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



COHHIO Thanks Its New Corporate Partner!
(see Page 6 for story)



Bi-partisan Effort Leads to Hope For Stronger Predatory Lending Legislation

Senate Republicans and Democrats recently unveiled substitute SB 185, and thanked consumer advocates for their part in helping craft the bill. Flanked by legislators, Ron Bridges of AARP and Bill Faith of COHHIO were invited to speak. "Years ago we asked for stronger legislation," said Faith. "There were

members who said, 'Let's give those bills a chance to work.' We did. They didn't. So this is truly a bill whose time has come." There is work to be done on affiliate language and economic damages, said Faith, but it's a bill with a solid foundation. See Notes of Faith, page 3

Bush Budget Neglects Critical Housing Needs

From the National Low-Income Housing Coalition

In his proposed \$2.77 trillion FY2007 budget that he sent to Congress Feb. 6, President Bush cut \$600 million from the Department of Housing and Urban Development (HUD), a 1.8% decrease from the FY06 appropriations. With HUD itself recently reporting that 5.18 million very low income families have critical housing problems, the National Low Income Housing Coalition (NLIHC) objects strenuously to the Administration's failure, once again, to make affordable housing a priority. Further cuts to low income housing programs are inexplicably shortsighted at a time when a significant portion of the nation's low income housing stock was destroyed as a result of the Gulf Coast hurricanes and communities across the country are struggling to house hundreds of thousands of evacuees.

absurd. These programs should be dramatically expanded to prepare for the growing housing needs of these vulnerable populations.

Elderly and disabled people, who make up a sizable percentage of public housing residents, will also be hurt by huge new cuts to public housing. A \$300 million cut to the public housing capital fund will delay necessary repairs and upgrades to the public housing stock, allowing further deterioration of this important source of assisted housing.

For more information, visit the NLIHC website at www.nlhic.org

Of the many programs damaged in the President's proposal, cuts to the Sections 202 and 811 programs that provide housing to the lowest income seniors and people with disabilities, respectively, are among the more

COHHIO's Annual Conference Gears up for April 24-25, 2006.

If you haven't registered, don't delay! Space is limited! See back page for registration form.



A bank invested in people.

These new law requirements will inevitably discourage the poor, elderly and disabled from voting. The bill, effective for the August 8 special election, will require voters to provide valid identification to verify their address. Common identification items such as a passport or a student ID are unacceptable.

No ID, No Vote: HB3 Becomes Law

It's official. If you don't have proper ID, you won't vote in Ohio. Voters braving long lines will now face an additional hurdle at the polls this year: remembering to bring their identification. House Bill 3, signed into law January 31 by Governor Taft, now requires voters to show identification before they may cast a ballot in the general election.

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valid identification to verify their address. Common identification items such as a passport or a student ID are unacceptable.

Peg Rosenfield, elections specialist for the League of Women Voters in Ohio, doubts the bill will address Republican concerns of voter fraud. "I don't hear anybody talking about people trying to vote as somebody else," she said. Rosenfield complained that the bill will make it more difficult to vote, register voters, count ballots and place initiatives on the ballot.

Cleveland Housing Network Big Winner

The Cleveland Housing Network was named one of three 2005 Enterprise Innovative Venture Award Winners at the foundation's annual awards ceremony in Washington, D.C. on November 9. Enterprise Community Partners, Inc. presented The Cleveland Housing Network with \$75,000 to advance its projects and programs.

The Cleveland Housing Network's Lease Purchase Program is a national model for creating homeownership opportunities for low-income Americans. Currently, 1,900 low-income households, previously unable to obtain a conventional mortgage, now have the opportunity for homeownership through this program.

"We are thankful for the recognition that Enterprise has given to a program that began as a labor of love, and has grown into a sophisticated homeownership



tool," said Rob Curry, Executive Director of the Cleveland Housing Network.

The Lease Purchase Program has become an integral component of Cleveland's homeownership strategy for low-income residents, achieving a 90 percent success rate in selling homes to lease/purchase residents.

Correction:

Breaking Ground erroneously reported last month in "HUD Announces Continuum of Care and Emergency Shelter Grant Awards: Not all are Pleased" that the state received a "\$3 million-plus increase over last year's funding". This was incorrect. The 2005 Continuum of Care awards and ESG awards totaled \$64,986,459 in 2005 while in 2004 they totaled \$68,455,503. Most of the loss in dollars had to do with Continuum of Care funding. In 2004, the state's continua received \$61,467,383 while this year, they received \$57,947,189 in funding. We apologize for the confusion.

Notes of Faith

from COHHIO's Executive Director

Thanks to the efforts of responsible lending advocates across the state and to the dedication of a group of bi-partisan senators, a substitute bill that tackles predatory lending was unveiled Feb. 7 at a Senate news conference. Sub SB185 makes its way to the House in the coming weeks.

Though there are a number of areas in need of improvement -- **the most important of which are the current narrow definition of affiliates; and modifications to "economic damages"** -- it was a hopeful step forward for Ohio homeowners, for consumer advocates and for the spirit of legislative cooperation. The *Columbus Dispatch* reported that it was with "an almost unprecedented degree of friendliness and cooperation [that] Republicans, Democrats and consumer advocates sang the praises" of the substitute bill. The bill is available on our website, but in summary, we made progress on several fronts. The bill:

- Applies the CSPA to mortgage brokers and non-depository lenders. This 30-year-old proven, effective law protects homeowners on every other transaction, and it *should* protect them on the most important transaction they will ever make. **IMPORTANT BECAUSE** it is enforced by the office of the Attorney General and allows homeowners harmed by unscrupulous lenders to seek redress. This threat will help clean up the industry.
- Requires that mortgage brokers, and non-bank lending companies act with fiduciary duty, or in the best interest of their customers. **IMPORTANT BECAUSE** they will be required make *every reasonable effort* to find the best available loan product for their customer, especially those with assets

under \$25,000. If they don't, they can be punished.

- Provides for stronger enforcement of new and existing laws by providing the Attorney General and local prosecutors with enforcement authority under current lending laws. **IMPORTANT BECAUSE** the AG and prosecutors are the enforcers of our laws. Under this new law they will be allowed to take action to pursue the bad actors.
- Enhances licensure and disclosure requirements. **IMPORTANT BECAUSE** appraisers, loan officers and mortgage brokers will be held to higher standards. Requires national background checks on above applicants; and publishes a database listing violators.

What improvements are needed to SUB SB 185:

- Include all non-bank affiliates under CSPA. **IMPORTANT BECAUSE** affiliates are not adequately regulated at the federal level; their mortgage loans should be covered under the CSPA like brokers and other lenders.
- Change language with regard to 'economic damages.' **IMPORTANT BECAUSE** it is inappropriate to *reduce* consumer protection in a bill that is intended to *increase* consumer protection.

The good news is that we're *building* on a good bill rather than *fighting* a bad one; but winning in the House will require the same level of diligence, advocacy and education. COHHIO will continue to address the problems. I urge you to supplement our efforts by writing letters to the editor in your hometown newspapers in support of Sub SB 185,



Bill Faith,
Executive Director

"Enforcement of current laws has been tried. It failed. It's time to put the full force of the AG's office and the CSPA behind consumers."

YEP Statewide Meeting *Story-telling was theme of high-energy weekend*

What do you get when you bring together energetic youths from all over Ohio for an MLK Day weekend? A statewide organization ready to change the world!

January's statewide bi-annual council meeting focused on topics ranging from increasing minimum wage, to housing older youths, to accessing college, to YEP Leadership Awards (see accompanying article).

Story-telling served as the weekend theme. YEP youths found unique ways to tell their own stories about homelessness, discrimination, and overcoming adversity. While some think a statistic or image is necessary to illustrate the need for services, YEP youths demonstrated that a heart-felt story illustrating an issue can be even more effective. Stories of experiences in shelters and schools and at the hands of police were quite powerful.

The youths participated in two terrific service projects. On Sunday, they accompanied children from Columbus' YWCA family Center to *Hansel and Gretel* at the local Children's Theatre. The tickets were donated to YEP by SRA/McGraw Hill Publishing Corporation.

On Monday, they presented at Capital University's MLK Day of learning. Welcomed by community members and students, YEP youths discussed the two primary causes of homelessness – a lack of affordable housing and living-wage jobs in the community. They shared the stories they had constructed including free verse poetry, and narratives about their own lives. The youths challenged and captivated the audience by discussing issues such as stereotypes, racism, and poverty.

Following the statewide meeting, the youths returned to their home communities energized and ready to work hard to facilitate the change *they* want to see in the world.

Direct Energy Leadership Awards: APPLY TODAY!

YEP is proud to announce the first annual Direct Energy Leadership Awards (see also "It takes Energy," page 6). Four awards in the amount of \$500 will be offered to middle, high school and college-age youths. Any homeless or formerly homeless youth can apply by requesting an application from COHHIO (or by going to our website at www.cohhioyep.org). Applications are due to COHHIO by March 24. Notifications will go to winners on April 7. Awards will be presented to winners at the COHHIO conference, April 24 and 25. Call Angela Lariviere or Nicholas Bates at COHHIO at 614-280-1984 with questions or for an application.

YEP Partners on the Move

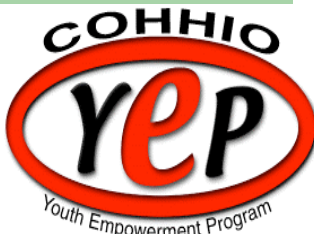
Barbara Rieter recently retired from the Access Family Shelter in Akron. While we are happy for her, the YEP council is sad to lose a great friend and advocate for homeless children and families. Barbara has supported the YEP initiative since its inception and has provided support to YEP agenda items such as changing policies for adolescent males at statewide shelters. Barbara was a longstanding member of the COHHIO board. We will miss her and wish her the best in her well-earned retirement.

YEP is also sad that our friend Angie Nandor, longtime social justice coordinator at St. Josephs in Strongsville, has decided to move on from her position. She has supported YEP efforts in Northeast Ohio for the past three years. She has been a great friend and we will miss her greatly. Good luck to you and your family, Angie!

*Youth are not tomorrow's
leaders...WE NEED THEM
TODAY!!*



YEP: Uniting Youth for Change
www.cohhioyep.org



Food Stamps Take a New Direction

Beginning March 27, 2006, the new Ohio Direction Card (EBT) Food Stamp Program will take effect. This date marks the transition from an offline system to an online program.

Clients who have balances on their current Ohio Direction cards will begin receiving their new blue and silver magnetic stripe cards in the mail beginning March 3. They will also receive informational brochures and inserts, both in English and Spanish,

which will explain how and when to use their new cards.

Clients who have balances on their old Direction Card (Smart Card) will not have access to benefits from Monday, March 26, 2006 until approximately 6:00 p.m. on Wednesday, March 29, 2006, while balance transfers to the new account are made.

Further questions may be directed to ODJFS at 614-466-6814.



FEMA Misses Congressional Deadline to Issue Housing Assistance Guidance

From the National Center on Poverty Law

(For complete article, visit www.povertylaw.org)

Most of the families receiving FEMA rental assistance for hurricane relief will exhaust their funds beginning in January and February. FEMA has not issued clear guidance on whether, or under what conditions, it will continue to assist them. Thousands of displaced families do not know if they will be able to count on FEMA's help over coming months.

Under federal law, FEMA may extend housing assistance to families for up to 18 months. Yet the policies suggested by current FEMA regulations are vague, inappropriate for families displaced far from home, and impossible to administer effectively in large-scale disasters.

Acknowledging the pressing need for greater clarity on continued housing assistance, in late December Congress directed FEMA to issue guidance used to determine continued eligibility for housing assistance under the Section 408 program. To comply with this directive, FEMA should have issued guidance by January 13, 2006. Yet FEMA failed to do so, and has given no indication of when (or if) guidance will be issued.

To avoid further instability, FEMA should put in place an interim policy to provide additional housing assistance to displaced families who certify that they are in need of continuing rental assistance and provide documentation that they have appropriately used for housing costs the previous FEMA funds they received for this purpose.

Without clear guidance, families risk losing their temporary housing and may again be forced to move; landlords will be increasingly reluctant to lease apartments to evacuees, fearing that these tenants will be unable to meet future rent payments; and it may take even longer for displaced families to regain financial stability and self-sufficiency.

It is critical for FEMA to issue guidance **immediately** that sets out clear standards for determining eligibility for continuing housing assistance based on families' ability to afford housing costs. In the period before FEMA can issue and implement such guidance, FEMA should expedite housing payments to displaced families who certify their continued need for housing assistance and that have made appropriate use of the housing assistance they have received to date from FEMA.

Most of the families receiving FEMA rental assistance for hurricane relief will exhaust their funds beginning in January and February.

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It Takes Energy to Help Everybody Find a Home

*Direct Energy becomes COHHIO's
newest corporate partner.*

Citing the "social peril and ripple effect created by homelessness throughout North America," Direct Energy joined forces with COHHIO in early February after presenting the Coalition with a check for \$50,000. The donation will help fund COHHIO's umbrella efforts as well as sponsorships of COHHIO member-organization events. As part of the multi-year agreement, Direct Energy also agreed to become lead sponsor of the *Housing Ohio 2007* conference; and lead sponsor of COHHIO's Youth Empowerment Program (YEP) Direct Energy Youth Initiative and Leadership Awards (see also "Direct Energy," page 4).

Mike Beck, vice president of sales and marketing for Direct Energy, said that as the company was expanding its Ohio presence in 2005, it embarked on an exhaustive search for a worthy charitable partner. COHHIO was an ideal match. "COHHIO's advocacy on behalf of low-income and homeless people impressed us from the beginning," Beck said. "We have a track record in this area because homelessness has long been our philanthropic focus in other regions where we operate, including Canada and Texas.

Look for *Breaking Ground* updates on Direct Energy Impact across the state.

Direct Energy is part of the Centrica group of companies, one of the largest retail energy providers in North America. In Ohio, Direct Energy serves more than 200,000 residential and commercial customers. For more information, visit www.directenergy.com.



Housing Ohio 2006 Conference February Sponsor Update

**COHHIO thanks the following
generous supporters:**

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About Our Organization...

COHHIO is a statewide advocacy group and service providers network dedicated to ending homelessness while ensuring that Ohioans have decent, safe, fair, affordable housing, especially those with low-income and special needs.