

Breaking Ground

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

..... November/December 2004

Patriots and Heroes - Ohio Voterization Project

As I write this in mid-December, county boards of elections are still in the process of counting the vote, again. This should not be entirely surprising, with a close vote in the presidential race and thousands of reports of voting irregularities. In spite of those challenges, I am extremely proud of the work that many of our members did across the state to get thousands of low-income and homeless voters to the polls on November 2nd. These volunteers are the true heroes of this election.

Historically, COHHIO has not been very active when it came to elections. Our view was that since we are a non-profit organization, we are better off just waiting out the elections and then advocate with whoever wins to move our agenda forward. We would then go about our lobbying work and grassroots advocacy to encourage our elected officials to support affordable housing and to end homelessness.

This year we took a different approach. Throughout the past 15 years that I have been lobbying around the statehouse, we have been criticized for the fact the low-income people all too often don't vote. The reality is that there are legislators, on both sides of the aisle, who help us simply because it is the right thing to do. Others at least consider what they will get out of helping us. The conversation goes something like, "...you make a good case that we should do more to address these issues but the problem is, your people don't give much to political campaigns and the people you serve don't vote."

The November election was one of the most active elections in Ohio's history. We witnessed more advertising and candidate visits than any other state. Thousands of people came to Ohio on both sides of the Presidential campaign to push their candidate.

COHHIO decided to take advantage of all of this attention and invested some resources toward non-partisan voter registration and get-out-the-vote activities specifically targeted to encourage low-income Ohioans to vote. Hundreds of staff and volunteers from agencies across the state responded wonderfully to this challenge. Our efforts produced some impressive outcomes:

- Starting in June we worked to register voters in subsidized housing and homeless programs across the state. Many organizations have made this part of their normal intake process.
- In September and October, we helped place 130 billboards and 920 bus ads in the larger Ohio cities with messages reminding people to vote. These ads were paid for by the November 2.org campaign – a national non-partisan voting rights group.
- During September and October, we provided materials such as posters, flyers, t-shirts, balloons, bags and stickers to help voterize agencies that are frequented by low-income voters. We wanted to create a culture of voting and reinforce that by having messages encouraging voting everywhere low-income people went. Shelters, housing projects, food pantries, community centers, health clinics, libraries and businesses in low-income neighborhoods participated in this effort. In all, COHHIO distributed a million pieces of literature across the state to promote voting.



- COHHIO actively fought efforts by the Secretary of State to suppress the vote, particularly for low-income and minority voters. Here are just a few examples. The Secretary of State's office put out wrong information that ex-felons did not have the right to vote which he did not change until he was sued.

In Ohio, felons are legally allowed to vote except for the period of time they are incarcerated. The Secretary of State encouraged the county boards of elections to not process voter registration cards printed on less than 80-pound paper. He only backed off of this when his position resulted in an outcry from citizens and other election officials. He also may have discovered that his own office distributed thousands of registration forms that did not meet his own standard. The Secretary of State directed the county boards of elections to not accept provisional ballots unless the person voted in their assigned precinct. For over ten years, many county boards accepted provisional ballots provided the voter voted in the correct county.

- COHHIO also fought the attempt by the Ohio Republican Party (ORP) to challenge the right to vote of some 35,000 registered voters in Ohio before the election. Some of these voters had moved, were temporarily on military duty or simply did not accept a mailer sent to them by the ORP. COHHIO and the Northeast Ohio Coalition for the Homeless (NEOCH) did an analysis of those being challenged in Franklin and Cuyahoga Counties, which included more than 20,000 of the 35,000 total. Many of those being challenged were homeless people (12 percent in Franklin County and 6 percent in Cuyahoga County). Thousands of others were residents of low-income and minority neighborhoods. COHHIO testified in federal district court regarding the pre-election challenges, which were stopped by order of the judge.
- In the last week or so before the election we placed about 250 radio ads and 400,000 robo calls to remind people to vote and to give them voting rights information.
- COHHIO selected about 53 low-income precincts for specific outreach activities which included mailings to all registered voters reminding them when and where to vote, literature drops at their doors with voter education and voting rights materials and in about 33 of these same precincts we recruited and trained over 100 voter protection poll monitors to help assure that the voting rights of these citizens were protected (see related story on next page).

On Election Day I was truly inspired as we saw record turnout unfold in the precincts where we really focused our energies. Like true patriots, despite persistent showers throughout that cool November day, thousands of mothers with young children, senior citizens, disabled people, workers and young people came out to vote. Here in Columbus, all of our precincts experienced massive lines, made worse by the fact that the Board of Election had reassigned voting machines for lower-income precincts to suburban locations and even left 39 machines in the warehouse. Many people could not wait with jobs and children that needed their attention. But thousands did wait - in many Columbus precincts for three to five hours simply to exercise their constitutional right to vote.

A primary lesson learned for this year is that our organizations, probably more so than any others, are in a key position to assist and encourage our residents to increase their civic engagement. This not only forwards our mission of aiding our residents to become a part of the civic life but it builds our collective power. Political leaders of all stripes will pay more attention to those who connect with large numbers of voters. Our 2004 experiment in engaging in the electoral process was a big success and gives us a solid foundation to build on in the years ahead.

Mike Herald, a good friend from California, who came to volunteer on election work with us in Ohio had this to say about the November election. "Beneath the rubble of November's frustration lies a foundation of work that we can and must build on. I personally watched people come from all over the country to Ohio to act on their values. This display of the human spirit was inspiring and sustaining. We are not alone. There are others who believe in justice and will fight with us. And we have never needed that spirit more than we will in the next two years. As we allow the holiday spirit to move us over the coming weeks, recall the spirit of the many of who stood up for justice in 2004."

Written by: Bill Faith, Executive Director of COHHIO

Election Protection

COHHIO's Ohio Voterization Project activities went well beyond simply registering Ohio voters. COHHIO recruited more than 100 volunteer poll monitors who worked at 33 of Ohio's poorest precincts on Election Day. These precincts were located in Akron, Canton, Cleveland, Cincinnati, Columbus, Dayton and Toledo.

These volunteers didn't have access to the polling places like poll workers and challengers. They stood outside in the rain in some cases, carrying out their work from the sidelines in keeping with Ohio statutory law. They offered voters entering the polls an "Ohio Voter Bill of Rights" and checked to ensure they were in the correct precinct. When voters left the polls disgruntled or angry, poll monitors took their complaints and attempted to aid them with their problems. They also became the eyes and ears of many situations that should not have been, even if no one complained about it. The following are a few of the problems that were brought to our attention by our many volunteers on November 2, 2004.

There were numerous reports of voter intimidation around the state. For instance, we heard complaints from voters about a strong police presence in and around the polls on Election Day. Stories such as police cruisers parked outside the polling place throughout the day or circling polling places, and reports of police officers posted inside the polls were frequent. We heard a complaint that a police station across the street from one polling place had a large, very conspicuously posted "W" sign in their window.

Along similar lines, we received reports in both Columbus and Akron of uniformed members of the Reserved Officer Training Corps. (ROTC) lining the entranceways to polling places. In both cases, our volunteers issued complaints with the Board of Elections as poll workers appeared to view these as non-issues.

We heard that in some churches being used as polling places religious messages were directed at voters. A church in Akron had a sign posted outside the poll that said "Vote for Whoever Sticks with Christ"; while a church in Grove City had a television monitor inside the polling place that said "May God Be With You in the Booth".

Across the state, poll monitors complained that large numbers of people, who should have been on the voter rolls, weren't, and their names weren't in the supplemental pages of the poll book either.

They reported huge numbers of people who had to vote provisionally rather than by a regular ballot, despite the fact that in many cases they were long-time voters who never had problems before.

In some cases where people had to vote provisionally, our poll monitors reported that voters were told to take their paper ballot into a voting booth and to refer to the machine to fill it out thus disabling the booth for a regular voter. They questioned why provisional voters weren't given a booklet akin to what absentee voters use when they vote, which would have made this process less disruptive. Unbelievably, there were reports of precincts who simply ran out of provisional ballots.

There were reports that some poll workers were requiring identification from each and every voter and some voters were being asked to present multiple forms of identification.

Monitors heard from voters who said they were bounced back and forth between precincts because none of the poll workers seemed to know where they were supposed to vote. Some voters were sent to closed polling locations. There were reports of voters who showed up with a postcard from their Board of Elections but weren't on the rolls. And there was the report of the voter who arrived at his correct polling location, Board of Elections card in hand, who voted regularly in the Democratic primary but was no longer on the rolls on Election Day and thus had to vote provisionally.

Also making for problems were the well-publicized long lines, by our reports up to 6 hours in length. Our poll monitors spoke with many of the people who left these lines due to work and child / family obligations. In some cases, our volunteers called employers on their cell phones imploring them to let the workers report late so they could vote. Not everyone could be convinced to stay, however.

Finally, there were reports of "Ukrainian-like" voting irregularities. We received reports of machines that didn't seem to be allowing voters to vote for John Kerry, as well as punch cards ballots that would not allow you to punch all the way through to vote for your candidate.

Despite an election system riddled with problems our poll monitor volunteers did a commendable job on Election Day. Still, in the aftermath of this election and its short shrift to voters, their tenacity appears not to have been a fair match for a system that both elides and discourages its citizens from voting. *page 3 of 20*

Housing Programs Cut in Appropriations Bill

The House and Senate have agreed to an Appropriations bill that would fund most domestic programs in fiscal year 2005. The Senate has passed the measure, and subsequent approval is expected from both the House and the President. The bill includes a small increase in overall funding, although many programs were cut, and most failed to keep up with inflation. Each of the programs in the bill received an across-the-board 0.83 percent cut, which is reflected in the discussions below.

HUD Program (set-asides indented)	FY04 Enacted	FY05 Omnibus
Tenant-Based Rental Assistance	14,438	14,885
Project-Based Rental Assistance	4,849	5,341
Public Housing Capital Fund	2,695	2,600
Resident Opportunity & Self Sufficiency	55	53.5
Public Housing Operating Fund	3,579	2,458
HOPE VI	149	144
Native American Housing Block Grants	650	627
Elderly Housing (Section 202)	774	747
Disabled Housing (Section 811)	249	240
HOME Investment Partnership Program	2,005	1,865
Downpayment Assistance	87	50
Housing Counseling Assistance	40	42
Community Development Block Grants	4,921	4,709
Self-Help Homeownership Opportunity	27	25
Youthbuild	65	62
Economic Development Initiative	276	262
Native Hawaiian Housing Block Grant	9	9
Homeless Assistance Grants	1,260	1,251
Housing for Persons with AIDS	295	284
Rural Housing and Economic Development	25	24
Empowerment Zones/Enterprise Communities	15	10
Brownfields Redevelopment	25	24
Fair Housing Assistance Program	28	26.5
Fair Housing Initiative Program	20	20
Lead-Based Paint Hazard Reduction	174	168
Salaries and Expenses	1,116	1,120
Dept. of Homeland Security -		
Emergency Food and Shelter Grants	153	153
USDA - Section 515	116.5	100
USDA - Rural Rental Assistance	584	592
USDA - Housing Preservation Grants	10	9
USDA - Housing Preservation Demonstration	0	3
Treasury - CDFI	61	55

Section 8 Housing Choice Vouchers:

HUD created a stir last spring by announcing a voucher funding level that forced many Public Housing Authorities to downsize their voucher programs. As a result, voucher utilization (the ratio of vouchers actually used to the total that housing authorities are allowed to issue) dropped from 97 percent to 94 percent, resulting in about 60,000 fewer households being served.

Overall funding for Section 8, including tenant-based and project-based vouchers, was funded at \$20.1 billion, which is about \$800 million above last year. About \$13.4 billion of the amount is to renew housing choice vouchers. Based on projected costs, this should be enough to cover approximately 94.6 percent of authorized vouchers, essentially locking in the new, smaller number of households served. HUD will be required to calculate how much was spent on vouchers during the May-July 2004 period, and adjust it for inflation. If costs are higher for any reason, including higher utility costs, higher than expected rent inflation, declines in tenant incomes, etc., then public housing authorities (PHAs) will have to cut costs elsewhere. Such cost-cutting measures may include serving fewer families, decreasing the amount of rent landlords can charge, or targeting higher-income people.

Homeless Assistance Grants:

HUD's McKinney-Vento homeless assistance grants program was cut by \$19 million. This represents the first cut in this program since fiscal year 1996. Although the implications of this cut depend on local circumstances, many fewer new projects will be funded nationwide.

The bill endorses earlier Senate language instructing HUD to be more flexible with respect to the SHP services match: "[T]he cash value of services provided to a grantee's resident or client by an entity other than the grantee may be used as a qualified match when documented by a Memorandum of Understanding between the grantee and the other entity." Funds that originate from the Federal government cannot be used for this match.

Community Development Block Grants and HOME

CDBG and HOME, which provide funding for many homelessness and housing activities, were cut dramatically. CDBG was cut by \$215 million (5.0 percent), and HOME was cut by \$156 million (7.8 percent).

Other HUD Programs:

Public housing funding continues to deteriorate. The Committee proposed shifting from a fiscal year to a calendar year basis for public housing operating expenses, producing a one-time savings of about \$1 billion. It is unclear whether that level will be enough to fund operating expenses at their current level. Capital funding was cut by \$118 million. HOPE VI funding was cut by \$6 million.

HOPWA was funded at \$282 million, a cut of \$13 million from last year.

Elderly housing was funded at \$741 million, a cut of \$33 million.

Permanent Supportive Housing for Persons with Disabilities (Section 811) was funded at \$238 million, a cut of \$11 million.

HHS funding:

No funding for the Samaritan initiative was included. The Senate Appropriations Committee had passed an HHS funding bill that would have provided \$10 million for services in permanent supportive housing targeted to chronic homelessness. This funding was not included in the final bill. Funding for the third year of the Collaborative Initiative to End Chronic Homelessness grants that were awarded to 11 cities in 2003 was included.

Community Health Centers received a \$116 million increase to \$1.734 billion. Health Care for the Homeless received a \$10 million increase to \$149 million. This continues a trend of increases in recent years for these programs, although the final level was considerably less than the Administration had requested.

Funding for the mental health block grant was cut by \$2 million to \$411 million. Funding for PATH rose by \$5 million to \$55 million.

Funding for the substance abuse block grant declined by \$4 million to \$1.696 billion. Funding for the Community Services Block Grant declined by \$5 million to \$637 million. The administration had proposed a much larger cut of \$147 million.

Runaway and Homeless Youth programs were cut by nearly \$1 million. Transitional Living Programs and Basic Centers were funded at \$88.7 million, which is \$725,000 below last year's level. Street Outreach was funded at \$15.2 million, roughly the same as last year's level.

Other programs:

- Homeless Veterans Reintegration Program was funded at \$20.8 million, an increase of \$2 million over last year's level.
- Education for Homeless Children was funded at \$62.5 million, an increase of \$2.8 million over last year's level.
- SSI Outreach received the same level of \$8 million as last year.
- Voter Registration in Public Housing. The final bill does not include a provision from the Senate that would have prevented public housing agencies from participating in voter registration and education efforts.
- Students in HUD Housing Programs. The bill states that any portion of an athletic scholarship available for housing costs must be considered as income. And, the bill directs HUD to develop criteria under which people who receive athletic scholarship assistance may be denied housing assistance.

For more information, including electronic versions of the bill, see: <http://thomas.loc.gov/home/omni2005/index.htm>.

Voucher Funding Crisis Updates

NAHRO Examines Voucher Funding Changes

The National Association of Housing and Redevelopment Officials (NAHRO) published a survey and analysis recently titled, *"NAHRO Analysis: Effects of FY 2004 Budget-Based Renewal Funding Policy for Section 8 Housing Choice Voucher Program."* The analysis delineates how housing authorities adapted to the funding changes made for FY04, most of which left them underfunded.

While some agencies collected reimbursement for the faulty budgeting, many of these additional funds were improperly distributed, leaving 38 percent of agencies overfunded and 62 percent underfunded. This gap led to a \$93 million shortfall, affecting approximately 52,000 families.

Both before and after the reimbursements, the survey found that housing agencies coped in a variety of ways. Four percent of agencies had to terminate existing vouchers, while 10 percent recalled vouchers for families who had already been promised them. Another 27 percent of agencies banned the reissuance of turnover vouchers, and 27 percent increased rent by an average of 9 percent. Other methods of compensation included renting to higher income families, dropping housing affordability, and assisting less extremely low-income households.

The analysis further describes how the funding changes proved inadequate and how more families will have housing difficulties due to these changes. To view the publication, visit www.nahro.org/pressroom/2004/200410renewalstudy.pdf.

Cleveland Struggles Under HUD's Section 8 Changes

To cope with the shortfalls created by the voucher funding crisis, the Cuyahoga Metropolitan Housing Authority announced that it now requires everyone in its Section 8 program to pay a minimum rent of \$50, unless they qualify for an exemption, because HUD has reduced program funding. This reduction is related to the recently released Fair Market Rents for the Greater Cleveland Area.

While George Phillips, the Housing Authority Executive Director, said in an article in the *Cleveland Plain Dealer* that the authority would appeal the FMRs, measures had to be taken to cut costs. In response to the cuts, the current preference system is to be adjusted. The authority added working families to the preferred renter list-one that is normally limited to families displaced from public housing and those referred from a program for people with mental disabilities. Adding working families, likely increases recipients' incomes and contributions, will reduce the amount of funds that the authority must pay to landlords. This will help the housing authority make up for insufficient HUD funding, but it will also deny housing to those with the greatest need.

Voucher Funding's Impact on the Business Community

A new analysis published by the Center on Budget and Policy Priorities evaluates the harm done to the business community as a result of HUD's changes to the voucher program in the past year. The report, titled *"Funding Instability Threatens to Erode Business, Community's Confidence in the Housing Voucher Program,"* suggests that the federal government must properly fund the program in order to ensure that the positive relationship between the public and private sectors continues.

Author Barbara Sard outlines changes made in the Section 8 voucher program, and highlights some of the implications funding instability can have among the landlords, developers and other businesses associated with the program. This report is available at www.cbpp.org/10-14-04hous.pdf.

HUD's FMR Changes Not Satisfactorily Explained, Unjustified

It was reported recently that many of the random digit dialing surveys used in the Final FY05 Fair Market Rents (FMRs) issued by HUD were sampled from populations using the wrong geographic definitions. Now, a new report by the Center on Budget and Policy Priorities (CBPP) reveals yet another concern raised by the new FMRs. The report, *"Large Families Face Higher Rent Burdens and Fewer Housing Opportunities Under New HUD Rent Rules,"* outlines the problems unleashed by an as yet unexplained cut in three- and four-bedroom FMRs for 2005.

FMRs for three- and four-bedroom housing units are based on the FMR for a two-bedroom unit, and historical relationships between these units and two-bedroom units in the most recent Census. Furthermore, HUD established a minimum percentage for three and four bedrooms to be certain that larger units had higher FMRs. Finally, to account for the difficulties larger families have in finding decent housing with a voucher, an additional "boost" was applied to the FMRs of larger units to facilitate these families' housing search. While this practice appears to remain in place, in the final FY05 FMRs the minimum percentage difference between the FMRs for two-bedroom unit and a three-bedroom unit declined from 25 percent to 20 percent. For four-bedroom FMRs, the change was from 40 percent to 23 percent of the two-bedroom FMR. The result is to lower the FMRs for larger housing units in many areas.

The report points out that a reduced FMR can mean any number of problems for large families with already strained expenses. By decreasing the value of the voucher, families will have to pay the rest of the cost for rent. This could cause families to move into poorer neighborhoods where housing is more affordable but crime rates are high, job opportunities are low, and schools are not the best quality.

Reducing the voucher limits the range of affordable housing, making it difficult to find housing within the time limit given by housing authorities. Also, reducing financial assistance for families means that they will have to decrease their spending in other areas in order to spend more money on rent. This could result in spending less money on food, child care, and eventually driving a family to homelessness.

The report specifies that families in three- and four-bedroom households who already use vouchers would not feel the effects of these new FMRs for one to two years. However, new voucher holders, as well as those who move, will be affected immediately. View this report at www.cbpp.org/10-12-04hous.pdf.

Point of View - by NLIHC President Sheila Crowley

Reprinted from Memo To Members, National Low Income Housing Coalition, October 29, 2004

Those of us who are advocates for the enactment of the National Housing Trust Fund (which includes most *Memo* readers) have gotten used to officials who oppose its enactment by citing the use of FHA surplus funds as revenue for the trust fund as the basis for their opposition. There have been a number of variations on this theme that I detailed and refuted in testimony before the Housing Subcommittee of the Senate Banking Committee on May 15, 2002. The fact that so many different and often contradictory arguments have been made has the effect on the one hand of discrediting them all, but on the other hand of distorting the debate.

Despite all the distortions we have had to confront, none have been so stunningly untrue as the assertions made by HUD Secretary Alphonso Jackson in a recent letter to the editor in the *New York Times* (October 23, 2004). Mr. Jackson's letter was in response to a *New York Times* editorial (October 18, 2004) that criticized the Bush record on housing and endorsed the National Housing Trust Fund including use of the FHA surplus to fund it. In his letter, Mr. Jackson said, "Your editorial supports the proposed National Housing Trust Fund legislation, but it would hurt low-income Americans and put every taxpayer at risk. The trust would be financed with Federal Housing Administration reserves, which have been required by Congress since 1990. If the reserves were not available to reimburse financial institutions for defaulted mortgages, the impact on our mortgage system could be dramatic."

In an example of the Bush Administration's disregard for the facts, Mr. Jackson fails to report that the two legislative proposals for a National Housing Trust Fund that rely on FHA generated revenue as their funding source (S. 1411 and H.R. 1102) call only for use of the FHA revenue in excess of what is required for the reserves, not the reserves themselves. H.R. 1102 would use only funds collected above the current required reserve level of 2 percent. S. 1411 does even better and only allows use of funds in excess of a 3 percent reserve. The last actuarial analysis by Deloitte and Touche found that the surplus above 2 percent for 2003 was \$14 billion (2004, January. Actuarial review of MMI fund as FY2003 as submitted to HUD).

Moreover, Mr. Jackson fails to report that the Bush Administration is already spending the FHA surplus to pay for other HUD programs. An accounting change made by OMB early in the Bush Administration now credits the FHA revenue as HUD revenue. HUD even wanted to increase the FHA excess this year with the zero down payment FHA mortgage product they proposed, estimating that it would bring in an additional \$150 million each year by charging higher insurance premiums. They need all the money they can find to pay for the tax cuts and the war.

The Administration opposes the National Housing Trust Fund because they oppose increasing federal spending on housing that is affordable for the lowest income people. It is a position with which we disagree, of course, but one that they should be honest enough to own up to instead of masking their position with scare tactics and deception.

Discharge Drive Wraps Up

The effort to get signatures on the discharge petition for H.R. 1102, the National Affordable Housing Trust Fund (NHTF) Act of 2003, comes to an end as the 108th Congress adjourns. The discharge petition has 180 signatures in total. The number of signatures on the discharge petition demonstrates the strong support for the National Housing Trust Fund. Support in Congress, coupled with the growing number of endorsers of the NHTF Campaign, sets the stage for a strong push when the 109th Congress convenes in January.

The NHTF now will undertake a close examination of policy lessons learned in the 108th Congress to develop the policy position of the Campaign for the round of bills to be introduced in the 109th Congress.

Oppose the TABOR Constitutional Amendment

Secretary of State Kenneth Blackwell and Citizens for Tax Repeal are proposing a constitutional amendment on Ohio's November 2005 ballot. The proposal would require a two-thirds vote of the Ohio House and the Ohio Senate to increase state spending, over and above state spending in the previous fiscal year in a percentage amount that exceeds the national rate of inflation and the rate of population growth. The proposal also prohibits the state from requiring any political subdivision (city, state, school, etc.) to participate in a program or initiative unless it is fully funded by the state. No political subdivision (city, state, school district, libraries, parks, MRDD boards, etc.) would be able to increase spending in a percentage amount that exceeds the national rate of inflation and the rate of population growth without a majority vote of the electors in that political subdivision. The same rule would apply to a tax increase or establishment of a new tax. COHHIO is opposing this proposed amendment because it undermines the legitimate authority of our elected representatives to exercise appropriate leadership and threatens the ability of state and local government to address the needs of Ohioans. The funding of basic services for virtually all functions provided by state and local of government in Ohio would be threatened under this proposed amendment.

Rural Rental Prepayments

Owners of 2,812 affordable apartments in rural areas paid off their federal mortgages in fiscal year 2004, while only one-third as many new rental units were produced. The U.S. Department of Agriculture's Section 515 program, which helps property owners develop rentals for low-income rural residents, financed only 902 new units in the fiscal year that ended September 30. "It's appalling that we're losing thousands of units every year while 2.4 million rural renter families have housing problems," said Moises Loza, executive director of the Housing Assistance Council, a national nonprofit organization that works to improve housing conditions for rural residents. "No one wants to force landlords to keep properties they don't want to own, but we have to make sure that low-income tenants have decent, affordable places to live." The average annual income of Section 515 tenants is only \$9,365, and more than half the residents are elderly or disabled. When landlords pay off their Section 515 mortgages they may be able to eliminate rent restrictions, then raise the rents and displace these low-income tenants. The Housing Assistance Council, working with the National Housing Law Project and the John D. and Catherine T. MacArthur Foundation, has convened a task force of experts to address prepayment issues. Task force members represent owners, tenant advocates, financing sources, government agencies, and nonprofit organizations that purchase properties in order to preserve their affordable rents. The group will review the current prepayment situation and begin developing recommendations for policymakers and others. More information about prepayment, preservation, and rental housing needs is available on HAC's website at www.ruralhome.org.

Nine National Partners Join Together to End Long-Term Homelessness

An unprecedented collaboration of nine national foundations, nonprofit organizations and financial institutions recently announced a partnership to galvanize leadership and dollars to bring an end to long-term homelessness over the next decade. The Partnership to End Long-Term Homelessness will dedicate more than \$37 million in grants and loans to the Corporation for Supportive Housing, the National Alliance to End Homelessness and other groups working to end long-term homelessness. The Partnership aims to leverage at least \$30 million more from other national and locally-based foundations, financial institutions and businesses. In addition, the Partnership will strive to achieve significant increases in public and private sector financing for the capital, operating, and service costs of supportive housing. At the same time, new data is being released from nine cities across the country that builds on earlier data which demonstrated that "supportive housing" can be a cost-effective solution to long-term homelessness. The Corporation for Supportive Housing and the National Alliance to End Homelessness will be responsible for implementing the Partnership's strategy to end long-term homelessness by raising public awareness and creating 150,000 supportive housing units across the nation within ten years.

DeWine Bill Would Fight Against Long-Term Homelessness

U.S. Senator Mike DeWine (R-OH) recently introduced a bill that would provide support services to the homeless. The Services for Ending Long-Term Homelessness Act would provide mental health and substance abuse treatment, general health referrals, life skills training including money management, family support, and other supportive services to individuals and families who are chronically homeless. "Providing affordable housing alone is not enough for many chronically homeless people to achieve stability," Senator DeWine said. "They need flexible, individualized support services to sustain housing. By providing these services to the long-term homeless, we can help end the cycle between homelessness, jails, and hospitals and give them a chance to lead the rewarding, fulfilling lives they deserve."

Nationally, there are approximately 200,000 to 250,000 people who experience chronic homelessness, including children and families. The President's New Freedom Commission on Mental Health recommended the development of a comprehensive plan to facilitate access to permanent supportive housing for the chronically homeless. The Services for Ending Long-Term Homeless Act recognizes that it is not enough to just provide affordable housing. Permanent supportive housing, which includes support services, is a proven and cost-effective solution to long-term homelessness. Accordingly, this bill would provide authorization for funding of supportive services in a manner that can be closely coordinated with funding for housing out of the U.S. Department of Housing and Urban Development (HUD).

The Services for Ending Long-Term Homelessness Act would also encourage Substance Abuse and Mental Health Services Administration to coordinate their efforts, not only with HUD, but with other Federal departments and agencies in order to develop and provide more effective strategies to combat chronic homelessness. The bipartisan bill is co-sponsored by Senator Jack Reed (D-RI). A similar bill was introduced in the House of Representatives by Representative Richard Burr (R-NC) and currently has 22 cosponsors.

LIHEAP Bill Introduced

A new Senate bill would extend the Low Income Home Energy Assistance Program (LIHEAP) until 2011 and significantly increase the base funding for the program to its highest level ever. S. 2949, introduced by Senator Jim Jeffords (I-VT) and cosponsored by seventeen other Senators, raises program appropriations to \$3.4 billion each year until 2007, up from the current \$2 billion a year. It allows for "such funds as may be necessary" from 2008 to 2011, and otherwise makes no changes to the program. LIHEAP began in 1982 and is run through the U.S. Department of Health and Human Services as a block grant program to states. It provides direct assistance in paying home energy bills to millions of low income families, especially those that include children, senior citizens, or the disabled. Since the program's inception, the need for LIHEAP assistance has significantly outpaced available funds. In fiscal year 2000, only 13 percent of eligible families received LIHEAP support.

Cincinnati Homeless Have Lawsuit Reinstated

The federal appeals court ruled to reinstate a lawsuit brought by homeless persons against the City of Cincinnati and Hamilton County. The lawsuit revolved around belongings that were seized and destroyed as part of a sweep conducted by the city. In October 2001, five homeless individuals sued after having their property removed as the result of a sweep, seeking damages on claims that the local governments violated their federal constitutional rights by destroying their belongings without giving them due process. After a summary judgement in favor of the City, the claimants filed an appeal. The Circuit Judge ruled to reinstate the lawsuit, finding that the lower court had relied exclusively on information provided by the Cincinnati Police. Based upon evidence provided by the claimants, the judge ruled that "In short, a genuine issue of material fact exists as to whether the property of homeless persons like the plaintiffs was being discarded as part of the city's official policy." The case has been sent back to the district court for further proceedings.

Corporate Tax Cut Bill Passes; Charities Targeted for Offsets

On October 11, Congress passed a 650-page corporate tax bill, H.R. 4520. The bill passed the House by a vote of 280 to 141 and the Senate by 69 to 17. President Bush is expected to sign the bill into law. In the end, the bill, motivated by a ruling in the World Trade Organization that the U.S. must rewrite existing corporate tax policies or face trade sanctions, will result in over \$143 billion worth of corporate tax cuts. Primarily the bill would lower the corporate income tax rate from 35 to 32 percent for U.S. producers, defined very broadly to include not only traditional manufacturers, but also firms such as Hollywood studios, architectural firms, oil companies and many others who will seek to qualify. The largest single tax cut in the bill, it alone is estimated to cost the federal treasury \$76.5 billion. The bill would also allow corporations with profits held in offshore tax shelters to repatriate their profits at a discounted corporate income tax rate of 5.25 percent. The cost of this provision is said to be \$42.6 billion. Secretary of the Treasury John Snow is reported as admitting that the tax cut favors international over domestic corporations.

Although revenue-raising measures and savings from closed tax loopholes offset many of the tax cuts, Senator John McCain (R-AZ) called them "a classic example of the special interests prevailing over the people's interest." In this light, the corporate tax bill includes two measures that are particularly irksome to many members of the public interest community. The first measure is a restriction on the amount of money car owners can deduct from their income taxes for donating their cars to charities. It allows donors to deduct only the amount of money charities eventually sell the cars for. Some charities said that the measure is unfair to donors, because charities usually sell the cars below retail price. Charities expect this provision will be a disincentive to donate cars to charities. The measure could cost charities millions of dollars in donations in revenue. The other measure is a \$10 billion buyout for tobacco farmers that does not grant the Food and Drug Administration (FDA) authority to regulate tobacco. Many have pushed for the FDA to have such authority, especially in light of the \$10 billion buyout.

Funding Falls Short for Important Census Survey

The Commerce-Justice-State appropriations bill passed by the Senate poses a significant threat to the future of the American Community Survey (ACS). The Senate Appropriations Committee appears to have provided no more than \$65 million for the ACS. This is about \$100 million below the Administration's request and contrasts with \$146 million provided in the House version of the bill. The Census estimates it will take at least \$140 million to roll out the ACS next year. This survey, which has been under development since the mid 1990s and is already generating useful data for much of the country, was intended to replace the Census long form. Once it is fully ramped up, the ACS will provide annual local data on rents, home prices, incomes, housing quality, and other topics that will not be available elsewhere. Better data makes for better policy. For example, the ACS would provide HUD with a much better basis from which to calculate FMRs each year. It takes at least five years, however, for the ACS to reach enough households to be able to replace the long form. Without adequate funding next year, the ACS will not be able to meet the 2010 deadline. In the *Washington Post* recently, Census Director Louis Kincannon stated that if the ACS does not receive close to the amount provided by the House bill, "he will direct the decennial [Census] staff to shut down the ACS."

HUD Requests Comments

HUD has proposed a new survey for "the people and organizations HUD works with" to share their opinions about agency administration and programs. The plan calls for approximately 2,500 people to be surveyed, including local elected officials and community development department directors, PHA and fair-housing agency directors, HUD-assisted multifamily housing owners, and leaders of nonprofit groups. HUD is requesting comments on this survey, including suggestions on improving "the quality, utility, and clarity of the information to be collected." Comments are due January 11, 2005 and should be submitted to Reports Liaison Officer, Office of Policy Development and Research, Department of Housing and Urban Development, 451 7th Street, SW, Room 8226, Washington, DC 20410. More information about the proposed study is available at www.hudclips.org.

Newsbriefs...

Input on Serving Homeless Families with Older Male Children Requested

The National Alliance to End Homelessness (NAEH), in partnership with the National Network to End Domestic Violence, the National Coalition Against Domestic Violence, the National Policy Council on Homelessness and Poverty and VAWANet, is asking organizations that provide residential services to families with children to participate in a survey exploring how agencies are responding to families with older male children. Some homeless and domestic violence programs report they are unable to serve families that include an older male child for a variety of reasons and have sought to develop alternative responses. Other programs report that they are able to keep the family intact in their residential programs.

The purpose of this study is to help those involved in policy advocacy better understand the challenges providers face in accommodating families and the positive strategies that have been undertaken by programs that might serve as program models and policy solutions. NAEH is asking that one individual from each residential program fill out this survey. Feel free as well to forward the survey to other domestic violence and homeless service providers. Responses will be anonymous and cannot be traced to individuals or programs. The survey can be completed online at www.surveymonkey.com/s.asp?u=31759386774. Questions about the survey can be directed to Sharon McDonald at smcdonald@naeh.org.

NCRC Documents Nationwide Inequalities in Small Business Lending

Using the most recent CRA small business lending data, the National Community Reinvestment Coalition (NCRC) documents the failure of banks and thrifts to make small business loans in the largest 120 metropolitan areas in the country. NCRC also found that as metropolitan areas become more segregated by race, the level of lending to small businesses in minority tracts decreased. The report, *Inequalities in Small Business Lending by Income and Race of Neighborhood*, shows detailed data on each of the 120 metropolitan areas. "The most recent small business lending data shows that President Bush is failing in his effort to increase small business loans and minority homeownership," states John Taylor, President and CEO of NCRC. "The President's own administration is undermining his promises - weakening regulation and lack of enforcement not only continue to exist, but flourish. This is evidenced with the FDIC's proposed weakening of the CRA regulations. The data does not support the President's promises, and thus make them hollow." As documented in this report, and in previous NCRC reports, disparities vis a vis lending to minorities and in low and moderate income communities remain significant and persistent. CRA and fair lending enforcement must be increased, and policy makers should not weaken the lenders' obligation to these communities. For more information, visit www.ncrc.org.

USDA Releases New Data on Hunger and Food Insecurity

The percentage of Americans experiencing hunger remained unchanged from 2002 to 2003, according to a report released by the U.S. Department of Agriculture (USDA). The report, which was based on annual survey data by the U.S. Census Bureau, revealed that about 9.6 million Americans, or 3.4 percent of the U.S. population, went hungry at least some time during the year, because they did not have enough money for food. Among that number were about 420,000 children from some 207,000 families. Further analysis by the Food Research and Action Council (FRAC) however revealed that the numbers and percentages for adults and households facing hunger and food insecurity have risen steadily from 1999 to 2003. FRAC pointed out that the total number of people living in food insecure households - with or without hunger - rose to 36.3 million in 2003, compared to 34.9 million in 2002, 33.6 million in 2001, 33.2 million in 2000 and 31 million in 1999.

In addition to the national figures, the USDA report includes state-by-state data on the number of people who experienced food insecurity and hunger over the three-year period of 2001-2003. To view the complete report, visit www.ers.usda.gov/publications/fanrr42/. To view the statement released by FRAC, see www.frac.org/Press_Release/11.19.04.html.

Foundation to Conduct Survey of Safe Haven Programs

The Ward Family Foundation is seeking information for a report on the issues and strategies that are involved in running safe haven programs for people who are homeless and have mental illness. The foundation plans to distribute a survey to safe haven providers to find out how their programs operate, whom they serve, what services they provide, what they cost to run, and how they are funded. If you operate a safe haven program and wish to participate in the survey, please send an email to kjongeling@prainc.com including the program's name, the name of the operating agency, contact person, address, phone and email address. To learn about safe havens, go to www.hud.gov/offices/cpd/homeless/library/havens/.

Providing New Banking Options for Low-Income Families

In a new report from the Brookings Institute, Michael S. Barr analyzes the struggles of low- and moderate-income households in issues of finance and savings. Titled *"Banking the Poor: Policies to Bring Low-Income Americans into the Financial Mainstream,"* Barr highlights the necessity of creating banking systems that work for low-income people, allowing them to save money-particularly to afford the purchase of a home, further education, or the attainment of other assets. Barr begins his analysis of the current system by outlining why new kinds of banking systems would be beneficial for low- and moderate-income households. Because most low-and moderate-income families live paycheck-to-paycheck in order to pay for housing, utilities, and food bills, a medical or other emergency or even a temporary loss of income is liable to could put them deep into debt. Saving against such events is made more difficult because many of these families use alternative funding services (AFS) for their banking needs. These services, such as check cashers and payday lending, add a charge for their services, which takes away from the employee's already minimal earnings, preventing saving for a child's college education, further skills training, or homeownership. Reasons for not using traditional banking systems range from the unavailability of banks in neighborhoods to lack of financial education to bank costs, like balance minimums and bounced check charges. Although the government did work to assist these families in the 1990s, Barr provides several new proposals for the provision of their financial needs, based on his analysis. Ideas include a "First Accounts Tax Credit" that lowers costs for electronic-banking and the utilization of the Community Reinvestment Act (CRA) to evaluate the banking available to low-income families. Barr also mentions the need for financial education, the reformation of the AFS sector, and the installation of Temporary Assistance for Needy Families (TANF) recipients into the banking system. To view this report, please visit www.brookings.edu/metro/pubs/20041001_Banking.pdf.

Shelters Need Help Making Winter Beds

The weather will soon turn cold in Central Ohio and individuals who are homeless will be faced with additional hardships. The area shelters are bracing themselves for the cold weather ahead and the increased demand for services that will come with it. The Community Shelter Board (CSB) and its partner agencies are asking the people of Columbus and Franklin County for help this year by donating blankets, single bed linens, and towels to area shelters. "The shelters have once again agreed to expand their services to keep people out of the cold," said Barbara Poppe, Executive Director of CSB. "They really need help from the community to make up those extra beds with sheets, mattress pads, blankets, pillows, and pillow cases." Towels of all sizes and washcloths are also needed to keep up with the increased demand for showers, said Poppe. Any clean, gently used, or new linens, blankets, and towels are welcome. If you would like to make a donation, please contact one of the agencies listed: Catholic Social Services, 614-221-5891; Faith Mission, 614-224-6617; Friends of the Homeless, 614-253-2770; Homeless Families Foundation, 614-461-9247; Maryhaven - 614-449-1530; Volunteers of America - 614-849-0145; YWCA of Columbus - 614-228-9211; or YMCA of Central Ohio - 614-224-1131.

'Tis the Season: Households Left in the Cold in 2003

Number of Households Uncomfortably Cold for More Than 24 Hours - 7,266,000

Due to Inadequate Resources:

Equipment Failure - 2,172,000; Inadequate Heating - 889,000; Inadequate Insulation - 861,000;

Heating too Expensive - 638,000

Other Reasons - 2,706,000

Source: HUD 2003 American Housing Survey

First Murder in More Than 40 Years Stuns Quiet Waverly

Kristy Eckert, Columbus Dispatch, October 5, 2004

Waverly, Ohio - He was nearly deaf, living out of a Toyota held together largely by duct tape.

Daniel Fetty didn't have much -- just a diamond stud in one of his ears, in front of a hearing aide, and a few pieces of jewelry tucked away in his greenish-blue Corolla. Less tangible was his excitement over his second paycheck for chopping vegetables and making salads at a local restaurant.

So why, people in this close-knit community wonder, was Fetty robbed, bludgeoned, stripped naked and left moaning in a trash container?

Fetty, 39, died about 12 hours later, on Saturday afternoon, 60 miles north in Grant Hospital in Columbus.

Three Pike County men were charged in Pike County Court with aggravated murder and robbery in connection with the violence Saturday morning.

Martin Baxter, 28, of Piketon, Matthew Ferman, 22, of Waverly, and James Trent, 19, of Piketon, are all being held in lieu of \$1 million bond at the Ross County Jail in Chillicothe. All three have been in trouble with the law before, Waverly Police Chief Larry Roe said.

Waverly's first murder in at least 40 years took more than a man's life.

"I would say most people are really shocked to hear about it, because we just don't have that kind of problem here," Roe said.

A couple of blocks down the road, Michele Brown said she never could have dreamed "that somebody could actually do that here in this town."

Brown owns Emmitt House, the restaurant where Fetty recently started working six days a week for \$5.50 an hour. He filled out an application, then visited daily for about a month until Brown finally gave him a job.

Her dependable worker probably would have given his attackers anything they asked for, she said.

"Daniel was a good guy. Wouldn't have hurt anybody," she said. "I don't understand it."

Co-workers said Fetty moved to Ohio earlier this year from Texas, apparently to care for a grandmother who died before he arrived.

They said the likable, skinny, clean-shaven man with gray spiked hair was thrilled at work on Friday, when he received his paycheck. He told them he had found a place to stay and was buying a bed after he cashed the check.

He left work about 3 p.m.

"I'll see you tomorrow, Stella," he said to Stella Woody, a cook from whom he bummed cigarettes. He promised to bring her a pack on the next day as repayment.

He didn't live to fulfill his vow.

By nightfall, Fetty's car, as usual, sat in an alley-parking lot tucked between downtown buildings, a stone's throw from the Emmitt House. Two of the men accused in the killing were drinking at a nearby bar, police said.

Authorities are investigating what allegedly led them and the other man to Fetty. They will not disclose what was stolen from Fetty.

About 1 a.m., someone walked into the sheriff's office -- about 100 yards from the crime scene -- and reported a fight, police said. The sheriff's office contacted police, also nearby, who responded. Fetty was taken to Pike Community Hospital, then flown to Grant.

An officer recognized one of the three men running from the scene, and before noon on Saturday, all three men were in police custody, Roe said.

Yesterday at the Emmitt House, workers gathered at the end of the bar, where Fetty would sit and talk.

"Nobody could do their work back there today," Woody said after her shift, lifting her hand to show how shaken she was.

"He was just a sweetheart."

Reprinted with permission, Columbus Dispatch, 2004.

The Changing Sheltered Homeless Population

The Brookings Institution published a new study on homelessness conducted by Barrett A. Lee and Chad R. Farrell titled, "Metropolitan Neighborhoods with Sheltered Homeless Populations: Evidence from the 1990 and 2000 Censuses." The study explores metropolitan neighborhoods that include emergency and transitional shelters with 100 or more homeless people, called critical mass neighborhoods.

Within the study, researchers attempt to answer four questions. The first asks which metropolitan areas have higher and lower numbers of critical mass neighborhoods. According to the census data and an evaluation of 49 metro areas, New York City holds the largest number of sheltered homeless people with 23,111 of the 66,442 person population. Researchers found that between 1990 and 2000, the number of critical mass neighborhoods decreased from 297 to 271-a decline of 16 percent. This can be attributed to the creation of small shelter and non-shelter housing programs.

The second question related to the visibility of sheltered homeless people within the critical mass neighborhoods. Although census data could not completely answer this question, it did give researchers an idea of the density and size of the homeless population within any given area. They found that sheltered homeless people only comprise about 10 percent of the population within their neighborhoods. While they do live in concentrated areas, the density for typical center city populations is usually high. This led researchers to conclude that the sheltered homeless populations do not dominate the neighborhoods they are part of.

Researchers' third inquiry centered on where in the city the sheltered homeless live. Prior speculation had led them to believe that the sheltered homeless population was moving out of the central city areas and dispersing. To support this, researchers found that in 1990, critical mass neighborhoods were an average of 4.3 miles from the central business district, while they were recorded at an average of 5.4 miles in 2000. However, researchers also observed that 86 percent of critical mass neighborhoods were located within the center city, and 73 percent of the sheltered homeless lived there.

The final question asked by researchers focused on the conditions and environment of the critical mass neighborhoods. By looking at demographic composition, economic and social disadvantage, and housing, researchers deduced that the critical mass neighborhoods were situated in very disadvantaged locations. Characteristics of these locations included high unemployment and high poverty rates, and were often only accessible by car, resulting in the isolation of shelter residents.

Researchers concluded the report with reflections on changing sheltered homeless populations, particularly referring to the movement to smaller shelters away from the central city areas. To view this report, go to www.brookings.edu/metro/pubs/20041011_homeless.htm.

The Criminalization of Homelessness

The National Coalition for the Homeless (NCH) has released *Illegal to be Homeless: The Criminalization of Homelessness in the United States*, a comprehensive study of homeless civil rights violations. This study is also a survey of current laws that criminalize homeless people and ranks the top "meanest" cities and states in the country. Cincinnati made the list of one of the five "meanest" cities in the United States for poor and homeless people.

This report also documents law specifically enacted to target homeless people - including anti-camping, anti-panhandling, and loitering laws - but also looks at police abuse of existing laws in an overly broad fashion in order to move homeless people into jails or at least out of sight. According to this report, fifty-one of the cities studies have passed ordinances since August of 2003 targeting homeless people. Fifty-seven of the cities surveyed conducted large sweeps or destroyed the campsites of homeless individuals.

The report is available at www.nationalhomeless.org/crimreport/index.html.

OTS Proposes Weakening CRA Regulations

On November 19, the Office of Thrift Supervision (OTS) proposed to weaken its Community Reinvestment Act (CRA) regulations by expanding the CRA definition of "community development," allowing savings associations to design their own CRA examinations, and possibly eliminating the CRA investment test. These actions would reduce lending, investments, and services in both rural and urban low to moderate-income communities, the very communities the CRA was designed to benefit. Specifically, the OTS proposes to divert lending, investments, and services from these communities to higher-income communities by expanding the CRA definition of "community development" to "include: (1) Community services targeted to individuals in rural areas; and (2) activities that revitalize or stabilize rural areas," regardless of whether these are low to moderate-income areas. The OTS also proposes to reduce the amount of investments and services in low to moderate-income communities by allowing large savings associations to design their own CRA examinations. "[E]ach savings association could choose to have OTS weigh lending anywhere from 50 percent to 100 percent for that association's overall performance assessment, services anywhere from 0 percent to 50 percent, and investments anywhere from 0 percent to 50 percent." The current weight is 50 percent, 25 percent, and 25 percent respectively. In addition, the OTS is considering diverting much needed capital from low to moderate-income communities to higher-income communities by further "encouraging savings associations to perform community development activities in any areas affected by natural disasters or other major community disruptions" regardless of whether the affected areas are low to moderate-income. Finally, the OTS is considering cutting the amount of investment in low to moderate-income communities by eliminating the investment test.

The CRA is the primary reason for increased lending in low to moderate-income communities. For example, from 1993 to 1998, CRA regulated banks and savings institutions provided \$467 billion in mortgages to these communities. Over the years, CRA has generated billions of dollars in financing for community development projects, including affordable housing development, in these communities. Advocates are being urged to comment on the OTS's proposal. For additional information on the proposal and how to file comments with the OTS, see www.ots.treas.gov/docs/7/77449.html. The OTS must receive all comments by January 24, 2005.

Renters Income Did Not Keep Pace with Housing Costs in 2003

The National Low Income Housing Coalition (NLIHC) recently released *Up Against A Wall: Housing Affordability for Renters*, an analysis of the American Community Survey (ACS) supplementary surveys in 2002 and 2003 that reports on median gross rents, housing cost burdens, and the ability of the average renter to afford the median rent at the national, state and local level. In 2003, nearly half of America's renter households lived in unaffordable housing and in every state more than one-third of renter households lived in unaffordable housing. Between 2002 and 2003, the median gross rent increased in 79 percent of the 214 largest counties and in 71 percent of the cities with available data in the survey. Nationally, the number of households living in unaffordable housing also increased from 2002 to 2003 as rented incomes did not keep up with housing costs. In nearly two-thirds of the cities surveyed in 2003, a household with the median renter income could not afford the median gross rent. The report is available at www.nlihc.org/pubs/uaw04/UpAgainstaWall.pdf.

GAO Finds Problems with HUD Oversight of FHA Lenders

The Government Accountability Office (GAO) has reviewed data on lenders HUD granted direct endorsement authority to (allowing them to complete FHA loans prior to any review by HUD), as well as the lenders and loans that HUD had targeted for reviews in 2003 and 2004 and the case files acted on by the Mortgage Review Board within HUD. The ensuing report concludes that HUD's Homeownerships Centers often did not follow the guidance they were given in granting direct endorsement authority to lenders and that "efforts to hold poorly performing lenders accountable for their performance have not been comprehensive." Though the report does include recommendations to improve HUD's FHA program, there is no discussion of the impact that the problems GAO found may have had on homebuyers. The report, *Single-Family Housing: Progress Made, but Opportunities Exist to Improve HUD's Oversight of FHA Lenders*, can be found at www.gao.gov/new.items/d0513.pdf.

Quality of Lead Grant Review Process Called Into Question

The Alliance for Healthy Housing (AFHH) has formally complained to the HUD Inspector General that there were "improprieties in the review and award of FY2004 lead safety and healthy homes grants by the Office of Healthy Homes and Lead Hazard Control (OHHLHC)." In a letter dated October 7, 2004, AFHH Executive Director Don Ryan requested an IG investigation of "abuses and mismanagement" by OHHLHC in the grant application review, ranking, and award process that resulted in awards announced by HUD Secretary Alphonso Jackson on September 27, 2004. Seventy-two projects in 28 states and the District of Columbia were awarded a total of \$168 million. AFHH's specific allegations focus on improper outsourcing of the grant review process in violation of federal statute to a company with limited capacity on a sole source basis. The qualifications and training of the reviewers engaged by the company are questioned. In addition, the review process is described as "forced and haphazard" in order to meet an artificial deadline of October 1, the beginning of the federal fiscal year. Of most concern is an award of \$1,981,258 to AIMCO, a national rental property management company that was found by both HUD and the Environmental Protection Agency (EPA) in 2002 to be in violation of federal disclosure law on lead safety. In addition to financial penalties, a consent agreement required AIMCO to make its 130,000 rental properties lead safe and to train its employees in lead safety. Additional penalties were levied when AIMCO delayed fulfilling the requirements. AFHH's letter states that it is improper to award federal funds to AIMCO for activities AIMCO is required to undertake as part of a consent agreement. AFHH has administered numerous HUD lead grants since 1991 with consistent high performance. AFHH applied for or was a designated subcontractor in five lead safety and healthy homes grants this year. None were awarded. Earlier this year, AFHH led the fight to protect the reputation of Dave Jacobs, the veteran director of OHHLHC, who was threatened with termination by Secretary Jackson after a negative IG report on grantmaking under Mr. Jacobs' leadership. The allegations in the IG report were proven wrong and Mr. Jackson had to withdraw his threat to fire Mr. Jacobs. However, Mr. Jacobs was reassigned to other duties at HUD and is no longer associated with OHHLHC.

Human Rights Watch Calls for Better Housing Policies in U.S.

Human Rights Watch, an international organization committed to human rights for all, recently released an examination of public housing's "one strike" policies. "Everyone deserves safe housing, but these policies yield more misery and desperation than public safety," Human Rights Watch researcher Corinne Carey said in a statement, referring to the estimated 3.5 million people currently prohibited from accessing much needed public housing because of a felony offense. Human Rights Watch called on Congress to lift bans for people with certain criminal records from living in federally-assisted housing, asked HUD to adopt policies that ensure that criminal records more than 10 years old do not prevent people from admission into federally-assisted housing, asked public housing authorities to adopt policies that require individualized consideration of each applicant with a criminal record to determine whether he or she will pose a risk to existing housing tenants, and asked legal services organizations to monitor PHA policies and practices. The report, *No Second Chance*, is available at www.hrw.org/doc/?t=usa.

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!

Resources

TRAININGS

- *March 30 - April 1 - Courage and Compromise in Public Leadership*, Ohio University Executive Leadership Institute, Athens. For more information, visit <http://oueli.voinovichcenter.ohio.edu>.
- *April 7-8 - Promises & Pitfalls: As Consumer Finance Options Multiply, Who is Being Served and at What Cost?*, Federal Reserve System, Washington, DC.
- *May 2-3 - National Low Income Housing Coalition Annual Housing Policy Conference and Lobby Day*, Washington, DC.

PUBLICATIONS

- *Talk and Trust: Identifying Substance Abuse Among Colorado Works Families*. Provides an overview of the prevalence of substance abuse among families on TANF, explores steps that some TANF agencies have taken to respond, includes screening tools and assessments that have been utilized by localities, and makes some practical recommendations. Available at <http://peerta.acf.hhs.gov/policies/barrier.htm#sub>.
- *The Expanding Universe: New Directions in Nonprofit Capacity Building*, Alliance for Nonprofit Management. Looks at how intermediaries, grantmakers, community-based nonprofits, and others strengthen nonprofits. \$25-\$35. Available at www.allianceonline.org/publications/expanding_universe.page.
- *Accounting and Financial Operations for Nonprofits in Rural Housing*, Housing Assistance Council. Revised edition. Gives suggestions on budgeting, basic accounting systems, the need for an audit, and more. Also discusses the penalties imposed on nonprofits that do not manage money responsibly. Free at <http://216.92.48.246/pubs/acctgguide.pdf>.
- *Coping With Cutbacks: The Nonprofit Guide to Success When Times are Tight*, Amherst H. Wilder Foundation. Available at www.wilder.org/pubs/cutbacks/cutbacks_strategies_free.html.
- *All Hands on Board: A Handbook for Boards of All-Volunteer Organizations*, BoardSource. Free. Available at www.compasspoint.org.
- *Preserving Rural America's Affordable Rental Housing*, National Rural Housing Coalition. Describes the Section 515 program including tenant characteristics, policy issues, and successful local preservation strategies, and makes policy recommendations. Available at www.nrhweb.org/news/515PreservationReport.pdf.
- *Changing Minds, Building Communities: Advancing Affordable Housing Through Communications Campaigns*, Neighborhood Reinvestment Corporation. Looks at how best to converse with policymakers and the public in order to convey the very urgent need for affordable housing and to obtain financial support of housing programs. Includes information on connecting early on with communities to avoid knee-jerk NIMBY fights, changing wording from "affordable housing" to "homes that are affordable," and respecting differences of opinion among community members and leaders. Available at www.nw.org/network/pubs/studies/documents/ChangingMindsSymposium.pdf.
- *Average Isn't Enough: Advancing Working Families, Community Research Partners*. Although Ohio has the seventh largest state economy in the nation, one out of four working families with children earns so little they have difficulty meeting basic needs, and one in five jobs in the state - about 1 million jobs - pays less than a poverty-level wage. Nineteen other state are doing better than Ohio in the percent of working families with children who are low-income. Ohio trails other states in efforts to help its nearly 350,000 low-income working families with children in such areas as adult education and training, unemployment insurance and tax burden. Available at www.communityresearchpartners.org.
- *Winning at the Local Level: 5 Housing Trust Fund Campaigns Tell Their Stories*, Housing Trust Fund Project, Center for Community Change. There is a mix of campaigns that required a public vote to win and of those that needed approval from city councils. The stories are compiled from personal interviews with dozens of players in each city. \$10. Available by emailing htfp@communitychange.org.

ONLINE

- *HUD's Home Front*. Provides web-based training and technical assistance on implementing the HOME program. Interactive modules allow users to move at their own pace. Available at www.hud.gov/offices/cpd/affordablehousing/training/homefront.cfm.
- *Ending Long-Term Homeless Toolkit*, Corporation for Supportive Housing. A comprehensive online toolkit for ending long-term homelessness, with an emphasis on financing, developing, and operating supportive housing. The resource features information on both programmatic and systems-wide approaches. It highlights numerous promising practices, including program profiles, lessons learned, photo tours, sample documents. It also provides a useful reference to relevant resources available through other organizations and the Federal government. Visit www.csh.org/toolkit.

JOB OPENING

- *Farmworker Housing Developer*, Rural Opportunities, Bowling Green/Liberty Center. Position will have primary responsibility for assisting in the development of affordable rental housing for farmworkers across northern Ohio. For more information, email Michal Urrutia at Michal919@aol.com.

FUNDS

- *Access to Health Services*. Health Resources and Services Administration (HRSA) has announced the availability of \$24 million in grant funds to improve access to mental health, substance abuse and oral health care in Community Health Centers, Migrant Health Centers, Health Care for the Homeless programs, Public Housing Primary Care and School Based Health Centers. Deadline is April 4, 2005. For more information, visit www.fedgrants.gov/Applicants/HHS/HRSA/GAC/HRSA-06-002/Grant.html.

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page 18 of 20

- *HOPE VI Funds*. Public housing authorities with severely distressed public housing can apply by February 1, 2005 for HOPE VI Revitalization Grants. For more information, visit www.hud.gov/offices/adm/grants/otherhud.cfm.
- *Rural Community Development Initiative*. The Rural Housing Service, U.S. Department of Agriculture is seeking private and public intermediary organizations that will provide technical assistance to recipients to develop their capacity and ability to undertake projects to improve housing, community facilities, or community and economic development. Approximately \$6 million will be available. Awards will range from \$50,000 to \$500,000. For more information, visit <http://a257.g.akamaitech.net/7/257/2422/06jun20041800/edocket.access.gpo.gov/2004/04-24013.htm>.

OTHER

- *New Life Project Links Entertainment Industry with Efforts to End Homelessness*. The National Foundation Advisory Group for Ending Homelessness has joined with a number of executives and stars from the entertainment industry to help launch a new organization that will raise funds for programs that effectively prevent and end homelessness. The New Life Project will seek to raise funds through a variety of creative activities. Under the guidance of the foundation advisory group, which includes the Fannie Mae Foundation and the Charles and Helen Schwab Foundation among others, the funds raised by the new organization will support "effective and innovative housing, services and prevention programs across the country, the expansion of these approaches to ensure that such solutions can meet the growing need on a national scale, and efforts to educate the public, media, and policymakers about the causes of homelessness and how it can be eliminated. Among the types of programs specifically identified for funding are permanent supportive housing, homelessness prevention supports and discharge planning from public institutions, services to facilitate rapid transition to permanent housing, and employment and vocational training. More information available at www.thenewlifeproject.org/projects2.php.

- *DART Organizers Institute*. Direct Action & Research Training (DART) is seeking applicants for their paid community organizing training program. The program is designed to give people the skills in grassroots organizing to launch a permanent career in the field. The Institute is a combined classroom and field training, including a 7-day classroom orientation with 15 weeks of infield training. The program runs from June 20, 2005 through October 7, 2005. For more information, visit www.thedartcenter.org.

Working Hard, Falling Short: America's Working Families and the Pursuit of Economic Security

A new report uses recent national and state data to give a more complete view of the difficulties that low income working families have in achieving economic security. Findings include - Seventy-one percent of low-income families work. The average annual work effort for low-income working families is 2,500 hours, equal to 1.2 full-time jobs. Fifty-three percent of low-income working families are headed by a married couple. Seventy-two percent of low-income working families have American-born parents only. Eighty-eight percent of low-income working families have a parent between 25 and 54 years old. Forty-seven percent of low-income working families have white, non-Hispanic parents only; 28 percent have an Hispanic parent, and 20 percent have an African-American parent. Available at www.aecf.org/initiatives/jobinitiative/workingpoor/working_hard_new.pdf.

HUD Releases Guide to Counting Unsheltered Homeless People

The Department of Housing and Urban Development (HUD) has announced the availability of a new guide to assist communities in collecting data on the number and characteristics of people who are homeless but living outside the housing continuum. The guide lays out the steps involved in three possible approaches and provides examples of their use by different communities. It includes relevant HUD definitions and standards, sample surveys and forms and other reference information. HUD has indicated that information on unsheltered homeless people will be requested in both future Continuum of Care applications and the homeless needs section of the Consolidated Plan. The guide can be accessed at www.hud.gov/offices/cpd/homeless/library/countinghomeless/countingguide.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. Contact Susan Francis at COHHIO for more information at susanfrancis@cohhio.org or 614-280-1984.

*2005 COHHIO Annual Conference - Save the Date
April 4-6, 2005 - Hyatt on Capital Square, Columbus*

Look for registration materials in January!

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.

COHHIO Staff

- Bill Faith, Executive Director - billfaith@cohhio.org
- Susan Francis, Communications and Development Coordinator - susanfrancis@cohhio.org
- Paula Jenkins, HMIS Support Coordinator - paulajenkins@cohhio.org
- Cathy Johnston, Special Projects and Advocacy Coordinator - cathyjohnston@cohhio.org
- Angela Lariviere, Youth Empowerment Coordinator- angelalariviere@cohhio.org
- Mary Scott, Administrative Assistant - maryscott@cohhio.org
- Rick Taylor, Managing Director - ricktaylor@cohhio.org
- Ande Ucubagabriel, Finance Director - andeucubagabriel@cohhio.org
- Spencer Wells, Tenant Outreach Coordinator - spencerwells@cohhio.org
- Jeannette Welsh, Housing + Services Coordinator - jeannettewelsh@cohhio.org

35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138
614/280-1984; 614/463-1060 (fax)
cohhio@cohhio.org
www.cohhio.org

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

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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.

Mailing address and email updates should go to susanfrancis@cohhio.org.