

# Dems lash out at Senate for inaction on foreclosure prevention

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COLUMBUS -- Democrats in the Ohio House have lashed out at their Republican counterparts in the Ohio Senate following nearly a year of inaction on foreclosure prevention legislation.

Democratic Reps. Denise Driehaus from Cincinnati, Mike Foley from Cleveland and Ted Celeste from the Columbus area, told Statehouse reporters Tuesday it's been 10 months since their chamber passed two bills aimed at helping Ohioans avoid foreclosure.

Those bills have since stalled in Senate committees, with few session days scheduled before the summer break.

"Basically, the Ohio Senate has done nothing," Foley said. "... There have been no serious attempts to deal with the legislation ... We are greatly disappointed in that. Some of us are very angry about that."

House Bill 3, sponsored by Driehaus and Foley, would create a six-month moratorium on foreclosures and includes other provisions aimed at allowing property owners to work with lenders on new mortgage terms.

House Bill 9, sponsored by Celeste, would allow renters to remain in their homes if properties are foreclosed, providing additional time to locate new residences.

Both bills passed on party-line votes in May 2009, with Republicans opposing. The latter have said the main causes of foreclosure include death, divorce, health problems and job loss, and lawmakers should be dealing with those issues directly.

In a released statement following the vote on HB 9, Rep. Peter Stautberg, a Republican from Cincinnati, said, "What we should be doing is passing legislation that puts Ohioans back to work. We have yet to start 'shovel ready' projects across the state and there has yet to be any significant job development legislation to hit the House floor."

House Minority Leader Bill Batchelder, from Medina, added at the time, "The lending market response to this bill will lead to increased costs, which will cause higher fees, higher down payments and a rise in interest rates for those seeking loans. Long term this legislation is bad for consumers."

But proponents believe the legislation is needed to deal with ongoing foreclosures facing Ohio homeowners. Last year, more than 89,000 foreclosures were reported statewide, up 1.3 percent from 2008.

"Every weekday that goes by, 300 more foreclosures are filed on Ohioans around the state," said Bill Faith, executive director of the Coalition on Homelessness and Housing in Ohio. He added, "We're hopeful that (the Ohio Senate) will come together and pass a comprehensive bill to protect people facing foreclosure in our state."

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