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



OhioVOTES Hosts National Voting Rights Conference

The Nonprofit Voter Engagement Network (NVEN) met in Columbus from July 18th – 21st to share voter and civic engagement activities taking place throughout the country. Representatives from Louisiana, Massachusetts, Pennsylvania, Colorado, Michigan, California, Minnesota and Ohio shared stories, information and visions for educating and mobilizing voters nationwide. NVEN's founder, George Pillsbury of Boston, led the convening.

"In the past, charities haven't been sure what they can legally do to encourage voter participation," Pillsbury said to the group. "Our programs in Minnesota, Massachusetts and Ohio have shown that when they do understand their

role to encourage voting, nonprofits can make a large and measurable difference in participation."

The NVEN Conference agenda included planning for 2008; identifying tools for voter engagement and effective messaging; techniques for train the trainer workshops; and relationship-building with Secretaries of State throughout the country. Highlights of the conference included the addresses by the Assistant Secretary of State, Chris Nance; and Director of the Voting Rights Institute, Kellye Pinkleton.

Conference attendees took time out from their busy schedule to visit the 28th Annual Jazz and Rib Fest along the Columbus riverfront, and dinner and entertainment at the Brownstone on Main Restaurant.

Ohio Supreme Court Strikes Down Veto of SB117

In a stunning and historic move, the Ohio Supreme Court rejected Gov. Strickland's controversial veto of a bill that would limit liabilities of lead paint manufacturers. By a 5-2 ruling, the court said Strickland did not have the authority to veto a bill because the 10-day waiting period expired two days before taking office.

Justice Paul Pfeifer and Judith Ann

Lanzinger dissented. Pfeifer, a former state senator, said the ruling gives state lawmakers huge new authority and strikes a blow to the constitutional separate of powers.

"The majority has achieved a new level of judicial activism -- a wholesale rewriting of the Ohio Constitution," Pfeifer said.





Payday Coalition Meets to Outline Plan of Attack

The Ohio Coalition for Responsible Lending met on July 16th to discuss next steps in the campaign to cap interest rates and fees on payday lending in Ohio. Consumer advocates, labor and religious leaders, community organization members and a few public officials attended the meeting to outline legislative and media strategies for the campaign in the months ahead.

After a brief welcome and statement of mission facilitated by Tom Allio, Coalition chair and director of the Catholic Diocesan Social Action Office, attendees were treated to the unveiling of the new campaign video and materials, a legislative update from Bill Faith and individual progress reports from the Research Committee, Media & Messaging Committee and the Field Committee.

After lunch, which included a visit and words of encouragement from bill sponsor Representative Bill Batchelder (R-Medina), meeting attendees split off into working committees to hammer out campaign specifics. From meetings

with local news reporters to first contacts with Ohio lawmakers, advocates have their work cut out for them in August as the Coalition moves toward introducing legislation to cap interest rates and fees in Ohio at 36 percent.

To become involved in the campaign, please contact COHHIO Advocacy Director Cathy Johnston (614-280-1984). We have a payday DVD and plenty of materials to help you in your advocacy efforts. Other important numbers:

To Tell Your Pay-Day Horror Story call the Confidential Payday

Hotline:
1-866-966-8727

To File a Complaint With the Attorney General:

1-800-282-0515

To Endorse the Efforts of the Coalition:

1-888-620-5280

Hidden Homeless: Addressing Versus Managing Homelessness

Many communities throughout Ohio are taking the important and necessary steps to collect data, bring mainstream agencies and organizations to the table, and plan to address homelessness.

These steps are extremely important to ensure that the needs of the homeless are addressed today and in the future.

- COHHIO can assist local continuums or regions to develop strategic plans to address homelessness. Our staff can walk you through the process of developing a plan to address homelessness in your community.
- COHHIO can facilitate didactic discussions in your local communities in order to complete needs assessments and assist with capacity building.
- COHHIO can meet with your local coalitions to discuss different

housing models and best practices in the area of programming.

- COHHIO can provide information on funding sources and preparation for grant writing to your local coalitions to prepare for next year's ODOD, HUD, USDA, etc. applications – now is the time to decide on what is needed in your communities and start planning for proposals next year.

COHHIO is available to you and your communities to take those “next steps” to address homelessness, not just manage it. Please contact Jonda Clemings, Rural Housing Program Coordinator, at jondaclemings@cohhio.org to set up a visit to your local agency or housing coalition.

Notes of Faith

from COHHIO's Executive Director

On July 19th, the U.S. House Committee on Financial Services heard H.R. 2895, the National Affordable Housing Trust Fund Act of 2007. Introduced by long-time proponent Committee Chairman Barney Frank (D-MA), this bipartisan bill seeks to address the most desperate housing needs of thousands of families with extremely low incomes and individuals with disabilities.

Chairman Barney Frank's leadership presents housing advocates nationwide with a unique opportunity to make serious headway on this important legislation. "The growing shortage of affordable housing is one of the most serious social and economic problems facing our country," said Chairman Frank when the bill was introduced.

Despite the alignment of the stars, not a single Congressional member from Ohio has signed on to co-sponsor the bill. I hope this will soon change for the reasons below:

The aim of the National Affordable Housing Trust Fund Act is to build, rehabilitate and maintain 1.5 million units of housing for the neediest Americans over the next decade. The Affordable Housing Trust Fund is unique because it targets extremely low-income individuals who have incomes below 30% of the Area Median Income (statewide this figure is \$15,750 for a family of three) and individuals with disabilities receiving SSI benefits, which is a maximum of \$603 per month. Data below illustrates this growing problem:

- The maximum monthly SSI payment to Ohioans with disabilities is \$603 while the Fair Market Rent for a one-bedroom apartment in our state is \$515, an unrealistic expenditure that leaves no room for other basic needs.
- According to the National Low Income Housing Coalition, Ohio has a deficit of 223,659 rental units affordable and available to extremely low-income people.
- A COHHIO survey of 21 metropolitan

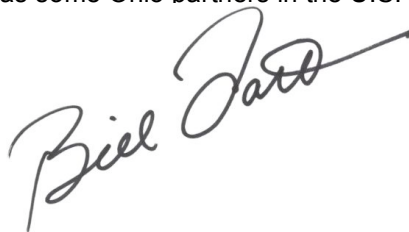
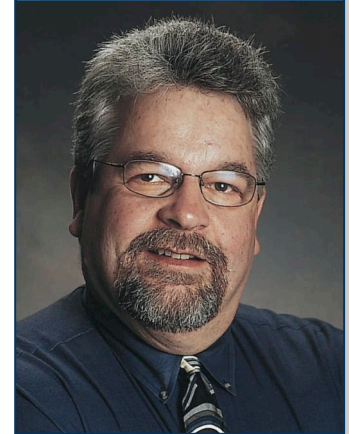
housing authorities across the state found that public housing and Section 8 waiting lists range from six months to five years. Many are closed and are no longer accepting applications. Approximately **ONLY** one in four extremely low-income households are receiving the housing assistance for which they are eligible due to a lack of housing resources.

This situation has led to families being forced to pay 50 percent or more of their income on housing. It has led to overcrowd living conditions as families double-up or accept alternative substandard housing conditions. It has led to families teetering on the edge of homelessness or literally being out on the street. The Trust Fund will help close the affordability gap for many desperate Ohioans.

A tax hike to foot the Trust Fund bill is unnecessary, as initial funding sources already have been identified, including the estimated \$500 million a year from Fannie Mae and Freddie Mac (Government Sponsored Enterprises reform bill, H.R. 1427); and funds provided in the Federal Housing Administration modernization bill (H.R. 1852), estimated to be at least \$300 million per year.

Call or send a letter to your representative today and tell him or her that co-sponsorship of the National Affordable Housing Trust Fund will help enable Ohio to provide housing opportunities to those who need them the most. It is imperative that the Ohio Congressional Delegation put their support behind a bill that will help Ohioans most in need of housing.

Let's make sure our good friend Chairman Frank has some Ohio partners in the U.S. House!

*Bill Faith,
Executive Director*

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



YEP '07 Leadership Camp

In mid-July, COHHIO's YEP hosted their annual leadership camp at Buck Creek State Park in Springfield, Ohio, for youth ranging from ages 12 to 15. For many of the youth participants from large cities, this was the first time they had ever been camping, and for this reason, the goal of the camp became twofold: to teach youth how to be more effective leaders; and experience.

Youth from across the state attended, including youth leaders from Akron, Kent, Barnesville, Ravenna, Cleveland, Toledo, Cincinnati, and Columbus.

Youth Perspective

By *Alwiya Sharif, 18*

Every time I am a part of a YEP event, the more I am amazed by the collective potential of youth with positive empowerment. We all come from different backgrounds and life experiences. What makes YEP so different is that we are taught to believe in ourselves and with that, great things can happen.

Camp is designed to teach leadership skills through youth participation, teamwork, communication, and building confidence. Youth were assigned to cabins to ensure that everyone was from different cities to maximize the experience of meeting new people. We were also split into work groups; each group taking turns being responsible for either preparing meals or cleaning up. It was amazing to see how everyone respected each other and how teamwork created a great, working

environment. It was very interesting to see how a group of youth who had never before met, became friends and worked well together.

It wasn't all work and no play. We swam at the beach, made s'mores and did many really cool leadership activities. Staff from Direct Energy came out to talk to us about career development and goals. Once again we are thankful that they also donated a check, which we used to cover all of the camp costs and then some. We decided to use the extra funds to give youth the opportunity to put their leadership concepts into action. Youth were grouped by city and were given a base amount of \$250 to plan a community service activity in their local communities. It was such an added bonus to be given an opportunity to put what we learned at camp into action with a real project.

Cleveland chose to use the money to hold a community awareness festival to highlight the positive work of homeless youth. Toledo planned a day at the Toledo Zoo for kids at a local homeless shelter. Cincinnati will use the money to buy art supplies to host art therapy at the local youth drop in center. Columbus is planning to hold a drive to support the troops with care packages. Akron/Kent choose to clean up and repair a playground at a local elementary school. It was a rewarding experience and we can't wait for next year!

YEP: *Uniting Youth for Change*





OHFA UNFOLDS REFINANCE PROGRAM

Lenders can begin closing Opportunity Loans today

The Ohio Housing Finance Agency (OHFA) recently became the first state housing finance agency in the nation to release a comprehensive refinance mortgage product. Through partnerships with the Federal National Mortgage Association (Fannie Mae) and U.S. Bank, OHFA can now begin closing loans for the Opportunity Loan Refinance Program (OLRP).

The OLRP offers a 30-year, fixed-rate refinancing alternative to borrowers throughout the state. The program is designed to assist those who have a mortgage product that may no longer be suitable for their financial situation. The Opportunity Loan also will assist those who face unforeseen circumstances such as divorce, medical emergency or loss of employment.

OHFA has taken over 80 loan reservations to date for an approximate total of \$11 million in reserved funds. Over the last few months, the Agency has worked

with its network of lenders to train loan officers on the program guidelines and provide homeowners with refinancing information.

The Opportunity Loan also offers additional financial assistance in the form of a 20-year, fixed-rate second mortgage option funded with OHFA reserves. This second mortgage is available at an amount up to four percent of the appraised value of the home, and can cover expenses such as closing costs, escrow payments or other similar financing charges.

Participants must have a household income that does not exceed 125 percent of the area median income. These limits vary by county and range from approximately \$73,000 to \$84,000. This condition will ensure that the program serves moderate- and low-income Ohioans. Income limits are available at www.ohiohome.org.

Homeless Advocacy Organizations Mark Bittersweet Anniversary

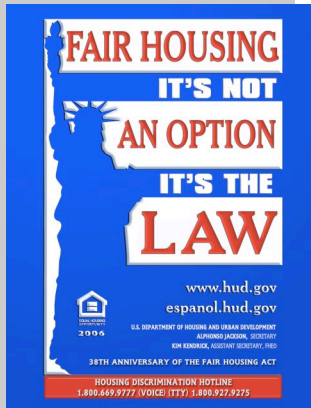
The 20th anniversary of passage of the McKinney-Vento Homeless Assistance Act occurred on July 22. To celebrate the bittersweet anniversary, organizations that fight homelessness, including the NLIHC, joined together with Members of Congress at a press conference held on July 19 on Capitol Hill to highlight the importance of a balanced reauthorization of the McKinney-Vento Act.

Members of Congress and the organizations stressed that in order to truly end homelessness in America, Congress must complement the McKinney-Vento Act

with substantially increased investments in safe, decent and affordable housing.

“The McKinney-Vento Act has helped to ameliorate the suffering of countless homeless people, but it cannot and was never intended to prevent or end homelessness in the United States,” Sheila Crowley, president of NLIHC, said.

“Observance of this anniversary should be used to spotlight the growth in homelessness in America in the last two decades as a consequence of decreasing federal investment in affordable housing.”



Section 8 Reform Bill Passes House

With strong bipartisan support the House passed much needed changes to the Section 8 rental voucher program, the largest federal housing program for low-income households. Under the program voucher holders pay 30 percent of their income for rent and HUD pays the rest. Seventy-five percent of vouchers must go to extremely low-income families earning less than 30 percent of their area's median income. To his credit, Rep. Barney Frank (D-MA), chairman of the Financial Services Committee, shepherded the Section 8 Voucher Reform Act (SEVRA), H.R. 1851, through the House with an overwhelming vote of 333-83.

If it passes the Senate and is signed into law, SEVRA will reverse policies within HUD that have led to the loss of 150,000 Section 8 units over the last four years.

HUD has been using a flawed formula to reimburse the 2,400 Public Housing Authorities (PHAs) who offer housing vouchers to nearly 2 million families. The formula uses an old three-month snapshot of vouchers in use during the prior year to determine payments, resulting in overpayments and underpayments to PHAs and \$1.4 billion in unused money. Under SEVRA, allocation of funds will be based on the previous year's expenditures. PHAs will also be allowed to maintain a small pool of reserves equal to one and one-half months of Section 8 payment, and be able to borrow a limited amount against the following year's allocation. This serves as an incentive to reissue vouchers quickly to those on

waiting lists when no longer needed by prior recipient households and to issue more than their authorized number of vouchers because not every voucher-holder will find housing.

Other positive features of SEVRA include eliminating barriers allowing voucher recipients to move to a new community with job opportunities without losing their voucher, exempting 10 percent of earned income as an incentive to work, adjusting income eligibility in rural areas to increase utilization of vouchers, and incentivizing PHAs to issue vouchers by basing administrative fees on the number of vouchers allocated. While falling short of restoring all of the vouchers lost in recent years, the bill does authorize 100,000 new vouchers over five years.

During floor consideration three ominous amendments were rejected. They would have dropped authorization of new vouchers, placed a 7-year time limit on most voucher households, and created a new work requirement. On a procedural vote, the House agreed to changes that require documentation of status to ensure that undocumented immigrants are not benefiting from Section 8.

The Senate has not yet acted on similar legislation. The Administration has expressed support for the current structure of the Section 8 program with its many defects saying that the changes will increase the cost of the program.

SCHIP Reauthorization Sparks Debate in Washington

A bill to provide \$35 billion to insure an additional 3.3 million children across the U.S. was passed by the Senate Finance Committee last Thursday. The State Children's Health Insurance Program reauthorization bill, which helps state governments expand health coverage to poor children, does not go as far the \$50 billion that was provided for in the concurrent budget resolution passed earlier this year. The bill is slated for mark-up in the House next week and representatives are likely to push for the \$50 billion, well above the Senate's mark.

Irrespective of the outcome of next week's deliberations, the President has vowed to veto any appropriation above the \$5 billion that was proposed in his FY 2008 budget plan. Please contact your representative to ask them to support a \$50 billion increase in SCHIP funding to help insure Ohio's children. A strong veto-proof majority is need in the House to deter President Bush from vetoing one of America's most urgent priorities. You can reach your representative by calling the Capitol Switchboard at 1-202-224-3121.



Coalition on
Homelessness and
Housing in Ohio

Phone:
614-280-1984

Fax:
614-463-1060

E-Mail:
membership@cohhio.org

To update your contact info,
please e-mail
tombetti@cohhio.org

We're on the Web!

See us at:

www.cohhio.org

www.cohhioyep.org

www.OHvotes.org

**COALITION ON
HOMELESSNESS
AND HOUSING IN
OHIO**

175 South Third Street,
Suite 250
Columbus, Ohio 43215

Suzanne Gravette Acker,
Editor, Writer

Tom Betti,
Assistant Editor, Layout,
Contributing Writer

Kelan Craig,
Contributing Writer

“Borrower’s Protection Act” introduced in U.S. Senate

In response to the explosion of foreclosures across the country, Senators Schumer, Brown, and Casey recently introduced the “Borrower’s Protection Act of 2007,” a bill that would regulate mortgage brokers and originators under the Truth in Lending Act (TILA). The bill would establish a fiduciary duty and a variety of other standards that would require brokers and loan originators to assess a consumer’s ability to repay and would require that lenders be accountable for the practices of real estate brokers and appraisers. Instead of allowing predatory mortgage lending to continue wreaking havoc on U.S. homeowners, the bill seeks to ensure that brokers and lenders have an incentive to originate sustainable loans that will not result in foreclosure. The bill has been referred to the Senate Committee on Banking, Housing and Urban Affairs. Please start making calls and sending letters of support

Joe Breiteneicher, 1945-2007

COHHIO notes with sadness the death of Joe Breiteneicher, President and CEO of The Philanthropic Initiative (TPI). Mr. Breiteneicher joined TPI in 1990 as senior consultant to organized Philanthropy and became President and CEO in 2001. He helped create several initiatives, including New Ventures in Philanthropy, a collaboration to stimulate local giving in communities; International Network on Strategic Philanthropy, a forum on the role of philanthropy; and The Melville Charitable Trust, a family foundation devoted to ending homelessness. Mr. Breiteneicher said the Melville Charitable Trust had accomplished an understanding of homelessness that was beyond anyone's efforts before, but that they also understood the foundation needed to support real social change: "We've learned a lot, he said. Now build the damn units."

First for COHHIO: Baby Makes Debut at Annual Conference!

New Housing Advocate is born! Andrew Patrick Lilley, son of Michael & Mary Lilley, was delivered on April 24th, day two of COHHIO’s Housing Ohio 2007 annual conference. Mary Lilley of STEPS of Wooster was attending the first day of the conference and Baby Drew decided he wanted to be part of the action later that night. COHHIO congratulates Michael and Mary.



Baby Drew: Dreaming of a two bedroom apartment at median market rent.....

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.