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COHHIO

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



**Thanks to all who attended
Housing Ohio 2006!
Special Thanks to Our
Volunteers!**



Housing Ohio 2006 a Big Hit *COHHIO Annual Conference a Resounding Success*

Months of preparation apparently paid off: according to 107 evaluations (a whopping 21 percent of the attendees) COHHIO's annual conference, *Housing Ohio 2006*, was a big hit. In case you missed out, here is a glimpse of the most highly attended annual conference in COHHIO history.

More than 500 sharp minds convened to network, teach and learn about issues facing homeless, special needs and low-income Ohioans during the April conference at the Hyatt on Capitol Square in Columbus.

Columbus Mayor Michael Coleman kicked off the event with a warm welcome and call to action for communities across Ohio to prioritize issues such as advocating against predatory lending.

Bill Faith conveyed some of COHHIO's initiatives including the TEL/TABOR amendment, and introduced this year's featured speakers: Ohio Supreme Court Justice Evelyn Stratton, Andy Goodman and three formerly homeless youth.
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Predatory Lending Bill Nears Completion in Legislature

Sub SB 185 is days away from conference committee negotiations and less than two weeks from finalization. The time to act is now!

Turn to page 3 for the latest updates and talking points you can use to make a difference.

Speakers' Stories Inspire Attendees

Pictures are worth a thousand words, but stories are the key to a person's identity. This year's conference plenary speakers used stories to convey their message to conference attendees.

Ohio Supreme Court Justice Evelyn Stratton's compelling life story, coupled with the touching story of her young son's battle with depression, clarified her advocacy role in the mental health community. Between stories, she pinpointed programs that

should be established in the courts to assist the mentally disabled, including her own Supreme Court of Ohio Advisory Committee on Mentally Ill in the Courts. Her stories of paying forward were an inspiration to attendees.

"Her humanitarianism proves that a single person, one single act, can make a difference in someone's life," wrote one attendee in an evaluation.
(Continued on page 5)

COHHIO Takes The Helm To Mobilize Voters

COHHIO is the lead organization in a new year-round initiative designed to increase voter participation by mobilizing Ohio's nonprofit organizations. OhioVOTES will provide resources and training materials to Ohio's 501(c)3 organizations, paying closest attention to nonprofits serving underrepresented populations in Cleveland and Columbus.

OhioVOTES will concentrate activities in five areas: establishing core operations; building the base by recruiting nonprofit participants and partners; increasing participation through voter trainings, resources and mobilization; protecting the vote by advancing voting rights, election protection and democracy; and measuring and broadcasting the results.



Voterization Training: June 13th

Voterization 2006 is a one-day training session focused on engaging under represented populations in 2006 elections, and educating them on new voting requirements in Ohio. The workshop is co-sponsored by the National Low Income Housing Coalition and COHHIO.

In 2004, 550 affordable housing groups across the county registered and mobilized thousands of low-income people, helping to raise affordable housing issues and build power. In 2006, advocates are set to build on these efforts. Join us to learn how your organization can make a difference.

Who should attend? Directors, staff, and resident leaders of all housing or social service organizations.

What will I learn? Why housing organizations should engage clients in the voting process. What nonprofits can and cannot do. Recent barriers to voting rights of low-income people. How to implement a Voterization plan – including registration, education and mobilizations – that works for your organization.

Register Now for **Tuesday, June 13, 10 a.m. to 3 p.m.** at the YWCA/Huntington Ballroom, 65 S. Fourth Street, Columbus. The fee of \$40 per person includes lunch and materials. Register online at www.nlihc.org/VOTE

OhioVOTES Seeks Project Coordinator

COHHIO is looking for an individual who is enthusiastic about increasing voter participation in Ohio to coordinate the Columbus initiative. Please send a letter of interest, including salary requirements, by July 1 to Cathy Johnston at COHHIO. Her e-mail is cathyjohnston@cohhio.org



Calendar at a glimpse

- Oct 3: Absentee Voting Begins (You do not have to state a reason but must provide ID)
- Oct 10: Voter Registration Ends for General Election
- Nov 7: General Election Day (Polls open 6:30 am to 7:30 pm)



Notes of Faith

from COHHIO's Executive Director

The six-year battle for increased consumer protection against predatory lending will likely end May 26. We remain confident that the bulk of the Senate's version will prevail, and that certain aspects of the House version will be strengthened and included.

For the remainder of the month, we need to ratchet up communications with our representatives. Please check the website regularly during the month for specific actions you can take to make certain our message penetrates. Ultimately, all members will play an important role because each will weigh in on the final deal.

The conference committee, though not yet assigned, will include three members of each chamber and will officially begin negotiations the week of May 15. Certain members, however, have already taken an active role. In the House they include Speaker Jon Husted, Chairman Chris Widener, Rep. Bill Coley, Rep. Kevin DeWine, Rep. Bill Healy, and Rep. Mark Wagoner. Key Senate members include President Bill Harris, Chairman John Carey, Sen. Jeff Jacobson, Sen. Joy Padgett, Sen. Steve Austria, and Sen. Tom Roberts.

Our push points have been condensed to five:

- Full CSPA coverage of mortgage lending. We support the Senate's version of full CSPA coverage that the House traded for a list of prohibited acts. The solution is a list of strong consumer protections that could be added to the CSPA, provided that the "unfair, deceptive and unconscionable" language still applies.

- Duties for brokers. We maintain that mortgage brokers who hold themselves out as shoppers for the borrower have a

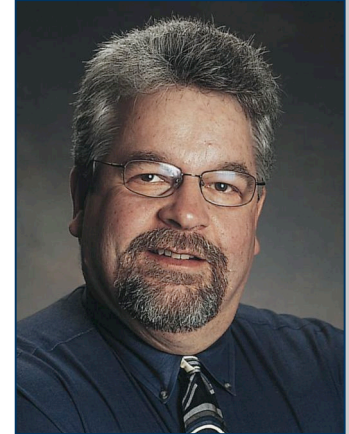
fiduciary duty to act in the best interest of the borrower.

- Duties for non-bank lenders. Our position is that non-bank lenders should have a duty to steer clients into a loan that is compatible with their credit rating and their ability to repay; and a duty to ensure that the value of the loan is related to the real value of the property.

- Bright line prohibitions. We support strengthening the House list to include: no prepayment penalties for all loans less than \$150,000, and penalties of no more than two percent the first year, and one percent the second year for ALL other loans; no flipping without a net tangible benefit to the borrower; and no mandatory arbitration on mortgages.

- High Cost home loans. We support lowering the points and fees trigger from eight to five percent (including prepayment penalties and all fees paid to the broker) and requiring mandatory credit counseling before the borrower can be trapped in a high cost home loan.

Call your legislators and leave a message highlighting our key points. Let's give it all we've got over the next two weeks so that Ohio homeowners can get the protection they need and deserve. Thanks, as always, for your great support.

Bill Faith,
Executive Director

Sub SB185 should include:

- ◆ Full CSPA coverage of mortgage lending
- ◆ Duties for brokers
- ◆ Duties for non-bank lenders
- ◆ Bright line prohibitions
- ◆ Lowering triggers on high cost home loans

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



Direct Energy Youth Leadership Award Winners Announced at Conference

YEP's inaugural youth leadership awards, made possible by a generous donation from Direct Energy, were presented at this year's annual conference. Four youths – lauded for their drive to overcome obstacles -- took home checks for \$500 each.

The winners were selected from among 45 applicants from across the state. Applications were reviewed by the YEP youth council and a diverse mix of eight volunteers. The winners of this year's award include:

Dustin, 18, is from Sardis, Ohio. While dealing with family crisis and the loss of his brother, Dustin has struggled to recover and move forward with his life. He works full time while attending high school. His goal is to attend Belmont Technical College and become a first class welder. Dustin will use his award toward college tuition. He says he hopes to be able to give back to the community once he graduates from college.

Detrick, 18, is from Columbus. He's a high school senior with a 3.5 GPA. Despite being independently homeless for the past two years, Detrick has been able to maintain his educational excellence, involvement in sports, extracurricular activities and after-school job. His activities help him stay focused on his goals instead of his problems. His dream is to become a CPA after earning his MBA. Once he achieves his

professional goals he hopes to return to high schools as a mentor for other students. "With a positive attitude and outlook towards the future, I prepare myself for the worst but always hope for the best," he writes.

Jessica, 12, is in the sixth grade at Stanton Middle School in Kent, Ohio. She will use her leadership award to purchase a new violin and to expand her personal music library. Jessica has been playing the violin for three years. In addition to music, Jessica enjoys reading and writing, including writing her own songs. She also has a love for animals and hopes to begin volunteering at an animal shelter soon. While she loves the music and language arts, Jessica's favorite subject in school is math. She hopes to become an accountant.

Michelle, 22, is a second-year nursing student in a youth housing program in Cincinnati. She grew up in a transitional and isolated situation. After receiving help from Lighthouse Youth Services and working two jobs, Michelle graduated from high school. She has maintained a 3.6 GPA in nursing school and was recently inducted into Phi Theta Kappa Honors Society. Michelle is working on reestablishing a relationship with her extended family. "I have come a long way and hope to continue on the path that I have chosen." She will use the award to help pay her nursing school tuition.

YEP: Uniting Youth for Change



From Left: Angela Lariviere, COHHIO; Tom Stricker, COHHIO Board; Detrick, Bill Faith, COHHIO; Michelle; Jessica; Dustin; Paula Jenkins, COHHIO

Housing Ohio 2006 a Big Hit (con't)

(Continued from cover)

The bulk of the conference featured 24 workshops delivered by 48 professionals covering important issues ranging from SHP regulations, to tenant/landlord outreach, to Katrina response, to helping homeless youth, among others.

Direct Energy, in conjunction with the Youth Empowerment Program, presented four outstanding youths with \$500 awards to recognize their drive in overcoming adversity. Continuing the theme of success, three formerly homeless youth presented their personal stories about breaking the cycle of homelessness.

Attendees responded both positively and constructively about their conference experience. Overall, most considered *Housing Ohio 2006* a success, but COHHIO will work to implement suggestions from attendees such as providing workshops catering to different levels of experience; facilitating extended networking opportunities; and offering longer, in-depth coverage of complex issues. COHHIO has also invited Andy Goodman back to conduct a workshop on running effective meetings.

Mark your calendars now for *Housing Ohio 2007*: April 23-25. You won't want to miss it!

Speakers' Stories Inspire Attendees (con't)

Communications consultant Andy Goodman says that well-delivered stories like Stratton's are rare and powerful; and that storytelling is an art form worth mastering. Goodman, former sitcom writer for the ABC television show, "Dinosaurs," and author of the book, *Why Bad Presentations Happen to Good Causes*, broke down the art of good and bad storytelling with a good-humored presentation that shed light on presentation techniques utilized by non-profits. "Storytelling is an integral part of our history, identity, and culture," Goodman said. "It's how we remember."

Goodman stressed the role of storytelling as the cornerstone of communication with any audience, connecting them on a level unattainable by a mundane power point presentation.

Equipped with Goodman's storytelling techniques, conference attendees held a new appreciation for the youth presenters. By selflessly sharing stories of their past, Terrence Dunn, Becca Davenport and DeShawn Harris walked the audience through their personal encounters with harsh treatment, poverty, homeless services and their road to success in spite of it all.

Now sharing their stories across Ohio,

they inspire other youths and service providers to keep hope alive in the fight against homelessness.

A common thread bound each conference presentation: storytelling. Everybody has a story to tell, and when told effectively, they can inspire greatness.



Comments from attendees about the conference:

"I appreciated the info on advocacy issues, improving program operations and understanding government programs and regulations."

"Excellent staff, keynote speakers, and workshops. Nice facilities as well."

Comments from attendees on Justice Stratton:

"I appreciated Justice Stratton's comments and work towards moving the mentally handicapped population towards services and out of criminal justice system"

Comments from attendees on Andy Goodman:

"Entertaining and informative. I will work with my staff to become storytellers"

Comments from attendees on Youth Speakers:

"Brings homelessness to everyone's reality. Shows us their strength and ability to survive and thrive."

"I really enjoyed hearing from the youth. It is a great reminder of what we do and why we do it."

Oppose TEL! – Endorse Early...Endorse Today

Remember the TEL video from our recent conference? We are seeking your support by way of an Endorsement to OPPOSE this Constitutional Amendment. For housing advocates, this is a vital issue because the TEL service cutting formula will apply to the **Ohio Housing Trust Fund**, the main funding source for many housing programs.

As you probably know, TEL stands for Tax Expenditure Limitation, a proposal to limit state and local budgets by imposing a rigid formula based on population growth and the Consumer Price Index or 3.5 percent, whichever is greater. A policy that equates the items purchased by average consumer to the large-scale goods and services purchased by government cannot work, especially

given that costs associated with education and healthcare – the two main areas of government spending – rise much faster than the rate of inflation.

This artificial formula, if adopted, will become a permanent part of our state's constitution and will apply to both state and local governments. At the top of the long list of inevitable budgets cuts are needed services for Ohioans, including housing and housing-related services.

Please educate your Board of Directors and other housing groups in your community about TEL. For an endorsement form or a copy of the DVD shown at the conference click here www.ohiosfuture.org. Endorse today. Your support is urgently needed.

Funding Available for Veteran Workforce Re-entry and Transitional Housing

The Department of Labor-Veteran Employment and Training Service (DOL-VETS) has issued three Solicitations for Grant Applications (SGA) under the Homeless Veterans Reintegration Program for new, non-urban and urban employment assistance programs designed to help homeless veterans prepare for and re-enter the nation's work force. DOL-VETS has also issued a SGA for Veterans Workforce Investment program (VWIP) grants in the amount of \$6.9 million. The application deadline for these grant programs is May 22.

Applications may be downloaded from <http://www.dol.gov/vets>. If you have any

questions about these applications, please contact Cassandra Mitchell at 202-693-4570.

In addition, the U.S. Dept. of Veterans' Affairs recently posted a Notice of Funding Availability for the Homeless Providers Grant and Per Diem Program. The VA expects to award 10 million dollars for transitional housing and vans for transportation of homeless veterans. Applications are due June 14th. You may access the application at <http://www1.va.gov/homeless/> or by calling 1-877-332-0334.



Save on Workers' Comp Premiums

If you think you're paying too much for workers' compensation premiums, COHHIO invites you to join its group-rating program that offers your organization great savings and great service while offering COHHIO a percentage of the premium at the same time.

When you join the COHHIO program (you must be a COHHIO member to join) your group could save up to 80 percent off premiums. Save and contribute at the same time -- what could be better! Contact Al Gardner at the Frank Gates Service Company at 1-800-777-4283; or COHHIO's Douglas Argue at 614-280-1984.



Coalition
For Ohio's Future
www.ohiosfuture.org

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COHHIO Staff Member Wins Statewide Writing Award

Suzanne Gravette Acker, COHHIO's director of communications and development, recently earned a first place award in the Ohio Excellence in Journalism writing competition sponsored by the Press Club of Cleveland. The award was for an article she wrote for *Columbus C.E.O.* magazine prior to joining COHHIO. The article, titled "Food Fight," traced the growing popularity of organic foods and the impact of Whole Foods Supermarket in the Central Ohio area.

Workshops Search For Solutions to Ohio's Foreclosure Crisis

The Fair Housing Center of Toledo, in conjunction with lenders, consumer advocacy groups and Fannie Mae, are hosting a series of six meetings throughout the state to gather information on foreclosures in preparation for a foreclosure summit in Toledo in the Fall. Anyone interested in home building, buying, selling, refurbishing, lending, managing or protecting are invited to attend. To register, or for more information, contact Lisa Lawson-Lapointe at the Fair Housing Center, 419-243-6163, ext. 23, or email lisalawson@toledofhc.org

Foreclosure Workshops

May 17th

1:00-4:00 p.m.
Youngstown

Fifth Avenue Community Church
1361 Fifth Avenue

Facilitator: Michael P. Marsh, Toledo Fair Housing Center

May 23rd

1:00-4:00 p.m.
Dayton

Dayton Cultural & RTA Transit Center
40 S. Edwin C. Moses Blvd.

Facilitator: Jim McCarthy, Miami Valley Fair Housing Center

May 18th

9:30 a.m.-12:30 p.m.
Cleveland
HUD Theater

1350 Euclid Ave. (corner of Euclid Ave. & East 14th St.)

Facilitator: Van Randolph and
Arnold Lockett, FannieMae

May 24th

12:00-3:00 p.m.
Columbus

Columbus Urban League
788 Mt. Vernon Ave.

Facilitator: Kellie Houston, Option One

May 22nd

9:30 a.m.-12:30 p.m.
Bowling Green

First Presbyterian Church
126 South Church St.

Facilitator: Keith Foster, Toledo Fair Housing Center

May 25th

12:00-3:00 p.m.
Athens

Ohio University Inn & Conference Center
331 Richland Ave.

Facilitator: DeMara Tritipo, NeighborWorks

**FREE and
Open to the Public
RSVP Required**



RSVP TO Lisa Lawson-Lapointe @ 419-243-6163, Ext. 23
Or lisalawson@toledofhc.org

Please state the date and meeting location when RSVPing.

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.