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



Fight Against TEL Begins with Petitions Protest

Opponents of the proposed Tax and Expenditure Limitation (TEL) amendment recently filed legal protests against the initiative petitions with 15 county Boards of Elections. More protests in additional counties are expected in the coming weeks.

"Our review of these petitions has revealed numerous problems and inconsistencies," said Bill Faith, the official protester and an opponent of the proposed constitutional amendment. "The petitions are just like the amendment itself, sloppy and poorly done. A constitutional amendment of this importance and complexity needs to

be approached with a lot more care."

The legal action specifies three broad grounds for protest:

- Many part-petitions submitted listed inaccurate and false employer information;
- Many part-petitions have a false number of total signatures per sheet as reported and witnessed by the circulator; and
- Many part-petitions do not accurately state the compensation of circulators. (Cont'd on pg 5)



CRL Confirms Ohio's Need To Advance Predatory Lending Legislation

The day after an overwhelming majority of the Ohio Senate passed SB 185, the Center for Responsible Lending (CRL) released a comprehensive report on state predatory lending reforms. Reputed to be the most comprehensive investigation ever undertaken on state anti-predatory lending reforms, the report examines 28 state reforms and analyzes six million subprime mortgage loans made over a seven-year period (1998 – 2004).

Among its provisions, SB 185 would subject more loans to the Ohio Consumer Sales Practices Act (CSPA), create a fiduciary duty requirement for brokers, loan officers and lenders, and require that appraisers must be licensed to perform appraisals for residential mortgage loans. The CRL study clearly

shows the need for this legislation. According to CRL, Ohio is one of the weakest states in the country in combating predatory lending. On five of the six criteria used to evaluate state reforms, Ohio received the lowest possible mark. Held in contrast to states with strong anti-predatory lending laws, (Cont'd on pg 6)

COHHIO's Annual Conference: April 24-25

Register today! Nearly 200 fellow advocates have registered for Housing Ohio 2006! See page 7 for a listing of our generous sponsors.



A bank invested in people.

Interagency Council on Homelessness and Housing in Ohio Announces SSI/SSDI Demonstration Project Awardees

In cooperation with the federal SOAR (The SSI/SSDI Outreach, Access and Recovery) Technical Assistance Initiative, The Ohio Department of Development (ODOD) recently announced the six programs selected to be demonstration sites for Ohio's new model program which will expedite SSI and SSDI benefits to homeless people. The project is modeled after highly successful programs designed in Cincinnati and Columbus where front line homeless workers assist in the Social Security application process by gathering documentary evidence, assisting clients in accessing appointments, and working directly with dedicated Social Security

and Bureau of Disability Determination staff to produce a favorable outcome for the client.

The programs, which were selected based upon their response to a corresponding RFP released by ODOD, are: Neighborhood Properties, Inc., Lucas County; Portage County Housing Council; Trumbull County Housing Collaborative; Mental Health Services for Homeless Persons, Inc., Cuyahoga County; West Central Ohio Collaborative of Continuums of Care, Champaign, Darke, Logan, Miami and Shelby Counties; Samaritan Homeless Clinic, Montgomery County.

HUD Publishes Super Notice of Funding Availability (SuperNOFA) COHHIO Schedules Application Training

On Wednesday, March 8, The U.S Department of Housing and Urban Development (HUD) published the 2006 SuperNOFA making available \$2.2 billion in grants through 39 individual programs, including the Continuum of Care Homeless Assistance Programs.

Approximately, \$1.2 billion is allotted for homeless programs. For information on the 2006 Continuum of Care application, please visit the HUD website at:

<http://www.hud.gov/offices/adm/grants/nofa06/grpcoc.cfm>

There are a number of changes to the application this year, not the least of which includes a streamlining of the program exhibits (formerly Exhibits 2, 2R, 3, 3R, 4) into a single Exhibit 2.

COHHIO and the Ohio Department of Development will sponsor an application training Monday, March 27th, at the Columbus Bar Association in downtown Columbus (175 S. Third Street, Suite 1100). The morning portion (from 9:30 – 12:00) of the training will be geared towards Entitlement Communities, while the afternoon session (from 1:00 – 4:00) is reserved for Balance-of-State Communities. Although it is not necessary to RSVP, seating is limited and each applicant may send up to two representatives only. Space limitations also require us to offer the training only to those organizations and agencies with grants presently up for renewal or proposing new projects this year. This is not a general Continuum of Care training. Balance-of-State grantees will receive an official invite from ODOD.

HMIS New User Training Encouraged

ODOD and COHHIO are sponsoring HMIS New User Training on the **second Tuesday of every month** from March through October.

Target audiences are agencies new to HMIS; agencies already participating with employees who may not have taken a training class; or participating agencies

that simply want a refresher course. All agencies in the Ohio Balance-of-State are encouraged to participate. Location and time are based on class size. Contact Paula Jenkins (614-280-1984 or paulajenkins@cohhio.org) to register and to learn about current incentives.



Notes of Faith

from COHHIO's Executive Director

SB 185 flew out of the Senate to bipartisan fanfare (29-4) in late February, finally settling in the House in Rep. Chris Widener's (R-Springfield) Financial Institutions Committee. While we anticipate challenges, we're optimistic there's support in the House for our legislative vision. This rang clear to me in early March: while reviewing the bill to a room filled with Ohio Association of Realtor members at their legislative conference, I was interrupted by much more applause than arguments. If *this* business group gets it, surely the House will too.

Over the coming weeks, advocacy partners AARP and COHHIO will continue to engage members of the House on the importance of CSPA coverage and broker fiduciary duty, among other protections. We'll keep you updated via website alerts.

In the meantime, additional issues affecting low-income Ohioans deserve attention.

Lisa Hamler-Fugitt, executive director of the Ohio Association of Second Harvest Food Bank, reported in early March that nearly half of the 1.2 million food bank customers say they choose between paying for food and paying utility bills or home heating bills. More than a third choose between food and rent or mortgage. And nearly one third choose between food and medicine.

How can the state justify sitting on nearly \$500 million in "unobligated" TANF funds – one of the largest pots of its kind in the country – when the poorest Ohioans are being forced to make such impossible choices? Funds should be released immediately to help needy families, especially during these winter months.

Couple this with a troubling report recently released by the Ohio

Department of Jobs and Family Services that identifies, by employer, the average monthly number of assistance group members (including employees) who received Medicaid, food stamps and Ohio Works First cash assistance in 2004 and 2005. It's a revealing look at the confluence of low worker wages, high health-care costs and corporate welfare.

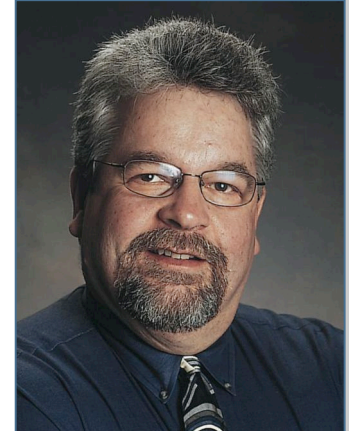
The chart on the right lists the top 10 (the full report lists 40) most frequently listed employers in the report results.

The research group, Policy Matters Ohio, analyzed the report. Among their highlights:

- The state of Ohio is paying about \$90 million a year to cover Medicaid costs for those 40 employers.
- The annual state and federal bill for the three benefits received by Wal-Mart employees and dependents is more than \$36 million, of which about \$10.7 million is paid by the state of Ohio.
- The number of Medicaid recipients at the 40 companies, including their families, has been growing at a double-digit rate.

Policy Matters Ohio had a few recommendations, including suggesting that the General Assembly consider legislation "that would require major companies to either provide sufficient health insurance to their employees or pay the state to the degree that they do not."

After all, who is it we're really subsidizing? Poor Ohioans? Or employers who don't pay living wages or health benefits? This cries out for action to improve our safety net all around for Ohio's most vulnerable. Check out the reports at www.policymattersohio.org.



Bill Faith,
Executive Director

Employer	2005
1. Wal-Mart	12,184
2. McDonald's	11,359
3. Yum! Brands	6,890
4. Wendy's	6,305
5. Bob Evans	4,861
6. Kroger	4,754
7. Burger King	3,746
8. Frisch's	3,116
9. Marathon	3,038
10. Manpower	2,649

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



It Takes Energy....  **Direct Energy**

Even rain couldn't dampen the enthusiasm of the guests gathered at the Dowd Education Center in Columbus on March 9 for the COHHIO's YEP and Direct Energy announcement of the \$100,000 multi-year partnership. A portion of the generous gift will be used to fund the YEP/Direct Energy Leadership Awards, the Direct Energy Summer Camp and the Direct Energy Youth Leadership Club. The slogan, "It takes Energy to help everyone find a home," was emblazoned on colorful T-shirts worn by YEP youths.

At the event, Mayor Michael Coleman praised Direct Energy for its corporate conscience and YEP for its dedication. He said he expected "great things" from the youths in the audience. COHHIO's Bill Faith and Angela Lariviere spoke about the vulnerability of the age group and about the need for advancing the teen program; but perhaps most impressive was the speech made by young Afresha Laurine, a formerly homeless teen whose involvement with YEP changed her perception of herself and so, her outlook on the world. Her speech is below.

As a member of the Youth Empowerment Program, I would like to thank Direct Energy on behalf of our state council. And personally, it makes me glad to know that a member of the corporate community cares about my issue. Supporting programs like this is very important because more and more children are becoming homeless and it is very

difficult to be a normal kid when so much is happening; you don't even know where you're going to live.

Being homeless is hard because you have to juggle shelter and school and problems. You get afraid that people will find out, and before you know it, you stay to yourself and become completely isolated and alone.

One thing that helped me was joining the Youth Empowerment Program. The program is good because you work with other kids that understand what you are going through. You see that you can have some control and you can help other kids and make them feel better.

I am so excited about the program that Direct Energy is helping to support here and the leadership camp because it will let other kids have the opportunity that I have had. I learned not to be ashamed or embarrassed about my homelessness through YEP. I speak out to let people know that this is a serious problem and I want to represent all homeless youth who are scared or afraid to speak out. To let people know that homelessness is not their fault and to be proud of who they are.

Thank you again to Direct Energy and COHHIO and YEP.

*Afresha Laurine, age 13
Youth Leader, COHHIO Youth
Empowerment Program*

YEP: Uniting Youth for Change



Fight Against TEL Begins with Petitions Protest (Cont'd)

The TEL/ TABOR proposal limits growth in state and local budgets through a formula of inflation (the Consumer Price Index) plus population growth, or 3.5 percent, whichever is greater. Under this rigid formula, budgets are squeezed over time, with no flexibility to address the realities of funding for public services.

As written, the amendment is fraught with problems and sloppy language. In addition, the TEL/TABOR amendment could affect Ohio's AA+ bond rating. Decreased credit ratings would cost taxpayers millions more in interest on future borrowings.

The Coalition for Ohio's Future (CFOF) warns that Ohio's TABOR/TEL is virtually identical to one passed 12 years ago in Colorado, where it has been a proven failure. It has seriously compromised Colorado's ability to keep pace with higher education, public safety, roads and transportation needs, healthcare and more. In fact, Colorado voters approved Referendum C last November, which placed a five-year moratorium on its TABOR, so that the state can restore funding to critical services.

To learn more about the TEL opposition and the Coalition for Ohio's Future -- a nonpartisan, non-profit coalition of more than 140 Ohio organizations -- visit www.ohiosfuture.org.



www.ohiosfuture.org

Women, Children and Housing Last

According to the National Woman's Law Center (NWLC), the newly released FY2007 budget is missing three prime components—women, children and housing.

This budget will decrease economic security and reduce opportunity for low-income women and children, according to the NWLC analysis of President Bush's released budget. While tax reductions will be awarded to wealthier citizens, women and children will be short-changed by disproportionate program cuts in the national budget.

"Six years ago, the President told Americans that the nation could afford to have tax cuts and continue to meet its domestic priorities," said Joan Entmacher, NWLC Vice President for Family Economic Security. "But he failed to mention that under his watch, quality of life for low- and moderate-income Americans would not be a priority.

Specifically, the budget would harm

vulnerable American women and families by:

- Cutting \$13 billion from Medicaid over the next five years,
- slashing education spending by 29 percent next year,
- pushing 300,000 individuals off the food stamp program,
- slashing housing assistance for low-income families and the elderly,

The President's budget also cuts \$600 million from the Department of Housing and Urban Development (HUD), a 1.8% decrease from last year's budget appropriations. HUD recently reported that 5.18 million very low-income families have critical housing problems, especially in light of the Gulf Coast Hurricanes. The National Low Income Housing Coalition (NLIHC) objects strenuously to the Administration's failure to make affordable housing a priority, as it ignores elderly and low-income citizens' housing needs, in particular.

"Six years ago, the President told Americans that the nation could afford to have tax cuts and continue to meet its domestic priorities. But he failed to mention that under his watch, quality of life for low- and moderate-income Americans would not be a priority."

- Joan Entmacher,
NWLC Vice President
for Family Economic
Security



COHHIO responded to the relocation effort by providing tenant outreach through R. Anthonio Barno, a well-known community worker in the Columbus area.

A Thousand Affordable Units in Columbus Sink Slowly

Approximately 340 Columbus families are scrambling for new housing after the removal of federal rent subsidies from the Woodland Meadows apartment complex on Columbus' Northeast side. The U.S. Department of Housing and Urban Development (HUD) ended support due to the apartment owners' failure to "maintain the project in a decent, safe and sanitary condition."

COHHIO responded to the relocation effort by providing tenant outreach through R. Anthonio Barno, a well-known community worker in the Columbus area. His mission: make sure Woodland Meadows' tenants know how to use their rights to find safe and decent housing. He will try to keep tenants from falling through the cracks in the relocation process.

Woodland Meadows tenants who received a subsidy were promised a Section 8 voucher and relocation assistance from HUD. The City of Columbus established a Resource Center staffed by city employees and representatives of social service agencies. Unfortunately, non-subsidized

residents were not as lucky. While they are not being asked to move, many would move if they had the resources. Many who paid full rent were on the waiting list for a Section 8 unit at Woodland Meadows. When HUD withdrew the subsidy to Woodland Meadows, they didn't have a comparable priority on CMHA's voucher waiting list.

"This will probably shut us down," Woodland Meadows' managing partner, Jorge Newbery, predicted in a January 12, 2006 *Columbus Dispatch* article. He stressed the difficulty he would face paying the bills, to which federal subsidies had contributed approximately \$140,000 a month, and up to \$180,000 when all 412 subsidized apartments were filled.

This is not the first time Woodland Meadows' apartments had made the news. Originally known as Greenbriar, the partially subsidized development earned the nickname "Uzi Alley" in the early 90s as a reflection of its environment of violence. The property continued to suffer from poor management, crime, and abandonment.

CRL Confirms Ohio's Need to Advance Predatory Lending Legislation (Cont'd)

Continued from Cover

it is clear that Ohio has much more to do to protect its citizens from predatory lending.

"The Ohio Senate yesterday took a positive step in protecting Ohio homeowners from abusive predatory

mortgage lending," said Martin Eakes, CEO of the Center of for Responsible Lending. "We urge Ohio legislators to continue to work to ensure that the predatory lending epidemic in Ohio is addressed with strong laws and regulations that will protect Ohioans from predatory lenders."

ConnectMeOhio.org Does Just That

A new web site—ConnectMeOhio.org—helps people of all ages who have disabilities or special needs find out about programs and services in their communities. ConnectMeOhio.org provides accessible, current information about supportive services and affordable housing all on one site.

COHHIO will be included on the Housing Registry, an annex to the web site. This will provide searchable information on affordable, accessible rental housing throughout the state, as well as links to other housing options and resources.

If you are an interested provider, register for free at www.connectmeohio.org.



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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.