

## National Issues We're Tracking:

- HUD has new project-based voucher rule (pg 5)
- COHHIO weighs in on passage of HR 1461 (pg 6)

## State Issues We're Tackling:

- Predatory Lending Heats up: Fighting lending "scourge" gains momentum in both chambers (cover)
- TABOR opponents declare victory in Colorado (cover)
- LWVO and COHHIO oppose photo ID (pg 2)

## YEP Advocacy:

- YEP enhances partnership with Equal Justice Foundation (pg 4)
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## The Monthly Newsletter of COHHIO, the Coalition on Homelessness and Housing in Ohio

**ATTENTION:** COHHIO is Moving! As of November 21 our new address will be:  
**175 South Third Street, Suite 250, Columbus, Ohio 43215**  
Our phone and fax numbers will remain the same.



## Predatory Lending Heats Up

Hope springs eternal, but on November 1, it all but erupted following advocate testimony on predatory lending in front of the Senate Finance Committee.

"Signaling a potentially major policy shift for the GOP-led Legislature," reported Gongwer news service later that day, "Senate President Bill Harris (R-Ashland) said Tuesday he is supportive of extending the Consumer Sales Practices Act to certain mortgage lenders."

"We hit the ball out of the park," said Bill Faith, COHHIO executive director, following the testimony.

Curbing predatory lending has been a six-year advocacy battle for COHHIO member groups, but with the Columbus Dispatch "Brokered Dreams" series in September, the issue returned to the front burner. Soon Senators Roberts (D-

Toledo), Padgett (R-Coshocton) and Dann (D-Liberty Township) responded with bills offering different levels of consumer protection.

Following Tuesdays' testimony from Attorney General Jim Petro, COHHIO's Bill Faith and AARP's Ron Bridges, Senator Harris was quoted as saying, "It's obvious some of the things we would have hoped to get done as a result of SB76 and HB386 were not followed up on and as a result we didn't get the regulatory action we wanted in (the Department of) Commerce. . . It's obvious we need to go forward."

Petro likened predatory lending to a "scourge" on Ohioans, and said he supported Padgett's SB 185 to extend the CSPA to non-bank mortgage lenders, (continued on pg 2)

## TABOR opponents declare victory in Colorado!

On Tuesday, November 1<sup>st</sup>, voters in Colorado approved Referendum C, which temporarily suspends the state's TABOR for a five year period.

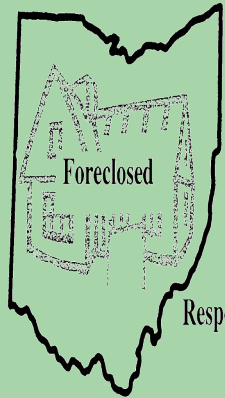
The thirteen-year tenure of the Colorado Taxpayer's Bill of Rights has been jeopardized by a recent recession and the inability of the state government to reinstate important programs terminated while the budget was severely strained. The strict cap on spending has slowed Colorado's economic recovery.

This referendum comes at a pivotal

junction in the anti-tax movement as many states like Ohio are also considering altering their constitutions with a TABOR amendment.

As Colorado's TABOR provides an example of what can happen when spending levels are locked in at recessionary levels, anti-taxers are reeling from the defeat at the ballot box and are worried that this may spell disaster for other proposals around the country.

Visit: [www.ohiosfuture.org](http://www.ohiosfuture.org) for more info



Coalition  
for  
Responsible Lending

*"It is our hope that Ohio lawmakers will not adopt a restrictive photo ID provision in Sub HB 3 based on unproven allegations,"*

*- Peg Rosenfield,  
League of Women  
Voters of Ohio*



## Predatory Lending Heats Up (cont'd.)

(Continued from front page) which would allow his office to go after fraudulent lenders. AARP Ohio lobbyist Ron Bridges said the state's lending laws need an upgrade to protect the state's most vulnerable. The damage done by predatory lenders, said Bridges, "includes those older Ohioans who need and desire access to competitive, realistic risk-based home loans but are reluctant or unwilling to pursue financial services and products due to their fear of potential exploitation."

When various senators questioned the Governor's directive to add more staff to the Department of Commerce, Faith offered an analogy: it's like asking carpenters to do plumbing work. "What

the governor is proposing is to send 14 more carpenters" when plumbers are needed for the job, he said.

The House is working on proposals of its own. Though he wouldn't elaborate, Speaker Jon Husted (R-Kettering) said that he is looking into the issue and "consulting with experts" in the field.

Over the next six weeks, COHHIO plans hearings and press conferences in targeted areas around the state to highlight the effects of predatory lending and to show legislators that the time for change is now.

For more on predatory lending, see "Notes of Faith," page 3.

## LWVO and COHHIO Oppose photo ID voting

The League of Women Voters of Ohio and the Coalition on Homelessness and Housing in Ohio (COHHIO), long opposed to the adoption of a photo identification requirement in Ohio, applaud Judge Harold Murphy of the U.S. District Court for the Northern District of Georgia for recognizing that photo ID provisions are unconstitutional and do nothing to address the voter fraud issues.

parties in 2004, the participation rate was only 71% we don't need additional barriers to voting that will have the effect of suppressing the vote, especially of young voters, minorities, the elderly, house-bound and voters with disabilities," she said.

"We should be making voting easier, not more difficult," Rosenfield said. (Continued on pg 5)

Last June COHHIO and the League announced the results of a survey of all 88 counties in "A Joint Report on Election Reform Activities in Ohio". This report found a total of only 4 cases of voter fraud out of the 9 million votes cast in the general elections in 2002 and 2004. (See <http://cohhio.org/alerts/Election%20Reform%20Report.pdf> for a copy of this report)

"It is our hope that Ohio lawmakers will not adopt a restrictive photo ID provision in Sub HB 3 based on unproven allegations," said Peg Rosenfield with the League of Women Voters of Ohio. "In spite of enormous efforts and tens of millions of dollars spent by both political

**Editors note:**

*Our newsletter will be under construction for the next couple of months as we experiment with new formats and await new computer software. Please bear with us as we work to better serve you, and don't hold back on the comments!*

*E-mail Tom Betti at [tombetti@cohhio.org](mailto:tombetti@cohhio.org) or me at [suzannegacker@cohhio.org](mailto:suzannegacker@cohhio.org)*

Suzanne Gravette Acker  
COHHIO Director of Communications

## Notes of Faith

*from COHHIO's Executive Director*

After six years of research, advocacy and testimony, COHHIO is heartened by momentum in both chambers to make CSPA expansion and the closing of loopholes in existing laws top legislative priorities.

Ohio's foreclosure rate has increased by nearly 350 percent in 11 years. Our state's foreclosure rates are the highest in the nation -- triple the national average. While we can't blame predatory lending alone, neither can we blame economic downturns; it's clear that there is not a direct correlation between unemployment and escalating foreclosure rates (see chart).

Proponent Attorney General Jim Petro called predatory lending a "scourge." Senator Joy Padgett said it "sucks the lifeblood out of a community."

That's because foreclosure is like a web that traps all citizens -- from the homeowner and lender, to the neighbor, the business owner, the investor, the municipality and ultimately, every taxpayer. A recent study on home foreclosures in Chicago revealed that the cost to municipalities can be as much \$30,000 per property, due to increased policing, fire suppression, demolition contracts and a laundry list of other required services.

The "scourge" in Ohio can be tamed, but it requires expanding the CSPA to include mortgage lending. Only then will home mortgages come with fundamental safeguards against abuse. Only then will unscrupulous lenders realize their schemes will not be allowed under the law, and they will cease their predatory activity, or pay the price.

The Governor has called for additional staff in the Department of Commerce. But the Department of Commerce is a regulatory agency, not an enforcement

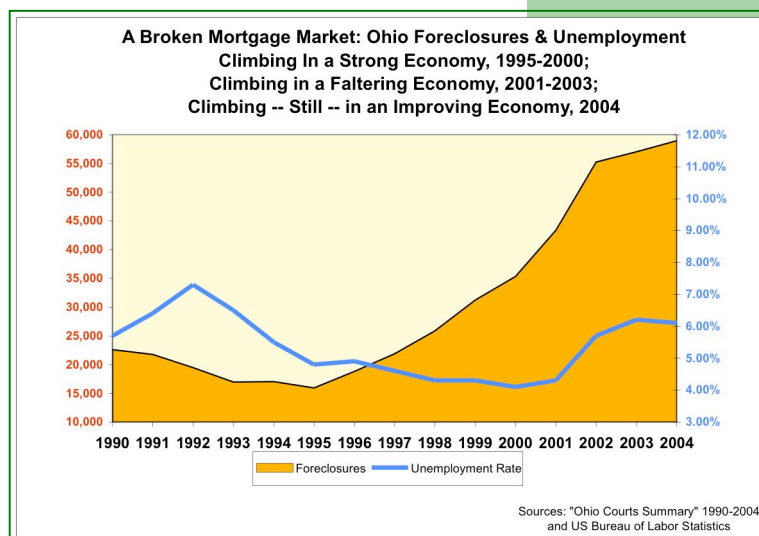
agency. While we support stripping unscrupulous brokers of their licenses, this will not help homeowners get their money back from unfair, deceptive and unconscionable acts by mortgage brokers and lenders -- protections that the CSPA will give consumers.

This is why we support the bills proposed by Senators Roberts (SB162), Padgett (SB185) and Dann (SB199) that would include the mortgage lending transactions under the CSPA and close other loopholes in our existing laws. SB162 holds a wealth of possibilities in this regard, including lowering the threshold for triggering projections, and establishing meaningful broker duties.

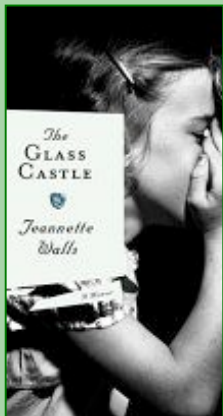
We urge Ohioans to tell their legislators to take swift action on these bills. Ohio can no longer afford to lead the nation in foreclosures; the price we all pay is too high. But by taking the legislative course that many other states have taken, we can put Ohio on the road to foreclosure recovery.



*Bill Faith,  
Executive Director*



*Youth are not tomorrow's  
leaders...WE NEED THEM  
TODAY!!*



*YEP: Uniting Youth for Change*



## YEP and Equal Justice Foundation Partner

Over the past three years YEP has partnered with the Equal Justice Foundation to ensure homeless children's right to access education. Recently, the Equal Justice Foundation was awarded a grant to hire Dianna Parker to work as a full time legal fellow to address the needs of homeless children and youth. Since the project's inception in September, Dianna has worked closely with Angela Lariviere of the Youth Empowerment Program to carry out this project. The partnership seeks to advocate from both a legal and non-legal perspective in order to remove barriers to education and services.

Offering an added legal component to YEP's established initiative, Dianna

keeps current on issues faced by the school district homeless liaisons and helps interpret the impact of the federal McKinney-Vento Homeless Assistance Act in individual cases. Additionally, she assists YEP in its work with a newly formed drop-in center for homeless youths in Columbus, the COHHIO Youth Housing Committee, and other concerns facing homeless students, including school fees, transportation, and zero tolerance.

If you have questions or need assistance in this area, please contact Dianna Parker at 612-221-9800 or [dparker@equaljusticefoundation.com](mailto:dparker@equaljusticefoundation.com) or the COHHIO YEP program.

## Author Jeannette Walls Visits YEP youth and COHHIO staff

Through a partnership with the Ohio State University, YEP was offered the opportunity to meet author Jeannette Walls, a reporter for MSNBC online and author of the autobiography, "The Glass Castle." In the book, Ms. Walls details her struggle to grow up in poverty and living in a transitional family who ultimately settles in West Virginia.

YEP staff and youth members read the book and spent part of an afternoon with the author in the COHHIO office. She was very open and answered our questions honestly. While Ms. Walls grew up in poverty, she has been very

successful in her adult life. After leaving West Virginia, she made the decision to keep her past private for fear of being judged. For a variety of reasons, she decided she needed to be honest about her past and tell her story. While the book was very interesting and also inspiring, Ms. Walls' story shows how the stereotypes of poverty make people go to extreme lengths to hide their past even when they are successful adults. Hopefully her book will inspire others to overcome the false sense of shame about conditions beyond their control.

## YEP and OSU Start Resource Center for Youth

YEP and Ohio State have begun a resource center partnership for youth in housing crisis in Columbus. This site will be open one night a week. We will offer limited services that include: referrals to services like shelter and healthcare, access to emergency food, tutoring, legal advise, laundry facilities, referral to drug and alcohol counseling, and access to

computer and phone use. The program will be staffed by OSU students, and YEP and EJF staff members Dianna Parker, Nick Bates, and Angela Lariviere. The program will be open from 4 to 8 pm on Wednesday evenings. For more information contact Nick Bates at COHHIO.

## YEP Hires new VISTA in Akron

Christina Crimaldi recently joined the YEP team in Akron Ohio. While Christina officially begins in December, she is currently assisting the Akron Council as a volunteer. Christina is a graduate of Ohio University. We are

very glad to have her join our team. Christina may be contacted at the Access shelter in Akron at 330-535-2999.

Welcome Christina!



## LWVO and COHHIO Oppose photo ID voting (cont'd)

The Coalition on Homeless and Housing in Ohio also has serious reservations about the photo ID provisions because it will be burdensome for homeless and low-income people to obtain the needed verification.

"It is especially difficult for those folks to obtain the kinds of documents needed to obtain photo ID, such as birth certificates. Why do we need another barrier to voting when there has been no evidence that it is needed?" asked Bill Faith, Director of the Coalition.

On October 6, Secretary of State Kenneth Blackwell weighed in on the photo ID issue in the Columbus Call and Post when he said that photo voter ID was not necessary for Ohio.

The League and COHHIO will continue in efforts to oppose current valid photo ID as a prerequisite to voting, and welcome the opportunity to present opposition testimony when the issue comes up for debate in the Ohio Senate Rules Committee in early November.

*"Why do we need another barrier to voting when there has been no evidence that it is needed?"*

*-Bill Faith,  
Executive Director*

## Attention CCPs: Changes in KDHAP policies

HUD is requesting information from Continuums of Care regarding the number of persons in their CoC who were homeless or in HUD Special Needs Housing immediately prior to Katrina.

Initially, HUD planned that all households eligible for the Katrina Disaster Housing Assistance Program (KDHAP) would receive housing assistance through a local Public Housing Authority. A change has been made to KDHAP so that special needs populations, homeless persons, persons with HIV/AIDS and persons who were permanently housed in HUD Special Needs Housing units, will receive KDHAP assistance through the local Continuum of Care structure. In preparation for deployment of the alternative KDHAP assistance delivery system, the Office of Special Needs

Assistance Programs (SNAPS) and the Office of AIDS Housing (OAH) need information from every Continuum of Care (CoC).

Please provide the following information via email to: [KDHAPspecialneeds@hud.gov](mailto:KDHAPspecialneeds@hud.gov).

We will be asking each CoC to provide weekly updates on changes in the number of persons relocating to the CoC who were homeless or in HUD Special Needs Housing units prior to Katrina.



## COHHIO Endorses Two Measures to Help Ohio's Poorest in Winter Months

*"How can we deny Ohio's poorest children their basic human needs when millions of TANF dollars are sitting there, unspent and undesignated?"*

*-Bill Faith  
Executive Director*



*"This outrageous restriction is not just an attack on our basic rights and our Constitution. It is precisely the opposite of what we should be doing when it comes to voting."*

*-Bill Faith,  
Executive Director*

Facing the onset of winter and soaring energy prices, COHHIO has endorsed two initiatives that could bring a measure of relief to Ohio's poorest citizens.

COHHIO supports Ohio House Bill 372, sponsored by State Rep. Jimmy Stewart, (R-Athens), which would increase by \$100 the monthly cash assistance benefit provided under the reformed welfare program known as Ohio Works First (OWF); and COHHIO supports the Governor's release of undesignated Temporary Assistance for Needy Families (TANF) grant funds to assist low-income consumers with heating bills, but it urges the Governor to increase the release from \$75 million to \$100 million, the amount experts say is needed.

Both initiatives can be funded from the state's allocation of TANF dollars. Totaling nearly \$600 million, Ohio's TANF surplus fund is the largest in the country.

COHHIO's support of Ohio House Bill 372 comes at a time when a typical OWF family of two lives on \$614 per month. "That's \$456 a month *less* than the federal poverty level," said COHHIO executive director, Bill Faith. "We have 140,000 children in Ohio whose families comply with the strict rules of welfare reform, and yet the benefits these families receive are too low to meet basic human needs."

It makes sense to increase the monthly family allocation by \$100, said Faith, because, "the need is there; and the money is there to meet the need. The poorest families in Ohio will be forced to choose between heating their homes and feeding their children," he said. "How can we deny Ohio's poorest children their basic human needs when millions of TANF dollars are sitting there, unspent and undesignated?"

## H.R. 1461: An assault on voting rights tucked into a good bill

By Bill Faith, Executive Director

Our right to vote binds us together as a community. It is our way of speaking with one voice; it is the primary tool we have for holding our leaders accountable. That is why it is essential that we register as many people as possible to vote, and make it as easy on them as possible.

For the most part, H.R. 1461, is about providing needed updates to the regulatory structures for secondary mortgage-market giants Fannie Mae and Freddie Mac. Unfortunately, the Republican Study Committee, a conservative group of House members that includes Steve Chabot of Cincinnati, is trying to sneak in a nasty little amendment to prohibit organizations that perform voter registration from receiving any of the grants from this new Affordable Housing Fund.

The amendment would cover organizations that helped to register voters during the year and groups that affiliate with organizations that do voter registration. It even bars organizations from using their own funds for

voter registration and get-out-the-vote activities.

In other words, if an operation wants to participate in the Affordable Housing Fund, it cannot get involved in voter registration, even transport voters to the polls.

This outrageous restriction is not just an attack on our basic rights and our Constitution. It is precisely the opposite of what we should be doing when it comes to voting.

We should go out of our way to encourage and welcome new voters, especially the poor, elderly and people with disabilities, those who benefit from affordable housing. It is sad that some of our leaders would punish nonpartisan nonprofits that register voters, instead of applauding this important work.

I strongly urge members of the Ohio congressional delegation to speak out against this attack on our community organizations. I urge concerned citizens to contact their representatives in Congress and pass on their concerns.

Coalition on  
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Housing in Ohio

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We're on the Web!

See us at:

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

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AND HOUSING IN  
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## Regional News

*Southern Ohio*  
**Good Works Inc. of Athens plans 4<sup>th</sup>  
Annual Walk for the Homeless, 1/14**  
[www.good-works.net](http://www.good-works.net)

*Northern Ohio*  
**Help shape the future of Northeast Ohio**  
Ohio Regional Town Meeting, 11/12, 9-4  
U of Akron Arena. 1-800-929-2319

**Homeless Memorial Day**  
Candlelight vigil, 12/21/05; 5:15pm  
[www.voiceschoices.org](http://www.voiceschoices.org)

*Northern Ohio (cont'd)*  
**New housing website in Cleveland**  
Those in need can search from among 800  
properties. [www.housingcleveland.org](http://www.housingcleveland.org)



## COHHIO Conference 2006 Update



American Comedy Network founder and former TV script writer Andy Goodman is now a communications consultant who specializes in helping public interest groups, foundations, and progressive businesses communicate more effectively through print, broadcast media, and the Internet. He will be one of our keynote speakers.

Don't miss it: **April 24, 25, 2006.**

## USA Today Releases Homeless Count

According to a USA Today analysis of local continuum of Care data, there are 727, 304 homeless people nationwide. That translates into about one in every 400 American are homeless. It's a provocative article,

full of facts and figures we all should know.

Access it at  
<http://www.usatoday.com/news/nation/2005-10-11-homeless-cover>

## COHHIO Board Member Openings

COHHIO is accepting nominations up to seven board members, hoping to fill at least three slots by the January board meeting. We'd like to expand board diversity; and reach into rural areas of

the state. Urban areas that are currently underrepresented include Akron, Youngstown and Toledo.

Please direct recommendations to Bill Faith at [billfaith@cohhio.org](mailto:billfaith@cohhio.org)



### About Our Organization...

COHHIO is a statewide advocacy group and service providers network dedicated to ending homelessness while ensuring that Ohioans have decent, safe, fair, affordable housing, especially those with low-income and special needs.