

Reparations Committee
Thursday, April 7th, 2022
Lorraine H. Morton Civic Center, G300 9:00 AM

Minutes

Present: Councilmember Peter Braithwaite, Robin Rue Simmons, Carlis Sutton, Bonnie Lockhart, Claire McFarland Barber, and Councilmember Devon Reid

Absent: Councilmember Bobby Burns

Others Present: Tasheik Kerr, Assistant to City Manager, and Audrey Thompson, Director of Parks and Recreation

CALL TO ORDER/DECLARATION OF A QUORUM

The meeting was called to order at 9:07 a.m. by Chair Councilmember Braithwaite.

PUBLIC COMMENT

Ndonga inquired as to what would happen to the remaining \$25,000 if an Ancestor chose not to spend all their funds.

Mr. Johnson proposed placing his Freedom Plan on the next Committee meeting agenda.

Committee member Simmons introduced representatives from Devon Bank, Liberty Bank, and Self-Help Credit Union. Ms. Simmons noted the Committee has found support from financial institutions that have acknowledged the work toward reparations. These institutions have offered mortgage products that could complement and expand the existing reparations benefits. Ms. Simmons announced that this is not an endorsement by the City of Evanston and there is no requirement for beneficiaries to use any of the financial institutions.

Liberty Bank and Trust

Jonathan Wilson, Vice President of Mortgage, provided a summary and history of the Liberty Bank and Trust. Liberty Bank and Trust is the largest African American-owned bank in the United States. Liberty Bank has worked with the City of New Orleans and the City of Detroit.

Devon Bank

Dave Vance, Vice President of Mortgage Operations, announced Devon bank is excited to be part of the reparations efforts. Devon Bank is a diverse community bank located in Rogers Park. Mr. Vance announced that Devon Bank is one of few banks in the United States that offers Islamic Financing. Islamic Financing is a faith-based financing product that allows its members to pay no interest or to carry debt. The Islamic community has provided permission for Devon Bank to craft a program to complement the Evanston Reparations Program. Evanston reparations recipients would be provided with a quarter percent reduction rate and up to \$6,000 in down payment assistance. Devon Bank also assists those who would not qualify through traditional methods.

Self-Help Credit Union

Daniel Martinez, Director of Mortgage Origination, announced Self-Help Credit Union is a nonprofit headquartered in Durham, NC. Mr. Martinez noted that Self-Help Credit Union aids those who are often on the shortlist of traditional lenders. Evanston reparations recipients are eligible to apply for three subsidized loan products: Equity Boost, 100%LTV, and Safe Home.

APPROVAL OF MINUTES

It was moved by Committee member Simmons and seconded by Committee member Sutton to approve the March 3, 2022 meeting minutes. The motion carried (6 -0).

DISCUSSION

A. Update on Orientation (one-on-one) of First Sixteen Reparations Beneficiaries

Audrey Thompson, Director of Parks and Recreation, provided an update on the first 16 reparations beneficiaries. Six beneficiaries chose home improvement, five chose a combination of home mortgage assistance and home improvement, two chose home mortgage help, and one chose home purchase. Two beneficiaries are undecided. The City has processed two invoices from Community Partners for Affordable Housing (CPAH). CPAH and Rebuilding together met to discuss how they could collaborate for the benefit of the beneficiaries.

Councilmember Reid inquired about the beneficiary who is undecided. Director Thompson responded that the individual is still trying to decide how to use the benefit. Director Thompson noted the individual might not be able to qualify for a mortgage. Councilmember Reid mentioned he would like the Committee to explore ways of assisting the individual. Councilmember Braithwaite responded that the requirements of the program were clearly communicated. Committee member Barber added that having developed the program, informed the public, and made certain representations during the application and disbursement process, changing the process now would place the

City in legal jeopardy. Committee member Lockhart noted she has been approached regarding other remedies. Ms. Lockhart added that the Committee was tasked to distribute funds and to ensure a process for the program as voted on by the City Council. Committee member Sutton shared that the Committee has a legal and moral obligation to help those who suffered as a result of attempting to buy a home. The program does not discriminate against anyone that does not own a home. Councilmember Reid shared that part of the charge for the Committee is to improve the program. The Committee is also charged with expediting the pace of delivering repair. The Committee can create and deliver other programs. Councilmember Reid added that other seniors might face a similar issue. Councilmember Reid inquired of the Committee whether something can be done that still fits within the scope of the housing program.

It was moved by Councilmember Reid and seconded by Committee member Barber to accept and place on file the Update on First 16 Reparations Beneficiaries. The motion carried (6 -0).

Status of Direct Descendants Reparations Applicants

Tasheik provided an update on the verification process of the Direct Descendants. Tasheik reported that 146 descendants had been verified and 213 had been reviewed in total. 56 descendants require additional documentation and 11 are unverifiable. Staff will follow up with those descendants who require additional documentation.

COMMUNICATION

A. Reparations Financial Donation Report

Tasheik reported that as of April 1, 2022, the City received \$69,253.79 in donations to the Reparations Fund. It was moved by Councilmember Reid and seconded by Councilmember Barber to accept and place on file the Reparations Financial Donation Report. The motion carried (6 -0).

B. Special Thank You and Acknowledgment of First 16 Reparations Beneficiaries

Councilmember Peter Braithwaite announced that there will be a dinner to honor the first 16 Reparations Beneficiaries.

C. First Repair Update

Committee member Simmons noted a monthly report would be provided regarding efforts around reparations for those interested in learning and supporting the reparations efforts at the federal, state, and local levels.

ADJOURNMENT

It was moved by Committee member Simmons and seconded by Committee member Barber to adjourn the meeting. The meeting adjourned at 10:10 a.m.