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



USA Today photographers captured members of the Youth Empowerment Program, including Juwan Chambers, 15 (grey sweatshirt), Stephanie Cochran, 17, of Cleveland (black coat) and Brooklyn Young, 19, of Columbus (pink scarf), as they welcomed Obama to Washington on January 20. (See pages 4-5 for more.)

## Housing Ohio 2009 Hosts Kaptur and Johnston as Plenary Speakers



**R**epresentative Marcy Kaptur, the senior woman in the U.S. House, began her 14th term as representative of Ohio's Ninth Congressional District as the 111th Congress

was convened. The occasion marked her elevation to the role of dean of the Ohio delegation and a place in House history as the longest-serving Democratic woman in the history of the House of Representatives.

As COHHIO's featured conference speaker for Monday, April 20, Ms. Kaptur will address Ohio's foreclosure crisis and possible state responses; and the need for healthcare coverage for low-income families to help prevent further housing crises.

Besides serving as teller clerk at the invitation of Speaker Pelosi, the Speaker also appointed Kaptur to serve as one of

her appointees to the important House Steering and Policy Committee, the

Continued on page 9

## COHHIO's Housing Ohio 2009

April 20th and 21st  
Lobby Day April 22, 2009

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Congresswoman  
Mary Jo Kilroy



Congressman Steve  
Driehaus



Representative LaTourette



U.S. Senator  
George Voinovich

## Kilroy & Driehaus Join Financial Services Committee

Newly elected Congresswoman Mary Jo Kilroy and Congressman Steve Driehaus have been selected for positions on the U.S. House Financial Services Committee. As a state representative, Driehaus voted in support of House Bill 545, the payday lending reform legislation passed by the Ohio General Assembly. Kilroy, a former Franklin County Commissioner, also openly supported consumer protections against

predatory payday lending in her bid for Congress. Both are likely to continue their efforts on behalf of consumers at the national level. The House Financial Services Committee deals with issues around affordable housing, subprime and predatory lending, economic stabilization and most recently, Troubled Assets Relief Program (TARP) oversight. For more information about the committee, visit: <http://financialservices.house.gov/>.

## House/Senate Appropriations Committees Add Two Ohio lawmakers

Representative LaTourette (R-Bainbridge Township), of the 15<sup>th</sup> Congressional District, has landed a seat on the U.S. House Appropriations Committee. LaTourette joins Congressman Tim Ryan (D-Niles) and Congresswoman Marcy Kaptur (D-Toledo) on the committee. The addition of LaTourette means Northeast Ohio now has two members sitting on

the powerful committee, which could result in additional investment in the area. U.S. Senator George Voinovich (R-Ohio) became the newest member of the Senate Appropriations Committee when he was appointed in mid-January. He leaves his spot on the Foreign Relations committee to join Appropriations, the largest committee in the Senate.

## Form 990 Alert!

GuideStar USA, the national nonprofit that encourages charitable giving and promotes transparency in philanthropy, reports that in 2010, half a million U.S. nonprofits could lose their tax-exempt status. That's because a law passed in 2006 requires that every nonprofit file a Form 990. If you were previously exempt

from filing a 990, you probably need to file the new Form 990-N. Check out GuideStar's article for more details, and please take a moment to remind any friends you have in smaller nonprofits. For more information, visit [www.irs.gov/charities/article/0,,id=169250,00.html](http://www.irs.gov/charities/article/0,,id=169250,00.html).

## HUD's Donovan to Tackle Foreclosure Crisis

On January 13, Shaun Donovan, the HUD Secretary Nominee appeared before the Senate Committee On Banking, Housing and Urban Affairs. Mr. Donovan enjoyed a warm reception from members of the committee. He said in his opening statement that addressing foreclosures is job one. "Housing is at the root of the market crisis we are now experiencing, and HUD must be part of the solution." Several members of the Senate committee expressed the view that HUD should be an integral part of economic recovery discussion and hoped that he would be brought into the mix with the new administration.

issues at FHA where the single-family mortgage market has grown from 4% in 2005 to 21% today. For new home purchases, FHA share is now 35% according to most recent preliminary data. Another issue as seen by Mr. Donovan is significant budgetary issues regarding renewal of expiring Section 8 rental subsidies for both tenant and project based programs. "These programs serve 3 million American families and need to be delivered in most cost effective and efficient manner possible." Finally, he cited a need to strengthen HUD and foster a culture of excellence and innovation.

Mr. Donovan was confirmed unanimously by the Senate on January 22.

Mr. Donovan also highlighted capacity

## Notes of Faith

from COHHIO's Executive Director

### The State of Housing in Ohio February 1, 2009

A perfect storm of home foreclosures continues to brew in Ohio, the result of a convergence of high unemployment, bad mortgages, declining property values and an ineffective foreclosure process driven by mortgage servicers. Bold ideas are needed to help keep people in their homes and prevent the growth of vacant and abandoned properties, a scourge to the preservation of wealth in our state, and the source of tremendous downward pressure on our economy.

There were 533,547 foreclosure filings in the state over the last decade, including a record 83,230 filed in 2007. Filings in 2008 are expected to surpass 90,000.

In growing numbers, foreclosures are impacting the innocent; from the homeowner down the street whose home value declines by \$7,000 with each new vacant property, to the tenant who dutifully pays monthly rent, only to be evicted because of landlord foreclosure. Landlord owners account for more than 30 percent of foreclosed properties in Cleveland and Columbus. Policy Matters Ohio estimates that the average cost for a family evicted from rental housing due to a foreclosure is \$2,500; and the total cost to such families in Cuyahoga County was over \$10 million. Statewide, the cost to families facing eviction due to foreclosure is more than \$50 million annually.

Thousands of Ohioans have become prisoners to their own mortgages. Nearly 30 percent of all Ohio homeowners, or about 420,000, have negative mortgage equity, owing more on their home than it is worth. An estimated \$10 billion in mortgaged assets are at risk of foreclosure in the state, a dollar figure that does not take into account swelling unemployment numbers.

With each new jobless claim, a foreclosure looms. The state's jobless figure leapt to 7.8 percent in December, when in that

month alone, Ohio lost 33,400 jobs. New unemployment claims of 30,498 in the first four weeks of January 2009 were nearly double those of the same time last year. Jobless workers attempted to file claims in such unprecedented numbers in early January that the Ohio Department of Jobs and Family Services website crashed.

We're all doing as much as we can to try to stay ahead of the storm. Current loan modification efforts are unprecedented, but not of sufficient scale to address the forces driving the crisis. In addition, servicers, the liaisons between homeowners and lenders, work in a largely unregulated environment and are motivated to collect payments or foreclose. Servicers and investors steer clear of adjusting homeowner debt loads and so, are not providing value to their investor clients, homeowners, or the greater social good of Ohio.

Some of the most effective tools for remediation are beyond state legislative purview, including lowering interest rates or forgiving principle. But legislative action can be taken — and progress made — on parts of the whole to reverse the downward spiral.

COHHIO intends to develop a legislative plan to help slow the pace of foreclosures. It will be developed in response to a broad outreach to state foreclosure stakeholders. Our first meeting convenes in early February. We'll update you regularly.

Thank you for your valuable support,



Bill Faith  
Executive Director

*Bill Faith*



**Quotes from the inauguration trip**

- “I had fun and witnessed history. It was an honor.”  
– Juwan
- “We can finally tell our sons and daughters of minorities they can be president because now there’s proof.”  
– Ebonie Parks
- “This has been a great experience for me. I would have never thought I’d see the president live, or see over five stars — especially Beyonce — so sexy!”  
– Michael Taylor
- “We dance in the heat, we dance in the cold, we dance in a community and we dance for justice.”  
– Nick Bates
- “The purpose of few can be the purpose for many.”  
– Maggie Jaster



(Saturday night, 1/17) After trekking through the mountains, Angela met with small groups to go over the agenda for the weekend and talk about the historic nature of this trip.



(Sunday morning, 1/18) YEP broke into two groups to visit museums before the concert on the mall. Some visited the Natural History museum, others visited the American History Museum.



(Sunday afternoon, 1/18) Charles and Jaleeah dancing with over 400,000 people at the concert at the Lincoln Memorial.



(Sunday afternoon) YEP Youth Ohio memorial: On our way to the concert, YEP walked passed the WWII memorial and posed for a quick pic in front of the Ohio pillar. Just quick enough before the crowds swept us away!



(Sunday afternoon, 1/18) Brooklyn, Kami, Steph, and Sage dancing. YEP youth were leaders in the celebration with many others stopping and joining in our celebration.



(Sunday evening, 1/18) YEP gathered together after our afternoon of celebration and singing to reflect on the history of the steps of the Lincoln memorial.



(Monday morning, 1/19) Thanks to Vicki of the Gettysburg United Way for hosting us in a day of service. We helped unload vans, sort donations, and package them up for the agencies.



(Monday Afternoon, 1/19) YEP reflected on the number of young people who gave their lives at Gettysburg, on both sides, and how we all need to come together.



(Monday Night) From serving others to being Served: YEP youth eat out and go over the YEP budget, priorities and structure for the next year.



(Tuesday morning, 1/20) Humanity Blanket: YEP worked together to stay warm by huddling together for four hours before the inauguration.

- “I was somewhat nervous when asked to accompany you on this trip. I have seen and experienced some of the worst behavior from youth of this era. This trip renewed my “respect” for today’s youth. I am very proud of you and how you conducted yourselves on this trip. The YEP advisors and your parents should also be proud of you. To the YEP advisors: you have nerves of steel, keep up the good work; not everybody is cut out to do this type of work.”  
— Sister Ingrid Bias - Volunteer

- “I enjoyed contributing to the group by staying up late and downloading everyone’s pictures from memory cards.”  
— Cassandra Lariviere

- “When I listened to Tom Hanks he inspired me. He is a white man from America so he is as some people say, a perfect person. But I heard him talk about two specific people Martin Luther King Jr. and Abe Lincoln; about how they cared about everyone, black and white, American and Middle Eastern (modernly). So if Tom Hanks cares — especially being a “perfect person,” then why can’t everyone else?”  
— William Lariviere



## Countrywide Mortgage Plan Could Save 8,000 Homes from Foreclosure

A new mortgage loan modification program, created through an agreement between Countrywide Financial Corporation and the Ohio Attorney General's Office, will help modify approximately 8,000 of the company's mortgage loans. The program, which will cost \$4.39 million, follows a court settlement where state attorneys general filed a lawsuit against Countrywide for

engaging in predatory lending practices. Potentially, borrowers will be able to lower their mortgage principle to 95 percent of the market value of the home, helping many homeowners who have negative mortgage equity. Countrywide is in the process of alerting customers who are eligible for the program. For more information, contact Countrywide's hotline at 1-800-669-6607.



## Citigroup Supports Bankruptcy 'Cramdown' Bill

In a surprise move, Citigroup, one of the nation's largest financial firms, has endorsed Senate Bill 61, legislation that would help homeowners facing bankruptcy keep their homes. The legislation, entitled the "Helping Families Save Their Homes in Bankruptcy Act of 2009," would allow bankruptcy judges to modify mortgage terms and reduce mortgage principle and has the potential to prevent hundreds of thousands of foreclosures from proceeding. The deal, struck between Citigroup and Senate

Democrats following concessions on both sides, may enhance the likelihood of the bill's passage despite the fact that it may not make its way into the American Economic Recovery and Investment Package. Among the changes, the legislation will only apply to existing mortgages (not those made following enactment of the new law) and homeowners would be required to contact their lender in advance of filing for bankruptcy.

## SCHIP Bill Passes House

A bill to expand the State Children's Health Insurance Program (SCHIP), passed the U.S. House on January 14<sup>th</sup>. The legislation will cost approximately \$33 billion over the next 4 ½ years, extending health coverage to over 4 million low-income children. The program, set to expire in March without Congressional action, will be paid for by an increase in the federal cigarette tax. Former President

Bush vetoed expansion of SCHIP on two separate occasions, but early on, President Obama expressed his support for expansion and extension of the program. The bill is likely to come up for a Senate vote this week and be ready for President Obama's signature in early February. For more information about SCHIP and its benefits, please visit: <http://www.cbpp.org/1-14-09health.htm>

## New Freddie Mac/Fannie Mae Policies Provide Relief to Owners, Tenants

Freddie Mac announced in late January that some borrowers will be allowed to rent their homes after losing them to foreclosure. "Keeping foreclosed properties occupied and in better repair will support local property values and promote a faster recovery in the housing market," said Freddie Mac CEO, David Moffett. Former property owners need

to demonstrate their ability to pay the necessary rent. Freddie Mac also said it would consider reinstating a mortgage to those who could qualify for a restructured loan.

Fannie Mae announced similar plans earlier this year. In addition, renters occupying foreclosed properties at the time of a Fannie Mae acquisition will be



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## Lunch and Learn Series



### Case Management for Supportive Housing & Homeless Programs Housing Retention: Keeping People Housed February 19, 2009 11:00 a.m. to 1:00 p.m.

- To watch the training, please register your seat now at <https://www2.gotomeeting.com/register/125560181>
- To listen to training, please call 1-866-264-5089 on February 19, 2009 by 11:00 a.m. and enter conference code 9794328

The second session in this series is **Housing Retention: Keeping People Housed**. This session will discuss what programs are doing to assist people to maintain their housing for six months or more per HUD and ODOD's guidelines.

If you or your staff would like to participate in this Lunch and Learn Series on Case Management, please contact Jonda at [jondaclemings@cohhio.org](mailto:jondaclemings@cohhio.org) to be added to the listserv.

### Strategies of Helping Homeless Persons Access Mainstream Resources March 19, 2009 11:00 a.m. to 1:00 p.m.

- To watch the training, please register your seat now at <https://www2.gotomeeting.com/register/995038039>
- To listen to training, please call 1-866-264-5089 on March 19, 2009 by 11:00 a.m. and enter conference code 9794328

The third session in this series is **Strategies of Helping Homeless Persons Access Mainstream Resources**. This session will discuss strategies of linking persons to resources outside of the homeless system to gain self-sufficiency and benefits.

If you or your staff would like to participate in this Lunch and Learn Series on Case Management, please contact Jonda at [jondaclemings@cohhio.org](mailto:jondaclemings@cohhio.org) to be added to the listserv.



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## OhioVOTES Election Update

Governor Strickland vetoed SB 380; thanks to all of your efforts! SB 380 would have created numerous problems with voting in Ohio and threatened to eliminate some of the positive gains we have fought so hard to obtain. Strickland felt that the bill was rushed through the legislative process and much too important to decide in a "lame duck" session. The need for a unified constructive approach to election reform is needed for Ohioans

to continue to increase participation in the voting process.

An analysis of the November 2008 Election in Ohio was conducted by the Non Profit Voter Engagement Network (NVEN). Thanks to absentee balloting, improved election administration and good weather on Election Day, voter turnout reached an all-time high. However, one in three Ohio voters still did not cast a



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



## Fifteen Things Each of Us Can Do To Help End Homelessness

2009 marks COHHIO's 15<sup>th</sup> year advocating for the housing needs of low-income Ohioans. You've helped give us a unified and centralized voice to communicate with state government and major stakeholders. Together, we've made great strides: from winning the Ohio Housing Trust Fund fee, to stopping the TABOR initiative, to more tightly regulating mortgage and payday lending industries. We've helped increase the availability of affordable housing while helping to end exploitive practices that push our growing constituency further away from stability.

To mark our birthday we've developed a list of 15 things we can all do to help push for important systemic changes. Here's to another 15 years!

1. Donate \$15 in honor of COHHIO's 15th year of advocating for the housing needs of low-income and homeless Ohioans. Please click the Membership/Donations tab on our website, [www.cohhio.org](http://www.cohhio.org).
2. Become a legislative advocate – Sign up with Cathy Johnston at [cathyjohnston@cohhio.org](mailto:cathyjohnston@cohhio.org) to receive advocacy updates. You'll find out how to get involved by contacting your legislator to promote change in the areas of homelessness and affordable housing.
3. Become a member of COHHIO and receive regular updates on the legislative advocacy areas that most interest you. You'll also save \$50 on the registration cost of our annual conference, Housing Ohio.
4. Get involved with the local homeless coalitions to advocate for social justice.
5. Learn about best practices from state and national experts by attending COHHIO's annual conference, April 20-22. Online registration is now open!
6. Buy a subscription to the street newspaper, contribute articles that reduce the stigma attached to homelessness.
7. Empower homeless youth to overcome the stresses and struggles of homelessness. Work with local homeless programs to fund trips to parks, zoos, museums; host picnics or meals; or tutor young minds. For more information on how to assist homeless youth, contact Angela Lariviere at [angelal@cohhio.org](mailto:angelal@cohhio.org) about the Youth Empowerment Program.
8. Collect hygiene items or food for homeless organizations. Ask your local faith-organizations, civic organizations, friends, etc. to bring a can of vegetables, toothbrush, laundry soap, etc. to you and donate those items to a local shelter.
9. Become skilled at protecting the rights of tenants and fair housing issues so that they can maintain their current housing. Contact Spencer Wells at [spencerwells@cohhio.org](mailto:spencerwells@cohhio.org) about tenant rights, tenant organizing and fair housing issues.
10. Gather items for a welcome basket for someone moving into their new transitional or permanent supportive housing project.
11. Help a formerly homeless person by stocking his/her home with the cleaning supplies, towels, pots, pans, bedding, etc. that are needed for their new HOME.
12. Learn best practices and models of care that have been successful in moving homeless into permanent housing, maintaining that housing, and becoming more self-sufficient. Sign up with Jonda Clemings at [jondaclemings@cohhio.org](mailto:jondaclemings@cohhio.org) to receive information on COHHIO's training and technical assistance programs.
13. Educate your local community about homelessness and the barriers that homeless people encounter every day. Utilize your local Point-In-Time Count data to describe the face of homelessness in your community and raise awareness.
14. Volunteer your time, talents, and treasures to further the missions of homeless programs. Find out what your local providers need and decide how you can help.
15. Support COHHIO's missions of strengthening communities by increasing civic participation, building youth self esteem and leadership skills, raising tenants' knowledge of their rights, educating homeless and affordable housing providers, and building support of policy advocacy by becoming a COHHIO member or donating to our agency. Go to our website at [www.cohhio.org/membership\\_donations.php](http://www.cohhio.org/membership_donations.php) to pledge your support.

**Kaptur and Johnston - Plenary Speakers...** Continued from page 1

leadership body that assigns members to committees and spearheads internal policy discussions in the Democratic Caucus.

As a result of recent Steering and Policy decisions, Kaptur was able to insure that Ohio will be well-represented by Freshmen across the Committee spectrum. Representative Marcia Fudge (OH-11) was named to the Education and Labor Committee, Representatives Steve Driehaus (OH-01) and Mary Jo Kilroy (OH-15) were both named to the Financial Services Committee, and John Bocchieri (OH-16) was named to Transportation and Infrastructure Committee. Last month, Steering and Policy chose Representatives Zack Space (OH-18) and Betty Sutton (OH-13) for the prestigious Energy and Commerce Committee.

Kaptur remains a senior member of the coveted House Appropriations Committee and will also continue to serve on the Budget Committee.



**Mark Johnston** is the Deputy Assistant Secretary for Special Needs within HUD's Office of Community Planning and Development. He is responsible for administering the Department's \$1.7 billion in assistance

for persons who are homeless and low-income persons with HIV/AIDS. These

funds are used to provide homeless prevention, emergency shelter, transitional housing, permanent housing and supportive services.

Mr. Johnston will provide the Tuesday morning Plenary and will focus on the Continuum of Care process, homelessness, and new directions within HUD.

Mr. Johnston previously served in various capacities related to solving homelessness, including HUD's Deputy Director and then Director of the Office of Special Needs (Homeless) Assistance Programs. He also served at HUD as the Senior Advisor on Homelessness and at the U.S. Interagency Council on Homelessness as its Deputy Director.

The third Plenary speaker will be announced later this month. Registration is now open for *Housing Ohio 2009*, April 20-22, at [www.cohhio.org](http://www.cohhio.org).

**Freddie/Fannie...** Continued from page 6

allowed to remain on a month-to-month basis, and will not be required to make an additional security deposit. Though Fannie Mae will be asking tenants to pay market rate rent, they say they are negotiable on a case-by-case basis. In addition, Fannie Mae will pick up part of the tab for moving, if the tenant so chooses.

**Ohio Votes** Continued from page 7

ballot. According to the official returns from the Ohio Secretary of State's Office, 67.7% of eligible voters turned out for November's Election. This is the fourth consecutive year of voter growth in a presidential election. The downfall to this election is the high number of provisional ballots cast, primarily due to ID issues and voters in the wrong precinct. Please visit OhioVOTES web site, [www.ohvotes.org](http://www.ohvotes.org) to obtain additional information on 2008 voter turnout.

Our 2009 voting and elections agenda needs your help! It is imperative that we urge our state elected officials to

implement true election reform. We must not allow the high number of provisional ballots cast to be rejected. It is also critical that all those eligible to vote have access to registration and education. This year, we will have voting on municipal races within our communities. These elections will determine who will represent us in the areas of city council, mayor, judges, etc. Many communities will also have school levies on the ballot. Please contact OhioVOTES for a training or presentation on how to continue involving your nonprofit clients and volunteers in the voting and election process.



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