

# Editorials & Comments

## Positive Facts About Harris' Victory

The most positive thing that can be said about Ken Harris' stunning victory over Jim Whittington for the privilege to serve as mayor of the city of Charlotte for the next two years is that Mr. Harris did not have to start the mayoral campaign with a poor image.

For some difficult to explain reasons Mr. Whittington fell into a deep pit at the beginning when word spread through the community that he "hadn't done nothing for Black people."

Whether by design or accidental, the feeling swept through the black community like wild fire, and for reasons that are even more difficult to explain, no one in Mr. Whittington's corner took the time to combat the problem.

What is quite disturbing is that not one of the anti-Whittington people would say what they specifically wanted Mr. Whittington to do, or, even more important, what they would expect him to do to earn their support.

It would appear that a political figure of Mr. Whittington's stature should not have to deal with such generalities. However, once this kind of rumor surfaced, it is rather odd and somewhat mystifying that it was not dealt with swiftly and effectively, with positive facts pointing out exactly what Mr. Whittington has done for the Black community during his unusually long tenure in office.

To a novice in political shenanigans, it would appear that this was a problem that blacks in the Whittington camp would have easily resolved with public announcements of some of the issues that are vital to blacks that Mr. Whittington promised to address himself to - or had dealt effectively with in the past.

It may be wise to call attention here to the fact that Mr. Whittington's loss could well be attributed in a large measure to the fact that the Black political leaders in his camp dealt more in personalities than with the vital issues.

## JCSU's Plan Is Not Unique

Johnson C. Smith University should be commended for its ambitious 161-page report, "Planning Towards the Year 2,000," as a first step in assessing the 110-year old institution's future direction. The report's principal author, Dr. Bertha Maxwell, vice president of administration and planning at Smith, pointed out that the plan is really a preliminary draft that outlines purposes, planning procedures and tentative goals.

The report states, and Dr. Maxwell emphasizes, that Smith must seek out non-traditional students of any race - adults over 21, the elderly, poor scholastic achievers, and those

The POST believes the black community will lend greater support to candidates who are responsive to community needs than they will do popular personalities who take on the enormous responsibilities of being a spokesman for the entire black community.

It makes sense to understand that a grievance in Dalton Village would differ greatly from one in Hyde Park. It is also generally agreed that while one community is fighting collectively for better police protection another may have side walks and street lights as its No. 1 priority.

The POST hopes the black community will not be among the big losers of the past election. Politics is played best when one has allies and strong bargaining power.

While there is no visible evidence at the moment to support the following, the POST hopes the blacks who supported Mr. Harris have enough bargaining power and the allies to hold the new mayor to his promises - if he made any - to help us all to work for progress in the black community. The POST believes that progress in the black community would result in greater progress for the entire community.

In our opinion it would prove most embarrassing two years hence if blacks have to start the next mayoral campaign with the generality that "Mr. Harris hadn't done anything for black people."

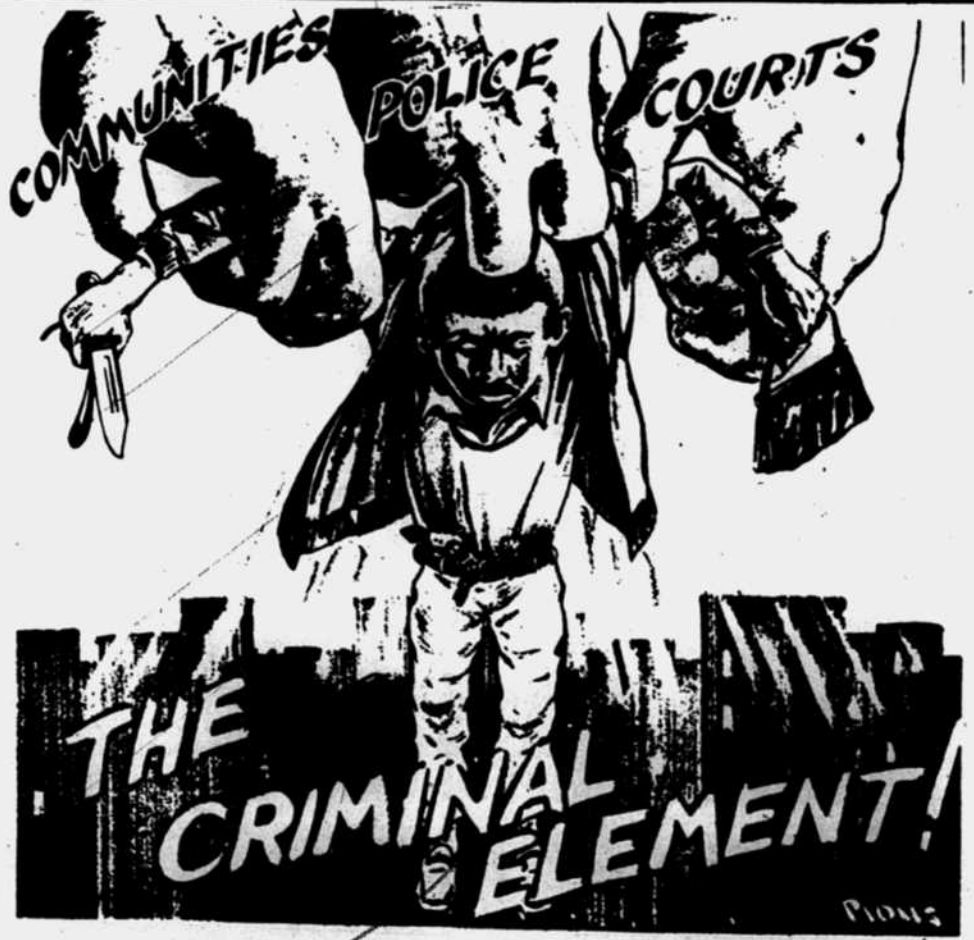
Blacks must ever be mindful of the fact that no one, politician, businessman, preacher, or black or white will deliver up to expectation unless he's made to do so. Charlotte blacks ought to develop the kind of political strategy that will impressively promote unity, define issues, bring out considerable gains in voter registration and overwhelmingly increase voter participation.

Unless we effectively use the interim concentrating on the improvement of these glaringly weak areas in our community's political leadership, we more than likely will chorus the tune "He hadn't done anything for Blacks" melody again in 1979.

seeking to upgrade their job skills. These goals however are not unique as many institutions of higher learning - black and white large and small - are seeking similar goals in the face of declining traditional student enrollments.

Equally difficult for Smith's task, we believe, is the fact that there are two local publicly supported institutions - UNCC and CPCC - that include in their goals the same type of student.

We hope these important competitors for JCSU's planned new student have been given adequate consideration as the look toward the year 2,000.



We Must Work Together To Make A Safe Community

## LETTERS TO THE EDITOR

### Support Asked For New Museum Building

Dear Sir  
As chairman of the Art Commission of the North Carolina Museum of Art I would urge you and your newspaper to support the drive to complete the new museum building and as director of the Ackland Art Museum of the University of North Carolina at Chapel Hill, I can assure you that North Carolina has indeed a world famous art collection worthy of a handsome new building.

The General Assembly has appropriated \$10.75 million toward the construction of the new facility, construction has begun, but we will need another \$5 million to complete the building as planned. Toward that end, we have begun a drive which will raise the additional funds from the private sector.

The first phase of this campaign will seek contributions from corporations and foundations. We have already gained a \$1.5 million challenge grant from the Z. Smith Reynolds Foundation, a grant which expires on December 31, 1978, so we must meet our goal by that date.

Because the first phase of the campaign will be over by this coming Christmas season, we are now seeking the support of North Carolina's newspapers, support which we feel is eminently justified.

We have already succeeded in gaining endorsement for most of the newspapers which have commented editorially on the Museum's fund drive. At least two of the newspapers which earlier made critical remarks about the museum and/or its suburban location have since changed their minds, a most heartening development. We feel every aspect of the new museum - the site, the architecture, the me-

tebellum days and a pictorial review of the progress of black people from famous African Kings to present-day America. This was heralded by newspapers throughout the State as significant.

The Museum is located on the 10-12 acre black-owned fairgrounds. Our plans include the development of a park-like recreation area with an outdoor theatre in which we will present black drama beginning next summer. Soon we shall open a George Moses Horton Room in our Museum honoring this early black poet who was a Chatham County slave. We are also developing a black history inter-school loan library for Chatham and neighboring counties.

During Thanksgiving weekend the Museum display will feature a salute to the Black Press, and we will appreciate your sending us an issue of facsimile of your paper. The celebration will culminate on Sunday afternoon, November 27th, with a program ending our first drive for funds. We will be appreciative of any contribution you might see fit to make to any phase of our program.

Yours very truly,  
Mildred B. Payton, Secretary  
Black History Museum Committee  
Telephone: (919) 272-9992

### Enjoys The Post

Mr. Johnson,  
I want you and your staff to know how much my family and I enjoy reading the POST. We look forward to receiving it each week to read about our friends and neighbors and features of interest to the black community.  
Keep up the good work.  
Sincerely,  
Percy E. Lee

### Black Home Ownership

By Gerald O. Johnson



By Gerald O. Johnson

neighborhoods like Hyde Park were built for black people. Black people bought these homes when they were built and developed their community into an established neighborhood. Thus the neighborhood has a sense of stability; few people moving out, few people moving in.

Compare this with a neighborhood like Hidden Valley that I consider a transient neighborhood. The neighborhood was built for whites. When blacks moved in the whites moved out. This caused a very unstable condition to exist in the neighborhood. Instead of people developing an appreciation for the neighborhood they basically inherited a developed neighborhood. Thus, the basic community concern is lost.

The situation is quite similar to a person earning a million dollars and a person inheriting a million dollars. The latter is more apt to squander his million than the former.

Structures of the neighborhoods like Hidden Valley and Hyde Park are different. Consider the difference in buying a home in a transient neighborhood and a develop-

They cannot afford it because no one ever tells them that the maintenance on a home is just as costly as the home itself. Therefore, people will get into a home, start making monthly payments, and when some sort of problem occurs with the home, they realize that they can't afford to have it corrected. Consequently, the home begins to look bad, thereby leading to the neighborhood looking bad.

The obvious question that comes to mind is, "Why don't people buy new homes?" The answers are (1) Cost, (2) Availability. New homes cost more than a used home and they do not offer as much as a used home and they do not offer as much initially. By this I mean a ready lawn, improvements, and etc. Moreover, new homes are not as available today as they were 10 years ago.

The problem with deteriorating neighborhoods is easily remedied by realtors exercising some sort of code of ethics. Realtors should be well aware of the financial situation of their clients. By being honest with clients and telling them the pitfalls of home ownership the problem will remedy itself.

But if you are looking for a home and your realtor is not leveling with you, you can do the following:

- 1) Never buy a home that cost more than twice your yearly income. Example: If you earn \$14,000 a year you can afford a \$28,000 home.
- 2) Never use both husband's and wife's income to determine if you can afford a home or not. If you do you are asking for trouble. Example husband earns 14,000 and wife earns 10,000 yearly; the combined family income is \$24,000 a year. It would seem that the family could afford a \$48,000 home. Not true. Never become dependent on a wife's income. A safe way to determine home affordability in this case is to take the husband's income and 1/4 to 1/2 of the wife's income and add them up. Double this figure and that will give you how much you can pay for a house. In the example given above we can re-calculate and get; husband's income - \$14,000 + 1/2 of wife's income - \$5,000 gives total income of \$19,000. Double this and you get the home affordability figure of \$38,000. Using this type of planning

By Vernon E. Jordan Jr.

# TO BE EQUAL

Vernon E. Jordan Jr.

## Redlining Rules Issued

Redlining is a long-standing practice that is one of the causes for the deterioration of inner-cities. Finally, the federal government is beginning to move against it.

Simply defined, redlining is the refusal of financial institutions to make mortgage loans on homes in certain areas. Needless to say those areas are usually minority neighborhoods, or neighborhoods that are integrated or in transition. The term refers to the red line that is figuratively drawn around the affected neighborhood, with loans refused to property owners whose buildings are within the redlined section.

A pioneering study by the National Urban League some years back documented redlining in the Bronx. Local financial institutions were taking deposits from Bronx resident, but made very few mortgage loans in the Bronx - most of those funds went out of state. In effect, low income depositors were subsidizing wealthy distant communities through mortgages they themselves were denied.

Since that study there have been many others, in various parts of the country. All point to the same conclusion - that some financial institutions persistently refuse to make mortgage loans in neighborhoods that have large numbers of minority people, and often redline white working class sections too.

What happens when an area is redlined? Cut off from conventional mortgage credit, owners cannot afford to maintain their buildings. Houses deteriorate, people move out, the blight spreads block by block, and then the final blow of abandonment occurs.

The devastation of the South Bronx is now well-known; less well-known is the process that creates the South Bronx. And redlining is one of the steps in that process.

Federal laws prohibit discrimination in mortgage lending, but are relatively ineffective against redlining, since mortgages are refused on the basis of neighborhood deterioration, the age of the building, or other seemingly neutral reasons.

How the Federal Home Loan Bank Board, which regulates the nation's more than 4,000 savings and loan institutions, has proposed new rules to curb redlining. The Board would require member institutions to develop written standards to ensure equal opportunity in home financing, review advertising and marketing practices, consider all relevant factors in considering mortgage loans, and to keep written records of all credit applications for review and monitoring by the Board.

Under these rules people wouldn't be denied mortgage credit solely because of their lack of previous homeownership, educational levels, or a history of job-changing. And maintenance of adequate record keeping will mean that information often hard to come by will now be available to the federal regulators.

The Bank Board can enforce its regulations through "cease and desist" orders and court orders forcing an institution to stop violating them. For the first time, institutions refusing mortgage credit will have to document the reasons for that refusal - in itself a major step that should retard redlining.

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# as i see it

## Black Home Ownership

By Gerald O. Johnson

The Great American Dream is to own your own property and home. More than ever black people are beginning to realize that dream. Black people are buying homes at a percentage number comparable with their white counterparts.

Unfortunately, neighborhoods are going to pot because of the record number of blacks seeking homes. Clanton Park, Hidden Valley, Colony Acres, and many, many more have faded in appearance as quality neighborhoods in less than five years.

It is no wonder that white flight occurs when blacks move into a previously all white neighborhood.

However, there are several all black neighborhoods that are very well preserved. Hyde Park, McCrory Heights, Northwood Estates are just a few such neighborhoods.

Consequently, the problem with degrading neighborhoods is not a racial one but an economical one.

The difference in a Hyde Park and Hidden Valley is how Blacks got in them and why blacks wanted in them. The more established black

not only will enable you to afford the mortgage on your home but also to afford the maintenance on your home.

The stability of a neighborhood is dependent upon each person in that neighborhood buying what he can afford to upkeep a black realtor that is more concerned with the buck rather than other blacks is a disgrace to his people.

For a list of just such black realtors, please write to me in care of this newspaper.

**Tip For The Week:** Listen to channel nine's editorial comments by Paul Harvey. Then do just the opposite of what he suggests. You can't go wrong.

**Metrolina Chapter**

**To Meet December 1**

The Metrolina Chapter of N.O.W. will hold its fourth monthly meeting on Thursday, December 1 at 7:30 p.m. at the Pinehurst Apartments Clubhouse on Providence Road.

The program will include a slide presentation about women in society today and a consciousness raising session on job discrimination.