

Breaking Ground

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

..... May 2002

Housing Ohio 2002 Attracts 500 Participants

COHHIO's 2002 Annual Conference, held last month in Columbus, was a stunning success! Nearly 500 people from across the state, including emergency shelter providers, transitional housing providers, permanent housing providers, not-for-profit and for-profit housing developers, fair housing advocates, homeless service providers, state and local government officials, and financial institutions joined together to learn about housing related issues and to help set an aggressive agenda for the future. The conference line-up featured a kick-off by Representative Pat Tiberi as well as plenaries by Philip Mangano from the Bush Administration's Interagency Council on the Homeless, Dr. Frances Fox Piven from the City University of New York, Carla Javits from the Corporation for Supportive Housing, and Barbara Sard from the Center on Budget and Policy Priorities. The conference also served as a forum for the first gathering of a number of members from Ohio's Predatory Lending Study Committee.

The conference was designed around several different tracks, all of which represented current projects being undertaken by COHHIO. These tracks included affordable housing development and preservation, ending homelessness, poverty issues, homeless children and youth, and mental health housing. Of the feedback received to date, participants seemed to appreciate the content of the conference and described it as both informative and thought provoking.

A special thanks to this year's conference co-sponsors. Without their support and that of the participants, the conference would not have been successful. Please review our list of conference sponsors on the following page. COHHIO would also like to thank the Ohio Department of Development, Ohio Department of Mental Health and the U.S. Department of Housing and Urban Development for their support.

COHHIO's 2003 Annual Conference and Lobby Day will be held on March 24-26 at the Adams Mark in downtown Columbus. More details will be available in the fall.

Balance of State Homeless Management Information System (HMIS) Training Set for May 22nd

On Wednesday, May 22nd, the Coalition on Homelessness and Housing in Ohio (COHHIO), in conjunction with the Ohio Department of Development, Office of Housing and Community Partnerships (OHCP), will sponsor a day-long training on the development of a Balance of State HMIS system.

Beginning in 1996, COHHIO, along with OHCP, initiated an application process through which rural communities could more equally compete in the Continuum of Care competition. In that time, an estimated 35 different organizations/entities representing some 42 different rural counties have successfully applied for and received an estimated \$45 million through the Balance of State process. If your organization/entity is one of the 35, it is imperative that you attend this training. It will mark one of the first steps toward the creation of a Balance of State HMIS system. More specifically, the training will focus on the following: Introduction to the field of Homeless Management Information Systems (HMIS); Technical design decisions that each community will need to make; Typical HMIS implementation framework; Relevant issues concerning the operation of an HMIS; Policy and procedure considerations necessary for successful implementation; Process for drafting cost estimations for SuperNOFA (CofC) applications; and Benefits of consumer involvement in HMIS planning and decision making.



The training will be held at the River Club, 679 West Spring Street, Columbus, from 9:30am to 4:00pm. There is no cost to attend and lunch will be provided. Please RSVP to Rick Taylor at COHHIO at 614/280-1984 or by email at ricktaylor@cohhio.org by Monday, May 20th.

Thanks to our conference sponsors for their generous support...

National City

Ohio Capital Corporation for Housing

Charter One
The Wallick Company

Corporation for Supportive Housing

Bank One
Fifth Third Bank
Firststar Bank
Key Bank

Enterprise Foundation
Fannie Mae
Fentress, Brown CPAs & Associates
Finance Fund
Donald W. Kelley
Local Initiatives Support Corporation
National Affordable Housing Trust
National Church Residences
Nationwide Insurance
Unizan Bank

American Association of Retired Persons (AARP)
Association of Ohio Philanthropic Homes
Buckeye Community Hope Foundation
Columbus Housing Partnership
Continental Laundry Systems
Council for Rural Housing and Development of Ohio
Federal Home Loan Bank
Forest City Residential Group
Franklin Capital Corporation
Huntington National Bank
Miller Valentine Group
National Housing Trust
The NRP Group
Ohio AFL-CIO
Ohio Association of REALTORS
Ohio Council of Behavioral Healthcare Providers
Ohio Homebuilders Association
RLJ Management Company
Squire, Sanders & Dempsey
Woda Development, Construction & Management, Inc.

Majority of Ohio Metro Areas Have Subprime Lending Rates Higher Than National Average According to New Report

"Risk or Race," the first comprehensive report to rank all 331 metropolitan statistical areas (MSA's) based on differences in subprime lending between whites, blacks and other minorities, uncovers widespread racial disparities nationwide. Released by the Center for Community Change (CCC), this report moves us another step closer to better understanding the correlation between an increase in subprime lending in communities and the dramatic rise in reports of abusive or predatory lending practices.

The subprime refinance market provides high cost loans mostly to borrowers not served by the mainstream prime markets, and is fertile ground for abusive lending practices known as predatory lending. Predatory lenders typically target borrowers with a lot of equity in their homes. High foreclosure rates for subprime loans are evidence that many borrowers are entering into loans they cannot afford. It also means that concentrations of this form of lending in a community can lead to vacant buildings and devastated neighborhoods. According to secondary market purchasers of home loans like Fannie Mae and Freddie Mac, as few as ten percent and as many as 50 percent of borrowers receiving subprime loans would have actually qualified for prime loans.

The study found that homeowners in the vast majority of Ohio's cities who refinanced their home in 2000 were more likely to receive subprime loans than was the case nationally. The national average of subprime home refinance loans in 2000 was 25 percent. Nine of twelve metropolitan areas in the state were above that mark. The highest percentage was in the Cleveland-Lorain-Elyria metropolitan area, where fully one third of all refinance loans were made by subprime lenders. The percentages in other parts of the state are just as disconcerting. For example, Steubenville-Weirton metropolitan area - 32.9 percent, Dayton - 32 percent, Canton - 32 percent, Akron - 30 percent, Youngstown - 28 percent, Toledo - 27 percent, Mansfield - 27 percent, and Columbus - 26 percent.

In addition to almost across the board increases in general subprime lending activity, high concentrations of subprime loans were found among African-American homeowners. The highest concentration was in the Cleveland-Lorain-Elyria metropolitan area, where 55 percent of all refinance loans made to African-American homeowners in 2000 were subprime. Unfortunately, this volume of subprime loan concentration levels to African-Americans exceeds the national norm by six percentage points. Several other metropolitan areas within the state exceeded the national norm, including Youngstown - 54.8 percent, Canton - 54 percent, Dayton - 52 percent, Toledo - 51 percent, and Akron - 51 percent.

The report surprisingly finds that the gap increases as the income level of African Americans rises. There is a greater disparity between upper income African-Americans and their white counterparts than there is for lower-income African-Americans.

This report is just one more example of what is going on in Ohio's communities. It uncovers serious racial concentrations and disparities in every region of the state, large and small cities alike. Subprime loans are concentrated in minority communities at levels as high as four times greater than in white neighborhoods.

The release of this report comes in the midst of efforts in Ohio to reign in abusive or predatory home mortgage lenders. Earlier this year, Governor Taft signed a bill (Sub. H.B. 386), which failed to seriously address the sweeping rise of predatory lending in Ohio. This bill, which was pushed through the legislature by intense lobbying from the financial services industry, came about as a direct result of a local ordinance passed by the City of Dayton, which prohibited certain abusive or predatory lending practices. Following the passage of the state legislation, in defiance of the state law, Cleveland passed a strong anti-predatory lending ordinance and other cities, such as Toledo, are considering similar actions.

While claiming to protect vulnerable homeowners, this state bill included three primary provisions that did little to safeguard the American Dream for Ohio's homeowners: 1) it preempted local governments from taking any action to protect their homeowners, 2) it incorporated already existing federal regulations (in the form of the Home Ownership and Equity Protection Act) into state law, and 3) it created the Predatory Lending Study Committee that has until June of 2003 to study the issue and make recommendations for possible action.

In conjunction with the study's release, U.S. Senator Paul S. Sarbanes (D-MD), Chairman of the Banking, Housing, and Urban Affairs Committee, held a press conference to outline predatory lending legislation he will introduce in the United States Senate. He was joined by several of his Senate colleagues including Senators Clinton (D-NY), Schumer (D-NY), Corzine (D-NJ) and Stabenow (D-MI), Congressman John LaFalce (D-NY), the Ranking Member of the House Financial Services Committee, and representatives from several groups who have been actively involved in efforts to combat predatory lending across the country.

Senator Sarbanes' bill will attempt to modify the Home Ownership and Equity Protection Act (HOEPA) by expanding its coverage to more loans. Currently, HOEPA is a disclosure regulation that only kicks in if either the interest rate on a loan or the fees charged to the borrower as part of that loan exceed certain amounts. If either the rate or fee caps are triggered, the lender is required to provide the borrower with additional disclosures. As it stands now, the additional disclosures in HOEPA are triggered on one percent of all home loans made in this country. To put it another way, the interest rate and/or fees charged on 99 percent of all home loans do not exceed existing triggers and are therefore not covered by HOEPA. The Sarbanes' bill would lower both the interest rate and fees trigger which are currently set at eight percentage points, to six and five percentage points respectively. In addition, the bill will seek to explicitly prohibit or limit some of the most egregious practices associated with predatory lending, including balloon payments, the financing of single-premium credit insurance, and prepayment penalties.

For additional information on "Risk or Race," or to download a copy of the report, please visit the Center for Community Change web site at: www.communitychange.org/default.asp.

For additional information on Senator Sarbanes' bill, please visit the Senate Banking, Housing, and Urban Affairs web site at: <http://banking.senate.gov/pss/predlend/summary.htm>.

Welfare Reform and Housing Act

Senator John F. Kerry has introduced S. 2116, the Welfare Reform and Housing Act, which would elevate the housing connection to the success of families in welfare reform. The bill would address housing issues in welfare reform in several ways:

Make it simpler for states to use Temporary Assistance for Needy Families (TANF) funds to provide supplemental rental assistance by considering these housing subsidies “non-assistance.” Nine states and several counties in two additional states have committed TANF and/or maintenance-of-effort funds to provide ongoing housing assistance. Many of these jurisdictions were unable to implement the types of housing assistance programs they wanted to provide to working families due to the constraints posed by current U.S. Department of Health and Human Services (HHS) rules that consider any TANF-funded housing subsidy provided for more than four months as “assistance,” even if families are working and not receiving TANF cash benefits.

Encourage states to consider housing needs in TANF planning and implementation. There is a growing body of evidence that families’ housing status affects employment and other welfare reform goals. Increasingly, states are becoming aware of the barriers posed by the lack of affordable housing to families remaining employed. This provision will require state plans to describe the primary problems that families leaving TANF experience in securing and retaining adequate, affordable housing and the estimated extent of each such problem, including the price of such housing that include a large proportion of TANF recipients, and the steps that have been and will be taken to address these needs.

Encourage cooperation among welfare agencies and agencies that administer federal housing subsidies. As a parallel to the current requirement in the U.S. Housing Act that public housing agencies (PHAs) seek to enter into cooperation agreements with welfare agencies, this provision will require states to cooperate, directly or through counties, with PHAs to promote the economic stability of public housing residents and voucher program participants that currently or recently received TANF benefits.

Allow states to determine what constitutes “minor rehabilitation” costs payable with TANF funds. It is now permissible to use TANF funds for “minor rehabilitation” but there is no HHS guidance on what types or cost of repairs is allowable, making it difficult for states to determine the extent to which using TANF funds in this area is permissible. Several states have recently allocated TANF funds to rehabilitate rental housing for TANF-eligible families, focusing particularly on mitigating lead paint hazards in housing with children under six and on handicap accessibility.

Conduct a joint HHS/HUD demonstration on housing with services for families with multiple barriers to work. A significant minority of families receiving TANF benefits have multiple barriers to work, including a lack of adequate housing. The proposed demonstration project would explore the effectiveness of a variety of service-enriched and supportive housing models for TANF families with multiple barriers to work, including homeless families. An authorization of \$50 million will fund a three-year demonstration serving a total of about 1,100 families.

COHHIO has encouraged Senators DeWine and Voinovich to support this bill and include it in the TANF reauthorization legislation currently pending in Congress. *Information in this article was obtained from Barbara Sard, Center on Budget and Policy Priorities, Washington, D.C.*

Ohio Housing Trust Fund 2003 Allocations

The Housing Trust Fund Advisory Committee met on May 9th to hear about the progress on the wide range of housing initiatives funded by the Ohio Housing Trust Fund over the past year. The Committee also approved the following allocation plan for the State Fiscal Year (SFY) 2003 which will start on July 1st.

Allocation Plan	SFY 02	SFY 03
Request for Proposals (RFP)	\$6,500,000	\$5,500,000
Housing Development Assistance Program (HDAP)	\$12,650,000	\$14,218,000
Special Projects Programs:		
Habitat for Humanity	\$700,000	\$700,000
AmeriCorps - Staying Home Project	\$180,000	\$180,000
AmeriCorps/VISTA Ohio CDC Assoc.	\$100,000	\$100,000
OTAG Section 8 Preservation Project	\$50,000	\$50,000
Senior Services - Ohio Dept. of Aging	\$250,000	\$250,000
Community Development Finance Fund (CDFF)	\$750,000	\$ -0-
Migrant Housing Program	\$300,000	\$ -0-
Administration	\$1,200,000	\$1,106,000
Total	\$22,680,000	\$22,206,000

Highlights

Due to various budget cuts enacted by the Governor and the legislature, the Housing Trust Fund lost over \$3 million for the two fiscal years or 6.75 percent. The RFP was reduced by \$1 million but that loss will be made up in part from an increase in the TANF Housing Program which will receive \$6.5 million in 2003 compared to \$5.2 million in 2002. The HDAP program was increased by \$1.5 million primarily for gap financing for low-income housing tax credits projects, which were increased this year. The CDFF and Migrant Housing Program were not recommended by the Ohio Housing Finance Agency and the Office of Housing Community Partnerships for funding in 2003 due to less available funding.

National Section 8 Voucher Study - Success Rate Drops to 69 Percent

The success rate of families in the Section 8 voucher program fell to 69 percent in 2000 compared with 81 percent in 1993, according to a recent study commissioned by HUD and conducted by Abt Associates.

The study, which focused on larger housing authorities, did not include New York whose success rate is 57 percent nor Los Angeles whose success rate is 47 percent.

The study also found that families are taking a longer time to find units than in 1993. In 1993, all successful voucher holders found a unit within 90 days. In 2000, one quarter of the families took more than 120 days to lease a unit, including seven percent who took more than 180 days to find a unit.

Many housing authorities anticipate a certain number of vouchers will be returned and reissued to other families and thus try to issue enough vouchers to ensure that all of their allocation is utilized. For this reason, the utilization rate is much higher than the success rate.

The reasons for the dropping success rate is attributed to tightening rental markets and the decrease in the fair market rents on which payment standards are based from the 45th percentile to the 40th percentile, a federal policy change made in 1995.

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.*

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.

Amendments to Roukema Bill (H.R. 3995) Could Improve Self Sufficiency Programs

There are two important federal housing programs currently in place to help people who receive housing assistance become more self-sufficient: the Family Self-Sufficiency (FSS) program and the Resident Opportunities and Self-Sufficiency (ROSS) program. While these programs have proven quite useful, they have not been implemented very widely, and this has limited their effectiveness.

There are a few common-sense steps that Congress could take to encourage greater participation in these programs among recipients of federal housing assistance. Each of these recommendations is designed to promote participation among a group of families who currently have little or no access to a particular program. The FSS recommendations would enhance participation among families in public housing and families with project-based Section 8 subsidies, while the ROSS recommendations would help bring families with Section 8 vouchers or project-based subsidies into the program.

Family Self-Sufficiency (FSS) Program Recommendations
The Family Self-Sufficiency (FSS) program is an employment and savings incentive program for low-income families who have Section 8 vouchers or live in public housing. (Families living in units assisted with project-based Section 8 subsidies administered by private owners are not now eligible to participate in the FSS program). The FSS program was enacted in 1990, based on a proposal by the first Bush Administration. It consists both of case management services that help participants pursue employment and other goals, and of escrow accounts into which the public housing agency (PHA) deposits the increased rental charges that a family pays as its earnings rise. Families who complete the program may withdraw funds from these accounts for any purpose after five years.

Despite the many potential advantages of the FSS program, it is currently underutilized. Fewer than five percent of families with children in the public housing and Section 8 voucher programs currently participate in FSS. Participation of public housing families is particularly limited, with only about 250 agencies (out of a total of about 3,100 agencies nationwide that operate public housing) currently offering a public housing FSS program, and only about 7,000 public housing residents currently enrolled.

There are three steps Congress should take to help increase FSS participation among families in public housing and families with project-based section 8 subsidies.

1) Amend the FSS section of the U.S. Housing Act to clarify that HUD may provide funding for multiple FSS coordinators to PHA's with large public housing FSS programs, so that more families can be served.

2) In the appropriations process, provide sufficient additional public housing operating subsidies to meet the anticipated demand for multiple FSS coordinators in public housing. (For several years, Congress has provided sufficient funding for multiple FSS coordinators for agencies operating large FSS programs for families with vouchers, but the same has not been true on the public housing side.)

3) Amend the FSS statute to make families with project-based Section 8 subsidies that are not administered through PHAs eligible, at the owner's option, to participate in FSS. Many non-profit owners as well as some for-profit owners are interested in offering this asset-building program to their tenants. But since not every owner will choose to set up an FSS program, the statute also should be amended to allow families in project-based Section 8 housing to participate in a local PHA's Section 8 FSS program, at the PHA's discretion.

Resident Opportunities and Self-Sufficiency (ROSS) Program Recommendations

ROSS is currently the primary HUD competitive grant program to promote the self-sufficiency of HUD-assisted tenants. In recent years, Congress has appropriated \$55 million per year for grants to PHAs, tribal authorities, and resident organizations under the ROSS program and the predecessor Economic Development and Supportive Services (EDSS) program. Until fiscal year 2001, ROSS and EDSS grantees could choose to use up to one-fourth of their grant funds to serve Section 8 families. ROSS funds now are restricted to use only for public housing tenants. Yet more than twice as many families with children live in Section 8-assisted housing as live in public housing, and these are among the households most likely to be able to take advantage of a self-sufficiency program.

How did this happen? In the Quality Housing and Work Responsibility Act of 1998, Congress for the first time authorized the ROSS program, adopting section 34 of the U.S. Housing Act. (EDSS had never had statutory authorization.) Section 34 authorizes grants only to serve public housing tenants and residents of housing assisted under the Native American Housing Assistance and Self-Determination Act of 1996. It is not clear why Congress made this change, and it may have been simply an oversight.

There are two steps Congress should take to make sure that ROSS benefits Section 8 families as well as families in public housing.

1) Amend section 34 to allow ROSS grantees to serve Section 8 families.

2) Increase the appropriation for ROSS so that services to public housing families are not reduced as a result of Section 8 families becoming newly eligible.

For additional information on either the FSS or the ROSS program, please visit the Center on Budget and Policy Priorities web site at www.cbpp.org/1-6-00hous.htm.

Regional News

Local Awards for Residential Development: At the Ohio Capital Corporation for Housing Luncheon on May 2, awards for Resident Development were given to the Community Action Commission of Fayette County for Summer Tree Terrace, East Akron Neighborhood Development Corporation for Akron Homes, East Central Ohio Housing Network for Gables at Countyside Lane, Highland County Community Action for Highland Heights Apartments, Meridian Service for Homeless Solutions, Portage Area Development Corporation for Maple Grove I and III and the YWCA of Columbus.

Akron: The Housing Network held their annual meeting and dinner in April with over 70 attendees. It was a successful event with Mark McDermott of the Enterprise Foundation as the featured speaker. "Creating a Community Awards" and the Network's annual report were distributed.

Columbus: Homeless Awareness Week, sponsored by the Columbus Coalition for the Homeless, is set for the third week of May. The final event of the week is the Columbus Musicians' Homeless Awareness Concert at Goodale Park Gazebo Stage on May 19. The purpose of the concert is to raise awareness about the homeless population in Central Ohio and how individuals can help with solutions. Both volunteers and donations are needed for the event. For more information, contact Kevin Blackledge at 614/280-1984 or kevledge@msn.com

For regional news information, or to submit information, contact Cathy Johnston at COHHIO at 614/280-1984 or cathyjohnston@cohhio.org.

YEP Update

YEP Featured in National Documentary

Last month, the Catholic Campaign for Human Development selected the Youth Empowerment Program (YEP) to be featured in a national documentary addressing Poverty in America. Thirty YEP members from all around the state participated in this video project. The segment also highlights two families that have experienced homelessness in Ohio. This documentary film will air through NBC satellite feed on Sunday, June 16, 2002. For more information on the documentary or on YEP, contact Angela Lariviere at COHHIO at 614/280-1984 or angelalariviere@cohhio.org.

YEP

by Thomas, age 11

There is a story I'd like to tell you
It's about YEP, a great thing to do
YEP isn't a fantasy
It's real like you and me
It's a group that helps others
It's about sisters and brothers
We help other people in need
and that's our good deed
We did a project for 9-11
and prayed for those who went to heaven
We pass out flyers and have fun
YEP is open for everyone
We need more people to make it last
So join and have a blast
I joined YEP and have this to say
I'm a better person everyday
We take trips and tell our story
We show people all our glory
Everywhere we go
We have a place to stay
So please join
Be one of us today

Office of Thrift Supervision Has Opportunity to Reign in Predatory Lenders

The Office of Thrift Supervision (OTS) is accepting comments on their Alternative Mortgage Transaction Parity Act (AMTPA) regulations. AMTPA is a complicated statute and regulatory regime that has caused lots of damage. Congress passed AMTPA in 1982. From 1983 through 1996, the OTS and its predecessor agency did not allow state-chartered institutions to exempt themselves from state laws limiting prepayment penalties and late fees on alternative mortgages. In 1996, the OTS reversed course and allowed state-chartered institutions to avoid state limits regarding prepayment penalties and late fees on alternative mortgages. This preemption has facilitated predatory lending by enabling independent mortgage companies and state-chartered thrifts to apply stiff prepayment penalties on alternative mortgages.

Now, the OTS is proposing to revise its regulation to disallow state-chartered thrifts and independent mortgage companies from exempting themselves from state limits regarding prepayment penalties and late fees on alternative mortgages. The comment period ends on June 24th. Please take a few minutes to send a letter expressing your support for the proposed revisions. Please refer to the Docket number in your letter. Comment letters should be sent by fax to 202/906-6518 or by e-mail at regs.comments@ots.treas.gov. Include your name, organization, and telephone number. Please carbon copy the National Community Reinvestment Coalition (NCRC) in any comment letters you send. A draft comment letter is available on the COHHIO web page at www.cohhio.org/amtpa.html. For more information, contact NCRC at 202/628-8866 or visit their web page at www.ncrc.org.

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/Web Resources

- *How Much Do We Know? Public Awareness of the Nation's Fair Housing Laws*, Urban Institute. The study found that most Americans understand fair housing concepts but do not know what activities are illegal. Available at www.huduser.org/publications/fairhsg/hmwk.html.
- *Advocates' Guide to Housing and Community Development Policy*, National Low Income Housing Coalition. A briefing book for advocates seeking to influence the federal government, it outlines NLIHC's agenda, and includes a directory of organizations, a glossary, and a list of abbreviations and acronyms. \$25. Contact NLIHC at 202/662-1530 or visit their web page at www.nlihc.org.
- RxAssist. This online database provides information on free medication. It offers online assistance for community health care providers seeking free prescription medication for uninsured patients who do not qualify for public assistance. Providers can search a database of over 100 pharmaceutical manufacturers' patient assistance programs for medication by company name, brand drug name, generic name, or drug therapy class. The database is available at www.rxassist.org.

Ohio University Offers Free Furniture. OU has approximately 200 dressers/desks, chairs, and modified day beds available free of charge. Furniture can be picked up in June. For more information contact Ed Newman at 740-593-0231 or by email at newmane@ohio.edu.

Governor's Awards for Excellence in Housing and Community Development, Ohio Department of Development, Office of Housing and Community Partnerships. Deadline - June 7. The awards are presented annually to acknowledge innovative programs, projects and policies implemented using OHCP-awarded federal and state funds. The form is accessible at www.odod.state.oh.us/cdd/ohcp, then select "Publications." For questions, contact Les Warner at 614/466-2285 or lwarner@odod.state.oh.us.

Foundations

Home Depot. Supports organizations that develop and rehabilitate affordable housing. For more information, visit their web page at www.homedepot.com.

Candle Foundation. Funds organizations that apply grants toward a specific project in the categories of community investment and/or hunger and homelessness. For more information, visit their web page at www.candle.com.

F.B. Heron Foundation. Supports organizations that help low-income people create wealth and take control of their lives by providing direct service to increase homeownership in low and moderate-income urban and rural communities. For more information, visit their web page at www.fdncenter.org/grantmaker/fbheron/prog_guide.html.

For a listing of upcoming trainings, visit the COHHIO web page at www.cohhio.org/trainings.html.

The Laws of Successful Advocacy Communications

A report from the Packard Foundation and Fenton Communications suggests the following guidelines for successful advocacy campaigns:

- Design clear, measurable goals. Goals must be specific and well-articulated so that people understand almost immediately what you want to accomplish with your campaign.
- Develop extensive knowledge about your audience and what moves them.
- Plan simple, compelling messages that resonate with your target audience.
- Develop systematic planning that is reviewed and then revised. Be sure not to make the common mistake of skipping the planning and going straight to tactics.
- Specify for people what to do, how to do it, and why. Give campaign volunteers specific instructions so that they feel they are well-informed and know how to get their job done correctly.
- Make the case for why action is needed now. Tell your audience why your issue is timely.
- Match strategy and tactics to your target audience. Focus your message on your selected audience instead of using broad one-time-only tactics that may reach more people but have short-lived results.
- Budget for success. Budget realistically, raise money vigorously, and don't start a campaign you may not have the money to finish.
- Rely on experts when needed.

Reprinted from *Public Policy Watch*, newsletter of the Ohio Association of Nonprofit Organizations.

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!

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.

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
- Jill Russ, Section 8 Project Coordinator - jillruss@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)

May 2002 • Volume 7 • Issue 5. 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.