



CIDS

County Information and Data Service

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NO. 1

JANUARY 9, 2009

DATES TO REMEMBER

JANUARY 22, 2009	CCAO SPECIAL COMMITTEE ON COUNTY GOVERNMENT MANAGEMENT IMPROVEMENT, CCAO OFFICES, COLUMBUS
JANUARY 23, 2009	CCAO BOARD OF TRUSTEES ORGANIZATIONAL MEETING, CCAO OFFICES, COLUMBUS
FEBRUARY 23-25, 2009	COMMISSIONERS TRAINING SEMINAR, DEER CREEK RESORT AND CONFERENCE CENTER, PICKAWAY COUNTY (MT. STERLING)
MARCH 7-11, 2009	NACo LEGISLATIVE CONFERENCE, MARRIOTT WARDMAN PARK, WASHINGTON, D.C.
JULY 24-29, 2009	74 TH NACo ANNUAL CONFERENCE AND EXPOSITION, DAVIDSON COUNTY (NASHVILLE), TN

ASSOCIATION NEWS

METZGER NAMES 2009 BOARD OF TRUSTEES PRESIDENTIAL APPOINTMENTS

2009 CCAO President Kerry Metzger (Tuscarawas) appointed the following county commissioners to the CCAO Board of Trustees for a one-year term:

- Steve Arndt (Ottawa)
- Thomas Graham (Jefferson)
- Brian Hill (Muskingum)
- Peter Lawson Jones (Cuyahoga)
- Gary Lee (Union)
- Ann Obrecht (Wayne)
- Bob Peterson (Fayette)
- Penny Traina (Columbiana)
- Tom Wheaton (Carroll)

Presidential appointments will be presented for approval at the January CCAO Board of Trustees

meeting, which will be held on Friday, January 23 at the CCAO Offices in Columbus.

2009 CCAO COMMISSIONERS TRAINING SEMINAR

Mark your calendar and plan to attend the CCAO Commissioners Training Seminar to be held February 23-25, 2009 at Deer Creek Resort and Conference Center, 22300 State Park Road 20, in Mt. Sterling. This popular conference is an excellent opportunity for new and veteran commissioners, administrators, and commissioners' clerks to meet with other officials.

Registration materials were mailed and posted on the CCAO website (www.ccao.org) this week. Conference registration deadline: February 13, 2009. Hotel room reservation deadline: January 30, 2009. If you have any questions, please contact Mary Jane Neiman, CCAO Public Relations

Associate, at (614) 220-7979, (888) 757-1904, or mjneiman@ccao.org.

CCAO REGIONAL LEGISLATIVE BRIEFINGS

Mark your calendar and plan to attend one of the Regional Legislative Briefings to be held in February and March! The purpose of the meetings is to provide legislators and county commissioners with an opportunity to discuss legislative issues affecting county government on a regional basis. The Briefings are organized by State Senate Districts and the House Districts contained within them. Invitations to the members of the General Assembly will be sent by CCAO within the week but members are encouraged to contact your legislators to personally invite them to your Regional Legislative Briefing. Please mark the date/time for the meeting in your area:

- **January 16** – Senate Districts 21, 23, 24 and 25 - Cuyahoga County Adm Building, Cleveland, 12:00 noon
- **February 6** – Senate Districts 18, 27, 28 and 29 - The Rusty Nail, Kent, 11:30 a.m.
- **February 9** – Senate District 1 - Red Pig Inn, Ottawa, 9:00 a.m.
- **February 9** – Senate Districts 2 and 11 - Holiday Inn French Quarter, Perrysburg, 11:30 a.m.
- **February 13** – Senate Districts 20 and 31 - Ramada Hotel and Conference Center, Zanesville, 11:30 a.m.
- **February 13** – Senate Districts 30, 32 and 33 - Café 422, Warren, 11:30 a.m.
- **March 2** – Senate Districts 7, 8 and 9 - Cincinnati Marriott NE, Mason, 11:30 a.m.
- **March 2** – Senate Districts 14 and 17 - Pump House Center for the Arts, Chillicothe, 11:30 a.m.
- **March 13** – Senate Districts 4, 5, 6, 10 and 12 - Holiday Inn, Englewood, 11:30 a.m.
- **March 13** – Senate Districts 13 and 22 - Celebrations by Sallie, Ashland, 11:30 a.m.
- **March 13** – Senate Districts 19 and 26 - Marion Country Club, Marion, 11:30 a.m.
- Franklin County is planning to hold there briefing during the month of February – Senate Districts 3, 15 and 16

Commissioners will be mailed a packet of information and a registration form next week. For

more information please contact John Leutz, CCAO Senior Policy Analyst, at (614) 220-7994, (888) 757-1904 or jleutz@ccao.org.

APPOINTMENT OF 2009 CCAO STANDING COMMITTEES

CCAO President Kerry Metzger (Tuscarawas) would like your assistance in development of and response to public policy proposals by participation in one of CCAO's Standing Committees. Because the challenges counties will be facing in 2009 will be significant, Metzger is requesting that all Standing Committees meet at least four times a year to help deal with those challenges. Standing Committees have four primary purposes:

1. To serve as an information resource to members by providing a forum to discuss issues of importance to members. Committees should provide members the opportunity to share problems and learn how other members have responded to similar problems. Standing Committees should also use outside resources in their discussion—of issues including affiliates, other elected officials, and state agency personnel.
2. To review pending legislation and make recommendations to the Board of Trustees on these legislative proposals.
3. To work to develop the two year formal Legislative Program for CCAO prior to the convening of a new General Assembly and to refine this program during the legislative session.
4. To assist the staff on legislative issues pending in the General Assembly by providing guidance to staff, providing ideas on how to improve legislation, and by communicating with Members of the General Assembly on specific legislative proposals.

CCAO plans to retain the current committee membership unless a change is requested. The attached form gives you the opportunity to request removal from a committee or your desire to serve on a committee where you are not now a member. You will note that you are requested to submit your top three committees in rank order. We make every effort to accommodate your request in the

order you indicate, and we generally do not appoint anyone to more than two committees.

Please return the form to CCAO by **January 15, 2009**. You send responses to Tanya Wilcox, CCAO Administrative Assistant, at (614) 221-6986 (fax) or twilcox@ccao.org.

If you request to serve on the General Government & Operations Committee, please hold the date of February 19, 2009 at 1:00 p.m. for the Organizational Meeting of the Committee.

2009 CCAO ROSTER UPDATES

Yes, it's that time again...time to update information for the *2009 CCAO Roster*! A memo concerning updating the Roster was sent to county commissioners clerks last week. There will be a lot of changes in the Roster this year. The accuracy of the data in the Roster is of utmost importance. Please update the information after reorganization of the Board of County Commissioners.

Newly appointed commissioners and veteran commissioners that want to update their photos should e-mail them in a high resolution, jpg format. If you send a photo, please write the name of the person and their county on the back of the photo. Please do not staple, fax photos, or send photos from the newspaper, because the reproduction quality is poor.

All information and photos should be returned to CCAO by **January 16, 2009**. If you have any questions, please contact Mary Jane Neiman, CCAO Public Relations Associate, at (614) 220-7979, (888) 757-1904, or mjneiman@ccao.org.

PCSAO ELECTS 2009 OFFICERS

The Public Children Services Association of Ohio (PCSAO) elected the following officers to serve during 2009: President - Judy Englehart, Erie CDJFS; Vice President - Eric Fenner, Franklin CCS; Treasurer - Chip Spinning, Madison CDJFS; Secretary - Mona Reilly, Delaware CDJFS; and Past President - Kelly Lynch, Guernsey CCS.

The PCSAO is a coalition of public children services agencies that promotes the development of sound public policy and program excellence for

safe children, stable families, and supportive communities through advocacy, research, training, consultation, and technical assistance. For more information about the Public Children Services Association of Ohio (PCSAO) go to www.pcsao.org.

MANAGEMENT IMPROVEMENT QUESTIONNAIRE

Counties are all well aware of the fiscal challenges confronting them this year given the national recession and the status of county revenues. Recently, CCAO was briefed by the Governor and the State Budget Director about the financial problems facing the state. It is clear the next state budget will be one of the most challenging we have confronted and it is likely that traditional levels of state financial assistance may not be forthcoming in the next biennial budget.

During our meeting with the Governor, we were challenged and encouraged to make recommendations for possible inclusion in the budget that will improve the management of county government and will save money. CCAO President Kerry Metzger has formed a Special Committee on County Government Management Improvement to develop such recommendations for the Governor and the General Assembly. The Committee will be meeting on January 22 to begin their work, which will occur quickly because we expect the FY2010/2011 budget to be introduced in February and hearings will begin immediately.

In order to assist the Special Committee, please complete the questionnaire that was sent to each Board of County Commissioners earlier this week and is attached to this issue of CIDS. Deadline to return the questionnaire: January 19, 2009. Return responses to Janet Erwin, CCAO Administrative Assistant, at fax (614) 221-6986 or jerwin@ccao.org. Thanks for your help at this busy time of the year.

IN MEMORIAM

DONALD R.WEAVER

Former Morrow County Commissioner Donald Weaver died on December 19, 2008. Don served 12 years as Morrow County Commissioner from

1988 to 2000. Prior to his career in public service, Don worked with his father in the family owned and operated Weaver's IGA and the Gamble's Store. His entire life, he was actively involved with his family, community, and church. Notes of sympathy may be sent to the Weaver Family at 5104 U.S. Route 42, Mt. Gilead, OH 43338-9503.

COUNTY ACTIVITIES

TOM SKELDON NAMED 2008 DOG WARDEN OF THE YEAR

DogsBite.org, the only U.S. non-profit organization founded by and operating on behalf of dog bite victims, has named Lucas County Dog Warden Tom Skeldon "2008 Dog Warden of the Year." Skeldon has vigorously worked to prevent horrendous pit bull maulings resulting in serious injuries or death of human beings, their domesticated pets and livestock. The organization believes that Skeldon has earned the justifiable reputation as the most effective dog warden in the United States of America.

His dedication to protect the residents of Lucas County and other people across North America through his consultation, education, and testifying for other jurisdictions facing their own epidemic of pit bull attacks reflects greatly upon him and all of Lucas County. Congratulations, Tom!

STATE ACTIVITIES

OHIO NEIGHBORHOOD STABILIZATION PROGRAM APPLICATION TRAINING

On January 16, 2009, the Ohio Department of Development will conduct the mandatory Ohio Neighborhood Stabilization Program (NSP) Application Training from 8:30 a.m. to 4:00 p.m. at the Ohio Department of Agriculture, 8995 East Main Street, in Reynoldsburg. Registration is not required to attend the training. During the training, participants will receive information regarding program design and management, regulatory and compliance issues and application submission requirements. The Ohio NSP application will be available during the training and will be posted on <http://development.ohio.gov/cdd/ohcp/NeighborhoodStabilizationProgram.htm> on or about January 19,

2009. The Ohio NSP application submission deadline is February 27, 2009.

If you have questions about this event, please contact Bill Graves, Director of Community Development Division, Ohio Department of Development, at (614) 466-3144 or William.Graves@development.ohio.gov or Cheryl Subler, CCAO Managing Director, Policy, at (614) 220-7980, (888) 757-1904, or csubler@ccao.org.

21st CENTURY TRANSPORTATION PRIORITIES TASK FORCE REPORT

The governor's vision of a "multi-modal" transportation system approach, rather than the traditional focus on road construction, will likely require new taxes and fees, an administration-appointed task force said in a report issued Tuesday.

Although Gov. Ted Strickland appears cool to the idea of any tax or fee increases, a new coalition of transportation stakeholders formed Tuesday to help generate public support for the idea. Identifying transportation as the key to Ohio's future economic prosperity, the "21st Century Transportation Priorities Task Force's Final Report" says the state's current road-centered infrastructure is inadequate, aging and environmentally unsustainable. Changing it, however, will be expensive and require new funding sources during a time that revenues are declining.

The 62-member group of business, construction industry, environmental, local government and other interests were charged by Gov. Strickland to develop ways to modernize the state's transportation infrastructure. County officials serving on the Task Force were Debbie Lieberman, Montgomery County Commissioner, Task Force Vice Chair; Jenny Snapp, Director, Logan-Union-Champaign Planning Commission, Chair of Maximizing Public Investment Subcommittee; Chris Abbuhl, Tuscarawas County Commissioner; David Spinney, Clermont County Administrator; and Larry Long, CCAO Executive Director.

Given the constitution's limit on spending state gas tax revenues on anything other than highways, policymakers should seek passage of a

constitutional amendment to enact a new motor fuel tax to fund other transportation initiatives, the panel recommended. Task Force members agree that the state should leverage existing resources through both public and private sources, the report says.

While an earlier draft version called for a new \$0.13 special fuel tax, the final report does not specify an amount, but estimates that such an increase would generate more than \$800 million annually. The revenue would back a \$5 billion bond-financing program to fund general transportation projects. Other financial recommendations that could encounter resistance in the tax-averse legislature and Governor's Office include fee increases for vehicle registration, driver's licenses, and tiered containers.

ODOT spokesman Scott Varner said the report was released in time to serve as guidance during development of the agency's next two-year transportation budget, which will be introduced in the coming months. For a complete copy of the 21st Century Transportation Priorities Task Force Report go to <http://www.dot.state.oh.us>.

FEDERAL ACTIVITIES

IRS 2009 MILEAGE RATES

The Internal Revenue Service (IRS) Revenue Procedure 2008-72 has set the optional standard mileage reimbursement rates to use in computing the deductible costs of operating an automobile for business, charitable, medical, or moving expense purposes. Summary of standard mileage rates:

- Business - 55 cents per mile
- Charitable contribution - 14 cents per mile
- Medical and moving - 24 cents per mile

For more information go to <http://www.irs.gov/pub/irs-drop/rp-08-72.pdf>.

OBAMA-BIDEN ECONOMIC STIMULUS PLAN

Our country faces its most serious economic crisis since the great depression. Working families, who saw their incomes decline by \$2,000 in the economic "expansion" from 2000 to 2007, now face even deeper income losses. Retirement savings accounts have lost \$2 trillion. Markets have fallen

40% in less than a year. Millions of homeowners who played by the rules can't meet their mortgage payments and face foreclosure as the value of their homes have plummeted. With credit markets nearly frozen, businesses large and small cannot access the credit they need to meet payroll and create jobs. The Obama- Biden Economic Stimulus Plan, which includes the following points, is attached to this copy of CIDS:

1. Immediate Action to Create Good Jobs in America
2. Immediate Relief for Struggling Families
3. Direct, Immediate Assistance for Homeowners, Not a Bailout for Irresponsible Mortgage Lenders
4. A Rapid, Aggressive Response to Our Financial Crisis, Using All the Tools We Have

NACo ACTIVITIES

NACo INAUGURATION OPEN HOUSE

The National Association of Counties (NACo) will be holding an Open House on Inauguration morning January 20, 2009 from 9:00 a.m. to 1:00 p.m. NACo members and guests who may be in town for the festivities are invited to drop by for coffee and bagels and to watch the swearing-in ceremonies from the NACo boardroom. NACo is located at 25 Massachusetts Ave, N.W., two blocks from Union Station. Be advised that large crowds and street closings are expected.

NACo HIGHLIGHTS READY-TO-GO INFRASTRUCTURE NEEDS

A snap-shot survey of 104 counties from 30 states reported that 2,805 infrastructure projects totaling an estimated \$24.1 billion are "ready-to-go," which would create jobs and stimulate the national and local economies if funded by a new federal economic stimulus package currently under consideration by Congress. The responding counties represent more than 51.5 million U.S. residents or about 17 percent of the population.

The National Association of Counties' (NACo) conducted the survey Dec. 1-12 of ready-to-go infrastructure projects which would help repair and renovate aging county infrastructure including

transportation, water, healthcare and school systems throughout the U.S. NACo Executive Director Larry E. Naake said that federal investment in the nation's infrastructure should focus on both new and deferred projects that are "ready-to-go," meaning the work can begin within 120 days.

Projects in the survey included airports, housing, roads, highways, bridges, clean water, sewer, sidewalks, public transit systems, communications technology, county government buildings, and schools. Because the majority of America's infrastructure is built and maintained by counties and cities, NACo is urging the Bush Administration, the Obama transition team, and Congress to send stimulus funds directly to local government leaders via fair and transparent distribution formula. Visit www.naco.org to review the survey results.

NACo LEGISLATIVE CONFERENCE;
STRENGTHEN THE VOICE OF LOCAL
GOVERNMENT

A new Administration and the 111th Congress will hit town in January and a great number of programs that assist counties will be under intense scrutiny. As a county official you need to know what this means for counties, what you can do about the issues, and how you can strengthen the voice of local government on Capitol Hill. With a philosophy of "those who show up decide," you have a host of reasons to attend the NACo Legislative Conference!

The NACo Legislative Conference will be held March 7-11, 2008 at the Marriott Wardman Park Hotel, in Washington, D.C.! Register online and receive a \$25 discount on your conference registration. Earlybird registration discount deadline: **January 23, 2009**. Hotel rooms fill up fast, so register now for a room at or close to the conference headquarters hotel.

Mark your calendars and plan to attend the Ohio Congressional Delegation Breakfast to be held at 8:00 a.m. on Wednesday, March 11. More details to follow in future issues of CIDS.

For more information about the conference or the Ohio Congressional Delegation Breakfast, please contact Mary Jane Neiman, CCAO Public Relations

Associate, at (614) 220-7979, (888) 775-1904 or mjneiman@ccao.org.

2009 NACo ACHIEVEMENT AWARD PROGRAM

The National Association of Counties (NACo) Achievement Award Program is a non-competitive awards program that recognizes innovative county government programs. Begun in 1970, the Achievement Award Program promotes and recognizes innovative and successful programs that modernize and streamline county government and increase services to citizens.

Programs in the following 21 categories can be submitted: Arts & Historic Preservation; Children & Youth; Civic Education and Public Information; Community/Economic Development; County Administration & Management; Court Administration & Management; Criminal Justice & Public Safety; Emergency Management & Response; Employment & Training (for county residents); Environmental Protection & Energy; Financial Management; Health; Human Services; Information Technology; Libraries; Parks & Recreation; Personnel Management, Employee Training & Employee Benefits (for county employees); Planning; Risk Management; Transportation; and Volunteers (includes Acts of Sharing).

Applications must be postmarked by **February 13, 2009**. Send applications to: 2009 Achievement Awards, National Association of Counties, P.O. Box 79007, Baltimore, MD 21279-0007. For more information please contact Kathryn Murphy, NACo Research Associate, at (202) 661-8806 or e-mail kmurphy@naco.org or fax your application to the NACo Research Division at (202) 737-0480. Copies of the application may be obtained from the NACo website at www.naco.org.

2009 NACIO AWARDS OF EXCELLENCE
COMPETITION

The National Association of County Information Officers (NACIO) is seeking entries for its 2009 Awards of Excellence competition. The contest seeks to recognize outstanding public relations and public information work being done on behalf of counties throughout the nation.

The 2009 NACIO Awards of Excellence Competition covers projects produced and/or distributed from January 1, 2008 to December 31, 2008. There are 11 categories for submissions – annual reports, writing, graphic design, photography, special projects, computer media, internal and external publications, brochures, Spanish language entries, and audio/visual productions. Each category has various subcategories.

Each entry will be judged for its originality, effectiveness, results, degree of effort and difficulty, overall quality, and strength of impression. The contest is open to staff of county governments that are eligible to join the National Association of Counties (NACo) or staff of state associations of counties. Your county does not have to be a member of NACo for you to enter the contest, nor do you have to be a member of NACIO, a NACo affiliate. However, NACIO members receive a discount on the entry fee.

Entry fee for each submission: \$35 - NACIO members or \$50 - non-members. No entries will be accepted after **March 28, 2009**. NACIO was formed in 1966 to bring together communications professionals who wanted to share information with other counties across the U.S. For more information about NACIO, please visit us on the Web at www.nacio.org.

2009 NACo LEGISLATIVE PRIORITIES

The National Association of Counties (NACo) has released its key legislative priorities for 2009. The six priorities, in the areas of unfunded mandates, economic stimulus, health reform, energy policy, taxation and transportation, were adopted by the association's Board of Directors Dec. 5. They reflect NACo's continuing efforts to "Restore the Partnership," with the purpose of strengthening the relationships among local, state and national governments. For more information go to www.naco.org and click on the article about the 2009 NACo Legislative Priorities in the center pane.

CONFERENCES/SEMINARS

UNFAIR LABOR PRACTICES

The law firm of Downes, Hurst & Fishel LLP is holding an "Unfair Labor Practices" seminar on Tuesday, January 20, 2009 at the Aladdin Shrine Center, 3850 Stelzer Road, in Columbus.

This full-day seminar is developed for management level individuals seeking to obtain additional knowledge regarding unfair labor practice charges, how to respond to unfair labor practice charges, and the processes and procedures regarding these charges at hearing and appeals.

CLE Credits have been requested from the Supreme Court of Ohio for this seminar. Also, this program has been approved for recertification credit hours toward PHR and SPHR recertification through the Human Resource Certification Institute (HRCI www.hrci.org).

Seats are limited. Registration fee: \$175 for a single registration or \$145 or two or more reservations. For more information, please contact Bonni Auteri, Office Manager, Downes, Hurst & Fishel LLP, 400 South Fifth Street – Suite 200, Columbus, OH 43215, (614) 221-1216, fax (614) 221-8769, or bauteri@dhflaw.com.

STATE OF THE REGION CONFERENCE

The Center for Regional Development at Bowling Green State University will host the "2009 State of the Region Conference" on Wednesday, January 28, 2009 at the Hilton Garden Inn, 6165 Levis Commons Boulevard, in Perrysburg. This year's keynote speaker is Jack Schultz author of *Boomtown USA: The 7-1/2 Keys to Big Success in Small Towns*. There will also be a variety of panel discussions that will explore the economic challenges currently facing the NW Ohio region.

There is no charge to attend, but you must pre-register online at www.centerforregionaldevelopment.com. For more information please contact Patricia Sherman, Center for Regional Development, Bowling Green State University, 109 South Hall, Bowling Green, OH 43403-0181, (419) 372-8710, (866) 562-7277, fax (419) 372-8494 or psherma@bgsu.edu.

ATTORNEY GENERAL'S OPINIONS

SYLLABUS

2009-01

1. R.C. 1901.26(B)(1) does not authorize the Madison County Municipal Court to donate special projects fund moneys collected thereunder to private or county programs that are neither established nor operated by that court.
2. R.C. 1901.26(B)(1) does not require the Madison County Municipal Court to obtain the approval of the Madison County Commissioners prior to expending moneys collected under that statute.
3. Although the moneys collected under R.C. 1901.26(B)(1) are placed in a special fund in the county treasury, R.C. 5705.10(D) requires that the interest earned on the principal in such fund be paid into the county's general fund.
4. R.C. 5705.14(E) authorizes a board of county commissioners to transfer the interest that is earned on special projects moneys collected under R.C. 1901.26(B)(1) and placed in the county's general fund back to the special fund holding the special projects money collected under R.C. 1901.26(B)(1).

CLASSIFIEDS

JOB AND FAMILY SERVICES ADMINISTRATOR

Hardin County is seeking applicants for the position of Director of Hardin County Job and Family Services. The Director will oversee all fiscal, personnel, and public relations functions, and will

be responsible for maintaining all agency programs and activities of Public Assistance and Children Services Department.

The candidate will have at a minimum completed undergraduate coursework in business administration, public administration, human resources, social work education or finance. Requires additional five years administrative or managerial experience including fiscal aspects of an organization, agency program or operational area and assisting in developing and implementing policies, programs and procedures, at least two of the five years must have been as a supervisor over subordinate staff. A Masters Degree preferred, however Hardin County is seeking the right person, who has a strong work ethic, works well with others, and is able to balance program, fiscal, personnel and external issues.

Salary range is \$53,955.20 to \$74,921.60 based on education and experience. The position has an FLSA Professional Exemption and is Unclassified. Applicants may apply by submitting a cover letter detailing salary history, current resume, references and the qualifications as they relate to the specified minimum qualifications. Applications will not be accepted after **January 16, 2009 at 4:00 P.M.** Please send resumes to Randy Paul, One Courthouse Square, Suite 100, Kenton, OH 43326. EOE.

CLASSIFIED ADS

CCAO publishes the County Information and Data Service (CIDS) weekly. Classified ads will be published free of charge as a service to counties. Ads will run for two weeks if space is available. Ads will also be published on the CCAO website at www.ccao.org. When submitting your ad to CCAO please provide a link to the job posting online and a deadline. Please provide a copy of the classified ad by 5:00 p.m. on Wednesday of each week. Transmit the copy to Mary Jane Neiman, CCAO Public Relations Associate, by e-mail mjneiman@ccao.org



January 5, 2009

MEMO

**TO: ALL COUNTY COMMISSIONERS, SUMMIT COUNTY
EXECUTIVE AND SUMMIT COUNTY COUNCIL**

**FROM: KERRY METZGER, PRESIDENT
TUSCARAWAS COUNTY COMMISSIONER**

SUBJECT: MANAGEMENT IMPROVEMENT QUESTIONNAIRE

PLEASE RETURN TO CCAO BY JANUARY 19, 2009

We are all well aware of the fiscal challenges confronting counties during this year given the national recession and the status of county revenues. We were recently briefed by the Governor and the State Budget Director about the financial problems facing the state. It is clear that the next state budget will be one of the most challenging we have confronted and it is likely that traditional levels of state financial assistance may not be forthcoming in the next biennial budget.

During our meeting with the Governor, however, we were challenged and encouraged to make recommendations for possible inclusion in the budget that will improve the management of county government and will save money. I have formed a Special Committee on County Government Management Improvement to develop such recommendations to the Governor and the General Assembly. They will be meeting on January 22 to begin their work, which will occur quickly because we expect the FY2010/2011 budget to be introduced in February and hearings will begin immediately.

In order to assist the Special Committee, I ask each of you to take the time to give us any ideas that you may have. In order to give you guidance on what we are looking for, there are four categories of recommendations that I anticipate the committee will be looking at as they develop their recommendations as follows:

- Recommendations dealing with changes in state law so we have more control over the entire county budget. For example, a recommendation under this area might be



County Risk
Sharing Authority

Fax: 614-220-0209
www.corsa.org



Counties Uniting for Affordable Health Benefits

Fax: 614-229-4588
www.cebco.org



County Commissioners
Association of Ohio
Service Corporation

Fax: 614-221-6986
www.ccao.org

to have specific authority to allocate indirect cost to special revenue funds.

- Recommendations for ways to enhance non tax revenue to generate needed funding for programs the county is to operate. Examples of this might be permissive authority to charge fees for the County Auditors Sealer functions and a statewide increase in Certificate of Title fees.
- Recommendations on how to change the basic law in some areas that limit the discretion of commissioners to manage the county budget. Examples of these recommendations might include the authority of the courts to mandate their budget and the requirement to provide .5 mills to the Veterans Service Commission.
- Recommendations that will change state law so that counties can save money. For example, reductions in the number of newspaper advertisements required for certain functions and the ability to reduce work weeks or furlough employees as an option to layoffs or job abolishments.

Please take the time to give your input by completing the attached questionnaire and by returning it to CCAO by January 19. You can also return it by email to Janet Erwin at CCAO, jerwin@ccao.org. Thanks for your help at this busy time of the year.

COUNTY COMMISSIONERS ASSOCIATION OF OHIO

COUNTY GOVERNMENT MANAGEMENT IMPROVEMENT QUESTIONNAIRE

Please share any recommendations you have on changes in state law that will help improve the management of county government and that need to be considered given the financial challenges confronting all counties.

1. _____

2. _____

3. _____

4. _____

Name of Respondent _____

County _____ Title _____

Phone _____ Email _____

RETURN BY JANUARY 19, 2009 TO

**CCAO, 209 E STATE STREET
COLUMBUS, OHIO 43215-4309**

OR FAX TO JANET ERWIN AT 614-221-6986 OR EMAIL TO HER AT jerwin@ccao.org

The Obama-Biden Plan

Our country faces its most serious economic crisis since the great depression. Working families, who saw their incomes decline by \$2,000 in the economic "expansion" from 2000 to 2007, now face even deeper income losses. Retirement savings accounts have lost \$2 trillion. Markets have fallen 40% in less than a year. Millions of homeowners who played by the rules can't meet their mortgage payments and face foreclosure as the value of their homes have plummeted. With credit markets nearly frozen, businesses large and small cannot access the credit they need to meet payroll and create jobs.

Barack Obama and Joe Biden have a plan to revitalize the economy.

1. Immediate Action to Create Good Jobs in America
2. Immediate Relief for Struggling Families
3. Direct, Immediate Assistance for Homeowners, Not a Bailout for Irresponsible Mortgage Lenders
4. A Rapid, Aggressive Response to Our Financial Crisis, Using All the Tools We Have

1. IMMEDIATE ACTION TO CREATE GOOD JOBS IN AMERICA

The economy has lost 760,000 jobs this year -- and some forecasters expect the unemployment rate to exceed 8 percent by the end of next year. Addressing the financial crisis will help prevent the most severe loss of jobs from the crisis. But taking direct steps to create jobs will also strengthen the economy and help with the financial crisis. Barack Obama and Joe Biden's overall economic agenda is pro-jobs, including their plans to eliminate America's dependence on foreign oil and bring down healthcare costs. But Obama and Biden believe we must take additional aggressive steps to jump-start job creation right now:

- **A New American Jobs Tax Credit:** Obama and Biden will provide a new temporary tax credit to companies that add jobs here in the United States. During 2009 and 2010, existing businesses will receive a \$3,000 refundable tax credit for each additional full-time employee hired. For example, if a company that currently has 10 U.S. employees increases its domestic full time employment to 20 employees, this company would get a \$30,000 tax credit -- enough to offset the entire added payroll tax costs to the company for the first \$50,000 of income for the new employees. The tax credit will benefit all companies creating net new jobs, even those struggling to make a profit.
- **Raise the small business investment expensing limit to \$250,000 through the end of 2009:** Obama and Biden will give small businesses an additional incentive to make investments and start creating jobs again by providing temporary business tax incentives through 2009. The February

2008 stimulus bill increased maximum Section 179 expenses to \$250,000 but this expires in December 2008. This provision will encourage all firms to pursue investment in the coming months, but will particularly benefit small firms which generally have smaller amounts of annual property purchases and so choose to expense the cost of their acquired property.

- **Zero capital gains rate for investment in small businesses:** Barack Obama and Joe Biden believe that we need to encourage investment in small businesses to help create jobs and turn our economy around. That's why they will eliminate all capital gains taxes on investments made in small and start-up businesses. They also want to cut taxes for the small businesses that create jobs but are struggling with restricted access to credit on top of skyrocketing health care and energy costs.
- **Save one million jobs through immediate investments to rebuild America's roads and bridges and repair our schools:** The Obama-Biden emergency plan would make \$25 billion immediately available in a Jobs and Growth Fund to help ensure that in-progress and fast-tracked infrastructure projects are not sidelined, and to ensure that schools can meet their energy costs and undertake key repairs starting this fall. This increased investment is necessary to stem growing budget pressures on infrastructure projects. In addition, in an environment where we may face elevated unemployment levels well into 2009, making an aggressive investment in urgent, high-priority infrastructure will serve as a triple win: generating capital deployment and job creation to boost our economy in the near-term, enhancing U.S. competitiveness in the longer term, and improving the environment by adopting energy efficient school and infrastructure repairs. In total, Obama and Biden's \$25 billion investment will result in 1 million jobs created or saved, while helping to turn our economy around.
- **Partner with America's automakers to help save jobs and ensure that the next generation of clean vehicles is built in the United States:** Senator Obama pushed for \$50 billion in loan guarantees to help the auto industry retool, develop new battery technologies and produce the next generation of fuel efficient cars here in America. Congress passed only half of this amount -- it is critical that the administration speeds up the implementation of the first half and that Congress move quickly to enact the second half. In addition, Obama and Biden believe that with the tremendous uncertainty facing the auto industry, and the small and medium business suppliers who depend on them, it is critical that we keep all options on the table for helping them weather the financial crisis.

2. IMMEDIATE RELIEF FOR STRUGGLING FAMILIES

Even when the overall economy was growing, most American families were not sharing in this growth. The typical non-elderly household saw its income decline by more than \$2,000 from 2000 to 2007 as expenses skyrocketed. Weekly wages, adjusted for inflation, are now lower than they were a decade ago. Barack Obama and Joe Biden's overall economic plan will relieve the squeeze on families and foster bottom-up growth. But they are proposing that we implement several measures immediately:

- **A tax cut for 95 percent of workers and their families -- plus seniors:** Barack Obama and Joe Biden propose a permanent tax cut of \$500 for workers and \$1,000 for families. A first round of these tax credits could be mailed out quickly by the IRS based on tax returns already filed for tax year 2007. In addition, Obama and Biden would extend these expedited tax credits to senior citizens who are retired as a down payment on his plan to eliminate taxes for all seniors making up to \$50,000.
- **Extend unemployment insurance benefits and temporarily suspend taxes on these benefits:** Millions of Americans are looking for work but unable to find it in the weak economy. Today, more than one in five unemployed workers has been out of work for more than half a year -- the highest level since early 2005. Obama supported extending unemployment insurance this summer, but already 800,000 jobless workers have exhausted those benefits and are being left without any unemployment compensation. Obama and Biden believe Congress should immediately extend unemployment insurance for an additional 13 weeks to help families that are being hit hardest by this downturn. In addition, they believe we should temporarily suspend taxes on unemployment insurance benefits as a way of giving more relief to families.
- **Penalty-free hardship withdrawals from IRAs and 401(k)s in 2008 and 2009:** Many families are going to be facing unique economic hardship over the coming year. To help these families pay their bills and their mortgages and make it through these tough times, Obama and Biden are calling for legislation that would allow withdrawals of 15% up to \$10,000 from retirement accounts without penalty (although subject to the normal taxes). This would apply to withdrawals in 2008 (including retroactively) and 2009.
- **Instruct the Treasury to allow seniors to delay required withdrawals from 401(k)s and IRAs:** Currently seniors are required to start withdrawing from their 401(k)s and IRAs at age 70 1/2 and every year thereafter over their lifetime. But the explicit requirement that withdrawals continue on an annual basis -- and the related requirement that the amount withdrawn be based on currently much higher year-end 2007 asset values -- is based on Treasury regulations, not the statute, which has a less specific mandate. That means the Secretary of the Treasury has authority to change its regulations to protect seniors from being forced, at this critical time, to sell their investments and

"lock in" their losses just after market values have plummeted in an almost unprecedented fashion. Obama and Biden are calling on Treasury to temporarily suspend the required withdrawals for retirees over age 70 1/2. Because retirees often make these required withdrawals late in the year, there is still time to help millions of affected seniors -- but only if done promptly. In addition, because lower-income seniors may have no choice but to take withdrawals this year and in 2008, Obama and Biden will exempt any withdrawals made up to the required minimum amount from taxation. This will give seniors the flexibility they deserve -- to forgo withdrawals if they choose or to take those withdrawals tax free if they need those resources to pay their bills.

- **Funds to counteract high heating costs this winter:** Obama and Biden are calling for supplementing the recently passed LIHEAP funding to ensure that cold-weather states can cushion the impact of high energy prices for their residents this winter. The Energy Information Administration said that consumers will pay a projected \$1,137 to heat their homes from Oct. 1 to March 31 -- 15 percent more than last year's heating outlay during this time. Homeowners that use heating oil rather than natural gas could see increases of 23 percent compared to last year. As part of his \$25 billion state fiscal relief package, Obama's plan will supplement existing LIHEAP funding to help state programs expand to cover more residents while continuing to provide a meaningful benefit.

3. DIRECT, IMMEDIATE ASSISTANCE FOR HOMEOWNERS, NOT A BAILOUT FOR IRRESPONSIBLE MORTGAGE LENDERS

Over the past two years, Americans have lost 20 percent of the value of their homes. In some parts of the country home values have fallen by twice that amount. In combination with a rapidly deteriorating economy, that means more and more families are having a hard time meeting their monthly mortgage payments. At the same time, many states are considering property tax hikes that will burden homeowners still further. And millions of families who have seen the value of their homes fall below the cost of their mortgages need assistance in restructuring their mortgages to stay in their homes.

Barack Obama and Joe Biden's plan provides direct relief to help America's homeowners pay their mortgages, stay in their homes, and avoid painful tax increases while protecting taxpayers and not rewarding the bad behavior and bad actors who got us into this mess:

- **Instruct the Secretaries of the Treasury and Housing and Urban Development (HUD) to use their existing authority to more aggressively modify the terms of mortgages:** Barack Obama was an early champion of the HOPE for Homeowners Act that passed over the summer. In addition, Obama insisted that the financial rescue plan Congress recently passed include authority

for the Secretary to work with servicers to modify the terms of mortgages for homeowners who played by the rules. Obama and Biden believe that both of these plans should be implemented aggressively and comprehensively. In addition, Obama and Biden are calling on Treasury and HUD to develop a plan to work with state housing agencies to coordinate broad mortgage restructurings. The Dodd-Frank legislation gives states broader authority to help struggling homeowners, and coordination is essential to ensure that state and national efforts are working in concert to help as many homeowners as possible at the minimum cost to taxpayers.

- **Reform the bankruptcy code to assist homeowners and remove legal impediments to encouraging broader mortgage restructuring:** Obama and Biden are also calling for legislation to close the loophole in our bankruptcy code that allows bankruptcy judges to modify the terms of mortgages on investment properties and vacation homes but not on primary residences. He also believes we should clarify the legal liability of mortgage servicers so that servicers who work with struggling homeowners to modify their mortgages will receive legal protections. And we should remove any tax- or legal-related impediments to encouraging shared-equity mortgages within the HOPE for Homeownership process.
- **Enact a 90-day foreclosure moratorium for homeowners who are acting in good faith:** Financial institutions that participate in the financial rescue plan should be required to adhere to a homeowner's code of conduct, including a 90-day foreclosure moratorium for any homeowners living in their homes who are making good faith efforts to pay their mortgages. This will help create stability until the more far-reaching solutions are implemented and give both sides a chance to work out an agreement.
- **Provide \$25 Billion in state fiscal relief to help avoid painful property tax increases:** Budget crunches across the nation are putting our local governments in the untenable position of having to choose between raising property taxes and cutting vital services. Obama has proposed \$25 billion in state fiscal relief that, coupled with the new emergency facility to address the state credit crunch, will help states and localities continue to provide essential services like health care, police, fire and education without raising taxes or fees.
- **Create a universal mortgage tax credit for homeowners:** Barack Obama believes we should immediately enact a 10 percent refundable tax credit on the mortgage interest paid by hardworking American families who do not itemize their taxes. This credit will help offset the cost of mortgage payments for at least 10 million middle-class homeowners.

4. A RAPID, AGGRESSIVE RESPONSE TO THE FINANCIAL CRISIS -- USING ALL THE TOOLS WE HAVE

Barack Obama and Joe Biden believe that our deep systemic financial market crisis requires a systemic response. They fought to ensure that the recently-passed financial rescue package gave the Treasury the tools to stabilize the financial system, while protecting taxpayers and ensuring CEOs would not get rich in the process. However, this stabilization will only occur if the Treasury, Federal Reserve, FDIC, and other government entities use their authority and move quickly and aggressively to address the financial crisis.

It is now clear that our financial markets will not restart until financial institutions are lending again. Because of the extensive losses many of these institutions have suffered, they need more capital so that they will have the money to lend to families and businesses. Obama and Biden recognized this early, and were heartened by the Treasury's stated intention to use its recently granted authority to inject capital into our financial institutions. However, Secretary Paulson must turn this intention into action quickly and aggressively, in a manner that strengthens confidence in our banks, protects taxpayers, does not reward CEOs, and is strictly temporary.

In addition, our financial authorities must stand ready to take additional, complementary actions -- consistent with the systemic nature of this crisis -- to ensure this Treasury initiative is successful:

- **Be prepared, if necessary, for broader assurances for credit to banks:** First, we must be prepared to provide additional, temporary assurances to achieve the effective functioning of financial markets. Depending on developing circumstances, these steps could include additional measures by the Federal Reserve, extending insurance to all deposits, or guaranteeing a broader range of liabilities of the banking system including overnight loans. Any such steps should be coordinated internationally where appropriate and feasible. They should be accompanied by additional oversight to ensure appropriate use of guaranteed funds and by the expectation that financial institutions taking advantage of these guarantees will raise more capital.
- **Extend asset purchases to unfreeze other critical sectors:** Second, the Treasury should not limit itself to purchasing mortgage-backed securities under the financial rescue plan recently passed by Congress. The Treasury should use the authority it has under the new law to help unfreeze markets for individual mortgages, student loans, car loans, loans for multi-family dwellings, and credit card loans.
- **Make credit available to small businesses and state or local governments:** Third, we should take immediate steps to support non-financial institutions including small businesses and states and municipalities. The Federal Reserve and Treasury have acted to preserve the availability of liquidity for financial institutions and, more recently, have created a program to purchase commercial paper directly from the large corporate issuers. Small businesses and state and local

governments, however, are having serious difficulty obtaining necessary financing from debt markets.

- **Address the credit crisis facing our states and localities:** Barack Obama and Joe Biden propose that the Federal Reserve and the Treasury work together to design a facility to provide a funding backstop to the state and municipal government debt market similar to the recently announced program for the commercial paper market. The Federal Reserve should determine whether it has sufficient legal authority to establish such a facility on its own -- if not, it should work with Treasury and the Congress to achieve this goal. This new facility should be designed to protect taxpayer resources while ensuring that state and local governments can continue to provide vital services to their residents.
- **Address the credit crisis facing our small businesses:** To address the massive credit crunch that is threatening America's small businesses, Barack Obama and Joe Biden are proposing two immediate steps: (1) a nationwide emergency lending facility for small businesses that could be run through the SBA's Disaster Loan Program, which helped thousands of businesses in the wake of 9/11; and (2) temporarily eliminating fees on the SBA's 7(a) and 504 loan guarantee programs for small businesses, to help increase private lending for small businesses.

Trade

Barack Obama and Joe Biden believe that trade with foreign nations should strengthen the American economy and create more American jobs. They will stand firm against agreements that undermine our economic security.

- **Fight for Fair Trade:** Obama and Biden will fight for a trade policy that opens up foreign markets to support good American jobs. They will use trade agreements to spread good labor and environmental standards around the world and stand firm against agreements like the Central American Free Trade Agreement that fail to live up to those important benchmarks. Obama and Biden will also pressure the World Trade Organization to enforce trade agreements and stop countries from continuing unfair government subsidies to foreign exporters and nontariff barriers on U.S. exports.
- **Amend the North American Free Trade Agreement:** Obama and Biden believe that NAFTA and its potential were oversold to the American people. They will work with the leaders of Canada and Mexico to fix NAFTA so that it works for American workers.

- **Improve transition assistance:** To help all workers adapt to a rapidly changing economy, Obama and Biden will update the existing system of Trade Adjustment Assistance by extending it to service industries, creating flexible education accounts to help workers retrain, and providing retraining assistance for workers in sectors of the economy vulnerable to dislocation before they lose their jobs.
- **End tax breaks for companies that send jobs overseas:** Barack Obama and Joe Biden believe that companies should not get billions of dollars in tax deductions for moving their operations overseas. They will fight to ensure that public contracts are awarded to companies that are committed to American workers.
- **Reward companies that support American workers:** Barack Obama introduced the Patriot Employer Act of 2007 with Senators Richard Durbin (D-Ill) and Sherrod Brown (D-Oh) to reward companies that create good jobs with good benefits for American workers. The legislation would provide a tax credit to companies that maintain or increase the number of full-time workers in America relative to those outside the U.S.; maintain their corporate headquarters in America if it has ever been in America; pay decent wages; prepare workers for retirement; provide health insurance; and support employees who serve in the military.

Manufacturing and Green Jobs

- **Invest in our next generation innovators and job creators:** Obama and Biden will create an Advanced Manufacturing Fund to identify and invest in the most compelling advanced manufacturing strategies. The Fund will have a peer-review selection and award process based on the Michigan 21st Century Jobs Fund, a state-level initiative that has awarded over \$125 million to Michigan businesses with the most innovative proposals to create new products and new jobs in the state.
- **Double funding for the manufacturing extension partnership:** The Manufacturing Extension Partnership (MEP) works with manufacturers across the country to improve efficiency, implement new technology and strengthen company growth. This highly-successful program has engaged in more than 350,000 projects across the country and in 2006 alone, helped create and protect over 50,000 jobs. But despite this success, funding for MEP has been slashed by the Bush administration. Barack Obama and Joe Biden will double funding for the MEP so its training centers can continue to bolster the competitiveness of U.S. manufacturers.
- **Invest in a clean energy economy and create 5 million new green jobs:** Obama and Biden will invest \$150 billion over 10 years to advance the next generation of biofuels and fuel

infrastructure, accelerate the commercialization of plug-in hybrids, promote development of commercial scale renewable energy, invest in low emissions coal plants, and begin transition to a new digital electricity grid. The plan will also invest in America's highly-skilled manufacturing workforce and manufacturing centers to ensure that American workers have the skills and tools they need to pioneer the first wave of green technologies that will be in high demand throughout the world.

- **Create new job training programs for clean technologies:** The Obama-Biden plan will increase funding for federal workforce training programs and direct these programs to incorporate green technologies training, such as advanced manufacturing and weatherization training, into their efforts to help Americans find and retain stable, high-paying jobs. Obama and Biden will also create an energy-focused youth jobs program to invest in disconnected and disadvantaged youth.
- **Boost the renewable energy sector and create new jobs:** The Obama-Biden plan will create new federal policies, and expand existing ones, that have been proven to create new American jobs. Obama and Biden will create a federal Renewable Portfolio Standard (RPS) that will require 25 percent of American electricity be derived from renewable sources by 2025, which has the potential to create hundreds of thousands of new jobs. They will also extend the Production Tax Credit, a credit used successfully by American farmers and investors to increase renewable energy production and create new local jobs.

National Infrastructure Investment

Barack Obama and Joe Biden believe that it is critically important for the United States to rebuild its national transportation infrastructure -- its highways, bridges, roads, ports, air, and train systems -- to strengthen user safety, bolster our long-term competitiveness and ensure our economy continues to grow.

- **Create a National Infrastructure Reinvestment Bank:** Barack Obama and Joe Biden will address the infrastructure challenge by creating a National Infrastructure Reinvestment Bank to expand and enhance, not supplant, existing federal transportation investments. This independent entity will be directed to invest in our nation's most challenging transportation infrastructure needs. The Bank will receive an infusion of federal money, \$60 billion over 10 years, to provide financing to transportation infrastructure projects across the nation. These projects will directly and indirectly create up to two million new jobs and stimulate approximately \$35 billion per year in new economic activity.

Technology, Innovation and Creating Jobs

Barack Obama and Joe Biden will increase federal support for research, technology and innovation for companies and universities so that American families can lead the world in creating new advanced jobs and products.

- **Invest in the sciences:** Obama and Biden support doubling federal funding for basic research and changing the posture of our federal government from being one of the most anti-science administrations in American history to one that embraces science and technology. This will foster home-grown innovation, help ensure the competitiveness of U.S. technology-based businesses, and ensure that 21st century jobs can and will grow in America.
- **Make the Research and Development Tax Credit permanent:** Barack Obama and Joe Biden want investments in a skilled research and development workforce and technology infrastructure to be supported here in America so that American workers and communities will benefit. Obama and Biden want to make the Research and Development tax credit permanent so that firms can rely on it when making decisions to invest in domestic R&D over multi-year timeframes.
- **Deploy next-generation broadband:** Barack Obama and Joe Biden believe we can get broadband to every community in America through a combination of reform of the Universal Service Fund, better use of the nation's wireless spectrum, promotion of next-generation facilities, technologies and applications, and new tax and loan incentives.

Small Business

- **Provide tax relief for small businesses and start-up companies:** Obama and Biden will eliminate all capital gains taxes on start-up and small businesses to encourage innovation and job creation. Obama and Biden will also support small business owners by providing a \$500 "Making Work Pay" tax credit to almost every worker in America. Self-employed small business owners pay both the employee and the employer side of the payroll tax, and this measure will reduce the burdens of this double taxation.
- **Create a national network of public-private business incubators:** Obama and Biden will support entrepreneurship and spur job growth by creating a national network of public-private business incubators. Business incubators facilitate the critical work of entrepreneurs in creating start-up companies. Obama and Biden will invest \$250 million per year to increase the number and size of incubators in disadvantaged communities throughout the country.

Labor

Obama and Biden will strengthen the ability of workers to organize unions. He will fight for passage of the Employee Free Choice Act. Obama and Biden will ensure that his labor appointees support workers' rights and will work to ban the permanent replacement of striking workers. Obama and Biden will also increase the minimum wage and index it to inflation to ensure it rises every year.

- **Ensure freedom to unionize:** Obama and Biden believe that workers should have the freedom to choose whether to join a union without harassment or intimidation from their employers. Obama cosponsored and is a strong advocate for the Employee Free Choice Act (EFCA), a bipartisan effort that makes sure workers can exercise their right to organize. They will continue to fight for EFCA's passage and Obama will sign it into law.
- **Fight attacks on workers' right to organize:** Obama has fought the Bush National Labor Relations Board (NLRB) efforts to strip workers of their right to organize. He is a cosponsor of legislation to overturn the NLRB's "Kentucky River" decisions classifying hundreds of thousands of nurses, construction workers, and professional workers as "supervisors" who are not protected by federal labor laws.
- **Protect striking workers:** Obama and Biden support the right of workers to bargain collectively and strike if necessary. They will work to ban the permanent replacement of striking workers, so workers can stand up for themselves without worrying about losing their livelihoods.
- **Raise the minimum wage:** Barack Obama and Joe Biden will raise the minimum wage, index it to inflation and increase the Earned Income Tax Credit to make sure that full-time workers earn a living wage that allows them to raise their families and pay for basic needs.

Mortgages, Homeownership, and Bankruptcy

Obama and Biden will crack down on fraudulent brokers and lenders. They will also make sure homebuyers have honest and complete information about their mortgage options, they'll give a tax credit to all middle-class homeowners, and they'll reform our bankruptcy laws to protect working people.

- **Create a universal mortgage credit:** Obama and Biden will create a 10 percent universal mortgage credit to provide tax relief to homeowners who do not itemize. This credit will provide an average of \$500 to 10 million homeowners, the majority of whom earn less than \$50,000 per year.
- **Ensure more accountability in the subprime mortgage industry:** Obama has been closely monitoring the subprime mortgage situation for years, and introduced comprehensive legislation over a year ago to fight mortgage fraud and protect consumers against abusive lending practices. Obama's STOP FRAUD Act provides the first federal definition of mortgage fraud, increases

funding for federal and state law enforcement programs, creates new criminal penalties for mortgage professionals found guilty of fraud, and requires industry insiders to report suspicious activity.

- **Mandate accurate loan disclosure:** Obama and Biden will create a Homeowner Obligation Made Explicit (HOME) score, which will provide potential borrowers with a simplified, standardized borrower metric (similar to APR) for home mortgages. The HOME score will allow individuals to easily compare various mortgage products and understand the full cost of the loan.
- **Close bankruptcy loophole for mortgage companies:** Obama and Biden will work to eliminate the provision that prevents bankruptcy courts from modifying an individual's mortgage payments. They believe that the subprime mortgage industry, which has engaged in dangerous and sometimes unscrupulous business practices, should not be shielded by outdated federal law.

Credit Cards and Lending

Obama and Biden will establish a five-star rating system so that every consumer knows the risk involved in every credit card. They also will establish a Credit Card Bill of Rights to stop credit card companies from exploiting consumers with unfair practices.

- **Create a credit card rating system to improve disclosure:** Obama and Biden will create a credit card rating system, modeled on five-star systems used for other consumer products, to provide consumers an easily identifiable ranking of credit cards, based on the card's features. Credit card companies will be required to display the rating on all application and contract materials, enabling consumers to quickly understand all of the major provisions of a credit card without having to rely exclusively on fine print in lengthy documents.
- **Establish a Credit Card Bill of Rights to protect consumers:** Obama and Biden will create a Credit Card Bill of Rights to protect consumers. The Obama-Biden plan will:
 - Ban Unilateral Changes
 - Apply Interest Rate Increases Only to Future Debt
 - Prohibit Interest on Fees
 - Prohibit "Universal Defaults"
 - Require Prompt and Fair Crediting of Cardholder Payments

Cap outlandish interest rates on payday loans and improve disclosure: Obama and Biden will extend a 36 percent interest cap to all Americans. They will require lenders to provide clear and simplified information about loan fees, payments and penalties, which is why they'll require lenders to provide this information during the application process.

Encourage responsible lending institutions to make small consumer loans: Obama and Biden will encourage banks, credit unions and Community Development Financial Institutions to provide affordable short-term and small-dollar loans and to drive unscrupulous lenders out of business.

Reform bankruptcy laws to protect families facing a medical crisis: Obama and Biden will create an exemption in bankruptcy law for individuals who can prove they filed for bankruptcy because of medical expenses. This exemption will create a process that forgives the debt and lets the individuals get back on their feet.

Work-Family Balance

Obama and Biden will double funding for after-school programs, expand the Family Medical Leave Act, provide low-income families with a refundable tax credit to help with their child-care expenses, and encourage flexible work schedules.

- **Expand the Family and Medical Leave Act:** The FMLA covers only certain employees of employers with 50 or more employees. Obama and Biden will expand it to cover businesses with 25 or more employees. They will expand the FMLA to cover more purposes as well, including allowing workers to take leave for elder care needs; allowing parents up to 24 hours of leave each year to participate in their children's academic activities; and expanding FMLA to cover leave for employees to address domestic violence.
- **Encourage states to adopt paid leave:** As president, Obama will initiate a strategy to encourage all 50 states to adopt paid-leave systems. Obama and Biden will provide a \$1.5 billion fund to assist states with start-up costs and to help states offset the costs for employees and employers.
- **Expand high-quality afterschool opportunities:** Obama and Biden will double funding for the main federal support for afterschool programs, the 21st Century Learning Centers program, to serve a million more children. Obama and Biden will include measures to maximize performance and effectiveness across grantees nationwide.
- **Expand the child and dependent care tax credit:** The Child and Dependent Care Tax Credit provides too little relief to families that struggle to afford child care expenses. Obama and Biden

will reform the Child and Dependent Care Tax Credit by making it refundable and allowing low-income families to receive up to a 50 percent credit for their child care expenses.

- **Protect against caregiver discrimination:** Workers with family obligations often are discriminated against in the workplace. Obama and Biden will enforce the recently-enacted Equal Employment Opportunity Commission guidelines on caregiver discrimination.
- **Expand flexible work arrangements:** Obama and Biden will create a program to inform businesses about the benefits of flexible work schedules; help businesses create flexible work opportunities; and increase federal incentives for telecommuting. Obama and Biden will also make the federal government a model employer in terms of adopting flexible work schedules and permitting employees to request flexible arrangements.