



Coalition on Homelessness
and Housing in Ohio
COHHIO

For Immediate Release
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Senators to be Honored for Battling Against Predatory Lending Abuse

CLEVELAND – Senators Joy Padgett (R-Coshocton) and Tom Roberts (D-Dayton) will be honored for their work on SB 185, the anti-predatory lending law, on Friday, November 3, at 12:00 p.m. at the Trinity Cathedral, 2230 Euclid Ave. in Cleveland. The legislators will be recognized during a conference that deals with the implementation of the law known as the Ohio Homebuyers' Protection Act.

Bill Faith, executive director of COHHIO and Charles Bromley, a COHHIO board member and conference organizer, will present the Senators with the *2006 Legislator of the Year Awards*.

“The bipartisan efforts of Senators Padgett and Roberts should serve as a role model for future legislative undertakings,” says Faith. “Together they accomplished far more for the people of Ohio than one could have accomplished alone.”

Roberts originally pushed for legislation more than six years ago. “Senator Roberts saw the need for this kind of consumer protection long before it became front page news. He fought consistently for protection over the long haul,” Faith says.

Padgett introduced SB 185 last fall just prior to a four-part series in the *Columbus Dispatch* that examined the relationship between Ohio's high foreclosure rate and predatory lending activities. “Senator Padgett stood strong in the face of relentless attacks from industry lobbyists,” says Faith. “She never veered from her position that homeowners deserve the same protection as consumers who purchase something as simple and inexpensive as a toaster.”

The Ohio Homebuyers' Protection Act is widely regarded as the most significant consumer protection legislation since the enactment of the Consumer Sales Practices Act in 1972. The law provides strong safeguards for consumers by backing them with the enforcement powers of the attorney general's office; and by specifying prohibitions for non-bank lenders and mortgage brokers.

“Members on both sides of the aisle from both chambers came together over weeks and months to build unity on the bill's language,” says Faith. “But I'm especially grateful,” for the original and tenacious efforts of Sen. Joy Padgett and Sen. Tom Roberts.”

The conference will update participants on the law's implementation progress; currently, the Department of Commerce and the attorney general's office are negotiating rules in anticipation of January 1, 2007, the date the law takes effect.

The conference agenda is as follows:

Implementing Ohio's New Anti Predatory Lending Law

Friday, November 3, 2006 from 8 am to 4 pm

Trinity Commons (Trinity Cathedral)

2230 Euclid Avenue

Cleveland, Ohio

(Parking lot on 22nd & Prospect Ave.--Free Parking)

--Please note that Registration information is on page three of this flyer--

3.0 CEU hours approved and CLE hours pending

3.0 continuing education hours will be provided by the Mandel School of Applied Social Sciences, CASE, Approved provider #RSXX-058715 of the Ohio Counselor and Social Worker Board. These credits satisfy license renewal education requirements Certificates will be sent to those who request on the conference day.

AGENDA

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| 8:00-8:30 am | REGISTRATION (Continental breakfast and lunch included in registration fee) | |
| 8:30-8:45 am | WELCOME | Marge Misak , Executive Director
Cuyahoga Community Land Trust
Tim Hagan , Cuyahoga County
Commissioner
Jim Rokakis , Cuyahoga County,
Treasurer |
| 9:00 am | Introduction of the Plenary Session | Charles Bromley , President,
Bromley & Associates |
| 9:00-9:50 am | State Laws Making a Difference Against Predatory Lending-- Ameriquest Settlement | David Huey , Assistant Attorney General,
Washington State |
| 9:50-11:00 am | Implementation of SB 185
(Ohio's Anti Predatory Lending Law) | Harold Williams , Legal Aid Society,
Cleveland, Moderator
Shaun Petersen , Assistant Attorney
General, State of Ohio, Consumer Protection
Rachel Robinson , Attorney,
Equal Justice Foundation
Bill Faith , Executive Director, COHHIO |
| 11:00-11:10 am | BREAK | |
| 11:10am-12:00pm | Housing Counseling: Responding to Individuals in Crisis | Diana Woodbridge , Housing
Counseling expert, Moderator
Paula Miller , Loan Officer,
Neighborhood Housing Services
of Greater Cleveland
Mark Wiseman , Director, Foreclosure
Prevention Program
Mark Seifert , Executive Director,
East Side Organizing Project
John Relman , Nationally Recognized |
| 12:00 – 1:00 pm | AWARDS and LUNCHEON | |

*Fair Housing Attorney,
Washington DC*

1:00-2:00 pm **Democratizing the Data: Expanding
HMDA as a Key to Reinvestment** *Greg Squires, HMDA expert,
Author, George Washington
University*

2:15- 3:00 pm **Covering the Crisis of Predatory
Lending in Ohio-How the Media
Made a Difference** *Julie Rittenhouse, Associate Director,
Sisters of Charity Foundation of
Cleveland, Moderator
Eddie Roth, Dayton Daily News
Geoff Dutton, Columbus Dispatch
Sheryl Harris, The Plain Dealer
Jill Riepenhoff, Columbus Dispatch*

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For more information about COHHIO, please visit www.cohhio.org