

## Letter to the editor

Written by Jeff Skrenes

Tuesday, 24 February 2009 18:27

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MinnPost recently published an article titled "Are foreclosures helping north Minneapolis?" in which CM Samuels and I were quoted. Clearly, this has not sat well with at least some people. I must say I object to the MinnPost article's title, but I feel quite strongly that its content - telling the story of a Hawthorne resident and the vision of the Ackerberg Group, not to mention a wonderfully informative historical sidebar - was, in my mind, impeccable.

Rev. Staten is of course free to express his opinions and you are free to give a forum for such opinions. I appreciate what Insight News has done in this manner for north Minneapolis and the African American community (which I consider myself a part of as I live, work, worship, and do much of my shopping in north Minneapolis). But this recent Insight issue tells only one side of a multi-faceted story.

I have spent the past nine years of my life working against many of the failed housing policies that led us to this point - both as a community organizer and as a mortgage originator. When the Glass-Steagall Act was replaced by the Gramm-Leach-Bliley Act, and when the CRA was weakened, I marched in protest.

As a mortgage originator, I spoke to elected officials about the need for MORE, not less, regulations in my industry, thus risking the ire of many colleagues and perhaps diminishing the number of business partnerships I could make.

I have spoken against the racial disparities inherent in our mortgage lending system, and helped pass Minnesota's landmark 2007 legislation against predatory lending. When NRRC was abandoned by the Home Ownership Center and others, I publicly spoke out that our leaders did an immeasurable disservice to north Minneapolis - this to the chagrin of my own Hawthorne board members who thought I was sticking my neck out too far.

So please, tell me what "failed housing policies" have I supported?

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While I stand by my record, I am open to hearing from people constructive ways in which I may do a better job. My unique blend of mortgage originating and community organizing experience has given me the opportunity to be a leading voice on many housing issues, and I want to use that opportunity wisely and for the benefit of my community.

However, I take great umbrage at the notion that I am blaming the victim. And although Rev. Staten puts "blessing" in quotation marks, I have never used that word to describe any aspect of this crisis. God knows, I wish we weren't dealing with a foreclosure crisis at all, much less one that is decimating my community to such a degree. But that is the reality of where we stand. Another aspect of that reality is that we have drug dealers, prostitutes, pimps, johns, and nuisance properties in north Minneapolis. In light of THAT reality, who is the victim?

When my neighbor calls 911 repeatedly because a property across the street is a central location for drugs and prostitution, and his truck is set on fire in retaliation, who is the victim? (The owner of this house is now in foreclosure and it will be vacated by early summer.)

When another neighbor surrounded by two houses with open-air drug dealing has no fewer than ten windows broken because he stands up against such behavior, who is the victim?

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When the intersection of 31st Ave N and 6th St N was - WAS, not is - known as a central location for drugs, prostitution, and other illicit behavior, hasn't the community been victimized?

If I could choose, I'd take a north Minneapolis with no housing crisis over our current situation in a heartbeat. But when a foreclosure forces people who are terrorizing my community to go somewhere else, that is a positive aspect of a crisis that is unquestionably tragic.

This discussion over the various impacts of the foreclosure crisis is one that I believe needs to be ongoing and conducted in a civil and equitable manner. To that end, I am requesting an opportunity to write a counter-point to the editorial that appears in this edition of Insight. I am not asking for any more space than what was given, only the opportunity to express a different point of view that I hope will contribute to constructive dialogue.