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Sudan Rivals Pledge Evacuation Help



KHARTOUM, Sudan (AP) — American embassy staffers were airlifted from Sudan early Sunday, as forces loyal to rival generals battled for control of Africa's third-largest nation for a ninth day amid fading hopes for deescalation.

The warring sides said they were helping coordinate the evacuation of foreigners, though continued exchanges of fire in Sudan's capital undermined those claims.

A senior Biden administration official said U.S. troops are carrying out the precarious evacuation of U.S. Embassy staffers. The troops who airlifted the

staff out of Khartoum have safely left Sudanese airspace, a second U.S. official confirmed.

The Rapid Support Forces paramilitary group, which has been battling the Sudanese army, said the U.S. rescue mission involved six aircraft and that it had coordinated evacuation efforts with the U.S.

But the U.S. denied the group did anything to help the evacuation.

"You may have seen some assertions in social media in recent hours, that the Rapid Security Forces somehow coordinated with us and supported this operation. That was not the

case," said Under Secretary of State for Management John Bass. "They cooperated to the extent that they did not fire on our service members in the course of the operation."

The RSF, led by Gen. Mohammed Hamad Dagolo, said it is cooperating with all diplomatic missions and that it is committed to a three-day cease-fire that was declared at sundown Friday.

Earlier, army chief Gen. Abdel Fattah Burhan said he would facilitate the evacuation of American, British, Chinese and French citizens and diplomats from Sudan after speaking with the leaders of several countries

that had requested help.

French Foreign Ministry spokeswoman Anne-Claire Legendre said Sunday that France was organizing the evacuation of its embassy staff, French citizens in Sudan and citizens of allied countries. She said France was organizing the operation "in connection with all the involved parties, as well as with our European partners and allies."

However, the situation on the ground remains volatile. Most major airports have become battlegrounds and movement out of the capital has proven intensely dangerous. The two rivals have dug in, signaling they would resume the fighting after the declared three-day truce.

Questions have swirled over how the mass rescues of foreign citizens would unfold, with Sudan's main international airport closed and millions of people sheltering indoors. As battles between the Sudanese army and the powerful paramilitary group rage in and around Khartoum, including in residential areas, foreign countries have struggled to repatriate their citizens — many trapped in their homes as food supplies dwindle.

The White House would not confirm the Sudanese military's announcement. "We have made very clear to both sides that they are responsible for ensuring the protection of civilians and noncombatants," the National Security Council said. On Friday, the U.S. said it had no plans for a government-coor-

(See **SUDAN**, P. 2)



Conservative Robinson Joins Race For NC Gov.

ALTAMAHAW, N.C. (AP) — Republican Lt. Gov. Mark Robinson formally entered next year's gubernatorial race at a rally Saturday, with the sharp-spoken social conservative saying North Carolina needs a leader like him who can relate to the challenges and desires of working people.

Elected the state's first Black lieutenant governor in 2020 in his first run for political office, Robinson would make similar history if he wins the governorship.

"I'm running for governor because we the people of North Carolina need someone who understands us," Robinson told roughly 1,000 supporters at the event at a speedway in Alamance County, about a half-hour from where he grew up. "We don't need another politician who's spent their life climbing the political ladder."

Robinson's entry was anticipated for well over a year, with the Greensboro native heavily hinting at a run in speeches and fundraising appeals. The 54-year-old also released an autobiography that talked about a childhood of poverty, financial challenges as an adult, his religious beliefs and his late entry into politics.

Other competitors are also lining up to try to succeed Democratic Gov. Roy Cooper, who is barred by the state constitution from seeking a third consecutive term.

Democratic Attorney General Josh Stein announced his bid in January. Republican State Treasurer Dale Folwell also got in the race last month. And former U.S. Rep. Mark Walker, R-N.C., is preparing to enter in the coming weeks, according to Tim Murtaugh, a spokesperson for a consulting firm advising Walker.

Robinson's popularity among the Republican base and flush coffers put him squarely at the top of the list of candidates for a GOP primary. But others have questioned whether his aggressive, conservative style and blunt comments about LGBTQ+ rights, abortion and the role of women make him the party's best choice to win a general election in a closely divided state.

Despite Republican success in controlling the state legislature, the GOP has won the governor's office just once since 1992, back in 2012.

The office of lieutenant governor has been considered for several decades as a stepping stone to the state's highest office. But since the late 1960s, only three of them — all Democrats — have made the leap to governor.

Robinson held the event at Ace Speedway, which defied Cooper's executive order in 2020 limiting outdoor crowds to mitigate the spread of COVID-19. The track's owners are still fighting the Cooper administration in court over its temporary closure.

Robinson's 35-minute speech Saturday included support for Republican tax-cutting policies, as well as for school safety and law enforcement. But the choice of venue reinforced his narrative as an anti-establishment candidate looking out for average folks.

"I was supposed to be crushed by racism as a Black man in the South," he said under rain showers. "I have a chance to be a symbol to others in humble beginnings, and despite what anyone else may tell you, you can achieve anything."

A former factory worker and day care operator, Robinson gained public attention from a viral video of his 2018 anti-gun control speech to the Greensboro City Council about attempts to cancel a local gun show.

"I think he's honest. I think he's straightforward. I think he's worked hard for where he is today," said Ruthann Harris, 78, of Elon, who attended the rally.

"I think he'll listen to the people," said Nim Harris, her husband.

Robinson's critics have pointed to speeches he has made in conservative churches and on radio shows that touched on his antipathy

The Wings Over Wayen Airshow Returns

Unquestionably one of the world's best aerial exhibition teams, the US Navy Blue Angels will headline the Wings Over Wayne Air Show at Seymour Johnson Air Force Base in Goldsboro on May 20 and 21.

Typically held every other year and the largest air show in North Carolina, the Blue Angels attracted over 200,000 spectators to Seymour Johnson for their last headline performance in 2017.

"We look forward to showcasing the combat-proven F/A18 Super Hornet, the mainstay of modern naval air power, and the C-130J Super Hercules, the premier logistics support aircraft of the US Marine Corps," said Blue Angels Commanding Officer and Flight Leader (#1) Alexander Armatas. "Both aircraft operate worldwide carrying out the Navy and Marine Corps mission."

The first-ever female fighter pilot on the Blue Angels jet demonstration squadron, Lieutenant Amanda Lee of Minnesota, will be flying left-wing (#3) in the formation.



Gates open at 8 AM each day with free admission and parking. Ceremonies begin at 10 AM, with an impressive array of flying exhibitions scheduled from 11 AM until 4:30 PM.

Air show performances include:

- US Navy Blue Angels
- Air Combat Command F-22 Raptor demonstration
- USMC C-130J Fat Albert Super Hercules
- F-16 Viper Combined Arms

Demonstration

- Carbon Fiber MX Aircraft plane show by Rob Holland
- Pearl Harbor reenactment — Tora! Tora! Tora!
- Jelly Belly demonstration by Stunt Pilot, Kent Pietsch
- Ace Maker T-33 air exhibition
- Manfred Radius Sailplane demonstration
- de Havilland Vampire jet warbird demo by Jerry "Vlad" Conley
- Third Strike Wingwalkers —

featuring the world's only all-female team

- P-51 Swamp Fox Mustang exhibition
- Pitts Model 12 show by Trevor Rafferty
- WWII-era P-40 demo (only about 20 in the world are airworthy)

New ground activities at the air show include a 40,000-square-foot hangar dedicated to STEM exhibits (science, technology, engineering, and math) from government, industry, education, entertainment, and defense. G-Force Robotics is helping to organize this educational and hands-on event with exhibitors nationwide.

A Blue Angels-themed Kids Zone, for children two years of age and up, will be housed in one of the large aircraft hangars. Admission for all-day access is \$10.

Six North Carolinians serve in crucial support roles on the elite Blue Angels team of 138 active-duty Sailors and Marines. They

(See **AIRSHOW**, P. 2)

Black Women Continuously Feeling The Brunt Of America's Mass Incarceration

By Stacy M. Brown

NNPA

America imprisons many more of its citizens than any other developed nation, with men comprising most of the incarcerated.

But the rate of growth for female imprisonment has been twice as high as that of men since 1980, according to The Sentencing Project, which estimates that 976,000 women are currently under the supervision of the criminal justice system.

The nonprofit documented a 525% increase in women's imprisonment in America between 1980 and 2021; the vast majority are Black females.

"As this year marks fifty years since the United States began its dramatic increase in imprisonment, it is clearer than ever that our criminal legal system is not working," Amy Fettig, Executive Director of The Sentencing Project, said in a statement. "The continued overcriminalization of women and girls does nothing to improve public safety but



needlessly destroys lives, families, and communities."

In 2021, the Sentencing Project reported that the imprisonment rate for Black women — at 62 per 100,000 — was 1.6 times the rate of imprisonment for white women — 38 per 100,000.

Latinx women were imprisoned 49 per 100,000 or 1.3 times the rate of white women.

Additionally, 58% of women in state prisons have a child under 18.

While the overall imprisonment for Black and Latinx women has declined since 2000

and increased for white women over that same period, Black and Native American girls remain more likely to face incarceration than white, Asian, and Latinx girls.

Over one-third of incarcerated girls are held for status offenses, like truancy and curfew violations, or for violating probation.

The statistics compiled by The Sentencing Project arrive after several reports revealed mass incarceration's heavy burden on Black women in general.

"The war on drugs treated Black women as if they were just collateral consequences," Ashley McSwain, executive director of Community Family Life Services, which serves formerly incarcerated women, said during a panel discussion on mass incarceration.

"We were well into this war and this crisis before we realized that women were being affected at alarming rates," McSwain asserted.

She continued:

"When you arrest a woman, ... you got her, her three kids, her grandma, an aunt — everybody's incarcerated when a woman goes to prison. "So, the impact is huge, and we never seem to talk about that."

Three years ago, the National Black Women's Justice Institute partnered with the Cornell Center on the Death Penalty Worldwide and The Sentencing Project to co-lead the Alice Project, an initiative to end the extreme punishment of women in America and globally.

The group wanted to get ad-

(See **INCARCERATION**, P. 2)



1 DEAD, 4 INJURED IN SHOOTING AT NORTH CAROLINA PARK PARTY

WINSTON-SALEM, N.C. (AP) — One woman was fatally shot and four people injured when several people opened fire Saturday night at a large outdoor party in Winston-Salem, North Carolina, police said Sunday.

Winston-Salem police arrived at Happy Hill Park to find multiple people with gunshot wounds and a crowd of about 200 fleeing from the pavilion where a party was held. Beatrice Knights, 21, was pronounced dead at the scene, according to a police report released Sunday. No arrests had been made.

"Numerous" people fired weapons at the party, police said, but no one came forward with information identifying the shooters.

Police also found Latia Brown, 34, suffering from non-life-threatening gunshot wounds to the arm, leg and abdomen. Emergency medical services transported her from the park to a nearby hospital late Saturday.

Three other people with non-life-threatening gunshot wounds were driven by friends to various hospitals for medical attention. A hospital in Greensboro treated Maya Alston, 24, for a gunshot wound to the face. Alston has since been released, according to police.

Demaryo Gamble, 30, was being treated at a hospital in Clemmons for a gunshot wound to the leg, and 20-year-old Monique Griffin was being treated for a gunshot wound to the arm, police said.

Police were investigating the crime scene Sunday and the area surrounding Happy Hill Park was closed.

Sudan Rivals Pledge Evacuation Help—CONTINUED FROM PAGE 1

minated evacuation of the estimated 16,000 American citizens trapped in Sudan.

Saudi Arabia announced the successful repatriation of some of its citizens on Saturday, sharing footage of Saudi nationals and other foreigners welcomed with chocolate and flowers as they stepped off an apparent evacuation ship at the Saudi port of Jeddah.

Officials did not elaborate on exactly how the rescue unfolded but Burhan said the Saudi diplomats and nationals had first traveled by land to Port Sudan, the country's main seaport on the Red Sea. He said that Jordan's diplomats would soon be evacuated in the same way. The port is in Sudan's far east, some 840 kilometers (520 miles) from Khartoum.

President Joe Biden ordered

American troops to evacuate embassy personnel after receiving a recommendation earlier Saturday from his national security team with no end in sight to the fighting, according to the official who spoke on the condition of anonymity due to the sensitive nature of the mission.

The evacuation order was believed to apply to about 70 Americans. U.S. forces were flying them from a landing zone at the embassy to an unspecified location.

With the U.S. focused on evacuating diplomats first, the Pentagon said it was moving additional troops and equipment to a Naval base in the tiny Gulf of Aden nation of Djibouti to prepare for the effort.

Burhan told Saudi-owned Al Arabiya satellite channel on Saturday that flights in and out

of Khartoum remained risky because of the ongoing clashes. He claimed that the military had regained control over all the other airports in the country, except for one in the southwestern city of Nyala.

"We share the international community's concern about foreign nationals," he said, promising Sudan would provide "necessary airports and safe passages" for foreigners trapped in the fighting, without elaborating.

Two cease-fire attempts earlier this week also rapidly collapsed. The turmoil has dealt a perhaps fatal blow to hopes for the country's transition to a civilian-led democracy and raised concerns the chaos could draw in its neighbors, including Chad, Egypt and Libya.

"The war has been continuous

since day one. It has not stopped for one moment," said Atiya Abdalla Atiya, secretary of the Sudanese Doctors' Syndicate, which monitors casualties.

The clashes have killed over 400 people so far, according to the World Health Organization. The bombardments, gunbattles and sniper fire in densely populated areas have hit civilian infrastructure, including many hospitals. Internet-access advocacy group NetBlocks.org said Sunday there was a "near-total collapse of internet connectivity."

The international airport near the center of the capital has come under heavy shelling as the RSF has tried to take control of the compound. In an apparent effort to oust the RSF fighters, the Sudanese army has pounded the airport with airstrikes, gut-

ting at least one runway and leaving wrecked planes scattered on the tarmac. The full extent of damage at the airfield remains unclear.

The conflict has opened a dangerous new chapter in Sudan's history, thrusting the country into uncertainty.

"No one can predict when and how this war will end," Burhan told the Al-Hadath news channel. "I am currently in the command center and will only leave it in a coffin."

The current explosion of violence came after Burhan and Dagalo fell out over a recent internationally brokered deal with democracy activists that was meant to incorporate the RSF into the military and eventually lead to civilian rule.

The rival generals rose to power in the tumultuous af-

termath of popular uprisings that led to the ouster of Sudan's longtime ruler, Omar al-Bashir, in 2019. Two years later, they joined forces to seize power in a coup that ousted the civilian leaders.

Both the military and RSF have a long history of human rights abuses. The RSF was born out of the Janjaweed militias, which were accused of atrocities in crushing a rebellion in Sudan's western Darfur region in the early 2000s.

Many Sudanese fear that despite the generals' repeated promises, the violence will only escalate as tens of thousands of foreign citizens try to leave.

"We are sure both sides of fighting are more careful about foreign lives than the lives of Sudanese citizens," Atiya said.

AIRSHOW

Continued from page 1

include:

—Lieutenant Commander Gregory R. Jones, USN, Aircraft Maintenance, Cary, NC
 —Sgt. Dylan Lippard, USMC, Airframes, Statesville, NC
 —AO2 Leon Grant, USN, Crew Chief, Fayetteville, NC
 —AE2 Blade Hiatt, USN, Crew Chief, Morganton, NC
 —LS1 Gregory Lloyd, USN, Logistics, Murphy, NC
 —AD2 Dustin Beck, USN, Power Plants, from Greenville, NC

All team members ensure everything is in perfect working order for the Blue Angels.

Concessions and souvenirs will be available for purchase on the base. Free drinking water will be onsite. Attendees may bring clear, factory-sealed, reusable water bottles, 32-oz or less, and lawn chairs. Not allowed are coolers, large backpacks, pets, or tailgating. Visitors to the air show are encouraged to bring some form of hearing protection.

Seymour Johnson Air Force Base is home to the 4th Fighter Wing, formed in 1942 for the air war over Europe. Today, the F-15E Strike Eagles of the 4th Wing provide operational support worldwide, whenever and wherever needed. In addition, two Air Force Reserve units reside at Seymour Johnson, the 916th Air Refueling Wing, and the 414th Fighter Group.

Mass Incarceration—CONTINUED FROM PAGE 1

advocates, researchers, activists, and academics to work together to get rid of gender bias in extreme sentences.

In an earlier interview, Shamika Wilson explained that her husband is serving a life sentence in a San Diego prison after recently being transferred from a prison much closer to home.

She said the facility didn't allow for overnight family visits.

"Financially, it's hard all around. Before, he was no more than an hour or two away from home, but now it can be close to a ten-hour drive at times," Wilson responded. "It can cost over \$1,000 to go see him. This is about cycles, and these cycles are going to

continue. They don't think he needs time with his kids to teach them not to go down the same path he did. Their regulations keep families apart."

Wilson told NBC News that she suffers from diagnosed depression due to stress. She said the situation is taking a toll on the entire family.

"It affects my kids because they wake up crying, asking for their dad. Fifteen minutes [on the phone] is not enough time to read them a bedtime story or see how their school day went," she said.

"We have to decide between things like using \$50 dollars for a [pre-paid phone card] or saving it so that we can eventually go visit him."

Black women — mothers, grandmothers, daughters, wives — often must choose between posting bail for their loved ones and missing important bills or allowing a loved one to languish in jail, Democratic Massachusetts Rep. Ayanna Pressley stated.

"Sometimes, when their romantic partner or co-parent is behind bars, Black women are forced to provide for their families alone," she remarked after reading a study by the bipartisan criminal justice reform organization FWD.us and Cornell University.

Pressley said that with firsthand knowledge, one can speak truth to power, a fact that is not limited to legislators and

politicians but includes the millions who understand the injustice of the prison-industrial complex intimately.

"There are 113 million Americans who know what it's like to see their loved one behind bars — even more if we broaden the definition of family," Pressley wrote on her website.

"Imagine if these millions of people voted as an entire bloc in 2020, demanding that their candidates — for President, Congress, state legislatures, and judges — were dedicated to passing comprehensive and bold criminal justice reform? Such a powerful movement would help to end the oppression and exploitation in our prison systems."

Supreme Court Preserves Access To Abortion Pill For Now

WASHINGTON (AP) — The Supreme Court on Friday preserved women's access to a drug used in the most common method of abortion, rejecting lower-court restrictions while a lawsuit continues.

The justices granted emergency requests from the Biden administration and New York-based Danco Laboratories, maker of the drug mifepristone. They are appealing a lower court ruling that would roll back Food and Drug Administration approval of mifepristone.

The drug has been approved for use in the U.S. since 2000 and more than 5 million people have used it. Mifepristone is used in combination with a second drug, misoprostol, in more than half of all abortions in the U.S.

The court's action Friday almost certainly will leave access to mifepristone unchanged at least into next year, as appeals play out, including a potential appeal to the high court. The next stop for the case is at the New Orleans-based U.S. Court of Appeals for the 5th Circuit, which has set arguments in the case for May 17.

Two of the nine justices — Samuel Alito, the author of last year's decision overturning Roe v. Wade, and Clarence Thomas — voted to allow restrictions to take effect, and Alito issued a four-page dissent. No other justices commented on the court's one-paragraph order, and the court did not release a full vote

breakdown.

President Joe Biden praised the high court for keeping mifepristone available while the court fight continues.

"The stakes could not be higher for women across America. I will continue to fight politically-driven attacks on women's health. But let's be clear — the American people must continue to use their vote as their voice, and elect a Congress who will pass a law restoring the protections of Roe v. Wade," Biden said in a statement.

Alliance Defending Freedom, representing abortion opponents challenging the FDA's approval of mifepristone, downplayed the court's action.

"As is common practice, the Supreme Court has decided to maintain the status quo that existed prior to our lawsuit while our challenge to the FDA's illegal approval of chemical abortion drugs and its removal of critical safeguards for those drugs moves forward," ADF lawyer Erik Baptist said in a statement.

The justices weighed arguments that allowing restrictions contained in lower-court rulings to take effect would severely disrupt the availability of mifepristone.

The Supreme Court had initially said it would decide by Wednesday whether the restrictions could take effect while the case continues. A one-sentence order signed by Alito on



Wednesday gave the justices two additional days, without explanation.

The challenge to mifepristone is the first abortion controversy to reach the nation's highest court since its conservative majority overturned Roe v. Wade 10 months ago and allowed more than a dozen states to effectively ban abortion outright.

In his majority opinion last June, Alito said one reason for overturning Roe was to remove federal courts from the abortion fight. "It is time to heed the Constitution and return the issue of abortion to the people's elected representatives," he wrote.

But even with their court victory, abortion opponents returned to federal court with a

new target: medication abortions, which make up more than half of all abortions in the United States.

Women seeking to end their pregnancies in the first 10 weeks without more invasive surgical abortion can take mifepristone, along with misoprostol. The FDA has eased the terms of mifepristone's use over the years, including allowing it to be sent through the mail in states that allow access.

The abortion opponents filed suit in Texas in November, asserting that the FDA's original approval of mifepristone 23 years ago and subsequent changes were flawed.

They won a ruling on April 7 by U.S. District Judge Matthew

Kacsmaryk, an appointee of former President Donald Trump, revoking FDA approval of mifepristone. The judge gave the Biden administration and Danco Laboratories a week to appeal and seek to keep his ruling on hold.

Responding to a quick appeal, two more Trump appointees on the 5th U.S. Circuit Court of Appeals said the FDA's original approval would stand for now. But Judges Andrew Oldham and Kurt Engelhardt said most of the rest of Kacsmaryk's ruling could take effect while the case winds through federal courts.

Their ruling would have effectively nullified changes made by the FDA starting in 2016, including extending from seven

to 10 weeks of pregnancy when mifepristone can be safely used. The court also would have halted sending the drug in the mail or dispensing it as a generic, and patients who seek it would have had to make three in-person visits with a doctor. Women also might have been required to take a higher dosage of the drug than the FDA says is necessary.

The administration and Danco have said that chaos would ensue if those restrictions were to take effect while the case proceeds. Potentially adding to the confusion, a federal judge in Washington has ordered the FDA to preserve access to mifepristone under the current rules in 17 Democratic-led states and the District of Columbia that filed a separate lawsuit.

The Biden administration has said the rulings conflict and create an untenable situation for the FDA.

Alito questioned the argument that chaos would result, saying the administration "has not dispelled doubts that it would even obey an unfavorable order in these cases."

And a new legal wrinkle threatened even more complications. GenBioPro, which makes the generic version of mifepristone, filed a lawsuit Wednesday to preemptively block the FDA from removing its drug from the market, in the event that the Supreme Court doesn't intervene.

The Supreme Court was only being asked to block the lower-court rulings through the end of the legal case.

The appeals court has sped up its review, but there is no timetable for a ruling.

Any appeal to the Supreme Court would follow within three months of a ruling, but with no deadline for the justices to decide whether to review the case.

Acting Head Of FAA Is Leaving Position

The acting head of the Federal Aviation Administration will leave the agency this summer, putting pressure on the White House to quickly find a replacement after President Joe Biden's first choice withdrew last month.

Billy Nolen, who has been acting administrator for the past year, said in a memo to staff that it has been a dream job.

"But now it is time for a new captain to guide the FAA," Nolen said in the memo. "I told (Transportation Secretary Pete) Buttigieg and notified the White House that I will depart as a new nominee is named this summer."

Biden's first pick, Denver International Airport CEO Phillip Washington, withdrew in March after it became clear his nomination was dead in the Senate Commerce Committee, where Democrats hold just a one-vote majority. Washington faced stiff opposition from Republicans, who said he lacked enough aviation experience, and failed to win public



support from an independent and a moderate Democrat on the committee.

Some Republican senators said Nolen — a former airline pilot who briefly ran the FAA's safety office — would have been a better choice, but there was no indication that he was under consideration.

Asked two weeks ago whether

modern aviation."

The FAA has been without a Senate-confirmed leader since Stephen Dickson stepped down in March 2022, halfway through his five-year term.

The agency is under public scrutiny after several close calls between airline planes, some of which appeared to have been caused by FAA air traffic controllers clearing planes to use the same runway at roughly the same time.

Nolen responded by convening a "safety summit" in March, which was attended by dozens of representatives from airlines, pilot unions and other groups. He has said aviation is safer than ever — there have been no fatal crashes involving U.S. airline planes since 2009 — but that the FAA cannot become complacent.

The FAA also faces staffing shortages that have slowed air traffic, and an outage in an alert system in January briefly stopped all departing flights nationwide.

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Business & Finance

Special Credit Programs To Bridge Homeownership Gap

By Stacy M. Brown

NNPA

The median net worth for Black households is an embarrassingly low \$24,000 compared to \$188,000 for white families.

And that's one reason only 45.3% of Black Americans owned their homes in 2022, compared to 74.6% of white people, according to the National Association of Real Estate Brokers – or NAREB.

The organization, which counts as America's oldest trade association for Black real estate professionals, demands that mortgage lenders utilize Special Purpose Credit Programs (SPCPs) to increase mortgage originations from Black buyers.

The group believes this would help close the homeownership gap between races.

"It's disappointing that more mortgage lenders are not using these programs to increase homeownership, especially for those living in under-resourced communities," NAREB President Lydia Pope said.

"America has a low homeownership rate among Black families because of the overt racism in government and private sector practices and policies that limited



the building of intergenerational wealth. SPCPs provide opportunities to balance the scale and put more Blacks on a path towards building wealth through homeownership."

SPCPs are credit assistance programs for economically or socially disadvantaged consumers and commercial enterprises.

The programs, which have been available for nearly 50 years but are rarely used, allow banks and creditors to consider prohibited-basis information in credit transactions to meet special social needs or to help a buyer of lesser means.

In 2021, the U.S. Housing and Urban Development released guidance that SPCPs can legally be developed by non-profit and for-profit financial institutions to help resolve barriers faced by poorer groups, such as Blacks, Hispanics, and women, when they seek to purchase a home.

Examples of such programs include where buyers can have a higher loan-to-value ratio than usual or a lower down payment. NAREB noted that Rocket Mortgage recently announced that it expanded its special-purpose credit program to offer a \$3,000 credit for first-time homebuyers

to use toward their downpayment in select cities.

Previously, Rocket Mortgage announced its Purchase Plus program, which offered first-time buyers up to \$7,500 in credits to use toward their mortgage costs. Additionally, the company said it would offer Freddie Mac's BorrowSmart Access program for buyers purchasing homes in Atlanta, Chicago, Detroit, El Paso, Houston, McAllen, Memphis, Miami, Philadelphia, and St. Louis.

Pope called the programs "vital," mainly because a divided Congress is unlikely to pass significant legislation addressing the

homeownership gap in America.

"This is an opportunity to use public policy for good, to expand opportunities for Black families to enjoy the American Dream of homeownership," she said.

"Homeownership is the major driver of wealth for Black families. By increasing homeownership, it will strengthen communities and expand family economic security."

Ironically, Pope noted that before World War II, the government rolled out a series of initiatives for white families to purchase homes and build wealth.

She said that action led to a housing boom, creating modern suburbs surrounding major cities nationwide.

Pope also said that the wealth made from home equity has been passed down from generation to generation, making it possible for white families to improve their quality of life and keep living in their homes.

However, African Americans aren't allowed to participate in those programs, and the private sector and government engaged in redlining to segregate Black households to segregated neighborhoods.

Homeownership for the Black community has declined nearly

20% since 2008, Pope determined.

Despite the enactment of the 1968 Fair Housing Act, which was designed to offer legal protections from housing discrimination, the homeownership gap continues to expand, disenfranchising the most marginalized, she summarized.

For instance, in 1960, 38% of Black Americans owned homes while white homeownership was at 65%, a 27-point gap.

In recent years, the United States has experienced the largest homeownership spread since 1890, with 44.6% of Black Americans owning a home compared to 74.2% of whites, a 29.6-point gap. "The cycle can only be broken by improving the major driver of Black wealth – intergenerational homeownership that yields prosperity and family economic security," Pope said.

"America's public and private sectors claim to be committing to a more equitable society, one with opportunities for wealth and success regardless of race or ethnicity. But to make racial equity a reality, government, corporate and civic leaders must address the wealth and home ownership gaps that diminish the aspirations, hopes, and dreams of Black families and individuals."

SVB Collapse Concerns Founders Of Color

In the hours after some of Silicon Valley Bank's biggest customers started pulling out their money, a WhatsApp group of startup founders who are immigrants of color ballooned to more than 1,000 members.

Questions flowed as the bank's financial status worsened. Some desperately sought advice: Could they open an account at a larger bank without a Social Security Number? Others questioned whether they had to physically be at a bank to open an account, because they're visiting parents overseas.

One clear theme emerged: a deep concern about the broader impact on startups led by people of color.

While Wall Street struggles to contain the banking crisis after the swift demise of SVB – the nation's 16th largest bank and the biggest to fail since the 2008 financial meltdown – industry experts predict it could become even harder for people of color to secure funding or a financial home supporting their startups.

SVB had opened its doors to such entrepreneurs, offering opportunities to form crucial relationships in the technology and financial communities that had been out of reach within larger financial institutions. But smaller players have fewer means of surviving a collapse, reflecting the perilous journey minority entrepreneurs face while attempting to navigate industries historically rife with racism.

"All these folks that have very special circumstances based on their identity, it's not something that they can just change about themselves and that makes them unbankable by the top four (large banks)," said Asya Bradley, a board member of numerous start-

ups who has watched the WhatsApp group grapple with SVB's demise.

Bradley said some investors have implored startups to switch to larger financial institutions to stymie future financial risks, but that's not an easy transition.

"The reason why we're going to regional and community banks is because these (large) banks don't want our business," Bradley said.

Banking expert Aaron Klein, a senior fellow in Economic Studies at the Brookings Institution, said SVB's collapse could exacerbate racial disparities.

"That's going to be more challenging for people who don't fit the traditional credit box, including minorities," Klein said. "A financial system that prefers the existing holders of wealth will perpetuate the legacy of past discrimination."

Tiffany Dufu was gutted when she couldn't access her SVB account and, in turn, could not pay her employees.

Dufu raised \$5 million as CEO of The Cru, a New York-based career coaching platform and community for women. It was a rare feat for businesses founded by Black women, which get less than 1% of the billions of dollars in venture capital funding doled out yearly to startups. She banked with SVB because it was known for its close ties to the tech community and investors.

"In order to have raised that money, I pitched nearly 200 investors over the past few years," said Dufu, who has since regained access to her funds and moved to Bank of America. "It's very hard to put yourself out there and time after time – you get told this isn't a good fit. So, the money in the bank account was very precious."

A February Crunchbase News analysis determined funding for Black-founded startups slowed by more than 50% last year after they received a record \$5.1 billion in venture capital in 2021. Overall venture funding dropped from about \$337 billion to roughly \$214 billion, while Black founders were hit disproportionately hard, dropping to just \$2.3 billion, or 1.1% of the total.

Entrepreneur Amy Hilliard, a professor at the University of Chicago Booth School of Business, knows how difficult it is to secure financing. It took three years to secure a loan for her cake manufacturing company, and she had to sell her home to get it started.

Banking is based on relationships and when a bank like SVB goes under, "those relationships go away, too," said Hilliard, who is African American.

Some conservative critics asserted SVB's commitment to diversity, equity and inclusion were to blame, but banking experts say those claims were false. The bank slid into insolvency because its larger customers pulled deposits rather than borrow at higher interest rates and the bank's balance sheets were overexposed, forcing it to sell bonds at a loss to cover the withdrawals.

"If we're focused on climate or communities of color or racial equity, that has nothing to do with what happened with Silicon Valley Bank," said Valerie Red-Horse Mohl, co-founder of Known Holdings, a Black, Indigenous, Asian American-founded finance and asset management firm focused on the sustainable growth of minority-managed funds.

Red-Horse Mohl – who has raised, structured and managed over \$3 billion in capital for

tribal nations – said most larger banks are led by white men and majority-white boards, and "even when they do DEI programs, it's not a really deep sort of shifting of capital."

Smaller financial institutions, however, have worked to build relationships with people of color. "We cannot lose our regional and community banks," she said. "It would be a travesty."

Historically, smaller and minority-owned banks have addressed funding gaps that larger banks ignored or even created, following exclusionary laws and policies as they turned away customers because of the color of their skin.

But the ripple effects from SVB's collapse are being felt among these banks as well, said Nicole Elam, president and CEO of the National Bankers Association, a 96-year-old trade association representing more than 175 minority-owned banks.

Some have seen customers withdraw funds and move to larger banks out of fear, even though most minority-owned banks have a more traditional customer base, with secured loans and minimal risky investments, she said.

"You're seeing customer flight of folks that we've been serving for a long time," Elam said. "How many people may not come to us for a mortgage or small business loan or to do their banking business because they now have in their mind that they need to bank with a bank that is too big to fail? That's the first impact of eroding public trust."

Black-owned banks have been hit the hardest as the industry consolidates. Most don't have as much capital to withstand economic downturns. At its peak, there were 134. Today, there are only 21.

Classifieds

CHW TEAM COORDINATOR

SEHCNC seeks CHW Team Coordinator (Raleigh): Supervise, coordinate daily work of team of CHWs serving Spanish-speaking communities. Ensure team provides strategic outreach, advocacy to their communities. Responsible for monitoring work and progress of their team, completing timesheets, leave time, scheduling, mileage and activity reports, disciplinary actions, other tasks. Develop relationships with stakeholders, host events to inform migrant community of available health and social services. Spanish req'd. Daytime travel req'd. 40h/wk, M-F. Send resume to or contact Robert Farmer at rfarmer@sehncnc.com to apply.

D/M/WBE

SUBCONTRACTORS/SUPPLIERS WANTED

T. A. Loving Company (NC General Contractor License No. 325) is seeking certified DBE, MBE, and WBE subcontractors and suppliers for the 2017 Aerial Sewer Replacement project for the City of Raleigh Public Utilities Department which bids April 25, 2023, at 2:00 PM. Plans and specifications for this project are available at the following locations: TA Loving Company, 400 Patetown Road, Goldsboro, NC 27530 * AECOM Technical Services of North Carolina, Inc.; 5438 Wade Park Boulevard, Suite 200; Raleigh, NC 27607 * Dodge Data and Analytics website * ConstructConnect website * Construction Journal website * NC Institute of Minority Economic Development (NCIMED) website.

Potential subcontracting opportunities include but are not limited to surveying, demolition, hauling, asphalt paving, striping, traffic control, erosion control, seeding, linework, bypass pumping, flatwork, CIPC, concrete forms, concrete rebar, and painting. Please contact Jeff Price (jprice@taloving.com) if you are interested in submitting a proposal on any portion(s) of this project. Contact via phone 919-734-8400; fax 919-736-2148; or email. All quotations will be accepted up to bid closing time of the bid date. TA Loving Company is an Equal Opportunity/Affirmative Action Employer.

Please advise if assistance is needed with obtaining necessary equipment, supplies, materials, or insurance/bonding to satisfy the work requirements. We are willing to accept quotations for all or partial quantities and items of work. We can offer 2-party check payments and quick payment agreements, but the agreements need to be negotiated prior to the bid date.

Just Like Cats & Dogs by Dave T. Phipps



How To Get A Business Loan From A Bank

If you've operated your small business for a year, and have financial records proving business profitability, you're ripe for approval for a small business loan from traditional lenders such as banks or credit unions.

Start-ups may also attain bank loans, even as personal loans. A personal loan may be an unsecured loan as you're not putting up business assets as collateral.

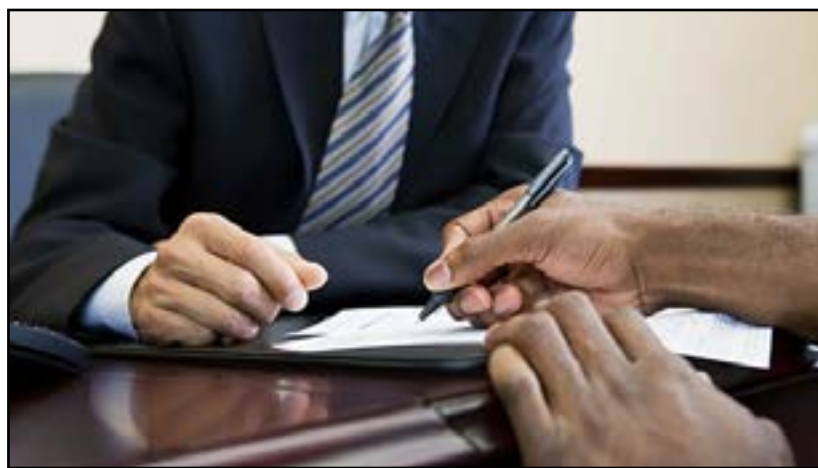
If you opt for a personal loan, get business credit cards from the same bank. Make your monthly payments. That will up your personal credit score and improve your positioning to get a business loan in the future.

Let's look at getting a traditional bank loan for your business.

There are many options for business loans, other than traditional lenders.

Should you go to a bank?

- Pros:
- Term loans typically have longer repayment times than loan repayments from online lenders
 - If you choose a Small Business Administration-affiliated and approved bank, all your financials will already be on record. That means you'll be ready to access SBA programs, even disaster relief offerings such as the assistance offered during the pandemic.
 - SBA loans typically have a low-



er interest rate. •With good business financials and a proven positive cash flow, the approval process for a business loan can be short and smooth.

Cons:

- The approval process for small business financing will most likely be longer than it would be with online lenders.
- If you have bad credit, either your business credit score or your personal credit history, you're unlikely to get a loan.
- Your financial institution will require loan application fees and other costs in the approval process.
- Obtaining an SBA loan usually requires additional paperwork,

such as documentation of business assets.

The type of loan to seek depends on your business needs.

There are 3 main types of bank business loans for small businesses offered by business lenders:

- Term loans – With this type of loan, several elements are set – the amount of money borrowed, the monthly payment amount, the number of monthly payments, and the annual percentage rate. With a term loan, there are fixed monthly payments.
- SBA guaranteed loans – Within the SBA loan offerings are additional types of loans and financing options: Working capital – There is typically a 7 to 10-year

repayment period for a working capital loan. Equipment loan – This can help small business owners add to their business assets. The loan terms are usually for 10 years. Real Estate loan – Depending on your business credit report, the loan term can be up to 25 years.

Business Line of Credit – This is similar to a business credit card, but with a better interest rate. A line of credit loan is basically an unsecured loan with a set revolving credit line and limit, based on your business cash flow. You only pay interest on the money you draw. This is a good choice if you are waiting for accounts receivable to be paid.

Only about 15% of most small business loans are approved. That can be a daunting statistic for a small business owner. But you can take steps to upgrade your chances for approval and the best business loan terms.

A concise, informative business plan stamps you as a professional business owner. It is a necessary part of your bank loan process. The business plan details your business operating expenses, business credit profile, and business goals for the long term. Many lenders require them as part of the business loan application.