

# Breaking Ground

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

..... February 2002

## Senate Set to Vote on Predatory Lending Bill - Vote NO on Sub HB 386 No Local Preemption Without Real State Protections

### Action needed:

For the sake of victims of predatory lending, we need your help. It is imperative that you contact your State Senator TODAY - MONDAY February 4th and encourage him or her to vote NO on Substitute H.B. 386. We have between now and Tuesday (2-5-02) at 9:00 am when the Senate Finance Committee will vote on the bill to make as many phone calls as possible. Anyone who can attend the Senate Finance Committee hearing at 9:00 am Tuesday - February 5th, please join us to keep the pressure on.

### What is Happening Now

On January 29th, the Senate Finance and Financial Institutions Committee stood up for Ohio homeowners while striking a blow against predatory lenders. When poised to pass a bill out of committee that did not provide any new protections for homeowners, that would stop cities from passing laws to curb predatory lending, and that would create a state committee to "study" the problem for the next year and a half, the Committee did the right thing. Tremendous testimony, with the press in attendance, offered at the hearing from the Federal Reserve Bank, the League of Women Voters, AARP, COHHIO, lawyers and several courageous victims was enough to put the brakes on the railroading of a bad bill. What they did simply doesn't happen at the statehouse. When a committee chairman says "we will take testimony and vote the bill out," that means the majority party believes they have the votes, perhaps with minor amendments, to pass the bill. But members of the committee listened, for over six and a half hours and some had second thoughts.

Since the testimony last week, the managers of this bill have had countless negotiations with industry groups behind closed doors to decide what to do. They are attempting to find issues that the industry groups do not object to, to put into the bill that would make it "more consumer friendly" in order to persuade those who are uncomfortable to vote for it. Obviously, anything of any significance is being rejected as a "deal breaker" by the other side. What we know about the amendments seriously being considered is that they have the appearance of real protections without any serious teeth. While we have talked to some of the Senators, consumer groups, such as COHHIO and AARP, have not had a seat at the negotiating table.

The irony is so thick, the industry lobbyists are using the same type of deception to sell this bill - by saying that it will "protect homeowners" - just like the tactics predatory lenders use to sell abusive loans to consumers. Any knowledgeable person can see right through this as a scam but unfortunately the lobbyists and their PR machine are counting on swaying some people who simply don't understand the details. Sound familiar?

Now the Senate Finance Committee intends to hold a hearing on Tuesday - February 5th at 9:00 am to vote on these amendments and vote the bill out of committee. We are encouraging everyone to attend to show your support for homeowner's protection, but there will NOT be any testimony from either side. The schedule just says "amendments and possible vote."

In an unusual move, the full Senate intends to vote on the bill on the floor the afternoon of the same day (TUESDAY 2-5-02) as it is voted out of committee. What make this even more remarkable is that the Senate session will occur just following the State of State Address by Governor Taft that is set for 12:00 pm. Normally this is the one day each year when both the House and the Senate have a light almost ceremonial session and then join together in the House to listen to the State of the State from the Governor - it is his day. However, the Senate intends to go back into session specifically to vote this bill out.



There are rumors that the House might have a session on Wednesday or Thursday, that was not previously scheduled, to take up a concurrence vote on the bill which is to determine if the House agrees with the Senate changes. If the House agrees, the bill goes to the Governor, who can veto it, sign it or just let it become law. To veto it would require real leadership. To my knowledge, the Governor has not indicated his views on this legislation other than to say that more consumer education is needed.

But all of that is dependent upon a very simple fact, the Senate promoters of the bill have a math problem. They need to get 7 yes votes on the Senate Finance Committee to send the bill to the Senate floor, since 12 people sit on the committee. The four Democrat Senators (Fingerhut, Prentiss, Hagan and Mallory) have been consistently supportive and appear united and firm against the bill. Of the 8 Republicans, many, in fact, most appear to be uncomfortable with the bill in its present form and three (Senators Spada, Amstutz and Robert Gardner) courageously have indicated that they intend to vote against the bill without more provisions to provide real protections for vulnerable homeowners. So our hope is dependent upon turning the heat up on the Senators on the Committee and in the full Senate. The question is, who will be strong enough, who will be independent enough, who will be ethical enough to say to this subprime industry enough is enough.

The real crux of the matter and the fundamental problem we are facing is that the industry lobbyists are not willing to accept any regulation that forces substantial change. For the worst elements of the industry, there is simply too much money being made to not fight with everything they've got. On the other hand any real solution requires that the subprime lending industry have some controls placed upon them and that victims have true redress to push the predators to change. This can be done without drying up legitimate subprime credit by outlawing the worst abuses and limiting others. Some abuses occur virtually in the entire subprime industry, including in operations affiliated with banks. But the worst abuses are coming from the parts of the industry, such as consumer finance outfits and mortgage brokerage operations which are operating without any real checks and balances at the state. Many of the brokers abusive practices will still be permitted even after new licensing requirements take effect May 1st, stemming from S.B. 76.

The AARP, COHHIO and our 265 endorsing organizations of the Ohio Coalition for Responsible Lending are ready willing and able to help make this happen. However we have been left out of the negotiations. We have yet to get a seat at the table. So the dynamic is Senators and their staff, who by their own admission are not experts in mortgage financing by any stretch, however well-motivated, are going to the industry groups, with teams of lawyers and lobbyists in tow and attempt to push various ideas to find something that can cause positive change. The industry groups have been deceitful at times and have arguments that often leave out critical aspects of the issue under discussion. If the consumer advocates and our lawyers were at the table, real negotiation might be possible. We can help provide some balance and push to the situation.

All that we can do is talk to whoever opens a door to us at this stage and be as responsive and determined as we can be. We have talked to several Senators who are involved. The bill manager, Senator Harris, met with us Friday afternoon and while we had a cordial conversation about some of the issues, he offered no details or even a general listing about what was under consideration. He said he would give us the amendments on Monday, provided that they were ready.

**The Current Content of the Bill**

Sub H.B. 386, prohibits local governments from taking any action to regulate the financial services industry by establishing a state preemption. This would stop cities who have passed or introduced anti-predatory lending measures in an attempt to protect consumers, such as Dayton, Cleveland, Cincinnati, and Columbus. At the same time, the bill does nothing to add state protections for consumers. Instead it sets up a Study Committee to issue a report in 17 months, by June 30, 2003.

The Senate added old regulations under the federal Home Ownership and Equity Protection Act (HOEPA) provisions into the Substitute H.B. 386. This is no more protection than Ohio homeowners already had, which is at best minimal. In the past, according to the Office of Thrift Supervision, only one percent of subprime loans triggered the consumer protections under HOEPA. It is almost as if they are saying Ohio is like part of Canada and we are only now adopting the approach of the U.S. federal government.

Obviously, Ohio already falls under the U.S. federal government and its regulatory framework. At the federal level, HOEPA was recently updated with some better provisions which will take effect in October, which were not included in Sub HB 386. There is talk that the bill coming out on Tuesday will include the new HOEPA regulations which came out in December, but once again this is not any new protections since these are already in the federal regulations. At the federal level, some estimated that perhaps five percent of the subprime loans will now trigger the HOEPA protections and an industry study said the numbers would be much higher. A representative from the Federal Reserve testified that it is too early to tell how many loans will be covered. This is due, at least in part, to the fact that the industry will likely modify their practices to avoid the consumer protection under HOEPA as they have in the past.

The bill also includes a watered down enforcement provision, which provides no state level private right of action. In other words, a homeowner who has been victimized by a lender cannot bring a civil suit against that lender or broker in state court for violating the "new" state HOEPA law. The State Attorney General is not given any new authority that is not already available under the federal statute. Under the substitute bill, only the Ohio Department of Commerce would have limited permissive enforcement powers to issue some small fines. There has been talk that the bill coming out on Tuesday will include some type of criminal penalties. But once again, only the Department of Commerce may refer the case to county prosecutors if they chose to when there is a pattern and practice of "knowingly" violating the already existing federal HOEPA regulations.

In addition to putting the updated HOEPA regulations in bill and potentially narrow criminal charges, other changes to the bill that we have heard are coming out on Tuesday include:

- creating a consumer affairs officer at the Commerce Department to receive complaints, conduct consumer education and make referrals to credit counselors or to investigators for violators. Remember the violations are still regulated only by already existing federal HOEPA guidelines.
- prohibiting the financing of single premium credit insurance, into a covered loan. Remember the covered loans are those which trigger the HOEPA protections. In the new HOEPA regulations, single premium credit insurance now has to be included in the fee trigger and as a result companies across the country are already dropping that practice anyway. This is like shooting a dead duck again, once it is already falling out of the sky.
- increasing the penalties from \$1,000 to \$2,500, which could be doubled in certain circumstances. This is better, but even a \$5,000 fine is a limited disincentive, when one considers that many predatory loans contain fees and kickbacks that total much more than the amount of the penalty just for a single loan.
- adding members to the study committee, such as the Attorney General, the Department of Aging and other minor modifications.

The financial services industry in this state has been trying to push through a piece of legislation that is bad for homeowners and these changes don't change that fact. They have relied on smokescreens, half-truths, and unfounded assertions. How else would you characterize a bill that was cooked up behind closed doors with no serious access from the very people it is supposed to protect? How else would you characterize a bill that portrays consumer protections that have been on the books since 1994 as new? How else would you characterize a bill that prohibits local governments from protecting their own homeowners while the state 'studies' the problem in the absence of any new real protections?

The issue of predatory lending needs to be addressed at the state level with strong and comprehensive consumer protection statutes before local governments are forbidden from taking action to protect their own citizens. The people of Ohio deserve more than hollow rhetoric and empty promises. To paint this as a strong consumer protection bill just doesn't wash.

***Please be sure to make your calls today. For Senate contact information, visit the COHHIO web page at [www.cohhio.org](http://www.cohhio.org) or call COHIO at 614/280-1984.***

**“Housing Ohio - 2002”  
COHHIO Annual Conference  
April 22-24, 2002**

Registration is now underway for the COHHIO Annual Conference. The conference, which will be held in Columbus, will offer workshops, plenaries, and networking opportunities.

“Housing Ohio 2002” is guaranteed to provide an arena to...learn about innovative housing programs and successful service delivery models; exchange information and ideas with peers; and get updates on federal and state legislative issues related to your work. Workshop topics will be focused around the six identified conference tracks.

Affordable Housing  
Ending Homelessness  
Poverty Issues  
Homeless Youth  
Mental Health Housing  
Affordable Housing Preservation

The 2002 conference will have something for everyone! Hear from accomplished professionals like Sheila Crowley from the National Low Income Housing Coalition, Dr. Frances Fox Piven from the City University of New York, and Barbara Sard from the Center on Budget and Policy Priorities, as they speak about issues relevant to the “housing business,” including:

- federal housing policy in an era of economic uncertainty;
- the economic disconnect and corresponding disparity between this country’s rich and poor; and
- this country’s affordable housing crisis.

In addition to the individual workshops and plenary sessions, the 2002 conference will feature a panel presentation entitled “The State of Affordable Housing in Ohio.” On Tuesday, April 23rd, you will have the opportunity to hear first-hand from policy makers and advocates alike, as they set out to piece together a comprehensive plan designed to ensure that every Ohioan has a safe, decent, and affordable place to call home.

The conference will also offer in-depth institutes on the following topics: Predatory Lending; Housing First, Harm Reduction, and No Fail Housing; Preservation: Past, Present and Future; and Capacity Building.

In addition to the registration form that runs on the following page; you can visit the COHHIO web page at [www.cohhio.org](http://www.cohhio.org) to view the entire brochure and registration information, as well as hotel directions and a link to the hotel’s on-line reservation page. Please note the registration form lists all of the workshops and institutes scheduled for the conference.

If you would like a brochure mailed to you, scholarship information, or other conference information, please email us at [cohio@cohio.org](mailto:cohio@cohio.org) or call 614/280-1984.

# Registration

(1 person per form, form can be copied, please print clearly)

Name \_\_\_\_\_  
 Organization \_\_\_\_\_  
 Address \_\_\_\_\_  
 City, State, Zip \_\_\_\_\_  
 Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-Mail \_\_\_\_\_  
 County \_\_\_\_\_ Counties Served \_\_\_\_\_

\_\_\_\_\_ Please check for vegetarian lunch

To help us plan for the appropriate space, please CIRCLE the workshops you would be most interested in attending for each set, plus the institute. If you are not planning on attending the institutes, then please do not circle any for that session.

Workshop Set A

- Affordable Housing and NIMBY
- Housing Management Information Systems (HMIS)
- TANF \$ for Housing
- Life After Foster Care and Independent Living
- Creative Uses of Section 8 & Other Voucher Programs
- Tenant Organizing and Community Resources

Workshop Set C

- Housing Dev't. Resources for Very Low-Income
- Housing First, No Fail Housing and Supports
- Connecting Poverty Issues and Housing
- Creative Supportive Housing Solutions for Youth
- Using Medicaid Creatively to Provide Services
- Local Issues in Rental Housing

Workshop Set B

- Increasing Access to Affordable Housing in Rural Ohio
- Preventing Homelessness Through Discharge Planning
- Predatory Lending...Robbing Wealth from Communities
- Education of Homeless Children and Youth
- Shortening the Process for Social Security Eligibility
- Evaluating Potential Preservation Opportunities

Workshop Set D

- Local Housing Trust Funds...The Nuts & Bolts
- Do Homeless People Have Civil Rights?
- Financial Exploitation of the Poor
- Organizing Youth to Make a Difference
- Safe Havens
- Accessibility Issues in Affordable Housing

Institutes

- Predatory Lending
- Housing First, Harm Reduction, No Fail Housing
- Preservation: Past, Present, and Future
- Capacity Building

Conference Registration: \$150 (COHHIO member) and \$200 (non-member), regardless of how many days you plan on attending the conference. Membership fee: \_\_\_\_\_ (optional)

TOTAL ENCLOSED: \_\_\_\_\_ (COHHIO Federal Id. #31-1189029)  
 Payment Amount: Check # \_\_\_\_\_ OR Purchase Order # \_\_\_\_\_

Checks can be made out to COHHIO and registrations may be sent to 35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138. Credit cards are not accepted. Payment must accompany registration. No phone or fax registrations. Registrations not guaranteed after April 15. **Questions? Call 614-280-1984.**

**Continuum of Care Update**

The U.S. Department of Housing and Urban Development (HUD) has made the scores for the Fiscal Year 2001 Continuum of Care Competition available. If you're interested in obtaining your Continuum's score as well as some feedback on your application, please contact Dave Fekete in the Columbus HUD Office at 614/469-5737 ext. 8259. In addition, there are rumors that HUD will be publishing the SuperNOFA as early as February 15th. As soon as we have more definitive information, we'll pass it along. In the interim, you can check the HUD web site, [www.hud.gov](http://www.hud.gov), for updates.

**Mayors Assert Right to Housing**

Boston Mayor Thomas M. Menino, incoming president of the U.S. Conference of Mayors, announced this week at the 70th winter meeting of the Mayors in Washington that housing is the top item on his agenda as national president. Opening a two hour plenary on housing, Mayor Menino called housing a "key element in economic security" and a "basic human right." The mayor called for the production of millions of new units of housing and pledged to work with HUD Secretary Mel Martinez to gain more federal resources for housing production. The plenary closed with a call to action by San Francisco Mayor Willie Brown, who challenged his colleagues to put the same energy into a national housing agenda as they have into education. Calling housing the "single most important issue at the local level," he urged the mayors to lobby their members of Congress and to work to elevate housing with the Administration so that by next year, the President will include housing in his State of the Union address. Echoing Mayor Menino, Mayor Brown called housing an "American right equal to equal opportunity." Both Mayor Menino and Mayor Brown have endorsed the establishment of a National Housing Trust Fund. For additional information, visit the U.S. Conference of Mayors web site at [www.usmayors.org](http://www.usmayors.org).

**Economic Impact of Housing Construction**

According to the National Association of Homebuilders, residential construction stimulates the economy directly by generating jobs, wages, and tax revenues and indirectly as the demand for goods and services created by the construction of new homes ripples throughout the economy. Although it is difficult to gauge the indirect impact, the direct impact of residential construction on the economy is significant.

- **Impact of single-family construction:** The construction of every 1,000 single-family homes generates approximately 2,500 full-time jobs in construction and construction-related industries, over \$79 million in wages, and \$42.5 million in combined federal, state, and local revenues and fees.
- **Impact of multifamily construction:** The construction of every 1,000 multifamily units generates over 1,000 full-time jobs in construction and construction-related industries, \$33.5 million in wages, and nearly \$18 million in combined federal, state, and local revenues and fees.

For additional information, visit the National Association of Homebuilders web site at <http://nahb.com>.

**Coalition on Homelessness and Housing in Ohio Membership**

Name \_\_\_\_\_  
 Organization \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Phone \_\_\_\_\_ Fax \_\_\_\_\_ County \_\_\_\_\_  
 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 Receives HMIS Funding**

As part of the 2002 Training and Technical Assistance grant that COHHIO received from the Ohio Department of Development, COHHIO will be assisting ODOD with the coordination of the Homeless Management Information Systems (HMIS). COHHIO will be working over the next couple of months to develop a scope of work regarding the development of a statewide HMIS framework. If you would like to be added to the HMIS listserve, or receive additional information, contact Pam Argus at COHHIO at pamargus@cohhio.org or at 614/280-1984.

**Earned Income and New Child Tax Credit Outreach Kits Available**

In 2001, nearly 19 million low and moderate income workers claimed Earned Income Credits (EIC) worth \$31 billion. The tax cut legislation Congress passed earlier this year significantly expanded Child Tax Credit (CTC). Many working families now qualify for both the EIC and the new CTC refund. To get more information and/or materials, contact the Center on Budget and Policy Priorities at 202/408-1056.

**Ohio Department of Alcohol and Drug Addiction Services Launches New Web Site**

Information about the more than 1,100 treatment and prevention programs offered by the Ohio Department of Alcohol and Drug Addiction Services (ODADAS) is now available on their revamped web site. The new site also features direct links to information on public policy issues, provider rules, funding information and other related resources. Access the ODADAS site at [www.odadas.state.oh.us](http://www.odadas.state.oh.us).

**Training Available for New and Expanded Health Care for the Homeless**

President Bush’s Health Center Initiative for 2002-2006 is intended to create or expand 1,200 health center access points for people with barriers to comprehensive health services. Approximately \$14 million is targeted to the Health Care for the Homeless program. This increase will create an opportunity for a significant expansion in health center access points, including new and expanded health care sites. The Department of Health and Human Services’ Bureau of Primary Health Care is sponsoring workshops to assist local public and private non-profit organizations interested in developing new access points. The workshops focus on: the Health Care for the Homeless program, Public Housing Primary Care program and the School Based Health Center program. Remaining workshops: February 20-21 in Denver and March 4-5 in Chicago. For more information, contact Jean Hochron, Chief, Health Care for the Homeless Program, at [jhochron@hrsa.gov](mailto:jhochron@hrsa.gov) or at 301/594-4430.

**Free Summer Meals for Kids**

According to the Ohio Hunger Task Force, your agency may be able to receive free summer meals for kids through the “Summer Food Service Program” through the U.S. Department of Agriculture (USDA). For information, contact Cydney Singe at 614/34207700, ext. 213.

**Regional News:**

- The Appalachian Housing Coalition of Ohio is hosting a “Rehabbing Housing Stock in Your Community” forum on February 8 from 9:30 a.m. to 3:00 p.m. in St. Clairsville in Belmont County. Guest speakers will be describing rehabilitation funds available along with their experiences with administering rehab programs. A round table discussion with Senator James Carnes will follow. Organizers of the event are asking participants to limit their questions to housing rehabilitation issues. Lunch will be provided. Please RSVP by e-mail to Lillian Siebieda of Belmont Community Action at [cachousing@aol.com](mailto:cachousing@aol.com) or at 740/695-4965.
- East Side Organizing Project, Cleveland: Forty residents of the east side of Cleveland stopped by the state legislature on January 23 to talk with Senators on the Senate Financial Institutions Committee about their personal experiences with predatory lenders. COHHIO hosted the group providing them lunch after their legislative visit. Thanks to ESOP for their contribution to the Coalition for Responsible Lending and their work on getting an effective anti-predatory lending bill passed in Ohio.

**COHHIO Directory**

Just a reminder to send in your COHHIO Directory Survey, if you haven’t done so yet. COHHIO will be compiling all the data over the next few weeks, and you don’t want your agency left out of the Directory. If you need a copy of the survey, visit the COHHIO web page at [www.cohhio.org](http://www.cohhio.org).

**Do We Have Your Email?**

If you’re receiving the printed version of the newsletter, we need your email address, if you have one. COHHIO is transitioning to send the newsletter by email. Please email, fax or call and give us your email address, so we can make sure you continue to receive the newsletter - [cohhio@cohhio.org](mailto:cohhio@cohhio.org); 614/280-1984; 614/463-1060 - fax.

**The Need for Change: A Typical Day for a Seventh Grader at a Family Shelter in Columbus, Ohio by SaSha, 13**

- 5 am Wake up not remembering where you are because you slept somewhere else last night. You are still tired because the cots you sleep on are uncomfortable and the kids next to you were up crying because they were scared. You have to get your stuff ready to wait for the bus to pick you up and take you to the shelter's day site. Sometimes, if you are lucky, you get breakfast at the church where you are staying. Some churches only have a little and sometimes not enough for adults.
- 6 am Finish loading everyone and all their stuff on the crowded bus and drive for a long time to the shelter's day site.
- 6:45 am Time to walk or catch a bus to middle school.
- 9 am You start to fall asleep in Math class because you didn't get enough rest and you have been awake for 4 hours with little to eat. The teacher yells at you for not paying attention. All the kids are looking at you when the teacher asks why you are so tired. You say you must have stayed up too late watching TV because you don't want anyone to know you are homeless.
- 10 am You are really beginning to get hungry and you can't concentrate on your school work.
- 11 am Lunch time! You start eating like you haven't eaten in days. The other kids wonder what is wrong with you while they all complain about the nasty school food and pick at it.
- 12 pm You are so ready for a nap you don't even feel like trying to play with your friends.
- 1 pm You are finally ready to work but you are so far behind in your homework that you are lost. You start to wonder what is the point.
- 2 pm You wish you could go home and then you realize that home doesn't exist. At this point you are grumpy and complaining about anything.
- 3 pm School is out. What a relief? Tonight your project group is going to the library to work on your assignment but you can't go because you have to be at the shelter's day site to make your bus. Your group is mad because they don't think you are doing your share when you say you are not going with them.
- 4 pm Arrive at the shelter's day site just as the elementary school buses are arriving. There are about 150 people in the one room day center with lots of little kids crying. There is no way you are getting any work done here.
- 5 pm It is time to leave for your night sites. The buses are arriving. Everyone is panicking trying to find out which site they are assigned to and which bus to get on. Parents are stressed out and screaming at their kids. Babies are running around, falling down, and crying. Little kids keep running in and out of the doors fighting and running away from their parents. The parents are trying to make sure all their bags are ready and all their kids stay together. When it is time to get on the buses people start trying to make sure all their kids and bags make it on the bus. Some of the buses are too crowded and there is not always enough room.
- 6 pm Some people have to go to the men's shelter to eat dinner. The bus stops and everyone gets off. There are hundreds of people waiting to get food. You have to eat fast because after you stand in line there is usually not enough time to eat. The bus has to leave. Some people don't get to eat.

- 7 pm You finally arrive at the place where you are going to get to sleep.
- 8 pm Every thing starts to get settled. Little kids play. If there are showers you can take one now but there are not enough and some days you don't get a shower at all.
- 9 pm It is time to go to bed. Lights out. I have a lot of homework and reading to do but I can't. Little kids are fussy. Some don't want to sleep because they are still hyped up from the commotion of their day. They are not on a good schedule and it is hard on them. Parents try hard to quiet and comfort them. Someone is snoring.
- 11 pm Finally it is almost quiet. Better try to rest, 5 o'clock is coming soon.

SaSha is a member of the Columbus Youth Council, sponsored by COHHIO's Youth Empowerment Project. For more information, contact Angela Lariviere at COHHIO at [angelalariviere@cohhio.org](mailto:angelalariviere@cohhio.org) or at 614/280-1984.

The YEP web site has changed. To get more information on YEP, visit the new site at <http://yep.cohhio.tripod.com>.

### Resources & Other Announcements

- *From Poverty to Promise: A Statewide Conference on Welfare Reform and Hunger in Ohio* - April 13 - Ohio Hunger Task Force and Bread for the World, Columbus. For more information, visit [www.ohtf.org](http://www.ohtf.org).
- *National Low Income Housing Coalition annual Housing Policy Conference* - April 29-30 - Washington, DC. For more information, visit [www.nlihc.org](http://www.nlihc.org).
- *Inspired Leadership for Challenging Times* - May 9-10 - Ohio Association of Nonprofit Organizations, Columbus. For more information, visit [www.ohiononprofits.org](http://www.ohiononprofits.org) or call 888/480-6266. In addition, OANO is offering several winter & spring trainings on various issues. Visit their web page for more information.
- *Housing Development Professional Certification Program*, Office of Housing and Community Partnerships, Ohio Department of Development. *Single Family Home Ownership Finance* - May 13-16 - explores the skills required to successfully develop affordable, owner-occupied, single-family housing; *Multi-Family Housing Development Finance* - July 15-19 - presents a detailed look at the financing and development of multi-family rental housing; and *Housing Development Finance: Problem Solving and Deal Structuring* - October 7-11 - blends the financial analysis techniques covered in the first two courses with the problem solving and negotiating skills needed to successfully close complex housing deals. \$350 per course. For more information, contact Mary Dupler at OHCP at 614/466-2285.
- *Job Position. Program Director - Community Shelter Board*, Columbus. Senior position to direct program development, implementation and evaluation activities. For a position description, contact the Community Shelter Board at [info@csb.org](mailto:info@csb.org) or at 614/221-9195.
- *HUD USER - Interim Assessment of the Empowerment Zones and Enterprise Communities (EZ/EC) Program: A Progress Report*. Looks at what impact the EZ/EC program has had on distressed communities. Visit [www.huduser.org/publications/econdev/ezec\\_rpt.html](http://www.huduser.org/publications/econdev/ezec_rpt.html).
- **FIRSTLINK.**
  - *Directory.* Comprehensive guide to over 4,000 services and programs in Franklin County. For more information, visit [www.firstlink.org](http://www.firstlink.org).
  - *Trainings.* FIRSTLINK is offering several winter trainings, including board strengthening, creating a financially sound organization, how to start a non-profit, building a communication foundation, and volunteer management. For more information, visit [www.firstlink.org](http://www.firstlink.org).
  - *Office Space.* FIRSTLINK is considering moving to a larger facility, and creating a nonprofit agency "hub" where several agencies would share office space in Columbus. If interested, contact Marilee Chinnici Zuercher at [MCZ@aol.com](mailto:MCZ@aol.com) or at 614/221-6766, ext. 113.

How to Contact...

**NATIONAL**

**National Coalition for the Homeless.** Hotline: 202/775-1372 or [www.nationalhomeless.org](http://www.nationalhomeless.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)

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**Governor Taft** - 77 South High Street, Columbus, Ohio 43215; 614/466-3555; 614/466-9354 (fax)

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