

## National Issues We're Tracking:

- National Housing Trust Fund update (page 5)

## State Issues We're Tackling:

- Spotlight on Rep. Widener (page 3)
- LandLOC Helps with Vacant/Abandoned Properties (page 5)
- Payday Industry Mounts Referendum (page 5)
- Legislative Roundup (page 7)
- Anti-Poverty Task Force (page 8)
- Hidden Homeless (page 9)

## YEP Advocacy:

- YEP Heads to Washington D.C. (page 6)



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

### "It is Done. It is now Law." – Governor Ted Strickland



OCRL members gather around Governor Strickland at the bill signing ceremony on June 2nd. "It is done," he said to a burst of cheers. "It is now law." From Left: Phil Cole, Suzanne Gravette Acker, Patrick Obryan, Chris Collins, Linda Cook, Governor Strickland, Gail Meyers, Tom Allio, David Rothstein and Jim Callen.

Flanked by leaders of both parties and chambers in a room chocked full of reporters and consumer advocates, the Governor went about the business of making Ohio a safer place to live and work by signing House Bill 545 into law. HB 545, the Short-Term Lender Law, caps interest rates payday lenders can charge at 28% APR. Lenders have until the end of August to comply with the new law.

During the June 2 ceremony, the governor spoke of usury as being one of the oldest sins. HB 545, he said, demonstrates that Ohio "will not tolerate individuals being exposed to exorbitant rates, which does contribute to this cycle of indebtedness."

House Speaker Jon Husted noted that the Federal debt is \$9.2 trillion, which equates to about \$124,000 for every family in the U.S. "We as a nation have a problem [with debt] and the government should not encourage it." HB 545, he said, "is based on solid economic principle; one that will change Ohio for the better economically."

Senate President Bill Harris applauded House leadership and Chairman Widener, agreeing that "industry was not providing

a service, but rather pushing people further into debt. Anytime we lose jobs, it matters," Sen. Harris said. "But I think of the type of job - we want to replace the job that's taking advantage of people with jobs that are helping people."

Senator Ray Miller (D-Columbus), a longtime industry critic, said, "the days of unregulated piracy are finally over." He praised Rep. Widener for his leadership and thanked members of the OCRL, COHHIO and BREAD for their dedication and commitment.

The June 2 ceremony was a major victory for the Ohio Coalition for Responsible Lending, the 246-member

(continued on page 4)

## Payday Industry Mounts Appeal Initiative

see page 5


**OhioVOTES**
[www.ohvotes.org](http://www.ohvotes.org)

## Now Is the Time to Register your Clients, Board and Staff to Vote and Prepare For the November 4th Presidential Election

Nonprofit (501C3) organizations can play a major role in this upcoming Presidential Election by engaging their clients and community in the voting process. Currently, the Ohio Legislature is making major revisions to the election process (review Sub. HB 350 on our website, [www.ohvotes.org](http://www.ohvotes.org)). It is important that everyone understand these changes as we prepare to vote in November. In addition to voting for president of the United States, our ballot will be full of candidates running for local, county and state elections. Election officials predict there could be five or more state issues on the ballot. In addition, we will be voting for a new Attorney General.

Our OhioVOTES team is eager to come to your agency/organization or meeting to train

nonprofit staff or meet with your clients or community members to ensure you have the information and resources needed to register new or relocated voters. Training will also include voter engagement and planning events, including candidate forums and discussion groups.

Free voting material in the form of t-shirts, posters, balloons, etc. will soon be available to help get voters motivated to make their voice heard. Check out the OhioVOTES web site now for great downloadable resources and to order our new **Registered and Ready!** stickers. Contact us now to request speakers to come to you to provide nonpartisan information to help you prepare for November 4<sup>th</sup> and beyond!

[WWW.OHVOTES.ORG](http://WWW.OHVOTES.ORG)

OhioVOTES HotLine – 888-8VOTE0H



**Coming soon:  
Motivational items to get your clients and your community excited to VOTE!**

## Spotlight: An Architect's Perspective

By Rep. Chris Widener

Despite what you have read over the last several months about this legislation being delayed, squelched, blocked, or any of those other verbs and nouns that have been used about these bills, my goal has always been to thoroughly study and debate these check cash loan products. To be honest, the problem resulted when Speaker Husted appointed an architect to chair the House Financial Institutions committee. While there are many stereotypical things said about architects, one thing that is true, is that we all are very detailed oriented; very, very detailed oriented. Last fall, three good bills were referred to the committee about this issue, and as Chairman, I decided we would take our time and analyze every detail of each bill. Throughout this process, many members of the media became frustrated. They kept asking which bill I favored, and I kept telling them that I wasn't for any of them, I just wanted to find out what was the issue and what is the best solution to address this issue.

The committee held about 16 hours worth of committee hearings, and listened to approximately 50 different witnesses. For me, and much of the committee, the testimony from parties on both sides of the issue confirmed that 1) there is an important and significant distinction between payday loans and small loans; 2) a level playing field is necessary for borrowers and lenders so a small loan product is available that can help families in Ohio; and 3) a more affordable and more sustainable small loan product is needed in Ohio.

After hearing a great deal of consensus on all these points, we concluded that the current check cashing lending product has the ability to be addictive, and by being largely unregulated, it has had a negative impact on our community and citizens. Furthermore, a "cycle of debt" is more often encouraged than discouraged with the current product. Finally, in order to satisfy the need, we perceive, for responsible

short term loans, new and better regulated products are necessary.

So as a compromise between all three bills, I incorporated several ideas from each lending bill, ideas suggested in committee, and ideas from nearly 20 other state laws we researched on this issue, into HB 545. (See page 7)

Consumer debt in Ohio and throughout America is at an all time high, and sooner or later legislators need to determine if they are part of the solution or part of the problem.

I have heard from a lot legislators over the last four or five months about this issue. I have heard "I don't want to deal with this," "I don't want to vote on this." I have also heard the other side say that "We have to do something now," "We need to step up for consumers." After spending the time to research the problems and investigate all possible solutions, I found that it is time to help Ohioans.

Sometimes as legislators we are faced with difficult decisions, and now is just such an occasion. We need to eliminate the current check cash lending law in Ohio. It has not worked. It is not working for families, it is not working for consumers. There are people that are getting 7, 8, or 9 of these loans per year and that means they are getting loans nearly every pay period or every other pay period. We need to create new Short Term Loan products, for those times when families need a helping hand. We need to be able to collect data, so we can empirically study this issue 5 and 10 years from now. We need to create penalties to keep lenders accountable to their customers, and we need to create a level playing field between lenders and borrowers.

We have a lot of hard working Ohioans who are just trying to make a living. House Bill 545 establishes new Short Term Loan products and new financial protections for hard working Ohioans.



Rep. Chris Widener

### Editor's Note:

Architect and House FIRES committee chair Rep. Chris Widener (R-Clark, Greene and Madison counties) spent nearly six months working with organizations in his district and community studying all angles of the payday lending issue before designing HB 545. Excerpts from Rep. Widener's May 6 testimony to the Senate Finance and Financial Institutions Committee (left) reveal the architect's perspective on a landmark piece of legislation.

**“It is Done. It is now Law.”** (continued from page 1)

group that waged a multi-year battle against a wily industry that had enjoyed 12 years of free reign in financially troubled Ohio. “It was worth the wait,” said Bill Faith, ORCL legislative chair, of what is considered the strongest payday lending legislation in the country. “We are rid of the scourge,” he said. “We are now the nation’s benchmark for responsible lending and borrowing.”

OCRL chair Tom Allio said that while it took many months of debate, House and Senate leaders finally understood the design of the “toxic” loan product and the industry’s intractability on the high interest, short term model. “Payday lending is a net-negative for Ohio families. Millions of dollars in fees are funneled away from people in greatest need and into the deep pockets of the payday lenders. It’s a toxic product that strips wealth instead of building it.”

HB 545 rings in a new era of responsible small loan lending with an air-tight, no-nonsense answer to short-term lending gone awry. An amalgam of best practices, the new law is possibly the best of its kind in the nation (see page 7), and an even more stringent version of the advocate-brokered HB 333 (Batchelder/Hagan). The new law in Ohio is “a huge deal,” Jean Ann Fox, director of financial services at the Consumer Federation of America, recently told MSNBC.com. “The tide has turned on legalizing these high-cost small loans.”

Indeed, Ohio’s legislation may prove a tipping point for other states in a nation rife with lending and borrowing woes. The issue of consumer debt was a driving force behind HB 545, according to the bill’s chief architect, Representative Chris Widener (R-Springfield).

Rep. Widener, chair of the Financial Real Estate and Securities (FIRES) committee, shared his perspectives on responsible borrowing and lending during testimony in support of his bill to the Senate Finance and Financial Institutions Committee in early May. (See Spotlight, page 3)

In addition to the strength and determination of the 246-member Ohio Coalition for Responsible Lending, Bill Faith acknowledged key figures in the

legislative process as “champions of the Ohio consumer,” including House members Bill Batchelder, Bob Hagan, Tyrone Yates, Matt Lundy, FIRES committee chair, Chris Widener, and House Speaker Jon Husted. On the Senate side, Faith said that senators Tim Grendell, Ray Miller, John Carey and Jeff Jacobson were pivotal, as was Senate President Bill Harris. The Governor’s early declaration of support for a rate cap was also highly instrumental, he said.

In a sign that payday lenders may be changing their business model, the Department of Commerce logged 199 applications from check cashing lenders for Small Loan Act (loans up to \$5,000) licenses in May.

To watch the signing event, google [YouTube HB545](#).



Above: The governor signs HB 545 into law; CBS evening news correspondent Laura Strickler talks with Rep. Widener before an interview at the Statehouse.

## HB 545



Ohio House vote:  
70-24

Ohio Senate vote:  
29-4

## Senate Bill to Create National Housing Trust Fund

The Senate Banking, Housing and Urban Affairs Committee passed the Federal Housing Finance Regulatory Reform Act of 2008, a bill that in addition to providing greater oversight of Fannie Mae and Freddie Mac, would establish a national housing trust fund dedicated to the creation, rehabilitation and preservation of affordable housing units for low-income

individuals. As passed, the legislation uses a portion of the trust fund monies to pay for foreclosure prevention initiatives, 50% of funds in the first year of its inception and 25% the second year. In year three, all of the trust fund dollars will be utilized for its originally intended purpose. The bill heads for a vote in the full Senate.

## NCH Report Calls for Action to Break Foreclosure to Homelessness Cycle

The National Coalition for the Homeless released a report in April forecasting an increase in homelessness due to the foreclosure crisis. The report, *Foreclosure to Homelessness: The Forgotten Victims of the Subprime Crisis*, summarizes the findings of a national survey of state and local homeless coalitions conducted in winter 2008. Among the survey findings, 61 percent of respondents reported an increase in homelessness in their communities since the foreclosure crisis began in 2007.

Among the policy recommendations offered by NCH to break the foreclosure

to homelessness cycle is an infusion of funds into the Federal Emergency Food and Shelter Program, a highly effective program already in place to provide rental and mortgage assistance to persons at risk of homelessness. At the request of NCH and other organizations, Congress is now considering action on this recommendation as part of foreclosure relief measures.

Foreclosure to Homelessness: The Forgotten Victims of the Subprime Crisis, is available on the NCH web site, <http://nationalhomeless.org>.



## Payday Industry Mounts Repeal Initiative

News of industry plans to mount a ballot initiative to repeal HB 545, the payday lending rate cap bill, met with steady resolve from COHHIO and the 246-member Ohio Coalition for Responsible Lending. "The industry would rather spend millions trying to protect the debt trap than conform with a fair and reasonable new lending law," said Bill Faith, OCRL legislative chair. "Ohio voters will see through this deception. If

the measure gets on the ballot, it will be defeated by a huge margin."

The OCRL became aware of the referendum initiative just days after Governor Strickland signed the landmark bill into law. The new law caps interest rates at 28% APR, down from 391%. An industry-driven petition drive to place the issue on the November ballot began June 4. A total of 241,365 valid signatures is required by the end of August.

## Finance Fund Announces LandLOC Program

The Finance Fund, a nonprofit, low-income revitalization agency based in Columbus, has just launched a new program designed to help communities in Ohio acquire vacant and abandoned properties. The program, called LandLOC, will provide lines of credit to organizations willing to take control of vacant or abandoned properties and put them

to good use. Financing will be used for purposes of acquisition, maintenance and stabilization of the property, making it more likely that the property can be redeveloped. For more information about how you can get involved with the LandLOC program, please visit: [www.financefund.org](http://www.financefund.org).



## YEP YOUTH GOING TO WASHINGTON!

Youth Empowerment Program members and staff are headed to D.C. on June 9 and 10 to seek support for reauthorization of the Runaway Homeless Youth Act and the McKinney-Vento Homeless Assistance Act. YEP has scheduled appointments with Representatives Hobson, Pryce, Regula, Chabot and Space. YEP youth were very successful last year with their Congressional visits and in garnering support for SCHIP expansion.

In addition to these important issues, they will be presenting an Ohio Federal Budget Coalition sign-on letter asking members to act now to provide initiatives for a shared economic recovery by providing:

- *Expanded unemployment insurance benefits*
- *A temporary increase in Food Stamp benefits*
- *Increased funding for LIHEAP (to prevent utility shut-offs)*
- *Investment in infrastructure projects*



Please take a moment to read the entire "Economic Stimulus" endorsement letter by visiting the COHHIO website. (Click on Advocacy, then Federal Issues; it's the first one listed.) [http://www.cohhio.org/advocacy\\_issues\\_track\\_fed.php](http://www.cohhio.org/advocacy_issues_track_fed.php)

Help make this a successful trip by endorsing our efforts and joining with 40 other Ohio organizations voicing support for a second federal economic stimulus package. The youth of YEP conduct periodic visits to Washington in capacity-filled vans. Please send your agency's support with them.

Contact [kelancraig@cohhio.org](mailto:kelancraig@cohhio.org) by June 5 with your approval to add your organization's name to our growing list of supporters.

Thank you for your support!



YEP members ham for the camera during their 2007 Advocacy trip to Washington D.C.



### Highlights of HB 545:

- The annual interest rate is capped at 28 percent (down from 391 percent). Additional fees are prohibited.
- A person can not borrow more than \$500, or 25 percent of the customer's base monthly income. The former rate was \$800, with no income check.
- Loan terms will run at least 31 days. Previously, loans were usually two weeks.
- A borrower is allowed four payday loans per year. There was previously no loan limit.
- Internet payday lending is banned, and illegal out-of-state lenders have no access to Ohio small-claims courts.
- A borrower who wants a third payday loan in 90 days is required to attend a financial-literacy program.
- Any for-profit, nonprofit or chartered financial institution can get a license to offer short-term loans.
- Violators will be subject to penalties under the Consumer Sales Practices Act.

## Legislative Round-up

Here's a status update on the bills we've been involved with during the legislative season:

**House Bill 138**, a foreclosure assistance bill sponsored by Representatives Foley and Blessing, passed both the House and the Senate overwhelmingly. The Ohio House concurred with the Senate's amendments on May 29th, so the bill now goes to the Governor for his signature. The bill simplifies and expedites the process for identifying property owners after foreclosures and will help to ensure that accountability exists for vacant and abandoned properties. Ultimately the bill's aim is to provide some key tools to help communities maintain and revitalize neighborhoods.

**House Bill 359**, which allows counties with populations of over 100,000 to use their DTAC funds for nuisance abatement of foreclosed homes and prosecution of mortgage fraud cases by county prosecutors, passed the House on May 13th and passed the Senate 32-0 on May 29th. The House now needs to vote to concur with the minor Senate amendments to the bill.

Advocates pushed for the inclusion of foreclosure prevention counseling and rescue loans as eligible uses of the DTAC funds. While this was not included in HB 359, it was included in both the House and Senate versions of the Budget Corrections Bill, HB 562. Some differences between the two versions are expected to be ironed out passed on June 10th, during the last session day until next fall.

**Senate Bill 295**, which would provide that a lease does not terminate upon the foreclosure of a landlord's mortgage, received a hearing on April 1st, but remains in the Senate Judiciary-Civil Justice Committee. The Senate bill's counterpart in the House (HB 440) has not received a hearing. Currently when a property owner is foreclosed on, the tenants are only entitled to a three days notice to vacate the property. COHHIO pushed for this legislation and a compromise version of this bill to be included in other bills. We will continue this fight when the legislature returns next fall.

**Senate Bill 277**, which would assist nuisance property abatement by creating a new cause of action in foreclosure cases in municipal housing and environmental courts, passed the Senate 32-0 on Thursday, May 29th. The bill now heads to the Ohio House.

**Senate Bill 281**, which would put state bankruptcy exemption standards in line with federal standards and tie future adjustments to the Consumer Price Index (CPI), unanimously passed the Senate on March 13th, and was passed by the House Judiciary Committee on May 22nd by a vote of 10-1, with Rep. Bill Coley voting no. The Speakers office reported that the bill was not scheduled for a vote on the House floor "due to opposition to the bill". Advocates are continuing to push for a vote on the House floor as soon as possible.



Bill Faith

## Fraud Played Key Role in Escalating Foreclosure Crisis

According to a recent study conducted by the Cleveland Plain Dealer, mortgage fraud has played a significant role in the foreclosure crisis, with approximately \$7 billion in bad loans originating last year alone. That staggering figure might help explain why roughly 50% of subprime loans originating in Cleveland since 2005 have resulted in foreclosure. Between the proliferation of false income statements, liar's loans and a lack of credit checks, fraud has been rampant nationwide. Officials at the

federal level, like the SEC and the FBI, are investigating lenders, banks and bond rating firms to determine how much their organizations knew about the mortgage fraud being perpetuated by brokers and those operating independently. The Ohio Attorney General's Office is also looking into practices of lenders and financial institutions in the state of Ohio. It remains to be seen how much accountability will be placed at the feet of the executives of the companies that originated the majority of fraudulent subprime loans.

## Foreclosure Crisis Takes to the Pulpit

The Columbus Housing Partnership is identifying the week of June 22 as "Foreclosure Prevention Week" and is calling on 40 religious leaders in the metro area to preach about solutions, including free classes, counseling and financial assistance available through CHP.

Amy Klaben, CHP president and CEO, said that in the last four years, more

than 30,000 foreclosure complaints were filed in Franklin County. She's urging faith leaders to become involved because they are a trusted source of counsel in areas involving personal struggle, including financial problems. CHP has increased its workshop offerings to respond to increased demands in services.

## Governor Establishes Anti-Poverty Task Force

Ohio Governor Ted Strickland signed an executive order on May 28 establishing the Ohio Anti-Poverty Task Force, which will develop recommendations aimed at reducing the number of Ohioans living at or below 200 percent of the Federal Poverty Level.

"Too many Ohioans are currently living in poverty," Strickland said. "This task force will give my administration diverse perspectives to tackle this serious issue and help Ohio families who are struggling to make ends meet." The governor spoke during a Poverty Summit organized by the Ohio Association of Community Action Agencies. Highlights of his speech include:

- Nearly 1.5 million people in Ohio are living at or below the Federal Poverty Level (\$21,200 for a family of four), and over 3.4 million people are living at or below 200% of the Federal Poverty Level.
- The Task Force will develop short-term (due on or before Labor Day, 2008) and long-term recommendations (due on or before April 30, 2009) aimed at reducing the percentage of Ohioans living at or below 200% of the Federal Poverty Level.
- Short-term recommendations will focus on policy changes and spending adjustments to lower the percentage of Ohioans living at or below this threshold. Long-term recommendations will focus on enhanced self-sufficiency pathways, improved interagency coordination, public-private collaboration and community engagement, and annual and multi-year benchmarks.
- The Director of the Governor's Office of Faith-Based and Community Initiatives will serve as chair of the Task Force and the Governor will appoint to the Task Force representatives from a diverse set of constituencies.



## Hidden Homelessness... Project Homeless Connect

“This is the beginning of a new way to address homelessness . . . Project Homeless Connect is a one-day, one-stop shop to deliver real services to people experiencing real homelessness in our community. But this is also about a commitment to move from simply managing homelessness towards really ending homelessness.”

— Minneapolis Mayor R.T. Rybak

Project Homeless Connect is a one-day, one-stop event sponsored by community leaders and designed to provide housing, services, and hospitality directly to people experiencing homelessness. Your local Continuum of Care or Housing Coalition may wish to start planning now for the National Project Homeless Connect week, which is December 1-7, 2008.

Project Homeless Connect fuses political and civic will to offer a trajectory out of homelessness. It has been a proven innovation in many communities to rapidly re-house homeless and link to several community mainstream resources in a one-day event. Project Homeless Connect services include haircuts, medical/dental care, massages, foot care, meals, entertainment, clothing closets, transportation, pet sitting, no-wrong door intake assessments for housing placement and services, etc.

Here are a few things to think about and partners to reach out to in preparation for the event:

- Enlist volunteers to plan and facilitate Project Homeless Connect
- Recruit volunteers to determine how to

- quantify the outcomes of the event
- Make contact with local JFS, Social Security, WIC, Head Start, Community Action and other similar offices and ask them to do intake assessments
- Contact local veterinarians and groomers to hold clinics
- Speak to local dentists and physicians about holding clinics
- Get in touch with local Vocational School or Barber School for students to do haircuts
- Engage faith-based organizations to help people navigate the different providers and resources
- Reach out to local civic and business partners to help cover the costs of the event
- Contact local businesses to hold jobs fair
- Engage local bicycle and wheelchair repair technicians to assist with needed repairs
- Engage Dept. of Motor Vehicles to provide identification cards
- Secure donations from local pantries for food items that require little preparation
- Engage local housing and homeless providers to provide immediate housing for the homeless
- Secure meal donations from local restaurants
- Contact local department stores and civic organizations to secure donations of hygiene items
- Enlist local judges to complete homeless court citation adjudications

For more information on developing your own local Project Homeless Connect event, please see <http://www.ich.gov/slocal/NationalProjectHomelessConnect-Promo.html>



## Ohio's Rural Counties Not Immune to Foreclosure Crisis

According to Paul Bellamy, special counsel to the Equal Justice Foundation, rural Ohio counties have also fallen prey to the foreclosure crisis. Based on foreclosure filing data collected by the Ohio Supreme Court, foreclosures in rural counties have increased since 1994 to the tune of 462%. In 2007 alone, there were 13,699 foreclosures in rural counties

in the state. A large proportion of rural foreclosures occur in rural counties that border Ohio's urban cities and counties, and Bellamy says that these numbers may not be representative of the true number of rural foreclosures because of the large number of manufactured homes that are not included in the totals.





## Financial Management for Not-for-Profit Organizations

This training will address a) federal, state and local rules and regulations; b) financial management, recordkeeping and reporting; c) allowable and unallowable costs; d) match issues. The target audience is OHCP-funded grantees as well as HUD-funded programs, grantees that have recently

received OHCP funding for the first time, organizations that have unresolved or repeat audit or fiscal monitoring findings, and/or organizations that do not have adequate fund accounting practices.

**Presenter:** Terry Edwards, Senior Internal Auditor, Ohio Department of Development

Two trainings are being offered, each covering the same subject matter.

### COLUMBUS TRAINING

- Date:** Tuesday, June 17th, 2008
- Time:** 9:00am – 4:30pm
- Location:** YWCA Columbus  
Room 404  
65 South Fourth St.  
Columbus, OH 43215  
(parking at various nearby lots or at City Center Parking Garage at 55 E. Rich St., approximately 3 blocks away)
- RSVP:** Email [rsvp@cohhio.org](mailto:rsvp@cohhio.org) by June 10th to reserve a seat and indicate if you'd like lunch ordered for you
- \* the agenda does not provide sufficient time to leave the training facility, so attendees should plan to bring their lunch or pay for the provided meal
- Cost:** \$10.00 (this fee is only mandatory for those requesting lunch)  
Submit payment on day of training – checks payable to COHHIO
- CEUs:** CEUs will be provided for Social Workers

### AKRON TRAINING

- Date:** Tuesday, June 24th, 2008
- Time:** 9:00am – 4:30pm
- Location:** Community Support Services  
Room 200 A, B, C  
150 Cross St.  
Akron, OH 44311  
(parking at 150 Cross St. only for those needing assistance; otherwise, parking at 640 Wolf Ledges, directly next door)
- RSVP:** Same as above
- Cost:** Same as above
- CEUs:** CEUs will be provided for Social Workers



**COHHIO**

Contact Erica Mulryan at [ericamulryan@cohhio.org](mailto:ericamulryan@cohhio.org) if you have questions. Check out COHHIO's calendar of events for additional information on trainings and upcoming events at [www.cohhio.org](http://www.cohhio.org)

## Sex Offender Conference Set for June 17

The Performance Institute hosts The 2008 National Conference on Sex Offender Registration & Management, June 17-19 in San Diego, California. This conference will be the most comprehensive event on sex offender management issues for law enforcement, corrections, prosecutors and treatment providers. Attend the event to learn how to comply with the Adam Walsh Act

requirements, investigate and monitor online sexual predators, improve sex offender registry management, oversight and data, and effectively manage community notification and residency restrictions. Register today and receive a 20% discount! Use priority code: L256-CJ. To Learn More, Visit [www.EndSexCrimes.org](http://www.EndSexCrimes.org)

## The First Rural Convening

With financial support from the Osteopathic Heritage Foundations, COHHIO presents the first Rural Convening to familiarize rural providers and Continuum of Care members with the diverse funding opportunities available and to better train providers in the funding process. There is no cost for this Rural Convening, but registration is LIMITED!

**Date:** June 9, 2008

**Time:** 8:30 a.m. – Registration  
9:00 a.m. – Convening Begins  
3:00 p.m. – Training Concludes

**Location:** Cherry Valley Lodge – 2299 Cherry Valley Road – Newark, Ohio 43055  
Contact Jonda Clemings at [jondaclemings@cohhio.org](mailto:jondaclemings@cohhio.org) with questions. Check out COHHIO's calendar of events for additional information on trainings and upcoming events at [www.cohhio.org](http://www.cohhio.org)

**The ODOD Office of Housing and Community Partnerships** has released their FY 2008 Homeless Assistance Grant Program Application. It is posted on their website at <http://www.odod.state.oh.us/webforms/default.cfm>

**The BOSCOG Steering and Advisory Committees** are striving to be transparent and provide as much information as possible regarding the HUD Continuum of Care application process to all homeless providers throughout the state. In that effort, we are posting minutes from our recent BOSCOG Advisory Committee Meeting that took place on May 11th. Those minutes can be seen at the following link: [http://www.cohhio.org/pdf/BOSCOG\\_Advisory\\_Committee\\_Minutes\\_5\\_11\\_08.doc](http://www.cohhio.org/pdf/BOSCOG_Advisory_Committee_Minutes_5_11_08.doc) or you can access that document and other documents pertinent to the BOSCOG on COHHIO's website at [www.cohhio.org](http://www.cohhio.org) - click on the Information Resources Tab - click on 2008 Continuum of Care - click on Minutes May 11, 2008. Other documents include the Federal Register, Leveraging 101,

APR Issues and Concerns, and Notice of Intent to Apply.

**The United States Interagency Council on Homelessness (USICH)** has recently released a publication entitled "Inventory of Federal Programs That May Assist Homeless Families with Children." This inventory consists of both targeted homeless programs, which are designed specifically to serve persons experiencing homelessness, as well as mainstream programs whose mission may be to serve a far broader population, but for which persons experiencing homelessness may be eligible by virtue of the program's eligibility criteria. The purpose of this inventory is to provide a current picture of all existing federal initiatives, help identify gaps or overlaps in services that may exist across programs, and offer new avenues for program collaboration. To see this document: [http://www.usich.gov/library/publications/FamilyInventory\\_Mar2008.pdf](http://www.usich.gov/library/publications/FamilyInventory_Mar2008.pdf)



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[www.OHvotes.org](http://www.OHvotes.org)

[www.ohiodebttrap.org](http://www.ohiodebttrap.org)

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YEP salutes the Ohio General Assembly for passing HB 545!  
Above, Governor Strickland poses with advocate Gail Meyers at the signing event.