

# Breaking Ground

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

..... September 2004

## COHHIO Launches Get Out the Vote (GOTV) Project

COHHIO held two trainings in September for Ohio non-profit organizations to roll out a GOTV Action Plan for 501(c)(3) organizations with an emphasis on the state’s eight major metropolitan areas. In addition to hearing about the Plan, each organization attending these briefing received a GOTV In A Box, which included materials to “voterize” your agency. The goal is to publicize the fact that this is an election year and that every vote matters. Attendees received t-shirts for staff, posters, voting rights flyers, bumper stickers, balloons, and buttons to help encourage their clients and staff to participate in the electoral process. The meeting also included information on legal issues for non-profits, voting rights, voter protection as well as more details of the GOTV plans.

The briefings were intended to serve as the official kick-off of Ohio’s GOTV efforts, and provided several concrete and specific actions attendees could take to help ensure that the state’s low-income voters get to the polls on November 2nd. Participating in this non-partisan GOTV effort is not only legal for organizations with a 501(c)(3) tax status, it helps to create a more vibrant future for your agency.

If you missed the briefings and would like to get involved, please contact Cathy Johnston at COHHIO at [cathyjohnston@cohhio.org](mailto:cathyjohnston@cohhio.org) or 614/280-1984.

In addition, there are several materials on the COHHIO web page that will give you information on voter registration and voting. Information includes: Absentee Ballot Request Form; Cuts Are Coming To Your Neighborhood - Flyer; How to Get Started at Your Agency; Information for Persons with Felony Records; Nonpartisan Guidelines; Ohio Absentee Ballots; Ohio Voters' Bill of Rights; Registration Form Instructions and Voting Rights. All of these materials are available on the COHHIO web page at [www.cohhio.org/projects/VREM.HTML](http://www.cohhio.org/projects/VREM.HTML).

COHHIO is also offering voter registration trainings. These free, brief trainings cover: getting started at your agency; detailed instructions on filling out registration cards; Voters’ Bill of Rights; do’s and don’ts of voter registration as a 501(c)(3); absentee voting; fact sheets on services at risk of devastating funding cuts; GOTV posters; and brainstorming with your community partners on how to get your clients out to vote. For information on voter registration trainings, contact Carin Channing at [carinchanning@cohhio.org](mailto:carinchanning@cohhio.org) or call 614/280-1984.



To volunteer for Get Out the vote (GOTV) efforts in Akron, Canton, Cincinnati, Columbus, Dayton, Toledo or Youngstown, or for more information or material requests, contact Cathy Johnston at [cathyjohnston@cohhio.org](mailto:cathyjohnston@cohhio.org) or 614/280-1984.

## **National Homeless and Low Income Voter Registration Week - September 26 - October 2**

Election Day is less than two months away. Now is the time to turn our attention to empowering our communities by ensuring that people are registered to vote and educated about the election process. The National Coalition for the Homeless (NCH) and the National Low Income Housing Coalition (NLIHC) have joined together to invite our allies to hold events encouraging homeless and low-income voter registration and civic participation during the week of September 26-October 2.

### **Getting Started:**

1. Contact Michael Stoops at NCH (mstoops@nationalhomeless.org or 202/737-6444, ext. 19) or Katie Fisher (Katie@nlihc.org or 202/662-1530, ext. 222) at NLIHC. They will help you connect with other organizations in your area and can send you toolkits or other resources you may need when planning your event.
2. Join forces with other organizations to co-sponsor an event. Contact other service providers or reach out to clients, residents, staff, community activists, and the board of elections to plan your voter registration event. Decide what kind of event will work best for you and the resources available to you.

Some ideas for voter registration events include -

- Hold a block party or a rally with refreshments, entertainment, and elected officials;
- Set up a voter registration booth in a "high traffic" area such as a grocery store or near a shopping mall;
- Have clients who are already registered go door-to-door in low-income areas or visit various homeless shelters in the area;
- Host a candidate forum where clients can meet elected officials from different levels and areas of the government;
- Have a "watch party" with clients when there are televised debates or speeches;
- Sponsor an essay contest for clients to write essays about the importance of civic engagement and voting.

3. Plan a media outreach strategy so the candidates and community can be informed about the level of concern among the homeless population about issues important to the community.
4. Publicize your event to local homeless and low-income people and other members of the community so they know where and when to show up to register to vote.

For more information, visit [www.nationalhomeless.org/vote2004](http://www.nationalhomeless.org/vote2004) or [www.nlihc.org/vrem](http://www.nlihc.org/vrem).

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### **Child Poverty Rate and Extreme Poverty Jump in 2003**

In a report released recently, the U.S. Census Bureau announced that 1.3 million more people fell below the official poverty thresholds in 2003, leading to a total of 35.9 million people, or 12.5 percent of the total population. Much of that increase was among children, whose number in poverty rose from 12.1 million to 12.9 million during 2003. The coinciding increase in the nation's child poverty rate was statistically significant, jumping from 16.7 percent in 2002 to 17.6 percent in 2003. In addition, the Center on Budget and Policy Priorities reported in its own analysis of the data that the percentage of poor people living in extreme poverty reached the highest level on record. The level for extreme poverty is less than 50 percent of the poverty threshold: \$4,787 for a single adult, \$7,412 per year for a parent with two children. In comparison, the average income for a homeless person is about \$5,600 per year. In 2003, the number of households living in extreme poverty increased by 1.2 million to 15.3 million, which amounts to 43 percent of the total number living in poverty. The number of children living in extreme poverty rose by over half a million. The full U.S. Census report, which also includes the numbers related to health insurance coverage in the United States, is available at [www.census.gov/hhes/www/poverty03.html](http://www.census.gov/hhes/www/poverty03.html). The report by the Center on Budget and Policy Priorities is available at [www.cbpp.org/8-26-04pov.htm](http://www.cbpp.org/8-26-04pov.htm).

## Ensuring the Right to Vote

People experiencing homelessness face unique challenges to participating in the electoral process. Impediments such as a lack of address, identification, or residency requirements may prevent homeless people from voting in some states. The National Law Center on Homelessness and Poverty has released a report that examines the barriers to voting for people experiencing homelessness and what can be done to ensure those barriers do not prevent homeless people from voting in the upcoming election. Examples include:

\* An individual who discovers she/he is not listed as a registered voter on going to the polls can submit a statement indicating they are indeed a registered voter. They must then be allowed to cast a "provisional ballot" which will be counted if further examination finds the individual was eligible to participate in the election.

\* Individuals can use shelter, churches, service providers or other places in which they can regularly check their mail in order to satisfy state laws that require voters to have a mailing address.

For more information, including voting laws and regulations that affect homeless individuals in each state, see [www.nlchp.org/content/pubs/Voting Rights Report Complete \(2004\).pdf](http://www.nlchp.org/content/pubs/Voting_Rights_Report_Complete_(2004).pdf).

## Housing an Issue in Presidential Campaign

The first sparks of a potential debate among the presidential candidates regarding affordable housing surfaced recently, beginning with the brief mention of homeownership in the President's speech before the Republican National Convention. "Another priority for a new term is to build an ownership society, because ownership brings security, and dignity, and independence," President Bush declared. "Thanks to our policies, homeownership in America is at an all-time high. Tonight we set a new goal: seven million more affordable homes in the next 10 years so more American families will be able to open the door and say: Welcome to my home." Quoting from the President's statements, the Kerry-Edwards campaign quickly responded with a press release that, among other things, countered: "Bush has proposed reforms to the Section 8 housing program that would hurt American families who take advantage of low income housing. The *Washington Post* reported, "The Bush administration is proposing to transform a cornerstone of the nation's housing policy for the poor, replacing a federal program that provides rent vouchers to 2 million families with a system that would give broad new powers to local housing authorities, [*Washington Post*, 4/13/04]." Growing numbers of advocates have been working to raise the level of such debate over America's housing needs in both this year's Presidential and Congressional races. A collection of materials for use in educating candidates for public office about housing and homelessness issues have been made available by the National Alliance to End Homelessness at [www.endhomelessness.org/elections/](http://www.endhomelessness.org/elections/).

## Housing More Expensive

Rental housing affordable to low-income households became more scarce in 2003, and the share of income that people spend on housing rose. The U.S. Census Bureau recently released data from the American Communities Survey, which showed a worsening housing picture nationwide, in most states and counties, and in many cities. Among the findings were:

\* The share of rental housing that costs less than \$500 per month (adjusted for inflation) dropped by about three percent between 2002 and 2003. For rental units costing less than \$300, the drop was about 3.5 percent.

\* The share of renters who pay more than 30 percent of their income for housing rose about 5 percent (from 44.6 percent in 2002 to 46.6 percent in 2003).

\* The share of homeowners who pay more than 30 percent of their income for housing rose about 5.6 percent (from 23.8 percent in 2002 to 25.1 percent in 2003).

In addition to providing nationwide data, the survey ranked housing affordability by state and in many cities. California was the most expensive state for rental housing, with a median rent of \$890, and West Virginia was least expensive at \$432. California also had the 6 most expensive cities, with San Jose leading the list. The state of Rhode Island and the city of Atlanta had median rents closest to the national level of \$679. For more information, see [www.census.gov/acs/www/](http://www.census.gov/acs/www/).

## Mayors Call For Inclusion of '04 Metro Agenda for Cities In Presidential Candidates' Platforms

In the midst of the Presidential election season, The United States Conference of Mayors, a bi-partisan organization of Republican, Democratic and Independent mayors, led by Conference President and Akron (OH) Mayor Donald L. Plusquellic and Chicago Mayor Richard M. Daley, recently released the Mayors' '04 Metro Agenda outlining key priorities for America's cities.

The mayors of this nation are working with President George W. Bush and Senator John Kerry as they continue to advocate for cities by urging both candidates to include all or part of the Mayors' '04 Metro Agenda for Cities in their domestic policy. The plan focuses on key issues that impact the strength of America's cities, including jobs, infrastructure and transportation investment, public safety, and brownfields redevelopment.

Mayors from the big six cities in Ohio will embark on a 2-day bus tour through five major cities in the state to release an Ohio Metro Economy and Jobs Report that analyzes job loss and forecast future job growth.

The Mayors '04 Metro Agenda for America's Cities makes recommendations in the following key areas:

1. **Jobs and Public/Private Partnerships: Keeping America Working** - The federal government must be responsive to the new realities that current and future workers face with shrinking manufacturing jobs, the slow job recovery, and global competition. This includes - Tax Incentives, Modernization of Infrastructure Financing;, Small Business Incentives, Improved Public Schools, and Workforce Training.
2. **Smart Investment: New Infrastructure for a New Economy** - Our metro economies need modern infrastructure to secure the nation's future economic growth, yet the American Society of Civil Engineers gave the vast majority of U.S. infrastructure a dismal overall grade of D+. This includes - Transportation Investment, Brownfields Redevelopment Action Grant (BRAG, Homeownership and Rental Housing; and Energy Self-Sufficiency.
3. **Public Safety and Homeland Security: Keeping America Safe** - As a nation, our future requires a strong, comprehensive public safety system to continue the ongoing fight against crime and protect every American community from the new threat of domestic terrorism. This includes - Fighting Crime, Homeland Security /First Responder Funding, Intelligence Sharing, Drug Treatment, and Prisoner Re-Entry.
4. **Restrict Unfunded Mandates and Cost Shifts: Improve the Intergovernmental Partnership** - Despite the passage of the Unfunded Mandates Reform Act of 1995, Congress has continued to impose new mandates in areas such as the No Child Left Behind Act, special education, homeland security, election reform and environmental protection without following through on supposed commitments to provide federal funding. These new unfunded and/or underfunded federal mandates are putting enormous pressure on already stressed city and state budgets. Action must be taken to protect state and local revenues, and to restrict mandates and other federal cost shifts and preemptions. This includes - Fully Fund Mandates including support full funding of the No Child Left Behind Act, State and Local Sales Tax Revenues, State and Local Telecommunication Tax Revenues, and Federal Preemptions that Erode State and Local Revenues.

The entire Mayors' '04 Metro Agenda for Cities is available at [www.usmayors.org](http://www.usmayors.org).

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## CRA Investments at Risk

On August 20, the Federal Deposit Insurance Corporation (FDIC) proposed raising the asset threshold for "small banks," which are exempt from the Community Reinvestment Act's (CRA) more stringent exams. The proposed rule would raise the small bank threshold from \$250 million to \$1 billion, which could significantly reduce investments in low and moderate income communities.

A small bank threshold change from the FDIC would mean approximately 5,000 FDIC-insured institutions would have to meet a much less rigorous CRA standard that does not require investments and services in low and moderate income areas. Today, banks with assets of more than \$250 million must demonstrate the distribution of their loans by geography and income and must demonstrate that they provide both services and investments that benefit low-and moderate-income households and neighborhoods in their communities.

According to the National Community Reinvestment Coalition, changing the "small bank" definition will allow about 2,000 banks with total assets of more than \$754 billion and branches in more than 18,000 communities (96 percent of all FDIC-regulated banks) to receive a watered-down CRA exam.

Because institutions with assets of \$250 million to \$1 billion comprise substantial market share in rural areas, such a change will mean that many rural communities and states will not have access to any institutions required to offer services and investments that benefit low-and moderate-income communities. According to FDIC data, the states with no institutions with more than \$1 billion in assets are: District of Columbia, Hawaii, Idaho and Wyoming. States with four or fewer such institutions are: Alaska, Arkansas, Iowa, Louisiana, Maine, Minnesota, Montana, North Dakota, New Hampshire, Oregon, South Dakota, Vermont and West Virginia.

Advocates are also fearful that the Federal Reserve Board and the Office of the Comptroller (OCC) of the Currency, which have thus far kept their commitment to the CRA, will join the FDIC and the Office of Thrift Supervision (OTS) in significantly scaling back the CRA. In July, OTS raised its small bank threshold and the Fed and OCC withdrew their proposal to do so, deferring instead to Congress for any CRA-related changes.

According to NCRC, "The Community Reinvestment Act is a critical component to our community's affordable housing and community development solutions. We oppose any increase to the threshold of what is considered to be small bank. The proposed FDIC rule would exempt many of our community's critical partners from the effective and productive requirements currently in place. We urge FDIC to withdraw its proposed rule."

For more information, contact NCRC at [www.ncrc.org](http://www.ncrc.org).

*2005 COHHIO Annual Conference*  
*Save the Date*

*April 4-6, 2005*  
*Hyatt on Capital Square, Columbus*

*Look for registration materials in December!*

## Ohio Foreclosures, Sheriff Sales Grew in 2003

The number of Ohioans who lost their homes to foreclosure and sheriff sales grew again in 2003. Foreclosure filings increased 3 percent in Ohio, while sheriff sales of foreclosed properties continued to soar, up 26 percent from 2002. Those were among the findings of *Home Security 2004: Foreclosure Growth in Ohio*, a new report issued by Policy Matters Ohio.

Foreclosures usually occur when a borrower, unable to meet mortgage payments, defaults on a loan. Sheriff sales are the actual auctions of the foreclosed homes. Policy Matters Ohio analyzed foreclosure data from the Ohio Supreme Court and obtained data on sheriff sales by surveying the state's county sheriffs. Their research finds:

- During 2003, 57,083 new foreclosure filings were made in Ohio courts, up 3 percent from a year earlier, up 31 percent from 2001 and more than double the number in 1998.
- County sheriff departments put more than 36,425 foreclosed properties up for sale. That represents a 26 percent increase from 2002 and a 57 percent increase from just two years earlier.
- The number of properties put up for sale last year equated to about one in every 117 Ohio households. That compares to one out of every 185 households in 2001.
- The number of sheriff sales grew in 76 of the 81 counties for which they obtained data in both 2001 and 2003. Even fast-growing suburban counties such as Delaware, Warren and Medina saw big increases.

The recent growth comes after a dramatic increase between the mid-1990s and 2001, as detailed in a previous Policy Matters Ohio study. There are some signs of improvement. Twenty-two Ohio counties experienced a decline in foreclosure filings last year, and a survey by the Mortgage Bankers Association of America found that new foreclosures started as a share of all 1- to 4-unit residential mortgage loans in the state fell in the first quarter of 2004 from the previous quarter. However, according to the MBA survey, Ohio ranks second in the country in new foreclosure rates, and those remain far above historical levels.

A weak economy and predatory lending clearly are major contributors to the continued increase in foreclosures and sheriff sales. Among 57 sheriff departments that responded to a Policy Matters survey question asking about what was behind the foreclosures, 16 ranked job loss or a weak economy first among the factors. However, 31 cited predatory lending -- deceptive, high-cost loans with excessive interest rates, fees and penalties. Predatory lending has grown with subprime loans, which are offered at higher cost than conventional loans to customers who have had credit problems. So far, however, the State of Ohio has not taken major steps to curb predatory lending practices. The report concludes with recommendations on how the General Assembly should respond to this issue.

Policy Matters Ohio is a nonprofit, nonpartisan research institute that focuses on issues that matter to low- and middle-income Ohioans. The full report is available at [www.policymattersohio.org/Home\\_Insecurity\\_2004.htm](http://www.policymattersohio.org/Home_Insecurity_2004.htm).

Policy Matters also recently released the *State of Working Ohio 2004* which finds that Ohio median wages have declined for three consecutive years, more than 229,000 Ohio jobs have been lost since January 2001, and inequality has increased for Ohio workers. Ohio workers are more educated and more productive than ever before, but wages and incomes are stagnating. The report includes ten recommendations that could turn Ohio's economy around. For more information, visit [www.policymattersohio.org/sowo\\_04.htm](http://www.policymattersohio.org/sowo_04.htm). Policy Matters also has a Job Watch Page, which is updated monthly. Last months' report finds that if the state continues creating jobs at the rate it has this calendar year, it will take six years to reach employment levels prior to the 2001 recession. Visit [www.policymattersohio.org/jobwatch/indexAug04.htm](http://www.policymattersohio.org/jobwatch/indexAug04.htm).

## **National Housing Trust Fund - NY Times Endorses Discharge Petition**

Efforts to gain support for a discharge petition for National Housing Trust Fund legislation received a boost recently when the *New York Times* ran an editorial highlighting the efforts of Members of Congress to use the discharge petition to force consideration of progressive housing legislation. "After a stretch of bad news for the millions of Americans trying to find decent affordable housing, there are finally signs of progress," the *Times* wrote on Monday, August 2. The editorial, titled "Mutiny in the House" went on to describe the petition as a way to sidestep "leaders in the House who have kept a bill that addresses the housing crisis bottled up in committee - even though it has more than 200 co-sponsors." The discharge petition was filed July 22 by three cosponsors of H.R. 1102, National Housing Trust Fund legislation. If a majority (218) of the Members of Congress sign the petition, the bill will have the opportunity to move to the floor of the House for debate and a vote. More information, as well as a link to the *Times* editorial, is available at [www.nhtf.org](http://www.nhtf.org).

## **Members Can Sign Discharge Petition Sept. 21; Call-in Days Set**

The National Housing Trust Fund Campaign has confirmed that the first day that Members of Congress will be able to sign the discharge petition for National Housing Trust Fund legislation is Tuesday, September 21. The NHTF Campaign has scheduled call-in days for September 20 and 21. Advocates are urged to call their Representatives using the Campaign's toll-free number and ask them to sign the discharge petition. For information, visit [www.nhtf.org/dispetCTA0904.asp](http://www.nhtf.org/dispetCTA0904.asp). Advocates are excited about what the discharge petition means for efforts to pass National Housing Trust Fund legislation. If the discharge petition is signed by 218 Members (a majority of the House), there is then the opportunity for the bill to move from committee to the House floor for a debate and vote. Despite having 214 cosponsors, a near-majority of the House, the House leadership has not taken action on the Trust Fund bill. Three cosponsors of H.R. 1102 filed the discharge petition late in July in an attempt to force action on the bill.

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## **Homelessness Council Urged to Do More**

Advocates recently sent a letter to Veterans Affairs Secretary and Chair of the U.S. Interagency Council on Homelessness (ICH), Anthony J. Principi, urging him to take a stronger leadership role in developing and coordinating federal policies designed to address and end homelessness.

The letter, signed by the National AIDS Housing Coalition, National Coalition for the Homeless, Corporation for Supportive Housing, National Law Center on Homelessness and Poverty, Technical Assistance Collaborative, Volunteers of America and National Low Income Housing Coalition, expressed concern that the Council, while successfully engaging state and local government officials on the issue of homelessness, is ignoring its statutory role as a coordinator of federal agency efforts to address homelessness.

The letter urges the ICH "to take a stronger leadership role in the development and coordination of federal policies designed to address and end homelessness" and encourages ICH to lead a federal effort to develop a Ten Year Federal Plan to End Homelessness. This plan would harness federal resources for housing, services, and technical assistance that are essential for state and local governments to succeed in their efforts to end homelessness.

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## **COHHIO's Predatory Lending Hotline - 877-228-1645**

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### **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](mailto:susanfrancis@cohhio.org) or 614-280-1984.

# Accounting Goof to Force Drastic Cuts by Counties: Job and Family Services to Unveil Plan to Remedy Shortfall in Aid Funding

Thursday, August 19, 2004

Catherine Candisky, Columbus Dispatch

Ohio counties are bracing for massive layoffs and cuts in programs for the poor as state officials scramble to fix an accounting error that caused millions in federal aid to be overspent.

The Ohio Department of Job and Family Services is to announce its plan to fix the problem it has acknowledged creating. It also will provide county agencies with revised figures on how much money they will get this year for welfare, health care and other assistance.

"We may be looking at half our staff being laid off," said Michael Paxton, director of the Washington County Department of Job and Family Services in Marietta.

Based on information he has received from the state agency, Paxton said he expects a \$500,000 shortfall for the fiscal year ending June 30.

Staff cuts mean those seeking Medicaid benefits, food stamps or other help will wait longer to get it. In addition, Paxton said discretionary programs such as inhome care for low-income seniors and children's protective services may also be cut back or eliminated.

The predictions are the same in many counties. "I've had a lot of panicked directors calling. They know they've already overrun the funding streams, and we're not even three months into the fiscal year yet," said Loretta Adams, head of the Ohio Job and Family Services Directors Association.

"I'm telling them to put on the life preserver."

Tom Hayes, director of the Ohio Department of Job and Family Services, declined to detail how the agency will address the shortfall.

The funding crisis was caused by the state's failure to report how it was spending Temporary Aid to Needy Families money.

As a result, the state ended up using federal welfare money to pay its share of administrative costs for Medicaid and food-stamp programs. Both require a 50 percent state match.

The U.S. Department of Health and Human Services is investigating, and federal regulators have told state officials they cannot wait until the end of the fiscal year to fix the problem.

State Auditor Betty D. Montgomery said the issue will be the focus of an annual agency audit her office recently began.

However, she said, the problem was pointed out in last year's audit when the department was warned it should immediately reconcile expenditures and reimbursements before advancing money to counties.

Hayes said the reference was to an unrelated matter.

Montgomery said Hayes is mistaken.

County officials and others involved in recent discussions with the state agency said millions will be tapped from various sources to make up the shortfall, but counties no longer will have the flexibility to spend the funds where needed.

Jack Frech, director of the Athens County Department of Job and Family Services, said, "It's an administrative mistake that's going to end up costing services to people."

Under the current system, counties utilize a "consolidated allocation" with which they can direct money where needed ~ cash assistance, Medicaid, food stamps and other programs for the poor.

Officials credit that flexibility with keeping welfare rolls at their lowest levels in more than three decades.

As people moved off cash assistance, officials have been able to direct funds to benefits for the working poor.

Adams and others say the new system will give counties several pots of money for specified purposes ~ a pot for welfare, another to administer Medicaid and food stamps, and so on.

County officials say they won't be able to meet shifting needs.

For example, Paxton said he used to have 412 households receiving cash assistance; now he has fewer than 10.

"Because of our success in getting people off welfare, our work tends to be more towards providing Medicaid and food stamps, because most of our former welfare recipients are in low-paying jobs with no benefits," he said.

"So I don't have the need for TANF money, but for the other programs I'm not going to have enough."

John Fisher, director of the Licking County Department of Job and Family Services, said, "One of the benefits of the (current) system is it can easily adapt to the needs of the community."

Fisher said, based on information he has received from the state, he expects to be about \$500,000 short, which could result in layoffs and program cuts.

In Franklin County, Job and Family Services spokesman Lance Porter said a rainy-day fund likely will prevent significant cuts this year, but there is much less certainty about next year, particularly for discretionary programs such as adult protective services, job training and assisted living and disability programs.

"There's a lot of concern about where this is going to leave us. The flexibility about how we could spend these funds was really valued."

*Reprinted with permission, Columbus Dispatch, August 19, 2004.*

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## John Kerry Releases Plan on Financial Consumer Protection

Senator John Kerry, Presidential candidate, recently released his plan to provide financial consumer protection. The plan includes:

1. Crack Down on Credit Card Rip-Offs. Companies would not be able to double interest rates on the existing debt of a perfect customer based on one missed or disputed payment to a different company. Companies would be required to inform customers, in an easy-to-read box on each bill, how much time and money will be required to pay off a bill with only minimum payments. And the plan would required truth-in-advertising like clear statements when "teaser" rates will disappear.
  - a. Bar Massive Rate Hikes on Perfect Customers.
  - b. Require Full Disclosure About the Cost of Carrying a Balance.
  - c. Require Full Disclosure of Over-the-Limit Charges.
  - d. Require Truth-in-Advertising.
  - e. Enforce Consumer Laws.
  
2. Pass a Strong National Law Against Predatory Lending. The plan would stop the unfair practices like high prepayment penalties that trap borrowers in bad terms, "balloon payments" that inevitably lead to more expensive refinancing or foreclosure, and mandatory insurance that borrowers don't need.
  - a. Limit Penalties for Early Loan Repayment.
  - b. Limit Financing of Fees.
  - c. Limit Balloon Payments.
  - d. Ban Single-Premium Mortgage Insurance.
  - e. Enforce Fair Housing Laws.
  
3. Protect Military Families. The plan will institute new protections against abusive short-term lending and new disclosure requirements for insurance products sold directly to servicemen and servicewomen on bases.
  - a. Stop Payday Lending Abuses Around Military Bases.
  - b. Stop Insurance Company Abuses.

## Proposed FMRs a Work in Progress: Surveys to Continue

Shortly after the proposed 2005 fair market rents (FMRs) were released, it became clear that almost no one, including the U.S. Department of Housing and Urban Development (HUD), expects them to stay the same in the coming months.

The FMRs as released vary in unpredictable ways from the current levels. The preamble that HUD released with the data acknowledges as much, indicating that "a number of [random digit dialing surveys] will be conducted in the summer of 2004 for metropolitan areas with unusual changes to ensure that their FY05 FMRs are accurate." The National Low Income Housing Coalition (NLIHC) has since learned these additional surveys may encompass as many as 70 metropolitan areas, including some of the largest such as Washington, DC and Boston.

Some organizations have planned to undertake their own random digit dialing surveys to address concerns with the proposed 2005 FMRs. Before doing so, however, advocates should ascertain from HUD whether or not their area is included in this list of HUD sponsored surveys. However, it is unclear how and when the results of these surveys will be used to update and improve the proposed FMRs. HUD is also likely to make changes based on comments received during the comment period that is now underway.

In assessing whether the proposed FMRs fit current market conditions in a given jurisdiction, advocates and public housing authorities (PHAs) should assess variations by bedroom size, the appropriateness of the current FMR areas (particularly the use of so-called "metropolitan divisions" in larger metropolitan areas), and the abandonment of state minimum rents in favor of more locally determined FMRs in rural areas.

## National Groups Seek Delay in Implementation of Proposed FMRs

In public comments submitted to HUD this week, the National Low Income Housing Coalition (NLIHC) and 10 national housing organizations asked HUD to delay implementation of the 2005 Fair Market Rents (FMRs) to address serious concerns about their quality and the impact that implementation of the FMRs as proposed would have on the Section 8, HOME, and other housing programs.

The comments focus on disruptive changes resulting from new FMR area geography, particularly the uncritical use of Office and Management and Budget (OMB) metro area definitions; the somewhat arbitrary reversion of some areas and not others to 40th percentile FMRs, with clear implications for poverty deconcentration; and the significant reductions in the FMRs for units with three bedrooms or more. The comments also focus on the rural impact of the proposed changes to FMRs and their negative implications for housing preservation.

Along with asking HUD to delay implementation for consideration of public comments and analysis, the comments make more specific recommendations related to each of the comments' focus areas.

The comments were submitted to meet the initial comments deadline, which was September 7, 2004. Given that the data were released three months later than usual, and perhaps recognizing that the data were likely to elicit significant comment, HUD has provided an additional comment period, which concludes November 8. There is still time for advocates to submit new or additional comments.

The letter was signed by the Center on Budget and Policy Priorities, the Council of Large Public Housing Authorities, The Enterprise Foundation, the National Affordable Housing Management Association, the National Apartment Association, the National Association of Housing and Redevelopment Officials, the National Fair Housing Alliance, the National Housing Trust, the National Leased Housing Association, NLIHC, and the National Multi Housing Council.

The joint comments, as well as other FMR resources for advocates, can be found at [www.nlihc.org/2005fmrs/index.htm](http://www.nlihc.org/2005fmrs/index.htm).

## Research on Mobilizing Voters

Donald P. Green and Alan S. Gerber have written *Get Out the Vote!: How to Increase Voter Turnout* (Brooking Institution Press, 2004), a book that can help affordable housing providers and advocates manage and create effective get-out-the-vote (GOTV) campaigns in both this and future elections.

Empirical data in the world of electoral politics are rare, and so the researchers set out to create some. They used randomized experimental design to study municipal (1999 and 2001), state (1999), and federal (1998, 2000, and 2002) contests in selected cities to gauge the effectiveness of face-to-face canvassing, leafleting, direct mail, phone calls, and email as they were used during the GOTV portion of both partisan and nonpartisan campaigns.

The research focuses on the success of campaigns in motivating potential voters to go to the polls on Election Day who otherwise would not have. Therefore, when the authors speak of the effectiveness of GOTV techniques, they are thinking in terms of the increase in voter turnout. Further, for each form of mobilization, the authors answer two questions beyond its effectiveness: What steps are needed to put the communication technique into place, and how many votes will be produced for each dollar spent? In addition, the authors discuss why some forms of communication are more effective than others.

**Canvassing.** Canvassing takes the form of a variety of activities all involving direct contact with citizens. A successful canvassing campaign requires three things: planning, motivated canvassers, and access to large numbers of residences. This makes canvassing among the more labor-intensive types of GOTV communication, and explains why many campaigns turn away from the practice.

However, canvassing is effective. The report finds that a face-to-face appeal made to voters by a canvasser can increase voter turnout substantially. For every 14 appeals, one additional voter—who would not have voted without the contact—is generated. “Face-to-face interaction makes politics come to life and helps voters to establish a personal connection with the electoral process,” the authors write. “Many voters need just a nudge to motive them to vote. A personal invitation sometimes makes all the difference.”

GOTV campaigns can improve this ratio even further by implementing a few low- to no-cost tactics. First, canvassers should ask the potential voter whether he or she can be counted on to vote.

Second, canvassers should distribute information that tells the voter when and where to vote. The authors also find that the success rate increases substantially if the potential voter knows the canvasser, a finding that suggests peer-to-peer or advocate-to-client mobilization in affordable housing communities might be especially effective.

**Leafleting.** Leafleting is much like canvassing, but falls short in one important area: there is no face-to-face interaction. The volunteers and/or staff still must canvass the neighborhood, but instead of talking to residents, they simply leave campaign literature at the door. While the authors found that leafleting is much faster, easier and considerably less demanding than door-to-door canvassing, placing campaign literature at one’s doorstep is significantly less effective than face-to-face conversation with a canvasser. Leafleting can generate one additional voter for every 200 contacts.

**Direct Mail.** Sending direct mail allows campaigns of any size to contact a large number of voters. While creating very little administrative burden, the other costs involved with direct mail such as printing, postage and preparation are fairly high. The message of the direct mail piece is vital. “[O]nly strictly nonpartisan mail reliably increases voter turnout, and even then the effects tend to be modest.” The authors find, like leafleting, direct, nonpartisan GOTV mail will provide an average of one additional vote for every 200 people who receive it.

**Phone banks.** Phone banks that generate unsolicited calls by volunteers or paid campaign staff, or prerecorded messages, are reportedly strongly disliked by the public. However, they can be among the most effective strategies. The authors’ findings suggest that “phone banks work to the extent that they establish an authentic personal connection with voters.” The research reveals that a well-coached commercial phone bank and a well-coached volunteer phone bank are the most effective of their type, reaching one additional voter with every 30 and 35 contacts, respectively. A standard commercial phone bank will produce just one vote per 400 contacts, while prerecorded phone calls have virtually no effect.

The researchers suggest asking two questions before deciding whether or not to establish a volunteer GOTV phone bank: "Can you recruit capable volunteers? Do you have time and energy to devote to overseeing a volunteer phone bank." If the answers are yes, the issue becomes whether phone banks will be more cost-effective than canvassing and other GOTV tactics.

**Email.** With the increase in the number of users, email is quickly becoming an attractive form of communication for GOTV campaigns. Senders can reach large numbers of people instantly at a very low per-unit cost, recipients can forward messages to those who did not receive it, and the content of the email is flexible. On the other hand, messages are easily ignored.

It is also difficult to measure the effectiveness of email communication because emails are hard to track. Knowing whether a recipient read an email and who might have received the email from someone else is often impossible. However, the researchers were able to develop one GOTV effort in which they could track email messages. While those results suggest that email has negligible effects both on voter registration and turnout, the authors suggest that if campaigns were to experiment with a variety of appeals until it found one that worked reliably, the effectiveness could rise considerably.

**Summary of Results.** Based on their experimental results, the researchers point to three common practices employed by GOTV campaigns that they found to be unsuccessful.

First, a campaign cannot be successful if it merely reminds voters that Election Day is near. Second, GOTV should not be about just engaging the attention of voters. And third, supplying voters with nothing more than information about the candidates will not increase their chances of going to the polls on Election Day. On the other hand, the researchers offer two hypotheses for success: The campaign must make voters feel wanted at the polls on Election Day, and it should build on the voter's preexisting motivation to vote.

The authors also suggest that effectiveness be looked at in two ways.

First, a good GOTV campaign will place emphasis on both quantity and quality of their communication with potential voters. Second, a good GOTV campaign should realize that voting is a habit-forming activity and evaluate the cost-effectiveness of their communication in that light. "Studies show that for every 100 voters mobilized in a given election, an additional 33 will participate in the following election." Finally, the authors suggest that a campaign should choose its GOTV techniques for a campaign based on factors including the campaign's resources, goals, and political situation.

Get Out the Vote! can be ordered from <http://bookstore.brookings.edu/>.

## 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!**

## Report Shows Historic Shift in Housing Production into Columbus Neighborhoods & Public School System

After decades of stagnant production, there has been an historic shift increasing housing construction within the City of Columbus and the Columbus Public School System. According to a new analysis, tracking back to 1994, an initiative called the Affordable Housing Associates (AHA) has allowed public investments to leverage significant new private investment in quality neighborhood housing.

Homeownership has long been promoted by Mayor Michael B. Coleman and many other leaders in Columbus as a key element of building stronger, safer neighborhoods. "For too long developers and builders stated that it was impossible to sell a home in these parts of the City and in the Columbus Public School system. By working together with private sector partners, we've seen a massive increase in new home construction in the City of Columbus and Columbus Public Schools area," said Mayor Coleman. "Families are buying these homes in completely new urban subdivisions, increasing area property values and the quality of life in parts of town that were overlooked for too long."

The report documents that in 1994, there were fewer than 100 building permits issued for the Columbus Public School district, or only 8 percent of new single-family residential construction in the City. By 2003, 1,611 single-family home building permits were issued in the CPS District, which is 50.5 percent of all single-family permits issued that year.

The City credits the significant change to the AHA initiative, a joint project involving the City of Columbus, local developers and the former State Savings Bank (now Firth Third Bank). The focus of the program was to demonstrate that there was an underserved market within the public school system, and that there was a public interest in serving those families.

Started in 1994 - with the cooperation of City Auditor Hugh Dorrian, City Councilmember Michael Coleman, AHA partners Earl Sisson and Frank Cipriano, local homebuilders, and State Savings Bank - the program involved the City investing \$5.2 million over six years in infrastructure costs to assist in the building of 1,400 new homes. State Savings Bank made \$100 million available for land acquisition, development and construction loans and mortgage loans. Local Builders that joined the effort included MI Homes, Dominion Homes, Maronda Homes and Deluxe Homes (now Beazer Homes).

The report documents that, to date, the City's investment of \$5.2 million in the mid 1990s has resulted in 1,875 new homes in 11 subdivisions; \$234 million in economic activity, a ratio of \$45 to every \$1 public dollar; A return on investment to the City through building fees of \$2.25 million, 43 percent of the original investment; and \$257,600 in estimated annual real estate tax revenue generated. Copies of the Full Affordable Housing Associates Report are available by calling Mike Brown at 614/645-6428.

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## State Indirectly Subsidizes Wal-Mart

Each Wal-Mart worker in California costs the state an estimated \$1,952 in public assistance, including expenses from Section 8, health and childcare programs, TANF, and several other programs, a new report by the UC Berkeley Labor Center finds. The report shows, using a statistical model that projects public assistance costs based on eligibility rules and employees' demographic characteristics, wages, and benefits, that the state of California provides an indirect subsidy to Wal-Mart of \$85.9 million per year by allowing them to pay low wages and provide few benefits.

The authors obtained data on Wal-Mart's wages from public testimony in the sex-discrimination lawsuit against the company; for other variables in the model, they used data from the Current Population Survey. The study also compares Wal-Mart to other large retailers in California, finding that California spends \$551 more on public assistance per Wal-Mart worker than on other retail employees. If the other retailers adopted Wal-Mart's wage and benefits standards, the report concludes, it would cost California taxpayers \$410 million more each year. "Hidden Cost of Wal-Mart Jobs: Use of Safety Net Programs by Wal-Mart Workers in California" is available at <http://laborcenter.berkeley.edu/lowwage/walmart.pdf>.

**Look for COHHIO in your Company's Workplace Campaign**

Community Shares of Mid Ohio and its thirty seven member agencies, including COHHIO, will be participating in workplace charity campaigns in 2004. Community Shares members are community-based, volunteer-led nonprofits preventing family, school, and neighborhood violence, homelessness and hunger, child abuse and neglect, and environmental devastation; protecting civil and human rights; increasing literacy, democracy, healthy lives, and diversity.

**HOW YOU CAN HELP**

- Support COHHIO in your workplace giving campaign. It's easy to give and easy to help when you give through payroll deduction. You can direct your campaign gift to one or several specific agencies. Look for Community Shares in your federal, state, county, and city workplace as well as at The Ohio State University.
- And, please encourage your family, friends and coworkers to consider giving to COHHIO at the workplace.

You can reach Community Shares at 614/262-1176 or comshare@core.com. Or you can contact Susan Francis at COHHIO at 614/280-1984 or susanfrancis@cohhio.org.

**Public/governmental workplaces**

- Combined Federal Campaign of Central Ohio
- Miami Valley (Dayton area) Combined Federal Campaign
- Combined Federal Campaign of Southeastern Ohio
- State of Ohio Combined Charitable Campaign
- City of Columbus
- Franklin County
- COTA Central Ohio Transit Authority
- The Ohio State University Community Charitable Drive
- Columbus State Community College
- Columbus Metropolitan Libraries
- Westerville Public Schools
- South Western City Schools

**Private workplaces**

- COSI
- Southeast Inc.
- Ohio Civil Service Employees Association OCSEA
- Suburban News Publications
- Ohio Historical Society
- Hahn Loeser and Parks
- Millcraft Paper Company
- WWHO UPN 53
- Ohio Capital Corporation for Housing
- AT&T
- CNA Insurance
- Wells Fargo

## Child Welfare Agency Involvement Needed to Help End Homelessness

New research on the overlap of families with housing crises and families involved with child welfare agencies provides further evidence of the need to include local child welfare agencies in planning to end homelessness among families.

A study by Mark Courtney, Steven McMurty and Andrew Zinn found that housing problems among families served by the child welfare agency in Milwaukee, Wisconsin were “disturbingly common.” The researchers found that a large number of families on caseloads reported needing help finding a place to live. However, caseworkers who were surveyed perceived a smaller number of families in need of housing assistance, and even fewer families actually received such assistance.

While housing problems were high among families receiving services to preserve families, it was much more severe among families whose children were placed in out-of-home care: 26 percent reported an eviction, 42 percent reported living in a doubled up situation and 29 percent reported experiencing homelessness. A homeless episode also had lasting consequences: when controlling for other risk factors, the researchers found that a recent homeless episode made it half as likely that a child in care would be reunified with his or her family.

A second study by Jung Min Park, Stephen Metraux, Gabriel Brodbar and Dennis Culhane found significant child welfare involvement among families who entered the homeless shelter programs in New York City in 1996. Sixteen percent of the 8,251 children who entered shelter in that year experienced an out-of-home placement within the five subsequent years examined. Involvement with the child welfare system seemed to “peak” in the year prior to entering a homeless shelter program and was much higher among children in families who had multiple homeless episodes, families who remained in the shelter system for a longer period of time and families who attributed their homelessness to domestic violence as opposed to economic issues. The researchers concluded that homelessness among families may strain the resources of child welfare agencies and alleviating those strains should be counted among the benefits of preventing homelessness or assessing the efficacy of housing interventions.

The above articles are included in the September/October issue of the *Child Welfare Journal* which is dedicated to examining housing/homelessness concerns for child welfare workers. The journal is available from the Child Welfare League of America, located on the web at [www.cwla.org](http://www.cwla.org)

## Save Up to 95 percent on Workers’ Compensation Premiums

As Workers’ Compensation costs continue to rise and dividends from the Ohio Bureau of Workers’ Compensation (BWC) come and go, you need a solution that will help you realize the highest possible savings. As a member of COHHIO, you can join our group rating plan, administered by The Frank Gates Service Company, and save up to 95 percent on your premiums. Frank Gates, a leader in workers’ compensation, offers outstanding service and more than a decade of accurate savings estimates. Joining the COHHIO group rating plan will put you in a better position to control your workers’ compensation expenses. Our rating plan now offers more discount levels than ever before – for organizations big and small. For the 2004 rating year, members of our group rating plan saved an average of \$11.35 for every \$1 invested in the group. For a free, no obligation savings estimate, simply fill out a Savings Estimate Authorization (AC-3) form available on the Frank Gates web page ([www.frankgatesgroups.com](http://www.frankgatesgroups.com)). The form can either be submitted on-line or you can print it out and fax it back to Al Gardner with Frank Gates at: 614/798-5510. Additional questions regarding the COHHIO group rating plan should be directed to Al at either 800/777-4283 ext. 757 or [agardner@frankgates.com](mailto:agardner@frankgates.com).

**Frank Gates to Offer Workers’ Compensation Seminars.** As part of their effort to ensure that employers have access to the most up-to-date information on workers’ compensation, Frank Gates will be offering their annual seminar series later this year. The half-day sessions are designed to cover topics related to claim investigation, cost control and managed care, as well as risk management. There is a \$25 registration fee, which includes a continental breakfast, take home manuals, and refreshments. For additional information, please contact Frank Gates at 800/395-4119.

## Resources

### TRAININGS

- September 22 - *Foundation Fundraising: An Introductory Course*, Foundation Center, Columbus. Through a series of presentations, group exercises, and a case study, attendees will learn: important terminology related to the grantseeking process; the differences among independent foundations, operating foundations, corporate givers community foundations, and grantmaking public charities; what approaches are best for each type of grantmaker; how to use a variety of resources to identify potential funding partners; and what grantmakers look for when reviewing proposals. The fee for this seminar is \$125 and includes a copy of *Foundation Fundamentals* (value: \$24.95), a complimentary one-month subscription to *The Foundation Directory Online Plus* (value: \$29.95), a course workbook, and course worksheet templates. SAVE \$25 for each additional attendee from the same organization when registering at the same time. For more information, visit [http://fdncenter.org/marketplace/catalog/product\\_training.jhtml?id=prod380058&navCount=1&navAction=push](http://fdncenter.org/marketplace/catalog/product_training.jhtml?id=prod380058&navCount=1&navAction=push).
- September 22 - *Successfully Housing People with Substance Use Issues*, Corporation for Supportive Housing, Columbus. \$55. For more information, contact Trish Hultz at [trish.hultz@csh.org](mailto:trish.hultz@csh.org).
- September 26-29 - *Great Lakes Conference on Addictions & Mental Health*, Indianapolis. Sponsored by the Great Lakes Training Associates and Community Addictions & Services of Indiana. For more information, visit [www.greatlakesconference.org](http://www.greatlakesconference.org).
- September 28 - *Human Resources - HIPAA*, Ohio Association of Nonprofit Organizations (OANO), Columbus. Part of luncheon series, presents a succinct overview of HIPAA regulations with special emphasis on offering different approaches to compliance for various types of organizations. Free. For more information, visit [www.oano.org/docs/hlp\\_september.pdf](http://www.oano.org/docs/hlp_september.pdf).
- September 29 - *Raising Funds From the Top 100 National Foundations and Corporations*, Ohio Association of Nonprofit Organizations and Access Philanthropy, Columbus. \$90. For more information, visit [www.oano.org](http://www.oano.org).
- September 29 - *One-Minute Elevator Speech - Key Messaging For Leaders and Staff*, Ohio Association of Nonprofit Organizations and Access Philanthropy, Columbus. \$90. For more information, visit [www.oano.org](http://www.oano.org).
- September 29 - October 1 - *Community Development: A Civil Right*, Ohio CDC Association Annual Conference, Cleveland. For more information, contact Celia Elkins at [celkins@ohiocdc.org](mailto:celkins@ohiocdc.org) or 614/461-6392.
- September 30 - *Raising More Money - Sustainable Funding for Your Mission*, Columbus. Free. For more information, visit <http://form.raisingmoremoney.com/calendar/midwest.asp>.
- October 13 - *The Impossible Will Take a Little While: Living and Acting with HOPE in Difficult Times*, Fourth Annual Public Forum on Homelessness, Columbus Coalition for the Homeless, Columbus. Featuring Paul Loeb as keynote speaker. Forum will focus on advocacy, through the work of volunteers and professionals, for the needs of marginalized people - particularly those who are very poor and often homeless. For more information, email [columbushomeless@yahoo.com](mailto:columbushomeless@yahoo.com).
- October 13-15 - *Enterprise Foundation 2004 Network Conference*, New York. For more information, visit [www.enterprisefoundation.org](http://www.enterprisefoundation.org).
- October 14 - *Rolling to Overcome Poverty: Call to Renewal's Isaiah Platform Bus Tour and Worship Service*, Cleveland. Call to Renewal will promote an anti-poverty platform in order to help bring the message into the public debate that overcoming poverty is both a religious and electoral issue. Call to Renewal is working to help make overcoming poverty a religious and electoral issue; raise awareness for the needs of low-income people; and encourage voting and the vision of Isaiah as we go to the polls in November. On October 14, people of faith from throughout Northeast Ohio, health care, hunger and housing advocates, union members, environmentalists, peace and social justice advocates and others will gather in Cleveland. For more information, contact Tom Allio, Cleveland Diocesan Social Action Office at 888/620-5280 or [tallio@aol.com](mailto:tallio@aol.com).
- October 18-19 - *Keeping People in Their Homes: Conference on Foreclosure Prevention*, Fannie Mae, Indianapolis. For more information, email [curtwiley@fanniemae.com](mailto:curtwiley@fanniemae.com).
- November 3-5 - *What's Next?: Exploring New Adventures*, 2004 Ohio Housing Conference, sponsored by the Ohio Capital Corporation for Housing and the Ohio Housing Finance Agency, Columbus. For more information, visit [www.occh.org](http://www.occh.org) or [www.homebuyerohio.com](http://www.homebuyerohio.com).
- *Center for Nonprofit Excellence Trainings*, Akron. Grantseeking Basics & On-line Resources (The Foundation Center series) - September 30 - \$10; Grant and Contract Compliance - October 14 - \$49; Proposal Writing Basics/Budgeting Basics (Foundation Center series) - October 21 - \$10; Positioning Your Organization for Success - November 17 - \$49; Performance Measures for Nonprofit Organizations - November 30 - \$49. For more information, contact Jennifer McNulty at [mcnulty@cfnp.org](mailto:mcnulty@cfnp.org).
- *FIRSTLINK Fall Trainings - Fall 2004 Training Opportunities*, FIRSTLINK, Columbus
- Board Strengthening Series - Develop the power of your board to fulfill its purpose - September 27 - Board Responsibilities and Duties. \$30; October 18 - Evaluation and Board/Staff Relationships. \$30; and October 25 - Board Risk Management. \$30.
- How to Start a Nonprofit -Two Parts. Participants must attend both sessions.  
October 1 & 8 - Part 1 will deal with the creation, care and maintenance of nonprofit organizations. Part 2 will address obtaining and maintaining your tax exempt organization. \$80.

- Grant Writing. Participants must attend all sessions. \$130.00 for all three sessions. October 12, 19 & 26, 2004 - Session I - Successful grant writing requires planning and preparation. Session II - Finding funders that fit your agency's mission and programs is critical to successful grant seeking. Session III - Step into the middle of grant writing with us.
  - Volunteer Management Series. Six sessions - \$195 for the series (strongly recommended) or \$40 per session. Session 1: October 7 - Introduction to Volunteer Management; Session 2: October 14 - Planning a Volunteer Management Program; Session 3: October 21 - Program Components and Materials; Session 4: October 28 - Volunteer Motivation; Session 5: November 4 - Interviewing, Screening and Placement of Volunteers; Session 6: November 11 - Evaluate, Review & Renew your Program.
  - October 6 - The Zen of Great Newsletter Design. \$40.
  - October 20 - Meet the Press - Getting past the obstacles so your message makes sense. \$45.
  - October 27 - Shaping Client and Donor Research in Developing a Communication Strategy for Your Organization. \$45.
  - November 3 - An Introduction to Appreciative Inquiry (AI). \$45.
  - November 5 - Free Resources for the Not for Profit. \$30.
  - November 9 - Dealing With Difficult People. \$45.
  - November 12 - Increase the Value of Your Meetings - How to modernize meetings and tame time tyrants. \$45.
- For more information, contact William McCulley at 221-6766 or email him at [education@firstlink.org](mailto:education@firstlink.org).
- *Ohio University Executive Leadership Institute, Athens*. 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

- *Manufactured Housing Community Tenants: Shifting the Balance of Power, AARP*. Discusses the problems faced by owners who rent lots in manufactured home communities, reviews state statutes, and presents a model statute. Available at [www.aarp.org/ppi](http://www.aarp.org/ppi).
- *The Health Care of Homeless Persons: A Manual of Communicable Diseases & Common Problems in Shelters & on the Streets, the National Health Care for the Homeless Council*. A resource for clinics, shelters, service sites and housing facilities affected by the markedly poor health of homeless people, the manual describes 36 serious health problems that frequently afflict homeless people and discusses appropriate responses and treatment. Also includes patient education materials in English and Spanish that can be easily reproduced for clients, staff, and volunteers. Available for purchase at \$15 each (including postage). For further information, visit [www.nhchc.org/manual.htm](http://www.nhchc.org/manual.htm) or call 615/226-2292.
- *A Practitioner's Guide to Combating Predatory Lending, Neighborhood Reinvestment Corporation and the Local Initiatives Support Corporation Center (LISC) Center for Home Ownership*. Looks at the issues surrounding predatory lending, then focuses on the tools and strategies that community organizations and other groups have used to combat such lending in their communities. For more information, visit [www.lisc.org/resources/2004/06/practitioners\\_7027.shtml](http://www.lisc.org/resources/2004/06/practitioners_7027.shtml).
- *Housing First for Families, National Alliance to End Homelessness*. Summarizes strategies and models for implementing a housing first approach. Includes information about program designs, staffing models, working with landlords, outcomes, financial assistance, and funding sources. For a copy, visit [www.endhomelessness.org/pub/HousingFirstResearch.pdf](http://www.endhomelessness.org/pub/HousingFirstResearch.pdf).
- *Capturing Good Outcomes, Urban Institute's Center on Metropolitan Housing and Communities*. A new series of guidebooks on capturing and evaluating program outcomes. Key Steps in Outcome Management: [www.urban.org/url.cfm?ID=310776](http://www.urban.org/url.cfm?ID=310776); Analyzing Outcome Information: [www.urban.org/url.cfm?ID=310973](http://www.urban.org/url.cfm?ID=310973); Surveying Clients About Outcomes: [www.urban.org/url.cfm?ID=310840](http://www.urban.org/url.cfm?ID=310840); and Using Outcome Information: [www.urban.org/url.cfm?ID=311040](http://www.urban.org/url.cfm?ID=311040).

WEBSITES

- *Department of Labor (DOL)* has announced a new website to help Americans experiencing homelessness to find jobs through mainstream and targeted training, education and placement services. The website provides links to DOL's homeless programs as well as to other major government and non-government homeless websites and programs. Among the programs that can be accessed through the website are the Homeless Veterans Reintegration Program; the Incarcerated Veterans Transition Program; the Ready4Work and the Serious and Violent Reentry Initiative; the Jobs Corp Foster Care Recruitment Initiative; the Ending Chronic Homelessness through Employment and Training grants; and the President's new \$300 Million Dollar Reentry Initiative for transitioning incarcerated individuals back into their communities and reducing recidivism. The new site is located at [www.dol.gov/dol/audience/aud-homeless.htm](http://www.dol.gov/dol/audience/aud-homeless.htm).
- *2004 Ohio Supreme Court Voter Guide, League of Women Voter of Ohio*. Available at [www.thenextsteps.org](http://www.thenextsteps.org) or [www.lwvohio.org](http://www.lwvohio.org).
- *Institute for the Study of Homelessness and Poverty listServe*. The free, weekly listServe alerts subscribers of the latest, cutting-edge academic and policy research reports regarding homeless and poverty. They are short, to the point, and include the resource's web address. To sign up, visit [www.weingart.org/institute/resource/email](http://www.weingart.org/institute/resource/email).

How to Contact...

**NATIONAL**

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

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

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

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

**STATE**

- Governor Taft** - 77 South High Street, Columbus, Ohio 43215; 614/466-3555; 614/466-9354 (fax)
- Ohio Senate** - State House, Columbus, Ohio 43266-0604; 614/644-5466 (fax-R); 614/644-1982 (fax - D)
- Ohio House of Representatives** - 77 South High Street, Columbus, Ohio 43215; 614/644-9494 (fax)

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

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**Newsletter of the Coalition on Homelessness and Housing in Ohio (COHHIO)**  
September 2004 • Volume 9 • Issue 9. Editor: Susan Francis

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

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