

National Issues We're Tracking:

- NHLP Assisting Low-Income Elderly Impacted by Hurricanes (page 7)

State Issues We're Tackling:

- Consumer Protection Dealt Blow (cover)
- OhioVOTES Welcomes Brunner (page 2)
- Cities Begin to Hold Landlords Accountable (page 5)
- Housing Further Out of Reach in '06 (page 6)

YEP Advocacy:

- YEP Youth Celebrate With Partners (page 4)
- Grant Program Adds New Conditions (page 4)

Upcoming Events:

- Remember Homeless Stand Down (HSD) 2007 (page 6)

**Happy
New Year!**



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



Senators Joy Padgett and Tom Roberts were honored in November for their work on predatory lending reform with "Legislator of the Year" Awards from COHHIO.

SB 117 Weakens Consumer Protection

Governor's refusal to sign or veto bill sends message that law should be revisited

On his last day in office, Governor Bob Taft took the unusual path of neither signing nor vetoing SB 117, a controversial bill that weakens consumer protection by limiting damages available under the Consumer Sales Practices Act (CSPA) to victims of unfair business behavior. As a result, the bill automatically became law.

COHHIO's Bill Faith laments the bill's passage as a "serious blow to consumer protection," but sees the governor's lack of action as a signal to the new legislature to revisit the law. "I think he carefully studied the CSPA amendment and believes it will hurt consumer protection because the cap is so low."

In fact, in his Jan. 5 press statement, Taft wrote, "I cannot agree with the General Assembly's amendment to the Consumer Sales Practices Act (CSPA) which limits damage awards for noneconomic harm to the very small amount of \$5,000. . . SB 117's amendment weakens the Act with respect to predatory lending and all other consumer transactions. It encourages potential offenders to engage in a

cost-benefit analysis and build the low level of potential damages into their business plans."

Faith said he was disappointed with the bill's speed and the absence of public testimony. "This bill was disavowed by its original sponsor," he said, "and it was criticized by both incoming and outgoing attorneys general. The changes to the CSPA were unnecessary, they were a mistake, and they should be revisited by the new legislature."



COHHIO's 2007 *Housing Ohio*
Lead Conference Sponsor

24 workshops
40 renowned speakers
2 distinguished plenary guests
1 heck of a conference

**Don't miss COHHIO's main event
April 23-25, 2007**

(Lobby Day April 25)
Hyatt on Capitol Square
Downtown Columbus

**You'll be receiving your brochure
soon!**



OhioVOTES Welcomes Secretary of State-elect Jennifer Brunner

“Reflections & Directions” was theme of festive luncheon

OhioVOTES Makes Great Gains!

OhioVOTES established

- A training pool of 29 certified OhioVOTES trainers capable of spreading the OhioVOTES message

OhioVOTES distributed

- Over 250,000 voter engagement and voter protection information pieces statewide.

OhioVOTES' website attracted

- Nearly 6,000 visitors
- 8,171 visits
- 167,470 hits
- OhioVOTES website registered over 50% more activity than similar sites around the country

OhioVOTES executed

- 90 presentations from May through November
- The dissemination of information and materials to 3,153 people

On December 8 voting rights activists and representatives from non-profit organizations around the state met at the YWCA in downtown Columbus to discuss plans for the future and to meet Ohio's newly elected Secretary of State.

Jennifer Brunner took the opportunity to introduce key members of her new staff and share many central tenants of her plan to move Ohio forward once she assumes office in January.

Brunner shared her desire to keep an open dialogue with voting rights activists to ensure that all eligible Ohioans have an opportunity to participate in our democracy. She also brought up possibility of researching same-day registration for Ohio, pointing to the success the state had during October, 2006.

OhioVOTES looks forward to working with the Secretary of State-elect in the future to promote open, honest and fair elections and participation of ALL eligible Ohio voters.



Top: OhioVOTES director Jocelyn Travis and Clevelander Susan Wolpert share a laugh. **Middle:** Secretary of State-elect Brunner speaks to OhioVOTES advocates. **Below:** Staff members from COHHIO, the Nonprofit Voter Engagement Network (NVEN) and League of Women Voters of Ohio (LWVO) gather around Brunner at the OhioVOTES event.



Notes of Faith

from COHHIO's Executive Director

At the dawn of a new year with a new administration, we feel a tremendous sense of hope and opportunity.

But first, 2006 is due a quick review. Life was hectic trying to keep up with the good, the bad and the ugly of the lame-duck session at the statehouse.

While the Ohio Homebuyers' Protection Act remains the bipartisan 'star' of 2006, there were other successes, even in the lame-duck: mental health housing projects can finally use capital dollars with tax credits to fix up old and build new units; changes were made to clear up the wage rates to be paid on affordable housing developments; onerous changes to the state's rule making process were stopped; good changes were made to the rules on the predatory lending law; and onerous new records requirements for subsidized housing were stopped.

SB 117, a surprise egg laid by the lame-duck, is one to put in the "deferred victories" category, because while we lost this round, the fight isn't over (see cover story). Taft clearly changed his view once he took time to carefully study the issues (including excellent analyses prepared for us by attorneys Todd Willis and Ron Burge). Taft wrote, "I encourage the General Assembly to revisit this issue in its current session." We agree.

Following the November election, COHHIO was asked to work with the Strickland/Fisher transition agency review team to identify and prioritize needs and to offer workable program solutions for several state agencies. It was a great opportunity to deliver our analysis and suggestions.

While pulling together those various reports, *Out of Reach*, the annual report from NLIHC, was published, detailing how an estimated 44 percent of our state's renters cannot afford a basic two-bedroom apartment (see also page 5).

Out of Reach stands as a stark reminder of the challenges we face.

The first place to start is removing the cap on the Housing Trust Fund. We can solve some of the housing needs with the additional \$15 or \$20 million a year that can be immediately put to work.

Let's adjust property taxes on multifamily properties to reflect the affordable mission and to correct the unintended consequences of tax reform legislation. With rent rates fixed and tax rates spiraling, conditions are ripe for reduced tenant services, disrepair, operating deficits and disinvestment – all of which threaten the viability of affordable housing.

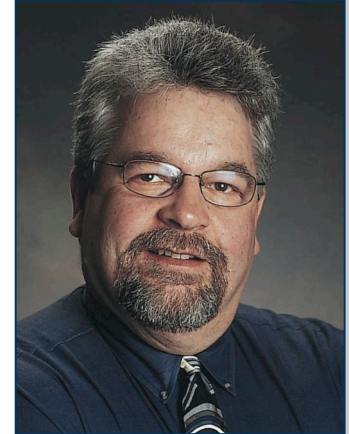
Let's beef up home foreclosure prevention efforts in urban and rural counties with rescue funds, refinancing assistance, education and counseling. Let's explore ways the state can help to turn vacant and abandoned properties into affordable housing and other productive uses.

Let's strengthen the Governor's Interagency Council on Homelessness and Housing and with the clout it needs to forge real solutions to homelessness across all the key state agencies.

Let's give supportive housing – a cost-effective, proven solution to homelessness – the funding priority and services funding it truly deserves.

We welcome your suggestions and ideas for state action. Join us in 2007, there is much to accomplish and great opportunities to make the changes we need.

Here's to 2007!

*Bill Faith,
Executive Director*

Join our advocacy network by visiting our website in our Advocacy section under Issues We're Tracking!

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



YEP Youth Celebrate with Partners!

YEP youth celebrated the holiday season at special events all over the state, thanks to the generous support from Information Control Corporation (ICC), St. Matthew's Church in Gahanna, Direct Energy, and COHHIO staff members.

Central Ohio YEP members and youth from local shelters were invited to attend parties hosted by ICC and St. Matthews Church. Each of the 70 YEP members attending received gift cards, thanks to donations from ICC staff and St. Matthews parish members. ICC staff also hosted (and cooked!) a lunch at the local YWCA shelter the week before Christmas.

Direct Energy provided support for three roller skating parties in Columbus and Toledo, and a house warming party for young people in the Huckleberry House transitional housing program. More than 40 Columbus youths and 20 from Toledo attended skating parties. Many received gift baskets that included all types of household items from towels to coffee makers, to DVD players! The skating was lots of fun and the gift baskets were awesome!



Finally, 12 Toledo and Cleveland youths attended an end-of-year lunch they were given special recognition items for all of their hard work on the campaigns this past year. An additional 25 were recognized with special items.

We have a lot to be proud of and thankful for at this time of year, including new shelter policies, a new minimum wage, increases in youth voter turnout, and so much more. Thank you to everyone who helped make 2006 a success. We look forward to building opportunities with you in 2007!

Homeless Assistance Grant Program Adds New Conditions

The YEP youth housing committee and youth council members were able to work with the Ohio Department of Development to gain changes in the Homeless Assistance Grant Program that will help ensure that special services are provided to homeless children and youth. The new special grant conditions are listed in the grant agreements under Attachment B. They are:

SPECIAL CONDITIONS

d). Emergency shelter, Transitional Housing, Direct Housing and permanent supportive housing programs serving youth and/or individuals 18-20 years old must assure that direct care staff attend appropriate and specialized youth-oriented training to ensure best practices

in serving this special needs population. Staff members may attend training provided by COHHIO or by other providers as determined by the grantee.

e). Emergency Shelter, Transitional Housing, Direct Housing and Permanent Supportive Housing programs serving families are encouraged to serve unaccompanied individuals age 18-20 years old, if appropriate and consistent with the program's design.

f). Emergency Shelter, Transitional Housing, Direct Housing and Permanent Supportive housing programs serving families with children must identify and make contact with the local Homeless Education Liaison.

YEP: Uniting Youth for Change



Cities Begin to Hold Landlords Accountable for Tenant Social Behavior

By Spencer Wells, COHHIO Tenant Outreach Coordinator

This past summer a Cleveland police officer was murdered on the doorstep of a small apartment building on West 98th Street while attempting to serve a warrant on a tenant. The story struck a nerve in the community, prompting significant press and the eventual attention of the Cleveland City Council, and was emblematic of a public dialog that has been going on in communities across Ohio this year: *should landlords be held accountable for the social behavior of their tenants?*

The Ohio Landlord Tenant Law says that tenants have a duty to "Conduct himself and require other persons on the premises with his consent to conduct themselves in a manner that will not disturb his neighbors' peaceful enjoyment of the premises." (ORC 5321.05 (8)) But under the framework of the law, only a landlord may hold a tenant accountable to that duty and a landlord IS NOT REQUIRED to enforce that obligation. Law enforcement departments are restricted to enforcing criminal laws and cannot act in the place of the landlord in enforcing the duty of "quiet enjoyment."

The Hamilton County Sheriff's Department recently brought a charge of maintaining a nuisance against the management agent of the Metropole

Apartments in downtown Cincinnati based on evidence from repeated arrests for street crimes on the sidewalks and alleys around the property. Many homeless advocates feared that the Sheriff's Department was taking the first step toward pushing the low-income residents out of a prime downtown location. But the result of the charge was a settlement that requires management to use more diligence in screening tenants and to institute policies to enforce the duty of peaceful enjoyment under that Ohio Landlord Tenant Law, as well as to add security systems and lighting in and around the building.

As a direct result of the incidents in Cleveland and Cincinnati, local city councils in each city have enacted local ordinances which hold landlords accountable to evict tenants after a certain number of triggering events (ie. police calls to the property). House Bill 294, passed by the Ohio General Assembly in the fall of 2006, tacitly supports local efforts to promote landlord accountability by requiring a form of landlord registration.

For a more thorough examination of landlord accountability and more on the future of this kind of public policy, see the full text of Spencer Wells' article on our website: www.cohhio.org, (click on Tenant Outreach).

Housing Further Out of Reach in '06

The National Low-Income Housing Coalition released its annual report on the Housing Wage in early December. The *Out of Reach 2006* report addresses the increase in Ohio's Housing Wage, the hourly wage a family must earn – working 40 hours a week, 52 weeks a year – to be able to afford rent and utilities in the private housing market. Ohio's Housing Wage in 2006 is \$12.31, which represents an increase of almost 20% since 2000.

A much stronger response from state government is urgently needed to increase money available from the Ohio Housing Trust Fund. The first step in the right direction is to lift the cap on the OHTF. This will be COHHIO's lead advocacy issue in '07. Please help fight the good fight by contacting COHHIO Advocacy Director Cathy Johnston, at cathyjohnston@cohhio.org.





Community Shares of Mid Ohio

COHHIO Staffer elected VP of Community Shares of Mid-Ohio

Tom Betti, COHHIO's Communications & Special Projects Associate, was unanimously elected to the position of Vice-President of Community Shares of Mid-Ohio on December 13th.

Community Shares is a coalition of locally-based nonprofits for the purpose of collaboratively participating in workplace giving campaigns that provide vital financial support for member nonprofits and foster social

change and social justice. COHHIO is a founding member of the organization.

Community Shares has been an important funding source for our mission. In 2006 alone, COHHIO received \$14,649.70.

For more information on Community Shares and other workplace giving programs, please visit our website or contact Tom Betti at tombetti@cohhio.org.

NeighborWorks Nets ODOT Dollars for Foreclosure Prevention

The Ohio Department of Development recently provided a grant to 12 NeighborWorks affiliates to launch a statewide foreclosure prevention system utilizing \$1,000,000 of Ohio Housing Trust Funds. A statewide hotline, **1-888-995-HOPE**, has been established to provide trained credit counseling to callers who will be counseled by a trained credit counselor and then routed for assistance to local service providers.

The OHTF dollars can only be utilized to assist households below 65% AMI but there may be additional funds announced soon. Ohio's foreclosure rate remains highest in the nation. With adjustment coming for households with adjustable rate mortgages, we may continue to see the numbers rise of households struggling to avoid the loss of their homes.

News from



The Northeast Ohio Coalition for the Homeless reminds everyone to keep homelessness at the front of the advocacy agenda in 2007. NEOCH's top items include working on temporary labor, highlighting family homelessness, pushing for a 24 hour drop at their center, constructing a self help legal center, and expanding hate crimes law to include homeless persons. Contact Brian Davis at briandavis@neohc.org for more information.

outerwear, toiletries, and access to health care and social service providers.

Dates & Locations for Homeless Stand Down:

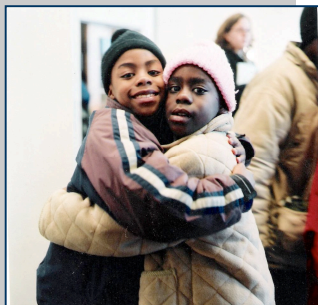
Saturday, February 10: Pilgrim Congregational Church
Friday, February 16: Cleveland Convention Center
Sunday, February 18: Trinity Cathedral
Monday, February 19: First Church Cleveland UMC

Remember Homeless Stand Down (HSD) 2007!

Homeless Stand Down is a "winter festival of respite, re-supply and reconnection for the homeless in Cleveland." Over four days in February, NEOHC will provide hot meals, massages, haircuts, free winter

Donations & Volunteers are needed for HSD!

For further information on how you and/or you congregation can become involved, please contact Sarah at 216.271.0230 or sommers@interactcleveland.org.



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Homelessness and
Housing in Ohio

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We're on the Web!

See us at:

www.cohhio.org

www.cohhiyep.org

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Losing Ground: Skies Darken Around Ohio

For the last decade Ohio has had one of the highest foreclosure rates in the nation and the number of foreclosures per year continues to rise. On December 20th, The Center for Responsible Lending released a new report entitled *Losing Ground: Foreclosures in the Subprime Market and Their Cost to Homeowners*, which warns of a huge increase in foreclosures in markets across the nation.

In many areas the housing market has cooled dramatically and foreclosure rates threaten to skyrocket as housing appreciation slows or even reverses. CRL projects that "2.4 million subprime borrowers will lose their homes and up to \$176 billion in the process." Further, CRL states that "One out of five (19.4 percent) subprime mortgages originated during the past two years will end in foreclosure. This rate is nearly double the rate of subprime foreclosures in 2000, and it exceeds the worst foreclosure experience in the modern mortgage markets, which occurred during the 'Oil Patch' disaster of the 1980's."

NHLP Assisting Low-Income Elderly Impacted by Hurricanes Katrina & Rita

The National Housing Law Project is offering assistance to housing advocates and attorneys representing low-income elderly whose housing was impacted by the last year's hurricanes. The hurricanes damaged a considerable amount of affordable housing units in Louisiana and Mississippi. The scale of the disasters has left many homes destroyed and has made reconstruction particularly challenging because of weak market conditions and a lack of capacity.

NHLP is offering assistance to those advocates and attorneys attempting to deal with the difficult aftermath of the hurricanes who are helping displaced residents return to housing. NHLP will offer support to those working on the following housing issues: returning displaced residents to their communities, the Disaster Voucher Program (DVP), re-opening of public housing units in New Orleans and Mississippi, HUD housing vouchers and usage of CDBG funding for LMI individuals.

To utilize support services offered by the National Housing Law Project, please visit http://www.nhlp.org/katrina/katrina_resources.htm for more details.

SB 311 Mandates Personal Financial Literacy Curriculum in Ohio High Schools

Ohio Treasurer-Elect Richard Cordray rang in the new year with cause for celebration: his long-sought financial literacy curriculum got a green light with the passage of SB 311, the CORE educational standards. Among other measures, SB 311 will require every public school in Ohio to incorporate one or more existing social study credit into the study of economics and financial literacy.

Cordray said his focus will turn to implementing the new measure, including a new teacher training academy which will be offered for the first time in summer, 2007. "I want to partner with the Department of Education on developing materials to integrate personal finance education effectively into the school curriculum," Cordray said. "This is what we have sought all along -- an understanding that we cannot fashion good young citizens if they cannot manage their own affairs and stay out of bankruptcy, foreclosure, and other financial trouble."

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.