

Breaking Ground

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

October 2002

Ohio Community Reinvestment Project Inks Deal with Charter One Bank

Late last month, members of the Ohio Community Reinvestment Project (OCRCP), a project of COHHIO, signed a multi-year Community Reinvestment Act (CRA) agreement with Charter One Bank, bringing to a close nearly 18-months of negotiations. The Bank, which has approximately \$39 billion in total assets, making it one of the 25 largest bank holding companies in the country, has 461 branch locations in Ohio, Michigan, New York, Illinois, Massachusetts and Vermont.



The agreement with OCRCP also covers the following organizations that operate within certain Ohio market areas served by Charter One Bank: Toledo Fair Housing Center; Fair Housing Contact Service of Akron; the Coalition for Community Reinvestment, which is represented by Northeast Ohio Legal Services; and Metropolitan Strategy Group, of Cleveland.

Highlights of the current agreement, which runs through December 31, 2006, include:

- Increasing home ownership and refinancing opportunities for low- and moderate-income individuals, families and communities, as well as for minority individuals, families and communities;
- Providing homebuyers' education, mortgage and refinance counseling; ownership counseling; and down-payment assistance; and
- Providing development and pre-development loans, construction loans, permanent financing, working capital financing and investments to affordable rental housing projects located throughout Ohio.

In addition to the aforementioned objectives, the Bank has also agreed to fund OCRCP's work on predatory lending through December of 2006. Charter One and COHHIO forged their first agreement in 1997. For additional information, please contact Bill Faith at COHHIO at 614/280-1984 or at billfaith@cohhio.org.

Budget Campaign Picking Up Speed

With the November election less than a month away and the Governor's proposed budget due out in less than three months, the time to make our collective voices heard is now. As we have been reporting since July, the future of all key housing and homeless programs in the State of Ohio is in question. With the economy still stagnant and the state facing a structural deficit of nearly \$4 billion, there is much work to be done. As we laid out in last month's edition of *Breaking Ground*, the ultimate goal of the campaign is to secure permanent and dedicated funding for Ohio's Housing Trust Fund. In addition, the campaign is working to increase funding for both the TANF Housing Program as well as the three housing related line items (406, 431, 440) and the Adult Emergency Assistance (AEA) Program. For additional information (including a brief history as well as their record of success) on the aforementioned housing programs, please visit the COHHIO web page at www.cohhio.org/campaign/HTFcampaign.html and click on the Housing Ohio: Record of Success link.

Between now and the end of the year, there are several things that you can do to help make the campaign successful.

- 1) Complete and return the Ohio Housing Trust Fund Endorsement Form (found on page 3) not only for your organization, but for ten more in your community.
- 2) Attend local candidates' nights/forums and ask questions about affordable housing and homelessness. More specifically, ask the following questions:



- a) Mr./Ms. _____, do you support permanent and dedicated funding for Ohio's Housing Trust Fund? Why or why not?
- b) Mr./Ms. _____, did you know that more than 317,000 households in every county in the state have been helped with Ohio's Housing Trust Fund?

3) Write a letter to the editor of your local newspaper about the benefits of Ohio’s Housing Trust Fund. Here’s a sample letter that you can modify.

To Whom it May Concern:

The Ohio Housing Trust Fund has a record of success despite not having a dedicated and permanent funding source. Every two years, the process of finding temporary funding sources for the state’s most deeply targeted housing assistance begins anew. Rather than having a solid base on which to build, the Trust Fund has relied upon funding from the Division of Unclaimed Funds in the Department of Commerce, the Budget Stabilization Fund, as well as the General Revenue Fund for its very existence. This piecemeal approach to funding the state’s most successful affordable housing program is inconsistent with the demands for assistance as well as today’s economic environment.

An investment in Ohio’s affordable housing programs is an investment in Ohio’s economic future. Funding the Ohio Housing Trust Fund at \$40 million annually would translate into 12,000 new jobs accounting for an estimated \$300 million in wages every year. It is also estimated that every dollar invested in the Ohio Housing Trust Fund would leverage at least \$5 at the local level. In other words, a \$40 million annual investment would leverage approximately \$200 million in resources targeted specifically at affordable housing. Housing truly is an economic stimulus.

It is time to revisit two of the recommendations put forth by the Governor’s Advisory Committee on Funding of the Housing Trust Fund in 1992. This Committee, at the request of then-Governor Voinovich and on the heels of a Constitutional amendment that made housing a public purpose, recommended the real estate conveyance fee or the county recorder fee as possible funding sources for the Trust Fund. These sources are just as relevant today as they were ten years ago. It’s time for the State of Ohio to honor its commitment to affordable housing and find permanent and dedicated funding for Ohio’s Housing Trust Fund. We can afford to do this, in fact, we can’t afford not to.

Respectfully,

4) Invite local elected officials to attend site visits and/or program tours that highlight the benefits of Ohio’s Housing Trust Fund. Remember, you are the housing expert. Here are some tips for making the visit/tour successful:

- Invite your State Representative and/or Senator to tour your agency (take advantage of election season and keep the setting informal);
- Ask key staff members to talk about their work and its impact on the broader community; and
- Ask program participants to talk about their experience and the importance of the program.

5) If you have yet to do so, find out who else in the community benefits from Ohio’s Housing Trust Fund. The old adage is true...it’s not what you know, it’s who you know. Learn more about the other projects in your county that receive assistance from the Trust Fund (keep in mind that the Trust Fund funds several different types of projects). Once you know who else is in the proverbial loop, reach out to them. Build relationships and work together on this.

To learn more about the projects funded in your county, please visit the Ohio Department of Development’s web page at: www.odod.state.oh.us/cdd/htf/default.htm and click on beneficiaries by county for a detailed list.

Please watch future editions of *Breaking Ground* for updates, or visit the COHHIO web page at www.cohhio.org for background information or breaking news. If you have questions about the campaign or would like to get more involved, please contact Cathy Johnston at 614/280-1984 or cathyjohnston@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**

Candidates Speak Out on Housing Trust Fund and Predatory Lending

As November 5th draws near, several organizations have posed questions to candidates for key state-wide offices. The League of Women Voters of Ohio, in a recent candidate questionnaire, asked Ohio's Gubernatorial and Attorney General candidates questions regarding two issues of critical importance to our membership.

To Gubernatorial candidates: "Do you support a permanent, stable funding source for the Housing Trust Fund? Why or why not?"

Taft: "Currently the Ohio Housing Trust Fund, funded by the General Revenue Fund, has about a \$30 million balance. We have balanced the fund well and it has enjoyed sustained economic growth during good economic times. We have managed it well during bad economic times. We would be glad to review any proposal that would create a stable funding source for the Ohio Housing Trust Fund."

Hagen: "Yes. In 2000, 80,000 Ohio families received housing support from Ohio's Housing Trust Fund. At a time when the number of Ohioans experiencing severe housing needs was at an all time high, the Trust fund had to be shut down due to lack of funding. Safe, warm and dry housing is essential for stable families and stable employment. I support exploring either the recordation fee or the real estate conveyance fee as a permanent funding stream for the Housing Trust Fund. Both of these sources were recommended by Governor Voinovich's Commission of Funding the Housing Trust Fund."

Eastman: "Yes, with a stable funding source, programs can better met the housing needs of low income Ohio residents, which means we all benefit in reduced welfare and crime. However, it is also important to revitalize the Ohio economy with jobs that pay a living wage so that adequate housing can be obtained without the need of state funding."

To Attorney General candidates: "What role should the Attorney General play in taking action against predatory lending practices?"

Herington: "The Attorney General's office should be more engaged in public interest law and consumer protections. We have seen a de-emphasis in the Attorney General's office in the last several years in regard to public interest issues. Predatory lending is an area that deserves a section within the Attorney General's office to work with local law enforcement personnel. We need to strengthen regulations and enact legislation that allows the Attorney General to take action when a lender is leaving it citizens homeless and penniless."

Petro: "It is inexcusable for predatory lending practices to exist. We must protect consumers from unscrupulous lending practices, hidden balloon payments, exorbitant fees and unnecessary products. Common victims include the vulnerable, especially the elderly and the poor. I support an effective state law prohibiting all predatory lending practices and which would also preempt local ordinances. Honest subprime lending is clearly needed, but we must do everything we can to increase protection for consumers. The State's predatory lending task force, I believe, will craft a remedy designed to protect Ohio's consumers, and still offer a viable marketplace for lenders."

In addition to the League, AARP (American Association of Retired Persons) of Ohio posed very similar questions to both Ohio's Gubernatorial and Attorney General candidates.

To Gubernatorial candidates: "Would you support or oppose legislation that would prohibit predatory mortgage lending practices? What other consumer provisions would you propose to protect consumers from predatory and abusive lending practices?"

Taft: "Under my administration Ohio became one of four states that enacted a predatory lending law that protects citizens from being victimized by unscrupulous lenders. As part of that law, a task force was created to develop additional safeguards to prevent predatory lending practices. I look forward to

reviewing the recommendations of that task force. Additionally, the Department of Commerce has created the Office of Consumer Affairs, and instituted its "Borrow Smart" educational campaign. The Office of Consumer Affairs is a resource for Ohio borrowers and educates Ohioans on how to protect themselves during the mortgage lending process. The office is also a point of contact for Ohioans (866-278-0003, toll-free) that feel that they have been victimized, and staff members follow up on these complaints."

Hagen: "I will champion meaningful statewide legislation prohibiting predatory lending practices. Unlike HB 386, which was passed by the Republican legislature and Governor Taft, my proposal would do more than create a study commission postponing any meaningful statewide reform for three years. I support: inclusion of mortgage lenders under Ohio's Consumer Protection Act. Presently it is easier to get protection for buying a toaster than refinancing a home; eliminate prepayment penalties, balloon payments and mandatory arbitration clauses from high-cost mortgages; and narrow the definition of 'high cost loan.' Fees need to be included at higher than 8% and interest rates lower than 13%."

To Attorney General candidates: "Would you support or oppose legislation that would prohibit mortgage lending practices, such as the selling of single premium credit insurance; requiring a borrower to sign a mandatory arbitration agreement as a condition of obtaining a loan; and basing a borrower's ability to repay a loan on his or her income, and not on the equity in the home? What other consumer provisions would you propose to protect consumers from predatory and abusive lending practices?"

Herington: "I am strongly opposed to predatory lending practices and opposed House Bill 386, a bill that preempted local ordinances against predatory lending. We need strong protections in place to prevent unscrupulous lenders from stripping elderly and low-income individuals from their home equity. Consumers must be made aware of the dangers associated with second mortgages. As Attorney General, I will be more engaged in public interest law and consumer protections. We have seen a de-emphasis in the current Attorney General's office in regard to public interest issues. I will elevate the importance of preventing predatory lending within the Attorney General's office, and work diligently with local law enforcement personnel to protect the rights of seniors."

Petro: "It is inexcusable for predatory lending practices to exist. We must protect consumers from unscrupulous lending practices, hidden balloon payments, exorbitant fees and unnecessary products, including insurance policies that offer little to no protection. Common victims include the vulnerable, especially the elderly and the poor. I support an effective state law prohibiting all predatory lending practices and that would preempt all local ordinances. Honest subprime lending is clearly needed, but we must do everything we can to increase protection for consumers. Through collaborative efforts of AARP and members of the lending industry, who are both members of the State's predatory lending task force, I believe that a remedy will be designed which not only protects Ohio's consumers, but offers a viable marketplace for lenders."

Both the questions and responses have not been altered, edited, or in any other way changed from what was reported by the League of Women Voters of Ohio or AARP of Ohio. For additional information, please visit the League's web site at www.Dnet.org or AARP's web site at www.aarp.org.

Coalition on Homelessness and Housing in Ohio Membership

Name _____
 Organization _____
 Address _____
 City _____ State _____ Zip _____ County _____
 Phone _____ Fax _____ Email _____

Individual: _____ \$35 (Regular) _____ \$75 (Benefactor) _____ \$250 (Sustainer)
 _____ \$10 (Low-Income) _____ Fee Waiver Requested

Agency (according to budget):
 _____ \$35 (\$100,000 or less) _____ \$75 (\$100,001 - \$250,000)
 _____ \$125 (\$250,001 - \$500,000) _____ \$200 (\$500,001 - \$1 million)
 _____ \$250 (\$1 million-\$1.5 million) _____ \$300 (over \$1.5 million)

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

Thank you for your support!

Can Your Nonprofit Organization Lobby?

Of course it can. It should, and it's easy. Anyone who can make a phone call or write a letter can lobby. If you believe in some cause or other, or really believe that in some measure, great or small, this would be a better world if your cause were advanced, then by all means you should lobby.

Why? Two reasons. First, because virtually every aspect of our lives, every institution, every activity is affected by government. And in America, as in other democracies, government responds to the wishes of the people. This is true whether the government is that of the Village of Skokie, the State of California, or the United States of America.

At times this may not be apparent and at times it seems to take forever-and at times you have to "throw the rascals out" - but sooner or later the actions of our governments reflect the wishes of our people. There is one big IF. Legislation reflects what the people want only if you and enough others take the trouble to let your legislators know what you want.

Don't Get Left Out

The second reason you should lobby, meaning not just you as an individual but the organization you joined because it stands for something you strongly believe in, is that if you don't, someone else will. Every conceivable cause - save the whales, preserve neighborhood schools, conquer leukemia, promote the arts, prohibit abortion, permit abortion, raise the speed limit, fight racial injustice-has its advocates. Competition for a place in the legislative sun is ceaseless. Lobbying today is a must. Any organization that does not lobby, or an organization that does not lobby well, is almost certain to get left out.

What Do We Mean: Lobbying?

Before going further, it might help to explain exactly what we mean by the term lobbying. We mean nothing more nor less than trying to persuade the members of a legislature-whether city council, county commission, state legislature, or United States House of Representatives or Senate- to enact legislation favorable to your cause or, on occasion, defeat or repeal legislation unfavorable to your cause. It's that simple. The legislation may set up a new program, change an existing one, guarantee certain rights, appropriate funds, etc.

Lobbying is Honorable

Regrettably, there are still some persons for whom the word "lobbying" carries an ugly connotation. To them it conjures up visions of shady deals, favors bought and sold, money passed under the table. Indeed, there was a period in our history when such a picture would have been all too accurate. Today, however, despite a few well-publicized exceptions, the great majority of

legislators and lobbyists alike are honest, dedicated servants.

Another misconception is that you've got to do something for your legislator if you hope to get him or her to do something for you; you've got to wine them and dine them, make a big campaign contribution, and so forth. This is not true. Naturally any legislator tends to be more readily available to big contributors and to politically powerful friends. But it does not flow that these are the only people who count. Far from it.

YOU Count

You are a constituent! You and the rest of the people in your district who go to the polls are really the ones who carry the weight. Your legislator needs you every bit as much as you need him or her. You count and don't you forget it.

Still, there are two things you can give your legislator without spending more than the price of a postage stamp and without running afoul of the code of ethics. One is information. Your organization is the authority in its field. You can give your legislator information he or she doesn't possibly have the time to get any other way. Second is recognition. Whenever your legislator does something on your behalf, helps your organization, advances your cause, show him or her your appreciation - and let the world know it.

Tax-Exempt Groups CAN Lobby

There are those who feel it is somehow improper for nonprofit, tax-exempt organizations to lobby. It's all right for business, they reason, because corporations pay taxes, but it's questionable, if not downright wrong, for the tax-exempt sector. Again, there was a time in history when such an attitude might have been warranted.

The tax code says tax-exempt organizations are in danger of losing their tax-exempt status-and along with it the ability to assure supporters their contributions are tax deductible-if they engage in "substantial" lobbying. Unfortunately, "substantial" has never been defined and as a result most tax-exempt organization either soft-pedal lobbying or refrain from it altogether. All of that changed in 1976 when Congress removed all doubt as to the legality of lobbying by nonprofit tax-exempt organizations by writing into the income tax laws authorization for each such organization to elect to spend a certain percentage of its income on lobbying. Equally important, the Internal Revenue Service issued very liberal regulations related to the 1976 lobby law in August of 1990.

Taken from Lobby? You? Yes, Your Organization Can! It Should!, Independent Sector. For more information, visit the Independent Section web page at www.IndependentSector.org.

While Affordable Housing Situation Bleak, State Program Helps Working Poor, Boosts Economy

According to a report released by COHHIO, in conjunction with the National Low Income Housing Coalition, low-income workers in the State of Ohio must earn more than twice the federal minimum wage or \$11.79 per hour, if they are to afford rent for the average two-bedroom apartment. The report, entitled *Out of Reach 2002: Rental Housing for America's Poor Families – Farther Out of Reach Than Ever*, takes a detailed and much needed look at the ever growing disparity between rental housing costs and the minimum wage.

Out of Reach shows all too well, that the affordable housing crisis in this state continues to worsen. At a time when the State of Ohio is talking about cutting all key housing and homeless programs to the tune of eight or nine percent, more and more Ohioans are finding themselves on the short end of the stick. As the economy tries to rebound from a slump not seen since the early 1990's, the gap between what people can afford to pay and the real costs of housing continues to widen at an unprecedented pace. Since 1997, the housing wage (the amount one must earn per hour for a 40 hour work week if they are to afford the average rent for a two-bedroom apartment) for the State of Ohio has jumped by nearly 25 percentage points, from \$9.53 in 1997, to \$11.79. To put this into context, the housing wage is nearly two-and-a-half times the federal minimum wage.

According to the report:

- The housing wage (the amount one must earn) for a one-bedroom apartment in Ohio is \$9.29 per hour (or 180 percent of the minimum wage), the housing wage for a two-bedroom apartment is \$11.79 per hour (or 229 percent of the minimum wage), and the housing wage for a three-bedroom apartment is \$15.10 per hour (or 293 percent of the minimum wage).
- Minimum wage workers within the State of Ohio must work at least 72 hours per week to afford rent for a one-bedroom apartment, 92 hours per week to afford rent for a two-bedroom apartment, and 117 hours per week to afford rent for a three-bedroom apartment.

Things are getting worse. Across the board within the state's 88 counties, the amount one must earn to afford an apartment increased from 2001. In fact, the Cincinnati Metropolitan Statistical Area (MSA) recorded the third highest jump in housing wage (14.9 percent) in the country. Since 2000 alone, the housing wage for the state has increased by nearly 15 percentage points, while the inflation rate for the past two years has remained under two percent.

With the State of Ohio facing a budget deficit of approximately \$4 billion in the coming biennium, critical elements of the social safety net could well be looking at additional cuts. This does not have to be the case. In spite of the current situation, there is a way for the state to step up to the plate and save a key element of the safety net and boost the economy at the same time. Permanent and dedicated funding for Ohio's Housing Trust Fund not only puts affordable housing within reach for the state's working poor, but it provides a way to literally pump billions of dollars into the state's economy. Since its creation in 1991, the Ohio Housing Trust Fund has provided critical housing assistance to an estimated 317,000 households, created more than 50,000 jobs, and generated more than \$1 billion in wages alone. It's a win-win situation. We can afford to commit dedicated revenue to the Ohio Housing Trust Fund. In fact, we can't afford not to.

For additional information, or to see what the housing wage is for your county, please visit the National Low Income Housing Coalition web page at: www.nlihc.org, and click on the *Out of Reach* link.

COHHIO would like to thank those folks that took the time to issue local press releases and follow up with the media directly. As a result of their efforts, *Out of Reach* was covered in several media outlets including: the Columbus Dispatch, Findlay Courier, Middletown Journal, Newark Advocate, WBNS radio and WCMH TV (Columbus), Delaware Gazette, Fremont News Messenger, West Side Leader (Summit) and Gongwer News Service. Without their participation, the affordable housing crisis in this state would have received little if any attention. Special thanks to Kathy Becker, Michele Colopy, Brian Davis, Toni Dosik, Carol Duncan, Lynn Goza, Linda Haller, Rita Hutchinson, Sharon Kleppel, Jared Norris, Tina Patterson, Barbara Poppe, Karen Rainey, Sammie Rhoades, Susan Stiles and Debbie Tegtmeier.

Congress Uses Continuing Resolution to Fund Federal Government

As reported by the Center for Community Change in their most recent Policy Alert, Congress has approved a three-month extension of the 1996 welfare law as part of a larger continuing resolution (CR) that will maintain funding at FY 2002 levels while Congress hammers out pending fiscal year (FY) 2003 appropriations legislation.

The three-month extension of the welfare bill will ensure that states continue to receive federal funding when the fiscal year expires (October 1st) and gives lawmakers more time to debate the legislation in the Senate, before trying to reach a compromise with the House bill passed in May. The Senate version of the bill contains more funding for childcare, extends education and training opportunities, and strengthens the connection to housing among other things, beyond the Bush Administration-backed House bill. The House bill increases the number of hours welfare recipients are required to work and severely restricts education and training opportunities, in addition to promoting marriage as a path out of poverty.

The outlook for TANF reauthorization this fall is unclear. With the Department of Homeland Security and 13 appropriations bills, plus a resolution on military action in Iraq, it is unlikely TANF will undergo major changes before early next year.

In addition to the welfare extension, Congress passed a short-term, four-day CR to cover the operating expenses of all remaining government programs until October 4th. The House has been in a deadlock over several FY 03 appropriations bills, including the Labor-Health and Human Services-Education bill (Labor-HHS), and the overall progress of the appropriations process has been hampered by the lack of agreement between the House and the Senate over appropriate spending levels.

Talk has now focused on whether to pass a short-term CR through October 18th, the expected adjournment date, or a longer-term CR through January or March to prevent Congress from returning after the November elections for a "lame duck" session. While most politicians are publicly lamenting the fact that Congress has been unable to complete its duty to fund the government for FY 03, privately they concede that they would be willing to pass a continuing resolution through January or February (Democrats) or March (Republicans). Democrats have warned against a March 2003 extension, since the fiscal year 2004 budget process is slated to begin then, overcrowding the schedule.

Ohio Housing Trust Fund Report Issued

In September, the Ohio Housing Finance Agency issued the State Fiscal Year 2002 Ohio Housing Trust Fund Status Report. The report covers the period July 1, 2001 through June 30, 2002.

In SFY 2002, the Housing Trust Fund dollars assisted with:

- repair/rehabilitation of 1,164 housing units;
- construction of 11 migrant housing units;
- supportive services with housing (case management, budgeting, life skills, substance abuse counseling, etc.) for 1,430 individuals;
- downpayment assistance for 102 households;
- homelessness prevention (short-term rental assistance, etc.) for 9,647 households;
- rehabilitation of 1,613 units;
- construction of 118 homes; and
- service coordination of 5,023 case visits.

To review a copy of the complete report, log on to www.odod.state.oh.us/cdd/htf and select "Status Report." Questions regarding the report should be directed to Michael Pooley, OHFA Programs and Projects Coordinator, at 614/466-7970 or mpooley@odod.state.oh.us.

Rural Continuum of Care Training

In November, 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.

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.

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.

COHHIO has already conducted three Organizational Development Trainings in September and October on the following topics: BOARD DEVELOPMENT: Building Your Board Hat and I Don't Do Fundraising; FUNDRAISING I: Fundraising in a Box and Grant Writing in a Box; and FUNDRAISING II: Fundraising Planning and Special Events Primer. Materials for these trainings are available for \$25 per day of training. Each of the three trainings received very high marks in the evaluations, all being rated as useful or very useful.

The remaining Organizational Development Trainings for 2002 are:

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.*

October 15 - HUMAN RESOURCES AND FINANCIAL MANAGEMENT

_____ Human Resources in a Box - 8:00 am - 12:00 pm (Registration - 8:00 - 8:30 am)

_____ Budgeting in a Box - 12:45 pm - 4:30 pm (Registration - 12:45 - 1:00 pm)

October 29 - STRATEGIC PLANNING

_____ Long Range Strategic Planning Processes - 8:00 am - 12:00 pm (Registration - 8:00 - 8:30 am)

_____ Picking the Low Hanging Fruit - 12:45 pm - 4:30 pm (Registration - 12:45 - 1:00 pm)

Materials to previous trainings are available for \$25 per training day:

_____ **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

_____ 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.

COHHIO News

Look for COHHIO in Your Workplace: COHHIO will be participating in the following workplace campaigns this fall: City of Columbus, several of the Combined Federal Campaigns around the state, Franklin County, Ohio State University and the State of Ohio Combined Charitable Campaign. COHHIO is listed under Community Shares of Mid Ohio. Please consider supporting COHHIO.

COHHIO Web Page Redesigned: The redesigned COHHIO web page is nearing completion. All links should be functional again. Please take a minute to visit the web page. Comments regarding the web page can be sent to susanfrancis@cohhio.org.

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. For questions, contact Rick Taylor at ricktaylor@cohhio.org or Susan Francis at susanfrancis@cohhio.org.

Board Positions Available. COHHIO is accepting applications for COHHIO Board positions. Board members attend five meetings in Columbus and a board retreat each year. Interested candidates should forward a letter of interest and a resume to Bill Faith by October 25. Materials can be emailed to billfaith@cohhio.org, faxed to 614/463-1060 or sent to COHHIO, 35 East Gay Street, Suite 210, Columbus, Ohio 43215.

New Project Focuses on Ending Homelessness among People with Chronic Medical Illness

It is commonly accepted that illnesses like cancer, diabetes, HIV/AIDS, seizure disorder, and hypertension require a stable environment for optimal treatment. Yet individuals who have a chronic medical illness such as these and who lack stable, safe housing are often discharged from hospitals to the streets or to emergency shelters. Due to a lack of access to suitable housing options, many of these people end up staying in the shelter system for six months or longer.

A new partnership in Chicago is actively trying to change this paradigm. Three of the city's hospitals have joined with nine housing providers, the city department of human services and two charitable foundations in a pilot project that emphasizes integrated case management services and immediate placement into stable housing. The project was inspired by the University of Pennsylvania study on the cost-effectiveness of permanent supportive housing and developed in accord with the Housing First approach promoted by the National Alliance to End Homelessness' Ten Year Plan to End Homelessness and the Chicago Continuum of Care.

The Chicago Housing for Health Partnership expands the capacity and increases the collaboration of existing providers to better integrate housing and health services for individuals with a chronic medical illness and move them quickly into safe, stable housing. As in the University of Pennsylvania study, the partnership also plans to show that the project will reduce the costly and extended hospitalizations and emergency room care that this population would otherwise need.

The project focuses on three main interventions. Participants benefit from a coordinated system of discharge from hospitals into a specialized interim housing facility. From there, they are stabilized as soon as possible in permanent housing. And throughout the process, they receive specialized case management services delivered through a Systems Integration Team.

The pilot phase of the project is currently underway and will last through April 2003. The partnership will next begin a full three-year demonstration project from June 2003 to June 2006, serving approximately 250-300 individuals. Forty percent of these individuals will be living with HIV/AIDS.

With the critical emphasis on immediate placement in stable housing, the partnership has had to struggle to come up with available units. In order to ensure the project's feasibility, much of the funding for the project will consist of housing subsidies. The funding to create at least 33 new units of permanent supportive housing was written into the project's most recent grant request, which also include funding to hire case managers and to install an integrated case management system. The creation of 62 further units is expected to be funded through the Continuum's SuperNOFA grant.

It is hoped that the demonstration project will have a broad impact on interagency approaches to support strategic plans and policy changes toward ending homelessness. Incorporated into the project is a research component that will provide the first-ever national study of the housing needs of this homeless population, and offer best-practice models for similar interagency throughout the U.S..

For further details, see www.interfaithhouse.org/pdfs/Housing%20First.pdf.

Taken from Alliance Online News, National Alliance to End Homelessness, September 20, 2002.

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 stakeholder 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 stakeholder 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.

Resources

TRAININGS

- October 22-24, *Be Part of the Big Picture - the 2002 Ohio Housing Conference, Columbus*. Sponsored by the Ohio Capital Corporation for Housing and the Ohio Housing Finance Agency. For more information, contact OCCH at 614/224-8446 or www.occh.org or OHFA at 614/466-0400 or www.odod.state.oh.us/ohfa.
- October 27-29, *United We Build, Independent Section 2002 Annual Conference, Cleveland*. Will feature a broad selection of sessions, providing the opportunity to exchange ideas and best practices with other leaders in the nonprofit and philanthropic sector. For more information, visit www.independentsector.org or call 202/467-6100.
- October 30 - November 2 - *Celebrating 20 Years of Building Communities, Enterprise Foundation, Dallas*. Features the latest advances and tools, from financing and building affordable housing to community economic development to child care, workforce and safety opportunities. For more information, visit www.enterprisefoundation.org/training/netconf.
- October 31 - November 2, *Ohio Welfare Conference Annual Forum, Columbus*. For more information, visit the www.ohiowelfare.org.
- 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 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. 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.
- *Ohio Association of Nonprofit Organizations Fall Training Calendar*. OANO recently released their fall quarter training calendar, which focuses on four tracks: Leadership Series, Lab Series, Purposeful Networking and the Standards for Excellence. Topics include Assessing and Strengthening Your Nonprofit Organization, Supporting Your Donors, Lobbying and Advocacy Basics, Financial Accountability, Planned Giving, and Grant Writing. The calendar is available at www.oano.org/Programs.asp or call 614/280-9233.

REPORTS/MATERIALS

- *2002/2003 State of Working America, Economic Policy Institute*. Discusses how the recession of 2001 has taken a toll on working families who benefited from economic prosperity of the 1990s, and it predicts increased unemployment and lower wages if the economy does not significantly improve in the near future. Additionally, it reports that although the number of hours continues to increase for working families, the rate of increase is slowing. Other topics in the book include: working families' income, wage trends, debts, progress in combating poverty, and comparisons of U.S. poverty in the international arena. The introduction and executive summary are available at www.epinet.org.

- *Welfare Reform in Cleveland: Implementation, Effects, and Experiences of Poor Families and Neighborhoods, Manpower Demonstration Research Corporation*. The report examines welfare reform in Cuyahoga County, the largest county in Ohio. Ohio's Temporary Assistance to Needy Families (TANF) program is unique in that it has one of the shortest time limits in the country (36 months) and is strongly focused on employing aid recipients. The report concluded that although the number of welfare recipients decreased and employment increased between 1992 and 2000, the advent of TANF in 1996 did not substantially alter these trends. Instead, the study found that a strong economy played a major role in improving the conditions in Cleveland. However, the study did find that TANF encouraged long-term recipients to leave the rolls faster. Additionally, the study found that mothers who were cut off from welfare due to time limits were usually already employed but tended to have the lowest paying jobs. The full report can be accessed at www.mdrc.org/Reports2002/uc_cleveland/uc_cleveland_overview.htm.
- *Section 8 Made Simple: Using the Housing Choice Voucher Program to Assist People with Disabilities!, Technical Assistance Collaborative*. Designed to assist members of the disability community - including self-advocates, case managers, family members, advocates, and direct service providers in navigating through the complexities of the Section 8 program. Available at www.tacinc.org.
- *Funding New Welfare-to-Work Housing Vouchers Should be a Priority for Fiscal Year 2003, Center on Budget and Policy Priorities*. Examines the role Welfare to Work vouchers can play to assist low-income families that are on TANF cash assistance or are exiting welfare for work. A summary of the paper can be viewed at www.cbpp.org/8-28-02hous.htm.
- National Health Care for the Homeless Council has produced two online resources:
 - *Homeless Children: What Every Health Care Provider Should Know*. Offers information on how to treat children who may be at risk of or who are currently experiencing homelessness. Includes information on recognizing homelessness and the risks of homelessness in families with children, understanding the specific health problems of children experiencing homelessness, modifying health care plans and prevention strategies to account for the conditions of homelessness, and finding resources for homeless patients and their families. Available at www.nhchc.org/Children.
 - *Adapting Your Practice: Treatment and Recommendations for Homeless Patients with Diabetes Mellitus*. Set of clinicians' guidelines for the treatment of people who are homeless and have diabetes mellitus. The guidelines suggest ways in which clinicians should adapt standard practice for treating diabetes mellitus to account for the complicating conditions of homelessness. To download a copy, go to www.nhchc.org/Publications/clinical_guidelines_dm.pdf.
- *HUD's Renter's Kit*. Provides information on affordable housing and helpful links. Information includes: Know Your Rights and Responsibilities; Figure Out How Much You Can Afford; Figure Out What You Need; and Links for Housing Counseling, Federal Financial Assistance, Apartment Shopping, Renters Insurance, Programs/Services in Federal Rental Housing, and Renting Your Home for the Section 8 Program. Available at www.hud.gov/renting/index.cfm.
- *Patterns and Trends in Overcrowded Housing, Fannie Mae Foundation*. Based on 2000 Census data, finds that the number and proportion of overcrowded households has reached the highest level since 1960. Available at www.knowledgeplex.org.
- *Regulatory Barriers Clearinghouse, HUD USER*. Aims to help affordable housing developers find solutions to overcome costly regulatory barriers. The tool includes strategies for reducing or removing various local rules, and includes an electronic newsletter, listserve and a toll-free help line. Available at www.huduser.org/rbc.
- A national campaign to provide information about homeownership has been launched by the American Library Association in partnership with Wells Fargo Home Mortgage. Libraries nationwide will have a list of targeted reference materials and websites to suggest to home buyers, to help them make informed financial decisions. For more information, visit www.ala.org/rusa/wellsfargo.

- *State Fiscal Conditions Continue to Deteriorate; Federal Assistance Badly Needed, Center on Budget and Policy Priorities.* The report found that while many of states' least painful cuts and remedies have already been made, states' fiscal situations continue to worsen. As a result of these deteriorating conditions, many programs that benefit the low-income population have been cut, and more are threatened. Programs that have been cut across the country include health insurance coverage, child-care assistance, transportation assistance, housing subsidies, emergency shelter funds and support for public universities. At this point, with the sharpest decline in fiscal revenues since the 1980s, even states' reserves are mostly exhausted. Available at www.cbpp.org/9-20-02sfp.htm.

- *Timing Out: Long-Term Welfare Caseloads in Large Cities and Counties, Brookings Institution.* Report found that families remaining on TANF cash assistance who are facing impending time limits are disproportionately concentrated in cities. Available at www.brookings.edu/dybdocroot/es/urban/publications/wallertimelimits.pdf.

FUNDING/AWARDS

- *Handspring Foundation.* Funds projects to help at-risk children and youth. Particular focus points are programs targeting high-risk youth that specifically utilize the arts, technology and sports, direct services related to children's health, direct services for children who are victims of abuse or neglect; and homeless assistance programs for families with children. Most grants average \$5,000 - 10,000. Application deadline is November 1. For more information, visit www.handspring.com/company/foundation.

- *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/HopeAwrdsnfsf.

- *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.

- *Lou Stokes Scholarships in Community Development, Mandel School of Applied Sciences, Case Western Reserve University, Cleveland.* Each year five candidates are selected and provided full scholarships, which include travel expenses and full tuition. This program allows individuals to pursue a master's degree in community development and management through an intensive one week-end per month program of classes, while retaining their jobs. To be eligible, candidates must be African-American or Hispanic, engaged in a social work career with a community development focus; a 3.0 GPA or higher; and a demonstrated capacity for leadership. An applicant must submit an essay describing demonstrated commitment to community development and community building as a theoretical basis for his/her social work practice and providing a statement of continued plans to remain community-oriented once his/her degree is conferred. Prior to applying, contact the Lou Stokes Recruiter to discuss this program at 216/368-2280.

OTHER

- *PUCO Issues Re-Connect Order.* Under the Public Utilities Commission of Ohio (PUCO) order, individual who have had their utility service or are threatened with being disconnected, can have their service restored or maintained by paying the amount they owe or \$175, whichever is less, plus a service reconnection fee of no more than \$20. Individuals must sign up for a special plan with their utility company to participate in this order.

Poverty Report

According to data released from the U.S. Census Bureau, the poverty rate has increased following a four year decline, rising from 11.3 percent in 2000 to 11.7 percent in 2001. In 2001, 32.9 million individuals lived below the poverty level in the United States, an increase of 1.3 million since 2000. Measures to examine the "depth" of poverty indicate that the average income of poor people are further below the poverty level than in past years. For Census information, visit www.census.gov/Press-Release/www/2002/cb02-124.html. For an analysis by the Center on Budget and Policy Priorities, visit www.cbpp.org/9-24-02pov.htm.

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: _____ E-mail: _____

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

How to Contact...

NATIONAL

National Coalition for the Homeless: www.nationalhomeless.org

National Low Income Housing Coalition: www.nlihc.org

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

Senators Voinovich & DeWine - United States Senate, Washington, DC 20510
Voinovich - 202/224-3353; 202/228-1382 (fax); voinovich@voinovich.senate.gov
DeWine - 202/224-2315; 202/224-6519 (fax); senator_dewine@dewine.senate.gov

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

STATE

Governor Taft - 77 South High Street, Columbus, Ohio 43215; 614/466-3555; 614/466-9354 (fax)

Ohio Senate - State House, Columbus, Ohio 43266-0604; 614/644-5466 (fax-R); 614/644-1982 (fax - D)

Ohio House of Representatives - 77 South High Street, Columbus, Ohio 43215; 614/644-9494 (fax)

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

COHHIO Staff

Bill Faith, Executive Director - billfaith@cohhio.org
Rebecca Bartholomew, AmeriCorps Program Coordinator - rebecca@cohhio.org
Kevin Blackledge, Youth Empowerment VISTA - kevinblackledge@cohhio.org
Susan Francis, Communications and Development Coordinator - susanfrancis@cohhio.org
Pamela Hatch, AmeriCorps Leader - pamhatch@cohhio.org
Cathy Johnston, Special Projects and Advocacy Coordinator - cathyjohnston@cohhio.org
Angela Lariviere, Youth Empowerment Coordinator - angelalariviere@cohhio.org
Mary Scott, AmeriCorps Program Support Administrator - maryscott@cohhio.org
Rick Taylor, Managing Director - ricktaylor@cohhio.org
Ande Ucubagabriel, Finance Director - andeucubagabriel@cohhio.org
Spencer Wells, Tenant Outreach Coordinator - spencerwells@cohhio.org
Joy Willis, Administrative Assistant - joywillis@cohhio.org

35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138
614/280-1984; 614/463-1060 (fax)
cohhio@cohhio.org; www.cohhio.org

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

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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.