

Breaking Ground

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

..... February 2004

Bush Proposal Will Gut Housing Program for Lowest Income Families

In the proposed FY05 budget released recently, the Bush Administration would make sweeping changes to the Housing Voucher Program in order to reduce federal spending on low-income housing assistance.

The budget reduces funding for the Housing Voucher Program by \$1.66 billion and reduces the number of families that can receive assistance by 250,000. Currently, the Housing Voucher Program serves 2.05 million low-income households.

Further, the Bush Administration wants to turn this market-based housing assistance program, the cost of which is tied to the cost of rental housing in the private market, into a block grant to public housing authorities. Block granting the program serves to cap the costs to the federal government regardless of increases in housing costs, and means that over time, public housing authorities will have no choice but to cut back on housing assistance.

Moreover, the Bush Administration wants to eliminate longstanding features of the program that have made it an effective tool in helping the lowest-income families and individuals find and maintain safe, decent, and affordable housing. Public housing authorities would be granted wide discretion in how they operate their particular programs. For example, they would no longer be bound by the "Brooke" rule that limits the amount a family pays for housing to 30 percent of its household income. (Former Senator Edward Brooke (R-MA) authored the provision.) Public housing authorities could establish their own rent structures, and families could be required to pay much higher portions of their income for rent.

Also abandoned is the bipartisan agreement reached in 1998 that 75 percent of housing vouchers are to go to the most needy families, those with incomes at less than 30 percent of the area median income. Public housing authorities could distribute all vouchers to anyone with income up to the 80 percent of the area median income and even higher in some cases. By giving housing assistance to higher-income people who require less subsidy, public housing authorities may be able to serve more families, but they will not be serving those who need assistance the most.

Stunningly, the proposed changes do not even assure that families who currently rely on housing vouchers will continue to be able to do so and not lose their homes.

"It appears that the Bush Administration's policy on affordable housing is to make the affordability crisis worse for those who can afford housing the least," National Low Income Housing Coalition President Sheila Crowley said after reviewing the budget. "The President has taken the country into an ever deepening deficit with reckless tax cuts, and now he wants to start digging his way out by making life harder for those who have the least. Outrage is the only rational response." For more information, visit www.nlihc.org.



Housing Ohio 2004

COHHIO's Annual Statewide Conference

April 19 - 20, 2004

Hyatt on Capitol Square, Columbus

Sponsored by:
Coalition on Homelessness and Housing in Ohio
(COHHIO)

with support from:
Bank One
Ohio Capital Corporation for Housing
National City

With Additional Support from:
Ohio Department of Development
Ohio Department of Mental Health
U.S. Department of Housing and Urban Development

Conference materials, including the brochure and registration form, as well as directions to the hotel, are available on the COHHIO web page at www.cohhio.org/training/trainings.html.

Low Income Housing Tax Credit Qualified Allocation Plan

*****ALERT*****

It has come to COHHIO's attention that homeless service providers in some parts of the state are being approached by developers seeking partners for a hybrid model of permanent supportive housing for homeless families using low-income housing tax credits. This hybrid, which is based on the lease/purchase model where residents can actually purchase their home after 15 years, is predicated on a fundamental misunderstanding of both long-term homelessness and permanent supportive housing. While the Qualified Allocation Plan (QAP) is intended to incentivize the development of permanent supportive housing, it was never the intent to link this approach to lease/purchase for homeless families. This hybrid is problematic for two primary reasons. First of all, permanent supportive housing is long-term housing targeted at homeless individuals with serious and persistent disabilities (i.e. mental illness, chemical dependency and/or chronic health challenges) who have been homeless over a long period of time. Secondly, the nature of their disabilities is such that scattered site housing (let alone home ownership) with little in the way of supportive services, is not a viable option. If you have been approached by a developer seeking to develop such a project, please contact Bill Faith at COHHIO at billfaith@cohhio.org or 614/280-1984.

Repeal of Sales Tax Increase Could Threaten Services

The movement to repeal the sales tax increase in Ohio, led by Secretary of State Kenneth Blackwell and the Citizens for Tax Repeal, could have a hard hitting impact on services. The initiative would eliminate the temporary one cent increase in the state sales tax six months early. The tax is currently set to expire on June 30, 2005.

The collections from the one cent tax are expected to generate \$1.3 billion in FY 2005. The Ohio Office of Budget and Management estimates the revenue loss in FY 2005 due to the initiative would be \$730 million.

The amount of general fund revenue that would be lost due to the initiative exceeds the general revenue fund support for the Departments of Aging, Alcohol and Drug Addiction Services, Development, Health, Mental Retardation, Minority Health Commission, and the Rehabilitation Services Commission combined.

Cutting \$730 million in only a six month period would lead to draconian cuts in services. There are at least two things you can do. One is to endorse the Ohioans for Fiscal Responsibility. This group is working tirelessly to challenge the petitions filed by the Citizens for Tax Repeal. COHHIO has endorsed this campaign and has provided volunteers for this effort. Their endorsement form follows on the next page. In addition, if your agency hasn't endorsed the Campaign to Protect Ohio's Future yet, please do so. The list of endorsers and an endorsement form follow.

Ohioans for Fiscal Responsibility Endorsement Form

Whereas, the Citizens for Tax Repeal are attempting to unbalance the FY04-05 state budget by petition initiative to repeal the temporary one-cent increase in state sales-tax,

Whereas, if successful such a repeal would cost the state more than \$800 million over the last half of FY05, necessitating draconian cuts to state budget items including state agencies and programs, health care, education, and local government funds,

The undersigned organization endorses and supports the efforts of the Ohioans for Fiscal Responsibility to ensure fairness, integrity and transparency in the petition initiative process.

Organization

Contact person / Phone number / E-mail

Please fax this form back to:
Chris Collins
(614) 461-1549

Campaign to PROTECT Ohio's Future

CAMPAIGN ENDORSEMENT FORM

In the absence of tax reform and sufficient revenue to fund government services, join the Campaign to Protect Ohio's Future in opposing efforts to repeal the temporary one-cent sales tax that allows state government to provide vital services that every Ohioan depends on.

Vital services and benefits are at risk if the temporary sales tax is repealed early, including:

- Medicaid coverage and services for hundreds of thousands of Ohio
• PASSPORT, which enables thousands of older adults to live in their own homes
• Police and fire protection provided with local government funds from the state
• Property tax relief for Ohioan homeowners
• Funding for programs that help children who have been abused or neglected, including mental health services
• Education funding for primary, secondary and higher education
• Child care funding for families who've moved from welfare to work.
• Behavioral health services, including mental health and alcohol and drug addiction services.

The Campaign to Protect Ohio's Future call's upon the Governor and the Legislature to adopt a fair, progressive, diversified system of taxation that eliminates Ohio's structural deficit and provides stable revenue sufficient to fund government services and invest in Ohio's future.

ENDORSEMENT FORM

Organization/Business Name
Contact Person
Address
City Zip Code
Phone Fax
Email Address

Check all that apply:

- * Please add my organization as an endorser of the Campaign to Protect Ohio's Future principles listed on the reverse, and include us in future lists of groups that have endorsed the campaign.
* I would like to volunteer to help with the Campaign, please contact me so I can learn about the volunteer opportunities that are available.
* We will provide a contribution of \$ towards the campaign.

PLEASE RETURN BY FAX TO THE CAMPAIGN AT 216-781-2988

or mail to the Campaign to Protect Ohio's Future, 1226 Huron Road, #300, Cleveland, Ohio 44115.

Campaign to PROTECT Ohio's Future Endorsement List (February 5, 2004)

Breaking Ground

AARP Ohio
 Action for Children (Columbus)
 Action Ohio Coalition for Battered Women (Columbus)
 AIDS Taskforce of Greater Cleveland (Cleveland)
 Akron-Canton Regional Foodbank (Akron)
 Alliance of Child Caring Service Providers (Cleveland)
 American Cancer Society - Ohio Division, Inc.
 Amethyst, Inc. (Columbus)
 AOPHA
 Applewood Centers/Children's Aid Society (Cleveland)
 Athens Co. Dept. of Job & Family Services
 AXIS Center for Public Awareness (Columbus)
 Beech Acres (Cincinnati)
 Beech Brook (Cleveland)
 Belleaire-Puritas Development Corporation (Cleveland)
 Bellflower Center for the Prevention of Child Abuse (Cleveland)
 Berea Children's Home & Family Services
 Beverly Waterford Food Pantry (Beverly)
 Bobbsie Twins Child Care (Columbus)
 Bridgway (Cleveland)
 Buckeye Area Development Corporation (Cleveland)
 Buckeye Art Therapy Association (Columbus)
 Buckeye Association of School Administrators
 C.A.L.L. Food Pantry (Celina)
 Catholic Charities Health and Human Services (Cleveland)
 Catholic Social Service of Springfield (Springfield)
 Center for Children and Families (Cincinnati)
 Center for Families and Children (Cleveland)
 Center for Independent Living Options, Inc. (Cincinnati)
 Center for Mental Retardation (Cleveland)
 Cerebral Palsy Association of Ohio
 Channing & Associates (Columbus)
 Children's Academy (Columbus)
 Children's Defense Fund of Ohio
 Chiles Creations (Columbus)
 Church of the Covenant (Cleveland)
 Cleveland Christian Home (Cleveland)
 Cleveland Foodbank (Cleveland)
 Cleveland Housing Network (Cleveland)
 Cleveland Neighborhood Development Coalition (Cleveland)
 Coalition for Greater Cleveland's Children (Cleveland)
 Coalition for Healthy Communities
 Coalition on Homelessness and Housing in Ohio
 Collaborative for Organizing Mt. Pleasant, Inc. (Cleveland)
 Columbiana County Dept. of Job & Family Services (Lisbon)
 Community Action Agency of Columbiana County, Inc. (Lisbon)
 Community Action Committee of Pike County (Piketon)
 Community Assessment & Treatment Services (University Heights)
 Community Corrections Association (Youngstown)
 Community Partners for Affordable, Accessible Health Care (Cleveland)
 Community Teaching Homes (Oregon)
 Contact Center (Cincinnati)
 Corporation of Ohio Appalachian Development (Athens)
 Creative Child Care, Inc. (Columbus)
 Cuyahoga County Board of Commissioners
 Delaware County Job and Family Services
 Dominican Community Services (Cincinnati)
 Eliza Jennings (Cleveland)
 Elyria United Methodist Village (Elyria)
 Elyria YWCA (Elyria)
 Equal Justice Foundation (Columbus)
 Family & Community Services of Portage County, Inc. (Kent)
 Family Service Council of Ohio
 Federation for Community Planning (Cleveland)
 Fellowship Food Pantry (Youngstown)
 FirstLink (Columbus)
 Free Store/Food Bank (Cincinnati)
 Grace Church Worldwide Food Pantry (Lima)
 Greater Cincinnati Coalition for the Homeless
 Greater Cleveland Health Education & Service Council
 Greater St. James Community Development Corp. (Fremont)
 Help End Lead Poisoning (HELP) (Columbus)
 Heritage Day Health Center (Columbus)
 Highland County Community Action (Hillsboro)
 Hocking, Athens, Perry Community Action
 Hope Harvest Food Pantry (Tipp City)
 Hunger Network in Ohio
 Initiative in Urban Education (Cleveland)
 Inter Parish Ministry (Cincinnati)
 Ironton-Lawrence County Area Community Action (Ironton)
 Isabelle Ridgeway Care Center (Columbus)
 Jewish Family Service Assoc. of Cleveland
 Jewish Family Services (Columbus)
 Kare-A-Lot Child Care Center (Columbus)
 Keidan Financial Consultants, LLC (Columbus)
 Lakeview Assisted Living Center (Lorain)
 League of Women Voters of Ohio
 LifeSphere (Cincinnati)
 Linking Employment, Abilities & Potential (Cleveland)
 Lutheran Metro Ministry Social Justice Task Force (Cleveland)
 Lutheran Metropolitan Ministry (Cleveland)
 Madison County Family & Children First Council (London)
 Marion County Children Services (Marion)
 Meals on Wheels of Delaware County (Delaware)

Meigs County Council on Aging, Inc. (Pomeroy)
 Menorah Park Center for Senior Living (Beachwood)
 Mental Health Advocacy Coalition (Cleveland)
 Merrick House (Cleveland)
 Montefiore (Beachwood)
 Montgomery Education & Pre-Release Center (Dayton)
 Mt. Holiness Church (Cleveland)
 NAMI - Metro Cleveland
 NAMI Ohio
 National Assoc. of Social Workers - Ohio Chapter
 Near West Side Multi-Service Center (Cleveland)
 Neighborhood Family Practice (Cleveland)
 New Life Temple Share and Care Ministry (Cincinnati)
 Newport Community Food Pantry (Newport)
 Nicholas Dr. Church of God Bread of Life Food Pantry (Circleville)
 North Broadway Children's Center (Columbus)
 North East Ohio Health Services (Beachwood)
 Northeast Ohio Coalition for the Homeless
 Northwest Counseling Services (Columbus)
 OCSEA AFSCME
 Ohio Advocates for Mental Health
 Ohio AIDS Coalition
 Ohio Alcohol and Drug Policy Alliance
 Ohio Alliance of Boys & Girls Clubs
 Ohio Assoc. of Alcohol and Drug Abuse Counselors
 Ohio Assoc. of Area Agencies on Aging
 Ohio Assoc. of Child Care Providers
 Ohio Assoc. of Second Harvest Foodbanks
 Ohio Association of Child Caring Agencies
 Ohio Association of Community Action Agencies (Columbus)
 Ohio Association of Free Clinics (Columbus)
 Ohio Association of Non-Profit Organizations
 Ohio Children's Hospital Association
 Ohio Citizen Advocates for Chemical Dependency Treatment & Prevention
 Ohio Community Computing Network
 Ohio Council of Behavioral Health Care Providers
 Ohio Council of Churches
 Ohio Counseling Association
 Ohio Empowerment Coalition
 Ohio Head Start Association
 Ohio Hospital Association
 Ohio Mental Health Counseling Association
 Ohio Partners for Affordable Energy
 Ohio Primary Care Association
 Ohio Public Health Association
 Ohio Society for Respiratory Care
 Ohio Statewide Independent Living Council
 Ohio United Way
 Organize Ohio
 OURS (Cleveland)
 Personal & Family Counseling of Tuscarawas County (New Philadelphia)
 Planned Parenthood of Summit, Portage and Medina Counties (Akron)
 Positive Education Program (Cleveland)
 Preble County Family & Children First Council (Eaton)
 Pressley Ridge (Cincinnati)
 Public Children's Service Association of Ohio
 Quest Recovery Services (Canton)
 SCOPE of Trumbull County (Warren)
 Second Harvest Foodbank - Lorain (Lorain)
 Second Harvest Foodbank of Mahoning Valley (Youngstown)
 Senior Citizen Resources, Inc. (Cleveland)
 Service Employee International Union District 1199
 Shared Harvest Foodbank, Inc. (Fairfield)
 Sharing the Harvest Food Pantry (Akron)
 Shiloh SDA Community Services (Cincinnati)
 Short North Health & Wellness, Inc. (Columbus)
 Social Justice Committee of Miami Presbytery (Miamisburg)
 Southside Food Pantry (Springfield)
 Spectrum of Supportive Services (Cleveland)
 St. Francis Center (McArthur)
 St. Stephens Christ Center (Columbus)
 Starting Point (Cleveland)
 Students Advocating for Funding of Education (S.A.F.E.) (Cleveland)
 The Empowerment Center of Greater Cleveland (Cleveland)
 The Neighborhood House, Inc. (Columbus)
 Toledo Northwestern Ohio Food Bank (Toledo)
 Towne Blvd. Church of God (Lebanon)
 Tri-County Independent Living Center (Akron)
 United Black Fund of Greater Cleveland, Inc.
 United Way of Auglaize County, Inc. (St. Marys)
 United Way of Clinton County (Wilmington)
 United Way of Hocking County, Inc. (Logan)
 Universal Health Care Action Network of Ohio
 Viola Startzman Free Clinic (Wooster)
 Volunteers of America/Ohio River Valley (Cincinnati)
 Warren County Community Services (Lebanon)
 Wayne County Family and Children First (Wooster)
 Wesley Hall (Cincinnati)
 Wesley Services Organization (Cincinnati)
 Wexner Heritage Village (Columbus)
 Williams County Hillside Country Living (Bryan)
 Willow Brook Christian Communities (Delaware)
 YWCA of Columbus (Columbus)

COHHIO and OHCP to Offer Follow Up Balance-of-State Continuum of Care Training

COHHIO, in conjunction with the Ohio Department of Development (ODOD), will host a mandatory Balance-of-State Continuum of Care training on February 20th, 2004 from 10:00 a.m. to 2:00 p.m.

This training is intended as follow-up to the December 1st & 2nd, 2003 training in which participants learned about the changes to the application process for this year. In addition, the training will also include an update on the most recent developments in the Balance-of-State's Homeless Management Information System (HMIS) implementation.

The training will be held at the Columbus River Club at Confluence Park. It is located at 679 W. Spring St., just west of downtown Columbus. We will be serving coffee and tea in the morning and a buffet lunch at noon.

The training is mandatory for all Continua that have received funding through the Balance-of-State Continuum of Care application. Invitations were mailed out to all existing Balance-of-State projects earlier this month. If you failed to receive an invitation or would like additional information regarding the training, please contact Jeannette Welsh at COHHIO at jeannetewelsh@cohhio.org.

Organizational Development Trainings Materials Available

COHHIO, in conjunction with the U.S. Department of Housing and Urban Development and the Ohio Department of Development, offered five trainings on organizational development, including issues of board development, fundraising and strategic planning, in the fall of 2003. Materials from the trainings are available for \$25 per training subject. If you would like to order the materials, please indicate below which materials you would like to order and return to COHHIO with payment.

- BOARD GOVERNANCE
- FUNDRAISING
- HUMAN RESOURCES
- LEADERSHIP
- NEW EXECUTIVE DIRECTOR BASIC TRAINING

Name _____
 Organization _____
 Address _____
 City, State, Zip _____
 Phone, Fax, Email _____

Materials - \$25 per training subject

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

Checks can be made out to COHHIO and orders with payment can be sent to COHHIO, 35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138. Questions? Call COHHIO at 614/280-1984.

Join in the Survey of Hunger and Homelessness in America

This year, the National Student Campaign Against Hunger and Homelessness is introducing the first annual *Survey of Hunger and Homelessness in America*. Over the course of 2003-2004, students and community activists will survey 1,000 emergency food and shelter providers on the state of hunger and homelessness in the United States. The resulting report will paint the picture of poverty in the U.S. through local facts, personal stories, and anecdotes. Through media attention and advocacy, the National Student Campaign Against Hunger and Homelessness intends to then press for much-needed funding increases and policy improvements aimed at ending hunger and homelessness in America.

The National Student Campaign Against Hunger and Homelessness are surveying all emergency providers that directly serve clients--shelters, community kitchens, and food pantries, for the most part. The survey takes 15-30 minutes and is very user-friendly. A copy of the survey template, survey instructions and other useful materials are available at www.studentsagainsthunger.org.

For more information, contact Kathleen Barr at kbarr@studentsagainsthunger.org or 202/546-8195 or visit the National Student Campaign Against Hunger and Homelessness web page at www.studentsagainsthunger.org.

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.

Why 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.

Do you currently receive *Breaking Ground* by mail? If so, please switch to email delivery. To switch, email Susan Francis at COHHIO at susanfrancis@cohhio.org.

HUD Announces Homeless Consolidation Concept

On January 22nd, the U.S. Department of Housing and Urban Development (HUD) convened a meeting of national homeless advocacy organizations to discuss the future of the Continuum of Care. The meeting, which was attended by representatives from the National Coalition for the Homeless, the National Low Income Housing Coalition, the Corporation for Supportive Housing, the National Alliance to End Homelessness, the National Law Center on Homelessness and Poverty, and the National Coalition for Homeless Veterans, was used as an opportunity for HUD to roll-out a proposed concept paper regarding the future of its homeless assistance programs.

The concept paper, which is not very detailed, raises more questions than it answers. It is unclear at this point just how serious HUD is about making any (or all) of these proposed changes, or when it could happen. From what we can tell, HUD is floating this concept paper as a trial balloon of sorts. Some of the proposals would require statutory changes (i.e. Congress would have to act to make the requested change), while others could be handled administratively (i.e. HUD decides they want to make the change). Regardless of what gets changed, how it gets changed, and who changes it, there seems to be a move on at HUD to modify the Continuum of Care process...and we could see some of these changes as soon as the 2004 SuperNOFA.

The content of the concept paper can be found below:

Overview

- Consolidate HUD's three competitive homeless assistance programs (Supportive Housing, Shelter Plus Care, and Section 8 SRO)
- The consolidation would provide for greater local control, flexibility and streamlined program requirements

Codifies Continuum of Care Concept

- Similar to the current approach, communities and States would plan for a range of housing and services

(continued)

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!

(Homeless Consolidation Concept continued)

Consolidates and Streamlines Existing Programs

- Consolidates three programs into one competitive program
- Establishes a single set of eligible activities
- Establishes a single (20 percent) cash match requirement for all activities
- Significantly reduces time needed to award, obligate and spend funds by establishing Boards to review local applications and manage the grant

Creates a Board

- Each continuum would establish a Board to represent all providers
- The Board would submit a consolidated competitive application to HUD
- An organization could only serve on the Board for three consecutive years
- Government agencies could represent no more than 35 percent of the Board
- At least one board member would have experienced homelessness

Provides Housing

- Each Board would spend at least 30 percent of its funds on permanent housing
- At least 15 percent of the funds would be for transitional or permanent housing for persons who are chronically homeless

Provides Limited Supportive Services

- The portion of HUD program funds for services would continue to decline
- Over time eligible services would be limited to: outreach, housing counseling, case management, and life skills

Offers Prevention Funding

- Up to 10 percent of funds could be used to prevent homelessness

Provides Administrative and HMIS Funding

- Up to 6 percent of funds for grand administration, monitoring, evaluation and HMIS
- Up to 5 percent of funds for project sponsor’s grant administration

Performance and Accountability

- Program would have outcome measures to hold Board’s accountable
- Competition would include incentives and standards for performance

If you have questions about this concept paper, please contact Rick Taylor at COHHIO at ricktaylor@cohhio.org for additional information.

While it cannot be confirmed, it is anticipated that the 2004 SuperNOFA will be published in early to mid March. Please check the COHHIO web page at www.cohhio.org or the HUD web page at www.hud.gov for details in the coming weeks.

Job Watch

Last week Policy Matters Ohio released new jobs numbers as part of an ongoing Job Watch project with the Economic Policy Institute. Below is a bulleted summary.

- Ohio lost 66,900 jobs during 2003, or 1.2 percent of our state’s total jobs.
- Ohio had 248,400 fewer jobs in December 2003 than in March 2001 when the recession officially began--a decline of 4.4 percent. This decline was worse, in percentage terms, than all states except Massachusetts and Michigan.
- At this point after the early 1990s recession ended, 68,200 new jobs had been created in Ohio, an increase of 1.4 percent. That compares with a 2.7 percent loss in jobs since November 2001, when the last recession officially ended.
- Had Ohio generated enough jobs since the end of the recession to keep up with the growth in the working-age population, there would be about 202,100 more jobs in the state than the 5,341,500 there were in December.
- The 33,800 manufacturing jobs Ohio lost in the past year represented 3.9 percent of total manufacturing jobs.
- Ohio's 6.0 percent unemployment rate in December compares to 5.6 percent a year earlier. The current unemployment rate is higher than when the recession began and higher than when the recession ended.
- The president’s economic advisors predicted that the federal tax cut would lead to job creation. From June 2003 to December 2003, 60,400 jobs were supposed to have been created in Ohio because of the tax cut. In fact, since the tax cut was projected to start creating jobs, Ohio has lost 67,000 jobs.
- Ohio industries that are gaining jobs pay less than those that are losing them. Between the official end of the recession in November 2001 and two years later, industries that have gained in their share of Ohio's total average \$29,418 in annual pay per job. In industries that have lost ground as a share of the total, the average was \$41,287. Decline in manufacturing jobs has been a major part of this shift.

For the press release from Policy Matters, visit www.policymattersohio.org/jobwatch/index.htm. For a link to national job watch data, visit www.policymattersohio.org.

Social Security Administration Clarifies In-Kind Support for Homeless Persons

The Social Security Administration (SSA) recently released a revised POMS (SSA internal policy that interprets SSA law and regulations) regarding how in-kind support is calculated for homeless persons. The revised POMS does not represent a change in policy. Instead, it clarifies the existing policy for local SSA offices. As a result, it is believed that SSA field offices will be much less likely to incorrectly reduce SSI benefit checks due to the alleged receipt of in kind support. And, should these improper reductions occur, it appears that attorneys and advocates will have an easier time challenging them.

Specifically, the revised POMS clarifies that, in many cases, food from a food bank or a soup kitchen, or shelter from a social service provider, can often be excluded as a in-kind support. When such assistance is excluded, SSI recipients receive a full monthly benefit check, instead of a check that is reduced by up to one-third. This revision was a result of a request made to SSA - based on the comments of many advocates and attorneys from around the country, who were having trouble with this issue. For more information, contact Jeremy Rosen from the National Law Center on Homelessness & Poverty at jrosen@nlchp.org.

Proposed Changes to CRA Strike Blow Against Consumers

As suspected, the Federal banking agencies are set to propose changes to the CRA regulation that will hurt consumers and communities. Below is a summary of the proposed changes from the National Community Reinvestment Coalition (NCRC).

The proposed changes to the CRA regulation are a direct blow to consumers. Federal oversight of more than 1,000 banks' obligations to provide credit and services to working class American has been dramatically scaled down today. There is also a gaping loophole for unscrupulous lenders to make loans through affiliates of mainstream financial institutions. The FDIC Board should have taken a stand to strengthen consumer protections and CRA, not weaken it.

The proposed changes are the following:

- 1) Streamlined CRA exam for more than 1,000 banks: Banks and thrifts will be eligible for the streamlined "small bank" exam if they have assets up to \$500 million. The current asset threshold is \$250 million. Also, the current definition makes so-called small banks subject to the more rigorous large bank exam if the banks are owned by holding companies with more than \$1 billion in assets. The regulators deleted the reference to holding companies in their proposed changes.
- 2) Predatory Lending Standard: Banks and thrifts can be penalized on CRA exams if they make loans violating federal fair lending law including ECOA, FHA Act, HOEPA, RESPA, and the FTC Act. Also, banks and thrifts can be penalized if they make loans based on the foreclosure value of collateral, not on borrower repayment ability. Affiliates of banks are not automatically covered by this standard.
- 3) Improved data disclosure: The CRA small business data will now also include the specific census tract in which a bank or thrift makes a loan. CRA exams will separately report loans and purchases, but loans and purchases will be equally considered as before. Using the new HMDA data (not available until summer of 2005), the CRA exams will report loans subject to HOEPA as well as higher cost loans (loans with APRs more than three percentage points above Treasury rates). Lending by affiliates included in exams will also be separately reported.
- 4) The regulators backed away from any other changes raised during the "Advanced Notice for Proposed Rulemaking" on CRA in the fall of 2001. In particular, they did not expand the definition of assessment areas. Banks are increasingly lending beyond geographical areas in which they have branches, but the regulators did not act to update CRA exams (though they discuss this issue in the preamble of the proposed rule). Affiliates are still considered at the option of the bank, and are not automatically considered on CRA exams.

For more information, contact Josh Silver at NCRC at jsilver@ncrc.org.

Endorse the Principles for Responsible Lending - Consumer Protections from Predatory Lending Endorsement Form
Over 365 organizations have already endorsed. If you haven't, please do so now. You can access the endorsement form off the COHHIO web page at www.cohhio.org or by contacting Cathy Johnston at cathyjohnston@cohio.org or 614-280-1984.

COHHIO's Predatory Lending Hotline

The Education and Outreach project, which includes the Predatory Lending Hotline, took in 27 predatory lending intakes in January. Contributing to this high number was a story that ran on Channel 27 in Youngstown. The story focused on the foreclosure rate in Northeast Ohio, including Trumbull, Mahoning and Columbiana Counties.

COHHIO's Predatory Lending Hotline
1-877-228-1645

Housing Shortage Remains Severe for Extremely Low-Income Renters

In 2001 as in 1999, only 42 units of housing were affordable and available for every 100 extremely low-income renters - a national shortage of 4.9 million units, according to the latest report on worst case housing needs by the U.S. Department of Housing and Urban Development (HUD), entitled *Trends in Worst Case Needs for Housing, 1978 - 1999*. The report, which examines the trends in worst case needs from 1978 to 1999 as well as the new data from 2001, further stated that compared to 1991 there were 1.6 million fewer units affordable to extremely low income renters in the U.S. in 1999 - almost one-fifth of the most affordable units had rent increases or were withdrawn from the rental inventory. Other selected findings in the report include:

* From 1999 to 2001, the estimated number of unassisted very-low-income renter households, who paid more than half of their income for housing or lived in severely substandard housing, rose slightly from 4.86 million to 5.07 million.

* The number of elderly households with such worst case needs rose by 14 percent to 1.2 million from 1999 to 2001.

* The number of units affordable to renters with incomes below 50 percent of AMI fell by 760,000 (4 percent) between 1999 and 2001.

* Including renters reporting assistance and households with incomes up to 120 percent of area medians, the number of households who faced severe cost burdens or severely inadequate housing rose by 9 percent to 14.46 million between 1999 and 2001.

A copy of the complete report is available at www.huduser.org/Publications/PDF/trends.pdf.

Order Your 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.

The George Gund Foundation Fellowship

The George Gund Foundation Fellowship provides an opportunity for promising young professionals to work inside an organization that plays a vital role in supporting the civic life of Greater Cleveland and in various national policy deliberations that impact our community. The Fellowship is a two-year, full-time commitment beginning in Summer 2004, requiring residence in Northeast Ohio during the term of engagement.

The George Gund Foundation, established in 1952, is the largest private foundation in Ohio. The Foundation has assets in excess of \$400 million and annually makes grants totaling approximately \$20 million. Program officers professionally staff the following areas of grantmaking: Arts, Economic Development and Community Revitalization, Education, Environment and Human Services.

Each Fellowship experience will be tailored to the organization's needs and is sure to involve a wide range of substantive assignments including review of grant proposals, organizing site visits, and research on topics related to the Foundation's grantmaking interests.

Each George Gund Foundation Fellow will receive a stipend of \$35,000 per year. A full benefits package during the term of the Fellowship will also be provided by the Foundation. Housing, transportation and other living arrangements are the responsibility of the Fellow.

Successful candidates for this Fellowship will have obtained a Bachelors degree or higher. Excellent writing skills and sufficient computer competency to carry out assigned research projects are essential. A demonstrated desire to work in public service or the nonprofit sector is also important, as the Foundation views the Fellowship to be a valuable early career opportunity. The selection process is anticipated to be highly competitive.

To be considered for the Fellowship, each candidate must submit a cover letter, a detailed resume, two letters of recommendation and a short essay discussing why the Fellowship opportunity is appealing. These materials are due no later than February 23, 2004. A Fellow will be selected mid March 2004.

Address application materials to:

Robert Jaquay, Associate Director
The George Gund Foundation
1845 Guildhall Building
45 Prospect Avenue, West
Cleveland, Ohio 44115

COHHIO Accepts Board Nominations

COHHIO is currently accepting nominations to serve on its Board of Directors. Board members are expected to attend six meetings per year (including a board retreat) and serve on at least one work group. To submit your nomination, forward a letter of intent and resume to Bill Faith at COHHIO at billfaith@cohhio.org, 614-463-1060 (fax) or 35 East Gay Street, Suite 210, Columbus, Ohio 43215. All nominations must be received by Friday, February 20.

Resources

TRAININGS

- February 24 - *Fundamentals of Finding the Money*, Center for Nonprofit Resources, Dayton. This session will include: find out how to research and find the most appropriate funders for your organization, learn what specifics funders look for and expect, and gain experience developing a game plan that will make the "ask" a piece of cake. \$70. For more information, visit www.cnrohio.org/registration.html.
- March 10-13 - *National Community Reinvestment Coalition Annual Conference*, Washington, DC. "Bringing Economic Justice Home" will offer workshops on issues related to advocacy and organizing, communications and marketing, helping small business, predatory lending and other current topics. For more information, visit www.ncrc.org.
- March 25-26 - *Iams Effective Planning for Nonprofits*, Center for Nonprofit Resources, Dayton. This intensive two-day session is lead by expert planning professionals who will show you how to plan and how to measure your results. For more information, visit www.cnrohio.org.
- April 26-27 - *National Low Income Housing Coalition Annual Conference*, Washington, DC. Conference sessions will explore what 2004 will hold for national housing policy, including housing in the elections, the latest in polling and public opinion research, the National Housing Trust Fund, and other current housing issues. For more information, visit www.nlihc.org.
- May 5 - *Changing Minds, Building Communities: Advancing Affordable Housing through Communications Campaigns*, Minneapolis. Join experienced practitioners, national housing leaders, and marketing professionals from across the country to examine how to communicate effectively to gain support for affordable housing. Training will include new research, exploration of how to use the lessons from successful campaigns in local work, and discussion of national marketing plans proposed by the National Low Income Housing Coalition and The Campaign for Affordable Housing. For more information, visit www.nw.org/network/training/tuitregis/minneapolis2004/minneapolis2004Symp.htm.
- May 5-7 - *Staying Connected - Fifth Annual Ohio Service Coordinators Conference*, Columbus. For more information, visit www.goldenbuckeye.com and click on Education & Training.
- May 18 - *Ohio CDC Association "Thank You Lobby Day"*, Columbus. For more information, contact Patricia Barnes at 614/461-6392 or pkbarnes@ohiocdc.org.
- *Ohio University Executive Leadership Institute*, Athens. March 19 & 23 - Strategic Leadership Workshops for Nonprofit Executives. October 5-8 - Leading with Vision, Value and Strategy. November 4-5 - Strategic Triangle in Depth: Leading Change. Spring 2005 - Courage and Compromise in Public Leadership. For more information, visit <http://oueli.voinovichcenter.ohio.edu/>.

PUBLICATIONS

- *The Destruction of Housing Capital: A Preliminary Exploration into Demolitions and Disasters*, U.S. Department of Housing and Urban Development. Explores the underlying reasons for the large-scale decimation of the nation's housing stock between 1999 and 2001. Available at www.huduser.org/datasets/ahs/ahsReports.html#1.
- *The Human Right to Housing: Homelessness, Housing and Human Rights*, National Law Center on Homelessness & Poverty. The report charges that increasing homelessness and diminishing housing resources put the United States in violation of international law. Available at www.nlchp.org.
- *Rental Market Dynamics: Is Affordable Housing for the Poor an Endangered Species?*, U.S. Department of Housing and Urban Development. The report builds on a previously conducted report and analyzes rental market data between 1995 and 1999 to examine the substantial movement of housing into and out of the rental stock. Available at www.huduser.org/datasets/ahs/ahsReports.html#2.
- *HUD Housing Programs: Tenants' Rights* (third edition), National Housing Law Project. Explains and analyzes all applicable laws for effective representation of tenants assisted under the HUD programs. The third edition has been updated and expanded to cover recent changes from Congress, HUD and the courts. For more information, visit www.nhlp.org.
- *Study of Homebuyer Activity through the HOME Investment Partnerships Program*, U.S. Department of Housing and Urban Development. This study focused on the use of the HOME program to support homeownership. Generally, buyers moved to neighborhoods with higher home values, higher median incomes, and somewhat higher homeownership rates than the areas where they had previously lived. Available at www.huduser.org/publications/hsgfin/homebuy.html.
- *Preventing Homelessness Among People Leaving Prisons*. The growing recognition of the need to ensure that people leaving corrections transition successfully back into society has led to three recent publications. *Outside the Walls: A National Snapshot of Community-Based Prisoner Reentry Programs*, Urban Institute. Offers a survey of programs across the country that are implementing notable or innovative approaches to easing the reentry process. For more information, visit www.urban.org/url.cfm?ID=410911. *Preventing Homelessness Among People Leaving Prison*, Vera Institute of Justice. Examines homelessness among former inmates, shares examples of corrections agencies' efforts to address it, and offers insights from Vera's Project Greenlight, an in-prison program that provided comprehensive transition services, including housing assistance, to felony offenders reentering communities in New York City. For more information, visit www.vera.org/publication_pdf/209_407.pdf. *Prisoners Once Removed: The Impact of Incarceration and Reentry on Children, Families and Communities*, Urban Institute. Sheds light on the effects of reentry on families and communities and evaluates the current reentry system and suggests ways to better serve the growing population of children, families and communities dealing with reentry. For more information, visit www.urban.org/pubs/prisoners/.
- *Work as a Priority: A Resource for Employing People who have Serious Mental Illnesses and who are Homeless*, Substance Abuse and Mental Health Services Administration (SAMHSA). Provides recommendations and examples of how homeless and supportive housing providers have made progress in moving their clients into the workforce. Available at <http://peerta.acf.hhs.gov/policies/employ.htm#general>.

WEB PAGE

- *2003 Fair Housing Contacts*, Ohio Department of Development. The directory provides the names, addresses, telephone numbers, and, when possible, the e-mail addresses for local fair housing contacts representing more than 80 communities across Ohio. Available at www.odod.state.oh.us/cdd/ohcp. Free hard copies are also available by contacting Joyce Hill at jhill@odod.state.oh.us or 614/466-2285.
- *2004 OHCP Calendar of Events*. The Office of Housing and Community Partnerships, Ohio Department of Development, posted its Calendar of Events, which includes information on upcoming application submission deadlines, training activities, hearings, meetings and other related events. Available at www.odod.state.oh.us/cdd/ohcp/CalendarofEvents.htm.

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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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.