles traveled per capita and increasing transit, bike and walking opportunities throughout the region;
- (d) Protecting, restoring and maintaining healthy watersheds, fish and wildlife and their habitats, greenspaces, and other natural resources within and outside urban growth boundaries;
- (e) Ensuring that the built and natural environment are integrated in a sustainable manner that supports neighborhood livability and protects wetlands, streams, water quality, air quality and the natural landscape and recognizes that both natural resources and humans are part of the urban ecosystem;
- (f) Addressing past, present and future issues of environmental equity including: the siting and cleanup of polluting industries and waste disposal sites, remediation of toxic waste sites and water pollution, and the distribution of neighborhood parks, trails, and greenspaces;
- (g) Encouraging the development of food production, processing, and distribution systems that regenerate and support natural systems and biodiversity, enrich neighborhood development patterns, and build community;

3 Assuring the fair distribution of tax burdens and government investment within the region;

4 Promoting a diverse and tolerant society;

5 Increasing public understanding of these regional growth management issues, developing effective democratic discourse, and promoting broader citizen participation in decision-making regarding growth in our region.

CLF member organizations:

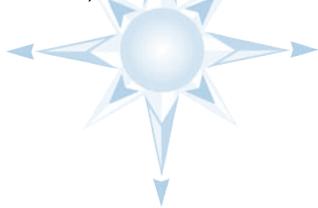
League of Women Voters of the
Columbia River Region
Lewis and Clark College
Environmental Studies Program
Livable North Portland
Mercy Corps Northwest
Multnomah County Health Department
National Association of Social Workers,
Oregon Chapter
National Charrette Institute
Northwest Housing Alternatives
Oregon Action
Oregon Council of Trout Unlimited
Oregon Department of Human Services,
Office of Multicultural Health
Oregon Environmental Council
Oregon Food Bank
Oregon Sustainable Agriculture Land Trust
Otak
People for Parks Oregon
People's Food Co-op
Portfolio 21
Portland Community Reinvestment Initiatives
Portland Development Commission
Portland Housing Center
Proud Ground
Rachel's Friends Breast Cancer Coalition
REACH Community Development Corporation
Ride Connection
ROSE Community Development Corporation
Russell Development Company
SEIU Local 49
Sidney Lezak Project
Sisters of the Road
Social Services of Clackamas County
Southeast Uplift Neighborhood Program
Sunnyside United Methodist Church
The Justice and Peace Commission of
St. Ignatius Catholic Church
The Urban League of Portland
The Wetlands Conservancy
Tryon Life Community Farm
Tualatin Riverkeepers
Tualatin Valley Housing Partners
Turtle Island Development, LLC
Upstream Public Health
Urban Greenspaces Institute
WaterWatch of Oregon
We Are All Traffic
Wells Fargo
Willamette Pedestrian Coalition
Willamette Riverkeeper
Williams & Dame Development
Woodlawn Neighborhood Association
Zimbabwe Artists Project
Zipcar

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email ron@clfuture.org.

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Our Mission

The purpose of the Coalition for a Livable Future is to protect, restore, and maintain healthy, equitable, and sustainable communities, both human and natural, for the benefit of present and future residents of the greater metropolitan region.

Make the Most of Your Holiday and Year-End Giving

As you sit down to plan your year-end giving and shop for loved ones this holiday season, don't forget Coalition for a Livable Future in your plans.

- ✧ A tax-deductible donation today, can support our vital work in building a sustainable future in 2010.
- ✧ Give your friends and family the best holiday gift of all—a tax-deductible CLF membership that empowers us all to build a better Portland-Vancouver region.

✧ Celebrate the season with an evening of laughter at the LAUGH for Livability show.

✧ Purchase original art and support CLF and the self-sufficiency of women in Zimbabwe.

Make a year-end gift to CLF and choose holiday gifts from these gift options and together we will protect our region's irreplaceable natural heritage while improving lives and communities.

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A one year membership in CLF – includes subscription to *Connections* and discounts on events, plus fast, free information on important issues.

Investing in CLF leverages the collective talents, wisdom, and expertise of our diverse membership to secure a healthy future for all.

Purchase gift memberships online at www.clfuture.org or used the enclosed envelope.



Tickets to LAUGH for Livability

An evening filled with spoken word, sharp-tongued political satire and musical talents from our region's leaders and rising stars, LAUGH 2010 will unfold on February 19th at Portland's Melody Ballroom.

Visit www.clfuture.org/events/laugh2010 or use the enclosed envelope to purchase tickets.



Original Art from Weya, Zimbabwe Artists

10% of the proceeds from the Zimbabwe Artists Project Holiday Art Sale on December 4-6 will benefit CLF. The other 90% of the proceeds help support the artistry and economic self-sufficiency of women from rural Weya in eastern Zimbabwe.

Visit www.zimbabweartistsproject.org

Opening reception on Friday, Dec. 4th, 4pm to 8pm
Saturday and Sunday, Dec. 5th & 6th.

The space will be open from 11am until 5pm.

The Zap Shop
107 SE Washington Street
Suite 162, Portland, OR

ZIMBABWE ARTISTS PROJECT

Buy a more meaningful gift this holiday season at the ZAP Holiday Art Sale!
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