

# Breaking Ground

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

..... September 2002

## State Budget Battle Gears Up

As reported in the August edition of *Breaking Ground*, the state budget picture for the coming biennium is bleak to say the least. Without an unprecedented level of advocacy by all of you, all key housing and homeless programs face dramatic cuts - probably 30 percent below the levels in the last budget.

We have been working for the past few months on a state budget strategy that we hope will not only spare key housing programs from certain cuts, but could even win critically needed increased funding. The centerpiece of our plan is to finally obtain dedicated revenue for the Housing Trust Fund. We believe that as state officials struggle to produce a balanced budget next year they may well support creative ways to finance state programs that could free up general revenue funds to help meet the massive budget shortfall, which is estimated to be as much as \$4 billion.

If we are to pull this off, we will need your help. The first several pages of this month's newsletter are dedicated to providing background information on the advocacy plan. More specifically, you will find:

- An Endorsement Form calling for permanent and dedicated funding for the Ohio Housing Trust Fund;
- Updated information on housing need within the State of Ohio;
- Updated information on the economic impact of an investment in housing; and
- A working paper on possible funding mechanisms for the Housing Trust Fund.

When we first sought dedicated funding for the Housing Trust Fund in the mid 1990's, more than 750 non-profit organizations, for-profit organizations, faith-based organizations, local governments, financial institutions, and members of the business community signed on as endorsers. The goal for this year's campaign is 1,000 endorsers.



If you do nothing else between now and the end of the year, take responsibility for getting at least four groups to sign on as supporters of permanent and dedicated funding for Ohio's Housing Trust Fund.

**Ohio Housing Trust Fund**

“A permanent, dedicated funding source for affordable housing”

**\* Endorsement Form \***

After the voters approved a Constitutional Amendment to make housing a public purpose in 1990, the Ohio General Assembly created the Housing Trust Fund in 1991. Two committees, one created by the General Assembly and one created by Governor Voinovich, recommended a funding level of \$50 million a year from various sources such as an increase in the recordation fees and the real estate conveyance fees. While this funding level has yet to be achieved, the General Assembly has appropriated a total of nearly \$160 million since 1991 and the Housing Trust Fund has achieved a solid record of success.

The Housing Trust Fund has proven to be a practical, cost effective and flexible way to help meet Ohioans’ affordable housing needs. The Ohio Department of Development has distributed the funds to:

- help families with a down payment to buy their first home;
- build and rehabilitate homes and apartment units for working families;
- modify homes for accessibility for handicapped or elderly Ohioans;
- prevent homelessness through short-term rent and mortgage assistance; and
- provide housing counseling and/or other housing related supportive services to help Ohioans maintain housing or achieve home ownership.

Non-profit organizations, private developers, lenders, and local governments are eligible to participate in Housing Trust Fund programs. The Housing Trust Fund is unique in that funds are targeted to assist Ohio’s neediest households – those with incomes at or below 50 percent of the median income, with a preference for projects that serve households with incomes at or below 35 percent of the median income.

The undersigned organization hereby endorses full funding for the Ohio Housing Trust Fund, from a permanent and dedicated source of revenue such as increased recordation fees and/or increases in real estate conveyance fees. I hereby give my permission to use my name and/or organization as an endorser of the Ohio Housing Trust Fund Campaign to obtain permanent, dedicated revenue in the next state budget.

Signature \_\_\_\_\_  
 Name (please print) \_\_\_\_\_  
 Organization \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_  
 Phone \_\_\_\_\_ Fax \_\_\_\_\_  
 E-mail \_\_\_\_\_

**Please return to the Coalition on Homelessness and Housing in Ohio (COHHIO)  
35 East Gay Street, Suite 210, Columbus, Ohio 43215, 614/463-1060 fax**

## The State of Housing in Ohio

As the economy tries to rebound from a slump not seen since the early 1990's, the gap between what people can afford to pay and the real costs of housing continues to widen at an unprecedented pace. Just as the economic boom of the late 1990's pushed housing costs up at a rate quicker than that of wages, the subsequent economic downturn transformed an already tight housing market into one of intense competition.

As reported in *The State of The Nation's Housing 2002*, the Joint Center for Housing Studies of Harvard University found that households in the lowest-income bracket experience the most serious housing hardships. In fact, housing affordability is by far the most common problem faced by these households, with nearly one quarter moderately burdened (paying between 30 percent and 50 percent of their income for housing), and almost half severely burdened (paying in excess of 50 percent of their income for housing).

Contrary to popular stereotypes, 63 percent of the working-age poor in this country do in fact receive more than half of their incomes from work (one in six of these working poor households include at least two wage earners). Nearly half of these households have children.

The disparity between wages and housing costs is further evidenced at the state level by examining the housing wage (the amount one must earn per hour for a 40 hour work week if they are to afford the average rent for a two-bedroom apartment). Since 1997, the housing wage for the State of Ohio has jumped by nearly 25 percentage points, from \$9.53 to \$11.79 in 2002. To put this into context, the housing wage is nearly two-and-a-half times the minimum wage (\$5.15 per hour). For workers earning the minimum wage (of which there are more than 200,000 in Ohio), a workweek of 92 hours is needed to afford the average rent for a two-bedroom apartment.

The end result is that hundreds of thousands of Ohio households (many with children) struggle each and every day to not only find but to maintain "affordable" housing. As a consequence of this struggle, households are forced to make difficult decisions...choosing one basic need (food) over another (housing). These choices have both short-term and long-term implications that affect not only parents and children, but entire communities. More specifically, low-income families lose an estimated \$673 million in wages annually due to missed work caused by childhood illnesses. In addition, children who change schools repeatedly (as a result of unstable housing) during the elementary years fall behind stable students by a full year of learning by the sixth grade. Without an opportunity to receive an education, homeless children are much less likely to acquire the skills necessary to escape poverty as adults.

The facts are sobering. The affordable housing crisis, by all accounts, is worsening rather than improving. One thing that is starting to change, however, is public opinion regarding affordable housing. A recent opinion poll, sponsored by the Melville Charitable Trust and conducted by the National Low Income Housing Coalition, found that 61 percent of likely voters believe that spending more money to make sure that low-income households have housing they can afford is good for the economy. Not only is an investment in housing good for the economy, the poll found that this kind of investment is more important to voters than cutting taxes as a way to stimulate the economy.

## Economic Impact of Housing

Investing in housing is not only critical for stable families, neighborhoods, and communities, it is also central to our economic health. Even as the economy tries to rebound from a downturn not seen since the early 1990's, the housing market remains a pillar of strength. It is uniquely positioned to cushion the effects of recession and lead the nation to recovery. In 2001, residential investment, housing consumption, and housing-related expenditures together accounted for nearly one-fifth of this nation's economy. The housing sector is also important to state and local economies. Housing construction activity creates jobs and adds to tax revenues.

In addition, direct expenditures for homebuilding benefit the local economy as firms and their employees purchase locally produced goods and services. According to the National Association of Home Builders, production of 1,000 typical single-family homes generates:

- 2,500 jobs in construction and construction-related industries;
- approximately \$80 million in wages; and
- \$42 million in federal, state, and local tax revenues and fees.

The economic impact of constructing 1,000 multifamily units is about half as large, given that housing of this type is typically smaller and has fewer amenities. Even so, this translates into:

- more than 1,000 jobs;
- approximately \$34 million in wages; and
- nearly \$18 million in federal, state, and local tax revenues and fees.

The impact of the housing market on Ohio's economy is just as significant. In fact, for every \$10 million invested (housing construction, expenditures for home remodeling, purchase of equipment and furnishings, etc.) in the state's housing industry, nearly 3,000 new jobs are created accounting for more than \$74 million in wages alone.

An investment in Ohio's affordable housing programs is an investment in Ohio's economic future. Funding the Ohio Housing Trust Fund at \$40 million annually would translate into 12,000 new jobs accounting for an estimated \$300 million in wages every year. It is also estimated that every dollar invested in the Ohio Housing Trust Fund leverages at least \$5 at the local level. In other words, the \$160 million that has gone into the Trust Fund since its creation in 1991, has leveraged in excess of \$800 million in private and other public sector investment. Housing truly is an economic stimulus.

According to the Joint Center for Housing Studies of Harvard University, an estimated 1.7 million new homes and apartments need to be constructed in the coming decades just to meet current demand. Add to this the enormous investment required to maintain and upgrade the existing inventory of homes and it is clear that housing will remain a key driver of the economy for the foreseeable future.

Household wealth has emerged as a critical determinant of consumer spending. It provides families the resources to finance their children's education, trade up to better homes, build financial resources for retirement, and purchase major goods and services. Fully realizing the contribution of the housing sector to the overall economy therefore requires initiatives to promote production of affordable housing.

## Permanent and Dedicated Funding for Ohio's Housing Trust Fund

The Ohio Housing Trust Fund has a record of success despite not having met the promise of the Constitutional Amendment for Housing approved by the voters in 1990 - a dedicated and permanent funding source. Every two years, the process of finding temporary funding sources for the state's most deeply targeted housing assistance begins anew. Rather than having a solid base on which to build, the Trust Fund has relied upon funding from the Division of Unclaimed Funds in the Department of Commerce, interest from the Budget Stabilization Fund, as well as the General Revenue Fund for its very existence. This piecemeal approach to funding the Housing Trust Fund is not consistent with neither the long term nature of housing development nor today's economic environment.

It is time to revisit two of the recommendations put forth by the Governor's Advisory Committee on Funding of the Housing Trust Fund in 1992. This Committee, at the request of then-Governor Voinovich, was charged with the task of finding a revenue source that met three basic criteria: 1) it had to be related to housing or real estate in general; 2) it had to have revenue generation ability; and 3) it had to be effectively and efficiently administered. Of the funding sources identified in 1992, two are just as relevant today as they were then.

Imposed by county auditors when the title to real property is transferred from one owner to another, the real estate conveyance fee generates millions of dollars annually for counties. As recently as calendar year 2000, counties collected nearly \$35 million from the mandatory 1 mill real estate conveyance fee. The real estate conveyance fee is the source most utilized as a stable revenue source for housing trust funds established in other states throughout the country.

Over the course of five years (1996-2000), the estimated annual revenue amount generated from a 1 mill increase in the mandatory real estate conveyance fee has never dropped below \$27 million. In fact, had this increase in the mandatory real estate conveyance fee been in effect between 1996 and 2000, the amount of revenue collected would have steadily increased from \$27 million to \$35 million. The amount of revenue that can be generated from raising the real estate conveyance fee is significant, at an average cost per home sale of only \$121.00. Given that increasing the real estate conveyance fee will increase housing transaction costs, some concern about rising house costs may be made. Because the average increase will generally be minimal, the effect on housing construction and sales will be insignificant.

Another potential revenue source for the Housing Trust Fund is the county recorder fee. Presently, each county recorder's office records certain documents and collects fees according to state law. Most of the documents filed are either liens, deeds or mortgages. County recorder offices also keep records on powers of attorney and plats. Each one of these transactions is assessed a fee at the time it is filed. The fee structure is currently \$14 for the first two pages and \$4 per page thereafter. All revenue collected by a county recorder's office is deposited in that county's general fund.

The Housing Trust Fund could be funded at \$40 million per year simply by doubling the current recording fee, which amounts to an average increase of \$15.38 per filing.

Because an increase in the real estate conveyance fee or an increase in the recordation fee would be earmarked for use by the Housing Trust Fund, legislative action would be needed, which could easily be included in the next state budget bill.

We can afford to commit dedicated revenue to the Ohio Housing Trust Fund, in fact, we can't afford not to.

**Property Flipping in Mansfield...**

Earlier this year, the City of Mansfield, in conjunction with Community Research Partners and the Center for Urban and Regional Analysis at The Ohio State University, released findings from the *Analysis of Residential Property Sales in Mansfield, Ohio*. The objectives of the research were to 1) identify and locate properties that may have been involved in a flipping scheme; and 2) to learn about the ownership, financing, and transaction history of these properties. Using mapping software, the researchers were able to associate each property transaction with a specific geographic location, overlay residential land use codes, and identify census tract numbers. As a result, the researchers identified several residential transactions that were questionable (either in terms of the frequency of transactions or the price increase). More specifically, they identified 110 properties that accounted for more than 365 different residential transactions between 1998 and 2001. Of these, 86 were sold at least three times during this period. In addition, they identified 63 properties that saw their price increase by as much as 1,000 percent between 1998 and 2001. Taking the examination a step further, the researchers found that of the five census tracts with the most "questionable transactions," the top three had a minority population of 30 percent or more. Expressed another way, more than half of the properties with questionable transactions were located in census tracts where roughly one third of the population was a minority. For additional information, please contact Rick Taylor at COHHIO at 614/280-1984 or at ricktaylor@cohhio.org.

**Balance-of-State Homeless Management Information System (HMIS) Update...**

As a follow up to an article that appeared in the June edition of *Breaking Ground*, this is a brief update on the status of a Balance-of-State Homeless Management Information System (HMIS). Directly following the training in May of this year, a smaller working group was formed to go through some of the more technical matters associated with HMIS in gruesome detail. This work group has met two or three times since then, and is in the process of finalizing the requirements document (this is the framework for the actual implementation plan, and outlines everything from the types of data to be collected to the responsibilities for participating agencies). While this has been a fair amount of work, much progress has been made. It is expected that the requirements document and the implementation plan will be completed within the next couple of months. Once these pieces are ready, the next step will be to bring the larger group back together and roll out the "game plan." While we had hoped to roll out the plan in September, it now looks like that will happen in late fall/early winter. Not only will this give the work group more time to get its proverbial ducks in a row, by that time we should know whether or not we were funded for a Balance-of-State HMIS. Over the next few months, we will be posting periodic updates to the HMIS list serve as things become clearer. Please feel free to take advantage of the list serve to either ask questions or to kick ideas around. If you are not subscribed to the list serve and would like to learn more, please contact Rick Taylor at COHHIO at ricktaylor@cohhio.org or at 614/280-1984.

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

Name \_\_\_\_\_  
 Organization \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_  
 Phone \_\_\_\_\_ Fax \_\_\_\_\_ Email \_\_\_\_\_  
 Individual:    \_\_\_\_\_ \$35 (Regular)                    \_\_\_\_\_ \$75 (Benefactor)    \_\_\_\_\_ \$250 (Sustainer)  
                   \_\_\_\_\_ \$10 (Low-Income)                    \_\_\_\_\_ Fee Waiver Requested  
 Agency (according to budget):  
                   \_\_\_\_\_ \$35 (\$100,000 or less)                    \_\_\_\_\_ \$75 (\$100,001 - \$250,000)  
                   \_\_\_\_\_ \$125 (\$250,001 - \$500,000)                    \_\_\_\_\_ \$200 (\$500,001 - \$1 million)  
                   \_\_\_\_\_ \$250 (\$1 million-\$1.5 million)                    \_\_\_\_\_ \$300 (over \$1.5 million)

Please send your tax deductible check to COHHIO at 35 E. Gay St, Ste. 210, Columbus, Ohio 43215.

**Thank you for your support!**

## Rural Continuum of Care Training

This coming November, COHHIO in conjunction with the U.S. Department of Housing and Urban Development (HUD) and the Ohio Department of Development (ODOD), will sponsor a two-day rural Continuum of Care training in Columbus. The first day will be structured for communities just beginning the Continuum planning process and the second day for communities that are more advanced or just looking for new ideas.

### Day 1:

*Continuum of Care 101:* This session would be designed as a “primer” for folks relatively new to the Continuum of Care planning process. Topics to be discussed would include: what is the Continuum of Care, how does it work, who should participate, etc. The objective would be to cover the basic information in each of the sections and leave ample time for discussion.

### Day 2:

*Continuum of Care 102:* This session would be designed as a follow-up to the “primer.” Topics would generally be the same, however, the training would focus on approaches and/or techniques that have actually worked. The focus would be on learning best practices from other rural communities that have been involved in the Continuum of Care planning process.

The training is scheduled for Monday, November 18th and Tuesday, November 19th at the Columbus Marriott North. There is no registration fee charged to attend this training. The entire cost (with the exception of your sleeping room should you decide to stay) is being underwritten by the U.S. Department of Housing and Urban Development and the Ohio Department of Development. While there is no registration fee, attendees still need to complete the attached registration form and return it to COHHIO by no later than Friday, November 8th. Space is limited, so please return the registration form at your earliest convenience.

If you are planning on staying over to attend both days, please take advantage of the discounted room rate (\$99.00) that COHHIO has negotiated with the Columbus Marriott North. Please contact the hotel at either 614/885-1885 or 800/228-3429 to reserve your sleeping room. Please identify that you are part of the COHHIO training to receive the discounted rate.

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### Registration

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Attending Day 1 (Monday, November 18th): \_\_\_\_\_

Attending Day 2 (Tuesday, November 19th): \_\_\_\_\_

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

Registration forms should be sent to COHHIO, 35 East Gay Street, Suite 210 Columbus, Ohio 43215 or faxed to 614/463-1060. Registrations not guaranteed after November 8th. The registration form is also available on the COHHIO web page at [www.cohhio.org](http://www.cohhio.org).

## Subprime Lending Alive and Well in North Carolina

While working earlier this year on an effort to get strong and comprehensive legislation on the books in Ohio that would protect homeowners from predatory lenders, the number one argument used by those in the financial services industry went something like this: If your legislation passes, you will hurt the very people you are trying to protect because subprime lenders will no longer do business in Ohio. This is the same argument that they heard in North Carolina three years ago, as they became the first state in the country to pass strong, pro-consumer legislation. As it turns out, however, the proverbial bark of the financial institutions in North Carolina was worse than the bite.

A study conducted by the North Carolina-based Center for Responsible Lending paints a very different picture of the subprime lending market...much different than the financial services industry would lead us to believe. More specifically, the report identified three primary conclusions:

- Subprime home lending continues to thrive in North Carolina - In 2000, borrowers who received a home loan in North Carolina were 20 percent more likely than borrowers in the rest of the nation to receive a subprime loan. North Carolina was the sixth most active state for subprime lending in 2000, measured as a percentage of all loans classified as subprime in each state.
- Choice remains unfettered, with North Carolina borrowers continuing to have a wide range of options when selecting a home loan - After the reform, no major subprime lender (lenders with more than 1 percent of the state's 1999 subprime market) exited North Carolina. Every major subprime lender (21 in all) that reported new lending anywhere in the U.S. in 2000 also reported new loans in North Carolina. One in every three loans to low-income North Carolina borrowers (annual incomes of less than \$25,000) was subprime. This is the highest such proportion of subprime to prime loans made to low-income borrowers of any state in the nation.
- Reductions in predatory lending are estimated to have generated considerable savings to consumers while preserving continued access to credit under fair terms - By preventing predatory terms on the 31,500 subprime loans that were made in North Carolina in 2000, the law is estimated to have saved borrowers at least \$100 million.

While it might be relatively easy for some to dismiss the Center's findings, the investment house of Morgan Stanley has recently released an Industry Overview that seems to echo what advocates have been saying all along. While their motives for examining the subprime lending market are quite different from that of the Center for Responsible Lending or most consumer advocates in general, the findings are telling. Published in late July, Channel Check: Surprisingly Strong Subprime Growth found that "New laws, and the changes in lending practices that have resulted, are not hurting growth. Further, capacity does not seem to be exiting the market; rather, competition appears healthy." More specifically, Morgan Stanley found that:

- There has been little impact from predatory lending laws - tougher laws and revised lending practices aren't crimping growth. The industry expects average new loan growth of 33 percent in 2002.
- Competition appears healthy - lenders report healthy competition and brokers don't seem to have trouble finding loans.
- Lender franchise matters - managers of Households branches are the most optimistic about growth. Wells Fargo managers are average. Citifinancial managers are more cautious.

On a somewhat related note, the Ohio Department of Commerce recently provided an update on the implementation of the Ohio Mortgage Broker Act (S.B. 76). This bill required the licensing of mortgage brokers and loan officers and took effect on May 2, 2002. According to the Department, as of August 25, 2002, 8,324 loan officer applications were received, and 5,908 licenses have been issued. The remaining applications fall into one of three categories: 1) the applicant failed to complete the application properly; 2) the applicant failed to pass the examination (approximately 800 applicants); or 3) the applicant had a criminal law incident in their background (approximately 950 applicants). For additional information, please contact Bill Faith at 614/280-1984 or at billfaith@cohhio.org.

## Dayton Hearing on Predatory Lending a Success

On August 27th, the Predatory Lending Study Committee had a great hearing in Dayton thanks to the efforts of the Miami Valley Fair Housing Center. During the three hour hearing, more than 20 witnesses testified, with another 15 potential witnesses who did not testify due to a lack of time. Great ideas were presented about what should be done to better address predatory lending at the state level. Committee members were presented with toasters to illustrate the point that we have more protection buying a toaster than buying a mortgage in Ohio and that "we are toast without protection." The Chairman indicated that the next meeting of the committee will be in November (after the election), presumably in Columbus. For more information, contact Cathy Johnston at COHHIO at 614/280-1984 or cathyjohnston@cohhio.org

## OHFA Releases Draft Plan for 2003 Housing Credits

On September 6th, the Ohio Housing Finance Agency (OHFA) released the first draft of the 2003 Housing Credit Qualified Allocation Plan. The plan sets the priorities for the distribution of tax credits for the development and preservation of affordable rental housing projects. For next year, the draft plan proposes several changes, including that OHFA will have two rounds of funding, as opposed to one currently. The first round will be for tax credits in the geographic and preservation pools and will include funding from Housing Development Assistance Program (HDAP) and Affordable Housing Loan Program (AHLP). The second round will be for projects not funded in round one, however no funding will be available from HDAP and AHLP.

### Several threshold criteria changes are proposed, including:

- any project may receive up to \$1 million in credits and any user to \$1.5 million in credits;
- projects located in a HOME participating jurisdiction (most urban areas) must have local financing commitments equal to the amount of HDAP funding sought from OHFA;
- the preservation pool increases from 10 percent to 15 percent of the available tax credits;

### Several competitive scoring changes are proposed, including:

- mixed income projects was changed from getting a maximum 10 points versus 20 currently, and points are only available for projects with 50 percent or greater market rate units;
- projects serving the elderly can receive 35 points (the 30 point category is eliminated), but the projects must have no more than 2 bedrooms per units and meet other quality criteria;
- the definition of at-risk housing is expanded to include HUD Section 236 projects;
- historic preservation projects will receive a maximum of 15 versus 25 points currently;
- lease purchase projects will receive a maximum of 15 versus 20 points currently;
- value added points increases to a maximum of 50 versus 45 points currently;
- projects receiving project based Section 8 vouchers will no longer be eligible for points under the leveraging federal funds section due to past administrative problems with this provision;
- the low income county category with 11 counties in the project location section is replaced with a category called Distressed Counties and includes 24 counties mostly in Appalachia;
- the site plan approval section worth 10 points is eliminated;
- the criteria to receive experience points for out of state developers was increased;
- projects with a non-profit controlling general partner that is a State certified CHDO will receive 12 points versus non-CHDO non-profits who can receive 10 points.

Bill Faith of COHHIO is participating on the Advisory Committee for the Housing Credit plan. The draft plan is posted at [www.odod.state.oh.us/ohfa/RENTAL/LIHTC/download.htm](http://www.odod.state.oh.us/ohfa/RENTAL/LIHTC/download.htm). OHFA is inviting written comments and will be holding the following public hearings:

**Monday, September 23** - 2-4 p.m. - John C. Myers Convocation Center - Ashland University  
816 Claremont Avenue - Ashland

**Wednesday, September 25**- 2-4 p.m. - City of Blue Ash Recreation Center - Lower Level Conference Room - 4433 Cooper Road - Blue Ash

**Monday, September 30** - 2-4 p.m. - Ohio Housing Finance Agency, 57 East Main St. - Columbus

**SAVE THE DATE:** Noon to 2 pm, October 1st, 2002

**WHAT:** AARP Candidate Forum

Ohio Attorney General Candidates Discussing:  
Predatory Mortgage Lending

Enforcement of Nursing Home Quality Standards  
Do-Not-Call Lists and other protections from abusive telemarketing practices

**WHERE:** Center of Science and Industry, Columbus

For more information, call AARP at 614/222-1503

## COHHIO Organizational Development Trainings

COHHIO, in conjunction with the U.S. Department of Housing and Urban Development and the Ohio Department of Development, will be offering 10 trainings on organizational development, including issues of board development, fundraising and strategic planning, led by the Center for Nonprofit Resources.

The registration fee is \$25 per day of training per person. Each training has a maximum of 50 participants; and registration is limited to no more than three participants from one agency per training. Each day will include two trainings, the first running from 8:00 am to 12:00 pm and the second training from 12:45 pm to 4:30 pm. Registrants may attend both trainings or just the morning or afternoon training. The cost is \$25 per day, regardless of attendance at one or both of the trainings. The registration fee includes lunch, breaks and materials. Lunch will be provided for all participants (morning and/or afternoon) at 12:00 pm. The trainings will be held at Catering by Design/Sanese Services, 6465 Busch Boulevard in Columbus. Directions are available by calling Catering by Design at 614/436-1234 or visiting the COHHIO web page at [www.cohhio.org](http://www.cohhio.org).

### September 24 - FUNDRAISING I

Fundraising in a Box - 8:00 am - 12:00 pm. General overview of all types of fundraising. Designed for beginners.

Grant Writing in a Box - 12:45 pm - 4:30 pm. Researching, designing and writing a winning grant proposal will be discussed during this session.

### October 8 - FUNDRAISING II

Fundraising Planning - 8:00 am - 12:00 pm. This is the first stop in fundraising...putting together your plan. Learn what goes in an effective plan and how to get there.

Special Events Primer - 12:45 pm - 4:30 pm. Special events are the backbone of every organization. Learn how to design and implement a winning special event for your agency.

### October 15 - HUMAN RESOURCES AND FINANCIAL MANAGEMENT

Human Resources in a Box - Hiring, Sustaining and Firing Staff - 8:00 am - 12:00 pm. Learn the systematic rituals that will help you bring the right person into your organization and then elevating them to their fullest potential.

Budgeting in a Box - Advanced Budgeting Tools - 12:45 pm - 4:30 pm. Advanced level information on the development of cash flow projections, dealing with unexpected expenses and loss of projected revenue.

### October 29 - STRATEGIC PLANNING

Long Range Strategic Planning Processes - 8:00 am - 12:00 pm. Find out why you need to plan, what a good strategic plan consists of, and learn about the different methods of strategic planning.

Picking the Low Hanging Fruit - 12:45 pm - 4:30 pm. Design a quick fix plan for those pressing issues... find out how to develop a set of actions that will get energy buzzing.

**REGISTRATION**

*(one form per person, form can be copied, print clearly and complete the entire form)*

Name \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

Phone, Fax, Email \_\_\_\_\_

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

**REGISTRATION FEE = \$25 per day per training per person  
(the cost is \$25 per day, regardless of attendance at one or both of the trainings)  
Limit of 3 participants per agency per training**

*Please check which training(s) you are registering for and whether you are planning on attending both trainings for the day or just the morning or afternoon training.  
Lunch will be provided at 12:00 pm for all participants.*

*September 24 - FUNDRAISING I*

- \_\_\_\_\_ Fundraising in a Box - 8:00 am - 12:00 pm (Registration - 8:00 - 8:30 am)
- \_\_\_\_\_ Grant Writing in a Box - 12:45 pm - 4:30 pm (Registration - 12:45 - 1:00 pm)

*October 8 - FUNDRAISING II*

- \_\_\_\_\_ Fundraising Planning - 8:00 am - 12:00 pm (Registration - 8:00 - 8:30 am)
- \_\_\_\_\_ Special Events Primer - 12:45 pm - 4:30 pm (Registration - 12:45 - 1:00 pm)

*October 15 - HUMAN RESOURCES AND FINANCIAL MANAGEMENT*

- \_\_\_\_\_ Human Resources in a Box - 8:00 am - 12:00 pm (Registration - 8:00 - 8:30 am)
- \_\_\_\_\_ Budgeting in a Box - 12:45 pm - 4:30 pm (Registration - 12:45 - 1:00 pm)

*October 29 - STRATEGIC PLANNING*

- \_\_\_\_\_ Long Range Strategic Planning Processes - 8:00 am - 12:00 pm (Registration - 8:00 - 8:30 am)
- \_\_\_\_\_ Picking the Low Hanging Fruit - 12:45 pm - 4:30 pm (Registration - 12:45 - 1:00 pm)

\_\_\_\_\_ Total Enclosed (COHHIO Federal ID. #31-1189029)

Checks can be made out to COHHIO and registrations with payment can be sent to COHHIO, 35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138. Spaces will be filled on a first come, first serve basis. Questions? Call COHHIO at 614/280-1984.

## Regional News

*Columbus:* The Columbus Coalition for the Homeless will host a forum on "Opening Doors to Supportive Housing" on Wednesday, September 18 from 8:30 am to 3:00 pm at Veteran's Memorial. Panels include Living and Winning in Supportive Housing, Before Housing: Meeting the Needs of Persons in a Housing Crisis, Different Models of Supported Housing to Best Fit the Needs of Homeless Persons and Meeting Clients Where They Are. Registration - \$45. For more information, contact Don Strasser at 614/529-1625 or at strassed@aol.com.

*Portage County:* Open House and Ribbon Cutting Ceremony for M. Miller Community House, a Program of Family and Community Services of Portage County, on Thursday, September 12 at 4:45 pm. For directions and location, call 330/677-4124, ext. 10. Miller Community House exists to provide emergency shelter to adults and children experiencing a housing crisis, while also providing support, advocacy and referrals to encourage a self-sufficiency and permanent housing.

*Marietta:* At the August 15, the Corporation for Ohio Appalachian Development (COAD) Convention, COHHIO, in cooperation with Jim Bentley of East Central Ohio Network in Cambridge and Lillian Siebieda from Belmont County Community Action, presented a forum on Rural Housing Issues. A document was presented to lay out some of the issues and roadblocks to providing rural housing. The Ohio Rural Housing Issues document is available for review on the COHHIO web page at www.cohhio.org. Please feel free to review the document and provide any comments by September 30. Comments should go to Cathy Johnston at COHHIO at cathyjohnston@cohhio.org or 614/280-1984. This document will serve as a forerunner to adoption of a rural housing initiative that will be included in COHHIO's statewide housing agenda.

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## COHHIO News

**Look for COHHIO in Your Workplace:** COHHIO will be participating in the following workplace campaigns this fall: City of Columbus, several of the Combined Federal Campaigns around the state, Franklin County, Ohio State University and the State of Ohio Combined Charitable Campaign. COHHIO is listed under Community Shares of Mid Ohio. Please consider supporting COHHIO.

**COHHIO Web Page Redesigned:** The COHHIO web page is under construction. The pages are currently in the process of being transferred over, and should be complete within the next month. Take a moment to visit the web page, www.cohhio.org, and see the many changes that have already been made. Comments regarding the web page can be sent to susanfrancis@cohhio.org.

**Save the Date - 2003 COHHIO Conference:** The 2003 Conference will be held on March 24-26 at the Adams Mark in downtown Columbus. Registration materials will be available in December. For questions, contact Rick Taylor at ricktaylor@cohhio.org or Susan Francis at susanfrancis@cohhio.org. To give us your input, complete the 2003 conference survey, which is available on the COHHIO web page at www.cohhio.org.

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## Order Your Updated COHHIO Directory of Services

COHHIO is in the process of updating its Directory of Services, a listing of non-profit housing organizations and homeless service providers in Ohio. The Directory is organized by county and lists over 600 programs that serve homeless Ohioans as well as provide housing and economic development opportunities for other low-income families and individuals. The Directory includes organizations that provide emergency shelter, transitional housing, permanent supportive housing, health and mental health care, shelter for youth and victims of domestic violence, fair housing counseling, housing development expertise and permanent housing. The Directory also contains sections on local homeless and housing coalitions throughout Ohio, principle government funders and state-wide organizations addressing the needs of homeless and low-income people. National housing, homeless and community development organizations also are included in the Directory. If you are interested in purchasing a copy of the COHHIO Directory of Services, please complete the order form below and return with payment to COHHIO.

Please send me \_\_\_\_\_ copy/copies of the Directory of Services at \$15.00 per copy or \$35.00 for three copies (cost includes handling and postage). Total Enclosed: \$ \_\_\_\_\_

Name: \_\_\_\_\_  
Organization: \_\_\_\_\_  
Address: \_\_\_\_\_  
City/State/Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Please make checks payable to COHHIO, and mail with this form to:  
COHHIO, 35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138; 614/280-1984  
Federal Identification No.: 31-1189029

## COHHIO Positions Available

COHHIO is an equal opportunity employer and offers a competitive salary with health insurance, 403(b) plan, and paid leave benefits. Interested candidates should send cover letter, resume, and salary history to Executive Director, COHHIO, 35 East Gay Street, Suite 210, Columbus, Ohio 43215.

### Section 8 Project Coordinator

*Purpose:* To assist the Executive Director in the development, planning, and implementation of the outreach and training project regarding the Section 8 contract renewal crisis and the Mark to Market Program. Primary duties include providing training and technical assistance, making presentations (written and oral), assisting the Director in impacting policy developments at the federal, state and local levels around the preservation issue and other duties as may be assigned.

*Qualifications:* Commitment to improving the housing situation of low-income and homeless people in Ohio. A minimum of 5 years experience in affordable housing activities, such as development and/or organizing and advocacy with tenants; ability to work effectively with community-based organizations and diverse constituencies; good organizing, policy analysis and communications skills, including computer literacy. Demonstrated ability and experience in collaboration with other professional staff. An advanced degree in a related field is preferred. Some travel, mostly in-state, is required.

*Primary Responsibilities:* The Section 8 Project Coordinator shall carry out an agenda of education, outreach, training and technical assistance activities regarding Section 8 and related issues for the Coalition in collaboration with other constituent organizations in Ohio. Specific duties include but may not be limited to, the following:

*Training and Technical Assistance:* Assist non-profit housing organizations in housing related technical assistance and training programs, including methods of effectively utilizing state and federal housing programs to improve and preserve the Section 8 stock. Support the development of local Section 8 coalitions and assist them in campaigns particularly related to improving and preserving Section 8 stock in their communities. Assist tenant organizations in assessing potential restructuring and other risks to enable them maintain affordable housing. Take the lead on the development of training and technical assistance activities regarding Section 8 issues for the COHHIO conference and other training activities.

*Community Education:* Educate various constituencies such as public housing authorities, community action agencies, local community development officials, local housing non-profits, and other housing related professionals regarding the Section 8 stock and the Mark to Market program. Provide various educational services, through conferences, workshops, regional meetings, newsletters, the media and other means. Provide various educational service through COHHIO and other conferences, workshops, regional and community meetings regarding the Section 8 issues. Provide articles on emerging developments related to the Section 8 issue to be published in COHHIO and other publications. Seek out well placed media exposure to emerging issues related to the Section 8 crisis.

*Public Policy:* Assist the Executive Director to collaborate with other Ohio and national groups to research policy areas of preservation such as: expanding resources for preserving the Section 8 stock, encouraging viable non-profits to assume ownership of the projects, and related issues.

*Administrative:* Coordinate COHHIO's compliance with all reporting requirements with the U.S. Department of Housing and Urban Development, the Ohio Department of Development and other potential sources regarding the Section 8 - Outreach and Training Project. Provide staff support to the relevant board or advisory committee. Coordinate activities with the Tenant Outreach Coordinator.

*Supervision and Compensation:* The Section 8 Project Coordinator reports directly to the Executive Director. Salary with health insurance, 403(b) plan and paid leave benefits.

*Hours:* Full time, evening or weekend hours may be necessary. Some travel will be required, primarily within Ohio.

### Housing + Services Coordinator

*Purpose:* Assists in the development and implementation of COHHIO ends policy agenda by coordinating Ending Homelessness, Mental Health Housing and Housing and Welfare activities. The Housing + Services Coordinator reports to the Executive Director.

*Qualifications:* Requires program administrative experience, leadership ability, and organizational skills. Must be able to work independently, as a team leader, and as part of a team. Must have strong public speaking and written communication skills. Bachelor's degree required. Experience in mental health, homelessness and public welfare programs required.

*Primary Responsibilities:*

- *Ending Homelessness:* Responsible for developing and implementing the homelessness advocacy and training/technical assistance agenda that is consistent COHHIO's ends policies. Provide staff support related to the Ending Homelessness Work Group, including development of meeting agendas, minutes and proposals for group discussion. Coordinate COHHIO's training and technical assistance work related to the development of the Homelessness Management Information System primarily for rural areas of Ohio, in conjunction with the HMIS consultant. Convene HMIS subcommittee as needed.

- *Mental Health Housing:* Responsible for developing the mental health housing advocacy and training/technical assistance agenda that is consistent with COHHIO's ends policies. Submit and ensure compliance with Department of Mental Health grant provisions, ensure accurate records are collected and maintained and ensure compliance with the budget and monitoring reports. Provide staff support related to the Mental Health Housing Work Group, including development of meeting agendas, minutes and proposals for group discussion.

- *Housing/Welfare:* Responsible for developing the housing/welfare advocacy and training/technical assistance agenda toward expanding the funding for housing with TANF funds and for the inclusion of the housing intersection with welfare reform. Assist TANF Housing Program grantees and the Department of Development in working through the administrative issues through advocacy and technical assistance. Provide staff support related to the TANF/Housing Work Group, including development of meeting agendas, minutes and proposals for group discussion.

- *Operational Support:* Provide staff support to the Managing Director in development and implementation of the COHHIO annual conference for relevant areas. Provide regular communications for relevant work areas through list serves, newsletter articles, etc. Participate in the staff fundraising and technical assistance coordination efforts. Serve as the Board representative for COHHIO to the Greater Columbus Community Shares by attending monthly meetings, serving on a committee, and ensuring COHHIO meets the 100 hour work requirement.

*Supervision and Compensation:* The Housing + Services Coordinator reports directly to the Executive Director. Salary with health insurance, 403(b) plan and paid leave benefits.

*Hours:* Full time, evening or weekend hours may be necessary to fulfill duties. Some travel will be required, primarily within Ohio.

# Resources

## TRAININGS

- September 18, *Opening the Doors to Supportive Housing*, Columbus Coalition for the Homeless. For more information, contact Don Strasser at 614/529-1625 or strassed@aol.com.

- September 22-25, *Expanding our Horizons - Great Lakes Conference on Addictions and Mental Health*, Great Lakes Training Associates and Community Addictions Services of Indiana, Indianapolis. For more information, contact Great Lakes Training Associates at 317/283-8315 or info@greatlakesconference.org.

- October 2-4, *Creating Community to Bring America Home Conference*, National Coalition for the Homeless and the Minnesota Coalition for the Homeless, Minnesota. A regional conference for homeless advocates, service providers, government officials, funders, communities of faith, policy makers, and people who experienced homelessness. Issues to be addressed include healthcare, education issues including the expanded McKinney rules for the education of children and youth, civil rights issues, economic justice, and housing including the national affordable housing trust fund. For more information go to [www.nationalhomeless.org](http://www.nationalhomeless.org) or e-mail Michael Dahl at [bringamericahome@yahoo.com](mailto:bringamericahome@yahoo.com)

- October 2-4, *Building Assets, Businesses and Hope in Ohio Neighborhoods*, Ohio CDC Association, Canton. For more information, contact Sheryl Wilson at the Ohio CDC Association at 614/461-6392 or [swilson@ohiocdc.org](mailto:swilson@ohiocdc.org).

- October 7 - 11 - *Housing Development Finance: Problem Solving and Deal Structuring*, Housing Development Finance Professional Certification Program, Ohio Department of Development, Office of Housing and Community Partnerships, Columbus. The housing program focuses on the financing of affordable housing projects. Training blends the financial analysis techniques covered in earlier courses with the problem solving and negotiating skills needed to successfully close complex housing deals. Includes text readings, short lectures and case studies. The cases are completed either during or after class and are designed to train participants to screen, analyze and package housing development deals. The registration fee is \$350 per participant. Due to ODOD's co-sponsorship, registration costs for these sessions are substantially lower than normal. The training sessions will be held at the Hilton Columbus. The registration deadline is approximately six weeks prior to the start of the session. Questions regarding the trainings should be directed to Mary Dupler at OHCP at 614/466-2285.

- October 22-24, *Be Part of the Big Picture - the 2002 Ohio Housing Conference*, Columbus. Sponsored by the Ohio Capital Corporation for Housing and the Ohio Housing Finance Agency. For more information, contact OCCH at 614/224-8446 or [www.occh.org](http://www.occh.org) or OHFA at 614/466-0400 or [www.odod.state.oh.us/ohfa](http://www.odod.state.oh.us/ohfa).

- October 30 - November 2 - *Celebrating 20 Years of Building Communities*, Enterprise Foundation, Dallas. Features the latest advances and tools, from financing and building affordable housing to community economic development to child care, workforce and safety opportunities. For more information, visit [www.enterprisefoundation.org/training/netconf](http://www.enterprisefoundation.org/training/netconf).

- October 31 - November 2 - *Ohio Welfare Conference Annual Forum*, Columbus. For more information, visit the [www.ohiowelfare.org](http://www.ohiowelfare.org).

- November 7, *Livable Communities: Linking Community Development and Smart Growth*, Cincinnati. Will explore the connection between community development and smart growth and how these initiatives can work together to strengthen small and mid-sized cities and create livable communities in the Midwest. Speakers will discuss the role of community development practitioners in equitable regional approaches to development. Interactive sessions will share best practices and highlight innovative and practical approaches to smart community development in the areas of affordable housing, brownfield redevelopment, rural and urban planning, schools and transportation. Sponsored by the Federal Reserve Bank of Cleveland, Local Initiative Support Corporation and the National Neighborhood Coalition. For more information, visit [www.clev.frb.org](http://www.clev.frb.org) or contact Candis Smith at the Federal Reserve Bank of Cleveland at 513/455-4350.

November 13-15, 2002 OHCP Summit, Office of Housing and Community Partnerships, Huron. Registration materials will be posted to the OHCP web site ([www.odod.state.oh.us/cdd/ohcp](http://www.odod.state.oh.us/cdd/ohcp)) in September. The summit will provide OHCP award recipients and their affiliates with training and technical assistance regarding program administration, compliance issues and housing and community development. For more information, contact Betsy Giffin at OHCP at 614/466-2285 or [bgiffin@odod.state.oh.us](mailto:bgiffin@odod.state.oh.us).

*Ohio Association of Nonprofit Organizations Fall Training Calendar.* OANO recently released their fall quarter training calendar, which focuses on four tracks: Leadership Series, Lab Series, Purposeful Networking and the Standards for Excellence. Topics include Assessing and Strengthening Your Nonprofit Organization, Supporting Your Donors, Lobbying and Advocacy Basics, Financial Accountability, Planned Giving, and Grant Writing. The calendar is available at [www.oano.org/Programs.asp](http://www.oano.org/Programs.asp) or call 614/280-9233.

*National Homeless Voter Registration Week - September 22-28 - "You Don't Need a Home to Vote"* seeks to protect and promote a homeless person's right to vote. Homeless programs will sponsor events to register homeless people to vote. For more information, contact Michael Stoops at 202/737-6444 or [mstoops@nationalhomeless.org](mailto:mstoops@nationalhomeless.org).

The *HOPE (Home Ownership Participation for Everyone) Awards*, created by a partnership of real estate associations, recognize organizations and individuals who help lower barriers to minority home ownership. Each award winner will receive a \$10,000 honorarium and have the opportunity to discuss his/her work with housing policy makers at a symposium at the National Press Club. The application deadline is Dec. 2. For more information and entry forms, visit [www.realtor.org/HopeAwrdr.nsf](http://www.realtor.org/HopeAwrdr.nsf).

**Reports**

*Meeting the Demand: Hiring Patterns of Welfare Recipients in Four Metropolitan Areas, The Brookings Institute.* The report concludes that welfare recipients usually live far from low-skill job opportunities. Discusses the spatial relationships between low-skill jobs and workers leaving welfare. Available at [www.brookings.edu/dybocroot/es/urban/holzerexsum.htm](http://www.brookings.edu/dybocroot/es/urban/holzerexsum.htm).

*Who Returns to Welfare?, Urban Study.* Reports that 22 percent of families who have exited TANF cash assistance have returned to the welfare program. Returns to cash assistance are highest among families with a head of household who has less education and work experience upon exit and those who are in poor health. The study further finds that families that receive transitional support, including on-going child-care assistance and health care are significantly less likely to return to TANF programs for cash assistance than families that did not receive transitional support. Available at [www.urban.org/ViewPub.cfm?PubID=310548](http://www.urban.org/ViewPub.cfm?PubID=310548).

*The Spring 2002 NIMBY Report - The Olmstead Factor: Integrating Housing for People with Disabilities, National Low Income Housing Coalition.* Takes a look at community discrimination against housing for people with disabilities, specifically in light of the 1999 Supreme Court Olmstead decision that requires that people with disabilities be integrated into residential neighborhoods when there is no medical need for institutionalization. The report covers a wide range of NIMBY-related issues that have emerged since the Olmstead decision, including the legal framework of the decision, overviews of how states are adapting to the changes, and the perspective of a disability-rights activist. The report is available at [www.nlihc.org](http://www.nlihc.org).

**Other Information**

*Toll-Free Legal Services Number - 866-LAWOHIO.* Individuals who call this number will be automatically routed to the legal services office serving the county from which they are calling. Out of state calls will be routed to the Ohio State Legal Services Association.

*Cleveland Homeless Grapevine Representatives Attend National Conference*  
The *Cleveland Homeless Grapevine* sent two representatives to the North American Street Newspaper Association (NASNA) conference in July. Marsha Rizzo Swanson, a vendor of the *Grapevine*, won for the second year in a row the North American Vend-Off street sales contest. Brian Davis, executive director of the Northeast Ohio Coalition for the Homeless and editor of the *Grapevine*, was chosen as a representative of the executive committee of NASNA. Over the next year, the group hopes to assist struggling papers and improve the relationship among the 40 member papers. For more information, contact Brian Davis at NEOCH at 216/241-1104 or at [neoch@bbs2.rmrc.net](mailto:neoch@bbs2.rmrc.net).

How to Contact...

**NATIONAL**

**National Coalition for the Homeless:** [www.nationalhomeless.org](http://www.nationalhomeless.org)

**National Low Income Housing Coalition:** [www.nlihc.org](http://www.nlihc.org)

**President Bush** - 1600 Pennsylvania Avenue NW, Washington, DC 20500; 202/456-1414; 202/456-2461 (fax); [president@whitehouse.gov](mailto:president@whitehouse.gov)

**Senators Voinovich & DeWine** - United States Senate, Washington, DC 20510  
Voinovich - 202/224-3353; 202/228-1382 (fax); [voinovich@voinovich.senate.gov](mailto:voinovich@voinovich.senate.gov)  
DeWine - 202/224-2315; 202/224-6519 (fax); [senator\\_dewine@dewine.senate.gov](mailto:senator_dewine@dewine.senate.gov)

**Representatives** - United States House of Representatives, Washington, DC 20515; 202/224-3121

**STATE**

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

**Ohio Senate** - State House, Columbus, Ohio 43266-0604; 614/644-5466 (fax-R); 614/644-1982 (fax - D)

**Ohio House of Representatives** - 77 South High Street, Columbus, Ohio 43215; 614/644-9494 (fax)

Legislative Directories are available by contacting us: COHHIO - 35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138; 614/280-1984; 614/463-1060 (fax); [www.cohhio.org](http://www.cohhio.org).

COHHIO Staff

- Bill Faith, Executive Director - [billfaith@cohhio.org](mailto:billfaith@cohhio.org)
- Rebecca Bartholomew, AmeriCorps Program Coordinator - [rebecca@cohhio.org](mailto:rebecca@cohhio.org)
- Kevin Blackledge, Youth Empowerment VISTA - [kevinblackledge@cohhio.org](mailto:kevinblackledge@cohhio.org)
- Susan Francis, Communications and Development Coordinator - [susanfrancis@cohhio.org](mailto:susanfrancis@cohhio.org)
- Pamela Hatch, AmeriCorps Leader - [pamhatch@cohhio.org](mailto:pamhatch@cohhio.org)
- Cathy Johnston, Special Projects and Advocacy Coordinator - [cathyjohnston@cohhio.org](mailto:cathyjohnston@cohhio.org)
- Angela Lariviere, Youth Empowerment Coordinator - [angelalariviere@cohhio.org](mailto:angelalariviere@cohhio.org)
- Mary Scott, AmeriCorps Program Support Administrator - [maryscott@cohhio.org](mailto:maryscott@cohhio.org)
- Rick Taylor, Managing Director - [ricktaylor@cohhio.org](mailto:ricktaylor@cohhio.org)
- Ande Ucubagabriel, Finance Director - [andeucubagabriel@cohhio.org](mailto:andeucubagabriel@cohhio.org)
- Spencer Wells, Tenant Outreach Coordinator - [spencerwells@cohhio.org](mailto:spencerwells@cohhio.org)
- Joy Willis, Administrative Assistant - [joywillis@cohhio.org](mailto:joywillis@cohhio.org)

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**Newsletter of the Coalition on Homelessness and Housing in Ohio (COHHIO)**

September 2002 • Volume 7 • Issue 9. Editor: Susan Francis

COHHIO is a coalition of organizations and individuals committed to ending homelessness and to promoting decent, safe, fair, affordable housing for all, with a focus on assisting low-income people and those with special needs.