

Breaking Ground

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

..... July 2002

Amendment to Establish National Housing Trust Fund Stands

The National Housing Trust Fund (NHTF) Campaign took an unexpected turn in recent weeks in the U.S. House of Representatives. The proposal would help states and cities to build or preserve 1.5 million units of housing for very low-income families over the next ten years. The proposal included surplus profits from the Federal Housing Administration (FHA) fund as the primary funding source. A wide range of local organizations and public officials endorsed the proposal, in fact to date 2,743 groups have signed up as endorsers. Since the bill was introduced it gathered 181 co-sponsors, mostly from democrats. Since the republicans hold a majority in the U.S. House, most people did not expect the proposal to pass this year until more republicans signed on.

However, when the House Financial Services Committee convened on Wednesday, June 20th to put the finishing touches on H.R. 3995, a large housing bill that primarily makes numerous revisions to existing housing programs, no one expected that an amendment to include the NHTF in the bill would pass. Well it passed on a party line vote because several republicans, most who were sympathetic to the legislation, decided not to show up for the vote.

So the republicans set a new meeting for June 26th, to reconsider the amendment. It was expected that the first agenda item was to be a motion to reconsider the amendment to establish the National Housing Trust Fund. Instead Committee Chairman Mike Oxley (R-OH) announced that the mark-up of H.R. 3995 would be further postponed until after the July 4 recess.

The analysis of trust fund proponents on the committee and advocates was that the further action on the bill was postponed because trust fund opponents, who include Chairman Oxley, did not have enough votes to pass a motion to reconsider the approval of the trust fund amendment. Reports from constituents of key supporters of the trust fund on the committee indicated that opponents had not been able to dissuade enough members to assure that a motion to reconsider would pass.

After the committee meeting adjourned, Representative Bernie Sanders (I-VT), chief sponsor of the trust fund bill, addressed trust fund supporters in the audience. He and Representatives Barney Frank (D-MA), Maxine Waters (D-CA), Mel Watt (D-NC), Barbara Lee (D-CA), and Mike Capuano (D-MA) praised the trust fund supporters for the unprecedented success of the grassroots organizing by the National Housing Trust Fund Campaign. Mr. Frank called it democracy the way it is supposed to work.

Significant hurdles remain. The U.S. Department of Housing and Urban Development (HUD) is actively opposing the trust fund. HUD Secretary Martinez reportedly told some members of the committee that he could not administer all of the existing HUD programs, never mind a new large program. Some groups that have parts of their agendas in H.R 3995 are opposing the trust fund amendment for fear it will derail the whole bill. Diverting the committee's attention away from the housing agenda is the exploding corporate accounting scandal. Chairman Oxley has announced that the first order of business after recess is a hearing with testimony from current and former WorldCom officers.

National Housing Trust Fund supporters are urged to continue to push their Representatives. In addition to Chairman Oxley, other Ohioans on the committee are Tiberi, LaTourette, Ney and Tubbs-Jones. Representative Tubbs-Jones, the lone Ohio democrat on the committee, voted for the amendment. Mr. Tiberi was leaning in support of compromise proposal for the NHTF but bowed to pressure from the Chairman and the HUD Secretary.



For more information, go to www.nhtf.org.

Protect Grants to Preserve Affordable Housing

When an owner prepays a HUD Section 236 mortgage, the "Interest Reduction Payment" (IRP) is returned to HUD. Over \$300 million of IRP Recaptures have now been returned to HUD. For over four years, advocates and members of Congress have urged HUD to release these funds for rehabilitation of federally assisted multifamily homes as the law dictates. In 1997, Congress authorized these dollars be used for rehabilitation/modernization grants to HUD assisted low income housing properties suffering from deferred maintenance.

Finally in December 2001, HUD stated they would issue a notice to eligible property owners (properties in need of capital funds who have Section 8 and HUD insurance) announcing the release of these modernization funds. Now, some in Congress want to use these much-needed grant dollars to pay for other programs. The House supplemental spending bill (H.R. 4775), which increases spending for defense, homeland security and other programs, uses all of the Congressionally-authorized \$300 million in housing rehabilitation grants for other non-housing programs. Following pressure raised by housing advocates, the Senate bill maintains these funds for modernization of housing projects.

Thousands of residents in distressed housing units, in Ohio and throughout the country, have been waiting for this modernization money. These grants are desperately needed in many older low income housing developments to preserve them for use into the future. More than 40 percent of the units that would be eligible for these grants are home to low income elderly residents.

COHHIO and other advocates raised this issue with Senator Mike DeWine (R-Ohio) who recently wrote to those finishing work on legislation to encourage them to not use the \$300 million in targeted low income housing grant dollars for other programs and instead use them for the rehabilitation purposes Congress authorized in 1997. COHHIO praises Senator DeWine's leadership on this issue. Passage of the legislation is expected by the end of July.

Director Johnson to Start Housing Task Force

The Ohio Department of Development Director Bruce Johnson is in the process of initiating the Director's Housing Task Force for the purpose of generating policy recommendations to better address various affordable housing issues in Ohio. The Task Force is expected to include about 20 members representing mostly statewide organizations, housing industry representatives, practitioners and advocates. COHHIO initiated the idea with Director Johnson and has been asked to serve on the Task Force.

Five regional hearings are being planned throughout the state to take testimony from local organizations. The Task Force is expected to divide up into three issue areas to work on recommendations which are expanding homeownership, preservation and development of affordable rental housing and homelessness/supportive housing. Hearings are expected to start this summer with preliminary recommendations to be issued in the latter part of November.

COHHIO Seeks Section 8 Project Coordinator

Jill Russ, COHHIO's Section 8 Project Coordinator, left COHHIO at the end of June. Jill and her husband will soon be welcoming their new baby boy into the world. We will miss Jill's significant contributions to COHHIO and wish her much happiness. As a result of Jill's resignation, COHHIO is seeking a new Section 8 Project Coordinator. This position will assist in the development, planning, and implementation of an outreach and training project regarding the preservation of affordable housing. Primary duties include providing training and technical assistance, making presentations (written and oral), assisting in impacting policy developments at the federal, state and local levels. Interested candidates must have a commitment to improving the housing situation of low-income and homeless people in Ohio. A minimum of five years experience in affordable housing activities is preferred. Demonstrated ability and experience in collaboration with other professional staff is necessary. An advanced degree in a related field is preferred. Some travel, mostly in-state, is required. COHHIO is an equal opportunity employer and offers a competitive salary with health insurance, 403(b) plan, and paid leave benefits. Interested candidates should send cover letter, resume, and salary history to Executive Director, COHHIO, 35 East Gay Street, Suite 210, Columbus, Ohio 43215.

State Budget Cuts Hit Home

Housing Trust Fund

There has been much in the news lately about the fiscal crisis facing Ohio, like many states across the nation. Over the past year and for the next state fiscal year (7-1-02 to 6-30-03) much of the budget shortfall has been filled by cutting existing state programs. What hasn't been reported is how these cuts are impacting affordable housing. Housing programs have not escaped the budget cutting axe. The Housing Trust Fund has lost about \$1.5 million (7.5 percent) due to budget cuts over the past year and is slated to lose as much as twice that amount over the next twelve months. Other housing and homeless programs have been cut by similar percentages.

Raid on Unclaimed Funds

In the "budget fix" bill that was passed in June to address a \$1.9 billion shortfall, other provisions have had a detrimental impact on affordable housing. The bill included a \$80.8 million raid on unclaimed funds which is administered by the Ohio Department of Commerce. For many years, a portion of these funds have been used by the Ohio Housing Finance Agency to finance, at zero or very low interest rates, various affordable housing loan programs, including development loans and equity bridge loans. Low-income housing tax credit projects and multi-family bond financed projects are the primary beneficiaries of these subsidized loans.

These loans help projects achieve lower rents for tenants, so the use of unclaimed funds over the last five years has increased significantly due to the increased competitiveness of the housing credit program, increased volume cap for multifamily housing and, beginning in 2001, increased housing credits to award. Requests by year are as follows:

1997	\$46,600,000
1998	\$56,100,000
1999	\$46,200,000
2000	\$50,300,000
2001	\$62,600,000
2002	\$105,300,000 (projected)

For this year, the Ohio Housing Finance Agency has made several adjustments in light of the reduced availability of unclaimed funds, including amending the Qualified Allocation Plan (QAP) to allow more credit to projects that give up some of their development loan requests and closing the development loan program to multifamily bond projects and suggesting that they request additional volume cap. However, these adjustments will not be sufficient to address the problem next year. The lack of low-cost loans for these projects will ultimately mean that projects will have to charge higher rents to make up for this loss of subsidy.

Future Prospects

Despite news of a general economic recovery, the revenue picture for Ohio remains very weak. Looking to the next state budget (04/05) which starts in July of 2003, there is a need to fill some \$4 billion of revenue to make up for all of the one time fixes enacted over the past two years in order to maintain the cut level funding we are currently experiencing. Needless to say, all of this means that housing advocates will have to be actively engaged to push a strong state agenda for affordable housing.

Cleveland Predatory Lending Hearing Highlights Problem

The Predatory Lending Study Committee held its first public hearing in Cleveland on July 2nd. Approximately 20 witnesses testified for three hours to all but two of the sixteen members of the Committee who came to Cleveland for the hearing. Witnesses included local non-profits, city officials, League of Women Voters, religious groups, suburban cities group, predatory lending victims and attorneys who represent victims.

Witnesses brought out how extensively subprime lending has grown in recent years throughout the Cleveland metropolitan area. A few years ago, subprime lending was significant in the central city neighborhoods but now it has grown to include virtually every suburban community as well. Data was presented that showed how foreclosures have mushroomed in the past five years and while foreclosures have risen for all types of loans, the most dramatic rise has been in the subprime lending area.

Information was also presented on a sampling of 17 Cleveland cases involving predatory lending which showed that the vast majority of cases would not be affected by the new state law (H.B. 386), which claimed to address predatory lending, because the interest rate and fee triggers were set too high.

Virtually every witness called for the committee to propose strong recommendations for new state legislation to combat predatory lending and made it clear that the action taken by the legislature to date has been grossly inadequate. The Committee members were quite engaged in questioning and discussing the issues with witnesses and many expressed support for proposing tougher remedies to address the problem. Much of the testimony focused on describing the problem and less time was spent on discussing concrete solutions. Several committee members specifically asked witnesses to continue to suggest solutions to the problem.

There was support for going after those who perform inflated appraisals in order to qualify a homeowner for a loan that is higher than the true value of their home. There was also a fair amount of attention to the consumer’s lack of available remedies under existing law.

The next hearing will take place in Dayton, probably the second week of August although no firm date has been set. That will likely be the last meeting of the Study Committee until after the election.

National Homeless Voter Registration Week

The National Coalition for the Homeless is sponsoring the campaign “You Don’t Need a Home to Vote,” which seeks to protect and promote a homeless person’s right to vote. During the week of September 22-28, homeless programs will sponsor events to register homeless people to vote. For more information, contact Michael Stoops at 202/737-6444 ext. 19 or mstoops@nationalhomeless.org.

State of the Nation's Housing 2002: Homeownership Keeps the Economy Strong

The growth in homeownership and consumer spending linked to home equity was a key to maintaining the economy in recent months, according to *"The State of the Nation's Housing 2002"*, the benchmark report of Harvard University's Joint Center for Housing Studies, which was released June 25. The report shows that 2001 saw rising home equity for millions of homeowners, higher housing prices, an increasingly diverse homeownership population, and favorable interest rates and innovative mortgage products that helped lower-income households become first-time homeowners.

Despite the overall robust picture, all was not rosy. The report found that mortgage defaults and foreclosures are rising among lower-income purchasers, particularly those who relied on higher-cost subprime mortgages so they could purchase their first home, a problem exacerbated by growing unemployment resulting from the recent recession, and rising home and rental prices.

Release of the annual *"State of the Nation's Housing"* report capped a month during which much of the nation's attention focused on housing and homeownership, with June declared "National Homeownership Month" by President Bush. The study, which has been published annually for 11 years, compiles economic, demographic, census, and housing data. The report tracks trends, makes long-term industry forecasts, and puts in perspective the impact of the housing sector, which accounts for nearly a fifth of the nation's Gross Domestic Product and drives state and local economies by creating jobs, generating tax revenues, and fueling consumer spending on goods and services.

"Last year alone, the housing sector set records for existing home sales and the value of single-family construction, while price appreciation pushed the aggregate value of homes to a record high of \$12 trillion and home equity to a record \$6.7 trillion," said Nicolas Retsinas, director of the Joint Center.

The report noted that the catastrophic terrorist events of September 11, which impacted other areas of American life, also hit the housing industry, albeit as a blip on the housing radar screen, causing an immediate yet brief drop in mortgage applications and briefly interrupting what eventually totaled \$206 billion in new construction activity for 2001. Equally impressive was the 10 percent increase in spending on housing additions and alterations, which soared to \$99 billion. And with interest rates at their lowest in decades and aggregate home equity at record highs, many homeowners opted to buy a new primary residence or vacation property or improve their existing home. All of the nation's 48 largest metropolitan areas registered home price increases in 2001, with 28 of them reporting all-time highs. But the growth remained in the single-family market. The manufactured housing industry suffered from foreclosures and plummeting demand.

In 2001, mortgage rates made borrowing attractive, peaking homeownership at 76.2 million, with about 7 million homeowners taking advantage of low rates to refinance their mortgages. New mortgage products from subprime markets are increasing in popularity among lower-income home buyers despite their high costs.

The bright picture in the homeownership arena does not exist in the rental market, particularly in the area of affordable housing, as costs rise, supply diminishes, and properties deteriorate with age. Among those hardest hit are the elderly, with 8.4 million of the nation's nearly 21 million elderly households in the lowest-income group.

Additional findings from "The State of the Nation's Housing" include:

- * The 5.3 million existing home sales and 7 million home loan refinancings enabled consumers to tap accumulated equity to maintain spending and helped to prevent an even sharper economic downturn than what occurred.

- * Accounting for almost two-thirds of household growth, minorities will constitute more than half of all renters and a quarter of all owners by 2020.

- * Lower interest rates and modest income growth cut monthly payments from 19.2 percent of the typical buyer's income in 2000 to 18.5 percent in 2001.

- * Some 9.1 million of the nation's 20 million lowest-income families pay more than half of their incomes for housing. Those overburdened include 5.4 million renter households and 3.7 million owners.

For a copy of the report, go to www.jchs.harvard.edu/publications/markets/Son2002.pdf. page 5 of 12

Lack of Affordable Homes Rivals Health Care as a Problem for Working Americans

The Fannie Mae Foundation's *Affordable Housing Survey*, released June 16 at the annual meeting of the U.S. Conference of Mayors, found that affordable housing is a much more important issue to the American public than previously thought. According to the survey, conducted for the Foundation by the independent research firms of Peter D. Hart and Robert M. Teeter, among working families, 41 percent believe a lack of affordable homes is a very or fairly big problem, compared to 39 percent who feel that way about the lack of affordable health care, 34 percent about high unemployment, and 20 percent about crime. And almost half (46 percent) of working families say there are few to no good options for families in similar financial situations looking for affordable places to live. The American public believes that lack of affordable homes is a bigger problem in their communities (37 percent say it is a very or fairly big problem) than are job loss and unemployment (36 percent), crime (23 percent), and air pollution (21 percent). Only lack of affordable health care was viewed as a bigger problem (43 percent). The survey involved a randomly selected and nationally representative sample of 1,004 adults over age 22, who were interviewed by telephone. The survey was conducted from May 28 to June 4, 2002 and concerned respondents' assessments of their living situations and their preferences regarding housing and community. During the same period, a randomly selected sample of 300 adult members of "working families" was also surveyed by telephone. For more information go to www.fanniemaefoundation.org.

U.S. Conference of Mayors Pushes Housing Agenda...

In late May, the U.S. Conference of Mayors sponsored a housing forum to develop and advocate for a comprehensive housing policy for the nation. Led by U.S. Conference of Mayors (USCM) President, Mayor Thomas M. Menino of Boston and USCM Community Development and Housing Committee Chair, Mayor Willie Brown of San Francisco, a group of mayors and public and private sector housing leaders, called for housing to be made a national priority. "The nation's affordable housing crisis should be on everyone's radar screen right now, but it is not," said Boston Mayor Thomas M. Menino. "The Bush Administration and Congress need to pay attention to the housing crisis and do something to relieve the financial hardship of the millions of Americans living in substandard housing, struggling to pay rent, or denied even the dream of owning a home of their own. We must work together to preserve the housing we have and produce the housing we need." Following the forum, USCM released *National Housing Agenda: A Springboard for Families, for Communities, for Our Nation*, which outlined a series of recommendations pertaining to issues such as rental housing, homeownership, public housing, special needs housing, and preservation. To download a copy of their recommendations, visit www.usmayors.org/uscm/home.asp.

Study Features Ohio's Rural Continuum of Care Approach

Late last month, the Housing Assistance Council (HAC) released a study that provides a detailed look at four different rural Continuum of Care approaches. The study, entitled *Continuum of Care Best Practices: Comprehensive Homeless Planning in Rural America*, examines the plans of Cattaraugus County, New York; Northwest Alabama; the State of Arizona; and the Ohio Balance of State area. One example of each type of continuum that received 1999 funding from HUD was selected for analysis. Each of the jurisdictions selected provides shelter and service in a rural area. This report briefly illustrates the conditions under which each homeless plan was created, the process of collecting data and writing the application, and the problems that were identified. To download a copy of this study, visit www.ruralhome.org.

Funds for Meals to Children

Good news for facilities that provide shelter for children. Recently the U.S. Department of Agriculture (USDA) has adopted a program, Child & Adult Care Food Program (CACFP), to provide funds for meals for children. All facilities who provide permanent, temporary, or emergency shelter for children can be eligible for this program as long as they are private or public nonprofit institutions. The eligible institutions can be reimbursed according to this payment chart:

<i>Payment Chart:</i>	
<i>Breakfast</i>	\$1.15
<i>Lunch</i>	\$2.245
<i>Dinner</i>	\$2.245

All meal types must meet USDA standards. For more information call 614/466-2945 and ask for a child Nutrition Consultant or log onto www.ode.state.oh.us/food_service.

Millennial Housing Commission Releases Report...

In late May, the Millennial Housing Commission, which was created by Congress to examine the importance of housing to the infrastructure of the United States, released its much anticipated report entitled *Meeting Our Nation's Housing Challenges*. The report, which was nearly 18-months in the making, consists of 13 principal recommendations divided into three general categories: new tools, major reforms of existing programs, and streamlining of existing programs. The recommendations include:

- Enacting a new homeownership tax credit: The Commission recommends a state-administered homeownership tax credit, modeled on the successful Low Income Housing Tax Credit for rental housing.
- Supporting preservation with a broad system of tools, beginning with exit tax relief: The Commission recommends that Congress recognize and authorize "preservation entities," organizations that would acquire and own such properties and commit to the preservation of existing affordability.
- Providing capital subsidies for the production of units for occupancy by extremely low--income households: The capital subsidy would be used to produce new units and/or preserve existing units for extremely low-income (ELI) households.
- Enacting a new mixed--income, multifamily rental production program: The Commission recommends a new multifamily production program with modest federal targeting requirements that would attract private capital to produce multifamily rental housing.
- Facilitating strategic community development by empowering state and local governments to blend funding streams: The Commission recommends that Congress authorize governors to set aside up to 15 percent of federal block grant funds received to be used for the same purposes as they were intended.
- Transforming the public housing program: The MHC recommends a gradual transition to a project-based approach, with subsidies flowing to specific properties based on the rents that units would command after any needed renovation.
- Revitalizing and restructure the Federal Housing Administration (FHA) within HUD: The Commission recommends that Congress restructure FHA as a wholly owned government corporation within HUD, governed by a board chaired by the HUD Secretary.
- Ending chronic homelessness: The Commission recommends the elimination of chronic homelessness over a 10-year period by the creation of additional units of permanent supportive housing and the transfer of renewal funding for such units to HUD's Housing Certificate Fund.
- Over time, establish a work requirement linked to housing assistance: The Commission recommends several measures to move assisted families up and out of assisted housing units, over time, through a combination of work requirements and supportive services.
- Expanding and strengthening the housing choice voucher program: The Commission recommends increased authority for local program administrators to change payment standards in response to market conditions.
- Reforming the HOME and Low Income Housing Tax Credit programs, and increase funding for HOME: The Commission recommends elimination of these rules and of programmatic complexities that burden project developers and owners.
- Improving the Mortgage Revenue Bond program: The Commission recommends repeal of purchase price limits, as well as restrictions that limit eligibility to first-time homebuyers.
- Revising federal budget laws that deter affordable housing production and preservation: The Commission recommends that funding for rental assistance be moved to the "mandatory" category of federal expenditures, so that private-sector lenders will be willing to finance repairs.

To read the report in its entirety, visit www.mhc.gov.

\$28 Million To Fund Treatment Capacity in Local Communities

The Substance Abuse and Mental Health Treatment Services Administration (SAMHSA) announces the availability of funds for grants to expand or enhance substance abuse treatment capacity in local communities. This program, part of SAMHSA's Treatment Capacity Expansion (TCE) program, is designed to address gaps in treatment capacity by responding to specific unmet local needs for alcohol and drug treatment services. Approximately \$28 million will be available in fiscal year 2003 to fund about 56 awards of up to \$500,000 annually, for up to three years. This announcement replaces the earlier Targeted Capacity Expansion program announcement issued in 2000. Eligibility is limited to local governments (cities, towns, counties and their departments and political subdivisions), and to tribes, tribal governments or other federally recognized tribal authorities and organizations. Applications for this program, PA 03-001, are available from SAMHSA's clearinghouse by calling 800/729-6686 or at www.samhsa.gov. Applicants with questions on program matters should contact James M. Merrell at 301/443-2376 or jherrell@samhsa.gov.

COHHIO Organizational Development Trainings

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

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

September 10 - BOARD DEVELOPMENT

Building Your Board Hat - 8:00 am - 12:00 pm. The Roles and Responsibilities of Nonprofit Boards and the legal obligations of board members. Includes the topics of planning, policy making, fiscal oversight, fundraising, evaluation, participation.

I Don't Do Fundraising - 12:45 pm - 4:30 pm. Interactive session that explains the board's role in fundraising and gives them the skills needed to make the ask.

September 24 - FUNDRAISING I

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

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

October 8 - FUNDRAISING II

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

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

October 15 - HUMAN RESOURCES AND FINANCIAL MANAGEMENT

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

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

October 29 - STRATEGIC PLANNING

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

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

REGISTRATION

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

Name _____

Organization _____

Address _____

City, State, Zip _____

Phone, Fax, Email _____

_____ Please check for vegetarian lunch

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

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

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_____ Picking the Low Hanging Fruit - 12:45 pm - 4:30 pm

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

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

Resources

PUBLICATIONS

- HUD USER Publications. *How Much Do We Know? Public Awareness of the Nation's Fair Housing Laws* presents the results of a national survey on the American public's understanding of fair housing laws - www.huduser.org/publications/fairhsg/hmwk.html. *Affordability and Value Through Housing Technology: Programs and Services Guide* provides a comprehensive look into tools and services offered by the Partnership for Advancing Technology in Housing (PATH) - www.huduser.org/publications/pdf/guidetoserv.pdf. *Historical Census Data system* contains 2000 Census statistics on poverty and income, and rent and house value - http://socds.huduser.org/Census/Census_Home.htm. *Study on Section 8 Voucher Success Rates and Quantitative Study of Success Rates in Metropolitan Areas* examines the success rate for two voucher programs and analyzes factors that affect chances for success. Volume 1 - \$5 - ACCN-HUD11203. Volume 2 - \$5 - ACCN-HUD11198. *A Community Guide to Factory-Built Housing* is designed to help nonprofit developers decide whether factory-built homes would provide a viable alternative to more traditional onsite construction for developing affordable urban and suburban housing - \$5 - ACCN-PTH11196. *Study of Multifamily Underwriting and the GSEs' Role in the Multifamily Market* - \$5 - ACCN-HUD11183. Contact HUD USER at 800/245-2691 or at www.huduser.org.
 - *Housing & Neighborhoods*, new housing newsletter from the Center for Community Change. For more information, contact CCC at 202/342-0567 or www.communitychange.org.
 - *Put Your House in Order: Securing Your Supportive Housing Program's Future Through Effective Asset Management*, AIDS Housing of Washington. The guide offers an introduction to basic concepts of asset management and translates successful practices from mainstream affordable housing to supportive housing. To download the report, visit www.aidshousing.org.

TRAININGS

- *October 2-4, Creating Community to Bring America Home Conference, National Coalition for the Homeless and the Minnesota Coalition for the Homeless, Minnesota*. A regional conference for homeless advocates, service providers, government officials, funders, communities of faith, policy makers, and people who experienced homelessness. Issues to be addressed at the conference include healthcare, education issues including the expanded McKinney rules for the education of children and youth, civil rights issues, economic justice, and housing including the national affordable housing trust. There will be planning activities around improving advocacy, organizing, and measuring outcomes. Keynote speakers include Dr. Peter Edelman, one of the foremost experts on poverty issues especially welfare and the current reform efforts. Dr. Alexander Keyssar, an author and history professor, is currently working on election reform, the history of poverty and history of democracies. The goal of the conference is to advance the goal of ending homelessness by ensuring that people's civil rights are respected and that everyone has access to: a decent, safe affordable place to call home; livable income; and health care coverage. For more information go to www.nationalhomeless.org or e-mail Michael Dahl at bringamericahome@yahoo.com
 - *October 30 - November 2 - Celebrating 20 Years of Building Communities, Enterprise Foundation, Dallas*. Features the latest advances and tools, from financing and building affordable housing to community economic development to child care, workforce and safety opportunities. For more information, visit www.enterprisefoundation.org/training/netconf.
 - *November 7, Livable Communities: Linking Community Development and Smart Growth, Cincinnati*. The focus will be on challenges faced by small to mid-sized cities throughout the Midwest. Sponsors include the Federal Reserve Bank of Cleveland, Local Initiatives Support Corporation and the National Neighborhood Coalition with support from the Federal Reserve Banks of St. Louis and Chicago. For additional information, please contact Jeff Gatica, Senior Advisor, FRB-Cleveland at 513/455-4281.

FUNDING

- *Lowe's Charitable and Educational Foundation* - supports community improvement initiatives focused on park improvements, playground renovations or housing for the underprivileged. Organizations seeking contributions of supplies and materials for specific community projects should contact their local Lowe's store. For monetary support, visit www.lowes.com/lkn?action=pg&p>AboutLowe's/Community.
 - *Deluxe Corporation Foundation* - focuses on programs for at-risk youth, people with disabilities, senior citizens and/or victims of domestic abuse. Other interests include programs that offer transitional housing, provide emergency needs, assist people with limited incomes and/or serve people of color. For more information, visit www.deluxe.com/dlxab/deluxe-foundation.jsp.
 - *R.R. Donnelly Foundation* - supports education, social services, recreation and intercultural programs that focus on youth. For more information, visit www.rdonnelly.com/public/community/guidelines.asp.

2002 Metlife Foundation Awards for Excellence in Affordable Housing. The Awards program recognizes organizations that excel in property and asset management or provide housing to people with special needs. Deadline - August 15. For more information, visit www.enterprisefoundation.org.

Coalition on Homelessness and Housing in Ohio Membership

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

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

Thank you for your support!

For A Homeless street man: A lesson in respect

(each sentence begins with a letter of the alphabet, in order)

Submitted by: Sarah Russell

18 year old niece of Phyllis Beyers, COHHIO Board Member

Among the faceless masses he wanders, staring blankly into the sky. Biting on a long piece of grass, he mumbles softly to himself. Copper skin, worn from years of exposure, wrinkles at the corners of his eyes. Determined towards some unknown destination, he marches, only to retrace his steps an hour later. Eyes, faded and dull, do not so much as flinch as a speeding semi soars by inches from his face. Filthy fingers scratch at the mass of tangled gray hair beneath his ball cap. Gracefully swooping to gather a nickel from the sidewalk below, a toothless grin spreads across his tired face. Horns honk, angry cries pass through the smoggy air as the man strolls through a busy intersection. In regard to the immortal legacy of homeless men worldwide, he stops to relieve himself on the side of a building in plain daylight. Jeering in apathetic defiance, he sloppily reties the jagged cord which holds his mud-covered pants up and continues down the street. Kicking a cloud of dust into the air, he shuffles towards a nearby bar, counting the change in his pocket. Leaning against the counter, he pushes his pile of crumpled bills and dirty change across to the bartender. Mashing his entire face against the glass, he tilts his head and gulps the cheap beer down his throat in a matter of seconds. Nearly sliding off his barstool, saliva and beer trickling down his chin, he slams the glass down onto the counter. Offering the bartender several pieces of garbage from his bag as a tip, he is finally escorted outside the establishment by the brawny blokes dressed in green uniforms. Prince of the loathsome, king of the dirt, he holds his head up high, scuffling away from the pub, limping on his club foot. Quietly, he nestles behind a emerald dumpster. Resting behind the dumpster, the scent of lemons wafts under his nose, reminding him of a nearly forgotten childhood memory. Slumber weighs his eyelids shut and a warm wind lulls him to a peaceful place, in a warm bed covered with soft sheets. Torn from his peace, he stares into the face of a light-haired, tan-faced boy dressed in a leather lettermen's jacket. Ugly and hateful, the boy's eyes squint in laughter as he urinates on the defenseless hobo. Violated and dampened, the man watches as the boy hops into his shiny sports utility vehicle, laughter erupting through the open door and the truck speeds away, squealing around the corner. Waiting until he is alone, the man sobs quietly, nestling behind the dumpster. Xanthic dandelions sprout from the sidewalk, matching the puddle left behind by the boy. You will not let them do this to you anymore, he tells himself, pulling a jagged board out of the dumpster. Zombie like, with a strange smile on his urine-soaked face he follows the SUV slowly, holding the plank of wood tightly enough to whiten his knuckles.

Order Your Updated COHHIO Directory of Services

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

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

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

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

How to Contact...

NATIONAL

National Coalition for the Homeless: www.nationalhomeless.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
- Pam Argus, Housing + Services Coordinator - pamargus@cohhio.org
- Rebecca Bartholomew, AmeriCorps Program Coordinator - rebecca@cohhio.org
- Kevin Blackledge, Youth Empowerment VISTA - kevinblackledge@cohhio.org
- Susan Francis, Communications and Development Coordinator - susanfrancis@cohhio.org
- Pamela Hatch, AmeriCorps Leader - pamhatch@cohhio.org
- Cathy Johnston, Special Projects and Advocacy Coordinator - cathyjohnston@cohhio.org
- Angela Lariviere, Youth Empowerment Coordinator - angelalariviere@cohhio.org
- Mary Scott, AmeriCorps Program Support Administrator - 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
- Joy Willis, Administrative Assistant - joywillis@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)

July 2002 • Volume 7 • Issue 7. 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.