

Breaking Ground

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

..... September 2003

Housing Affordability Gap Continues to Widen

According to a report released by the Coalition on Homelessness and Housing in Ohio (COHHIO), in conjunction with the National Low Income Housing Coalition, low-income workers in the State of Ohio must earn more than twice the federal minimum wage or \$11.87 per hour, if they are to afford rent for the average two-bedroom apartment. The report, entitled *Out of Reach 2003: America's Housing Wage Climbs*, takes a detailed and much needed look at the ever-growing disparity between rental housing costs and the minimum wage.

"Out of Reach shows all too well, that the affordable housing crisis in this state continues to worsen," said Bill Faith, Executive Director of the Coalition on Homelessness and 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. Since 1997, 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) for the State of Ohio has jumped by more than 25 percentage points. To put this into context, the housing wage is nearly two-and-a-half times the minimum wage."

Faith continued, "The housing situation for people with incomes at the lower end of the spectrum in Ohio is even worse than it was last year. The bottom line is that people just don't earn enough to be able to afford even modest rental housing," said Faith. "It is unconscionable that people in this state who work full time still cannot afford a decent place to live. It is time to make the affordable housing crisis a priority in the State of Ohio and solve this problem once and for all. The state took a significant step in the right direction earlier this year, when it secured permanent and dedicated funding for the Ohio Housing Trust Fund, but more could be done to narrow the housing affordability gap. Ensuring that all the money generated by an increase in the county recordation fee goes to affordable housing efforts is one concrete step the state could take to narrow this gap," says Faith.

According to the report:

- The housing wage (the amount one must earn) for a one-bedroom apartment in Ohio is \$9.35 per hour (or 182% of the minimum wage), the housing wage in Ohio for a two-bedroom apartment is \$11.87 per hour (or 230% of the minimum wage), and the housing wage for a three-bedroom apartment in Ohio is \$15.20 per hour (or 295% of the minimum wage).
- Minimum wage workers within the State of Ohio must work at least 73 hours per week to afford rent for a one-bedroom apartment, 92 hours per week to afford rent for a two-bedroom apartment, and 118 hours per week to afford rent for a three-bedroom apartment.

Things are getting worse. Across the board within the state's 88 counties, the amount one must earn to afford an apartment increased from 2002. Since 2000, the housing wage for the state has increased by more than 15 percentage points, while the inflation rate for the past three years has remained around two percent.



More data for all of Ohio's counties and Metropolitan Statistical Areas (MSA's) are available at the National Low Income Housing Coalition (NLIHC) website: www.nlihc.org. Click on *Out of Reach 2003*.

Ruling Bars City's Reins on Lending - Predatory Lending Ordinance Conflicts With State Law

By Jim Bebbington, jbebbington@DaytonDailyNews.com

DAYTON - A judge recently held that Dayton cannot enforce its ordinance aimed at curbing predatory lending, saying it conflicted with state law.

Montgomery County Common Pleas Judge G. Jack Davis dismissed Dayton's lawsuit against the state of Ohio. Dayton sued the state in 2002 over House Bill 386, a bill that establishes some curbs on predatory lending practices and bars cities from passing tougher restrictions. Davis ruled against Dayton, saying that while a key part of House Bill 386 violates the Ohio Constitution, state mortgage laws still trump the city's. The ruling means Dayton will continue to be blocked from enforcing its 2001 ordinance.

"We'll just review the decision," City Manager Jim Dinneen said. "We just got it so we'll have to digest and look at it and understand what it says." Housing advocates say predatory lending is partially to blame for Ohio's high rate of home foreclosures.

Housing advocates, who have called the state's measures against predatory lending weak and ineffective, have increasingly turned to city councils to pass stronger regulations. Cleveland and Toledo have ordinances attempting to regulate predatory lending, Ohio cities are continuing to seek legislative solutions to protect residents from deceptive, high-cost mortgage lenders, said John Mahoney, deputy director of the Ohio Municipal League. Toledo's ordinance has been put on hold temporarily by a Lucas County Common Pleas judge, who is hearing a lawsuit brought by an association representing mortgage lenders. Cleveland's anti-predatory lending ordinance took effect in August 2002, after a Cuyahoga County Common Pleas judge rejected a request for a temporary injunction.

Dayton's predatory-lending ordinance was passed through the backing of Commissioner Dean Lovelace. It forbade certain fees and capped some costs for home loans and mortgages issued in the city. It was an attempt, supporters said, to reduce loans with undisclosed exorbitant fees or interest rates that result in property owners going into foreclosure. Shortly afterward the Ohio General Assembly passed House Bill 386, which preempted local ordinances and declared the state the sole authority to regulate banking and lending.

Dayton's ordinance would have effects outside the city by causing predatory lenders to take their business to other towns in Ohio, Davis wrote in his opinion. "Local rules and regulations based on the police powers of a municipality that directly conflict with police powers exercised by the state may be overridden by the general laws of the state," Davis wrote. "If the lending institutions cannot solicit clients from Dayton they will turn to other Ohio communities."

Davis did rule unconstitutional the part of House Bill 386 that prohibits Dayton from enacting any regulations affecting lending or banking. Mahoney said, "The state certainly has to have the ability to block out a field of regulation, but I think what Dayton's ordinance was and Cleveland's and Toledo's were was a response to them saying 'We have a problem and you aren't doing anything about it,' " Mahoney said.

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susanfrancis@cohhio.org.

Jim McCarthy, president of the Miami Valley Fair Housing Center, said predatory lending remains a severe problem in Montgomery County. "It's really unfortunate because the state is doing nothing to protect consumers," McCarthy said. "We are seeing the methods are a little more refined and some of the abuses are not as blatant, but I wouldn't say we are seeing any decrease in the problem." McCarthy said predatory lenders "just become more sophisticated in how they stick it to people rather than cleaning up their act." *Reprinted with permission - Dayton Daily News, August 27, 2003.*

COHHIO is very disappointed by the judge's ruling. We believe the reasoning cited by the judge in his decision is at best questionable. His logic that predatory lenders should be allowed to continue their abusive practices in Dayton, so that they don't go somewhere else is ridiculous. Imagine using that sort of argument for cracking down on drug dealers in a community. Should we decide to allow them to operate with impunity as long as they stay in established poor areas, just as long as they don't move out to the suburbs and other areas of the state? Below is a section of the judge's decision.

"While Plaintiffs argue that predatory lending ordinance only affected members of the Dayton community, Defendants argue that if local predatory lending laws are upheld throughout the state the citizens of Ohio as a whole will be negatively affected. This Court finds that the City of Dayton ordinance regulating predatory lending has effects that reach outside the municipality. The reason being that the Dayton ordinance will not hinder the overall lending of these predatory institutions that target low income communities. Due to its composition Dayton is a prime target for predatory lenders. By permitting predatory lending in Dayton, extraterritorial cities and communities that do not have local similar legislation are affected in the sense that predatory lending would become more prevalent in these communities in an effort by these lending institutions cannot solicit clients from Dayton they will turn to other Ohio communities."

The decision is available at www.clerk.co.montgomery.oh.us/pro/ and then go to case 02 CV 03441.

Ending Long-Term Homelessness Service Initiative (ELHSI)

Over the last several months, COHHIO has been in partnership with the National Alliance to End Homelessness, the Corporation for Supportive Housing and the National Alliance for the Mentally Ill in pushing for a new \$30 million initiative to be administered by the Department of Health and Human Services (HHS), that would provide individuals and families who experience long-term homelessness with the full range of services they need to stay off the streets.

This new program is needed because services in permanent supportive housing can be funded either by the McKinney-Vento Homeless Assistance programs, or through so-called mainstream programs, which generally provide services for low-income people. The HUD administered McKinney-Vento programs are badly oversubscribed and HUD doesn't want any new programs.

A new program is needed to link people who experience long-term homelessness with the permanent housing that is needed to end their homelessness and the mainstream services that are needed to stabilize their lives and promote recovery and self-sufficiency.

Supportive housing advocates are working on two tracks to reach our goal: 1) we are asking Congress to authorize a new HHS program to fund services in supportive housing for people who have been long-term homeless; and 2) we are asking Congress to provide \$30 million in FY 04 to fund these efforts.

Ohio is represented by some very important members of Congress, so visit www.cohhio.org to see how you can help advocate for this important issue. For more information, contact Cathy Johnston at COHHIO at 614/280-1984 or cathyjohnston@cohhio.org.

A National Housing Trust Fund - To Build and Preserve Affordable Housing; A Common Sense Solution That Will Help Working Families

Across America, workers are earning less and housing costs are rising. In fact, according to the National Low Income Housing Report *Out of Reach* there isn't a single state in the nation where a minimum wage worker can afford market rent housing. While housing starts boom for America's least affordable housing, low-income families in urban and rural areas are left with few options. Clearly, the federal government must take action to assure that every family can afford to live in safe, decent housing.

The National Housing Trust Fund Campaign is working to have Congress establish a National Housing Trust Fund that will build, rehabilitate and preserve 1.5 million units of affordable rental housing for low-income families all across the country. Trust Fund dollars could be given to community development corporations, housing authorities, and other developers as grants or loans. This would not only increase the quality and quantity of affordable housing but also would begin a process of economic development and job creation in an area. In short, it would begin the process of easing the housing crisis, improving neighborhoods, and creating employment opportunities.

Housing trust funds are a proven way to create housing and spur economic development. Across the nation, over 280 trust funds spend over \$750 million dollars a year to create affordable housing. In these times of fiscal crisis for state and local budgets though, the federal government must help out. Establishing a National Housing Trust Fund would create a dedicated federal funding source that would provide funds to supplement state and local efforts toward ending the affordable housing crisis.

The campaign needs your support to pass legislation through Congress. You can call your members of Congress and urge them to pass a trust fund or write a letter to your local newspaper. More information and things that you can do to help get a National Housing Trust Fund are available at www.nhtf.org. Working together, we can make our nation a place where everyone can afford a safe, decent home.

Order Your Updated COHHIO Directory of Services

COHHIO's Directory of Services, a listing of non-profit housing organizations and homeless service providers in Ohio, is now available. The Directory is organized by county and lists over 900 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.

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: \$ _____

Send Directory To:

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

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

Ohio Loses 185,000 Jobs

According to a new report from Policy Matters Ohio, the state lost 3.3 percent of its overall jobs and 12 percent of its manufacturing jobs (for a total of 185,000 jobs) between March 2001 and March 2003. From March to November 2001, the United States was officially in a recession, with declining economic growth. Since then, the national recession has been declared over, but many economic indicators remain troubling for Ohio and the nation. Some trends, like departing manufacturing jobs, had been taking place even during the boom years. The 2003 edition of *The State of Working Ohio* examines Ohio's economy, with particular attention to effects of the recession. Some key findings of the report include:

- In absolute numbers, the 185,000 jobs that Ohio lost ranked third behind only California and New York. After the 1990 recession, Ohio ranked eleventh in number of jobs lost.
- Between 2000 and 2001, Ohio's gross state product declined 0.9 percent, worse than in any year since 1990-91 and worse than in all but six states. The gross state product of the U.S. grew by 0.4 percent during this period.
- Much of the plunge was in manufacturing. Ohio lost 118,500 manufacturing jobs between March 2001 and March 2003, more than in all other sectors combined and more than all states but California and Texas. Other sectors with big losses were Trade, Transportation and Utilities (53,900) and Professional and Business Services (25,200).
- In 2002, 35.1 percent of Ohioans and 42.4 percent of Americans exhausted their state unemployment benefits before finding new jobs, the highest such rate in 19 years in Ohio.
- Unions have a powerful effect on wages in Ohio, particularly for female and black workers. Workers in a union earn 30.5 percent more (\$15.95) an hour than those not in a union (\$12.22).
- More than one in five workers earned less than needed to bring a family of four above the poverty line (\$18,244) with full-time, year-round work in 2002. Poverty rates in Ohio were lower in 2001 than in 1999, but higher than in 1980. More than one in ten Ohio residents were poor in 2001, the most recent data year available. For additional information or to download a copy of the report, visit www.policymattersohio.org/pdf/sowo_03.pdf.

COHHIO's Vehicle Donation Program

COHHIO can now accept vehicle donations. This program is an easy way to support COHHIO's work. Donated vehicles may include cars, trucks, motorcycles, boats, or RV's. This program has been made possible through a partnership with the Volunteers of America of Central Ohio.

HowWhy donate? First, you may realize a greater value for your vehicle through your donation's itemized tax deduction versus a trade-in or private sale. You eliminate the hassle of trying to sell your vehicle, and your contribution will help further the work of COHHIO.

Donating is easy. All you need to do is contact Susan Francis at COHHIO at susanfrancis@cohhio.org or 614-280-1984, who will collect some basic information from you. That information will be passed onto the Volunteers of America, who will follow up with you to make pick-up or delivery arrangements for the car and the title. You will receive all the paperwork you need to deduct vehicle donations on your taxes, including a donation receipt, a thank you letter that acknowledges your charitable contribution and a copy of the Kelly Blue Book page with your vehicle information, which assists you in estimating the fair market value of your donated vehicle.

Contact Susan Francis at COHHIO for more information at susanfrancis@cohhio.org or 614-280-1984.

HUD Releases Voucher Report

Late last month, the U.S. Department of Housing and Urban Development (HUD) released a long-awaited report on the costs and utilization of the Housing Choice Voucher Program. "HUD, Congress, voucher program managers, researchers and housing advocacy groups have focused on voucher utilization rates and program costs for several years. Understanding the drivers of utilization can help voucher program administrators determine whether controllable factors (e.g., PHA policies and practices) or uncontrollable factors (e.g., market conditions or waiting list characteristics) are at work when allocated vouchers are not fully leased. Understanding drivers of program subsidy costs can help program operators and policy makers develop more accurate budget projections and can help them understand potential trade-offs—for example, between the numbers of families served on the one hand and the types of families served and the quality of the housing they rent on the other."

The data for the study came from existing computerized HUD files, other secondary data sources, and primary data collected on site at a sample of 48 Public Housing Authorities (PHA's). The bulk of the information was gathered during on-site interviews with voucher program staff made to each of the study sites between December 2001 and April 2002. While on site, HUD discussed aspects of each PHA's local housing market, participant characteristics and PHA policies, to assess their impacts on subsidy costs and voucher utilization. In addition to interviewing key PHA staff in person, HUD spoke by telephone with local Field Office staff, landlords, participants, and community representatives regarding the programs.

The report, which is in excess of 100 pages, puts most of the onus for low utilization rates at the feet of voucher program staff. "The most clear-cut finding is that a hiatus in voucher program leadership and staffing is very damaging to a person's ability to use its allocation of voucher. In addition to the obvious (but troubling) finding that failure to provide continuity of staffing and especially leadership, often is behind low voucher utilization, several other themes emerged from the analysis of voucher programs..." These other themes included:

- Analyzing Utilization. Program administrators with higher rates of utilization have better ability to do the data analysis and calculations (or to make reasonable judgments about) needed to determine program flow and allocation of staff to achieve full utilization.
- Service to Families and Owners. In some cases, the program with the higher rate of utilization provided more housing search assistance, concentrated more heavily on outreach to landlords, or provided better service to owners of rental housing.
- Strategic Program Administration. Programs with higher rates of utilization typically are administered strategically, with an eye both to serving additional clients and to maximizing administrative income for the program.
- Overlapping Service Areas. Coordination of programs with overlapping or nearby service areas can be important for achieving full utilization.
- Difficult Markets. While market conditions affect utilization, it is possible to achieve high rates of utilization even in the most difficult rental housing markets.

For additional information or to download a copy of the report, visit www.huduser.org/publications/pubasst/cost_util_voucher.html.

Housing Trust Fund Thanks

In the August issue of *Breaking Ground*, we listed the names of individuals who had helped us in our efforts to secure permanent dedicated funding for the Ohio Housing Trust Fund.

A few folks were left off the list, and so we'd like to draw your attention to their assistance:

Gail Clark, Logan County Metropolitan Housing Authority
Jean Hutzler, Catholic Charities Services Corporation
Jonda Clemings, Moundbuilders Guidance Center

Again we offer our thanks to everyone that helped us win the recordation fee for the Housing Trust Fund.

Bill Introduced to End Homelessness in America

Recently, Congresswoman Julia Carson (D-IN), joined by 27 co-sponsors, introduced the Bringing America Home Act, legislation to end homelessness in the United States. Ohio Congressman Dennis Kucinich is a co-sponsor of this bill.

The Bringing America Home Act, H.R. 2897, is the most comprehensive initiative to date to address modern homelessness. The legislation is based on research, data, and the experience of front line providers and advocates. It includes housing, health, income and civil rights components, such as authorizing a National Housing Trust Fund, a source of funds that would build and preserve 1.5 million affordable homes over the next 10 years.

In the United States, 3.5 million people – almost 40 percent of them children – experience homelessness each year. In the large cities in Ohio nearly 100,000 people find themselves homeless in one year and with between 10 and 20 percent of that population having experienced over one year of homelessness. Many of these individuals work, but due to high rents, tight rental markets, and low paying jobs, they have found themselves living on the streets, in cars, in shelters, in abandoned buildings, in motels, or in over-crowded, temporary accommodations with others.

The current economic downturn has put even more Americans one paycheck, one illness, or one rent hike away from homelessness. "Today, a worker making minimum wage cannot afford housing at fair market rent anywhere in the United States. Today, over a million children are without housing. Today, access to health care is out of reach for many. Today, approximately 40 percent of men who are homeless served in the armed forces," said Donald Whitehead, Executive Director of the National Coalition for the Homeless.

If passed, the Bringing America Home Act would provide affordable housing, job training, civil rights protections, vouchers for child care and public transportation, emergency funds for families facing eviction, increased access to health care for all, and Congressional support for living incomes. The Bringing America Home Act would also provide the critically needed resources to make local and state efforts to end homelessness a reality.

The bill has already garnered wide support. The U.S. Conference of Mayors passed a resolution urging Congress to pass the Bringing America Home Act, and several City-County councils, from Providence, Rhode Island, to Lakewood, Ohio, have also passed resolutions in support of the Act. The State of Ohio could benefit from passage of the Bring America Home Act with additional housing developed, expansion of the support services necessary, and support for non-profit hiring halls like the one currently functioning in a pilot stage in the city of Cleveland.

"This legislation is crucial to assisting people who are homeless or are near homelessness," said Whitehead. "It would end the disgrace of the worst form of poverty in the richest nation in the world. It's time for Americans to take a stand to help our most vulnerable citizens. It's time to Bring America Home."

For more information on the Bringing America Home Act, please call 202/737-6444 ext. 14 or visit www.bringingamericahome.org.

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)

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Thank you for your support!

News Briefs...

New CHN Block Grant Chart Details Bush Administration Programs Available

A common theme has been emerging among Bush Administration initiatives in human needs programs: a variety of strategies are being proposed to shrink the federal role. Block grants are one of those strategies, usually combined with funding cuts and reduced standards or protections. These proposals transfer authority to states, but frequently they do not increase local control. In fact, many of the proposals reduce the role of cities, counties, and local service providers. The transfer of authority in these proposals is not accompanied by the funding needed to carry out adequate services, leaving states and localities with fewer resources even as they face record-breaking budget shortfalls. The Coalition on Human Needs is tracking the progress and projected impact of these proposals on people, states, and communities. The Coalition has posted a new resource on its website entitled *Block Grant Proposals That Threaten Services for Families and Communities*. This chart details the various different Bush administration proposals for block granting social safety net programs and explores the possible implications of those proposals. The report is available at www.chn.org/pdf/blockgrantchart.pdf.

Families Disconnected From Welfare Face Serious Risks

“Disconnected” families are the focus of a new report released from the Urban Institute. Disconnected families are defined as families who have left welfare and have no income from TANF, SSI, or employment. These families face significant barriers to obtaining employment: 55 percent have less than a high school diploma or GED; 41 percent have poor physical or mental health; and 44 percent were last employed three or more years ago. Furthermore, 57 percent have more than one barrier. Economic hardships of disconnected families are also rampant, with 63 percent reporting running out of money for food and 46 percent unable to pay for mortgage, rent or utilities. Both disconnected families and families headed by an adult who left welfare for work face housing hardships at similar rates. (Housing hardship is defined in the report as a case in which a family has had to double up with others because of an inability to pay their mortgage, rent or utilities.) To view the report, *Disconnected Welfare Leavers Face Serious Risks*, visit www.urban.org/Template.cfm?NavMenuID=3.

Putting a Face on the Numbers

Media and political leaders alike have emphasized the importance of compelling real-life stories in drawing the public’s attention and building the political will to address social issues, such as homelessness. In order to make such stories more readily available, the Washington, DC-based advocacy group OMB Watch is launching a new website and database that will collect stories of real people and communities and make them easily searchable by issue area, keyword, city, state, or congressional district. The website will allow any nonprofit organization or person served by a nonprofit to enter a story, which will then be made available nationwide to local, state and national policy makers, local and national media, and all other interested groups. Furthermore, if the storyteller gives his or her permission, he or she can also be contacted through the nonprofit in order to provide additional details, testify, or speak publicly. The group hopes to make its database as comprehensive as possible and encourages all nonprofits to take part. The group is willing to accept stories via email, mail, and over the phone. To find out more, visit www.ombwatch.org/budget/face.html.

SAMHSA Proposes Streamlining Application Process

The Substance Abuse and Mental Health Services Administration (SAMHSA) is seeking comments on its plan to change its application process. Currently, SAMHSA issues 30-40 Notices of Funding Availability (NOFAs) each year, including some for serving homeless people. The proposal would streamline this process by creating four standard NOFAs, which could be altered slightly as the need arose. According to SAMHSA, the new process would give applicants more time to prepare an application, and it would reduce the workload for SAMHSA staff. The four standard NOFAs would cover: Services Grants; Infrastructure Grants; Best Practices Planning and Implementation Grants; and Services to Science Grants.

The public has until October 20, 2003 to comment on the proposal. More information and sample NOFAs can be found at www.samhsa.gov/grants/comments.html. Information about available SAMHSA grants can be found at www.samhsa.gov/grants/grants.html.

New Guide to Developing SAMHSA Grant Applications Available

The Substance Abuse and Mental Health Services Administration (SAMHSA) has released a new manual for preparing competitive federal grant applications, designed particularly with faith-based and community organizations in mind. The topics covered in the manual include:

- * Determining the appropriateness of applying for a grant
- * Assembling and maintaining current project and community data
- * Review of funding announcements
- * Assembling resources and a writing team
- * Writing applications that respond to the application outline and grant review criteria
- * Barriers to competitive grant applications

The complete manual, *Developing Competitive SAMHSA Grant Applications: A Participant Manual*, is available online at www.samhsa.gov and in print through SAMHSA's national clearinghouses at 800/729-6686 and 800/789-2647.

HUD Issues Notice on Homelessness to HOME Grantees

The Department of Housing and Urban Development (HUD) issued a notice to all HOME program grantees and coordinators describing the ways that HOME funding can be used to end homelessness. Cited strategies include:

- Housing rehabilitation and Shelter Plus Care, funds could be used for project-based rental assistance in that housing.
- Establish Tenant-Based Rental Assistance (TBRA) programs that meet the transitional or permanent housing needs of individuals and families who are homeless or at risk of homelessness.
- HOME TBRA can also be used in conjunction with special purpose programs. For example, TBRA can assist with the affordable housing component of self-sufficiency programs. In addition, HOME can fund local TBRA programs exclusively designed to serve one or more special needs groups, such as persons who are long-term homeless or homeless families with children.
- HOME TBRA funds can pay for security deposits for rental units in conjunction with a Participating Jurisdiction's (PJ's) rental assistance program if individuals or families lack adequate financial resources. Alternately, a PJ may establish a stand-alone, security deposit-only program that does not provide on-going help with rental payments.

To see the notice in its entirety, visit www.hud.gov/offices/cpd/lawsregs/notices/2003/03-08.pdf.

COHHIO Participates in Workplace Campaigns

Look for COHHIO in several workplace campaigns, under the umbrella of Community Shares of Mid Ohio. Please consider supporting COHHIO. Campaigns that COHHIO is participating in include: Combined Federal Campaign of Ohio, Miami Valley Combined Federal Campaign, Combined Federal Campaign of Southeastern Ohio, State of Ohio Combined Charitable Campaign, City of Columbus, Franklin County, Central Ohio Transit Authority (COTA), The Ohio State University Community Charitable Drive, South Western City Schools, City of Zanesville, Muskingum Area Technical College, Shawnee State Community College, Columbus State Community College, Southeast CMH, Ohio Civil Service Employees Association (OCSEA), Suburban News Publications, Delphia Consulting, Ohio Historical Society, Columbus Metropolitan Area Community Action Organization (CMA CAO), AT&T Online, CNA Insurance, Ohio Capital Corporation, Columbus Public Schools, Columbus Metropolitan Library, COSI, Bensech Friedlander and Hahn Loeser Parks. If you have any questions, contact Susan Francis at COHHIO at susanfrancis@cohhio.org or 614/280-1984.

Civil Rights For Homeless People Focus of Work Group

Cincinnati officials have publicly attacked the Queen City's street newspaper and have attempted to legislate panhandling out of existence and have threatened sweeps of homeless people sleeping under bridges. Dayton and Columbus have strict anti-panhandling ordinances. Last year, Springfield youth set a homeless man on fire. Cleveland officials in the 1990's attempted to make homelessness illegal, and recently young people attacked homeless people sleeping on Public Square with a stun gun. The City of Toledo saw the murders of homeless people in the late 1990's. Activists from around the state have fought these assaults on homeless people largely in isolation. Ohio activists have developed creative responses in the courtroom with community organizing, through media strategies, and marshalling community partners. We have formed a work group under the Coalition on Homelessness and Housing in Ohio's umbrella to work cooperatively on addressing the civil rights concerns of homeless people.

As part of COHHIO's historical commitment to protecting the rights of very low-income and homeless people, activists have formed a subcommittee that meets through telephone conference call on a monthly basis to protect the rights of homeless people and address hate crimes directed at homeless people.

This work group was created with the support of the National Coalition for the Homeless in their efforts to end civil rights abuses of persons who are homeless by assuring that local Coalitions have a commitment to monitoring and acting against those abuses. The Coalition on Homelessness and Housing in Ohio has had a strong historical commitment to social justice and especially the civil rights of homeless people. This is a response to the increasing violations of the civil rights of homeless people by the police and policy makers throughout the country. This project proposed to develop a mechanism through which grassroots homeless organizations, and homeless individuals and families can strengthen their local response while organizing a state movement. The results will be a coordinated sharing of strategies to develop the proactive responses to civil rights abuses, a greater ability to fight against local abuses, and increased public awareness.

The goal of the work group is to strengthen organizers to tap into and enhance the collective power of persons who are homeless and their advocates.

The work group will act to accomplish the following objectives:

- The Civil Rights work group will infuse the advocacy and policy work done at the national and statewide level with the voices and perspectives of state and local advocates including persons who are homeless and formerly homeless into the debate. An example would be to help build a staff at local coalitions in cities that do not have strong bodies that represent the interests of homeless people in order to have in place a central source in a city that can monitor and collect information about Civil Rights violations. Another example would be to find ways to educate local coalitions and providers on ways to educate their clients about their rights and ways to document violations.
- We intend to establish linkages with regional and statewide organizations sharing the mission of the project in order to increase the capacity of community-based organizations working toward ending civil rights abuses against homeless people by connecting them to other local and national organizations, providing training, technical assistance and support. An example would be to hold a one-day forum on Civil Rights violations and ways to confront those violations.
- The group will document and track the civil rights abuses and hate crimes directed at people who are homeless by individuals, public institutions and local governments and also document and track organizing victories over abuses of the civil rights of persons who are homeless. An example would be to assist in the development and implementation of a consistent data system for collecting and distributing civil rights violations. A second example would be to figure out a protocol for collecting this data including establishing verification strategies.
- Finally, the Civil Rights work group will build a state movement focusing on civil rights with the support of the National Coalition of the Homeless to establish poverty as a protected class as long as poverty exists in the United States.

It is not necessary to be a member of the COHHIO Board of Trustees to participate on the Civil Right work group. We invite anyone to join the call with an interest in protecting the Civil Rights of homeless people. For more information., contact Brian Davis at the Northeast Ohio Coalition for the Homeless at 216/432-0540.

Youth Empowerment Program Updates...

Youth Empowerment Program Works with Senator DeWine on Improving Homeless Education

YEP youth have met with Senator DeWine and his staff members to help improve services to homeless students. We are expecting Senator DeWine to sign on to a bill that will be introduced to the Senate sometime this week. The bill helps to remove barriers for homeless students with disabilities. The following is a brief overview of what this bill will do:

Individuals with Disabilities Education Act (IDEA). Children and youth experiencing homelessness suffer from disabilities at a disproportionate rate. They are diagnosed with learning disabilities at twice the rate of other children, and suffer from problems that interfere with learning at almost three times the rate of other children. Yet, according to several U.S. Department of Education studies, children who are homeless are underserved by special education programs. For these reasons, amendments to IDEA are needed to ensure that homeless children receive special education and related services within established time limits; ensure continuity of services; provide access to special education for homeless unaccompanied youth; increase access to early intervention services for infants and toddlers who are homeless; and help ensure educational stability. These are fairly minor changes to the law, and requires no additional funding. Yet they are essential to ensure that very vulnerable children receive the services they need to be academically successful.

In addition of this, we also NEED YOUR HELP by asking Senator DeWine to also support the following:

McKinney-Vento Education for Homeless Children and Youth (EHCY) Funding. Children in homeless situations face unique barriers to enrolling, attending and succeeding in school. The EHCY program provides homeless children and youth with enrollment assistance, help transferring school records, obtaining documentation, school supplies, transportation assistance, and more. But the number of homeless children and youth continues to rise. The EHCY program does not have enough resources to provide assistance to all of the children experiencing homelessness who need help. The recently enacted No Child Left Behind Act, which reauthorizes the McKinney-Vento Act's Education for Homeless Children and Youth (EHCY) program, includes an authorization level of \$70 million. Please let Senator DeWine know that he should fully fund the EHCY program.

Head Start. Only 15 percent of preschool children identified as homeless are enrolled in preschool programs, compared to 57 percent of low-income preschool children. Barriers to Head Start access for homeless children include lack of documentation, lack of transportation, insufficient program funding, and lack of awareness of homelessness among Head Start grantees. In 1992, the Department of Health and Human Services (HHS) issued guidance encouraging Head Start grantees to improve access to children and families in homeless situations, but despite this guidance, barriers continue unabated. For these reasons, amendments to the Head Start Act are needed to ensure that homeless pre-schoolers are identified and prioritized for enrollment in Head Start; that homeless families can apply to, enroll in, and attend Head Start programs while required documents are obtained; and that Head Start agencies to coordinate programmatic efforts with efforts to implement the McKinney-Vento Act. These amendments would help ensure that Head Start grantees serve the nation's poorest families -- families and children who are currently underserved.

For more information, contact Angela Lariviere at COHHIO at 614-280-1984 or angelalariviere@cohhio.org.

YEP VISTA UPDATES

YEP has recruited two new VISTA Volunteers to work on homeless education and youth housing issues. Jason Pittman is our new VISTA placed with our Columbus Council. He can be contacted at 614/280-1984 or jasonpittman@cohhio.org Linda Rapp has joined our team and is placed with our new partner VOACrossroads in Sandusky. She can be reached by email at lrapp99@yahoo.com

We are also sad to announce that Chrissy Clements has ended her one year term as a YEP VISTA in Cleveland. Chrissy worked very hard for YEP and helped us build our Cleveland component of YEP. ThankYou Chrissy for your service to COHHIO!

Resources

EVENTS

- *Beyond Basic Skills: Intermediate Level Training in Affordable Housing Development and Finance*, Ohio CDC Association. September 29-October 1 - Advanced Rehabilitation Construction Management; and October 28-30 - Advanced Development Strategies for Affordable Housing. For more information, contact Craig Spadafore at Ohio CDC Association at 614/461-6392 or at cspadafore@ohiocdc.org.
- *Community Reinvestment Act Roundtable*, Federal Reserve Bank of Cleveland. September 12 - Cincinnati; October 3 - Hamilton; October 24 - Columbus. Interactive seminar designed to help financial institutions and nonprofit, community-based, and faith-based organizations understand the requirements of the Community Reinvestment Act (CRA) and how depository institutions are evaluated. For more information, contact Candis Smith at 513/455-4350 or candis.smith@clev.frb.org.
- *September 17 - 19 - Ohio CDC Association Annual Conference*, Dayton. For more information, contact Celia Elkins, at celkins@ohiocdc.org or at 614/461-6392.
- *September 19 - Public Policy Matters 2003*, Center for Families and Children, Cleveland. For more information, visit www.c4fc.org/~ppc.
- *September 21-24 - Addressing the New Challenges, The Changing Face of Addictions & Mental Health Treatment*, Great Lakes Conference on Addictions & Mental Health, Indianapolis. For more information, visit www.greatlakesconference.org.
- *September 22 - Financial Accountability*, Center for Nonprofit Resources, Dayton. Training covers what every nonprofit CEO and Board member needs to know about finances. \$60. For more information, visit www.cnrohio.org/workshops.html.
- *September 25-26 - Iams Effective Planning for Nonprofits*, Center for Nonprofit Resources, Dayton. \$200. For more information, visit www.cnrohio.org/workshops.html.
- *October 6-8 - Bringing America Home Annual Conference*, National Coalition for the Homeless., Washington, DC. Workshops will be presented in tracks including Health, Civil Rights, Education/Child/Youth/Family issues, Economic Justice, and Legal Strategies to Ending Homelessness. A particular focus will be NCH's new Bringing America Home Campaign, aimed at passing the omnibus Bringing America Home Act. Register at www.nationalhomeless.org. For more information, contact Nick Phillips at 202/737-6444 or nphillips@nationalhomeless.org.
- *October 8 - Justice is Important but Supper is Essential: What Can We Do To Provide Accessible and Equitable Services and Opportunities to All Persons Living in our City?*, Columbus Coalition for the Homeless. Third annual public forum. \$55 (including lunch). CEU's available. For more information, contact Don Strasser at 614/529-1625 or strassed@aol.com.
- *October 8 - The Path to Stronger Communities: Expanding Economic Growth in Small Communities and Rural Areas*, Northwest Eminent Community Institute, Pennsylvania. For more information, visit www.nwcommission.org.
- *October 15-17 - Ohio Housing Conference*, Ohio Capital Corporation for Housing and the Ohio Housing Finance Agency, Hyatt Regency, Columbus. For more information, contact Kelly Jo Marks at kmarks@kjmpr.com or Michael Pooley at mpooley@odod.state.oh.us.
- *October 23-24 - Building Doctor Clinics*, Ohio Historic Preservation Office, Centerville. This free clinic is designed to help solve common old building problems and help owners make informed repair and improvement decisions. Old buildings are defined as structures built before 1950. The clinic begins with a seminar about roof repair, window replacement, alterations, and additions. The second day the building doctors tour ailing buildings within five miles of the training site to examine problems and prescribe cures. Interested participants must register to attend a clinic or request a visit by the building doctors. Contact OHPO at 800/499-2470 or visit their web page at www.ohiohistory.org/resource/histpres/programs/builddocregistration.html.
- *November 5-7, Re-inventing Community Development*, Enterprise Foundation Annual Network Conference, Baltimore. For more information, visit www.enterprisefoundation.org.
- *November 19-20 - OHCP Summit*, Office of Housing and Community Partnerships, Ohio Department of Development, Huron. For more information, visit www.odod.state.oh.us/cdd/ohcp.

PUBLICATIONS

- *Housing Rights for People With Disabilities*, Bazelon Center for Mental Health Law. Two publications are available to help protect the housing rights of people with disabilities. *What Does "Fair Housing" Mean for People with Disabilities* provides questions and answers, with references to judicial decisions and federal laws, for people with mental or physical disabilities who want to rent or buy a home. *Digest of Cases and Other Resources in Fair Housing for People with Disabilities* includes abstracts and analyses of over 50 new cases, which are organized by state and indexed according to various issues, such as homelessness, landlord-tenant relations, and zoning. For more information, visit www.bazelon.org or contact Lee Carty at 202/467-5730, ext. 121.

- *From NIMBY to Good Neighbors: Recent Studies Reinforce that Apartments are Good for a Community*, National Multi Housing Council. Summarizes and has links to reports put out by numerous groups on the effects of apartments on local housing values. It is designed to be a resource for people looking to create more apartments and affordable housing in their communities. Available at www.nmhc.org/content/servecontent.cfm?contentitemID=2994.
- *Hardship Among the Uninsured: Choosing Among Food, Housing and Health Insurance*, Urban Institute. Study finds that some low-income people choose not to buy health insurance in order to cover housing and food costs. In an Urban Institute survey, almost 73 percent of low-income adults reported hardship related to food, housing or health care. Study is available at www.urban.org/uploadedpdf/310775_B-54.pdf.
- *Manual for Advocates on How to Conduct Focus Groups of Low-Income Parents*, Institute for Child and Family Policy, University of Southern Maine. The manual covers all aspects of a focus group project from the initial planning stages through the analysis and reporting of findings. Available at muskie.usm.maine.edu/focusgroupsmanual.
- *Predatory Lending Brochures*, Ohio Department of Commerce. The Office of Consumer Affairs has released two brochures, *Don't Become a Victim: A Guide to Predatory Lending* and *Tricks of the Trade*. The brochures are available in English and Spanish versions. The Department of Commerce also has a Mortgage Shopping Worksheet, which is helpful to compare different offers. Contact Jayme Brown at Commerce at jcbrown@dfi.com.state.oh.us or 866/278-0003.
- *Outside the Law: How Lenders Dodge Community Reinvestment*, National Training and Information Center. Available at www.ntic-us.org/currentevents/press/lendersdodge.htm.

JOBS

Advocacy Coordinator position, Federation for Community Planning, Cleveland. Responsibilities include on-going support, planning, resource management, research assistance, analysis, reporting, and operational coordination for the Public Policy and Advocacy Team. Position description is available at www.fcp.org/pdfs/ManagerI-PPA.pdf.

OTHER RESOURCES

- *Third Wave Foundation Student Scholarships*. The Third Wave Foundation is offering scholarships ranging from \$1,000 - \$5,000 each for full and part-time college/university student activists age 30 and under. The primary criteria to qualify is vigorous engagement in activist work and financial need. Students applying for grants should be involved as activists, artists, or cultural workers working on issues such as racism, homophobia, sexism, or other forms of inequality. Application deadline is October 1 and April 1. The application is available at www.thirdwavefoundation.org/programs/scholarships.html. Questions can be directed to 212/675-0700 or info@thirdwavefoundation.org.
- *New Markets Loan*, Ohio Community Development Finance Fund. The Finance Fund will be launching its New Markets Loan (NML), that will provide debt capital to businesses and community facilities located in targeted income eligible census tracts. To be eligible, borrowers must be a "qualified active low-income community business," which is defined in the NML Policies, which is available at the Finance Fund's website (www.financefund.org). Loans will be of two types, first, participation loans with local first mortgage lenders and second, direct loans from the Finance Fund. The NML will be launched before the end of the year. This new product is a result of the Finance Fund's award of New Markets Tax Credits (NMTC) from the NMTC Program administered by the U.S. Treasury's Community Development Financial Institution's Fund (CDFI) Fund. For more information, contact Jon Moorehead at CDFI at 614/221-1114 or at jmoorehead@financefund.org.

Owen Bair Wins ADAMH Consumer and Family Award

Owen Bair, a former COHHIO volunteer, has received the Alcohol, Drug and Mental Health Board (ADAMH) of Franklin County's Consumer/Family Award, an annual award, which recognizes a person whose exceptional contributions improve the quality of life for Franklin County citizens by helping those who live with mental illness and addictions. A former Peace Corps volunteer in Africa, Bair was nominated for the award by the Community Shelter Board for his significant contribution to the Community Shelter Board's Citizens Advisory Council. The Citizens Advisory Council is a group of 12 currently or formerly homeless people who serve in an advisory role to improve services for the homeless by offering a consumer perspective. Bair also served as an AmeriCorps volunteer for COHHIO's AmeriCorps Staying Home Program, a homelessness prevention project. He worked for two years as a full-time staff member of the Lutheran Social Services Homelessness Prevention Program. Currently, Bair serves as an on-call staff person for the YWCA Interfaith Hospitality Network, the front door shelter for homeless families.

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 five days of trainings on organizational development, including issues of board development, fundraising and strategic planning. The trainings are being conducted by David Maywhoor, who has over 15 years in consulting and training, and over 32 years of experience working in non-profits, as well as other qualified experts on various workshop topics.

The registration fee is \$25 per day of training per person. Please note that the registration fee has been significantly underwritten through the support of the U.S. Department of Housing and Urban Development (HUD) and the Ohio Department of Development. Each training has a maximum of 50 participants, which will be filled on a first come-first served basis. The registration fee includes lunch, breaks and materials. 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.

September 30 - BOARD GOVERNANCE

Roles & Responsibilities - Will take participants through a detailed exploration of the basic Roles & Responsibilities of a nonprofit Board member, and will include an in-depth explanation of the four fiduciary duties.

Super Charge the Board Fund Raising Role - Will address the fear we all have of fund raising and provide concrete tips and techniques for helping Board members become successful at bringing new resources into your nonprofit.

October 7 - FUNDRAISING

Developing the Successful Fund Raising Plan - The Fundraising Plan should provide the road map for Board, staff and volunteers to bring ever more resources into your organization. This workshop will provide participants with sample plans and new ideas about keeping the plan on track. This session will also include a section on special events, which will provide the event planner with in-depth understanding of the mechanics of successful events.

Learn the Secrets of Successful Proposal Writing - Will take participants through the research process, identifying potential funding sources; typical mistakes in reviewing grant guidelines; basic components of a good proposal; and effectively communicating with public and private funders.

October 14 - HUMAN RESOURCES

Basic HR Systems and Procedures - Will help you develop and implement safe and legal process for recruitment, hiring, evaluation, promoting, providing benefits, and termination. This session will also include a section on volunteer management, which will help you rethink and retool your efforts to get volunteers involved in extending the resources you have to do your important work.

How to Avoid Being Sued - Will detail techniques for implementing a fair and impartial system for establishing employee expectations and will help nonprofit managers understand the processes needed to safeguard their organization from litigation.

October 21 - LEADERSHIP

Strategic Planning - Planning is a process, not an event. Often non-profit managers are involved in the "intuitive" planning, adjusting the flow of work on a daily basis based on the ebb and flow of each new crisis. This workshop provides proven processes for embedding effective planning in the life of the organization.

October 29 - NEW EXECUTIVE BASIC TRAINING

This intensive one-day workshop will incorporate all of the areas listed in the above workshops, as well as other topics, focused particularly on the needs of new Executive Directors.

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 registration fee has been significantly underwritten through the support of HUD and the Ohio Department of Development)

Please check which training(s) you are registering for:

____ September 30 - BOARD GOVERNANCE

____ October 7 - FUNDRAISING

____ October 14 - HUMAN RESOURCES

____ October 21 - LEADERSHIP

____ October 29 - NEW EXECUTIVE DIRECTOR BASIC TRAINING

AGENDA

8:00 - 8:30 - Registration

8:30 - 12:00 - Training

12:00 - 12:45 - Lunch

1:00 - 4:30 - Training

4:30 - Adjourn

____ 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. COHHIO reserves the right to limit the number of participants per agency.

Questions? Contact COHHIO at 614-280-1984 or cohhio@cohhio.org.

How to Contact...

NATIONAL

- Corporation for Supportive Housing:** www.csh.org
- National Alliance to End Homelessness:** www.endhomelessness.org
- National Coalition for the Homeless:** www.nationalhomeless.org
- National Community Reinvestment Coalition:** www.ncrc.org
- National Low Income Housing Coalition:** www.nlihc.org

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

Senators Voinovich & DeWine - United States Senate, Washington, DC 20510
Voinovich - 202/224-3353; 202/228-1382 (fax); voinovich@voinovich.senate.gov
DeWine - 202/224-2315; 202/224-6519 (fax); 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.

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- Susan Francis, Communications and Development Coordinator - susanfrancis@cohhio.org
- Gwen Garth, AmeriCorps Leader - gwengarth@cohhio.org
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- Cathy Johnston, Special Projects and Advocacy Coordinator - cathyjohnston@cohhio.org
- Angela Lariviere, Youth Empowerment Coordinator- angelalariviere@cohhio.org
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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.