



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

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**For more information call:**  
Suzanne Gravette Acker, 614-280-1984

## Ohio Congressional Delegation Silent on National Affordable Housing Trust Fund Act of 2007

*COHHIO Calls on Members to Co-sponsor Trust Fund Legislation that  
Helps Poorest Ohioans*

Columbus, OH – In light of today’s hearing in the U.S. House Committee on Financial Services on H.R. 2895, the National Affordable Housing Trust Fund Act, COHHIO urges members of the Ohio Congressional Delegation to co-sponsor the legislation. While the bill was initially co-sponsored by 8 Democrats and 8 Republicans from elsewhere in the country, to date, none of Ohio’s Congressional members have committed to sign on as co-sponsors. “This bill seeks to address the most desperate housing needs of thousands of families with extremely low incomes and individuals with disabilities,” said Bill Faith, COHHIO Executive Director. “This bipartisan bill is vitally important to our state and to its most vulnerable citizens in our state.”

The aim of the National Affordable Housing Trust Fund Act is to build, rehabilitate and maintain 1.5 million units of housing for the neediest Americans over the next decade. The Affordable Housing Trust Fund is unique because it targets extremely low-income individuals who have incomes below 30% of the Area Median Income (statewide this figure is \$15,750 for a family of three) and individuals with disabilities receiving SSI benefits, which is a maximum of \$603 per month. Data below illustrates this growing problem:

- The maximum monthly SSI payment to Ohioans with disabilities is \$603 while the Fair Market Rent for a one-bedroom apartment in our state is \$515, an unrealistic expenditure that leaves no room for other basic needs.
- According to National Low Income Housing Coalition, Ohio has a deficit of 223,659 rental units affordable and available to extremely low-income people.
- A COHHIO survey of 21 metropolitan housing authorities across the state found that public housing and Section 8 waiting lists range from 6 months to 5 years. Many

waiting lists are closed and no longer accepting applicants. Approximately ONLY one in four extremely low-income households are receiving the housing assistance for which they are eligible due to a lack of housing resources.

This situation has led to families being forced to pay 50 percent or more of their income on housing; has led to overcrowding living conditions as families double-up; has led to families living in substandard housing conditions; and has led to families being on the cusp of homelessness or literally being out on the street. The Trust Fund will help close the affordability gap for many desperate Ohioans.

Initial funding sources for the Trust Fund have already been debated and approved by the U.S. House of Representatives. Funding sources already identified include the estimated \$500 million a year from Fannie Mae and Freddie Mac as provided in the Government Sponsored Enterprises reform bill (H.R. 1427); and funds provided in the Federal Housing Administration modernization bill (H.R. 1852), estimated to be at least \$300 million per year.

Instead of funds being allocated to HUD, the money is distributed directly to state and local government agencies. The National Housing Trust Fund is modeled on those successful state and local housing trust funds. Across the country, there are 600 local and state housing trust funds such as the Ohio Housing Trust Fund and the Columbus/Franklin County Affordable Housing Trust, which have a proven track record of success but need more resources, especially to meet the needs of those with the lowest incomes. State and local governments will benefit from the flexibility to determine how best to utilize resources received from the national fund.

More than 5,600 organizations and local leaders endorse the National Housing Trust Fund across the country from diverse contingencies ranging from the National Mortgage Bankers Association to the National Low Income Housing Coalition.

“Members of the Ohio Congressional Delegation should sign onto this legislation because it is fiscally responsible and meets the greatest need for those with the lowest incomes,” said Faith. “Co-sponsorship of the National Affordable Housing Trust Fund will help assure Ohio can provide housing opportunities, especially for those who need it the most.”

For more information about the Trust Fund’s targeting of extremely low-income families, please view the fact sheet on our website: [www.cohhio.org](http://www.cohhio.org) by clicking on Advocacy and then Federal Issues.