

# Breaking Ground

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

..... January 2004

## Ohio Receives Record \$59.2 Million in Homeless Assistance

On December 19th, 2003, the United States Department of Housing and Urban Development (HUD) announced funding awards for both the 2003 Continuum of Care competition as well as the Emergency Shelter Grant (ESG) program. All tolled, the State of Ohio received in excess of \$59.2 million, including \$52.3 million through the Continuum of Care and \$6.9 million through the ESG program. This is in excess of a six percent increase over the amount received in 2002, and represents the largest one-time influx of homeless assistance dollars since the advent of the Continuum. This year's Balance-of-State Continuum of Care reflected an increase of 25 percent over past funding. This was an unprecedented level of funding, going from approximately \$8 million in funding to more than \$10 million.

COHHIO played an integral part in submitting the application. COHHIO would like to recognize the efforts of Rick Taylor and Jeannette Welsh from COHHIO, as well as Bob Johnson from the Ohio Department of Development, for their work on the proposal. In July, the Coalition on Homelessness and Housing in Ohio (COHHIO) was recognized by the U.S. Department of Housing and Urban Development (HUD) for its work over the past eight years on the Balance-of-State Continuum of Care application process. At the Ohio Conference of Community Development's (OCCD's) Annual Meeting, the Ohio Office of Community Planning and Development (CPD) presented COHHIO with an award "for its work on behalf of the homeless and other special needs populations throughout the state. Through its technical assistance efforts and pursuit of resources and policy improvements, COHHIO has helped assure that Ohio's most vulnerable residents are effectively served."

### Hamilton County/City of Cincinnati CoC

City of Cincinnati	SPC	\$758,580.00
Greater Cincinnati Oral Health Council	SHPR	\$682,651.00
Tender Mercies, Incorporated	SHPR	\$175,889.00
Ohio Valley Goodwill Industries Rehabilitation Center, Inc.	SHPR	\$516,000.00
Ohio Valley Goodwill Industries Rehabilitation Center, Inc.	SHPR	\$357,926.00
Health Resource Center of Cincinnati, Inc.	SHPR	\$152,230.00
Bethany House Services, Inc.	SHPR	\$1,066,983.00
YWCA of Greater Cleveland	SHPR	\$460,911.00
Bethany House Services Inc.	SHPR	\$74,283.00
Health Resource Center	SHPR	\$152,230.00
Bethany House Services, Inc.	SHPR	\$78,523.00
Lighthouse Youth Services, Inc.	SHPR	\$235,448.00
Lighthouse Youth Services, Inc.	SHPR	\$441,075.00
FreeStore/Foodbank	SHPR	\$336,932.00
Shelterhouse Volunteer Group, Inc.	SHP	\$494,126.00
Shelterhouse Volunteer Group, Inc.	SHPR	\$93,954.00
Tom Geiger Guest House Inc.	SHPR	\$151,760.00
City of Cincinnati	SPCR	\$523,380.00
Lighthouse Youth Services, Inc.	SPCR	\$725,484.00
City of Cincinnati	SPCR	\$532,812.00
	<b>Total:</b>	<b>\$8,011,177.00</b>



**The Greater Toledo CoC**

Neighborhood Properties, Inc.	SHP	\$750,000.00
Aurora Project, Inc.	SHPR	\$311,320.00
Family Outreach Community	SHPR	\$960,586.00
Neighborhood Properties, Inc.	SHP	\$481,549.00
City of Toledo	SHPR	\$117,606.00
Neighborhood Health Association	SHPR	\$158,940.00
Neighborhood Health Association	SHPR	\$137,657.00
<b>Total:</b>		<b>\$2,917,658.00</b>

**Dayton/Kettering/Montgomery County CoC**

City of Dayton	SPC	\$570,360.00
Daybreak	SHPR	\$210,000.00
Mercy Manor, Inc.	SHPR	\$203,437.00
PLACES, Inc.	SHPR	\$142,164.00
PLACES, Inc.	SHPR	\$633,333.00
Young Women's Christian Association of Dayton	SHP	\$1,795,500.00
City of Dayton	SPCR	\$1,170,384.00
City of Dayton	SPCR	\$351,528.00
<b>Total:</b>		<b>\$5,076,706.00</b>

**Cuyahoga County CoC**

Emerald Development & Economic Network (EDEN), Inc.	SHP	\$1,076,634.00
Cleveland Housing Network, Inc.	SHP	\$499,081.00
Emerald Development & Economic Network (EDEN), Inc.	SHP	\$1,100,074.00
Cuyahoga County	SPC	\$1,796,460.00
Mental Health Services for Homeless Persons, Inc.	SHPR	\$467,714.00
Mental Health Services for Homeless Persons, Inc.	SHPR	\$907,557.00
New Life Community	SHPR	\$111,287.00
Joseph's Home	SHPR	\$273,056.00
YMCA of Greater Cleveland	SHPR	\$563,045.00
Cleveland Housing Network	SHPR	\$38,679.00
Domestic Violence Center	SHPR	\$154,335.00
Cleveland Housing Network	SHPR	\$119,626.00
Family Transitional Housing, Inc.	SHPR	\$120,901.00
Family Transitional Housing, Inc.	SHPR	\$97,182.00
Family Transitional Housing, Inc.	SHPR	\$126,149.00
Mental Health Services for Homeless Persons, Inc.	SHPR	\$276,577.00
The Salvation Army Harbor Light Complex	SHPR	\$174,731.00
Lakewood Christian Service Center	SHPR	\$82,796.00
The Salvation Army	SHPR	\$537,741.00
Catholic Charities Health and Human Services Shelter	SHPR	\$78,065.00
Mental Health Services for Homeless Persons, Inc.	SHPR	\$446,546.00
East Side Catholic Center and Shelter, Inc.	SHPR	\$187,749.00
YWCA of Greater Cleveland	SHPR	\$342,158.00
The Salvation Army Harbor Light Complex	SHPR	\$270,705.00
Continue Life, Inc.	SHPR	\$212,973.00
The Salvation Army Greater Cleveland Area Services	SHPR	\$100,314.00
VOA of Northeast and North Central Ohio	SHPR	\$246,967.00
VOA of Northeast and North Central Ohio	SHPR	\$79,155.00
Cuyahoga Metropolitan Housing Authority	SHPR	\$386,373.00
AIDS Taskforce of Greater Cleveland	SHPR	\$151,309.00
Hitchcock Center for Women, Inc.	SHPR	\$275,403.00
Transitional Housing, Inc.	SHPR	\$122,528.00
Northeast Ohio Coalition for the Homeless	SHP	\$105,000.00
Cuyahoga County	SPCR	\$508,248.00
Cuyahoga County	SPCR	\$1,717,692.00
<b>Total:</b>		<b>\$13,754,810</b>

**Youngstown/Mahoning County CoC**

YWCA of Youngstown	SHP	\$268,061.00
Beatitude House	SHPR	\$213,753.00
Addiction Programs of Mahoning County, Inc.	SHPR	\$143,782.00
Meridian Services, Inc.	SHPR	\$30,912.00
Mahoning County Continuum of Care	SHPR	\$126,000.00

**Youngstown/Mahoning County CoC continued**

Youngstown Area Community Action Council	SHPR	\$45,939.00
Catholic Charities Housing Opportunities	SHPR	\$28,149.00
YWCA of Youngstown	SHPR	\$403,105.00
The Greater Youngstown Point, Inc.	SHPR	\$80,150.00
Potential Development Program, Inc.	SHPR	\$54,075.00
Youngstown Area Goodwill Industries, Inc.	SHPR	\$216,240.00
Northeast Legal Services	SHPR	\$52,793.00
Center for Human Services Development	SHP	\$90,659.00
<b>Total:</b>		<b>\$1,753,618.00</b>

**Columbus/Franklin County CoC**

Community Housing Network	SHP	\$678,948.00
Amethyst, Inc.	SHPR	\$483,515.00
Community Housing Network	SHPR	\$177,181.00
YWCA of Columbus	SHPR	\$297,045.00
Community Housing Network	SHPR	\$291,878.00
Community Housing Network	SHPR	\$923,719.00
Community Housing Network	SHPR	\$249,850.00
Huckleberry House, Inc.	SHPR	\$688,617.00
Columbus Metropolitan Housing Authority	SPCR	\$380,088.00
Columbus Metropolitan Housing Authority	SPCR	\$253,344.00
Columbus Metropolitan Housing Authority	SPCR	\$80,760.00
Columbus Metropolitan Housing Authority	SPCR	\$192,588.00
Columbus Metropolitan Housing Authority	SPCR	\$552,120.00
Columbus Metropolitan Housing Authority	SPCR	\$110,436.00
Columbus Metropolitan Housing Authority	SPCR	\$485,964.00
Columbus Metropolitan Housing Authority	SPCR	\$378,924.00
Columbus Metropolitan Housing Authority	SPCR	\$79,356.00
Columbus Metropolitan Housing Authority	SPCR	\$157,740.00
Columbus Metropolitan Housing Authority	SPCR	\$26,784.00
Columbus Metropolitan Housing Authority	SPCR	\$210,060.00
<b>Total:</b>		<b>\$6,698,917.00</b>

**Ohio Balance of State Area CoC**

Jefferson County Prevention and Recovery Board	SHP	\$1,483,897.00
Elyria YWCA	SHPR	\$362,798.00
New Sunrise Properties, Inc.	SHPR	\$490,950.00
Humility of Mary Housing, Inc.	SHP	\$516,966.00
City of Springfield	SHPR	\$92,570.00
Project Women	SHPR	\$107,100.00
Family & Community Services of Portage County, Inc.	SHPR	\$554,104.00
Coleman Professional Services	SHPR	\$212,787.00
Columbiana County Mental Health Clinic	SHPR	\$110,000.00
Volunteers of America Northwest Ohio	SHPR	\$869,998.00
Family Violence Prevention Center of Greene County	SHPR	\$179,170.00
Family Violence Prevention Center of Greene County	SHPR	\$189,949.00
Community Action Partnership of the Greater Dayton Area	SHPR	\$168,699.00
Ashtabula County Mental Health Board	SPC	\$909,000.00
Catholic Charities	SHPR	\$259,657.00
Portage Metropolitan Housing Authority	SPC	\$813,000.00
Family Abuse Shelter of Miami County, Inc.	SHPR	\$132,300.00
Family Abuse Shelter of Miami County, Inc.	SHPR	\$50,400.00
YWCA of Hamilton	SHPR	\$119,320.00
WSOS Community Action Commission, Inc.	SHPR	\$53,776.00
Trumbull LifeLines (Local Government)	SPC	\$640,500.00
The Butler County Homeless and Housing Coalition	SHPR	\$255,417.00
Mental Health and Recovery Board of Union County	SHPR	\$73,361.00
Project Women	SHP	\$641,316.00
City of Springfield	SPCR	\$93,600.00
Lorain Metropolitan Housing Authority	SPCR	\$495,420.00
State of Ohio	SPCR	\$184,692.00
<b>Total:</b>		<b>\$10,060,747</b>

**Akron/Barberton/Summit County CoC**

Akron Metropolitan Housing Authority	SPC	\$738,720.00
Community AIDS Network	SHPR	\$197,400.00
H.M. Life Opportunity Services, Inc.	SHPR	\$525,872.00
H.M. Life Opportunity Services, Inc.	SHPR	\$538,606.00
Community Drug Board	SHPR	\$359,141.00
H.M. Life Opportunity Services, Inc.	SHPR	\$166,163.00
Legacy 3, Inc.	SHPR	\$417,214.00
Community Drug Board	SHP	\$399,387.00
Akron Metropolitan Housing Authority	SPCR	\$271,104.00
	<b>Total:</b>	<b>\$3,613,607.00</b>

**Stark County Ohio CoC**

Western Stark Medical Clinic, Inc.	SHPR	\$130,200.00
ICAN, Inc.	SHPR	\$48,825.00
ICAN, Inc.	SHPR	\$86,564.00
Stark Metropolitan Housing Authority	SPCR	\$157,920.00
	<b>Total:</b>	<b>\$423,509.00</b>

**State Continuum of Care Total: \$52,310,749.00**

**Emergency Shelter Grants Program**

AKRON	\$304,597
CANTON	\$130,260
CINCINNATI	\$596,391
CLEVELAND	\$1,080,228
COLUMBUS	\$293,917
DAYTON	\$284,515
LAKEWOOD	\$95,985
SPRINGFIELD	\$88,413
TOLEDO	\$347,358
YOUNGSTOWN	\$182,458
CUYAHOGA COUNTY	\$133,808
FRANKLIN COUNTY	\$83,657
HAMILTON COUNTY	\$123,090
MONTGOMERY COUNTY	\$86,291
OHIO STATE PROGRAM	\$3,147,441
	<b>State ESG Total: \$6,978,409</b>

**State Homeless Assistance Total: \$59,289,158.00**

**HUD Still Operating Under Continuing Resolution**

It now appears as though the Fiscal Year 2004 budget for the U.S. Department of Housing and Urban Development (HUD) will not be approved until well into the new year. As part of an \$820 billion omnibus appropriations measure, HUD is likely to receive just over \$36 billion for its FY 2004 operations. While the House voted to approve the omnibus bill on December 8th, the Senate is not likely to do so until January 20th at the earliest. It should be pointed out that these funding levels will be reduced by approximately .60 percent following passage of the omnibus appropriations bill. This reduction will be used to fund other Congressional priorities. While not yet a done deal, a chart providing details regarding proposed funding levels for key HUD programs (dollars in millions) is available at [www.cohhio.org/updates/%2704%20hud%20budget%20chart.pdf](http://www.cohhio.org/updates/%2704%20hud%20budget%20chart.pdf).

**Mayors Report on Hunger and Homelessness Released**

In 20 U.S. cities (80 percent of the total surveyed), the number of requests for emergency shelter increased by an average of 13 percent over the last year, according to the annual report on hunger and homelessness released late last month by the U.S. Conference of Mayors and Sodexho. In 22 of the cities (88 percent), the requests for shelter by families rose by an average of 15 percent. Other findings included:

- An average of 30 percent of the total shelter requests went unmet.
- Among families alone, an average of 33 percent of the total shelter requests went unmet.
- The length of time that people experienced homelessness over the past year averaged 5 months.
- Low-income households spent an average of 46 percent of their income on housing over the past year, according to the cities' estimates.
- Assisted housing programs currently serve 33 percent of the total low-income households that are eligible.
- The average waiting periods for public housing and Section 8 vouchers are 24 and 27 months, respectively.

A copy of the report, which includes qualitative and quantitative data on each of the cities surveyed, is available at [www.usmayors.org](http://www.usmayors.org).

**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.

## COHHIO Director Named Ohioan of the Year

Bill Faith, COHHIO's Executive Director, was recently named the Cleveland *Plain Dealer's* Ohioan of the Year. According to the *Plain Dealer*, their chosen person of the year must have had a significant impact on the state and its citizens during the last 12 months. The *Plain Dealer* wrote, "His ability to speak the language of power has made him a formidable ally to all low-income Ohioans, from homeless kids fighting for the right to attend school to seniors struggling to pay the rent. His compassionate political eloquence also has made him The *Plain Dealer* Ohioan of the Year for 2003." The COHHIO staff and Board congratulate Bill on this honor. The article is available at [www.cleveland.com/sundaymag/plaindealer/index.ssf?/base/sunday\\_mag/107329877282040.xml](http://www.cleveland.com/sundaymag/plaindealer/index.ssf?/base/sunday_mag/107329877282040.xml). COHHIO would like to acknowledge all of the advocates across the state that worked tirelessly to help win the Housing Trust Fund victory.

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## NEWS BRIEFS...

### *New Homeless Organization*

The National Advocacy and Policy Council on Homelessness (NPACH) was formed in early December. The organization will be "dedicated to ending homelessness through grassroots advocacy driven by the experiences, insights, and data of local communities, and through inclusive partnerships with anti-poverty organizations." The group will work on various policy initiatives including the National Housing Trust Fund and the Bringing America Home Act. NPACH collaborators include representatives of state and local homeless coalitions, the labor movement, international bodies, education associations, academics, members of the business and entertainment community, and professional sports figures. Their National Headquarters is located in Washington, DC, and they have a Southern Regional Office in New Orleans, LA. For more information about NPACH, visit [www.homelessnesscouncil.org](http://www.homelessnesscouncil.org).

### *Leadership Change at HUD*

Mel Martinez has resigned as Secretary of the U.S. Department of Housing and Urban Development (HUD) and President Bush nominated Deputy Secretary Alphonso Jackson to succeed him. HUD's press release is available at [www.hud.gov/news/release.cfm?content=pr03-137.cfm](http://www.hud.gov/news/release.cfm?content=pr03-137.cfm).

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## 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](mailto: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](mailto:susanfrancis@cohhio.org) or 614-280-1984.

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Do you currently receive *Breaking Ground* by mail? If so, please switch to email delivery. To switch, email Susan Francis at COHHIO at [susanfrancis@cohhio.org](mailto:susanfrancis@cohhio.org).

# Housing Ohio 2004

COHHIO's Annual Statewide Conference

April 19 - 20, 2004

Hyatt on Capitol Square, Columbus

Sponsored by:

Coalition on Homelessness and Housing in Ohio (COHHIO)

with support from:

Bank One

Ohio Capital Corporation for Housing

National City

With Additional Support from:

Ohio Department of Development

Ohio Department of Mental Health

U.S. Department of Housing and Urban Development

Conference materials, including the brochure and registration form, as well as directions to the hotel, are available on the COHHIO web page at [www.cohhio.org/training/trainings.html](http://www.cohhio.org/training/trainings.html).

## 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!

# COHHIO is Looking for a Few Good People to Help with Housing Preservation Issues in 2004

## 1) Outreach Worker-Southwest Ohio

### Job Description

1. Provide Information and Outreach to tenants living in Project based Section 8 properties in the 10 county Southwest Ohio area and assist with forming tenants organizations and leadership clusters in these buildings and communities.
2. Participate in regional stakeholder groups (eg. Cincinnatians for Affordable Housing) and in COHHIO regional and statewide activities
3. Annual salary in the range of \$25-30,000 depending on experience and training.
4. Benefits as described in COHHIO's Employment Handbook including vacation, health coverage, and travel reimbursement.
5. Weekly supervisory meetings.

### Requirements

1. High School graduate or equivalent.
2. Experience in tenant and/or community organizing in Southwest Ohio.
3. Reliable and insured automobile transportation.
4. Willingness to travel, occasionally overnight.
5. Demonstrate writing and verbal skills and working knowledge of computers and business software.

## 2) VISTA Members - Columbus, Toledo

### Job Descriptions

*Columbus MHP* - Available ASAP. Provide outreach and information to residents of Manufactured Home Parks in Franklin and adjacent counties. Support statewide organizing efforts by maintaining databases, preparing documents, conduct research on government regulations, programs and proposals, and coordinate statewide meetings of residents and advocates. Assist COHHIO and resident groups with fundraising.

*Columbus S8 Outreach* - Available in May 2004. Provide outreach to tenants living in Project based Section 8 housing in Franklin and adjacent counties. Support statewide organizing efforts by maintaining databases, preparing documents, conduct research on government regulations, programs and proposals, answer the Rental Information Hotline and coordinate statewide meetings of residents and advocates. Assist COHHIO and resident groups with fundraising.

*Toledo S8 Outreach* - Available in May 2004. Provide outreach to tenants living in Project based Section 8 housing in Lucas and adjacent counties. Respond to tenant requests for information about HUD regulations and rental rights. Participate in regional leadership and stakeholder activities. Participate in statewide events. Assist COHHIO and resident groups with fundraising.

### Requirements

1. VISTA members receive a stipend for living expenses while carrying out a one year commitment to community service. VISTAs are employed by the Corporation for National Service (CNS) and are assigned to COHHIO under an agreement between Cleveland Tenants Organization and the CNS.
2. VISTA members who complete a year of service are entitled to a cash payment or an educational award.
3. VISTA members must attend PreService Orientation before beginning their assignments. PSO's in 2004 will be held in January, April, and June. VISTA members must complete a lengthy application process approximately 1 1/2 months before the PSO date.
4. In addition to the living stipend provided by CNS, COHHIO will cover the costs of in-service training and assignment-related expenses.
5. Demonstrate writing and verbal skills and working knowledge of computers and business software.

### Preferences

College Graduate; more knowledge of/experience with computer hardware, software, and internet applications is better; and experience or training in community service work.

If interested, contact Spencer Wells, Coalition on Homelessness and Housing in Ohio, 35 East Gay Street, Suite 210, Columbus, Ohio 43215, voice/fax 888-485-7999, email: ohiotenants@earthlink.net, www.ohiotenants.org.

## **Freddie Mac Promotes Consumer Choice With New Subprime Mortgage Arbitration Policy**

Freddie Mac announced recently that effective August 1, 2004, it would no longer invest in subprime mortgages originated on or after that date that contain mandatory arbitration clauses. Freddie Mac is the first among secondary mortgage investors to adopt such a stance on subprime mortgages with mandatory arbitration clauses. This policy is aligned with the corporation's existing prohibition on the use of mandatory arbitration for prime market mortgage investments.

"Freddie Mac believes that all homeowners should be able to voluntarily choose the mortgage dispute resolution option they believe to be in their best interests," said Paul Peterson, chief operating officer, Freddie Mac. "We remain committed to helping families build wealth through homeownership."

While some lenders have improved consumer protections when employing mandatory arbitration clauses, practices in the subprime market are generally uneven. As a result, there exists the greater likelihood that borrowers may be unaware that they are agreeing to be bound by this dispute resolution mechanism. In addition, the U.S. Departments of Housing and Urban Development and Treasury and the Federal Trade Commission have recommended prohibiting mandatory arbitration agreements in the Home Ownership and Equity Protection Act (HOEPA) or for high-cost home loans. Moreover, Congress has recently chosen to prohibit the use of mandatory arbitration clauses in other commercial contexts.

In the past several years Freddie Mac has instituted the secondary mortgage market's most comprehensive set of policies designed to protect consumers from predatory lending practices. These policies include banning the purchase of mortgages originated with single-premium credit life insurance; requiring the monthly reporting of borrower credit information; banning the purchase of mortgages with terms that exceed either the Annual Percentage Rate (APR) or the points and fees thresholds under HOEPA; and banning the purchase of subprime mortgages with prepayment terms that exceed three years.

Freddie Mac has several products and policies to fight predatory lending practices that are sometimes found in subprime mortgage lending.

For example, Freddie Mac's Affordable Merit Rate(SM) mortgage is a lower- cost alternative to subprime mortgages, and enables borrowers to more easily lower their mortgage rate as their credit improves.

The corporation's award-winning anti-predatory lending program Don't Borrow Trouble(SM) is active in states across the country. General information about the campaign is available on its website at [www.dontborrowtrouble.com](http://www.dontborrowtrouble.com).

In addition, to help borrowers understand and better manage their credit so that they can qualify for a prime mortgage, Freddie Mac launched CreditSmart(R) and CreditSmart(R) Espanol. The consumer education curriculum can be found at [www.freddiemac.com/creditsmart](http://www.freddiemac.com/creditsmart) and in Spanish at [www.freddiemac.com/creditsmartespanol](http://www.freddiemac.com/creditsmartespanol)

Freddie Mac is a stockholder-owned corporation established by Congress in support of homeownership and rental housing. Freddie Mac purchases single-family and multifamily residential mortgages and mortgage-related securities, which it finances primarily by issuing mortgage passthrough securities and debt instruments in the capital markets. Over the years, Freddie Mac has opened doors for one in six homebuyers and more than two million renters in America.

## Predatory Lender Admits to Bilking Customers

Not really, but that did get your attention though. Meet Ruth Blue (not her real name). Ms. Blue is a 67 year old grandmother with the dilemma of wanting to care for three grandchildren, who were abandoned by her drug addicted daughter, in an one bedroom apartment. She knew she needed additional living space to satisfy the requirements for her newly expanded family. She saw an ad in the local paper for a house to rent or buy in July of 2003. She called the number in the ad and talked to "Larry the Landlord", a local property holder. She and Larry arranged to meet.

As Larry showed her the house, he began to talk about the joys of homeownership. He continued to talk and convinced Ms. Blue that she should try to buy the house and that he could make it happen. He stated that he could take care of everything - even arrange the financing. Ms. Blue told Larry she was interested and would like to buy the house. She said she wanted a fixed rate loan or one that the payment does not change.

The house is at 123 Any Street, in a nice neighborhood just minutes from downtown Anywhere. According to the County Auditor, other comparable houses in the neighborhood range in value from \$20,000 to \$39,000. Larry had priced the house Ms. Blue was interested in at \$67,000.

Larry contacted Ms. Blue and indicated that she had been approved for a mortgage from Home Mortgage Funding out of Illinois. The loan was for \$60,300, and the term was 30 years with an initial rate of 10.5 percent. This set her monthly payment (including principal and interest) at \$551.59. The loan, however, had an adjustable interest rate, with a two percent margin and a six percent cap.

In addition, Farmers Insurance wrote a \$68,000 policy for the home, which Ms. Blue paid for with \$700 cash (the only cash she had to put into the deal). The loan closing was set for August 29th, 2003. The company closing was Titlemaster Agency. Larry was having car trouble on the day of the closing, and asked Ms. Blue if they could ride together - for the 45 minute journey to the title company (located in another county).

In spite of being sure that the closing took place on August 29th, all the documents are dated August 20th. The title company did not provide her with signed copies of any loan documents...they're all blank.

Ms. Blue wanted to make her payments between the first and the 15 of each month (that's when her two sources of income arrive). The loan was structured such that her payments are due on the 20th of each month with a 10 day grace period. Unfortunately, her two sources of income (\$756 in disability income and \$1,087 in SSI) show up on the 3rd of each month. As a result, she gets socked with late fees each month. Ms. Blue had hoped and even asked to have her payments due earlier in the month, to avoid this very situation.

On top of that, the income listed to qualify her for the loan was more than \$1,843 (the total of her "real" income). In fact, it was overstated by approximately \$1000 per month on the application.

Ms. Blue is considering taking legal action against Larry, the lender, as well as the title company. Her case is now pending with the local legal aid office.

*Endorse the Principles for Responsible Lending - Consumer Protections from Predatory Lending Endorsement Form*

*Over 365 organizations have already endorsed. If you haven't, please do so now. You can access the endorsement form off the COHHIO web page at [www.cohhio.org](http://www.cohhio.org) or by contacting Cathy Johnston at [cathyjohnston@cohhio.org](mailto:cathyjohnston@cohhio.org) or 614-280-1984.*

**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**

**Order Your 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 *page 11 of 14*

## YEP Offers Thanks

The Youth Empowerment Program (YEP) has been very successful in building community support to help improve the lives of homeless children and youth in Ohio. YEP youth would like to send out a special thank you to the following organizations for their extra help, support, time, donations and resources given during the past year:

- All community members and volunteers
- COHHIO Board and Staff
- SRA McGraw-Hill
- Catholic Campaign for Human Development
- St. Josephs Church, Strongsville
- St. Matthews Church, Gahanna
- First Student Busing
- Columbus Public Schools
- Cincinnati Coalition for the Homeless
- VOA Crossroads
- Anthony House
- Columbus Coalition for the Homeless
- Northeast Ohio Coalition for the Homeless
- Cleveland Tenants Organization
- Volunteers of America Family Shelter
- Homeless Families Foundation
- Access, Inc.
- Interfaith Hospitality Network of Columbus
- Edward Hazen Foundation
- Funders Collaborative on Youth Organizing
- National Peoples Action
- ESOP
- Equal Justice Foundation
- Lorain County Homeless Taskforce
- Harry C. Moores Foundation
- Community Shelter Board
- AmeriCorps and VISTA
- YEP Parents
- YEP Youth
- St. Michaels School
- Bishop Watterson
- Garufi Logistics
- St. Brigids of Kildare
- St. Stephens of West Salem
- Amethyst
- Hope House
- Terra Community College
- Cleveland State
- Path and Miller House
- OSU Law School
- Capital University
- Ohio Dominican University
- Prudential Spirit of Community
- National Coalition for the Homeless
- National Association for the Education of Homeless Children and Youth
- Ohio Department of Development
- Ohio Board of Education: Dr. Joseph Johnson, Special Assistant to the Superintendent of Schools
- Cleveland Public Schools
- Cincinnati Public Schools
- Lighthouse Youth Services
- Daybreak
- Franklin Park Conservatory

# Resources

## TRAININGS

- *January 20 & 26 - 2004 Housing Funding Training, Ohio Housing Finance Agency and the Ohio Housing Council, Columbus.* These two one-day trainings will focus on the 2004 Housing Credit Program. Other programs to be discussed include the Affordable Housing Programs, Project Administration, and Multifamily Bond Program. For more information, contact Sally Mitchell at 614/466-0400.

## PUBLICATIONS

- *How States Can Use SAMHSA Block Grants to Support Services for People Who Are Homeless.* Published by the Substance Abuse and Mental Health Services Administration (SAMHSA), U.S. Department of Health and Human Services. Describes how communities can use two block grant programs to serve homeless people. Offers several State efforts that use mental health or substance abuse block grant funds to prevent and end homelessness. These strategies include Ohio's use of mental health block grant funds for housing and New York State's use of substance abuse funding to provide services in conjunction with permanent housing. To obtain a copy, call the National Mental Health Information Center at 800/789-2647.

- *The Broken Credit System: Discrimination and Unequal Access to Affordable Loans by Race and Age,* National Community Reinvestment Coalition. The report, which studies lending discrimination and credit scoring, compares credit scoring and demographic data for 10 metropolitan areas. Findings show that even after controlling for risk and housing market conditions, race and age composition of a neighborhood are still significant factors in the amount of lending by subprime lenders. Cleveland is included in the study. The analysis finds that borrowers in African-American and elderly communities receive a higher proportion of loans from subprime lenders than is justified based on the credit risk profile of residents in those communities. The report is available at [www.ncrc.org](http://www.ncrc.org).

- *Moving to Opportunity (MTO) for Fair Housing Demonstration: Interim Impact Evaluation,* U.S. Department of Housing and Urban Development. MTO is a federal initiative to encourage people with Section 8 vouchers to move out of public or project-based assisted housing in very poor areas and into private-market rental housing in areas with much lower poverty rates. Designed as a demonstration program, MTO was based on the idea that living in communities with high poverty concentrations has a variety of detrimental effects on the residents' current well-being and future opportunities. In the short- and middle-term (between one and five years after participation in the demonstration), some of the effects seen by the researchers include improved housing and residential environments, improvements in adult and child health, and mixed effects on youth delinquency and risky behavior. In the longer term, there is some evidence that the MTO program has had small impacts on children's education, no effects on employment or earnings, and no impacts on receipt of public assistance. The report is available at [www.huduser.org/publications/fairhsg/mtoFinal.html](http://www.huduser.org/publications/fairhsg/mtoFinal.html).

## WEBSITES

- [www.nlihc.org/vrem](http://www.nlihc.org/vrem). The National Low Income Housing Coalition (NLIHC) has launched a new voter registration, education and mobilization (VREM) page to provide tools to aid organizations in their efforts to engage low-income people in the political process. The VREM pages offer information on making voter registration part of an organization's daily activities, as well as "how to's" ranging from having a press event to mobilizing people to get to the polls. The VREM site also offers information to help link affordable housing advocates to other national and local organizations participating in VREM projects, and a sample timeline for projects. To join the campaign to register, educate and mobilize people affected by federal housing policy, visit [www.nlihc.org/vrem](http://www.nlihc.org/vrem). In addition, the NLIHC's website offers a link that will allow new voters to register online. The link, [www.registrationbyworkingassets.com/NLIHC](http://www.registrationbyworkingassets.com/NLIHC), is provided by Working Assets as part of its drive to help agencies register one million new voters during the 2004 election cycle.

## EMPLOYMENT

- *Community Affairs Officer, Office of the Comptroller of the Currency (OCC), Cleveland.* Community development lending and investment experience required. Duties include serving as an expert resource for bankers and OCC staff on community development lending and investment programs; and providing information regarding OCC's policies and procedures relating to the Community Reinvestment Act and community development lending and investment. A copy of the vacancy announcement is available at [www.occ.treas.gov/jobs/DEU-CE-04-001-A.htm](http://www.occ.treas.gov/jobs/DEU-CE-04-001-A.htm).

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

How to Contact...

**NATIONAL**

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

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

**Senators Voinovich & DeWine** - United States Senate, Washington, DC 20510  
Voinovich - 202/224-3353; 202/228-1382 (fax); [voinovich@voinovich.senate.gov](mailto:voinovich@voinovich.senate.gov)  
DeWine - 202/224-2315; 202/224-6519 (fax); [senator\\_dewine@dewine.senate.gov](mailto: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](http://www.cohhio.org).

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**Newsletter of the Coalition on Homelessness and Housing in Ohio (COHHIO)**  
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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.