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Good morning. I would like to thank Chairwoman Waters and the members of the Subcommittee on Housing and Community Opportunity for coming to Ohio for this very important hearing. I would also like to thank my own Representative, Congresswoman Marcy Kaptur, for arranging this opportunity.

My name is Tina Skeldon Wozniak and I am the President of the Board of Lucas County Commissioners. I am here today on behalf of the 450,000 residents of my county, just about 100 miles from here. I am also here as a professional social worker, trained to recognize the deep worry in the faces of too many of our residents.

I'd like to be able to tell you that our problems are unique, but the truth is that Lucas County and Northwest Ohio are just like every other community in America that is dealing with a foreclosure crisis.

You've heard countless times the story of a family member who lost their job and a family that subsequently lost their home. You know too well the pain that unscrupulous lenders have caused not just for homeowners, but for whole neighborhoods too. You've seen this struggle on the faces of the people who have come before this Subcommittee, whether in our Nation's capital or the main streets of America.

This problem is more than just the statistics, reports, and data that is gathered in the field. But to fully grasp the extent of this problem, the data is where we must begin.

Since 2002, foreclosure filings in Lucas County have increased by over 50% and in the last five years, over 18,000 homes have been a part of a

foreclosure filing. That's nearly 10% of the total housing stock in Lucas County and a dramatic figure for any community to deal with.

And single family homeowners are not the only victims. According to RealtyTrac and information from our county Auditor, almost 5% of all rental units in Lucas County have been involved in a foreclosure action. This proves that you don't have to own your own housing to be hurt by this crisis.

A recent study by the policy group ReBuild Ohio determined that vacant and abandoned properties in Toledo, Lucas County's largest city, cost taxpayers at least \$3.8 million in 2006. But it's not just our cities like Toledo. The foreclosure crisis in Lucas County has hurt almost every community in our area, especially as declining home values decrease the revenue available for necessary services.

Yes, the data is dramatic, but we know that the real story of this crisis is in the faces of those whose lives have been disrupted and who have lost the chance at the American Dream. It is both a story of the individual and their family.

But as tragic as those stories are, what's left after a family loses their home is not just a personal crisis; it's a community crisis too.

Those homeowners who didn't take any risks, who didn't fall victim to the slickest sales pitches or unbelievable claims, and who behaved appropriately, are now watching their homes fall in value too.

They are looking across the street to the yard which hasn't been mowed all summer. They are worried about what pests might be attracted by the vacant buildings. They are wondering why their city is no longer able to provide the same tree-trimming, street-cleaning, and trash-collection that they have in the past.

When a foreclosure happens in Lucas County, instead of just a family in crisis, a household in crisis, a bank in crisis – that foreclosure leads to a block, a neighborhood, a city, a state, and a nation in crisis.

Crime rates that have been dropping start to go back up. Middle-class families move out of their former neighborhoods, contributing to greater and

greater urban sprawl. The falling value of our homes keeps families from making needed investments and contributing to starved local economies.

In Lucas County, trust me, we've seen it all. Before the foreclosure crisis became a daily news item for the media, we started working. In 2006, in partnership with city, county, and state leaders, as well as non-profits like United Way, the Toledo Fair Housing Center, and Advocates for Basic Legal Equality, we formed the Lucas County Save Our Homes Task Force.

This innovative group developed an important mailing that is sent to families at the start of their foreclosure, so they can connect immediately with the many resources available in the community. Almost 5,000 have already been sent out.

Working with our Department of Job and Family Services, we were the first county in Ohio to devote over \$400,000 in federal TANF dollars toward low-income foreclosure assistance.

The Judges of our Common Pleas Court has responded too, setting aside resources to create a Foreclosure Magistrate and develop an expedited mediation process for homeowners and lenders.

Elected officials and non-profit leaders from across the county, including myself, went door-to-door in the hardest hit neighborhoods and talked to residents about upcoming sessions where homeowners could work directly with lenders.

With the limited resources that our county government could provide, we've done a great job reaching out – but we know it's not enough. We've been smart about our outreach, we've tried to target our resources responsibly, but we've just nibbled around the edges.

At the end of the day, families keep losing their homes and we haven't solved the problem.

I wish that I were here today with a new idea or a new solution that could make a real difference. I am happy that this Subcommittee does have the right ideas and does know the best solutions.

Ultimately, Lucas County families need the power to bring the lenders to the table and re-negotiate these loans. Our homeowners need the opportunity for a fresh start with mortgage terms that they can afford.

This is not a bailout; it's an investment in our future, and it's clear that only the federal government has the authority, the clout, and the resources to make it happen.

There are two pieces of legislation currently being considered by the Congress that I believe will bring a tremendous amount of relief to homeowners in Lucas County.

Having listened closely to the conversation regarding H.R. 5830, the FHA Housing and Homeowner Retention Act of 2008, it's clear that key provisions will give at-risk homeowners the tools needed to get out from under a bad mortgage and save their home.

As a local government official, I am also heartened to see H.R. 5818, the Neighborhood Stabilization Act of 2008, introduced by this Subcommittee.

Together, these two bills address the twin grievances that communities like Lucas County are facing in the foreclosure crisis – too many homeowners who can't refinance into a more stable mortgage, and too few resources at the city and county level to deal with the growing impact of foreclosed homes on our neighborhoods and the social fabric of the community.

As I've tried to make clear today, Lucas County residents aren't very different from any other Americans dealing with this foreclosure crisis. Our people are not afraid of hard work, and not afraid to do their part to get out of a bad situation. We do not need any special treatment.

What we need, both at the level of the homeowner and the level of local government, is a readiness by our leaders in Congress to take action and make a difference.

A family who is on the verge of losing their home in Toledo, Houston, or Los Angeles did not get into that situation by themselves. This problem wasn't created by bad decisions at the local level – and local efforts can only do so much.

More than anything else, we are looking to you for national solutions to this devastating national problem.

Thank you for this opportunity this morning.