

# Breaking Ground

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

..... June 2002

## Predatory Lending Debate Heats Up - Cities Taking Action

Following on the heels of Governor Taft signing H.B. 386 into law in February, the City of Cleveland followed the lead of the City of Dayton by passing a local ordinance designed to help protect its citizens from predatory lending. Cleveland City Council President Frank Jackson explained Cleveland wanted to uphold its authority to protect citizens when the state has failed to do so. As Council President Jackson said, "The state has relinquished its responsibility in that regard." The City of Cleveland was promptly sued by the American Financial Services Association (AFSA), from Washington, D.C., who represents consumer finance and mortgage companies and is the same organization which also sued the City of Dayton. The suit alleges that Cleveland's law is in direct conflict with existing state laws and, therefore, violates home rule amendments of the Ohio Constitution. Both the Dayton and Cleveland cases are pending, while restraining orders have stopped the cities from enforcing the ordinances.

In May, local officials in Toledo joined the battle against predatory lenders by proposing an ordinance similar to the law passed in Dayton last year. On May 23rd, Peter Ujvagi, Toledo City Council President, along with Mayor Jack Ford, chaired a committee hearing to take testimony on the ordinance that President Ujvagi proposed. About 150 people attended the hearing, most being employees of local mortgage brokers and finance companies. The Toledo Fair Housing Center is taking the advocacy lead in helping to shape and promote the ordinance. They and several advocates and victims of predatory lenders offered compelling testimony to encourage the city council to pass strong legislation. Bill Faith, COHHIO's Executive Director, was invited by President Ujvagi to testify at the hearing about the lack of serious state action to protect vulnerable homeowners from predatory lenders.

Industry groups testified with their familiar claims. They claimed anti-predatory lending legislation will dry up subprime lending despite the fact that subprime lending grew substantially in North Carolina following passage of one of the strongest state laws in the nation. They claimed this issue is just about a few "bad apples" despite the fact that some companies systemically engage predatory lending practices. They claimed that Ohio has done enough to address predatory lending despite the fact that basically all H.B. 386 did was to reiterate already existing severely limited federal protections, attempt to preempt cities for taking action and set up a study committee.

Some industry people expressed concerns that if more and more cities pass anti-predatory laws in an attempt to protect consumers, the patch work of laws will make it difficult for legitimate lenders to operate. The reality is that the entire financial services industry has vehemently fought every proposal for comprehensive state or national solutions to predatory lending. The patch work approach is a direct result of their unwillingness to bring order to the scourge of lending industry.

Meanwhile in Columbus, the 15-member Predatory Lending Study Committee has begun to meet. The first meeting was held May 16th with presentations from the Ohio Department of Commerce, with more planned presentations from the Federal Reserve and the FDIC on June 13th. The chairman of the Study Committee, Representative Blasdel, announced that there would be public hearings in Cleveland and Dayton in June and July, although dates are not yet finalized. Other public hearings have been requested for Toledo and Columbus but so far no other hearings have been announced. The Committee will not complete its recommendations until June of 2003. If you want more information about the public hearings, contact Bill Faith at COHHIO at 614/280-1984 or by email at [billfaith@cohhio.org](mailto:billfaith@cohhio.org).



## Statement of Sheila Crowley, NLIHC President, on the Release of the Millennial Housing Commission Report

The National Low Income Housing Coalition applauds the Millennial Housing Commission for its thorough and thoughtful analysis of the housing in America, especially its clear documentation of the acute shortage of housing that is affordable for the lowest income people in our country. The commission’s assessment of the centrality of housing in healthy human development and national well-being reflects the view long held by the members of the National Low Income Housing Coalition. While the Commission’s report falls short of calling housing a human right, the extent to which the report articulates the intersection between good housing and a host of other important social and economic policy objectives affirms the national goal of a safe, decent, and affordable home for all established by Congress in 1949. The Commission rightly asserts the responsibility of the Federal government to intervene in the market’s failure to provide safe, decent, and affordable housing for all, while showing in detail the substantial role of Federal investment in the successes achieved by the private housing sector.

The National Low Income Housing Coalition will examine all the Commission’s recommendations in detail and provide comments to the members of Congress who are receiving the report. In particular, we are pleased with the recommendations that call for exit tax relief to aid in the long term preservation of assisted housing, the establishment of a capital fund for the production of rental housing for extremely low income households that closely resembles the proposed national housing trust fund, the plan to aid long term homeless people, and the expansion and improvement of the housing choice voucher program. At the outset, we want to express concerns about two recommendations. The first is the lifting of long established affordability requirements for housing provided through the rental production program so that extremely low income households will be paying more than 30 percent of their income for housing. Second, we oppose the imposition of work requirements as a condition of receipt of direct housing assistance. Both of these recommendations place extra burdens on the poor who are helped by Federal housing programs that are not shared by the millions of other non-poor households who benefit from Federal housing subsidies.

The National Low Income Housing Coalition thanks the members of the Millennial Housing Commission for its hard work. We urge the President and Congress to take the Commission’s findings seriously and work together to build a Federal budget plan that incorporates the investment required to solve the nation’s affordable housing crisis. America does not lack the resources to solve the affordable housing crisis. What we need is the political will to do so. For more information, visit <http://www.mhc.gov>.

## Balance of State Homeless Management Information System (HMIS) Moving Forward

On May 22nd, COHHIO, in conjunction with the Ohio Department of Development, Office of Housing and Community Partnerships (OHCP), sponsored a day-long training on the development of a Balance of State HMIS system. The training was attended by nearly 80 participants representing some 45 different organizations. While the training focused primarily on the development of local planning processes, there was also discussion regarding efforts taking place at the state level to design and implement a coordinated and comprehensive HMIS. More specifically, attendees were updated on the state’s intent to submit an HMIS project for inclusion in the 2002 Balance of State Continuum application.

The implementation of a statewide HMIS will improve the ability of individual providers, local Continuum of Care jurisdictions, OHCP, as well as other interested parties to better understand the extent and scope of homelessness in Ohio. The evolution of local HMIS systems in the state has followed one of two tracks. In urban areas such as Columbus and Cincinnati, local client-level data tracking has become increasingly proficient, with the adaptation of existing or the creation of new software packages that provide everything from the frequency of services accessed to a framework for case management coordination. In rural areas of the state, however, most local client-level data tracking systems are less sophisticated and focus on collecting information necessary for completion of HUD’s Annual Performance Report (APR). This is evidenced by the fact that none of the respondents to a survey conducted by COHHIO reported that their community had a computerized data collection system specifically designed to capture individual, client level information regarding homelessness. Furthermore, the survey indicated that 27 percent of respondents rely on a paper (i.e. non-computerized) system for data collection and tracking in their community.

The aforementioned survey was one component of a planning and development effort by COHHIO, funded by OHCP, to gain a better understanding of the capacity of individual providers in rural areas of the state related to the implementation of a statewide HMIS. This effort will ensure that the State of Ohio approaches HMIS in an intentional and thoughtful manner that assures statewide aggregation of client-level data while assuring that the appropriate client confidentiality and data security measures are in place. A follow-up training will likely be scheduled for late summer or early fall. Please look for periodic updates in future editions of *Breaking Ground*. For additional information on the effort to design and implement a statewide HMIS, please contact Rick Taylor at 614/280-1984 or by e-mail at [ricktaylor@cohhio.org](mailto:ricktaylor@cohhio.org).

## Superwaiver Erodes Checks and Balances

In the midst of Congressional efforts to reauthorize Temporary Assistance for Needy Families (TANF), a proposal has surfaced that would grant unprecedented authority to the Executive Branch to override, at a governor's request, nearly all provisions of federal law that govern a range of low-income and other domestic programs. As the Center on Budget and Policy Priorities reported in *"Superwaiver" Would Grant Executive Branch and Governors Sweeping Authority to Override Federal Laws*, this "superwaiver" provision would allow any Administration, in conjunction with one or more governors, to make unilateral changes in programs that Congress might not -- or had already declined to -- approve. This sweeping waiver authority would mean that the Executive Branch could ignore compromises reached with Congress through the legislative process by soliciting superwaiver applications that adopt the Administration's preferred position, rather than the legislative compromise, and then granting such waivers in an unlimited number of states. Given the few restrictions that would be placed on Executive Branch authority to waive the federal laws governing these programs, the superwaiver would significantly weaken Congressional control over the programs and hence over a substantial amount of federal funds. Congressional Budget Office data show that the programs covered by the House superwaiver provision involve projected expenditures of \$65 billion in fiscal year 2003 and \$670 billion over ten years.

The superwaiver opens the door for states to shift funding in ways that result in significant reductions in overall resources for low-income programs. Under the superwaiver proposal, states could replace some state funding currently being used for low-income programs with federal funds from programs covered by the superwaiver. Such a funding shift would be hard to resist for states (like Ohio) that face significant budget pressures, especially in bad economic times when they (unlike the federal government) must balance their budgets.

According to the Center:

- Superwaivers could alter the fundamental nature of affected programs;
- States would be able to replace some state funding currently being used for low-income programs with federal funds from programs covered by the superwaiver;
- The Executive Branch could by-pass basic targeting requirements that Congress has set for various low-income programs to insure that federal funds serve those most in need;
- Superwaivers would not be limited to demonstration projects to test new ideas; and
- Democratic processes would be weakened.

To learn more about the superwaiver, visit the Center on Budget and Policy Priorities web page at: <http://www.cbpp.org/5-13-02tanf.htm>.

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## National Housing Trust Fund Campaign is Gaining Ground

The National Housing Trust Fund Campaign's goal is to build, rehab and preserve 1.5 million homes for the country's lowest income households. In the past year, the campaign, being led by the National Low Income Housing Coalition, has gained support all over the country with more than 2,300 organizational endorsements with more coming in daily.

The campaign has won over many supporters in the Congress too. Through strong grassroots efforts to educate members on the affordable housing crisis, the number of cosponsors has steadily grown. The primary Senate bill, S. 1248, has gained 27 co-sponsors and the House bill, H.R. 2349, has 176 co-sponsors from 37 states. Neither of Ohio's senators, DeWine or Voinovich have co-sponsored the bill as yet. In the House, all of Ohio's democratic House members except for Congressman Strickland have co-sponsored the bill. So far, none of Ohio's republican congressional members have signed on. Variations and pieces of the National Housing Trust Fund proposal are beginning to show up in various bills, introduced on both sides of the aisle.

Much more needs to be done before the legislation actually passes. But the campaign is already positively moving and shaping the national housing debate. Obviously, those of us who understand the housing crisis for the lowest income Ohioans need to turn up the heat. Our goal is to double the number of endorsers from Ohio over the next three months. About 150 Ohio organizations have already endorsed (see list on page 5). If your organization is already listed, recruit others to join. If your organization hasn't endorsed, please do so NOW. To learn more about and to endorse the National Housing Trust Fund campaign, go to <http://www.nhtf.org>.

## National Housing Trust Fund

As has been reported in previous editions of *Breaking Ground*, there is movement underway that would create a National Housing Trust Fund. To date this campaign has attracted more than 2,300 endorsers, nearly 150 of which are from Ohio (please see the list on the opposite page). The following are the key points upon which this Trust Fund will be built:

**Goals and Objectives.** The National Housing Trust Fund should be established to serve as a source of revenue for the production of new housing, and the preservation or rehabilitation of existing housing that is affordable for low-income people. The initial goal of the National Housing Trust Fund should be to produce, rehabilitate, and preserve 1,500,000 units of housing by 2010.

**Source of capital.** The Trust Fund should be capitalized with ongoing, permanent, dedicated and sufficient sources of revenue to meet the goal of 1,500,000 housing units by 2010. The initial sources should be excess FHA and Ginnie Mae revenue, above what is necessary to maintain the soundness of the FHA and Ginnie Mae programs.

**Eligible activities.** The Trust Fund should be used for the production of new housing, preservation of existing federally assisted housing, and rehabilitation of existing private market affordable housing. The Trust Fund should be primarily used for rental housing. We support allowing between 15 and 25 percent of funds to be used for homeownership activities, so long as low-income people are served.

**Income targeting.** At least 75 percent of the Trust Fund dollars should be used for housing that is affordable for extremely low-income households, that is, those with incomes under 30 percent of the area median. Within that, 30 percent of total Trust Fund dollars should be used for housing that is affordable to households with income at the equivalent of full time minimum wage earnings (\$10,700 annually) or less.

**Term of affordability.** Housing funded through the Trust Fund should be required to remain affordable for the useful life of the property.

**Operating subsidy.** Projects funded through the Trust Fund should assure that any operating subsidy needed to make the housing affordable for a range of extremely low-income people is provided.

**Distribution.** Ninety percent of Trust Fund assistance should be distributed by formula allocation. The formula should be developed by HUD, using criteria that assure distribution in proportion to the need for eligible housing. If an eligible grantee declines to apply for Trust Fund assistance, an alternative application process should be established so that other entities in the jurisdiction can receive and distribute the Trust Fund dollars.

**Match.** States, localities, or non-profit organizations receiving Trust Fund assistance should match the federal funds in the following manner. If the entity uses state, local, or private revenue for the match, they will receive two federal Trust Fund dollars for every dollar they provide. If an entity uses locally controlled federal dollars (HOME, CDBG, LIHTC, private activity bonds, TANF funds, project based assistance) for the match, they will receive one Trust Fund dollar for every dollar of match they provide.

**Mixed Income.** New housing production and financing should be done in a way that assures that extremely low-income households are not segregated from other income groups. Trust Fund dollars should be utilized in conjunction with other funds to complete the financing for a new multifamily housing development, with the Trust Fund dollars supporting the construction of housing for extremely low-income households.

**Compatibility with other housing programs.** The use of Trust Fund funds should be flexible to ensure its compatibility with Low Income Housing Tax Credits, private activity bonds, CDBG, HOME, Section 8, public housing, USDA rural housing programs, and other forms of assistance.

**Tenant Protections.** Existing federal tenant protections and rights to participate in decision making about their homes should be extended to tenants in homes funded by Trust Fund dollars.

For further information, please call the National Low Income Housing Coalition at 202/662-1530.

## Ohio Endorsers - National Housing Trust Fund

- ABCD, Inc.  
ACCESS, Inc.  
Adams-Brown Counties Economic Opportunities, Inc.  
Akron Area Association of Churches  
Akron Area Board of Realtors  
Akron Community Health Resources  
Akron Health Department  
Akron Metropolitan Housing Authority  
Akron Planning Department  
Akron-Summit Community Action Agency, Inc.  
Alpha Phi Alpha Homes  
American Home Buyers  
Amethyst  
Area Agency on Aging  
Astabula County Community Housing Development Organization  
Avondale/Walnut Hills Redevelopment Foundation  
Bank One  
Barberton Area Community Ministries  
Battered Women's Shelter  
Bethany House Services  
Carver Park Local Advisory Council  
Catholic Charities Health & Human Services  
Catholic Commission  
Catholic Social Services  
Charter One Bank  
Christmas In April  
Cleveland-Cuyahoga Counties Office of Homeless Services  
Cleveland Neighborhood Development Corporation  
Cleveland Tenants Organization  
Clemont County Community Services  
Clinton County Community Action Program, Inc.  
Coalition on Homelessness and Housing in Ohio  
Community Action Harmony House  
Community Health Center  
Community Legal Aid  
Community Shelter Board  
Community Support Services  
The Contact Center  
Corporation for Ohio Appalachian Development  
Council for Economic Opportunities in Greater Cleveland  
Cleveland Crossroads  
Daybreak  
Diocesan Social Action Office of Cleveland  
The Drop-In Center  
East Akron Neighborhood Development Corporation  
Emergency Assistance Services, Catholic Charities  
Emmanuel Community Care Center  
Fair Housing Advocates  
Fair Housing Contact Services  
Famicos Foundation  
Family and Community Services of Portage, Inc.  
Fifth Third Bank  
First Grace Hunger Program  
Fistar Bank  
FirstMerit Bank  
Forest City Residential Group  
Founders Path, Inc.  
Friends of the Homeless, Inc.  
Greater Akron Committee for Better Housing  
Greater Cincinnati Coalition for the Homeless  
Habitat for Humanity  
Harvard Community Services Center  
Homebuilders Association of Greater Akron  
Housing Network  
Housing Opportunities Made Equal (H.O.M.E.)  
Humility of Mary Life Opportunity Services  
Interfaith Hospitality Network of Greater Cleveland  
International Institute  
Jefferson County Community Action Council, Inc.  
Jireh Development Corporation  
Key Bank  
League of Women Voters  
Legacy III, Inc.  
Licking County Coalition for Housing  
Lifeline for the Empowerment & Development of Consumers, Inc.  
Local Initiatives Support Corporation  
Lorain County Community Action Agency, Inc.  
Lorain County Task Force for the Homeless  
Metropolitan Strategy Group  
Miami Purchase Preservation Fund  
Mosyjowski & Associates Engineers  
National City Bank  
Nazareth Housing Development Corporation  
NCS of Barberton  
Neighborhood Development Corporations Association of Cincinnati  
Neighborhood Housing Service's Of Hamilton, Inc.  
Neighborhood Properties  
New Home Development 6  
North Coast Community Homes  
North River Development Corporation  
Northeast Ohio Coalition for the Homeless  
Oberlin Community Services  
Ohio Savings Bank  
Onyx Community Development Corporation  
The Other Place  
Over the Rhine Housing Network  
Partnership for Lincoln Area Neighborhoods  
Portage Area Development Corporation  
Portage Area Transitional Housing  
Race Street Tenant Organization Cooperative (ReSTOC)  
SAFE Landing  
S&L Properties  
Salvation Army PASS Program  
Second National Bank  
Sisters of Mercy Regional Community of Cincinnati  
Snyder & Snyder Realty  
STEPS (Substance Abuse, Treatment, Education and Prevention Services)  
Summit County Children's Services Board  
Summit County Dept. of Community and Economic Development  
Summit County Housing Trust Fund  
Summit Housing Development Corporation  
Summit Twin Oaks Realty  
Third Federal Savings  
Tri-County Independent Living Center, Inc.  
University Park Neighborhood Association / UPDC  
Veterans Services Outreach Referral Program  
Volunteers of America Crossroads  
Volunteers of America Ohio River Valley  
Westside Council of Block Clubs  
Westside Neighborhood Development Corporation  
Wings Enrichment Center  
W.O.M.E.N.  
YWCA of Columbus  
YWCA of Greater Cleveland  
Zanesville Metropolitan Housing Authority

## Over 2,300 Endorse the National Affordable Housing Trust Fund Campaign

The National Affordable Housing Trust Fund Campaign is working for the establishment of a National Affordable Housing Trust Fund to build and preserve 1.5 million housing units for the neediest households over the next 10 years.

We are asking any organization to sign on if you support the following:

dedicating billions of dollars in new federal resources to establish a DEDICATED source of revenue (a Trust Fund) to BUILD and PRESERVE affordable RENTAL housing mostly for the lowest income Americans.

If you haven't already, please sign on to the National Affordable Housing Trust Fund Campaign. If you've already signed on, thank you! Please encourage your local government to pass resolutions in support of the National Affordable Housing Trust Fund Campaign.

A full policy proposal is available at [www.nhtf.org](http://www.nhtf.org).

### SIGN ON SHEET

Name of Organization \_\_\_\_\_

Name of Primary Contact \_\_\_\_\_

Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Check here if you would like to be contacted to help out with the campaign.

Please mail, fax or email to:  
National Low Income Housing Coalition  
1012 14th Street, NW, Suite 610, Washington, DC 20005  
email: [kim@nlihc.org](mailto:kim@nlihc.org) fax: (202) 393-1973 phone: (202) 662-1530

## Homeless Sweeps in Greater Cincinnati

*By John Halpin, Greater Cincinnati Coalition for the Homeless/National Homeless Civil Rights Organizing Project*  
In April, Covington, Kentucky, became the latest of many cities across the country to conduct sweeps of homeless people's camps. At the orders of Mayor Butch Callery, city workers cleared the Ohio Riverbank homes of numerous homeless individuals, most of whom were away working at the time, throwing away their tents, clothes, and personal belongings. The riverbank was one of few options for people unable to afford housing in Covington. The census estimates there are 3,000 people experiencing homelessness in the city, yet less than 60 shelter beds are available.

While Covington's mayor has suggested homeless people should go across the river to Cincinnati, the north side of the river is no more hospitable. Last October, city and county crews cleared out several camps located under interstate bridges. Such incidents are common across the country. Cities remove people experiencing homelessness from public spaces – often the only option that exists for them – and tell them to go elsewhere. Unfortunately, no one else has out the welcome mat.

Lawsuits have been filed in both cases, and the National Coalition for the Homeless is helping local advocates organize a march and rally that will take place in Covington on June 10. Advocates and people experiencing homelessness from throughout the country and the Midwest will be coming to Covington to show their support. This is the first of the "Rapid Response Teams" that the National Coalition for the Homeless intends to deploy throughout the country in response to civil rights violations, much as was done during the 1960's civil rights movement.

For more information on the Covington rally, including directions and information on lodging, or to get more involved in regional civil rights organizing, contact John Halpin at 513/421-7803.

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## NHCROP Seeks Monitoring Sites

COHHIO, and COHHIO's Civil Rights work group, has partnered with the National Homeless Civil Rights Organizing Project (NHCROP). NHCROP is currently looking for organizations in Ohio that would be willing to serve as local monitoring sites for the documentation of homeless civil rights abuses.

The National Coalition for the Homeless (NCH) began the project in 1998 in response to the increasing criminalization of homeless people and the alarming number of hate crimes perpetrated against homeless individuals. Many municipalities across the nation have been enacting laws making it illegal to be homeless or arbitrarily applying existing laws (such as jaywalking and open container). Cities in Ohio and around the country have adopted new ordinances (including panhandling and sleeping in public) that directly target homeless people. Not only do these misdemeanors impose a fine that a homeless person usually can not afford, but they also damage an individual's ability to gain housing and/or employment.

NCH is focusing on two objectives at the national level: persuading the U.S. Department of Justice to investigate hate crimes committed against homeless people and passing legislation that includes the homeless population as a protected class. Local organizations collaborate with NCH by documenting civil rights violations and supporting individuals who file suit to overthrow criminalization efforts. The findings from the 2001 reports on criminalization and hate crimes can be found on the NCH website at [www.nationalhomeless.org](http://www.nationalhomeless.org) in the civil rights section.

The national office oversees eight regional offices, with Cincinnati serving as the main office for Ohio, Pennsylvania, West Virginia, and Michigan. If you are interested in serving as a monitoring site in Ohio, please call Brian Davis at Northeast Ohio Coalition for the Homeless (NEOCH) at 216/241-1104.

## 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](http://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.*

*September 10 - BOARD DEVELOPMENT*

\_\_\_\_\_ Building Your Board Hat - 8:00 am - 12:00 pm

\_\_\_\_\_ I Don't Do Fundraising - 12:45 pm - 4:30 pm

*September 24 - FUNDRAISING I*

\_\_\_\_\_ Fundraising in a Box - 8:00 am - 12:00 pm

\_\_\_\_\_ Grant Writing in a Box - 12:45 pm - 4:30 pm

*October 8 - FUNDRAISING II*

\_\_\_\_\_ Fundraising Planning - 8:00 am - 12:00 pm

\_\_\_\_\_ Special Events Primer - 12:45 pm - 4:30 pm

*October 15 - HUMAN RESOURCES AND FINANCIAL MANAGEMENT*

\_\_\_\_\_ Human Resources in a Box - 8:00 am - 12:00 pm

\_\_\_\_\_ Budgeting in a Box - 12:45 pm - 4:30 pm

*October 29 - STRATEGIC PLANNING*

\_\_\_\_\_ Long Range Strategic Planning Processes - 8:00 am - 12:00 pm

\_\_\_\_\_ 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.

## Order Your Updated COHHIO Directory of Services NOW

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

## Resources

### Publications

*"Rural Rental Housing Preservation and Nonprofit Capacity to Purchase and Preserve Section 515 Projects," Housing Assistance Council.* Pinpoints the locations of housing developments funded by the U.S. Department of Agriculture's rental program, and reports on ways they can be preserved for affordable use. \$10. [www.ruralhome.com](http://www.ruralhome.com).

*Making Work Pay for Public Housing Residents: Learning from the Jobs-Plus Demonstration,"* Manpower Demonstration Research Corporation. The report found that residents of the nation's public housing developments have long suffered disproportionately from perverse disincentives to work. The authors found that enhanced financial work incentives targeted at public housing residents have the potential to increase employment and net income and, even more broadly, to change how families in public housing perceive the real financial rewards of work. Available at [www.mdrc.org](http://www.mdrc.org).

*"Getting Ahead: New Approaches to Generating Jobs and Opportunities for Residents of Low Income Communities," Center for Community Change.* Comprehensive guide on generating jobs and economic opportunities, how to do an economic analysis of your community, and strategies for helping residents find good jobs. To receive a copy, visit their web page at [www.communitychange.org](http://www.communitychange.org) or call at 202/342-0519.

### Trainings

June 17-20 - *Building Organizations, Building Homes: A Practitioners' Workshop on Affordable Rural Housing, Housing Assistance Council, Memphis.* For more information, contact HAC at 202/842-8600 or visit their web page at [www.ruralhome.org](http://www.ruralhome.org).

*Housing Development Finance Professional Certification Program, Ohio Department of Development, Office of Housing and Community Partnerships, Columbus.* July 15-19 - *Multi-Family Housing Development Finance* and October 7 - 11 - *Housing Development Finance: Problem Solving and Deal Structuring.* Each course is \$350 per participant. Questions should be directed to Mary Dupler at OHCP at 614/466-2285.

July 17-20 - *Ending Homelessness: From Ideas to Action, National Alliance to End Homelessness Annual Conference, Washington, DC.* Additional information is available at [www.endhomelessness.org](http://www.endhomelessness.org).

### Fundraising

*Local Initiative Funding Partners,* which is a national program office of The Robert Wood Johnson Foundation (RWJF), has issued a call for proposals for its 2003 matching grant program. The program intends to promote partnerships between RWJF and local grant makers, community foundations, family foundation, and others in support of community based efforts that promote improved healthcare for the underserved. The grants must be matched dollar for dollar by local sources. For more information, call 609/275-4128 or go to the following link: <http://www.lifp.org/html/local.initiatives.funding.partners.how.to.apply.html>.



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)

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

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