

# Breaking Ground

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

..... November 2002

## Affordable Housing Task Force to Hold Regional Hearings

As we have been reporting, Ohio Department of Development (ODOD) Director Bruce Johnson has established an Affordable Housing Task Force charged with developing policy and budget recommendations for review and possible consideration by the Governor’s Office. The Task Force, which is comprised of representatives from 22 statewide constituency groups, including COHHIO, is an opportunity for ODOD to expand the lines of communication with their housing customers and enables Task Force members to interact and share their views on key issues and concerns.

Recommendations should work toward streamlining efforts, searching for effectiveness and efficiencies, leveraging existing resources, and, providing incentives for developers and buyers, thereby maintaining current and creating new homeownership and rental opportunities for Ohio’s families. This will involve the limited assessment of statewide housing needs relying on existing information, reviewing existing resources, listing potential resources, and prioritizing the resources according to the recommendations of the Task Force. Task Force members should focus on sharing their views on key issues and concerns on the housing issues and opportunities in selected areas through the formation of three working groups: a) Homeownership, b) Multi-family Preservation and Development, and c) Supportive Services and Technical Assistance.

Part of the process of developing recommendations for the Director will include five Regional Hearings throughout the state to gather input from area professionals and interested parties. It is imperative that members of the COHHIO network not only attend, but testify at all five of the Regional Hearings. This is yet another opportunity to encourage the Taft Administration to adequately fund all key housing and homeless programs, including permanent and dedicated funding for the Housing Trust Fund in the upcoming state budget.

### Hearing Dates, Times, and Locations:

#### Northwest Ohio

Tuesday, November 19, 9:00 AM - 12:00 PM  
Ford Lima Training Center  
1155 Bible Road, Lima

#### Southeast Ohio

Thursday, November 21, 10:00 AM –1:00 PM  
Athens County Cooperative Extension Services  
280 West Union Street, Athens

#### Southwest Ohio

Tuesday, November 19, 2:00 - 5:00 PM  
Wright State University  
Medical Science Building, Room 120, Dayton

#### Northeast Ohio

Monday, November 25, 1:00 – 4:00 PM  
Kent State University - Trumbull Campus  
Technology Building  
4314 Mahoning Ave., NW, Warren

#### Central Ohio

Wednesday, November 20, 5:00 - 8:00 PM  
Hayes Service Building, Room G35  
140 N. Sandusky Street, Delaware



If you plan on attending and testifying, please contact Cathy Johnston at COHHIO at 614/280-1984 or at [cathyjohnston@cohhio.org](mailto:cathyjohnston@cohhio.org) as soon as possible. Updated hearing information is available on the COHHIO web page at [www.cohhio.org](http://www.cohhio.org).

**Ohio Housing Trust Fund**

**“A permanent, dedicated funding source for affordable housing”**

**\* Endorsement Form \***

After the voters approved a Constitutional Amendment to make housing a public purpose in 1990, the Ohio General Assembly created the Housing Trust Fund in 1991. Two committees, one created by the General Assembly and one created by Governor Voinovich, recommended a funding level of \$50 million a year from various sources such as an increase in the recordation fees and the real estate conveyance fees. While this funding level has yet to be achieved, the General Assembly has appropriated a total of nearly \$160 million since 1991 and the Housing Trust Fund has achieved a solid record of success.

The Housing Trust Fund has proven to be a practical, cost effective and flexible way to help meet Ohioans’ affordable housing needs. The Ohio Department of Development has distributed the funds to:

- help families with a down payment to buy their first home;
- build and rehabilitate homes and apartment units for working families;
- modify homes for accessibility for handicapped or elderly Ohioans;
- prevent homelessness through short-term rent and mortgage assistance; and
- provide housing counseling and/or other housing related supportive services to help Ohioans maintain housing or achieve home ownership.

Non-profit organizations, private developers, lenders, and local governments are eligible to participate in Housing Trust Fund programs. The Housing Trust Fund is unique in that funds are targeted to assist Ohio’s neediest households – those with incomes at or below 50 percent of the median income, with a preference for projects that serve households with incomes at or below 35 percent of the median income.

The undersigned organization hereby endorses full funding for the Ohio Housing Trust Fund, from a permanent and dedicated source of revenue such as increased recordation fees and/or increases in real estate conveyance fees. I hereby give my permission to use my name and/or organization as an endorser of the Ohio Housing Trust Fund Campaign to obtain permanent, dedicated revenue in the next state budget.

Signature \_\_\_\_\_  
 Name (please print) \_\_\_\_\_  
 Organization \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ Zip \_\_\_\_\_ County \_\_\_\_\_  
 Phone \_\_\_\_\_ Fax \_\_\_\_\_  
 E-mail \_\_\_\_\_

**Please return to the Ohio Housing Trust Fund Campaign, c/o COHHIO,  
35 East Gay Street, Suite 210, Columbus, Ohio 43215, 614/463-1060 fax**

## House HUD Appropriations Bill Threatens Section 8 Program

The House VA-HUD-IA spending bill was marked up in the Subcommittee on October 7 and in full Committee on October 9. The bill, H.R. 5605, would appropriate \$31.346 billion for HUD for FY03, compared to an appropriation of \$31.149 enacted for FY02, the President's request for FY03 of \$31.422 billion, and the Senate Appropriations Committee proposed funding level of \$32.083 billion. But increases in some HUD programs, as compared to FY02, the President's request, or the Senate Committee's bill, have come at the expense of the Section 8 program.

The subcommittee report asserts that the bill fully funds Section 8 vouchers. But the bill would change the method of determining the amount of funds to which each public housing agency (PHA) is entitled to cover their voucher costs. This change would mean that the bill funds approximately 150,000 fewer vouchers than the President requested, when renewal and incremental vouchers are combined. Renewal funding would be based on units leased with vouchers based on end-of-year financial statements available, subject to an inflation factor. As there is a lag in the availability of financial statements and inflation factors for housing costs in rapidly changing housing markets can be difficult to establish, PHAs may receive less than they need to run their voucher programs and incentives to increase utilization of vouchers would be undermined.

The bill would fund 7,110 incremental vouchers, limited to use by disabled non-elderly tenants affected by public and assisted housing being designated for the elderly. The bill would also create a new central reserve fund of \$280 million within the Housing Certificate Fund intended to allow PHAs additional vouchers, including new incremental vouchers if there are sufficient funds. But, as the method for calculating the voucher renewal costs is unlikely to capture many of the new vouchers issued in FY01, all of the reserve fund (and more) would be consumed by those voucher costs. While the subcommittee report defends the changes in the Section 8 program as a way to end the annual recapture and rescission of HUD funds, PHAs that are concerned about having insufficient funds to fully cover their voucher programs may require tenants to pay more or shrink their voucher programs. This could lead to even more limited funds provided for renewals over time because of the method that the bill would establish for determining renewal funding, causing an overall contraction in the voucher program.

The Center on Budget and Policy Priorities has published a full analysis of these proposed changes to the Section 8 program, available at [www.cbpp.org](http://www.cbpp.org).

Here are funding highlights for other HUD programs:

- The Public Housing Capital Fund would be level funded with FY02 at \$2.843 billion, compared to the President's request of \$2.426 billion. The Operating Fund would be funded at \$3.600 billion, an increase of more than \$100 million compared to FY02. HOPE VI would be funded at \$574 billion, available through September 30, 2004.
- The Community Development Fund would receive \$5.000 billion, with \$4.577 billion for Community Development Block Grants (CDBG). The bill would level fund the Rural Housing and Economic Development program at \$25 million, despite the President's request for no funding.
- The HOME program would be funded at \$2.221 billion, which would include \$200 million for the President's downpayment initiative.
- Homeless Assistance Grants would receive \$1.250 billion, an increase of \$127 million over FY02 and \$120 million over the President's request. According to the subcommittee report, the increase will cover expiring Shelter Plus Care contracts.
- The Committee would provide \$791 billion to the Section 202 program and \$259 billion for the Section 811 program, both representing increases over FY02.
- In contrast to the President's request, the bill would maintain the Emergency Food and Shelter program under the Federal Emergency Management Agency, at a funding level of \$153 million.

The full House is not anticipated to take up the bill until after the November elections. It is also possible that the full House will not consider the bill, but that the House and Senate will conference their VA-HUD-IA spending proposals as they emerged from the Appropriations Committees. The result of such a conference might become part of an omnibus appropriations bill considered late in the year. Congress passed a continuing resolution (CR) on October 16 that will last until November 22, but it is speculated that they will be in a lame duck session until all 13 appropriations bills are passed and sent to the president. It is also likely Members will have to return in December. The National Low Income Housing Coalition's HUD FY2003 Budget Chart for Selected Programs is available at [www.nlihc.org/news/102102chart.htm](http://www.nlihc.org/news/102102chart.htm).

### 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!**

# Ohio's Foreclosure Explosion

By Paul Bellamy, Released through the Ohio Forum

After years of insisting that they just could not define predatory lending because it was too "vague" a notion and too "complicated," two of the largest players in the subprime mortgage industry have managed to settle nationwide cases against them for what many consider to be predatory lending.

According to a recent *Wall Street Journal* article, Citigroup, new owner of the notorious Associates consumer finance company, anted up more than \$200 million to settle a Federal Trade Commission lawsuit alleging deceptive and abusive lending practices at Associates. The *Wall Street Journal* also reported that Household International is forking over close to \$500 million to make the same "indefinable" problem go away. But for all the hoopla, the settlements are much too little, and much too late for tens of thousands of Ohio families already ruined by home foreclosure.

Two new reports document that foreclosure filings in Ohio have more than doubled. Sheriff sale auctions - the last, sad, legal step to foreclose on homes - increased by 200 percent since the mid-1990s. According to one of the reports, from Policy Matters Ohio, the odds of a family getting forced out of its home by a sheriff's sale in 1995 was only 1 in 520, but by 2001 the odds went up, way up, to 1 in 181.

The latest figures from the Mortgage Banker's Association of America show that Ohio's foreclosure rate is now nearly twice the national rate. More ominous, around the state, year-to-date numbers for 2002 foreclosure filings are running way ahead of 2001.

Even more unsettling, this skyrocketing rate of mortgage defaults began and continued upward even while the state's unemployment rate was falling. How did Ohio come to find itself in such straits?

The report from the Ohio Community Reinvestment Project (OCRCP) provides a clue. Researchers compiled court records from Lorain, Montgomery and Summit counties and discovered that a growing number of these home foreclosures can be traced to "subprime" loans - high-interest rate mortgages issued to borrowers with impaired credit. Subprime loans are the bread and butter business of Household and CitiFinancial.

The OCRCP data shows that high cost subprime loan foreclosures more than quadrupled between 1997 and 2001, far outpacing the growth of foreclosures on traditional, or "prime" loans. The analysis for these three Ohio counties indicated that loan for loan, subprime mortgages are more than three times as likely to end in foreclosure.

Lending industry spokespersons have defended the rapidly expanding subprime market for providing credit access to borrowers who don't meet the standards set by traditional lenders.

But the Ohio default figures beg the question, are subprime loans increasing homeownership, or creating unsustainable debt loads and home loss for working families?

Predatory lending, that well documented and tenacious sidekick of the subprime lending industry, strips equity from borrowers. The majority of these borrowers are often elderly, low-income and minority homeowners.

Predatory lending practices include lending at terms beyond the borrowers' ability to repay, exchanging unsecured debt for secured debt by decreasing home equity and refinancing bad loans into worse loans.

Unscrupulous mortgage brokers make their money at "closing," and never look back, but the unsophisticated homeowner has no such luxury. Usually sold as "debt consolidation" tools, these high-priced subprime loans often increase debt loads for families, stripping out years of hard-earned equity in the home, while siphoning off even more precious income into higher debt service.

How many subprime loans are predatory? That is impossible to say, but Ohio's escalating home losses tell us at least part of the story. Too many of these loans were made on the equity in the home, not on the borrower's ability to repay. Either way, unscrupulous brokers are making lots of money.

In February of this year, without imposing any state regulations of its own, Ohio barred cities and localities from regulating predatory lenders. The ban holds until July 2003, when the state completes a study on predatory lending.

But for the 40,000-plus Ohioans who fell into foreclosure in 2001, 18 months of study is far too long. States like North Carolina and Georgia have adopted specific prohibitions against predatory practices, such as prepayment penalties, undisclosed balloon payments, and single premium-credit life insurance.

For starters, Ohio can remove its own statutory barrier to prosecuting unscrupulous lenders by dropping the current exemption for financial institutions from the Consumer Sales and Practices Act.

Homeownership is the American Dream. It's virtually the only tax shelter available to working American families for saving and building wealth. But homeownership is under assault. Escalating home foreclosures are undermining whole communities, not just individual families.

Ohio's public officials need to bear down on the problem before it gets worse for Ohio's homeowners.

*Paul Bellamy is executive director of the Lorain County Reinvestment Coalition and can be reached at 216/691-0172. For more information on OCRCP efforts, contact COHHIO at 614/280-1984 or cohho@cohho.org.*

# State Report Details HFC Lending Abuse

## Copy of Suppressed Report is Leaked to Several News Organizations

by John Stark, The Bellingham Herald, Washington

*CORRECTION: Chuck Cross, enforcement chief at the Washington Department of Financial Institutions, is the author of a recent investigative report on Household Finance Corp. This clarifies the following story.*

A state investigative report on Household Finance Corp. (HFC), suppressed by court order for more than three months, contains a blistering assessment of the nationwide lending giant's mortgage loan practices in Whatcom County and elsewhere in the state of Washington.

Among other things, the report accuses the company of a pattern of:

- "Misrepresentations" and "dishonest statements" about interest rates, monthly payments, loan fees, prepayment penalties, and insurance.
- Failing to provide its customers with the loan term disclosures required by state and federal consumer protection laws. Coaxing borrowers into signing documents without reading them.
- Talking borrowers into refinancing first mortgages at disadvantageous rates, based on misleading interest information, when borrowers originally sought only small consumer loans.
- Adding costly insurance premiums to loan amounts either without the borrower's knowledge, or by wrongly leading borrowers to believe they had to buy the insurance to get the loan.

HFC's attorneys went to Thurston County Superior Court in Washington in May and obtained a judge's restraining order blocking public release of the report. But in recent weeks, copies of the report have been leaked to every news organization that has been following the HFC story - including *The New York Times*, *Forbes Magazine*, *American Banker* magazine and *The Bellingham Herald*.

The state's report found evidence of "a pattern of intentional deception" of homeowners who obtained mortgages from HFC. In three cases, investigators said they found reason to believe that HFC employees forged borrowers' signatures to documents agreeing to pay thousands of additional dollars for credit insurance policies that Washington Insurance Commissioner Mike Kreidler has labeled "inherently predatory."

Summing up, the report says that all these activities are "part of HFC's practice of obtaining maximum revenue from consumers regardless of any actual benefit to the consumer." The company pays its representatives "significant monthly incentives" for that kind of behavior, according to the report.

The report also characterizes HFC as being slow to respond to state requests for information - when the company responds at all. The investigating agency - the Washington Department of Financial Institutions - was so concerned about widespread reports of predatory lending practices at HFC that it sent its examiners to three of the company's loan offices, in Bellingham, Lakewood and Olympia, to pose as would-be borrowers.

"In all three tests the department found that the HFC representatives misrepresented or withheld information, failed to comply with state and federal law and regulations, and did not follow the policy and practice that HFC corporate claimed," the report states.

### Bellingham abuses

Megan Hayden, spokeswoman for parent company Household International, said she could not comment on the report because it is still under a court restraining order. But she said the company now admits that "there clearly were issues in the state of Washington." The company is working with state agencies to resolve matters, and is also trying to set things right with its customers here, she added.

Cross, the report's author, said he too was barred from discussing the report because of the court's restraining order. But he said he was sure that the report had not been leaked by anyone in his department.

Both the company and the state agree that some of the worst abuses occurred in the Bellingham office. But the state report also says that the kinds of abuses practiced in Bellingham were also reported at other HFC offices inside and outside Washington.

Six of the 19 consumer complaints cited in the report originated in the Bellingham office of HFC, but the others were from offices elsewhere in the state. The report was completed in mid-May, and was based on complaints received by the Washington Department of Financial Institutions up to April 30 - before news reports about Household's lending practices triggered a new flood of complaints from Whatcom County and elsewhere.

### Corporate practices

The report rejects any notion that the abuses are due to renegade local representatives who are violating corporate policies. As of April, the report states that corporate representatives were attempting to defend the practices uncovered in the state investigation by arguing that the letter of applicable laws had been observed.

"HFC has created a situation in which they can completely mislead and confuse the borrower, while later providing a plausible explanation of their actions to the Department or other regulatory agencies," the report states. "HFC practices reflect a pattern of intentional deception while laying the foundation for a later defense."

The report also notes that a similar number of complaints has been filed against Beneficial Finance Corp., a similar loan company that is owned by HFC's parent company, Household International. And both HFC and Beneficial have been slow to respond to the state's request for information on consumer complaints - so slow, in fact, that the state "found it necessary to serve HFC with a subpoena commanding production on 14 outstanding complaint responses," the report says.

As of mid-May, when the report was issued, HFC had yet to provide some of the documents the state had subpoenaed, the report said.

**Payment sham**

Perhaps the most serious abuse cited in the report was the use of a misleading schedule of interest payments showing an attractive "equivalent rate" of interest, to deceive borrowers into thinking they were refinancing their first mortgages with new loans bearing interest rates in the 7 percent range.

"The department believes the sole purpose of this schedule was for simple deception of the consumer," the report says.

In numerous cases reported to the state and to *The Bellingham Herald*, homeowners agreed to refinance their mortgages with Household in the belief that they were getting the lower "equivalent" interest rate shown on this schedule, when the actual annual rate was between 11 and 14 percent - much higher than the rate they had been paying before the refinance.

"The Department believes that the 'equivalent rate' sham proffered by HFC representatives is known and likely fostered by the corporation itself or at the least, by corporate officers overseeing large segments of the country," the state report says. In support of that belief, the report says that HFC corporate officials at company headquarters seemed to be quite familiar with the "equivalent rate" sales technique when state investigators questioned it.

The report also observes that when state regulators questioned the technique, HFC officials attempted to defend the company by arguing that the customers were "confused."

"What is incredible to assume, or propose, is that so many unrelated consumers have been confused by their own doing," the report says.

Jeanie Luna of Blaine, who was among the first to join Wenatchee attorney Bob Parlette's class action lawsuit against HFC, said she hopes that the state report is just the beginning.

"I think the state needs to prosecute them as having broken the law, and their licenses need to be pulled, to no longer do business in our state," Luna said.

For the complete report by the Washington Department of Financial Institutions, go to [www.bellinghamherald.com](http://www.bellinghamherald.com).

*Reprinted with permission, The Bellingham Herald, 2002.*

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## Landmark Legal Deal Won't Stop Predatory Lending

Late last month, Household International agreed to pay nearly \$500 million in restitution to end consumer-fraud lawsuits brought by the District of Columbia and 19 states, including Ohio. This settlement, which is the largest ever levied against a mortgage lender, means that families that have been swindled by Household Finance or Beneficial Finance and have already lost their homes will receive mere pennies on the dollar. To add insult to injury, the stock market considered this a favorable deal for Household, whose share price jumped by 34 percent on the news. Again, homeowners get the short end of the proverbial stick.

So what does this mean for Ohio homeowners that have been victimized by Household? Of the \$484 million, state officials estimate that Ohio customers will receive around \$30 million. Depending upon how the Attorney General decides to distribute the funds, Household customers in this state could receive between \$1,000 and \$1,500 each. Little consolation for families that have lost their homes.

The settlement also included an apology from Household and a promise to comply with all lending regulations. As the editorial in the October 26th edition of the *Columbus Dispatch* so aptly stated "The Household settlement shouldn't make anyone think predatory lending is a thing of the past. It reinforces the need for Ohio to take a serious look at the problem."

## HUD Announces Section 202 and 811 Funding Announcements

Last month, U.S. Department of Housing and Urban Development (HUD) Secretary Mel Martinez joined with Congressman Michael G. Oxley to announce that more than \$800 million in housing assistance grants will be awarded to help the nation's very low-income elderly and people with disabilities. The grants include \$700 million for the elderly and \$176 million for people with disabilities. Martinez and Oxley made the announcements at the Harding Home State Memorial in Marion, Ohio. The funding announcements also included, \$30.9 million in housing assistance grants for Ohio's very low-income elderly and \$6.9 million for Ohio citizens with disabilities.

### Section 202 - Supportive Housing for the Elderly

National Church Residences - Bedford Heights  
 Capital Advance: \$4,312,600  
 Five-year rental subsidy: \$910,000  
 Number of units: 55

Working in Neighborhoods - Cincinnati  
 Co-Sponsor : South Cumminsville Community Sisters of  
 Charity Senior Care Corporation  
 Capital Advance: \$1,343,100  
 Five-year rental subsidy: \$272,500  
 Number of units: 18

EHDOC - Cleveland  
 Capital Advance: \$3,280,300  
 Five-year rental subsidy: \$708,000  
 Number of units: 42

MiraCit Development Corporation - Columbus  
 Co-Sponsor : Living Faith Apostolic Church Ohio Baptist  
 General Conv. Hsg. Inc.  
 Capital Advance: \$3,218,800  
 Five-year rental subsidy: \$672,000  
 Number of units: 46

A.M. McGregor Home - East Cleveland  
 Capital Advance: \$2,030,700  
 Five-year rental subsidy: \$438,500  
 Number of units: 26

AHEPA National Housing Corporation - Forest Park  
 Capital Advance: \$3,507,200  
 Five-year rental subsidy: \$756,000  
 Number of units: 50

Franklin Foundation - Kettering  
 Capital Advance: \$1,609,000  
 Five-year rental subsidy: \$363,000  
 Number of units: 24

Lake Commission on Aging Inc. - Lake Township  
 Co-Sponsor : The Freed Housing Corporation  
 Capital Advance: \$2,090,200  
 Five-year rental subsidy: \$472,000  
 Number of units: 28

Lutheran Social Services of Central Ohio - Marion  
 Capital Advance: \$1,379,000  
 Five-year rental subsidy: \$269,000  
 Number of units: 18

Zanesville Housing Development Corp. - Zanesville  
 Co-Sponsor : Washington Square Hsg. Dev. Corp.  
 Capital Advance: \$1,395,500  
 Five-year rental subsidy: \$254,000  
 Number of units: 18

### Section 811 - Supportive Housing for Persons with Disabilities

Wexner Heritage Village - Bexley  
 Capital Advance: \$879,600  
 Five-year rental subsidy: \$149,500  
 Number of units: 10

Wood County Village, Inc. - Bowling Green  
 Capital Advance: \$1,135,100  
 Five-year rental subsidy: \$236,000  
 Number of units: 15

Wood Lane Residential Properties, Inc. - Bowling Green  
 Capital Advance: \$382,000  
 Five-year rental subsidy: \$67,500  
 Number of units: 4

Columbiana County Mental Health Clinic Inc. - Lisbon  
 Capital Advance: \$746,500  
 Five-year rental subsidy: \$168,500  
 Number of units: 10

Volunteers of America National Services - Sandusky  
 Capital Advance: \$1,196,600  
 Five-year rental subsidy: \$236,000  
 Number of units: 15

Community Health Center - Wooster  
 Capital Advance: \$1,045,100  
 Five-year rental subsidy: \$236,000  
 Number of units: 14

*In addition to these funding announcements, we are fast approaching the time of year when HUD makes awards on a daily basis. For additional information, please visit the HUD web page at [www.hud.gov/library/bookshelf11/fundanoc.cfm](http://www.hud.gov/library/bookshelf11/fundanoc.cfm).*

## Ohio Receives Nearly \$3.8 Million for Youthbuild Program

Seven Ohio agencies received funding from the U.S. Department of Housing and Urban Development (HUD) for the Youthbuild Program. Youthbuild provides job training, leadership skills and academic schooling to low-income at-risk youth. The program helps youth (ages 16-24) receive high school equivalency diplomas and provides on-the-job training by building and renovating single-family homes and multi-family apartments, which are then sold at affordable prices to low- and very low-income persons as well as homeless individual and families. The Ohio agencies that received funding are: Akron Summit Community Action - \$700,000; Buckeye Community Hope Foundation, Columbus - \$700,000; Columbus Works - \$400,000; Community Action Commission of Fayette County - \$400,000; City of Hamilton - \$494,685; ISUS Trade and Technology Prep Community School, Dayton - \$697,676; and Sojourners Care Network, McArthur - \$400,000.

**It's Not Too Late to Register for Rural Continuum of Care Training**

Later this month, COHHIO in conjunction with the U.S. Department of Housing and Urban Development (HUD) and the Ohio Department of Development (ODOD), will sponsor a two-day rural Continuum of Care training in Columbus. The first day will be structured for communities just beginning the Continuum planning process and the second day for communities that are more advanced or just looking for new ideas.

**Day 1 - November 18:**

*Continuum of Care 101:* This session would be designed as a "primer" for folks relatively new to the Continuum of Care planning process. Topics to be discussed would include: what is the Continuum of Care, how does it work, who should participate, etc. The objective would be to cover the basic information in each of the sections and leave ample time for discussion.

**Day 2 - November 19:**

*Continuum of Care 102:* This session would be designed as a follow-up to the "primer." Topics would generally be the same, however, the training would focus on approaches and/or techniques that have actually worked. The focus would be on learning best practices from other rural communities that have been involved in the Continuum of Care planning process.

The training is scheduled for Monday, November 18th and Tuesday, November 19th at the Columbus Marriott North. There is no registration fee charged to attend this training. The entire cost (with the exception of your sleeping room should you decide to stay) is being underwritten by the U.S. Department of Housing and Urban Development and the Ohio Department of Development. While there is no registration fee, attendees still need to complete the attached registration form and return it to COHHIO by no later than Friday, November 8th. Space is limited, so please return the registration form at your earliest convenience.

If you are planning on staying over to attend both days, please take advantage of the discounted room rate (\$99.00) that COHHIO has negotiated with the Columbus Marriott North. Please contact the hotel at either 614/885-1885 or 800/228-3429 to reserve your sleeping room. Please identify that you are part of the COHHIO training to receive the discounted rate.

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**Registration**

Name: \_\_\_\_\_

Organization: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

Attending Day 1 (Monday, November 18th): \_\_\_\_\_

Attending Day 2 (Tuesday, November 19th): \_\_\_\_\_

Please check for vegetarian lunch: \_\_\_\_\_

Registration forms should be sent to COHHIO, 35 East Gay Street, Suite 210, Columbus, Ohio 43215 or faxed to 614/463-1060. Registrations not guaranteed after November 8th. The registration form is also available on the COHHIO web page at [www.cohhio.org](http://www.cohhio.org).

### COHHIO Organizational Development Training Materials Available

Materials from all 10 Organizational Development Trainings are available. The cost is \$25 per training day, which includes the notebook(s) from each training. To order the materials, complete the form below and send to COHHIO with payment.

#### Training Materials Order Form

Name \_\_\_\_\_  
Organization \_\_\_\_\_  
Address \_\_\_\_\_  
City, State, Zip \_\_\_\_\_

- \_\_\_\_\_ BOARD DEVELOPMENT: *Building Your Board Hat* and *I Don't Do Fundraising*- \$25
- \_\_\_\_\_ FUNDRAISING: *Fundraising in a Box* and *Grant Writing in a Box* - \$25
- \_\_\_\_\_ FUNDRAISING II: *Fundraising Planning* and *Special Events Primer* - \$25
- \_\_\_\_\_ HUMAN RESOURCES AND FINANCIAL MANAGEMENT: *Human Resources in a Box* and *Budgeting in a Box* - \$25
- \_\_\_\_\_ STRATEGIC PLANNING: *Long Range Strategic Planning Processes* and *Picking the Low Hanging Fruit* - \$25

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

Checks can be made out to COHHIO and sent to COHHIO, 35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138. Questions? Contact COHHIO at 614/280-1984 or at [cohhio@cohhio.org](mailto:cohhio@cohhio.org).

### Social Security Administration Adopts New Plan on Homelessness

The Social Security Administration has adopted a plan, requested by Congress, for providing services to homeless people. The plan includes a number of positive elements, including:

- \* Better data collection on use of SSA programs by homeless people;
- \* Relationship building with other agencies and organizations, including through the federal Interagency Council for the Homeless;
- \* Examination of the results of previous outreach efforts to homeless people;
- \* Assistance in completing forms and gathering basic evidence, and expediting processing of applications by homeless people;
- \* A reminder to state disability agencies to collect all medical records before scheduling consultative examinations during the process of evaluating whether a homeless applicant is disabled;
- \* Continuation of an existing pilot program in Baltimore that allows a nonprofit service provider to find people presumptively eligible for SSI;
- \* Information targeted to homeless people about SSA programs ;
- \* Recruitment of additional qualified representative payees; and
- \* Training for SSA staff.

The plan does not expand support for successful models for addressing the most persistent barriers to use of these programs by homeless people, particularly people with severe mental illness. Those barriers have been shown to include difficulty in articulating the nature of the disability (when asked to do so during a consultative exam with an evaluator whom the applicant has never met), not knowing what kind of documentation is appropriate and/or available, and not effectively managing paperwork throughout a long application process while homeless. For a copy of SSA's plan, see [www.endhomelessness.org/pol/SSA\\_homeless\\_plan.pdf](http://www.endhomelessness.org/pol/SSA_homeless_plan.pdf) . For the National Alliance to End Homelessness' analysis of effective practices in this field and this plan, see [www.endhomelessness.org/pol/papers/SSIaccess.htm](http://www.endhomelessness.org/pol/papers/SSIaccess.htm)

A listserv for those interested in helping more eligible homeless persons receive SSI and/or SSDI disability benefits is currently offered by the National Law Center on Homelessness & Poverty. Members of the listserv will be able to post news and/or questions to the list and receive responses from other members. The Law Center will also use the listserv to update members on new information regarding access to SSI for people experiencing homelessness. To join the listserv, email Jeremy Rosen at [jrosen@nlchp.org](mailto:jrosen@nlchp.org) *Information taken from the Alliance Online News.* *page 9 of 14*

## New Changes to the Earned Income Credit Mean Larger Refunds for Many Families

As a result of legislation passed by Congress in 2001, several changes were made regarding eligibility rules for the Earned Income Credit (EIC) that can simplify the filing process and increase refunds for many working families. Some workers previously ineligible for the EIC may now qualify to claim it. These new rules take effect for tax returns filed in 2003. The EIC and Child Tax Credit are now more valuable to low- and moderate-income workers. In spite of these changes, increasing numbers of EIC filers - an estimated 70 percent - are paying commercial tax preparers to prepare their returns, often because they are unaware of alternative free tax help or because such help is not available in their community. Adequately trained and equipped community-based tax preparation services, combined with strong community out-reach efforts, have the ability to help alleviate this problem and at the same time put the credit where it belongs - with the working family rather than the tax preparer.

A new study by the Brookings Institution and the Progressive Policy Institute estimates that \$1.75 billion a year in EIC benefits (out of an estimated total of nearly \$30 billion in benefits) are diverted from workers' families and instead used to pay preparation fees and high-interest refund anticipation loans (RAL's) to commercial tax preparers.

While many low-income workers would be unable to pay commercial preparation fees in cash, many tax preparers are able to provide RAL's - quick short-term loans against the refunds anticipated from the IRS for the EIC and Child Tax Credit. Workers receive the loan, less the amount of preparation fees and loan charges. The total of such charges on a worker's return claiming the EIC average \$200 - more than ten percent of the average EIC claim. Workers are also unlikely to realize that the interest rates on RAL's often ranges from 67 to 774 percent, according to a study by the National Consumer Law Center and the Consumer Federation of America.

Low-income workers are often anxious (as most of us are) to receive their tax refunds quickly in order to pay pressing bills. If free tax preparation sites are limited in a community or not widely promoted, many workers believe that their only realistic option is to pay a commercial preparer and arrange a RAL (in fact, 40 percent of EIC claims are filed using RAL's). High fees for such services reduces the value of tax credits for families most in need of them. It is essential to alert families to free filing alternatives, so they can obtain competent assistance and avoid filing errors.

The IRS has sponsored a program (Volunteer Income Tax Assistance - VITA) that provides a free alternative for tax filers who need help. VITA reduces tax-filing errors and protects workers from IRS penalties. VITA sites can be equipped to file tax returns electronically, which reduces the amount of time it takes to receive a refund.

There are two territory managers for the State of Ohio - they are responsible for organizing the VITA program locally. Depending upon your geographical location, please contact them for additional information: Cincinnati/ Columbus: Vickie Fairley - 513/263-5658 or Vickie.D.Fairley@irs.gov; Cleveland: Gloria McGhee - 216/328-2851 or Gloria.J.McGhee@irs.gov.

## COHHIO News

**Legislative Directory:** The Legislative Directory on the COHHIO web page has been updated. You can visit the web page at [www.cohhio.org](http://www.cohhio.org) to find the legislators for your county.

**Save the Date - 2003 COHHIO Conference:** The 2003 Conference will be held on March 24-26 at the Adams Mark in downtown Columbus. Registration materials will be available in December.

## 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 statewide 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: \_\_\_\_\_ Email: \_\_\_\_\_

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

## COHHIO VISTA Positions

COHHIO (in cooperation with the Cleveland Tenants Organization) is seeking three people for VISTA positions. VISTA (Volunteers in Service to America) is a Federal program that supports volunteers in community service placements. VISTA members are expected to spend at least one year on an assignment. During that time the VISTA member receives training, a living allowance, and medical coverage. At the end of a term of service, a VISTA member may claim an educational award (good towards tuition or student loans) or a cash stipend.

### Section 8 Preservation Coordination

*Project Description:* Preserving Ohio's Affordable Housing is designed to provide information about tenants rights to tenants living in HUD subsidized housing and to support local stakeholders in efforts to preserve affordable housing.

*Location:* Columbus.

*Duties:*

- Conduct outreach to tenants in eligible Section 8 properties in Franklin County.
- Respond to phone requests for information about rental rights, HUD regulations, local resources and available affordable housing.
- Develop databases of affordable housing resource persons/agencies in communities around Ohio.
- Assist with coordination of housing preservation activities including meetings, conferences, and research for VISTA members, tenant leaders, and community stakeholders throughout Ohio.
- Assist project participants in fundraising and grantseeking projects.

*Requirements:*

- Must have access to an automobile with insurance and be a licensed driver.
- Must have computer skills in word processing and database management. Web site development and management are desirable.
- Must have educational background in social work, law or related fields.
- Must have vocational or volunteer experience with grass roots community based or advocacy organizations.
- Demonstrate good writing and verbal skills.

### Manufactured Home Park Coordination

*Project Description:* MHP Ohio is designed to provide information about MHP resident rights to Ohioans living in manufactured home parks and to support their efforts to act collectively to obtain safe, decent, fair and affordable housing opportunities.

*Location:* Columbus.

*Duties:*

- Conduct outreach to residents of manufactured home park in Franklin and immediately adjacent counties.
- Respond to phone requests for information about Manufactured Home Park rights, and local housing resources.

- Develop databases of affordable housing resource persons/agencies in communities around Ohio.
- Assist with coordination of MHP outreach and organizing activities including meetings, conferences, and research for VISTA members, resident leaders, and community stakeholders throughout Ohio.
- Assist project participants in fundraising and grantseeking projects.

*Requirements:*

- Must have access to an automobile with insurance and be a licensed driver.
- Must have computer skills in word processing and database management. Web site development and management skills are desirable.
- Must have educational background in social work, law or related fields.
- Must have vocational or volunteer experience with grass roots community based or advocacy organizations.
- Demonstrate good writing and verbal skills.

### Section 8 Outreach

*Project Description:* Preserving Ohio's Affordable Housing is designed to provide information about tenants rights to tenants living in HUD subsidized housing and to support local stakeholders in efforts to preserve affordable housing.

*Location:* Toledo.

*Duties:*

- Conduct outreach to residents of Section 8 housing in Lucas and immediately adjacent counties.
- Assist with tenant meetings involving Section 8 program changes at buildings in Lucas and immediately adjacent counties.
- Assist with forming tenants organizations where requested by tenants in Section 8 housing.
- Assist with forming networks of tenant leaders. Work with local stakeholders around building specific preservation issues.

*Requirements:*

- Must have access to an automobile with insurance and be a licensed driver.
- Must have computer skills in word processing. Data processing skills desirable.
- Must have educational background in social work, law or related fields.
- Must have vocational or volunteer experience with grass roots community based or advocacy organizations.

### THE VISTA PROGRAM

VISTA members receive a living allowance of \$769 per month and medical coverage. At the end of a one year term of service a VISTA member may choose a \$4,725 educational award ...or a \$1,200 cash stipend. VISTA living allowance is generally not counted as income for public benefit programs. VISTAs are full time employees and may not be enrolled in school or have outside part time jobs.

To apply: call the Rental Housing Hotline at 888/290-7368 or contact Spencer Wells at [spencerwells@cohhio.org](mailto:spencerwells@cohhio.org).

# Resources

## EVENTS

- *November 7, Livable Communities: Linking Community Development and Smart Growth, Cincinnati.* Will explore the connection between community development and smart growth and how these initiatives can work together to strengthen small and mid-sized cities and create livable communities in the Midwest. Speakers will discuss the role of community development practitioners in equitable regional approaches to development. Interactive sessions will share best practices and highlight innovative and practical approaches to smart community development in the areas of affordable housing, brownfield redevelopment, rural and urban planning, schools and transportation. Sponsored by the Federal Reserve Bank of Cleveland, Local Initiative Support Corporation and the National Neighborhood Coalition. For more information, visit [www.clev.frb.org](http://www.clev.frb.org) or contact Candis Smith at the Federal Reserve Bank of Cleveland at 513/455-4350.
- *November 13-15, OHCP Summit, Office of Housing and Community Partnerships, Huron.* Registration materials are posted on the OHCP web site at [www.odod.state.oh.us/cdd/ohcp](http://www.odod.state.oh.us/cdd/ohcp). The summit will provide OHCP award recipients and their affiliates with training and technical assistance regarding program administration, compliance issues and housing and community development. For more information, contact Betsy Giffin at OHCP at 614/466-2285 or [bgiffin@odod.state.oh.us](mailto:bgiffin@odod.state.oh.us).
- *November 14, Housing: The Affordability Challenge, Maxine Goodman Levin College of Urban Affairs, Enterprise Foundation and the Sisters of Charity Foundation, Cleveland.* The first forum in a two-year series examining the multiple challenges in creating and preserving affordable housing for low-income families and special needs population. Free. For more information, call 216/523-7330 or visit <http://urban.csuohio.edu/forum/housing>.
- *November 17-23, National Hunger & Homelessness Awareness Week, sponsored by the National Coalition for the Homeless and the National Student Campaign Against Hunger & Homelessness.* For details, contact [mstoops@nationalhomeless.org](mailto:mstoops@nationalhomeless.org) or 202/737-6444.
- *January 18, Walk for the Homeless, Good Works, Athens.* The walk will be a fundraiser and provide educational information regarding homelessness in Southeast Ohio. For more information, contact Craig Garrison at Good Works at 740/594-3339 or [craig@good-works.net](mailto:craig@good-works.net).

## FUNDING/AWARDS

- *The HOPE (Home Ownership Participation for Everyone) Awards,* created by a partnership of real estate associations, recognize organizations and individuals who help lower barriers to minority home ownership. Each award winner will receive a \$10,000 honorarium and have the opportunity to discuss his/her work with housing policy makers at a symposium at the National Press Club. The application deadline is Dec. 2. For more information and entry forms, visit [www.realtor.org/HopeAwrdr.nsf](http://www.realtor.org/HopeAwrdr.nsf).
- *Bruner Award for Urban Excellence.* Seeks to honor urban places in the U.S. that embody excellence, and to celebrate their contribution to the richness and diversity of the urban experience. The application deadline is December 16. Projects may include any type of place that makes a positive contribution to the urban environment. For more information, visit [www.brunerfoundation.org/p/rba2003.html](http://www.brunerfoundation.org/p/rba2003.html).

## MATERIALS

- *FY 2003 Fair Market Rents Available.* HUD has released the FY2003 Fair Market Rent (FMR) estimates. Annual estimates of Fair Market Rents (FMRs) are used to determine unit eligibility and to calculate subsidies for the Section 8 housing assistance program and to determine rents in the Moderate Rehabilitation Single Room Occupancy Program. For more information, visit [www.huduser.org/datasets/fmr.html](http://www.huduser.org/datasets/fmr.html).
- *Supportive Housing for Youth: A Background of the Issues in the Design and Development of Supportive Housing for Homeless Youth, Corporation for Supportive Housing.* Describes the need for supportive housing for youth, funding resources and other legislative issues, and existing models. It also includes several case studies from around the country. The full report is available online at [www.csh.org/alerts/alert\\_89.html](http://www.csh.org/alerts/alert_89.html).
- *A Guide to the CRA for Housing in Rural America, Housing Assistance Council.* The Community Reinvestment Act can help community-based organizations to produce better housing for rural Americans. The report explains how CRA impacts banks and savings and loan institutions, and provides actual case studies to show how rural organizations have used it. For more information, visit [www.ruralhome.org](http://www.ruralhome.org).
- *Instructional Manual for Affordable Housing Development, Neighborhood Development Corporations Association (NDC Association) of Greater Cincinnati.* Designed as an educational tool, the manual provides information about affordable housing development, financing, public and private partnerships. It describes procedures required for housing development programs, lenders and investors. \$17 - \$22. For more information, contact NDC at 513/281-3774 or [ndc@queencity.com](mailto:ndc@queencity.com).
- *The Employment Experiences of Public Housing Residents: Findings from the Jobs-Plus Baseline Survey, Manpower Demonstration Research Corporation.* The study found that residents had a greater connection to the labor market than expected; most public housing residents were either employed or seeking employment at the time of the survey, and 90 percent had been employed at some point in their lives. The study also relays some of the problems with employment that public housing residents encountered. For more information, visit [www.mdr.org/Reports2002/jp\\_employment/jp\\_employment\\_full.pdf](http://www.mdr.org/Reports2002/jp_employment/jp_employment_full.pdf).
- *Children in Single Parent Families Living in Poverty Have Fewer Supports After Welfare Reform, Institute for Women's Policy Research.* Examines the income and use of benefits among low-income single parent families since the implementation of welfare reform. The study found that the household income of extremely poor children declined since 1996 and the decline was particularly pronounced for children under six years old. For more information, visit [www.iwpr.org](http://www.iwpr.org).

## JOBS

- *Executive Director, Licking Metropolitan Housing Authority.* LMHA manages 100 elderly public housing units and administers 915 Section 8 vouchers and a Shelter Plus Care award. Applicant must have five years of progressive housing experience, a strong background in HUD programs, supervisory skills, strong leadership capabilities, a commitment to community interrelationships, public relations skills and planning abilities. The successful candidate will have strong oral and written communication skills, the ability to work with local, state and Federal officials and resident organizations. A bachelor's degree in business administration, social work, public administration, urban planning, or related field is required. A Public Housing Manager and a Section 8 Manager certification is required within one year of appointment. Reports to a five member Board of Commissioners. Residency requirement. Submit cover letter and resume to: Executive Director Selection Committee, LMHA, 85 West Church Street, Newark, OH 43055 by November 18.
- *Housing Programs Manager, City of Lima.* Responsible for planning and directing housing assistance programs administered by the Department of Community Development. Duties involve technical and supervisory responsibilities for the administration of HOME and CDBG funded housing rehabilitation programs, requires a thorough understanding of federally assisted housing programs, and involves preparing and administering state and federal housing assistance grant applications. Requirements include a bachelor's degree in community planning, public administration, civil engineering, architecture, or a related field, a minimum of four years of progressively responsible experience in public or non-profit housing programs, including one year of supervisory experience. Must be a resident of the City of Lima. Submit resume to Lima Civil Service Board, c/o Andrew King, 212 North Elizabeth Street, Lima, Ohio 45801 by November 22.

MISCELLANEOUS

- HUD Creates Special Forbearance Initiative to protect borrowers with FHA-insured mortgages. Under the initiative, a creditworthy borrower who falls behind in mortgage payments due to unemployment will have the opportunity to make a special forbearance agreement with his or her lender. The borrower must be no fewer than three but no more than 12 months overdue in mortgage payments. The borrower must have a stable employment history; must have a verifiable loss of income; must be seeking work; and must live in the insured home at issue. The forbearance agreement must last at least four months. The lender must verify the condition of the property mortgaged and cannot enter into a forbearance agreement if the condition is such that the borrower would have difficulty making repairs and meeting other expenses. For more information, visit www.hud.gov/news/release.cfm?content=pr02-104.cfm.

- SSA Announces Cost of Living Adjustment for SSI. The Social Security Administration (SSA) has announced that its annual cost of living adjustment will result in a 1.4 percent increase for calendar year 2003. The maximum federal payment for Supplemental Security Income (SSI) will rise from \$545 to \$552 per month for individuals and from \$817 to \$829 per month for couples.

Finance Fund's Linked Deposit Fund and PreDevelopment Program Re-Opened

The Linked Deposit Fund is a tool/product that is used to reduce the interest rate on permanent financing and provides community-based nonprofit developers access to affordable financing from local lenders for housing and economic development projects. All applicants must first submit a preliminary application in order to receive consideration for funding. Qualifying projects will be invited to submit full applications. For consideration in Winter 2003, a completed full application must be postmarked by March 31, 2003. Notification of awards will be announced after May 1, 2003. The PreDevelopment Program provides community-based nonprofits funds for "soft costs" of specific projects. Applications for this program will be accepted through an open window and funding awarded throughout the year. The Finance Fund is still accepting applications for the Economic Development Grant, PreDevelopment Section 8 Program, and Child Care Capital Fund. Applications for these programs are accepted through an open window and funding awarded throughout the year. Applicants must be a member of the Finance Fund. Detailed information about products and programs is available at www.financefund.org. Potential applicants are encouraged to call the Finance Fund to discuss their project with a Program Associate before submitting an application at 614/221-1114.

REGIONAL NEWS

- Cleveland: Northeast Ohio Coalition for the Homeless (NEOCH), Cleveland Tenants Organization, Alliance of Cleveland HUD Tenants, and Cleveland Metropolitan Housing Authority's Progressive Action Council are organizing a march for Housing Justice on November 18 at 6:00 p.m. Participants will be marching to City Hall at 6:45 pm. For details, contact NEOCH at 216/241-1104.

- Portsmouth: Operation Safety Net, the Scioto County Homeless Shelter, is hosting a rally on November 20 from 7:30 to 9:00 p.m. The focus of the rally is to generate concern and heighten awareness about the reality of homelessness. The featured speaker is Mark Teegarden of Covington, Kentucky. For more information, contact Maureen Cadogan at 740/353-4085.

Coalition on Homelessness and Housing in Ohio (COHHIO) Workers' Compensation Group Program More Important Than Ever Before

By Al Gardner, Account Executive, Frank Gates Service Company

Could the Good Times be coming to an end? In a mid-May statement, the Ohio Bureau of Workers' Compensation (BWC) announced a continuance of the 75 percent dividend credits on the employers next two premium bills (premium obligations up through December 31, 2002) but no mention of them in the future. This comes after a six-year run of dividend credits made available to employers resulting from high returns on the Bureau's investments in the stock market. However, in that same memo they stated that the employer cannot continue to expect premium dividends in the future and encouraged employers to take appropriate action.

In mid-June, the Bureau released the new Base and Expected Loss Rates for the July 1, 2002 rating year. The Expected Loss Rates of the four predominate payroll manual classifications as reported by the COHHIO membership rose by 14.1 percent on average from last year's rates. While the Expected Loss Rates are a Bureau's measurement of the statewide average rate of incurred losses, the Base Rates are the Bureau's counter measure to that increase in claims costs. A specific Base Rate is assigned to every payroll manual classification of the employer and then is either discounted or increased depending upon the employer's claim activity, group status, or discount program.

It is now more important than ever to seek out and retain group rating status with COHHIO. For the July 1, 2003 rate year, members of the group program can anticipate a 78 percent reduction in their 2003 Base Rates. The COHHIO Group Program is not only a great way to keep your workers' compensation premiums to a minimum but the program is stronger and more viable than ever. The COHHIO Program continues to neutralize the constant barrage of issues from the Bureau facing its members. For a free, no obligation group rating savings quote, call Al Gardner at Frank Gate at 800/777-4283, ext. 757.

Do you currently receive *Breaking Ground* by mail? If so, please switch to email delivery. To switch, email Susan Francis at COHHIO at susanfrancis@cohhio.org.

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.

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

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