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The Monthly Newsletter of COHHIO, the Coalition on Homelessness and Housing in Ohio

Rep. Widener's Payday Lending Bill Passes House in Dramatic Fashion

Advocates urged to call senators NOW in support of HB 545

On April 30, a bill crafted 48 hours before it was introduced flew out of the House FIRES committee (17-5) and onto the House floor where it endured two hours of political theatre before passing 68-26. Advocates were stunned and exhausted by the bill's unusual path to success, but could not have been more delighted by the contents of Rep. Widener's House Bill 545 (see also Notes of Faith, p.3).

We turn now to the Senate and need your support! Call your state senator today to voice your support for HB 545. Among other reforms, the bill eliminates the check cashing provision of the Ohio Revised Code, caps interest rate at 28% (same as small loan law); caps the number of loans that can be taken out at four per year; and allows for a 31 day loan capped at \$500.

The House vote took approximately two hours and included considerable debate, a recess, and a surprise amendment (abolish Keno gambling) that threatened to derail the landmark consumer bill. Ultimately, the amendment was quashed, but not before spectators' and legislators' blood pressure readings went through the roof more than once.

Rep. Chris Widener (R-Springfield), chair of the House FIRES committee and author of HB 545, spoke first, urging his colleagues to pass a bill that would curb the escalating problem of consumer debt in Ohio and across the United States. "As



The Ohio House chamber fills on April 30 in preparation for a vote on HB 545, the landmark payday lending rate cap bill.

legislators, there comes a time when we need to step up. Current law does not work for Ohio families."

Rep. Matt Lundy (D-Elyria) followed, praising Widener for including the key components of the three original bills in HB 545: financial literacy, the extended payment plan and the rate cap. "High interest is the anchor into a sea of debt," Lundy said. "The 28% rate cap gets borrowers' feet back on the ground." Lundy thanked House Speaker Jon Husted for encouraging a healthy, full debate. "Because of that we have a better bill today."

Rep. Yates (D-Cincinnati) noted that the bipartisan effort on this legislation was comparable to Senate Bill 185, the Homebuyers Protection Act, passed in 2006 to curb mortgage lending abuse in Ohio. "This bill is in the long-term interest of the state. Long-term interest!"

Rep. Bob Hagan (D-Youngstown) was pleased with the bipartisan bill that came out of committee. "We have shown the people of Ohio that we understand the problem and we stepped up. I am one

(continued on page 10)



OhioVOTES

www.ohvotes.org

OhioVOTES Workshop a Huge Success!

The OhioVOTES workshop at the Annual COHHIO Housing Conference was a huge success thanks to an excellent panel that featured Ohio State Senator Ray Miller, Office on Homeless Services Coordinator Rosemary Hozdic, and community activist and ex-felon, James “Big Jim” London. Senator Miller provided a dynamic presentation on the need for voters to be strong advocates and stand up for what they believe in. “Voters have a great deal of influence and power if it is used correctly,” he said. Miller stressed the need to create change in our communities by exercising our right to vote and advocating on issues important to us.

Rosemary Hozdic described how the shelter providers in Cuyahoga County have increased voter participation after being trained by OhioVOTES.

Their clients are not just becoming registered voters, she said, but are attending candidate forums and working as poll workers for the Board of Elections.

James “Big Jim” London shared emotional testimony about voting for the first time in the March presidential primary election. Though out of prison for many years, Big Jim was always been under the impression that he was not allowed to vote. One day, while attending a community meeting, he saw an OhioVOTES flier indicating that ex-felons

had the right to vote. From that moment on, he’s been on a mission to share his story and encourage others like him to register and vote. For more information on OhioVOTES visit our web site at www.ohvotes.org



James “Big Jim” London at Housing Ohio 2008

Trumbull County Board of Elections Meets with Community Residents

Several community members met in April with Trumbull County Board of Elections Director Kelly Pallante to develop a better understanding of the Board’s role and needs. Pallante discussed the outreach being provided in the community and the need for more poll workers. A tour was provided to show off the huge warehouse with demonstrations on the security measures in place for the upcoming elections. In addition to responding to questions about provisional ballots and voter list purging, Pallante provided documentation to explain BOE procedures.

The community education program was made possible from a grant from the WEAN Foundation. A special thanks is extended to Charlene Allen, Director of ACOP and Lisa Freeman Williamson of ESOP for helping to coordinate the meeting with community residents and the Board of Elections.

Dear OhioVOTES Supporter:

Since our inception in May of 2006, we have worked tirelessly to engage nonprofits in the voting process. Due to our efforts, many of the underserved members of our community voted in the 2006 Election. We are hopeful that you will allow us to meet with your staff to continue these efforts in preparation for one of the most significant presidential elections in our history.

Please allow us the opportunity to provide training to your staff and to help you develop an action plan to incorporate voting in your calendar of activities. We can customize this training for your time availability.

Further information on OhioVOTES can be obtained from our web site at www.ohvotes.org. We look forward to meeting with your team very soon.

Thank you!



Notes of Faith

from COHHIO's Executive Director

Nothing short of Dramamine could have prepared us for the roller coaster ride of the last month, one that led to a dramatic 69-26 House vote on April 30 in favor of one of the strongest payday lending consumer protection bills in the nation.

It's now the Senate's turn to consider **HB 545**, an air-tight, no-nonsense answer to the payday lending debt trap that was crafted in the 11-th hour by Rep. Chris Widener (R-Springfield), chair of the Financial Institutions, Real Estate and Securities (FIRES) committee. **Call your senator today to voice your support for HB 545!**

I'll share a glimpse of this wild ride, but not before thanking legislators who demonstrated that payday lending is bad for Ohio's families and that easy fixes are not really fixes at all. These are the conclusions **Chairman Widener, Speaker Husted, the Democratic Caucus** (with a handful of exceptions), and **Governor Strickland** came to after months of review of the issue. "The current law causes a cycle of debt," Widener said on the House floor. "As legislators, we need to step up." They did, and we're grateful. The 69 YES votes came from 40 democrats and 29 republicans – it is always gratifying to have strong bi-partisan support, a necessity these days in the legislature.

It goes without saying that we wouldn't be here at all without **Reps. Batchelder** (R-Medina) and **Hagan** (D-Youngstown), who along with **Rep. Tyrone Yates** (D-Cincinnati), began pounding the rate cap drum last summer. There was a hard slog, given the tenacity and "generosity" of the industry lobby.

Prevailing in the House took stamina as well as strength, something **Rep. Matt Lundy** (D-Elyria) exhibited on April 3rd when he switched his support from the industry bill he co-sponsored in favor of a bill with a strong cap on interest rates. The move was not easy for Lundy, who realized that a rate cap was the only vehicle for true reform, but it created needed momentum

for the Coalition. In the end, we won an even better bill than we were expecting (see **Highlights of HB 545** on p.5).

Here's how the rest of the month played out: On April 8, The Cleveland Plain Dealer revealed that House Minority Leader **Joyce Beatty's** husband is a registered lobbyist for a payday lending company in Virginia. Rep. Beatty (D-Columbus) originally opposed rate cap legislation. On April 9, **House Speaker Jon Husted** told reporters he sensed growing support for a rate cap and wanted a bill passed within two weeks. On April 14, **Sen. Tim Grendell** (R-Chesterland) introduced a 36% rate cap companion bill with support from **Sen. Ray Miller** (D-Columbus), a longtime reform advocate and a dozen other Senators.

And on April 25, **Governor Strickland** sent a letter in support of a 36% rate cap to the Ohio Coalition for Responsible Lending. He wrote: "I believe there is one critical feature of any set of proposals aimed at breaking the cycle of debt – an all-inclusive 36% APR rate cap. It is my hope that a bill with such a rate cap is moved through the legislative process, and I would have the opportunity to sign this policy change into law in the near future."

The ride isn't over yet. Industry has promised a fight-to-the-death of this bill in the Senate, and based on our experiences, nothing would surprise me. **Please call your state senator during the first week of May in support of HB 545. Let's get this bill out of the Senate before summer recess – I prefer my roller coaster rides at Cedar Point!**

Key Elements:

- ✓ 28% rate cap
- ✓ \$500 loan cap
- ✓ four loan/year cap



Bill Faith
Executive Director

Bill Faith

Ohio Rental Costs Remain “Out of Reach” for Low and Moderate Wage Earners



The cost of rental housing continued to climb in 2007 and into 2008, outpacing the earnings of those in the low and moderate wage workforce. The national two-bedroom Housing Wage leaped to \$17.32, up from \$16.31 in December 2006. The Housing Wage is the hourly wage

a full time worker must earn in order to afford the rent on a modest two-bedroom home in his or her community. The 2007 two-bedroom Housing Wage in Ohio was \$13.07, up from \$12.31 in 2006. The Akron, Cincinnati, Cleveland and Columbus Metropolitan Statistical Areas have the highest housing wages in the state.

The National Low Income Housing Coalition’s (NLIHC) annual *Out of Reach* report, released on April 7, 2008 provides data for Ohio and every other state, metropolitan area and county in the country showing how much a household must earn to afford a modest market-rate rental home with utilities. The fair market rent (FMR) for a two-bedroom apartment in Ohio is \$680/month. In order to afford this level of rent and utilities - without paying more than 30% of income on housing – an Ohio household must earn \$2,266 a month or \$27,191 per year.

“The current mortgage crisis is likely to exacerbate the affordability problem that exists for low-income wage earners in the rental market,” said Bill Faith, executive director of COHHIO. “The growth in Ohio’s housing wage over the last year and a half demonstrates the stress being placed on the rental market as a result of increased foreclosures. As more and more Ohio families are pushed into the rental market, prices are likely to increase, making rentals even less affordable. Action is needed at both the state and national level to reduce

the burden of high housing costs on low and moderate income families in Ohio.”

Nationally, the average two-bedroom Housing Wage in 2008 stands at \$ 17.32; the median hourly wage for all workers is just under \$16.00; and the estimated average renter wage is \$13.94. In Ohio, however, the estimated average renter wage is only \$11.76, well short of the \$13.07 needed to afford an FMR two-bedroom apartment.

Ohio legislators in both chambers are trying to shore up this gap and improve the rental situation, especially for low-income renters whose landlords face foreclosure. House Bill 440, sponsored by Kenny Yuko (D –Cleveland) and Matt Lundy (D-Cleveland); and Senate Bill 295 by Sen. Dale Miller (D-Cleveland) provide that the foreclosure of a landlord’s mortgage does not terminate existing rental agreements with tenants.

Under current law, a tenant can be evicted from their rental property following a foreclosure with only a 3-day notice, even if the tenant has a long-term lease and has been paying the rent every month. It is estimated that about 30% of the foreclosures are on rental properties; large numbers of tenants are being displaced with virtually no notice and at no fault of their own. “Often, renters of foreclosed properties lose security deposits and have little lead time to vacate one apartment and find another,” said Faith. “This can often send low-income wage earners outside the bounds of stability.

“With all the emphasis today on homeowners in foreclosure, we can’t forget the renters. These bills can help keep them from being forced back unprepared into an escalating rental market,” said Faith.

Extensive data for Ohio and its metropolitan areas and counties are available online, at www.nlihc.org/oor/oor2008. Ranking tables are also available at the website, as is further analysis and explanation of the data.

Cities small and large try to limit payday lending

While awaiting payday lending legislation at the state level, some small Ohio communities, including Clayton, Cuyahoga Falls and Maple Heights, are taking the debt trap problem into their own hands. The Clayton City Council, on March 20th, passed a resolution placing a 120-day moratorium on the opening of new payday lending stores within city boundaries. This resolution follows an ordinance passed on March 6, 2008 that would cap interest rates on payday loans and provide limitations on where payday

loan storefronts can locate. The interest rate cap ordinance is under review with the city zoning and planning commission. Unlike the ordinance passed on the 6th, the moratorium on the opening of new stores goes into effect immediately.

Larger city councils and county officials across the state have endorsed a payday lending rate cap, including those in Columbus, Cleveland, Dayton, Lorain, Lorain County, Summit County (including County Executive Russell Pry) and Wooster.

Treasurer Cordray Promotes ESOP & Foreclosure Hotspot Trainings

Ohio Treasurer Richard Cordray is promoting Empowering and Strengthening Ohio's People (ESOP) and their foreclosure prevention services. ESOP helps struggling homeowners stay in their homes by negotiating lending agreements with mortgage lenders and servicers. ESOP has been able to negotiate agreements for over 1,500 borrowers. ESOP has developed "hotspot

trainings" to community and neighborhood organizations that are willing to help borrowers stay in their homes. Their program has recently been expanded to Montgomery County. You can request a Hot Spot Card training for your organization or for your neighborhood, by contacting Michele Pearson in the Treasurer's Office at michelle.pearson@tos.ohio.gov.



Financial Services Committee Approves HR 5830

The House Financial Services Committee today approved H.R. 5830, the FHA Housing and Homeowner Retention Act, by a bipartisan vote of 46 to 21. The legislation, authored by Committee Chairman Barney Frank, will expand the FHA program to help refinance at-risk

borrowers into viable mortgages. The bill also requires the Federal Reserve Board to conduct a study on the need for an auction or bulk refinancing mechanism. The legislation now moves to the full House for consideration.

Highlights of HB 545:

- The annual interest rate would be capped at 28 percent (down from current 391 percent). Additional fees would be prohibited.
- A person could not borrow more than \$500, or 25 percent of the customer's base monthly income. The current rate is \$800, with no income check.
- Loan terms would have to run at least 31 days. Current loans are usually two weeks.
- A borrower would be allowed four payday loans per year. There's no current loan limit.
- Internet payday lending would be banned, and illegal out-of-state lenders would have no access to Ohio small-claims courts.
- A borrower who wants a third payday loan in 90 days would be required to attend a financial-literacy program.
- Any for-profit, nonprofit or chartered financial institution could get a license to offer short-term loans.
- Violators would be subject to penalties contained in the Consumer Sales Practices Act.



After weeks of learning and planning, YEP and partners spent a week conducting community service learning projects in Columbus and Cleveland.



YEP youth in Cleveland attend event with CC Sabathia and Direct Energy staff members, Ray and Geryllyn.



YEP member Alwiya Shariff educates St. Francis DeSales students about homelessness.



Volunteers from Church of the Resurrection in New Albany, Ohio work with YEP youth at three YEP partner agencies.



YEP partners with the YPS youth group in Cleveland to kick off our youth voting campaign and educate the LEE-Harvard Neighborhood about voting.

Juniors from St. Francis De Sales High School in Columbus spend a week of service working with various agencies including YEP.

RHYA REAUTHORIZATION!

The Runaway and Homeless Youth Act is set to expire on September 30. This national legislation funds services to homeless youth, including basic center shelters, transitional living programs, teen mother programs, street outreach and training and technical assistance. The reauthorization will provide increased funding of \$200million, increase the amount of time a youth can stay in a transitional living program from 18-21 months, and will increase research into causes, prevention and service models to serve homeless and runaway youth.

Currently, Ohio has 11 agencies that receive support through this legislation. Without funding we will not be able to increase the services needed by independently homeless youth. We ask all COHHIO partners to call your representatives and Senators Brown and Voinovich and express your concern for homeless youth and your desire to see Congress fully support our children and youth. Please urge them to vote for the Runaway and



YEP youth, Misha and Andre, re-finish a picnic table while youth volunteers paint the education center.



Juniors from St. Francis De Sales High School in Columbus spend a week of service working with various agencies including YEP.



Over 200 middle school students from St. Pauls Catholic Church in Westerville volunteer with YEP to learn about homelessness and provide items to homeless youth.

Homeless Youth Act Reauthorization and increasing funding to the \$200 million level.

For more information, visit the

National Network for Youth's website at www.nn4youth.org or our website at www.cohhiyep.org or call Angela or Nick at COHHIO.

Trainings a Success!

Thanks to all who helped present at our training series on transitional aged homeless youth (ages 16-24) in March and April. We had more than 150 participants in five regional trainings that focused on the topics of teen parents, resources available to youth and to agencies, homeless education services, and the stages of youth development. As local communities move forward in serving this vulnerable population, we urge them to contact the Youth Empowerment Program for information.

Special thanks to Deb Conklin (Peace Lutheran Church in Bowling Green), Bonnie Bazile-Davis (Daybreak, Dayton), Anne Lofaro (Family and Community Services in Portage County), and Irene Collins (YWCA Cleveland) for hosting the trainings and helping us take care of the behind the scenes work that made this year's training series a huge success!

For information from the trainings, check out the YEP website at www.cohhiyep.org



YEP youth group at Volunteers of America paint pots for an urban garden.

YEP Recognizes Direct Energy with Corporate Partner of the Year Award

Congratulations to Direct Energy for blazing a trail we wish more corporations would follow! Since 2006, Direct Energy has provided important financial support to COHHIO as well as invaluable 'non-traditional' support to our program. For the past two summers, Direct Energy sent staff to our youth leadership camps to lead sessions about career building. Last year, as part of their partnership with YEP, they sponsored an essay/coloring contest for children and youth in the Cleveland area. The winners went to a Cleveland Indians game. Two brothers whose family was in

the process of moving out of a local shelter and into their own apartment were picked. Direct Energy purchase many items for the family to help them get settled. It is because of these above-and-beyond efforts that demonstrate Direct Energy's willingness to support homeless children, youth and their families, and it is why we recognize Direct Energy with our 2008 Corporate Partner of the Year Award. Congratulations and thank you!



In the News...

President Bush has nominated Small Business Administration head **Steve Preston** to replace **Alphonso Jackson** as Secretary of Housing and Urban Development. Preston's biography is available at <http://www.sba.gov/aboutsba/administrator/index.html>



Renters Becoming Victims of Foreclosures

While the subprime mortgage crisis has been causing trouble for homeowners nationwide, renters are more and more becoming victims themselves. Currently, when landlords foreclose on a home, renters are often evicted or lose access to services traditionally provided by their landlords. According to the New York Times, 38,000 renters in New York faced foreclosure in 2007. In extreme cases, landlords heading into foreclosure and unable to provide upkeep for the building,

leave renters at the mercy of the bank or new owners. Legislation pending before the Ohio General Assembly would enable renters to remain in their homes when their landlord is foreclosed upon. House Bill 440 and Senate Bill 295 would provide that a tenant's lease does not terminate upon the foreclosure of a landlord's mortgage. Please call your Senator or Representative today to make sure we protect Ohio's renters!

HUD Memo Aims to Improve Voucher Payment Process for Disabled Renters

A new HUD memo states that increased voucher payments for individuals with disabilities to help pay for higher cost accessible units are a "reasonable accommodation" under the Rehabilitation Act. Therefore, local housing authorities are required to increase voucher payments if necessary. If a housing authority fails to increase the payment or refuses to request permission from HUD to increase payments beyond the Fair Market Rent limits of 110 percent and 120 percent, they will be violating civil rights protections. Further, the memo provides

both a name and contact information for the HUD Housing Voucher Program manager to help speed up the approval process for voucher payment increases. For more information about increased payments for accessible units, please contact Phyllis Smelkinson, Housing Voucher Management and Operations Division, Office of Public Housing and Voucher Programs at (202) 402-4138 or Phyllis.A.Smelkinson@hud.gov. To view the HUD memo in its entirety, please visit: <http://www.hud.gov/offices/pih/publications/notices/08/pih2008-13.pdf>.

HUD Should Increase Minimum Housing Unit Standards for Disabled

Section 504 of the Rehabilitation Act requires that 5% of housing units that receive federal funding be accessible to individuals with mobility disabilities and that 1% of housing units be accessible for individuals who have visual or hearing disabilities. The HUD standards have not been revised in over 20 years. The

5%/1%/1% minimum standard for accessible units does not reflect that actual number of individuals with disabilities who need units that are accessible. Contact HUD to let the agency know that the Section 504 minimums are out of date and that more funding is required to meet the needs of disabled Ohioans.

Testimony Tidbits. . . SB 281

Mark Wiseman, director of the Cuyahoga County Foreclosure Prevention Program, urged enactment of SB 281, legislation to revise bankruptcy exemptions. Legislation that first defined the exemptions was enacted in 1979. At that time, he said, the Dow Jones Average closed at 838, a new car cost \$6,000, and

gasoline was 86 cents a gallon. "Thirty-three states have bankruptcy exemptions that mirror, or are better than, the federal exemptions," Mr. Wiseman said. Of the 17 that don't, he said, only three still have exemptions that are as limited as those in Ohio: Tennessee, Virginia and Alabama."

Post-Conference Note from Managing Director Douglas Argue

On behalf of the board and staff of COHHIO, I wish to thank the more than 380 people who made the trek to Columbus for COHHIO's Housing Ohio 2008 annual conference in April. The response to our plenary speakers and workshop sessions has been tremendous; the new identified levels of expertise for the breakout sessions were a success; and the addition of conference institutes provided in-depth and extended information on pertinent research and basic shelter programming.

Attendee evaluations validated the changes we have been striving to make for you over the last few years. Without your valuable input we would not be able to offer the stimulating material and experts you have come to expect from COHHIO trainings. Thank You!!

Of course, with all the resounding positives captured in the evaluations, the one glaring problem that came through loud and clear was the unacceptable temperature level in the hotel spaces during the conference. The responsibility

for this rests squarely upon my shoulders as the Managing Director of COHHIO.

While I could attempt to explain all the reasoning behind the temperature decisions, in the end the only thing that matters is that 39% of COHHIO's guests were uncomfortable to the point that their conference experience was spoiled. I offer my deepest apologies to all of you. I hope this year's "meat locker" experience doesn't hinder anyone's decision to attend COHHIO's training opportunities in the future. Please be assured that climate control for next year will be more amiable to everyone.

Despite the chilly temperatures, the evaluations, verbal praise and relating emails overwhelmingly demonstrate COHHIO's staff is on the right track to provide the highest quality and most relevant information related to homelessness and housing in Ohio. I look forward to hosting you all at *Housing Ohio* 2009 on April 20-22. I promise, next year, you can leave your winter coats at home!

Hidden Homelessness... Veterans

Memorial Day, formerly known as Decoration Day, commemorates the U.S. women and men who have died in military service to our country. But it is also a good time to remember the many veterans that make up our "Hidden Homeless." Studies estimate that between 23-40% of homeless adults are veterans, and that between 154,000 and 200,000 veterans are homeless on any given night. Perhaps twice as many experience homelessness at some point during the course of a year.

Although homeless veterans have served in different wars and conflicts -- including World War II, Korea, Vietnam, Panama, Middle East, and now Afghanistan and Iraq -- the highest representation of homeless veterans are from the Vietnam era. Recent studies indicate increasing numbers of Iraq war veterans showing up in shelters across the

nation. Although many homeless veterans suffer from Post Traumatic Stress Disorder (PTSD), it is not yet clear if there is a causal relationship between exposure to combat and homelessness among veterans.

Veterans become homeless for many of the same reasons others do: lack of affordable housing, declining job opportunities and stagnating wages. The Department of Veterans Affairs provides several housing and supportive services that can assist homeless Veterans in obtaining and maintaining housing. HUD in collaboration with the VA have resurrected the Veteran Assisted Supported Housing program that had gone unfunded since 2001. The two agencies announced in April that funding had been allocated to provide permanent supportive housing for an estimated 10,000 homeless veterans nationwide.



**Housing Ohio
2008**





**NOTICE OF INTENT
TO APPLY
2008 CoC
APPLICATION
BOSCOC NEW
PROJECTS**

Any organization planning to submit a new project application as part of the BOSCOC 2008 HUD Continuum of Care application process should complete and submit a Notice of Intent to Apply.

You can find the 2008 Notice of Intent to Apply on COHHIO's website at www.cohhio.org/fed_reg_2008.php (follow the link for 2008 Continuum of Care). The completed Notice of Intent to Apply should be EMAILED to both Douglas Argue, COHHIO (douglasargue@cohhio.org), and Mike Hiler, Ohio Department of Development (mhiler@odod.state.oh.us), by **5pm June 2, 2008**. Official notice of inclusion in the 2008 HUD CoC application will be made by July 1, 2008.



COHHIO Presents the First Rural Convening

Rural homeless, the "hidden homeless" . . . COHHIO understands that homelessness is normally seen as an urban issue, yet it is estimated that 9% of the homeless people live in rural areas. These individuals and families are often invisible to their neighbors because they're living in abandoned buildings, campers, cars, or doubled up with family and friends.

With financial support from the Osteopathic Heritage Foundations, COHHIO's Rural Convening will familiarize

rural providers and Continuum of Care members with the funding opportunities available for homeless and affordable housing programs; and will better equip rural providers to apply for and receive funding. Several funders will present overviews of their housing and/or homelessness programs and offer funding strategies. A progressive lunch will allow participants the opportunity to dine with the different presenters in order to ask specific questions. There is no cost for this Rural Convening.

Date:	June 9, 2008
Time:	8:30 a.m. – Registration 9:00 a.m. – Convening Begins 3:00 p.m. – Training Concludes
Location:	Cherry Valley Lodge – 2299 Cherry Valley Road – Newark, Ohio 43055
RSVP:	Email rsvp@cohhio.org by June 2, 2008 to reserve a seat, please indicate in your email that you are interested in attending the Rural Convening. Seating is limited, so please email us as soon as possible. We will accept the first 150 RSVP's.

Contact Jonda Clemings at jondaclemings@cohhio.org if you have questions. Check out COHHIO's calendar of events for additional information on trainings and upcoming events at www.cohhio.org

Ohio's 14th Lead and Healthy Homes Conference

The Ohio Department of Health is sponsoring a three-day conference on June 3-5, 2008 in Columbus. The goal of the conference is to educate health care and environmental professionals, parents

and community leaders about the current medical, environmental and programmatic issues of childhood lead poisoning prevention and the healthy home in Ohio. Questions? email BCFHS@odh.ohio.gov

Rep. Widener's Bill (continued from page 1)

proud legislator today," he said.

Representative Batchelder immortalized Adam Smith's *Wealth of Nations* in a floor speech praising HB 545. "Debt is a problem and lending has become a crutch, an epidemic, a yoke around the economy, around individuals and families. We need to address debt that is dragging us down as a country, is dragging us down as a state and is

dragging down individuals."

The passage of HB 545 -- an even more stringent form of HB 333 -- marks an important victory for the 246-member Ohio Coalition for Responsible Lending. **The Senate response to the bill is expected before summer recess, but as early as the first week in May. Call your state senator today!**

COHHIO and Governor's Office on Faith-Based Initiatives are pleased to present the following Training Opportunity

There is more to grantsmanship than answering a request for proposal and writing the grant. Whether you are looking to write your first grant or fiftieth, these trainings are geared towards non-profit and faith-based organizations

that are interested in learning about foundation grantseeking, proposal writing, approaching a funder, budgeting and grantsmanship in general.

Three regional trainings will be held at:

GRANTSMANSHIP

Date	May 20, 2008	May 21, 2008	May 27, 2008
County	Hancock County	Portage County	Hocking County
Location	The Family Center	Kent State University Student Center ** Bring parking stub into training for validation	Olde Dutch Restaurant
Address	1800 N. Blanchard St.	106 Kent Student Center Room 313	12791 State Route 664 S. ** Off of US 33 on State Route 664
City, State Zip	Findlay, Ohio 45840	Kent, Ohio 44242	Logan, Ohio 43138

Time: 9:30 a.m. – Registration
10:00 a.m. – Training Begins
3:00 p.m. – Training Concludes

RSVP: Email rspv@cohhio.org by May 13th to reserve a seat, indicate which site, and indicate if you'd like lunch ordered for you

Cost: \$15.00 (this fee is only for those requesting lunch)
Submit payment on day of training – checks payable to COHHIO

CEUs: CEUs will be provided for Social Workers

Presenter: David Holmes

David is the Regional Training Coordinator for the Foundation Center-Cleveland. He was previously employed as a Program Officer for the Stocker Foundation, and as the Director of Grants and Prospect Research at Notre Dame College. David has an MA from Villanova University, and an

MLIS from Kent State University. Contact Jonda Clemings at jondaclemings@cohhio.org if you have questions. Check out COHHIO's calendar of events for additional information on trainings and upcoming events at www.cohhio.org

On May 15 and 22 at 2:00 p.m., KnowledgePlex and the National Alliance to End Homelessness are collaborating to present a two-part Housing First chat series. Housing First describes programs that help homeless people move as quickly as possible into permanent housing and then provide supportive services to help them maintain stability and connect with other resources in the community. Information about this chat series can be found on the KnowledgePlex website at <http://www.knowledgeplex.org/xchat.html>



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YEP leaders for April include our four Direct Energy Youth Leadership Award winners. From the left: Markus, a talented artist from Toledo; Lavon, a stand up new father who was just accepted into three major colleges; Scott, a youth who struggles outside of foster care and is now going to college to help others; Gabrielle, a fabulous middle schooler with a solid plan for the future; and Stephanie, a rural youth who has succeeded and overcome much adversity.