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

Hidden Homeless — Advocating for Their Rights and Needs

Join us for Capitol Hill Day July 30!



Jonda Clemings of COHHIO and Mary Boettler of Community Services of Stark County are this year's Ohio co-captains for the July 30 advocacy activities at the 2008 National Alliance to End Homelessness Conference in Washington D.C.

The July 30 **Capitol Hill Day** event allows conference participants to share their concerns with U.S. Senators and Representatives and their staff. Personal visits with members of Congress and staff are one of the most important ways to take part in federal advocacy – a critical component to our work in ending homelessness.

Depending on how legislation moves during the next few weeks, the Alliance is encouraging Capitol Hill Day participants to discuss the **HUD Appropriations Bill, National Housing Trust Fund, and McKinney-Vento Reauthorization**. Participants are also encouraged to share their program's success and progress in ending homelessness.

Mary and Jonda will be sending out talking points for advocacy visits to those interested. Anyone interested in

participating in the advocacy activities can contact Mary at maryboettler@yahoo.com or Jonda at jondaclemings@cohhio.org with questions or requests for additional information on the scheduled visits.

In the meantime, NAEH has shared the following tips for effective advocacy:

- Homeless or formerly homeless people, homeless services providers, and local government officials should all tell stories of success in ending homelessness.
- Tell your own story of success and how a specific program or policy can help more people in your community.
- Stories should match policy issues – for example since one of the policy initiatives is McKinney-Vento Reauthorization, tell a story about how permanent supportive housing works and why supportive housing resources should be expanded.
- Know your audience! If your legislator has a history of supporting children's issues, tell a story about how the policy initiative impacts children and families.
- Describe how you or a client moved beyond homelessness with the help of a

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www.ohvotes.org



Training Alert

Check out OhioVOTES Website for Summer Training Opportunities

OhioVOTES Travels to New Orleans

OHIO's OhioVOTES team recently traveled to New Orleans for a convening with the Non-Profit Voter Engagement Network (NVEN). The team consisted of Suzanne Gravette Acker, Nick Bates, Kelan Craig, Cathy Johnston, Mia Redd and Jocelyn Travis. The gathering provided an opportunity to meet with other state voting projects throughout the country and prepare for the upcoming November election. Training techniques and tools were discussed and resources and material were plentiful.

On the second day of the convening, participants boarded a bus to tour the 9th Ward of New Orleans. It was an incredible experience to travel through the devastation of the hurricane. Our tour guide was a hurricane survivor who chose not to leave the city. She shared

extensive information about the ordeal and its aftermath. The sight of all the vacant homes, many still bearing X's to symbolize the number of dead found inside was highly emotional. Yet the rebuilding efforts and the pride of people from the area were inspiring. We also had extensive discussion about the major role of non-profits during the entire ordeal.

OhioVOTES came away from the convening with great ideas and re-energized to meet the demands of preparing for November 4. Our voting material and promotional items are being developed currently and many trainings and presentations are taking place to make sure we reach as any voters as possible to engage in the voting process.

Watch for a checklist of FREE materials in next month's newsletter.



NVEN Convening participants gather in New Orleans for a team photo.

Secretary of State Makes Security Recommendations

Ohio's Secretary of State Jennifer Brunner outlined several recommendations for the November 4th General Election in a post-primary report released on June 10th. Brunner's security recommendations come as the Ohio General Assembly rejected a number of changes Brunner suggested after a study found that Ohio's voting systems were susceptible to error and fraud. Secretary Brunner has asked that each county's board of elections to prepare and submit

a detailed security plan to her office in attempt to ensure a safe and fair general election. Brunner also intends to ask each county to conduct an audit after the November 4th election, providing the general public with assurance that their votes were both protected and accurately counted. You can read the report and the Secretary of State's recommendations by visiting: <http://www.sos.state.oh.us/SOS/upload/elections/2008/pri/report/narrative.pdf>

Notes of Faith

from COHHIO's Executive Director

On this 4th of July, as we celebrate our nation's independence from oppression, an industry built on deception and oppression is plotting a diversion of the democratic process.

Yes, the well-heeled payday lending industry is back, trying to overturn by referendum House Bill 545, the payday lending reform law that won overwhelming bipartisan support from the General Assembly in May. They call themselves the REJECT H.B. 545 Committee.

The referendum ruse began June 3, the day after Governor Strickland signed the nation's most comprehensive payday lending reform bill into law. What happened next could inspire a case study on corporate greed and deception.

On June 18, REJECT submitted a petition to repeal HB 545 to Attorney General Nancy Rogers. COHHIO reviewed the petition summary language and fired off a letter to Rogers alerting her to its inaccurate and misleading characterization of the changes contained in HB 545.

A day later, Rogers refused certification, saying the petition summary was not a "fair and truthful statement of the measure to be referred." The AG was being polite.

In fact, industry intentionally tried to trick voters with a false and misleading summary that omitted any mention of 391% APR or 28% APR, the old and new law's allowable interest rates. That was only the beginning.

Undaunted by the AG's refusal, REJECT hit the streets again, this time peddling a petition that carried an 8,000-word, 17-page legal analysis of HB 545 as its summary. This analysis was originally written for a completely different purpose by the state's legislative research arm.

The payday legal team might benefit from use of a dictionary: a summary is a short statement of the main points. 8,000 words is not a summary; it's a treatise

designed to confuse and mislead. By the way, the only reference to the interest rate change was embedded in a table within the legislative analysis on page 6. But that's not all. . .

Concurrently, REJECT developed a *third* petition to try to repeal only a *portion* of HB 545, the Ohio Check Cashing Lender Law. REJECT is trying to *repeal* the *elimination* of the old law (try getting your head around that!), which would allow high interest rates to continue as usual. Ostensibly, both laws could stand, setting up a statutory conflict that would allow lenders to charge either 28% or 391%. Guess which one they'd choose?

While there is doubt that such a bizarre maneuver would even stand legally, the payday lenders' intent is clear: They will lie, deceive, mislead, confuse and fight down and dirty – whatever it takes to protect their 391% rate.

Stay tuned for the AG's response, which will be crafted over the holiday weekend to meet the Monday, July 7 response deadline.

In the meantime, please say YES to payday lending reform by signing the "Statement of Interest" form on our website (www.cohhio.org, lower portion of front page). Please fax it to us at your earliest convenience.

Confusion, deception, outright lies. Isn't that what we denounced 232 years ago?

Have a happy and safe holiday,




Bill Faith
Executive Director



Washington Whirlwind

The COHHIO Youth Empowerment Program loaded up the mini-vans and cars early in the morning on June 9th to head to Washington, D.C. 21 youth and YEP volunteers from Columbus, Springfield, Cleveland and Canton joined together for this adventure to our nation's Capitol. The purpose of our trip was to talk to Congress about the McKinney



YEP Youth meet with U.S. Rep. Charlie Wilson

Vento homeless education Act and the Runaway and Homeless Youth Act; and to discuss issues concerning the Federal Budget and a second economic stimulus package.

After spending Monday evening walking around Washington and reflecting at the Lincoln Memorial, YEP headed out early Tuesday morning to the Hill. We divided into three groups and had scheduled meetings with 15 of Ohio's 18 Congressional Representative offices and both Senators' offices.

YEP youth shared their personal experiences with homelessness as well as the need for quality services targeted toward homeless and transitional youth. After running around the Capitol the entire day in 102 degree heat and taking the 'secret train' from the House to the Senate office buildings, we were extremely tired but satisfied about our accomplishments. We were told frequently that members of Congress and their staff don't often hear from their local communities -- especially youth, who are affected by how members vote. YEP youth did a great job representing the needs of Ohio's youth.

Wednesday morning, we loaded into the mini-vans to visit Washington museums, including the Holocaust museum, the Air and Space Museum and the Museum of Natural History. The whirlwind trip was packed with excitement, fun and important lessons in the art and soul of advocacy.

Reflection - My Trip to Washington D.C.

by Cemika Wilson

My name is Cemika Wilson and I am new to YEP. On my first day I was invited to join a group that was going to Washington, D.C. We left early Wednesday morning and I couldn't wait to get there. When we finally did arrive, we checked into our hotel then we went sightseeing. We went to the Lincoln Memorial. I have never seen it before. I also saw the 50 'states board.' It was really great to get to walk around our nation's capital. Sightseeing was one of my favorite parts of the trip.

The next day, we woke up early and went to Capitol Hill to visit our

Congressional Representatives. I felt very important being able to sit there and talk to the people that make our laws. We talked about programs to help homeless youth. Many of the Representatives and their staff members listened to what we had to say. I believe that they cared about our issues and wanted to learn our perspective.

I am hoping and praying that some of the things that we talked about with them will make a difference in the decisions they make. It was a very important trip and I am glad I was able to go.

Governor Signs House Bill 138

On June 11, Governor Strickland signed House Bill 138 (Foley/Blessing), the long-sought legislation that helps improve the foreclosure process for localities. The law requires county sheriffs to record deeds within two weeks of a foreclosure sale. This will help ensure that the property owner is clearly identified and

will make it easier for authorities to hold current owners accountable for problems associated with vacant properties. Advocates and legislators hope the bill will help maintain and revitalize neighborhoods that are struggling as a result of high foreclosure rates.



Rep. Foley (D. Cleveland)

Housing Trust Fund on Hold until Week of July 7

Consideration of the Senate bill that would establish a permanent housing trust fund, H.R. 3221 (GSE/FHA reform bill) came to a grinding halt on June 26 due to an amendment that would add \$8.2 billion in energy tax credits. Senate action on the bill is stalled until the week of July 7.

Due to a few complex Congressional procedures, the entire bill must be treated as three separate parts. One of those parts is a modified version of Senator Dodd's GSE/FHA reform bill that includes the Housing Trust Fund. This "part" passed overwhelmingly by 79-16 on June 25. The other two parts of the bill still need to be passed, which will likely take most of the week of July 7.

The White House issued a veto warning, objecting to the bill's inclusion of \$3.9 billion in funding for states and localities to buy abandoned, foreclosed properties to rehab and sell or rent, with 25% of the money targeted to households with incomes below 50% of the area median income. This fund is likely to be the target of an amendment. Once the full bill passes the Senate, it will be sent back to the House. A Conference committee will be required to iron out differences between the Senate and the House versions, before final passage of a bill that will go to the President's desk.

Stay tuned for developments! More work remains to be done!



Rep. Blessing (R. Cincinnati)

Renters Become Collateral Damage in Foreclosure Crisis

A recent Policy Matters Ohio report entitled "Collateral Damage: Renters in the Foreclosure Crisis," shows the impact the foreclosure crisis has on renters in Cuyahoga County and elsewhere in the state. The study found that nearly 4,000 foreclosure filings were rental properties and that foreclosures of rental units have increased at a higher rate than owner-occupied properties.

Renters face serious consequences as a result of a foreclosure, including immediate eviction, displacement and high transition costs, including new security deposits, increased new rent, moving and

storage costs, and property costs.

Two bills in the Ohio legislature would enable renters to stay in their units for at least 90 days following the foreclosure of their unit, making it easier for them to relocate or enter into new arrangements with the new owner. House Bill 440 and Senate Bill 295 both provide "that a rental agreement does not terminate upon the foreclosure of the landlord's mortgage." Contact your Senator in support of SB 295 and your Representative in support of HB 440! To read the Policy Matters Ohio report, please visit: <http://www.policymattersohio.org/>

POLICY MATTERS OHIO

Presidential Candidates Begin Tours of Ohio

Senators McCain and Obama are beginning to take tours of important swing states like Ohio. This week, Senator Obama took a tour of a social service agency in Zanesville, Ohio, and announced

his plans to improve the White House Office of Faith-Based Initiatives without blurring the lines between church and state. While touring the food pantry and other parts of the Eastside Community

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Presidential Candidates... (continued from page 5)

Ministry, Obama noted the importance of utilizing the Office of Faith-Based Initiatives to provide religious-affiliated nonprofits

and community organizations with the resources they need to provide services to those in need.

Overdraft Protection Becoming Important Consumer Protection Issue

Advocates and lawmakers are seeking to find a solution to the escalating costs associated with overdraft loan programs. An overdraft loan fee occurs when the bank pays a customer's checks, check card transactions and other withdrawals even when the customer does not have sufficient funds in their account.

Low-income families are disproportionately impacted by overdraft loan fees and are typically enrolled by financial institutions without explicit permission to do so. Additionally, overdraft loans are exempted from the Truth and Lending Act (TILA) and banks are not required to disclose the very high (sometimes quadruple digit) interest rates

charged. HR 946, introduced last year by House Financial Services Committee Chairman Barney Frank (D-MA) and Representative Carolyn Maloney (D-NY), would require that overdraft fees be placed under the purview of the Truth and Lending Act; would require written consent from customers before being enrolled in a overdraft loan program; and require that a customer be warned when a withdrawal will result in a negative balance. It would also prohibit banks from manipulating deposit clearing and withdrawals for purposes of maximizing the number of overdrafts. For more information on HR 946, please visit: <http://www.responsiblelending.org/issues/overdraft/>

Utility Shutoffs Becoming More Commonplace

Electricity and natural gas companies are disconnecting more and more households who aren't able to keep up with their utility bills. According to the Ohio Consumers' Counsel, electricity turn offs in February of 2008 were up 40% from the same time last year. The situation is only likely to worsen in the months ahead, as Columbia Gas of Ohio has already announced that record high rates will go into effect in July.

A study by the National Energy Assistance Director's Association (NEADA) found that increased home energy costs

impact households at all income levels. The study also found that lower income households are disproportionately impacted by rising energy prices, forcing many families to cut expenditures in other areas to keep the heat on. Stay tuned for movement in the Ohio General Assembly on legislation clarifying the process for utility disconnections. For more information about energy assistance, please visit: <http://www.neada.org/> or call the National Energy Assistance Referral Hotline at 1-866-674-6327.

Cordray Urges Central Ohioans to Speak Out About Unfair Credit Card Practices

Ohio Treasurer Richard Cordray joined representatives of Consumer Credit Counseling Service and local social service officials on July 2 to discuss an opportunity for consumers to fight excessive credit card fees, unpredictable payment dates, and late charges.

Cordray shared input he has received from consumers, calling for an end to a number of unfair credit card practices. Federal officials have proposed new rules

for credit card issuers, which would level the playing field for consumers, but it's not yet clear if these rules will be enacted and the time for citizens to comment will soon run out.

Cordray urged individuals to encourage their clients, members, and other central Ohio residents to add their voices to the effort to end unfair credit card practices.





COHHIO Directory Update

We're updating our online database in an effort to better serve individuals in the community. The COHHIO Directory of Services lists more than 500 nonprofit housing agencies and services that help prevent homelessness and provide affordable housing in Ohio. This quick reference guide provides user-friendly information to help people avoid homelessness and find affordable housing. The directory is used by nonprofit organizations, churches and community groups working on the front lines in Ohio communities.

It would be greatly appreciated if a representative of your agency could take five minutes to fill out this information and send it back to Jonda Clemings by email or fax. The form is available to download on our website (http://www.cohhio.org/info_odsa.php) as both a Word Document and an Acrobat PDF. (Click in the left sidebar to open or download.) Thank you in advance for your time. Please fax to: Attention – Jonda 614-463-1060 (F) or email to jondaclemings@cohhio.org

NONPROFIT BOARD DEVELOPMENT

This training will cover a range of topics related to nonprofit boards of directors, including board governance, roles and responsibilities, and fundraising.

Date: Tuesday, August 5th, 2008

Time: 9:30am – 4pm

Location: Area Agency on Aging, Annex
Room A 110
800 Park Ave. West
Mansfield, Ohio 44906

RSVP: Email rsvp@cohhio.org by July 30th to reserve a seat and indicate if you'd like lunch ordered for you

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

Presenter: David Maywhoor

Mr. Maywhoor provides private consulting services to a broad range of organizations, specializing in Organizational Assessment and Development, Strategic Planning and Board Governance training and capacity Building. David has 20+ years of experience in nonprofit consulting and 35+ years in the nonprofit field.

Hidden Homelessness... (continued from page 1)

local program.

- Describe the impact this program or policy issue has had on your life.
- Relate your story to how the issue impacts your local city, county, and/or program.
- Keep it short and share the time with your fellow advocates – everyone should have an equal chance to talk with legislator. Because you probably will only have a 10-15 minute meeting, plan accordingly.

For those unable to make it to Washington for Capitol Hill Day events, you may wish to schedule a visit with your legislator between August 9 and September 7, when he/she is back in their home districts. Also, consider inviting your legislator to visit your local Continuum of Care meeting or housing programs to establish or build a relationship and share local successes. It's time to advocate for those we serve!



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YEP takes Washington, D.C. by storm! See articles on page 4.