



A Legislative Report from Rep. Kenny Yuko

7th District of Ohio • Cities of Euclid and South Euclid, Richmond Heights, and Parts of Cleveland



Kenny Yuko
State Representative

Dear Friends,

Our January newsletter outlined some New Year's resolutions for 2008, and addressing Ohio's housing crisis topped that list. It is now March, the start of spring and the perfect time for new beginnings. In that spirit, I have introduced two new bills that will help abate the housing crisis and grant many Ohioans the opportunity for a fresh start:

House Bill 361 requires appraisals and inspections for homes under land installment contracts; in essence, it protects buyers from unknowingly agreeing to purchase flawed or damaged property. The bill also stipulates that residential lease option contracts abide by Ohio's existing landlord tenant law. That way, if a person seeks to enter a rent-to-own agreement on a home, he or she will not be held responsible for maintenance costs until the property has been purchased. Essentially, this bill requires home sellers to be up-front about the condition of a property and their intent to sell, and it protects home buyers from getting swindled.

House Bill 440 was jointly introduced with Representative Lundy to ensure that rental agreements are not terminated at the time of foreclosure. The legislation requires buyers of foreclosed properties to honor pre-existing rental agreements until they expire or are terminated under a condition specified within the original contract. Should this bill pass, people renting homes that end up in foreclosure will no longer face unexpected eviction.

I am thankful for the opportunity to execute my resolutions, but simply introducing legislation is not enough. Good public policy must be passed.

I was fortunate that my bill designating March as Multiple Sclerosis Awareness Month carried tremendous support. I can only hope that these foreclosure bills garner the same confidence.

Sincerely,

Kenny Yuko
State Representative
7th Ohio House District

CONTACT

Columbus Office

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Or E-mail At:
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Contacting Your State Legislator

"As your representative in the Statehouse, part of my job is to stand up for your interests. Whether this is done with a vote on an important piece of legislation or with a phone call to an agency or department on your behalf, I am your voice in the state capital."

For lawmakers, it is very important to know the opinions of constituents regarding pressing matters that come before the legislature. It does not matter how many town hall meetings are attended or how many local newspapers are read, it would be impossible to have all the information necessary to make good decisions without regular citizen input!"

—State Rep. Kenny Yuko

To contact your legislator's office, there are several options for you to choose from.

Via Telephone (Columbus Office)

This is the office at the Statehouse. All legislative staff in the General Assembly are equipped to deal with almost any issue, or can find the best person to help you if you have a problem needing attention. Office hours are 8:30 a.m. to 5 p.m. Monday thru Friday, and the office is closed on Saturday and Sunday. The best way to contact this office is via phone:

Direct Phone: (614) 466-8012

Toll-Free Messaging System: (800) 282-0253

Direct Fax: (614) 719-0007

Via Electronic Mail (E-Mail)

To contact the office via e-mail, please use the following address: district07@ohr.state.oh.us.

Office staff checks this e-mail account daily to make sure they are staying in touch with the constituents of the 7th district. On occasion, you may receive a response from a legislative staff member if a simple answer or solution is included in your initial opinion letter or request for assistance.

Via Postal Mail

Don't have a computer? No problem! The old-fashioned methods of communication will still work, and postal mail is checked several times each week. This method is also the best way to get forms or other similar paperwork to the office for review.

***Note:** If sending important documents, please only send a copy! The U.S. Postal Service cannot 100 percent guarantee delivery to the office, so it is important that you not send your only copy!

To contact the office via postal mail, please use the following address:

Columbus Office

Hon. Kenny Yuko
State Representative, 7th District
Ohio House of Representatives
77 South High Street, 11th Floor
Columbus, OH 43215

Special Events and Speaker Requests



Rep. Yuko (right) with fellow Multiple Sclerosis Hall of Fame inductees at the National M.S. conference in Dallas Texas. March is M.S. Awareness month

All offices receive invitations to events in both Columbus and the district nearly every day of the week. Do you think your meeting attendees would like to discuss issues and legislative matters with one of their state elected officials? Send us an invitation!

Though all requests cannot be granted due to scheduling conflicts, lawmakers are able to attend many different events in their districts throughout the year.

When sending the invitation to your event or special gathering, please send all key information via any of the methods described on this page at least (2) weeks in advance. That way, there will be adequate time for the office to prepare for your event, and there will be a greater likelihood that there will not be another event conflicting with the time that your group meets.

Governor Offers Optimistic Vision of Ohio's Future

Strickland Plans Designed to Enhance the "State of the State"

The national economy slowdown – and the impact we have felt in Ohio because of it – has not dulled Governor Ted Strickland's vision for Ohio's future.

"Building Ohio Jobs"

The cornerstone of Governor Strickland's "State of the State" address was this \$1.7 billion stimulus package that you may vote on in November. The end game of this investment could be as many as 80,000 new jobs to lay the foundation for Ohio's future prosperity in the 21st-century economy. It is a responsible bond package that takes great care to not break the state's constitutionally-mandated debt ceiling, as well as targeting some of our state's greatest economic needs.

Investments outlined in the job stimulus

- \$250 million in the advanced and renewable energy economy, including solar, wind and clean coal.
- \$150 million in infrastructure to help create a seamless network of roads, rails, and ports to support our logistics and distribution industry and build new hubs for commerce.
- \$100 million in bio-products that use renewable sources instead of petroleum to create plastics and other products.
- \$200 million in the biomedical industry, saving lives by fueling Ohio's leadership in new medical products.
- \$200 million establishing the Ohio Main Streets Renewal Initiative to spur redevelopment in downtown neighborhoods in our cities and towns and encourage entrepreneurship.
- \$400 million in the Clean Ohio fund to advance our efforts to reclaim brownfields and other damaged lands, as well as preserve farm land and open spaces.
- \$400 million in the Ohio Public Works Commission to help our local partners with road, bridge, water and sewer projects and spur growth.

"Seniors to Sophomores"

Ohio needs a highly-educated, innovative workforce to perform the jobs of the future, and it needs to encourage greater accessibility and affordability so that more of our young people can pursue higher education. This program fulfills both missions by giving every qualifying 12th-grade student a choice of spending their senior year in their home high school, or spending it on a University System of Ohio campus. Those students would then receive their high school diplomas and enter college as a sophomore. And here's the kicker: ***Tuition for that senior year on a college campus would be free.***

"Get an education close to home"

The Ohio Board of Regents plans to release a 10-year plan for colleges and universities later this month. They may consider a guarantee that high-quality associate and bachelor's degrees in core fields would be available on a campus within 30 miles of every Ohioan. Students can't always "go away" to school, and this initiative will give every student a chance at an advanced degree without the potential hardship of travel.

"How we pay for schools"

Governor Strickland next year plans to introduce a school funding proposal to heal an ill system. From the very beginning, the governor committed himself to addressing the issue, and I am confident he will present a plan that will be thoughtful, creative and solid. If it was an easy fix, it would have been put in place sometime in the last 16 years of one-party rule. This governor is meeting the challenge head-on, and I appreciate that.

Governor Strickland laid out a bold vision for Ohio's future. My colleagues and I in the Ohio House are proud of that vision, and we will work hard to ensure that every action taken is in your best interests.

If you have a question or comment, please don't hesitate to contact my office.

Beware of Schemes Targeting Senior Citizens

Ohio House Passes Bill to Protect Against Insurance Schemes

Far too often, scam artists target senior citizens to seize the hard-earned money that seniors have saved for their "golden years." These schemers figure that seniors are easy, gullible targets if one gives them the right sales pitch.

Insurance schemes are especially prominent, playing off seniors' fears about their futures. The Ohio House of Representatives, led by freshman State Rep. Matthew Barrett (D-Amherst), recently acted to protect seniors from such schemes.

The Ohio House unanimously approved Amended Substitute House Bill 404, co-sponsored by Rep. Barrett and Rep. Jay Hottinger (R-Newark). This legislation protects seniors from predatory insurance deals known as Stranger Oriented Life Insurance schemes, or STOLI. STOLI schemes involve investors betting on when a senior citizen will die. An investment firm convinces a senior to take out a life insurance policy, often by promising a short period of "free insurance" by paying the premiums. In exchange, the senior turns the policy over to the salesperson's company after a two-year waiting period. When the insured person dies, the investor then receives the insurance money instead of the family of the deceased.

Avoiding Health Insurance Frauds

The FBI recognizes that, in addition to STOLI schemes, seniors are routinely targeted by health insurance frauds. The FBI has provided these tips to help senior citizens avoid falling into those traps:

- Never sign blank insurance claim forms.
- Never give blanket authorization to a medical provider to bill for services rendered.
- Ask medical providers about what they will charge and what you have to pay.
- Review your insurer's explanation of benefits and call with any questions.
- Do not do business with door-to-door or telephone salespeople who tell you that services or equipment are free.
- Only give your insurance/Medicare identification to those who have provided medical services to you.
- Keep accurate records of all health care appointments. Know if your physician ordered equipment for you.



I agree with Rep. Barrett's assessment that there was something inherently wrong about a process in which someone watches a death clock tick away the seconds toward their next big payday. We needed to shield some of our most vulnerable citizens from predatory vultures who profit from a senior citizen's death.

The passage of this bill also signified a landmark for my colleague from Amherst. This bill became the only legislation with a freshman Democrat as a primary sponsor to pass so far during the 127th General Assembly. That speaks to the hard work the sponsors performed on this legislation and the importance and urgency this good public policy carries.

House Bill 404 is now undergoing hearings in the Ohio Senate Insurance Committee. I hope the Senate sees the urgency of this bill as we did and moves it to Governor Strickland's desk quickly.

In the meantime, if you want to learn more about STOLI life settlements, the Ohio Department of Insurance suggests visiting one of these websites:

- www.nasd.com
- www.quatloos.com
- www.nasaa.org

You can also verify the licenses of agents, insurance companies, and life/viatical settlement providers and brokers through the Department of Insurance at (800) 686-1526 or online at www.ohioinsurance.gov.

State Programs Can Ease Stress of Tax Time

Free Services Can Cut Time on Preparation, Refunds

Our forms are in, and the clock is ticking to Tax Day.

Millions of Ohioans are organizing their W-2, 1098 and 1099 forms, stacking up receipts and calculating their totals for the IRS and the state. For many people, it's a frustrating process of figuring out what is relevant and navigating through the seemingly endless rules and forms. Peoples' nerves get frayed trying to decipher the difference between tax status, tax exemptions, tax deductions, tax credit and other jargon used only during this season. Even getting a refund does not always make the tedious process of tax preparation seem worthwhile.

The state of Ohio recognizes all of those challenges, and your government is prepared to help with programs and services specifically designed to aid Ohio taxpayers.

One such program is called I-File. Introduced in 2001, this computer program allows users to enter their pay information on an electronic form and send it online to the Ohio Department of Taxation, no printing required. Thousands of Ohioans have used I-File to avoid mailing a tax return to the federal government, and then sending an entirely separate return to Ohio. I-File is free and extremely easy to use.

Another online program introduced to help you through tax season is "eForm." E-Forms also allow the user to fill in pay information on a digital version of the tax form. With this program, however, the eForm will also compute the amount of tax owed automatically. The user can save the completed paperwork to his or her hard drive and email it to the Ohio Department of Taxation.

The decision whether to use eForm or I-File comes down to whether you want to simply fill out the forms electronically (I-File), or whether you want a "wizard" program to compute your tax bill automatically (eForm). Both systems offer greater convenience than traditional pen-and-paper methods of filing tax returns.

Both eForms and I-File are free. Both allow taxpayers to submit a state income tax return directly to the department at **tax.ohio.gov**.

The state unveiled another new option this year, a non-profit program called the Ohio Benefit Bank (OBB). The OBB has locations throughout the state to help Ohioans file their federal and state taxes. If you make an appointment at an OBB location, trained staff will take your tax information and enter it into a computer program that will calculate your taxes automatically, and then submit the necessary forms to the IRS and the Ohio Department of Taxation. While private companies may charge hundreds of dollars for the same services, programs such as the OBB (which has the endorsement of Governor Ted Strickland), are available free of charge.

To identify tax assistance services available in your community or to get additional information on the Benefit Bank, please call **1-800-648-1176** or visit www.OBB.Ohio.Gov.

These programs are designed to offer free and paperless tax preparation. But even with these technological advances available, the Ohio Department of Taxation still becomes inundated with more than 100,000 paper tax returns a day at the height of tax season. Department spokespeople say such a backlog can mean that taxpayers who submit their information on paper may have to wait as long as six to eight weeks before they receive their refund. By contrast, if you file electronically, you can get your refund put into your account through direct deposit in approximately five to seven days.

All of these state-offered programs have the same goal: to help you complete your taxes as painlessly as possible. Meeting the April 15 tax deadline has never been so easy, and you have plenty of options to get your refund quickly. I encourage you to take advantage of these programs to take some of the stress out of the season.



State Addresses Broadband Accessibility for Ohioans

Governor Strickland Works with State and Federal Agencies in Telecommunications

When residents move out of a city and into a rural area, they usually try to escape the hustle and bustle of traffic jams, big crowds and loud noises in favor of a more quiet and peaceful atmosphere.

Unfortunately, the necessities of our tech-heavy society don't always follow them. Until recently, rural areas were nearly barren of access to high-speed Internet, or broadband service. That electronic lifeline is a key in improving classroom research, health care service, law enforcement responses and economic opportunities across Ohio.

Back in July, Governor Ted Strickland established the Broadband Ohio Network and the Ohio Broadband Council, with the goal of extending access to the Network to every county in Ohio. But just a couple of weeks ago, the governor addressed three main problems causing a continued digital divide in broadband availability: the gap between homes that have a computer and those that don't, the group of people who lack basic computer skills, and those who have a computer and the requisite skills to use it, but lack broadband access.

To address those concerns, Governor Strickland announced the creation of Connect Ohio. It is a private-public partnership that will be developed with Connected Nation, Inc., a company that specializes in bridging the technological divide across the country. Connect Ohio will be a not-for-profit agency in charge of creating a detailed map of areas in the state that have access to broadband and those that don't.

Once the demand has been calculated, and the maps drawn to depict current broadband access (or lack thereof), the telecommunications industry will then devote human and financial capital to strengthening the state's technological infrastructure and improve availability and accessibility to millions of Ohioans.

Benefits not only include faster Internet access and a greater bandwidth to send information, but also increased coordination between federal, state, and local agencies and increased collaboration within local communities, hopefully leading to future economic growth.

This initiative seeks to mirror a similar program that Connected Nation, Inc. undertook in Kentucky. In



that effort, broadband access has increased from 60 percent to more than 94 percent, and subscriptions to broadband service have doubled in the past three years. Connected Nation's president and CEO said a \$7 million investment by Kentucky resulted in \$700 million in private investment.

The first part of Ohio's investment is already on its way. The State Controlling Board, which is funded by the state budget we as legislators passed, recently approved \$2.9 million for FY 2008-09 for the first public phases of the project. The state has pledged another \$3.9 million for FY 2010-11, pending Controlling Board approval at that time. Governor Strickland expects the federal government to step up and provide 80 percent of the funding for costs needed to successfully implement the project.

Additionally, the private sector is expected to raise 20 percent of the total amount pledged by the state to truly make this a public-private partnership. After the state money is utilized, the private sector is expected to take over the infrastructure for the future.

Connect Ohio has the promise to benefit every corner of our state, far beyond the ability for families to access faster Internet connections. Companies will be able to reach a whole new customer base. Local communities will find increased coordination and cooperation to make them competitive in the tech-savvy economy. Perhaps most importantly, however, this compact will make Ohio a major player for high-tech business to put down roots, create jobs and contribute to Ohio's revenue base. It is a winning proposition that hopefully will bring long-term prosperity inside our borders.