

Breaking Ground

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

October 2003

Predatory Lending in Ohio

COHHIO, along with several other statewide and local agencies, is actively working to bring predatory lending to an end. We need your help. Below is some background on predatory lending and what we can do in Ohio to bring this abuse to an end. Please review the information, and have your agency sign onto the endorsement form that runs on page 3 of the newsletter. We will not win this fight without your help!

Predatory Lending

Predatory mortgage lending involves the use of unfair and deceptive practices to target vulnerable consumers at high costs, with minimal or no net benefit to consumer. The unfair and deceptive practices include bait and switch routines, deceptive advertising, lending without regard for the consumer’s ability to repay, and limiting consumers’ ability to protect themselves in court. Predatory lending strips the home equity from individuals who can least afford it and can lead to foreclosure.

Ohio, unfortunately, is not immune to the problem of predatory lending. In fact, Ohio has the second highest foreclosure rate in the country. A typical victim might be a senior citizen who has lived in their house for many years. The house is paid off, but they need to make some home repairs. A predatory lender secures them a home equity loan, but within that loan there might be hidden points and fees, unnecessary credit insurance, a balloon payment, and a high interest rate. By the time the homeowner realizes what has happened, it’s often too late. The homeowner has one of two choices – to pay the high payment or lose their house. Predatory lenders have even targeted Habitat for Humanity and other homeowners who received help from non-profits or local governments. These homeowners usually have a zero-interest or very low-interest rate. Predatory lender flips them into an equity loan to purchase furniture or other items, and they often refinance the existing mortgage into a high cost mortgage with high fees. The homeowner is left to either make the high payments or risk losing their home. Predatory lending does not contain itself to one population or one section of the state. Ohioans are losing their homes to predatory lenders in rural and suburban as well as urban areas all across the state.

Current Legislation

Some say the problem is solved because of two pieces of legislation, SB 76 and HB 386 passed over the past few years. The reality is that both of these bills fall short of providing real protections to Ohio’s consumers. SB 76 basically provides standards for licensing of mortgage brokers. It does nothing to address any of the practices associated with predatory lending (flipping, balloon payments, prepayment penalties, yield spread premiums, etc.). HB 386 was touted as anti-predatory lending, but it really just mirrored ineffective federal regulation that was already in place. Ohio’s consumers have no means to get their money back when a predatory mortgage lender rips them off. As it stands, Ohio’s consumers have more protection buying a toaster than getting a mortgage. Ohio is one of only two states that exempt the mortgage industry from its consumer protection laws.

Successful Model

North Carolina passed an anti-predatory lending bill in 2000. In the three years since its creation, predatory lending in the state has decreased significantly, while access to subprime lending has increased. This means that those individuals with blemished credit still have access to credit, the mortgage industry just can’t use deceptive and abusive practices with their loans any more.

(continued on next page)



The report found that loans in North Carolina containing prepayment penalties of three years or more (one of the most common characteristics of a predatory loan) dropped 72 percent in North Carolina after the law’s passage, while rising in neighboring states by as much as 260 percent in South Carolina. The report also found that the total volume of loans to North Carolina borrowers with impaired credit actually increased by 31 percent since the state’s anti-predatory lending law was fully implemented, while subprime home purchase loans increased by 43 percent – keeping North Carolina on par with surrounding states. Clearly, the report demonstrates that anti-predatory legislation can significantly reduce harmful refinance loans containing abusive terms while not limiting access to subprime credit for homebuyers and low-credit score borrowers.

What Should be Done in Ohio?

Various positive recommendations were made to the Predatory Lending Study Committee, which issued its report in June of 2003. Attorney General Jim Petro, the Taft Administration (Departments of Commerce and Aging), some legislators and consumer advocates brought forward various constructive proposals, which were not included on the priority list in the Study Committee because of industry objections. Consumer advocates are focused on several methods to protect Ohio’s homeowners.

- 1) Ohio’s Consumer Sales Practices Act (CSPA). The Act should be expanded to include non-depository residential mortgage lenders. Attorney General Jim Petro is in support of this initiative.
- 2) Expand the provisions of H.B. 386 to include home purchase loans and open-end mortgages, the point and fees trigger should be lowered, the definition of points and fees should include all points and fees paid directly or indirectly by the consumer. The bill should provide consumers with a private right of action against creditors that violate the Bill.
- 3) S.B. 76 – Ohio Mortgage Broker Act. The Act would be expanded to include provisions to ensure the mortgage broker is representing the best interests of the borrower.
- 4) Appraisal Inflation. The Bill would be amended to require licensure of real estate appraisers, require criminal background checks, and prohibit lenders from compensating an appraiser for the purpose of influencing the appraised value of real estate.
- 5) All Home Loans. A Section should be added to apply to all home loans that would:
 - a. Prohibit lenders from purposefully engaging in the unfair act or practice of “flipping” a consumer home loan.
 - b. Presume flipping if a creditor pays off a zero-interest of low-rate loan provided by a non-profit of government program.
 - c. Prohibit Lenders from recommending or encouraging default on an existing loan or other debt.
 - d. Prohibit mandatory arbitration clauses.

For more information, contact COHHIO at 614/280-1984 or cohho@cohho.org.

Do you currently receive *Breaking Ground* by mail?
 If so, please switch to email delivery. To switch,
 email Susan Francis at COHHIO at
susanfrancis@cohho.org.

ENDORSEMENT FORM

Principles for Responsible Lending Consumer Protections from Predatory Lending

Predatory mortgage lending involves the use of unfair and deceptive practices to target vulnerable consumers with excessive points and fees, without a net tangible benefit to the consumer. The unfair and deceptive practices include bait and switch routines, deceptive advertising, lending without regard for the consumer’s ability to repay, and limiting consumers’ ability to protect themselves in court. Predatory lending strips the home equity from individuals who can least afford it and can lead to foreclosure.

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 - c. Prohibit Lenders from recommending or encouraging default on an existing loan or other debt.
 - d. Prohibit mandatory arbitration clauses.

The undersigned organization hereby endorses these recommendations as a means to put an end to predatory mortgage lending practices within the State of Ohio. I hereby give my permission to use my name and/or organization as an endorser of the Principles for Responsible Lending.

Signature: _____
 Contact Name: _____
 Organization: _____
 Address: _____
 City, State, Zip, and County: _____
 Phone, Fax, E-mail _____

Please return to: Cathy Johnston, COHHIO, 35 East Gay Street, Suite 210, Columbus, Ohio 43215 or 614/463-1060 (fax). For more detailed information visit www.cohhio.org.

Lending Fraud Opponents Not Going Away

Dayton Daily News Editorial
Wednesday, October 22, 2003

Mortgage lenders and brokers who abuse unwary consumers continue to ride high in Columbus. Gov. Bob Taft and GOP legislative leaders still show no interest in reining them in.

Twenty months have passed since the governor signed legislation that prevents local governments from protecting citizens against predatory lenders. But Gov. Taft and the General Assembly promised to "study" the problem. They suggested they were willing to explore how best to protect Ohioans from being gulled into loans they can't afford and that include outrageous fees, high interest and expensive, unneeded insurance.

Their promises are proving to be a hoax. Even modest reforms proposed by consumer advocates have been treated with complete indifference. In response, frustrated critics of the status quo are quietly talking about taking predatory-lending protections directly to the people through a ballot initiative.

Proponents of this approach believe that the public, once informed, would be disgusted with lenders and brokers who prey on consumers, many of them elderly and poor. They believe they also have a compelling case that Ohio's lawmakers are putting the lending industry's interests ahead of the public interest.

Recent events prove that a determined coalition can spur legislative action by pursuing a ballot initiative. State lawmakers, for instance, were doing nothing to make prescription drugs more affordable. That changed when a consumer coalition--led by the state AFL-CIO, the AARP, the League of Women Voters, United Way and the Ohio Council of Churches--collected 100,000 signatures in 10 weeks in support of reform legislation.

They pursued a process called a "statutory initiative" which, if successful, enables citizens to directly vote on legislation the General Assembly refuses to enact.

Organizers must overcome high hurdles, though.

First, they must obtain signatures equal in number to 3 percent of the votes cast in the last gubernatorial election and that threshold must be met in at least 44 counties. After that, they must present the proposed legislation to the General Assembly.

Then if the legislators decline to adopt the proposal, the legislation can be put to a public vote--but only after another signature drive.

The prescription drug coalition highlighted how lawmakers had failed Ohioans, and voters responded. A statewide vote suddenly looked possible. Significantly, it would have appeared on the same ballot when many lawmakers would be seeking re-election.

Now prescription drug relief appears to be on Ohio's legislative agenda.

Lawmakers could be vulnerable in similar ways for protecting lenders who cheat consumers. What's more, many of the groups pushing the prescription drug initiative also are passionate about lending reform.

The initiative process is demanding, so ballot proposals hardly ever get off the ground, much less succeed. But, if a drive to oppose predatory lending were to take off, the politicians face being rebuked.

Reprinted with permission of Dayton Daily News, October 22, 2003.

Housing Trust Fund Requests Totals Nearly \$31 Million/ ODMH Provides Additional Funding

The Ohio Department of Development, Office of Housing and Community Partnerships (OHCP) has received nearly \$31 million in requests for funding from the Ohio Housing Trust Fund (HTF). OHCP received 170 proposals. OHCP will have \$10.5 million available to fund proposals. Funding announcements will be made by the first of the year. For more information, contact Bob Johnson at OHCP at 614-466-285.

The Ohio Department of Mental Health (ODMH) will provide additional "match" money for the HTF RFP to allow much needed mental health projects to go forward. Though the Department had originally only set aside \$225,000 in their budget for "match", Michael Hogan, ODMH's Director, has approved a one-time increase in the amount of \$150,000. For more information on the ODMH match, contact Nancy Nickerson at ODMH at 614/466-0119.

Organizational Development Trainings Materials Available

COHHIO, in conjunction with the U.S. Department of Housing and Urban Development and the Ohio Department of Development, offered five trainings on organizational development, including issues of board development, fundraising and strategic planning, in September and October. Materials from the trainings are available for \$25 per training subject. If you would like to order the materials, please indicate below which materials you would like to order and return to COHHIO with payment.

- BOARD GOVERNANCE
- FUNDRAISING
- HUMAN RESOURCES
- LEADERSHIP
- NEW EXECUTIVE DIRECTOR BASIC TRAINING

Name _____
Organization _____
Address _____
City, State, Zip _____
Phone, Fax, Email _____

Materials - \$25 per training subject

Total Enclosed (COHHIO Federal ID. #31-1189029)

Checks can be made out to COHHIO and orders with payment can be sent to COHHIO, 35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138. Questions? Call COHHIO at 614-280-1984.

Fiscal Year 2004 HUD Budget Still Undecided

As the 2004 Federal Fiscal Year started, seven of the 13 appropriations bills needed to keep the federal government functioning have yet to be signed into law. As of October 1st, the VA-HUD appropriations bill, along with six others, is still undecided. As in the past, Congress has passed a Continuing Resolution, which allows the federal government to function while they try to reach consensus on the outstanding appropriations bills. It is likely that the outstanding bills will be rolled into one large (also known as an omnibus) appropriations bill.

However, it is unclear whether the VA-HUD bill would be included in an omnibus bill, because of a controversial emergency funding provision to the Veterans medical program. As pointed out in the September 26th edition of *Memo to Members*, the National Low Income Housing Coalition reported that if the VA-HUD bill is not included in an omnibus bill, it will be considered as a stand-alone bill, which would have to go to the Senate floor for debate and vote. Regardless of whether or not the VA-HUD bill is debated separately or as part of an omnibus bill, little will be done until the Senate returns from an in-district work period from October 3 through October 14.

While the Senate is officially adjourning from October 3 through October 14, the House will remain in session. House Republican leaders have announced a target adjournment date of October 31 for the first session of the 108th Congress.

Please watch future editions of *Breaking Ground* for updates on the 2004 HUD budget.

Order Your Updated COHHIO Directory of Services

COHHIO's *Directory of Services*, a listing of non-profit housing organizations and homeless service providers in Ohio, is now available. The Directory is organized by county and lists over 900 programs that serve homeless Ohioans as well as provide housing and economic development opportunities for other low-income families and individuals. The Directory includes organizations that provide emergency shelter, transitional housing, permanent supportive housing, health and mental health care, shelter for youth and victims of domestic violence, fair housing counseling, housing development expertise and permanent housing.

If you are interested in purchasing a copy of the COHHIO Directory of Services, please complete the order form below and return with payment to COHHIO.

Please send me _____ copy/copies of the Directory of Services at \$15.00 per copy or \$35.00 for three copies (cost includes handling and postage).

Total Enclosed: \$ _____

Send Directory To:

Name: _____
Organization: _____
Address: _____
City/State/Zip: _____
Phone: _____ Fax: _____ E-mail: _____

Please make checks payable to COHHIO, and mail with this form to: 35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138; (614) 280-1984. Federal Identification No.: 31-1189029

DeWine Sponsors Homeless Education Legislation

Senator Mike DeWine, along with Senator Patty Murray (D-Wash.) have introduced S. 1619, the "Improving Education for Homeless and Foster Children with Disabilities Act." This legislation will amend the Individuals with Disabilities Education Act (IDEA) to remove barriers to special education services for children and youth who are homeless and who have disabilities, as well as foster care youth with disabilities. The legislation will:

- decrease the length of time children wait to receive special education and related services by ensuring assessments within established time limits.
- ensure continuity of services by requiring schools to implement existing Individualized Education Plans (IEPs) until the IEP is adopted by the new school or a new IEP is developed.
- Increase access to special education for homeless unaccompanied youth.
- Increase access to early intervention services for infants and toddlers.
- Ensure educational stability by clarifying that special educational placements must comply with the McKinney-Vento Act.
- Increase collaboration between special education personnel and McKinney-Vento Act personnel.

These changes, which are fairly minor, are essential to ensure that very vulnerable children receive the services they need to be academically successful. In addition, these changes require no additional funding. As a result of extreme poverty and unstable living conditions, children and youth who are homeless suffer from disabilities at a disproportionate rate. They are diagnosed with learning disabilities at twice the rate of other children, and suffer from emotional or behavioral problems that interfere with learning at almost three times the rate of other children. S. 1619 provides basic, common sense ways to ensure that very vulnerable children have access to the special education services to which they are entitled, and without which they have little hope of escaping poverty as adults.

Realtors Release Affordable Housing Poll

According to a poll released by the National Association of Realtors, affordable housing is an important political issue, with 67 percent of the respondents saying they were more likely to vote for a candidate who will work to make housing more affordable. More striking, 71 percent of Americans agreed with the statement "I would like to see government place a higher priority on making housing - both for renters and homeowners - more affordable in my area." One of the most interesting findings of the poll was that 47 percent of Americans say that the "lack of available housing that is affordable" is a problem in this country. This level of concern was greater than that shown about "crime" or "a polluted environment" and is comparable to the 48 percent who felt that the "lack of affordable health care options" was a problem. The Realtors poll clearly suggests that affordable housing is a significant issue to Americans living in metropolitan areas and that the majority of this population supports affordable housing and sees it as a worthwhile government priority. The complete poll results are available at www.realtor.org.

COHHIO's Vehicle Donation Program

COHHIO can now accept vehicle donations. This program is an easy way to support COHHIO's work. Donated vehicles may include cars, trucks, motorcycles, boats, or RV's. This program has been made possible through a partnership with the Volunteers of America of Central Ohio.

Why donate? First, you may realize a greater value for your vehicle through your donation's itemized tax deduction versus a trade-in or private sale. You eliminate the hassle of trying to sell your vehicle, and your contribution will help further the work of COHHIO.

Donating is easy. All you need to do is contact Susan Francis at COHHIO at susanfrancis@cohhio.org or 614-280-1984, who will collect some basic information from you. That information will be passed onto the Volunteers of America, who will follow up with you to make pick-up or delivery arrangements for the car and the title. You will receive all the paperwork you need to deduct vehicle donations on your taxes, including a donation receipt, a thank you letter that acknowledges your charitable contribution and a copy of the Kelly Blue Book page with your vehicle information, which assists you in estimating the fair market value of your donated vehicle.

Contact Susan Francis at COHHIO for more information at susanfrancis@cohhio.org or 614-280-1984.

Keeping Families Intact

The most important resource a child has is his or her family, especially when they are homeless. We must seriously consider the damage we are creating when shelters create policies that separate young boys from their families. The COHHIO Youth Empowerment Program (YEP) is trying to address this problem among our family shelters. In our society young boys need the support of their family more than ever. Separating them from their mothers because of a situation they do not control is simply wrong.

Last year a change in the Ohio Department of Development (ODOD) Shelter standards clarified that keeping young boys from staying in shelters with their mothers is not acceptable. The policies state that shelters must make every attempt to keep families intact.

Over the past two years, ODOD and YEP have worked with state funded service providers to support them in making changes that will include keeping boys with their mothers. While most family shelters serve all children, some continue to exclude teenagers or teenage boys. We are still working to identify these policies and make the necessary changes. Shelters must begin to find ways in which to keep families together no matter what the barriers.

There are some shelters that have, for the first time, begun to accept teenage boys. Hope House (Findlay) and Access Inc. (Akron) see the change as a positive progression in how they serve families. At the Hope House, shelter director, Sammie Rhoades worked with her community, staff, residents, and board members to create an environment that meets the need of all women and children in their community. The Hope House board created the policy to serve only small children 13 years ago. "It was time to change" said Sammie. "After hearing the stories and listening to the impact of family separation on a boy from YEP, I knew that we could no longer wait. So, we began a committee composed of community members, staff, and other to take recommendations to our board. Finally, our board voted to adapt our policies to include serving teenage boys."

Both shelters had board policies that held them to serving only women with children and/or boys under 13. "There were a great many reasons these policies seemed justified," said Barbara Reiter, Director of Access, Inc. "Issues included personal safety, the ability to meet the privacy needs of the teens, space issues, and many other considerations. But we have started to deal with those issues and make an environment that can meet the needs of all children."

The Access board recently voted to make the changes official in their policies. "I explained the situation and the need for change and the board voted. We are still working on our space issues, but we have started to accept boys on a case by case basis." From the beginning Access included the boys in family dinners, holidays, and field trips. They held birthday parties for the boys even before they were admitted to the program. Barbara states that all shelters with these policies should take the time to find ways to support families and keep them connect, engaged and together whenever possible.

YEP would like to commend both shelters for recognizing and accepting that this change is critical. Sammie stated that she was sorry that it took them so long to implement these changes. The point is that they have changed. YEP is sorry that more shelters have not followed the lead. Our community must focus on supporting our youth. Shelters must be held accountable for the consequences that happen when policies make boys into men at 13. Would you send your thirteen year old away to live on his own? If we will not accept this in our own households, we must not force it on others.

If you would like to get more information on this issue or how to change your policies contact Angela Lariviere at COHHIO at 614/280-1984 or angelalariviere@cohhio.org.

Two YEP Youth Receive National Recognition

Asad Dahir, 19, has been awarded the National LeTendre Education Scholarship. Asad has worked with YEP for the past three years and has been a state youth council member since the first YEP meeting. He has also served as a youth representative at the COHHIO board retreat for the past two years and has worked on every lobby day event or issue campaign conducted by YEP. Asad is currently attending the University of Akron as a pre-med student. Congratulations and thank you for all your hard work.

The National Points of Light Foundation has named September 30, 2003 officially as Sasha Bowers day. The Daily Points of Light award is given every weekday to an outstanding community volunteer or volunteer group. Sasha was given this honor in recognition of her work with YEP. Once again we congratulate Sasha.

To find out more about these awards contact: www.pointsoflight.org or www.nationalhomeless.org.

Ohio Housing Trust Fund Allocation Plan Approved

The State Fiscal Year 2004 (July 1, 2003 through June 30, 2004) Ohio Housing Trust Fund (OHTF) allocation plan was recommended by the OHTF Advisory Committee and approved by Development Director Bruce Johnson. The funds will be distributed as follows:

Housing Development Assistance Program	\$14,200,000
Housing Assistance Request for Proposals Program	\$10,500,000
Emergency Shelter Grant Program	\$2,800,000
Supportive Housing for the Homeless Program	\$2,400,000
Community Development Corporation Grants	\$2,000,000
Administration	\$2,000,000
Senior Services	\$250,000
Special Projects Program	
AmeriCorps/VISTA	\$100,000
Outreach and Technical Assistance Grant	\$87,500
AmeriCorps	\$45,000
Unallocated Special Projects Funds	\$17,500
Unallocated	<u>\$5,600,000</u>
Total	\$40,000,000

The 14-member OHTF Advisory Committee was established to:

- assist the Ohio Department of Development and the Ohio Housing Finance Agency in defining housing priorities.
- make recommendations to the department and agency at least annually regarding the design of the OHTF programs; and
- advise the State Development Director regarding the allocation of OHTF dollars.

In the 2004-2005 Ohio Biennium Budget, the General Assembly approved an increase in recordation fees to permanently fund the OHTF. County recorders' collect recordation fees to cover the administrative costs of processing documents, such as liens, deeds and mortgages. The OHTF is a flexible, state-funding source that provides affordable housing opportunities, expands housing services and improves housing conditions for low-and moderate-income Ohioans. The fund is administered by the Ohio Housing Finance Agency, with the assistance of the Community Development Division's Office of Housing and Community Partnerships. Questions regarding the OHTF should be directed to OHFA at 614/466-7970. Information regarding OHTF-funded programs is also available by visiting www.odod.state.oh.us/cdd/htf.

Coalition on Homelessness and Housing in Ohio Membership

Name _____

Organization _____

Address _____

City _____ State _____ Zip _____ County _____

Phone _____ Fax _____ Email _____

Individual: _____ \$35 (Regular) _____ \$75 (Benefactor) _____ \$250 (Sustainer)

 _____ \$10 (Low-Income) _____ Fee Waiver Requested

Agency (according to budget):

 _____ \$35 (\$100,000 or less) _____ \$75 (\$100,001 - \$250,000)

 _____ \$125 (\$250,001 - \$500,000) _____ \$200 (\$500,001 - \$1 million)

 _____ \$250 (\$1 million-\$1.5 million) _____ \$300 (over \$1.5 million)

Please send your tax deductible check to COHHIO at 35 E. Gay St, Ste. 210, Columbus, Ohio 43215.

Thank you for your support!

Permanent Supportive Housing Group Gets Behind ELHSI

Last month, COHHIO reconvened its Permanent Supportive Housing Work Group. Co-chairs Sally Luken, Corporation for Supportive Housing, and Carol Duncan, ICAN, led the group in a rousing discussion about ELHSI (Ending Long-Term Homelessness Services Initiative). Setting the meeting apart from others was the presence of Scott Corbitt, Sen. Mike DeWine’s Regional Director, and Gerald G., a permanent supportive housing resident.

ELHSI is a legislative initiative that was proposed by the National Alliance to End Homelessness, the Corporation for Supportive Housing and the National Alliance for the Mentally Ill. The initiative requests \$30 Million in FY 2004 appropriations for supportive services for people who experience long-term homelessness. These services would be funded through the Department of Health and Human Services (HHS) and directly administered by the Substance Abuse and Mental Health Services Administration (SAMHSA), a department of HHS. This appropriation, though relatively minor in terms of its amount, would have a monumental effect in that it would hold a mainstream system (HHS) accountable.

Since Ohio is seen as critical in procuring the \$30 million appropriation, the group was asked to contact key congressional members like Sen. DeWine. DeWine who sits on both the Substance Abuse and Human Services subcommittee of the Health, Education, Labor and Pensions Committee, and the VA, HUD and Independent Agencies Subcommittee of the Appropriations Committee fell short of recommending the full \$30 million called for in ELHSI, recommending instead only \$10 million.

Speaking on behalf of Sen. DeWine, Corbitt indicated that the decision to ask for \$10 million, rather than \$30 million, was based on the Senator’s understanding that the House had only asked for \$10 million. Corbitt explained that if the Senator had asked for \$30 million, such a disparity might have resulted in HHS getting nothing once the matter went to conference. He continued, however “It’s not unheard of for the number to go up in conference.” Corbitt finished by pledging to remain accessible on the issue.

Tenant, Gerald G., who now resides in a permanent supportive housing unit through Columbus’ Community Housing Network (CHN) hit on the nerve center of why services are necessary. Recounting his journey from homelessness to housing, he described his life on the streets prior to being selected at a shelter to live in a CHN unit. He movingly described how supportive services allowed him overcome a lifetime of addictive behavior. He concluded by reporting that he has begun working for CHN.

The Work Group will continue to work on issues that expand resources for permanent supportive housing. The group’s future plans include continued work on ELHSI, as well as a number of other federal and state issues (both administrative and legislative). If you are interested in participating in the Permanent Supportive Housing Work Group, contact Jeannette Welsh at COHHIO at 614/280-1984 or jeannettewelsh@cohhio.org.

COHHIO Activates Predatory Lending Hotline

In addition to having a new Education and Outreach Coordinator to work on predatory lending issues, COHHIO has recently activated a toll-free hotline for individuals and/or organizations to call with questions regarding predatory lending. Whether it’s a consumer who is looking to talk over details of a questionable loan or a service provider looking for the most up-to-date information on predatory lending, the hotline could serve as an invaluable tool. In addition to fielding queries, the hotline can also serve as a means through which to disseminate information.

The hotline will be staffed Monday thru Friday, from 8:00am until 5:00pm. It will also be set up with voice mail for after-hours calls.

COHHIO’s Predatory Lending Hotline
1-877-228-1645

Balance-of-State Continuum of Care Training

This coming December, COHHIO in conjunction with the Ohio Department of Development (ODOD), will sponsor a mandatory two-day Continuum of Care training for all organizations that have received funding through Ohio’s Balance-of-State Continuum of Care. The purpose of the training is twofold. First, organizations will be reminded of the minimum criteria for establishing and maintaining local Continua. Secondly, organizations will be made aware of changes to the Balance-of-State application process for 2004.

The training is scheduled for Monday, December 1st and Tuesday, December 2nd at the Wyndham Dublin Hotel. There will be no registration fee charged for this training. The entire cost (with the exception of your sleeping room should you decide to stay) is being underwritten by the Ohio Department of Development and the U.S. Department of Housing and Urban Development.

If you are planning on staying over, please take advantage of the discounted room rate (\$79.00) that COHHIO has negotiated with the Wyndham Dublin Hotel. Please contact the hotel at either 614/764-2200 or 800/WYNDHAM to reserve your sleeping room. Please identify that you are part of the COHHIO training to receive the discounted rate.

If your organization has received funding through the Balance-of-State Continuum of Care, you will be receiving notice of the training from the Ohio Department of Development (ODOD) in the coming weeks. Should you have any questions about the training, please contact Jeannette Welsh at COHHIO at 614/280-1984 or jeannettewelsh@cohhio.org.

Ohio Preservation Advisory Group - November Meeting

The Ohio Preservation Advisory Group will meet on Wednesday, November 12th from 10.30 AM-2 PM at the Columbus Urban League. Topics will include reports on Prepayment of 202 (senior projects), updates on Preservation priorities in the 2004 QAP, and regional reports about Mark to Market and Preservation activities. Usually about 20-25 advocates, non-profit developers, and state and Federal officials participate in these quarterly meetings. If that’s not enough incentive, there’s a FREE LUNCH courtesy of Ohio Capital Corporation for Housing. For more information on the meeting or to subscribe to the (more or less) weekly e-newsletter, *Ohio Preservation News*, send a note to Spencer Wells at COHHIO at spencerwells@cohhio.org.

COHHIO Welcomes New Staff

COHHIO is pleased to announce the addition of two new staff members to the team. Paula Jenkins has joined us as our new Homeless Management Information System (HMIS) Support Coordinator, and Dan Garcia is our new Education and Outreach Coordinator.

Paula brings several years of experience with management information systems both in the business community as well as the non-profit sector to COHHIO. Her primary responsibility will include working with the Ohio Department of Development and participating agencies throughout the state on the implementation of the Balance-of-State Homeless Management Information System (HMIS). Paula can be reached via e-mail at: paulajenkins@cohhio.org.

Dan comes to us from the Toledo Fair Housing Center, where he worked on their predatory lending outreach project. He will be the point person for our education and outreach efforts associated with predatory lending, and will also help to supplement our existing advocacy and legislative work. Dan can be reached via e-mail at: danielgarcia@cohhio.org.

We are confident that both Paula and Dan will be good additions to the team. Please take a minute to shoot them a quick e-mail welcoming them to COHHIO.

NEWS BRIEFS...

HUD Releases New Annual Progress Report (APR)

In August of this year, HUD released a new version of their Annual Progress Report (APR), which will be required for reports where the operating year begins in 2004. This new APR includes additional questions pertaining to projects that serve individuals experiencing long-term homelessness (per HUD's definition). The new APR can be found on the HUD Clips web page. To download a copy, go to: www.hudclips.org, and click on the "forms" link on the right hand side of the page. From there, click on the "HUD-4*" link and scroll down to HUD-40118. The APR is in Microsoft Word format.

American Dream Downpayment Initiative Receives Funding

The U.S. House of Representatives approved funding for the American Dream Downpayment Initiative. The \$400 million measure will assist 80,000 low-income families to become homeowners. The Initiative will provide an average downpayment assistance grant of \$5,000 to low-income families. The Initiative will be administered under HUD's HOME Program. For more information, visit www.hud.gov/news/releasedocs/addfund.cfm.

Thousands Unable to Obtain Substance Abuse Treatment

According to a report released by the U.S. Department of Health and Human Services, 266,000 people who sought alcohol abuse treatment in 2002, as well as 88,000 people who sought drug abuse treatment, were unable to obtain such services. (In comparison, 3.5 million people were reported to have sought and received some kind of substance abuse treatment.) In a statement released in conjunction with the report, HHS Secretary Tommy Thompson said, "There is no other medical condition for which we would tolerate such huge numbers unable to obtain the treatment they need." Among other findings in the report was that 20.4 percent of adults with substance dependence or abuse also had a serious mental illness. For further information, visit www.drugabusestatistics.samhsa.gov.

Educating Communities About Substance Abuse and Co-Occurring Disorders

A new toolkit is available for those interested in running a community outreach program to help "incorporate community treatment and recovery services as an integral part of their public health system." The toolkit, "Join the Voices for Recovery: Celebrating Health," covers substance abuse disorders and co-occurring mental health disorders. It was developed the Substance Abuse and Mental Health Services Administration's Center for Substance Abuse Treatment to coincide with National Alcohol and Drug Addiction Recovery Month. For a copy of the toolkit, go to <http://ncadi.samhsa.gov/order.aspx?ID=16544>. For other Recovery Month resources, go to www.recoverymonth.gov/2003.

1.7 Million More Americans Fell Below Poverty Level in 2002

The number of Americans living below the nation's official poverty line rose by 1.7 million from 2001 to 2002, reaching a total of 34.6 million (12.1 percent of the total U.S. population), according to data released by the U.S. Census Bureau. The number of families under the poverty line rose by roughly 400,000, reaching a total of 7.2 million (9.6 percent of all American families). The number of people living in severe poverty - those whose incomes are less than half of the official poverty level - grew by over 600,000 in 2002 to a total of 14.1 million. These findings, which were released in the Census Bureau report, "Poverty in the United States: 2002," are based on results from the annual Current Population Survey, which was conducted in March 2003, and represent the "official" poverty and income statistics for calendar year 2002 (January-December 2002). In addition to these findings, the report includes a varying mix of analyses employing a number of alternative concepts of income and poverty. The Center on Budget and Policy Priorities, which has released its own analysis of the data, suggests that the number of people below the poverty line may see another increase in 2003. Among the factors that might contribute to such a rise are this year's higher unemployment numbers and a dramatic increase in the number of "long-term unemployed" - those who have been out of work for more than half a year. Further issues in 2003 include declining average hourly wages for low-paid workers and the budget problems among states that have led a number of them to cuts programs that provide basic assistance. To view the complete U.S. Census Bureau data and analyses, go to www.census.gov/hhes/www/poverty02.html. To view the Center on Budget and Policy Priorities analysis, go to www.cbpp.org.

Assistance Programs Can Help Consumers Keep Heat

Winter is right around the corner and some consumers may be troubled in the months to come when paying their utility bills. The following assistance programs can help income-eligible consumers pay their heating bills on time.

- **Home Energy Assistance Program (HEAP)** is a federally funded program that provides a one-time payment of between 10 and 40 percent of a consumers' energy bill. Consumers who meet the qualifications can receive this funding. Emergency HEAP (E-HEAP) is available for low-income consumers who have been disconnected from their heating source, have received a disconnection notice or have less than a 10- day supply of bulk fuel. Consumers can apply for HEAP from September 1, 2003 through March 31, 2004 and for E-HEAP from November 1, 2003 through March 31, 2004.

- **Percentage of Income Payment Plan (PIPP)** is an extended payment arrangement for low-income consumers that can be applied for at any time during the year. PIPP customers pay a percentage of their monthly income to the utility company that provides the primary source of heat. Consumers are responsible for any unpaid portions of their bill once they end participation or are disconnected for missed payments.

What you need to apply:

- Completed and signed application (If applying for PIPP, remember to fill out the PIPP section on the HEAP application)
- Proof of income for the last three months for PIPP and 12 months for HEAP
- Copy of most recent utility bill
- Documentation of Social Security number and birth date
- Income information for all household members 18 years of age and older

Applications can be obtained through community action agencies, county Department of Job and Family Services, the Ohio Department of Development and the Ohio Consumers' Counsel (OCC).

How to qualify for HEAP and PIPP:

To apply for either program, consumers must receive their electric and natural gas service from a state regulated utility. Customers of co-ops or municipal utilities are not eligible for PIPP. One of the primary qualifying factors is to have a total household income at or below 150 percent of the federal poverty level. See below for what the income per household should be at or under to qualify.

Size of household - Total household income for 12 months
1 - \$13,470 ; 2 - \$18,18; 3 - \$22,890; 4 - \$27,600; 5 - \$32,310; 6 - \$37,020
For households with more than six members, add \$4,710 per person.

For specific income guidelines and additional information about these assistance programs contact the OCC at 877-PICKOCC (877-742-5622) to request HEAP or PIPP fact sheets, or view the publications online at www.pickocc.org.

Community Shelter Board Receives Federal Funding to Address Long-Term Homelessness

The Community Shelter Board in Columbus is one of 11 agencies to receive funding through the Federal Interagency Council on Homelessness (ICH). Nearly \$35 million was awarded to the 11 agencies to help meet the Bush Administration's goal of ending long-term homelessness within a decade. Housing and Urban Development Secretary Mel Martinez and Veterans Affairs Secretary Anthony Principi joined Health and Human Services Secretary Tommy Thompson in making the announcement. This is the first time federal agencies have collaborated on this scale to offer communities the opportunity to integrate resources that address the special housing and service needs of chronically homeless persons. Local programs in 11 cities will receive nearly \$35 million to provide permanent housing, health care, mental health, substance abuse and veterans services to persons experiencing long-term homelessness. HUD (\$19.3 million), HHS (\$10.3 million), and VA (\$4.6 million) are undertaking this joint program to help meet the special needs of homeless individuals and veterans by placing them in housing and providing an array of treatments and services that will help them permanently exit from long-term homelessness. The Community Shelter Board program will create 80 new units of permanent supportive housing and build an infrastructure that systematically and successfully links participants to mainstream benefits and resources. The target population is adults who have experienced chronic homelessness and have a serious mental disability.

Social Security Administration Makes Available \$8 Million to Address Long-Term Homelessness

On September 26th, the Social Security Administration (SSA) announced the availability of \$8 million in funding for projects that provide targeted outreach, supportive services, and benefit application assistance to individuals who are experiencing long-term homelessness. Through what is known as the Homeless Outreach Projects and Evaluation (HOPE) Program, SSA is making funding available to demonstrate methods to improve the quality of assistance that medical and social service providers give to homeless individuals who file claims for Social Security benefits. The projects are shaped by SSA knowledge about effective outreach practices, as well as evaluation data from previous outreach demonstration projects.

Awardees will be required to provide outreach, supportive services, and benefit application assistance to long-term homeless adults and /or children. The target population for these projects is homeless individuals who are members of under-served groups, which may include people with severe and persistent mental illness, HIV infection, limited English proficiency, multiple and co-occurring disorders, or cognitive impairments, as well as homeless veterans with disabilities.

Applicants may propose to establish presumptive disability screening procedures or pre-release procedures for institutionalized individuals with disabilities. Applicants may also propose to use project funding to improve their capacity to provide representative payment services to beneficiaries, strengthen their ability to assist disability claimants with filing electronic disability applications, or develop an employment intervention.

SSA will train staff of organizations that are awarded funding under this announcement. The focus of the training will be to improve participant knowledge about SSA's requirements for disability case processing. SSA will conduct an evaluation of projects, with a focus on the impact that training has on the quality of assistance provided to disability claimants by the grantee. SSA is particularly interested in achieving outcomes such as reduced processing time, and reduced denials for initial claims from individuals that would be eligible for benefits under SSA's rules.

The maximum award amount is \$200,000 and applications are due by November 25th. Interested applicants are required to submit a letter of intent to SSA by October 16th. For additional information or to download a copy of the application itself, visit www.socialsecurity.gov/oag/grants/current/opdr-03-2.htm.

News From the Northeast Ohio Coalition for the Homeless

The Bridging the Gap program has a job opening for Program Director. It is a full time position with health benefits. The job involves assisting homeless people into housing. The job at this point is through April 2004, but will mostly likely extend into the future. Send resumes to Teri Donelson at NEOCH at 3631 Perkins Ave. #3A-3, Cleveland, Ohio 44114.

Also, the *Homeless Grapevine* is celebrating 10 years this year. We will have retrospectives for the next eight months in the paper. This is a tremendous milestone for this small paper to make it 10 years. For those who own businesses or have influence within a corporation, the *Grapevine* accepts advertising (within limits). An advertisement that specifically congratulates the *Grapevine* or NEOCH for 10 years also is tax deductible. Ads that have a thank you are considered a tax deductible donation. Please consider supporting the *Grapevine* in its tenth year of publishing. For more information, contact Brian Davis at NEOCH at 216/432-0540.

Resources

EVENTS

- November 5-7, *Re-inventing Community Development, Enterprise Foundation Annual Network Conference, Baltimore.* For more information, visit www.enterprisefoundation.org.
- November 11-12 - *Funding and Financing Resources for Community Economic Development, Ohio CDC Association, Columbus.* For more information, contact Celia Elkins at OCDCA at 614-461-6392 or celkins@ohiocdc.org.
- November 12 - *Predatory Lending Training, AARP and Ohio State Legal Services Association, Columbus.* The training is designed for legal services attorneys and private bar attorneys who perform pro bono services or work on a contingency basis for Ohio residents, and have little or no experience in predatory lending litigation. For more information, visit www.aarp.org/oh.
- November 19-20 - *OHCP Summit, Office of Housing and Community Partnerships, Ohio Department of Development, Huron.* For more information, visit www.odod.state.oh.us/cdd/ohcp.

OTHER RESOURCES

- *Fragmented: Improving Education for Mobile Students, Poverty and Race Research Action Council.* Mobile students include those who are residentially mobile, homeless, in migrant families, or in the foster care system. For more information, contact PRRAC at 202/387-9887 or info@prrac.org.
- *"From NIMBY to Good Neighbors: Recent Studies Reinforce that Apartments are Good for a Community," National Multi Housing Council and the National Apartment Association.* The paper pulls together a number of academic studies and presentations by consultants that address "NIMBY" complaints, ranging from the effect on property values to traffic congestion. The collection offers research findings that run counter to typical fears as well as suggested strategies for action in overcoming community opposition. For a copy of the paper, go to www.nmhc.org/Content/ServeContent.cfm?ContentItemID=2994 or call 202-974-2354.
- *Legal Action Center Launches New Website.* Among its offerings are over 60 publications and other information on alcohol and drug addiction, criminal justice, AIDS issues, as well as a weekly newsletter on related federal and Congressional activities. It also provides information on the Arthur Liman Policy Institute, National H.I.R.E. Network (Helping Individuals with criminal records Re-Enter through Employment), and other projects. To visit the website, go to www.lac.org.
- *Fair Housing Rights Website.* Provides essential information on the legal protections against unfair housing practices. The website, which is designed both for fair housing advocates and those who may have been subject to housing discrimination themselves, is part of a new multimedia campaign by the Leadership Conference on Civil Rights Education Fund, HUD, the National Fair Housing Alliance, and the Ad Council. Among the resources the site provides are basic examples of housing discrimination, answers to frequently asked questions, and an easy-to-use database of various state and local statutes that ensure fair housing rights. To visit the site, go to www.fairhousinglaw.org.
- *Federal Government Launches Website for Available Grants.* As part of the federal government's grants streamlining project, the federal government has launched a website for all agencies to post grant opportunities. To view available grants, visit www.grants.gov.
- *Alston/Bannerman Fellowship Program.* To advance progressive social change by helping to sustain long-time activists of color. The program honors those who have devoted their lives to helping their communities organize for racial, social, economic and environmental justice. It supports organizers by providing resources for them to take sabbaticals for reflection and renewal. Each year, ten Fellows receive \$15,000 to take sabbaticals for three months or more. Fellows have come from all parts of the United States and its territories. Applicants must have over ten years, experience to be eligible, and most Fellows have been organizing for twenty years or more. No product, other than a brief report, is required at the end of the sabbatical. Fellows commonly use the time and resources to travel, study, visit with other activists, read, write, acquire new skills, explore new interests, spend time with their families, recover their health, plan, and evaluate. Fellows are selected through an annual application process by a Board comprised largely of past Fellows. The deadline to apply for the 2004 Fellowships is December 1, 2003. Application materials and further information may be obtained by contacting the Alston/Bannerman Fellowship Program at info@AlstonBannerman.org or 410/327.6220 or by visiting the website at www.AlstonBannerman.org.

EMPLOYMENT

Project Coordinator - Cutting edge non-profit seeks Project Coordinator for newly funded collaborative housing initiative for chronically homeless individuals. Job functions/skills include overall project implementation / mgmt, group leadership / facilitation, project evaluation / reporting, capacity building / technical assistance, quality improvement, systems integration, exc comm & planning skills. Master degree or equiv exp & significant project mgmt exp reqd. LSW / LISW pref. FT w/ exc ben. Sal comm w/ exp. Submit cover letter & résumé w/ sal reqs to: CSB, 115 W. Main St. LL, Cols OH 43215. EEO. Minority applicants encouraged.

SAVE THE DATE
 COHHIO ANNUAL CONFERENCE
 APRIL 19 & 20, 2004
 HYATT ON CAPITAL SQUARE, COLUMBUS

How to Contact...

NATIONAL

- Corporation for Supportive Housing:** www.csh.org
- National Alliance to End Homelessness:** www.endhomelessness.org
- National Coalition for the Homeless:** www.nationalhomeless.org
- National Community Reinvestment Coalition:** www.ncrc.org
- National Low Income Housing Coalition:** www.nlihc.org

President Bush - 1600 Pennsylvania Avenue NW, Washington, DC 20500; 202/456-1414; 202/456-2461 (fax); president@whitehouse.gov

Senators Voinovich & DeWine - United States Senate, Washington, DC 20510
Voinovich - 202/224-3353; 202/228-1382 (fax); voinovich@voinovich.senate.gov
DeWine - 202/224-2315; 202/224-6519 (fax); senator_dewine@dewine.senate.gov

Representatives - United States House of Representatives, Washington, DC 20515; 202/224-3121

STATE

- Governor Taft** - 77 South High Street, Columbus, Ohio 43215; 614/466-3555; 614/466-9354 (fax)
- Ohio Senate** - State House, Columbus, Ohio 43266-0604; 614/644-5466 (fax-R); 614/644-1982 (fax - D)
- Ohio House of Representatives** - 77 South High Street, Columbus, Ohio 43215; 614/644-9494 (fax)

Legislative Directories are available by contacting us: COHHIO - 35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138; 614/280-1984; 614/463-1060 (fax); www.cohhio.org.

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COHHIO is a coalition of organizations and individuals committed to ending homelessness and to promoting decent, safe, fair, affordable housing for all, with a focus on assisting low-income people and those with special needs.