

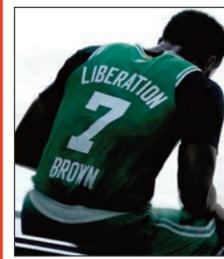


Tyler Perry, Who Was Once Homeless, Is Now A Billionaire, Forbes Says

-- Page 14A

Pandemic Food Resource Available For 30,000 King County Students

-- Page 5A



NBA vs. Trump And The U.S. Presidential Election

— Page 10A

The Seattle Medium

A Message From The People... To The People \$.25

VOLUME 51, NUMBER 37 CELEBRATING 50 YEARS OF SERVICE WEDNESDAY, SEPTEMBER 9, 2020

Seattle Medium, Urban League Launch Initiative To Support Small Businesses

By Aaron Allen
The Seattle Medium

The Urban League of Metropolitan Seattle (ULMS) and the Seattle Medium Newspaper Group have collaborated to promote local businesses and help drive customers and cash flow into our local economy by launching the COVID-19 25 Alive Campaign, a campaign designed to increase awareness and encourage our local community to support local businesses on a regular, ongoing basis.

Through the 25 Alive Campaign, The Seattle Medium, ULMS and other community partners will encourage members of our community to spend at least \$25 per week with community-based businesses.

According to Chris B. Bennett, Publisher and Editor of The Seattle Medium, the ultimate goal is to provide a much-needed economic boost to not only help these businesses survive but to thrive during the current COVID-19 pandemic.

"Many businesses are open, but under the current COVID-19 restrictions they are struggling to make ends meet," says Bennett. "Without customers and cash flow we can start adding them to the COVID-19 list of casualties right now – which is the last thing that we want to do."

"African Americans are consumers and are key components when it comes to driving both the local and national economy," added Bennett. "It's time to turn our money into seeds that will blossom into a fruitful harvest for our local businesses, and we can do it by frequently supporting their businesses with intent and purpose."

Debrena Jackson-Gandy, a third-generation entrepreneur and founder and CEO of the Elevate Movement and the Elevate Direct Impact Dollars Black Business Empowerment Initiative, believes that the timing and nature of the campaign is vitally important as many businesses continue to navigate their way through economic impacts of the pandemic.

"This [campaign] is critical and essential," says Jackson-Gandy. "A partnership such as this is ideal because it combines a community-based media outlet that can provide promotional support both in the printed form as well as radio airtime, along with the advocacy and access to technical resources that the Urban League can provide."

Businesses throughout the region are recognizing the need for such a

campaign as it helps them to reach more customers under these unusual

circumstances. Theo Martin, owner of the Island Soul Restaurant

in Columbia City, has had to adapt his services to accommodate his patrons

by following new health regulations while continuing to give the best

and convenient customer service under the present (Cont'd. On Page 13A)

R. Kelly's Sixth Attempt At Being Released On Bail Is Denied

By Sonia Moghe, CNN
(CNN) — R. Kelly's appeal to be released on bail ahead of his trial was denied by an appeals court Tuesday.

The Second Circuit Court of Appeals' decision said prosecutors presented "clear and convincing evidence" that Kelly presents a potential danger to the community and he is a flight risk.

R. Kelly's attorneys asked for his release from federal custody before the panel of three judges Friday morning, arguing that the singer has been unable to prepare for his upcoming trial for nearly six months.

The singer has not seen his attorneys in person since March, when prisons went into lockdown, cutting off in-person legal visits due to coronavirus concerns, his attorney told CNN. His trial was scheduled to begin at the end of September in federal court in Brooklyn, but was delayed in part due to the pandemic.

His legal team says that because the singer can't read or write, he can't review legal documents in his case, make notes, or "meaningfully" communicate with lawyers without in-person meetings.

"He has essentially been cut out of the discovery and preparation process," attorney Tom Farinella, who argued Kelly's bail appeal, wrote in a court filing.

This was the sixth time Kelly's legal team argued for his release since he was taken into federal custody in July 2019. Four of the requests — including Friday's appeal — were made amid the pandemic, which attorneys argue has put Kelly at risk for developing severe complications from the virus.

Steve Greenberg, an attorney for Kelly, said of the ruling Tuesday, "We are again disappointed."

"There seems to be a different set of criteria when it comes to R. Kelly," Greenberg said in a statement to CNN.

Farinella said Tuesday that Kelly's legal team "will continue to vigorously fight for Mr. Kelly's vindication."

A spokesman for the U.S. Attorney's Office for the Eastern District of New York had no comment on the appeal being denied.

Kelly is facing charges in New York including



Singer R. Kelly turns to leave after appearing at a hearing at the Leighton Criminal Courthouse in Chicago. Photo/Antonio Perez - Pool via Getty Images.

racketeering and violations of the Mann Act, which prohibits trafficking for prostitution or sexual activity. The charges Kelly faces stem from activity that prosecutors say took place over two decades in New York, Connecticut, Illinois and California. Kelly was also indicted on federal charges in Illinois for child pornography and obstruction, as well as state charges of aggravated criminal sexual abuse.

He has pleaded not guilty to all of the charges.

Farinella argued that Kelly's only way of communicating with attorneys is through phone calls that do not "possess the safeguards of confidentiality" needed to have meaningful attorney-client privileged conversations.

"For half the time he's been incarcerated, he's not been able to meet with counsel," Farinella argued before the panel Friday morning. "There's an extraordinary amount of work that has to go into preparing."

Farinella added that because the allegations span decades and involve people whose identities are being kept anonymous, Kelly's input is crucial to the case.

An attack behind bars
Kelly's latest bail appeal came over a week after his attorneys said he was attacked by a fellow inmate.

An inmate in the Chicago federal detention center where R. Kelly is being housed said in a court filing on Sept. 1 that he attacked the singer in hopes of getting attention to his own case.

In the handwritten filing, Jeremiah Farmer, 39, wrote about his frustrations

with Covid-19 limiting his access to a computer to work on his case. Farmer was convicted by a jury in 2019 of racketeering charges that included drug trafficking and two murders in connection with gang activity, according to other court filings.

Farmer, who represents himself, wrote that he had nowhere else to turn for legal help and "was forced to assault hip-hop R&B singer Robert Kelly... in hopes of getting spotlight attention" on government corruption.

In the filing, Farmer asked for an extension for his case. An appeals court ruled it would continue to consider his request and the extension was not necessary.

"Due to the most blatant government corruption in Farmer's case and being locked down for Robert Kelly protest, I physically beaten (sic) Mr. Kelly in a (sic) attempt to shed media spotlight on Farmer's case to prove government corruption and helping Farmer's innocence to prevail," Farmer wrote.

He added that the Aug. 26 attack was an attempt to find an effective attorney to help with his case.

Greenberg told CNN that Farmer's court filing is one of several reasons he believes Kelly shouldn't be held in custody.

"In addition to the reasons we have already laid out, including he's not a danger or a risk of flight, he is a prime candidate for other inmates to abuse to get jail cred," Greenberg said in a statement to CNN. "I fear this is going to open the floodgates."

Farmer's filing enclosed a copy of a Bureau of Prisons incident report that details the incident involving Farmer, saying that he was seen on Aug. 26 outside of his assigned section.

A prison employee observed Farmer appeared to be on top of Kelly, "punching inmate Kelly repeatedly in the head and torso."

The officer wrote in the report that pepper spray was deployed when Farmer did not stop the attack, and that Farmer was placed in restraints and taken out of the unit.

Prosecutors: Releasing Kelly would be dangerous

Prosecutors argue releasing Kelly would be dangerous — because he is a flight risk, a danger to the community, and he has a history of tampering with witnesses and jurors.

Part of prosecutors' argument for keeping Kelly behind bars involves his access to money. While Kelly's defense team argues in court filings that he has "almost no liquid financial resources," prosecutors say the singer has received over \$200,000 in royalty proceeds in the first quarter of 2020.

If Kelly is released to his home in Chicago, he'd be out of the jurisdiction of the Eastern District of New York, according to prosecutors, and if he removed his electronic monitoring device or tampered with it, law enforcement's response would not be instantaneous.

Prosecutors also point out that because people are wearing masks in public to help curb the spread of coronavirus, Kelly could easily conceal his face, "thereby going unrecognized."

Kelly has methods of passing messages between himself and associates without detection by authorities, prosecutors claim. In court filings, prosecutors say that in November 2019, while in the Chicago federal detention center where he is currently being held, Kelly used an intermediary to "smuggle" a letter into the detention center without inspection.

Federal prosecutors in the Northern District of Illinois allege Kelly persuaded multiple witnesses to give false testimony in 2002 before an Illinois grand jury, which was looking at a case alleging Kelly had a sexual relationship with a minor. He was indicted on 21 counts of child pornography, but later acquitted in a 2008 trial.

Prosecutors also say they have a recording that shows Kelly asked an associate during his 2008 state trial to contact a juror and tell them that Kelly was a "good guy."

In response to these allegations, Farinella said in a statement to CNN that the government's argument to keep Kelly behind bars until his trial "does little if anything to further its position that the extreme measure of impaneling an anonymous and sequestered jury, which would severely prejudice Mr. Kelly and violate his right to a fair trial guaranteed under the Constitution, should be granted."

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NBA VS Trump

Continued From Page 10A

ally to all peaceful protesters."

LeBron James is basketball's biggest star and he sometimes barely conceals his disdain when discussing the President. This year he established a campaign organization called "More Than a Vote" and he's using his social media networks, with a combined reach of more than 118-million followers on Twitter and Instagram, to preach the message. He told Turner Sports, "A lot of people in the Black community don't want to vote because they don't believe that their vote counts. We're just trying to change that narrative. You are wanted. You are needed. And the only way to create change is to be heard."

Crucially, the league-wide initiative is about

more than just giving citizens a welcoming place to vote; NBA teams are competing against each other to see who can register the most people to vote. Koonin told CNN that the winner gets the John Lewis "Good Trouble" Trophy, an accolade named in honor of the local civil rights icon, who died in July.

Whatever happens in November, whoever wins at the ballot box, the real win for the NBA could be that they will have engaged, educated and energized countless American citizens to stand up and make sure that their voices are heard.

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25 Alive Campaign

Continued From Front Page

circumstances. Due to COVID-19 and the lockdown, awareness and information about businesses being open were hampered and businesses are now suffering because of this.

"People never knew we were open," says Martin. "COVID's been going on for months and although we remained open for delivery, people thought we were closed. We need a lot more awareness of what we are doing, because we've been blessed to still be open and still serving."

"So as a business owner if the 25 Alive campaign can help promote and let my community know that we still have the oxtails, collard greens and mac and cheese.. bring 'em on and thank you," adds Martin with a laugh. "Let the community know that we are still open and you can come and dine outside with our outside dining or take out. But yes, with this 25 Alive campaign we as businesses can definitely use the help."

As our community and the world is being tested, doing business must remain intact while the world navigates this adversity. Through the COVID-19 25 Alive Campaign businesses and consumers can continue to support one another in order to maintain an economically sound community.

New startups like AllTrus Cleaning Service, a post construction and commercial sites, hazardous material and health cleaning company owned by two African American women, understand the importance of this type of collaboration and how it can impact both the community and businesses.

"It is very important to circulate our dollars within our community," says Darci Henderson, co-owner of AllTrus Cleaning Service. "This not only helps other businesses but it helps us. What we have to do is continue to build other businesses up if we want to see ours lifted up as well."

Denise Ransom, co-owner of AllTrus, agrees and says that this campaign is very important to our

community if our businesses are going to remain relevant and survive.

"I think it's even more important now due to the pandemic," says Ransom. "You can't get out here and network like we used to and build businesses in the traditional way. So, I think now more than ever getting that extra support from the community is literally life or death to businesses right now."

Financial hardships created by COVID-19 has crippled many businesses. With business owners having to make difficult decisions with more frequency, basic business necessities like advertising and promotions for many have went from the to-do list to the wish list. The 25 Alive Campaign presents itself as a viable opportunity for businesses to get the word out and promote themselves.

Businesses such as Flyright Productions, a photographic and video production company owned by Keith Williams, sees a great opportunity in the campaign for those who may find themselves unable to adequately promote their business.

"This is an excellent opportunity for businesses to engage and participate in," says Williams. "And it's very important that the mindset of the community is to support each other right now, we definitely need to come together and support each other by any means necessary."

The 25 Alive Campaign kicks off this week, and organizers are optimistic that the community will come together and rally around the small businesses in our community.

"We are truly blessed to have partners like the Urban League, who are here to genuinely support the community whenever they can," says Bennett.

"These are not charity cases, these are businesses that need our support," continued Bennett. "We have an opportunity to show that we can take care of our own. The time is now and we have to seize the moment."

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Soul Food Restaurant In Kent Continues To Thrive During COVID-19

By Aaron Allen
The Seattle Medium

In the Black community there are two essentials that Black folks pride themselves on — family and food.

In Kent there is a place that exudes just that. Nana's Southern Kitchen. The restaurant, which opened last December, serves Southern staples like fried chicken, catfish, fried shrimp, pork chops, potato salad, mustard or collard greens, and candied yams and is drawing customers from across the region.

COVID-19 has devastated the business landscape, and many restaurants have either closed their doors for good or are very close to shutting down. Despite having the deck stacked against them, especially being a start-up in their first year of business, Nana's has defied the odds and is not only surviving but has thrived as the demand for the coveted comfort food has grown.

Their growth is punctuated by their commitment to continue hiring people to meet their increasing demand. Nana's started in December of 2019 with just 4 employees. Their success enabled them to hire up to 5 more people before COVID, and surprisingly they are now operating with a whopping 15 employees.

Nana's owner Todd Minor says that modeling his business after soul food restaurants on the East coast helped him weather the storm, as the model was in line with the operating restrictions imposed by state and local officials due to COVID-19.

"On the East coast there's a million different



Todd Minor, center crouching, owner of Nana's Southern Kitchen in Kent, poses with staff and family members. Despite COVID-19 restrictions, Nana's has had to hire additional staff to keep up with the demand for their food. Photo courtesy of Todd Minor.

takeout spots, even if you had dine-in you still ate out of a takeout container," says Minor. "I had built Nana's to have everything takeout and so when COVID hit, I was a bit nervous because you didn't know if people were going to be eating out, but the model was already set up to take your food to go."

Minor and his wife, Tanieka, migrating from the East coast, came to the Pacific Northwest like most others because of opportunity. Microsoft offered Minor a position and he jumped at the chance. The parents of five children — Mercedes 16, McKenzie 9, twins Madison and Todd Jr. 5 and Anson 2 — the family embarked on their endeavor to become restaurant owners last December not knowing that the next year would test their resolve as a business and family unit.

The COVID crisis would start the year testing

all of the world and Nana's was not immune. The Minors were nervous when, as new business owners, the country began its lockdown.

If you speak to many experts, they will tell you that the restaurant business is not an easy endeavor but this did not deter Minor from his vision. He did his due diligence, studied the market and the business model, but one thing he didn't factor in to the equation was COVID-19.

Minor wasn't sure just how this adversity was going to affect the future of his business but he and his family pressed on. Like most businesses when March 2020 hit and the state mandated a shutdown, their future was uncertain.

"After we opened it was going really well, we were really busy and COVID hit and we couldn't have anyone in the restaurant and at that point I was nervous," says Minor.

"You have to

remember when COVID hit a lot places closed, we are next to Starbucks, Starbucks closed, everybody closed but Nana's stayed open," Minor continued. "We were one of the only places besides the McDonalds of the world that were still open, we stayed open the whole time."

Shekinah Brown, who is in charge of daily operations at the restaurant, says that the support from the community, even in the middle of a pandemic, has been a key factor to the success of the business.

"I was the second person hired when they opened, and even through the pandemic, we were still able to hire and offer opportunity," says Brown.

"Honestly, I think that we have been blessed," continued Brown. "We were a new business as we all tried to figure out how to run it. But we created a system and worked to

execute it perfectly."

Family is the most important thing to the Minors and it was important that they centralize their family and so Minor needed to find a way to get the rest of his family to the Puget Sound. As he pondered, he decided the best way to do this was through food.

Minor's great grandmother, Myrtle Henderson, affectionately known as "Nana" in whom the restaurant is named after, was a well-known chef in Connecticut for more than 40 years. Her recipes were passed down through the family and the Minor's thought why not start a restaurant in Kent and kill two birds with one stone — uniting their family and the community through the love of food.

Minor was raised by his grandmother, Dorothy Marion, and he wanted to get her to the West coast, so he began formulating his vision and plan for a

restaurant ran by his family. He suggested his business plan to his grandmother and persuaded his family to relocate to Seattle.

Today, Nana's is indeed a family affair. His grandmother is the genius behind the flavor as she manages the kitchen along with her husband, Philip. Minor's wife, Tanieka, is in charge of all pastries and desserts, his 16-year old daughter, Mercedes, works the weekends while in school. But it is the recipes of his great grandmother "Nana" that provides the soul and spirit of the place.

"Originally before I opened up Nana's my original idea for the name was actually 'Soul To Go,'" says Minor. "But as I thought about it, meditated and prayed about it, I said I wanted to do something with a legacy in mind, something that will help people and provide a place with a certain spirit about it and I couldn't think of a better spirit than my great grandmother."

During this time, with all of the nuances of being a restaurant owner, Minor continued his work at Microsoft and as the pandemic evolved it became necessary for Minor to tap into his personal finances to help keep the business viable and maintain his staff.

"We have been fortunate," says Minor. "We have a terrific staff and it was important to us to maintain everyone's hours particularly when things got slow. As a business owner I had to make tough decisions and during the beginning of COVID I had to front monies from my own pocket to make sure (Cont'd. On Page 8)

COVID-19 Twenty-Five Alive Campaign

The Seattle Medium & The Urban League Of Metropolitan Seattle are encouraging everyone to support our community by spending at least \$25 per week with any of the local, small businesses listed below. Your support directly impacts their ability to survive this pandemic.

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Seattle Unveils Pre-Approved Plans For Backyard Cottages

Seattle Mayor Jenny Durkan recently announced, the launch of a new website called ADUniverse that features backyard cottage designs that have been granted pre-approved City permits. The website includes a step-by-step guide to adding an accessory dwelling unit (ADU) on a property and new data about the implementation of this increasingly popular housing option.

In addition to providing an easily accessible design option, the pre-approved designs will shorten the permitting process by at least 2-6 weeks and save

homeowners about \$1,500 in permit fees.

The new ADUniverse website helps homeowners determine whether their lots may be suitable for an ADU and how large a cottage they could build. Currently the site offers a look at seven pre-permitted cottages ready for construction; up to three more designs will be available in the coming weeks. All architectural plans — ranging from a studio under 300 square feet to a 1,000-square-foot two-bedroom — will be available direct from the designer for \$1,000 or less. Cottage designs have been reviewed against codes for

the structure and its energy use; however, homeowners remain responsible for permits and inspections related to zoning, site preparation and the foundation, utility connections, and other site-specific requirements.

In addition to helping homeowners determine whether an ADU could be in their future, ADUniverse also walks homeowners through the City's requirements if they choose to rent out their new unit. The additional income may cover the cost of development, even though ADUs frequently rent for lower rates than similarly sized apartments. All rental

homes in Seattle must be registered and inspected to ensure they meet quality and safety standards. With smaller and less expensive rental options scarce in single-family neighborhoods, backyard cottages and in-law apartments offer a more affordable housing option in areas where, at this time, apartment buildings and townhomes are not allowed. Other features of the website include:

- Language accessibility: a feature that translates guidance and information into dozens of languages.
- A map of permitted ADUs and annual permitting data that charts the rapid growth

in their numbers across the city.

• Dozens of cottage designs submitted during the City's design competition.

Seattle's 2019 adopted changes allow for two ADUs on lots in single-family zones, increase the maximum size of a backyard cottage, eliminate parking requirements, lower lot size requirements, and other regulatory changes intended to encourage ADU construction. Since then, even as the city struggles with the impacts of the global pandemic, the number of ADUs permitted in 2020 has exceeded the pace of construction in 2019. This year, the City

has approved 130 ADU permits though the end of June; in all of 2019, homeowners applied for 244 ADU permits. Seattle homeowners have built 2,800 ADUs since they were first allowed in 1994.

ADUs have won praise from AARP and other advocates for older adults because they give homeowners flexibility to meet their changing needs and downsize, yet remain in their neighborhood. An additional home on-site is also a good option for multi-generational households, where grandparents can live close to their grandkids.

Seattle Metro Chamber Opens New Round Of Grants For Small Businesses

The Seattle Metro Chamber, which serves as the King County Associate Development Organization, opened a new round of grant funding Monday to ensure that \$580,000 in federal funding reaches King County small businesses and 501 (c)(6) non-profit business

service organizations (i.e. chambers of commerce, direct marketing organizations, tourism bureaus).

Businesses with 20 or fewer full-time employees can apply for awards of \$5,000, \$7,500 or \$10,000 through the program, called the Federal CARES Act

Small Business Emergency Grant Program. The Chamber estimates that it will be able to make grants to 60-115 businesses/organizations within King County.

The Chamber is accepting applications through Monday, September 28 at 5:00 p.m.

Pacific time. Full details about business eligibility and the application form are available at kingcountyado.com.

Priority will be given to applications that fall within these categories:

- Minority and women-owned businesses
- Most impacted industries

including: Hospitality and Tourism, Retail, Air Travel, and Aerospace Industries, as outlined in the Greater Seattle Region Covid-19 Economic Impact Analysis • Most-impacted cities, as outlined in the Greater Seattle Region Covid-19 Economic Impact Analysis

This funding is part of

the \$10 million that Washington state received for small business support from the federal CARES Act.

Associate Development Organizations throughout the state are working to distribute their respective allocations of this funding.

Nana's

Continued From Page 7

my folks were able to keep the same hours as before COVID."

Despite having to take money out of his own pocket for his employees, Minor maintains a positive attitude and says that the support of the community, particularly the Black community, has helped him remain focused, energized and optimistic. According to Minor, campaigns throughout the area to support businesses have been a blessing for the fledgling business.

"When you talk about a

tail wind, what happened is all the people started focusing on supporting Black-owned businesses and that brought so much awareness to Nana's," says Minor. "The African American community supported Nana's and I will tell you the support throughout COVID where people came specifically to make sure that we were good made me almost want to break down as they came [through the door]."

But support campaigns are not the only reason for Nana's continued success.

Simply put it's the food. Coveted comfort food is hard to find, and, in Nana's, customers like Mark and Crissea Nickell have found a place to eat that they truly enjoy.

"Nana's provides a very friendly and family-oriented service with a very good and consistent menu," says Mark Nickell. "At the time, my wife had been going through health issues and having trouble finding foods she could eat and enjoy and when we discovered Nana's it was a breakthrough for her and

did a lot for her health, it was a godsend."

Soul food defines comfort food and family and Nana's defines soul food. Nana's also defines perseverance as it has defied the adversity brought on by this unfortunate time and pandemic. Nana's has endured because the Minors were brave enough to take risks and because of those risks the community came together to support them in these uncertain times.

With his grandparents in charge of the kitchen, his wife as the master baker of

desserts, his daughter offering her energy, the leadership of Shekinah Brown and a committed staff, Nana's has not only weathered this pandemic they are a success story in how one can overcome.

The Minors are greatly appreciative of the blessings bestowed upon them and to have this opportunity to serve the people, as their success is a testament to their perseverance and believing in a dream.

"Some many people said how difficult the restaurant business would

be," said Minor. "They said it was going to impossible to find good people, I will tell you every one of those people were wrong."

"Whatever dream that you are out there trying to realize and the naysayers are out there telling you all the reasons why it won't work, I will tell you to persevere, go out there and dream big, put your dreams on the canvas of your imagination and take one step every day towards fulfilling that dream," concluded Minor.

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This All-Black Real Estate Team Is On A Mission To #BuyBackTheBlock

By Skylar Mitchell, CNN (CNN) — Timothy Webb, Rashae Bey and Kayla Rogers hail from different parts of South Carolina, but their shared interest in helping people find homes led them to form a business together. The aim is to expand the market for affordable, safe housing for young Black professionals, college students and housing voucher recipients, who are among the least represented in real estate.

Webb and Bey, who are University of South Carolina graduates, recently purchased four duplexes and one single-family home in downtown Columbia, making them owners of 26 total units of rental property. They and Rogers, a Charleston, South Carolina-based real estate agent who has worked with the duo in the past, hope to provide potential tenants with the resources to make informed home-buying decisions.

Their business ethos is rooted in viewing real estate as one of the first tools required to build generational wealth.

“We started seeing other people our age doing it and wanted to learn more,” Webb said.

While in college, Webb said, he noticed recent graduates purchasing their first homes and began to explore how he could do the same. He and Bey, his



Timothy Webb, left, and Rashae Bey, center, came up with the plan while still in college and worked with real estate agent Kayla Rogers, right, to carry it out. Photo/Kristopher J Smith, Kristen Gordon

fraternity brother at Kappa Alpha Psi, delved into podcasts and online interviews to learn the steps of real estate investment and marketing.

This experience as self-taught student-investors motivated Bey and Webb to be inclusive for their own future tenants. Reflecting on their time needing off-campus housing while in college, the team said they wanted their properties to be open to college students and groups of varying circumstances. They describe their tenants as “racially and financially diverse.”

According to the Urban Institute, millennials and

Gen Zers have lower homeownership rates than the two previous generations in the same age group. Compared with Baby Boomers and Gen Xers at ages 25 to 34, the millennial home ownership rate is 8 to 9 percentage points lower. Minority households have home ownership rates almost 15 percentage points lower than White households.

Bey, who hails from Greeleyville, “a very small town,” as he describes it, with fewer than 1,000 residents, learned about home remodeling from his father. After he and Webb bought and renovated their first properties individually,

they teamed up for their larger and latest acquisitions.

They credit their shared experiences for their business compatibility.

“Me and Tim have the same personal and professional goals. We want the same things in terms of the properties we’re looking for,” Bey said. “We were doing pretty much the same things on different properties and we get to add value in the same ways — putting in new appliances, new paint, brand-new floors, new appliances, new roofing.”

Rogers completes Bey and Webb’s trio of real estate entrepreneurs. An

experienced agent with her own South Carolina firm, Rogers said she bought her first home at 25 after growing up watching her father invest in rental properties. Navigating the Columbia market has been a smooth transition for her, she said, after years of experience in the Charleston area.

“The Columbia market is one of the most affordable markets, especially for investors trying to get started. And even with Covid-19, many buyers are able to save their time and money to find multiple properties at a good rate,” Rogers said. “A lot more buyers are out

there — Columbia is very hot right now because you can get a lot for your money here.”

Deliberate inclusivity as a business practice is also a way to right the wrongs of historical housing discrimination, particularly for African Americans.

“We were not handed down the tools of financial literacy or generational wealth,” said Webb. “In the early ‘60s, ‘70s, even ‘80s, when redlining occurred, we weren’t ultimately given the opportunities financially to have our homes financed at a cheaper rate.”

Redlining is the practice by which some mortgage lenders refused to lend money or extend credit to hopeful homeowners in certain neighborhoods. For generations, this was a legal way to exclude Black people from predominantly White suburbs.

“This is how we never got a chance to build equity that other people were able to hand down through their bloodline,” Webb said.

Webb also wrote a book, “Buy Back the Block: A Guide to Building Your Real Estate Portfolio,” which teaches millennials to buy investment property as a means of financial security.

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Inslee Updates Indoor Fitness And Training Facility Guidance

Last week, Gov. Jay Inslee announced updated guidance for indoor fitness and training facilities as part of Washington’s Safe Start phased reopening plan.

Effective today, indoor fitness and training facilities are allowed to operate in

Modified Phase 1 counties under Phase 2 guidance. This means that facilities like gyms, yoga studios, and indoor sports facilities can open for personal fitness and training, group fitness classes, and practice for certain low- and medium-

contact sports. Occupancy is limited to ensure proper physical distancing, and masks are required.

“As the seasons change and outdoor options for fitness and training becomes less accessible, it is important for

Washingtonians across our state to have access to facilities where they can safely exercise indoors,” Inslee said. “I want to thank the many facilities around the state, and the fitness instructors that have been operating and teaching

safely under this guidance.”

“This is great news for the health of our community and our organization,” said Bob Romero, executive director of Yakima Family YMCA. “We are excited and grateful to have the opportunity to implement

the Phase 2 protocols to protect our members while they pursue improved health and well-being.”

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Federal Housing Assistance Falls Short Of Meeting COVID-19 Needs

By Charlene Crowell

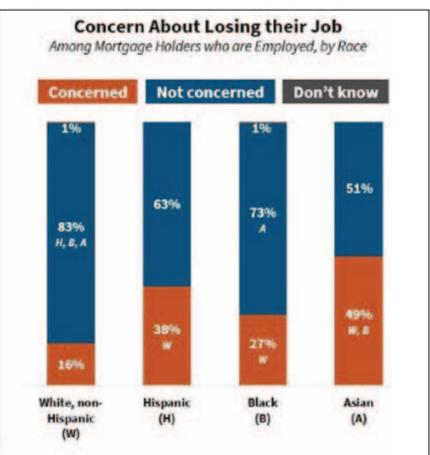
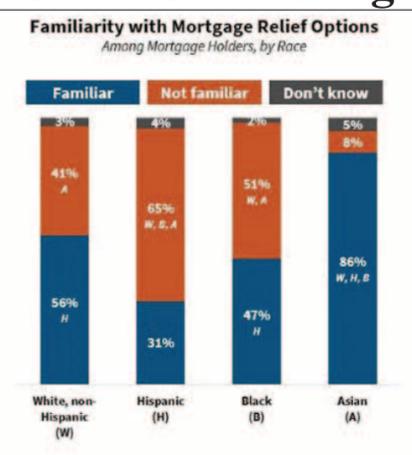
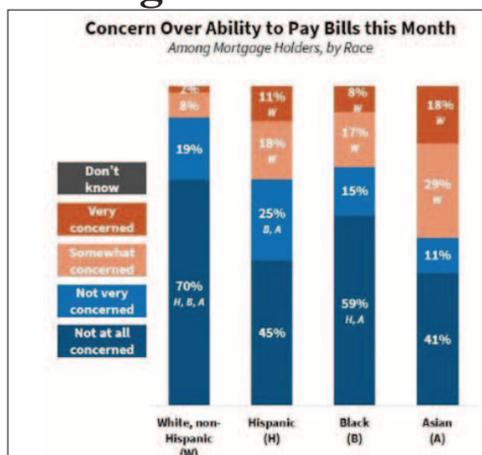
(Trice Edney Wire) - As the nation's double dose of health and economic crises continue, many consumers believe that federal assistance to make ends meet has virtually disappeared.

While the \$600 weekly federal supplement to augment state unemployment benefits expired July 31. And the Paycheck Protection Program again stopped accepting applications on August 8.

A recent policy analysis developed for the Brookings Institution suggests that the wages and earnings of economically vulnerable workers left little - if any - funds for regular household savings.

Unemployed respondents, on average, report a household income of \$33,000 which is well below the U.S. median household income of \$78,500 and less than 130 percent of the federal poverty line for a family of four," wrote authors Jevay Grooms (Howard University), Alberto Ortega (Indiana University), and Joaquin Alfredo-Angel Rubalcaba (University of North Carolina at Chapel Hill).

"While all unemployed Americans are facing significant economic challenges, these findings suggest that unemployed Black workers are less likely to receive unemployment benefits and are disproportionately experiencing delays in receiving critical benefits designed to mitigate economic hardship," wrote the professors. "These findings indicate that our society has failed to address many of the socioeconomic inequities faced by racial



and ethnic minorities that were brought to light during the Great Recession."

Additionally, a three-part consumer survey by Morning Consult, a DC-based global intelligence firm, determined that by the end of this August, 5.4 million consumers who lost \$600 per week in unemployment insurance will also lose their ability to pay for daily living needs like housing, health care, food and clothing. By the end of September, the same survey found that an additional 9.2 million consumers will be in the same financial dilemma should Congress fail to enact new or extended aid.

Despite COVID-19's ongoing disruption to the economic health of many Americans, our lawmakers have not taken steps to alleviate all the resulting strain, including housing.

In late May, the U.S. House passed legislation to continue vital federal assistance as the pandemic continues. Entitled the HEROES Act, it would extend the CARES Act's previous moratorium on evictions and foreclosures. But it would also provide new housing assistance including \$100 billion in emergency rental assistance, \$75 billion for

homeowner assistance, \$11.5 billion in homeless grants and expand Section 8 vouchers with a \$1 billion revenue infusion. Together, these measures could help shore up housing, a major pillar in the nation's economy.

In the ensuing three months, the Senate never considered this proposal and instead put forth a much smaller package this August that provided nearly nothing to assist homeowners and renters. This approach garnered little support and now the upper chamber is not expected to return to work until after the Labor Day holiday.

Likely as a result of one of four recent executive orders, HUD extended the moratorium on evictions and foreclosures on homes with FHA-backed mortgages. As reported by Politico, an estimated 8.1 million single-family homeowners will now be protected until 2021. Omitted in this new development are mortgages that originated with other government-sponsored mortgages like VA and USDA, as well as those backed by Fannie Mae and Freddie Mac. And no assistance in this action addresses the needs of

many renters who do not live in FHA-backed housing. It is estimated that these renters already owe up to \$25 billion in back rent, and could reach \$70 billion by year's end and no way to pay.

By contrast, the CARES Act included limited forbearance, a postponement - not forgiveness - of monthly payments for financially-challenged homeowners with an FHA, VA, or USDA loans. These mortgage borrowers can request a suspension for up to 180 days plus an additional 180 days if needed. Thirty days before the end of forbearance, mortgage servicers should contact these homeowners to discuss available options. Repayment options will also depend upon the type of loan held.

Fannie Mae's most recent annual housing survey shows that one-fifth of Americans are unaware that this assistance is available. Mortgage servicers should do more to notify borrowers of these options.

Many homeowners sought to take advantage of lower mortgage interest rates, and filed applications to refinance their loans, in hopes of lowering their

monthly payments.

But beginning September 1, a new surcharge fee will be added to refinance applications with both Fannie Mae and Freddie Mac, the other GSE with a large share of the mortgage market. A 0.5 percent fee on refinanced capital will be charged directly to lenders and then be passed on to consumers making applications. This new fee adds an upfront, estimated \$1,400 to the mortgage cost, and as a result may eliminate any savings that might have been possible.

In reaction, outraged housing stakeholders are demanding that the Federal Housing Finance Authority (FHFA), that oversees both Fannie Mae and Freddie Mac, reverse this new and harmful fee. Their stance is based on the facts that housing accounts for almost 20% of the nation's overall economy, and further that the fee undercuts the Federal Reserve efforts to support an ailing economy.

"It doesn't make sense," Bob Broeksmit, president and CEO of the Mortgage Bankers Association, told MarketWatch. "The implementation timeline is intentionally punitive and absurd."

"This is harming American families," says Mike Calhoun, president of the nonprofit Center for Responsible Lending. "It's absolutely the wrong thing to be doing now... We should be doing more to help people refinance," he says. "And this is going in the opposite direction."

Most reasonable people would agree that now is the worst time to add home costs. And for Black America - already reeling from disproportionate unemployment, COVID-19 diagnoses, and far less wealth - any increase in costs will be harder to absorb.

Some online resources provide additional information:

- An online Look-Up Tool enables consumers to enter information and learn whether their home or landlord's mortgage is held by Fannie Mae;
- Fannie Mae renter assistance information is available online at: <https://www.fanniemae.com/heretohelp/renters/>; and
- Access to live personalized assistance from HUD-approved housing counselors is available through its Mortgage Help Network or the Disaster Response Network.

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Families Of Students With Special Needs Face Many Challenges During COVID

By Candice Richardson
The Seattle Medium

With the fall quarter ending, many special needs students and families who find school challenging in the best of times are facing the reality of the impact that COVID-19 and remote learning are having on their daily lives.

Due to the Individuals with Disabilities Education Act (IDEA), part of the Rehabilitation Act of 1973, school districts throughout the nation are required to continue providing a free and accessible public education (or FAPE) to students with disabilities. While this requirement hasn't gone away with the current pandemic, the way districts are able to enforce it certainly has been affected with recent school closures and remote/distance learning.

It's just one of the many challenges policymakers, community influencers, and other stakeholders are taking under advisement as they



"I think remote school is very difficult for a lot of kids, and can be particularly difficult for students who are 'neurodivergent' or otherwise sensitive to stimuli," states Washington State Representative Jesse Johnson.

prep for the Winter Quarter.

"I think remote school is very difficult for a lot of kids, and can be particularly difficult for students who are 'neurodivergent' or otherwise sensitive to stimuli," states Washington State Representative Jesse Johnson. "For students who require a one-to-one aide in

the classroom, it's essentially impossible for them to do school without a parent helping them full-time, which obviously isn't possible for a lot of families."

"Many families are still working, whether that is still going into work or working from home," adds Representative Mia Gregerson. "Each has their own unique challenges. In both ways, guardians now have to balance their own jobs with the education and socio-emotional needs of their student(s)."

After the pandemic forced early school closures last Spring, Washington's Office of Public Instruction (OSPI) had anticipated some of these issues and formed teams to create guidelines for the 2020/2021 school year - especially as it relates to students of color.

"We know every family situation and feeling about the current pandemic, while a shared experience across the globe, are as unique as the needs of the students," OSPI states in their guidebook, Reopening Washington Schools 2020: Special Education Guidance. "Honoring the fears, challenges, diversities, and preferences of families is critical to the success of students with disabilities in reopening our schools."

The guidebook goes on to state that districts should take into account the impact of historical

oppression, generational trauma, and systemic racism and ableism on families of students with disabilities.

However, as historically with communities of color, that's easier said rather than done.

Joy Sebe is the Programs Manager for Open Doors for Multicultural Families (ODMS). Her organization specializes in providing resources for African American families as well as immigrants (both documented and undocumented), refugees, and non-English speaking. It is also one of the two Parent Training and Information Centers in the state required under IDEA to help families of kids from birth to the age of 26 who have a disability.

What we're finding is that there's this confluence of factors that already existed before COVID. But now they're really intensified during COVID," says Sebe, who says those factors include the need for food and rental assistance.

"I remember in July we had served 700-plus families in meeting emergency food and rental assistance...but that number has just been climbing."

Sebe says because so many families include parents who are essential workers or had jobs at the airport or as independent contractors working for Uber or Lyft their income

has been zeroed out or significantly cut.

Adding to the stress is the digital divide. Sebe says while school districts throughout the state have provided digital devices for their students to use at home, access to the hardware is only one part of the problem.

"The big one is digital literacy," states Sebe. "A lot of schools have given students laptops but the laptops are not very high quality [and can break down]. Then there's this need to know how to use the computer, know how to use the software to even access the school meeting. And that is a real challenge and it's keeping students from just accessing their school."

It's an issue that can be felt by any student, but is disproportionately affecting students of color, immigrants and those with disabilities. Without an educator in the room, students who are impacted need the support of their family in order to work the equipment.

"Another component is language access," Sebe says. "So a lot of the schools before weren't providing information to families in their native language."

She adds that it takes nine years of formal education in order to become proficient in another language. Adding that to "executive functioning challenges" like utilizing the appropriate software and signing into online accounts to turn in assignments on deadline when not fully being able to understand the instructions is turning remote learning into a non-starter.

Gregerson has personally taken up the digital divide challenge, while her colleague Representative Tina Orwall is working on providing language access through legislation. Both are working with other legislators and OSPI to fill the gaps as best they can through the complexities of serving marginalized communities in various school districts.

"Some districts have

students with special needs back in the school building, and OSPI has directed districts to prioritize students for whom remote learning is a challenge because of their IEPs (Individual Education Program)," says Gregerson. "Some school districts are using their bus drivers and already established routes to provide meals to the students along their route. There are school districts that, in coordination with PTA or community-based organizations, are doing food pick-ups throughout the week at different locations within the school district. Others, still, are connecting with local food kitchens and pantries to ensure that there is enough food to meet the needs of our students."

Community organizations like ODMS who specialize in BIPOC communities are also doing what they can to fill the gaps, but with limited resources. They're often in the nearly impossible position of being asked to fill the cracks, but doing so in a way that is cost-neutral or cost-saving. It makes the need to prioritize who receives what first a truly difficult and heartbreaking task.

During our conversation, Sebe reads letter after letter detailing the delicate juggling act so many families are facing. It's a reminder that while we're all experiencing this pandemic, not everyone is experiencing it equitably.

There's a letter from a mother who's out of work after losing clients during COVID-19 who writes about how her son's learning disability and short attention span makes it difficult for him to sit at the computer for a significant amount of time. She's trying to figure out how to assist him in school, while also trying to figure out how to keep food on the table and the rent paid.

Another letter outlines the frustration of a couple who both worked at restaurants and now work less than 20 hours a week but have two children at

(Cont'd. On Page 15)

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Melody Hobson Named Chairwoman Of The Board Of Starbucks

By Stacy M. Brown
NNPA Senior National Correspondent

Melody Hobson, a Princeton graduate who in 2019 earned the Woodrow Wilson Award, the university's highest honor, was named Chairwoman of the Board of Starbucks.

With the promotion, Hobson becomes the only African American woman to chair a Fortune 500 company.

"I am thrilled and honored to take on the role of chair," Hobson exclaimed. "Over nearly two decades, I have seen the company continue to elevate and transform its business - adapting to various market environments and evolving consumer trends."

"I look forward to working with the Board and talented leadership team on accelerating our strategy, supporting our valued partners, and continuing to create significant value for all of our stakeholders."

Hobson, 51, also serves as chairman of After School Matters, a Chicago non-profit that provides area teens with high-quality after-school and summer programs.

Additionally, the Chicago-born businesswoman is vice-chair of World Business Chicago, co-chair of the Lucas Museum of Narrative



Melody Hobson was named Chairwoman of the Board of Starbucks.

Art, and a board member of the George Lucas Education Foundation and the Los Angeles County Museum of Art (LACMA). She is a member of The Rockefeller Foundation Board of Trustees and serves on the Investment Company Institute's

executive committee. Besides serving over 15 years on the Starbucks board of directors, Hobson is the co-CEO of Ariel Investments, LLC, a global value-based asset management firm. In that role, she is responsible for the

management, strategic planning, and growth for all areas of Ariel Investments outside of research and portfolio management. Hobson also serves as Chairman of the Board of the company's publicly traded mutual funds. Before being named Co-CEO,

Hobson spent nearly two decades as the firm's President. "Beyond Starbucks, she has brought invaluable experience to boardrooms across the nation. She currently serves as a director of JPMorgan Chase," the company wrote

in a news release, noting that Hobson is also a past director of Estée Lauder Companies and served as Chairman of the Board of DreamWorks Animation until the company's sale.

In addition to graduating from Princeton, Hobson also received honorary doctorate degrees from Howard University, Johns Hopkins University, St. Mary's College, and the University of Southern California. In 2015, Time Magazine named her one of the "100 Most Influential People" worldwide.

"From the very beginning, I set out to build a different kind of company- one in which all decisions were to be made through the lens of humanity," said Howard Schultz, Starbucks' modern day founder and chairman emeritus.

"Melody has been a trusted advisor to me and the company for more than 20 years. She is a fearless leader defined by her grace and wisdom. She has long embraced Starbucks' purpose and, along with the leadership team, will continue to reimagine Starbucks' future through the foundation of its past. My heart is full and thankful that Starbucks will have Melody's leadership as chair."

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QueenCare Celebrates Second Anniversary

QueenCare owner Monika Mathews needed just one word to describe QueenCare Day: "Epic."

QueenCare — a natural skincare line based in Columbia City created to benefit Young Queens Seattle/King County, a program of QueenCare's nonprofit partner Life Enrichment Group that operates programs throughout the city — is celebrating its anniversary through QueenCare Day, an annual event endorsed by the City of Seattle and Mayor Jenny Durkan.

"QueenCare day in Seattle is epic," says Mathews. "It really represents our two-year anniversary of having a brick-and-mortar location, and I do not take that lightly."

After spending a year developing the business, 2020 has created new challenges for Mathews as the business continues to navigate the COVID-19 pandemic.

However, Mathews understands that self-care is more important now more than ever, which is part of the message the business shared as it celebrated its second anniversary.

"We are so about self-care and putting yourself first," Mathews said. "It's important now more than ever and we really just want



QueenCare owner Monika Mathews, far right, poses with some of the participants of her Young Queens mentorship program. The program provides stimulating jobs for young, inner-city youth while teaching them about economic empowerment and entrepreneurship.

to facilitate having a healthier you, so check us out."

QueenCare featured several products on its anniversary: A spa experience set, which includes a collection of spa and self-care items. The also offered a gift set that included body wash, brown sugar scrub, shea cream, a

loofah and bath bomb.

In addition, QueenCare is donating 10 percent of sales this week to support

the Life Enrichment Group.

Young Queens are currently participating in Life Enrichment Group's

(LEG) Youth in Business program. LEG has given seven girls a \$600 stipend to develop their business

and secure inventory. They are hosting a virtual pop-up shop on Dec. 19th.

One of the entrepreneurs who will be featured in the pop-up shop is Aliyah, owner of Henna by Honey, a business that creates henna art and do-it-yourself kits.

"Right off the bat we started talking about business and how to be a better young woman, how we conduct ourselves," said Aliyah, who spent four years in the Young Queens program and wrapped up a year-long paid internship with QueenCare in 2019. "When I started going there, we learned about budgeting and what it takes to really be a business woman. We learned how to make our products, how to price our products, what to look at when you're pricing products. All of that excited me."

As part of the celebration, QueenCare is also providing a scholarship in the amount of \$900 for a Young Queen to attend a prestigious AI coding program

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City Council Unanimously Passes Joint Proposal To Provide \$5 Million In New Grants To Support Small Businesses And Workers Impacted by the COVID-19 Pandemic

On Monday, Seattle Mayor Jenny Durkan, City Council President M. Lorena González, and Councilmember Teresa Mosqueda celebrated the City Council's unanimous vote to provide a new \$5 million relief package to support small businesses and workers impacted by the COVID-19 pandemic.

In response to recent statewide restrictions needed to slow the surge of COVID-19, the \$5 million will be directed toward small businesses and workers in the hospitality industry. \$2.5 million will go to restaurants and bars,

and \$2.5 million will go to hospitality workers. Recent data indicates that over 600 restaurants and bars have permanently shut down in Seattle since the COVID-19 pandemic began.

"In response to skyrocketing cases in our region and state, Governor Inslee rightly implemented statewide restrictions to curb indoor gathering and slow the spread of COVID-19. But there's no denying these restrictions have impacted our small businesses and workers, who have been reeling from the pandemic for almost a year now," said Durkan.



Seattle City Council President M. Lorena González

"These emergency grants are intended to provide a lifeline to small businesses and workers most recently impacted. While these grants are a necessary aid, ultimately, real relief must come from the federal government. Congress must act immediately to finally pass an overdue COVID-19 relief package. Every day they fail to act, more small businesses close their doors for good, and more workers lose their jobs."

"The City of Seattle is taking swift action to address the ongoing needs of small businesses and workers impacted by the

COVID-19 economy and related restrictions. An additional \$2.5 million to small restaurants and bars will support the ability of our main street businesses to keep their doors open and workers employed. Another \$2.5 million in direct cash assistance to hospitality industry workers means thousands of families can remain housed and fed.

The hospitality, restaurant and bar industry has been hardest hit by the COVID economy. These year-end investments will provide much

needed relief ahead of a tough winter," said Seattle City Council President M. Lorena González.

The \$2.5 million in new grants for small businesses will target restaurants and bars that have been financially impacted by COVID-19. The City will not open applications for small business grants; instead, it will identify eligible grantees from the current pool of Small Business Stabilization Fund (SBSF) applicants. The most recent round of SBSF grants closed on November 30, and an initial analysis by the City's Office of Economic Development shows that approximately 1,100 restaurant or bar owners applied for grants. All eligible applicants will receive grants to support continuing operations including outdoor dining, takeout, and delivery. Restaurants and bars who receive grants through this new relief package will remain eligible for an SBSF grant as well.

An additional \$2.5 million in grants will go to cash assistance to hospitality industry workers who have been financially impacted by the COVID-19 pandemic. To be eligible for a grant, workers would need to demonstrate that they

have been financially impacted by the pandemic, whether that's through a layoff or reduction in hours. The City's Human Services Department will contract with a third-party agency to conduct the application process and distribute the grants. The City intends to provide these grants in early 2021.

"As we near the end of 2020 and see hope on the horizon with a vaccine roll out, we must remember this crisis and its economic impacts are far from over. This additional \$5 million effort is another step in keeping our small businesses open and workers stabilized, and is an investment in a faster economic recovery. We need Congress to act with urgency this week to expand COVID relief, extend unemployment insurance enhancements and prevent evictions. In the meantime, the City of Seattle again is stepping up to support hospitality industry workers and our small businesses, but much more is needed," said Councilmember Teresa Mosqueda.

To date, the City has invested \$8.6 million in small businesses through its emergency Small Business Stabilization Fund.

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In September 2020, the Seattle Medium, in partnership with the Urban League of Metropolitan Seattle (ULMS), launched our 25 Alive Campaign to increase awareness of the financial struggles that many of our local, African American owned businesses were facing due to COVID restrictions and encourage our local community to support local businesses on a regular, ongoing basis by spending at least \$25 a week with a Black-owned business.

As part of the campaign, we ran weekly ads and a website campaign for 50 local businesses in our newspaper, at little to no-charge, from September 9, 2020 until the end of February 2021 (Black History Month) surrounded by messaging encouraging our readers to support these businesses in order to help them keep their doors open and their employees working through during a time when many businesses were closing their doors and laying off workers.

In addition, we produced stories, conducted interviews on our weekly radio program and published podcasts on our website (seattlemedium.com) with business owners highlighting their business and the campaign. The campaign generated a broad base of support and led to increased cash flow for many of the businesses as a result of the campaign.

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