

Breaking Ground

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

..... November 2003

Repeal of Sales Tax Increase Could Threaten Services

The movement to repeal the sales tax increase in Ohio, led by Secretary of State Kenneth Blackwell and the Citizens for Tax Repeal, could have a hard hitting impact on services. The initiative petition being circulated by the Citizens for Tax Repeal would eliminate the temporary one cent increase in the state sales tax six months early. The tax is currently set to expire on June 30, 2005.

The collections from the one cent tax are expected to generate \$1.3 billion in FY 2005. The Ohio Office of Budget and Management estimates the revenue loss in FY 2005 due to the initiative would be \$730 million.

The amount of general fund revenue that would be lost due to the initiative exceeds the general revenue fund support for the Departments of Aging, Alcohol and Drug, Development, Health, Mental Retardation, Minority Health Commission, and the Rehabilitation Services Commission combined.

Cutting \$730 million in only a six month period would lead to draconian cuts in services. The most likely areas to be cut would be education and health care, which are the largest categories of state spending. Additionally, there would almost certainly be additional cuts to local government. The public safety is the largest category of local government spending. Therefore, the repeal would most likely translate into layoffs of police and fire services.

Well over 80 percent of state spending can be thought of as non-discretionary. Spending in the largest state programs such as K-12 education, property tax relief, nursing home care, hospital care and prescription drug benefits are driven by statutory formula. No proponent of the tax repeal has identified how they would balance the budget with over 80 percent allocated to non-discretionary spending. The question can be boiled down to this: Do you want to cut K-12 education, higher education, and property tax relief, and close nursing homes and hospitals? If not, the temporary sales tax must stay in place until meaningful tax reform can be enacted.

COHHIO is very concerned about the potential cuts facing agencies that provide homeless and low-income services if the sales tax repeal is successful. With the state facing the potential loss of \$730 million, and with over 80 percent of the budget in non-discretionary funding, there is little doubt that social services would be hit the hardest. If the one cent sales tax is repealed six months early, the average Ohio citizen would save \$64 or 35 cents a day. Is it worth massive cuts in education, health care, services for elderly, and police and fire protection to save 35 cents a day?



Information provided by the Federation for Community Planning.

Ohio to Participate in Federal Policy Academy Regarding Homelessness

Starting in November of 2001, the U.S. Department of Health and Human Services (HHS), the US Department of Urban Development (HUD), the U.S. Department of Veterans Affairs (VA), and the U.S. Department of Labor held its first in a series of Policy Academies designed to help state and local policymakers improve access to mainstream services for people who are homeless. Since that time, a total of five different Policy Academies have been sponsored (focusing primarily on issues regarding homeless families as well as persons experiencing long-term homelessness). The objectives for the Policy Academy include:

- Assisting state and local policymakers to develop an Action Plan intended to improve access to mainstream health and human services and employment opportunities that are coordinated with housing for persons who are experiencing homelessness;
- Creating and /or reinforcing relationships among the Governor’s office, State Legislators, key program administrators, and stakeholders from the public and private sectors;
- Providing an environment conducive to the process of strategic decision-making; and
- Assisting state and local policymakers in identifying issues or areas of concern that may result in a formal request for technical assistance.

After several discussions with the Ohio Department of Development, the Ohio Department of Mental Health, and the Governor’s Office, the state has finally agreed to put together a team to participate in the next Policy Academy, which is scheduled for early December. The team includes representation from the following state departments: Ohio Department of Development (Office of Housing and Community Partnerships and Ohio Housing Finance Agency), Ohio Department of Mental Health, Ohio Department of Job and Family Services, Ohio Department of Alcohol and Drug Addiction Services, Ohio Department of Rehabilitation and Corrections, Ohio Department of Youth Services, Ohio Department of Health, as well as the Lieutenant Governor’s Office. In addition, the team also includes representatives from a number of local Continua of Care including Canton, Cincinnati, and Columbus. Advocates also have a seat at the table and are represented by both the Corporation for Supportive Housing and COHHIO.

This Academy, which will be focused exclusively on long-term homelessness and connections to mainstream systems, will hopefully serve as the foundation for a paradigm shift at the state level regarding homelessness. The hope is that the team assembled for the Policy Academy will continue to meet and will ultimately become the nucleus for a state wide Interagency Council on Homelessness.

For additional information, please visit the Health Resources and Services Administration (HRSA) web site at: www.hrsa.gov/homeless/index.htm. You can view information from previous Policy Academies (including individual state action plans) as well as keep up to date on Ohio’s progress. You can also look for updates in future editions of *Breaking Ground*.

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.

SB 102 - Manufactured Housing Installation & Licensing Act

Statehouse...on October 14, Senator Lynn Wachtmann introduced S.B. 102 in the Insurance, Commerce and Labor committee. S.B. 102 establishes manufactured home installation standards including licensing of installers. The bill also calls for inspection of installations and establishes a dispute resolution process. Senator Wachtmann’s intention, as reflected in his testimony, was to “avoid federal management” by December 2005.

However, the devil is in the details. This legislation, if enacted, would turn over inspection duties, many of which are already done by local health departments to a newly created “Commission” that will be controlled by the manufactured home industry. In effect, they would be responsible for inspecting and approving themselves.

This bill is also a big problem for homeowners living in manufactured housing because it conflicts with their rights under Ohio’s Consumer Sales Practices Act.

If you haven’t heard enough, here’s more...the bill implies that if you as a manufactured homeowner attempt to go to court over an installation issue without going through the “Commission’s” established dispute resolution process, they can take legal action against you!

This bill received its first hearing in October in the Senate Insurance, Commerce and Labor Committee and as of this writing no further hearings are scheduled. COHHIO in cooperation with advocates and homeowners around the state will be conducting an outreach and education campaign with members of the Committee. For a complete bill analysis, visit www.cohhio.org/alerts/BillAnalysis102.pdf. For more information, contact Cathy Johnston at 614/280-1984 or cathyjohnston@cohhio.org.

Organizational Development Trainings Materials Available

COHHIO, in conjunction with the U.S. Department of Housing and Urban Development and the Ohio Department of Development, offered five trainings on organizational development, including issues of board development, fundraising and strategic planning, in September and October. Materials from the trainings are available for \$25 per training subject. If you would like to order the materials, please indicate below which materials you would like to order and return to COHHIO with payment.

- BOARD GOVERNANCE
- FUNDRAISING
- HUMAN RESOURCES
- LEADERSHIP
- NEW EXECUTIVE DIRECTOR BASIC TRAINING

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

Materials - \$25 per training subject

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

Checks can be made out to COHHIO and orders with payment can be sent to COHHIO, 35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138. Questions? Call COHHIO at 614-280-1984.

New Requirements for Organizations Applying for Federal Funds

Earlier this year, the Office of Management and Budget (OMB) issued a directive requiring all applicants to provide a Data Universal Numbering System (DUNS) number when applying for Federal grants or cooperative agreements after October 1st, 2003. The DUNS number is a unique nine-character identifier provided by the commercial company Dun and Bradstreet (D&B), and will be required for all future grant applications. Look for a new Standard Form 424 (Application for Federal Assistance) as part of the 2004 SuperNOFA, including a section where applicants will be required to list their DUNS number. While getting definitive information on this has been somewhat challenging, it looks as though the DUNS number will become a threshold issue. In other words, if your organization does not have a DUNS number, your application will not be reviewed.

OMB has determined that there is a need for improved statistical reporting of Federal grants and cooperative agreements. Use of the DUNS number government-wide will provide a means to identify entities receiving those awards and their business relationships. The identifier will be used for tracking purposes, and to validate address and point of contact information. The DUNS number is already in use by the Federal government generally to identify entities receiving Federal contracts and by some agencies in their grant and cooperative agreement process. Among existing numbering systems, the DUNS is the only one that provides the Federal government the ability to determine hierarchical and family-tree data for related organizations.

The DUNS number will be required whether an applicant is submitting a paper application or using the government wide electronic portal (Grants.gov). By using the Grants.gov portal, entities will be able to store in a central repository organizational information that does not change from application to application. The DUNS number will be one of those stored elements. The DUNS number will supplement other identifiers required by statute or regulation, such as tax identification numbers.

Organizations should verify that they have a DUNS number or take the steps needed to obtain one as soon as possible if there is a possibility that they will be applying for Federal grants or cooperative agreements after October 1st, 2003.

After receiving a DUNS number (which can be done in roughly ten minutes over the phone or could take as long as 14 business days if done on-line), applicants are then required to register with the Central Contractor Registry (CCR). The CCR is a government-wide registry for vendors doing business with the Federal government (primarily vendors doing business with the Department of Defense). The Grants.gov portal is using CCR as the mechanism to establish ID's for those applying for grants electronically. It is anticipated that in the future, however, the Federal government will require all applicants to use CCR whether they are submitting a paper application or using the government wide electronic portal. Registering with CCR can be done on-line, but cannot be completed until you have obtained a DUNS number.

If your organization will be (or is considering) applying for Federal funds in the future, you must obtain a DUNS number and register with CCR. If you fail to do so, your application will not be reviewed.

Additional information on both the DUNS number and CCR can be found at: www.grants.gov/GetStarted. There is a User Guide (found under the Customer Support tab) that you can download – it walks through the process step-by-step. Should you have questions, please contact Rick Taylor at COHHIO at 614/280-1984 or ricktaylor@cohhio.org.

Balance-of-State Continuum of Care Training

This coming December, COHHIO in conjunction with the Ohio Department of Development (ODOD), will sponsor a mandatory two-day Continuum of Care training for all organizations that have received funding through Ohio's Balance-of-State Continuum of Care. The purpose of the training is twofold. First, organizations will be reminded of the minimum criteria for establishing and maintaining local Continua. Secondly, organizations will be made aware of changes to the Balance-of-State application process for 2004.

The training is scheduled for Monday, December 1st and Tuesday, December 2nd at the Wyndham Dublin Hotel (please see the tentative agendas below). There will be no registration fee charged for this training. The entire cost (with the exception of your sleeping room should you decide to stay) is being underwritten by the Ohio Department of Development and the U.S. Department of Housing and Urban Development.

If you are planning on staying over, you will need to contact the hotel directly at either 614/764-2200 or 800/WYNDHAM to reserve your sleeping room, if you have yet to do so.

If your organization has received funding through the Balance-of-State Continuum of Care, you should have already received a notice of the training from the Ohio Department of Development (ODOD). Should you have any questions about the training, please contact Jeannette Welsh at COHHIO at 614/280-1984 or jeannettewelsh@cohhio.org.

Tentative Agenda

Monday, December 1st, 2003

8:30am – 9:00am	Continental Breakfast
9:00am – 9:30am	Welcome & Introductions
9:30am – 10:45am	Review Balance-of-State Process/Strategy
10:45am – 11:00am	Break
11:00am – 12:15pm	Organize a Local Continuum of Care
12:15pm – 1:30pm	Lunch
1:30pm – 2:45pm	Local Data Collection
2:45pm – 3:15pm	Break (Check-in)
3:15pm – 4:00pm	Re-cap (Identification of Action Steps)

Tuesday, December 2nd, 2003

8:30am – 9:00am	Continental Breakfast
9:00am – 9:30am	Welcome & Agenda Review
9:30am – 10:30am	Determining and Prioritizing Local Gaps
10:30am – 11:00am	Break
11:00am – 12:00pm	Identification of Strategies
12:00pm – 1:00pm	Lunch
1:00pm – 2:00pm	Implementing Strategies
2:00pm – 2:45pm	Continuum of Care Program Review
2:45pm - 3:00pm	Break
3:15pm - 3:45pm	Data Universal Number System (DUNS)
3:45pm – 4:00pm	Re-cap (Identification of Action Steps)

New Report Shows Benefits of Promoting Employment for Homeless People

Providing employment services in supportive housing is good for government, tenants, society

The Corporation for Supportive Housing (CSH) recently released *Next Step: Jobs*, a report analyzing the cost-effectiveness of providing employment services at supportive housing sites in Chicago, New York, and the San Francisco Bay Area.

The study, conducted by independent researchers Abt Associates with support from The Rockefeller Foundation, assessed the costs and benefits of employment and training services provided to 536 formerly homeless people at nine supportive housing sites for nearly four years. Among the report's key findings:

- Participants earned 12 to 22 percent more than comparison group members in the same three metropolitan areas.
- Participants became significantly less dependent on public assistance. Supplemental Security Income and Social Security Disability Income payments dropped by 12 to 27 percent, while General Assistance and Veterans Administration benefit payments were reduced by 25 to 36 percent.
- The benefits to government, through reduced public assistance and increased tax revenues, are projected to exceed the costs of the services by \$1,810 to \$4,644 per tenant, per year, over a five-year period.

The supportive housing sites provided employment services such as basic education, job-readiness training, career counseling, vocational training, and placement. "The research shows that supportive housing tenants increase their earnings and decrease their reliance on public entitlements when employment services are provided," said CSH President Carla Javits. "A significant government investment in supportive housing-based employment services is needed to yield the dividend we all want: the transformation of homelessness and poverty into housing stability, economic advancement, and positive community participation."

To download the report for free, or to purchase a hard copy, please visit www.csh.org or send an e-mail to info@csh.org for more information.

Order Your COHHIO Directory of Services

COHHIO's Directory of Services, a listing of non-profit housing organizations and homeless service providers in Ohio, is now available. The Directory is organized by county and lists over 900 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.

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: \$ _____

Send Directory To:

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

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

Housing First/ACT Training Event

The Ohio Department of Mental Health’s Mental Health Housing Leadership Institute, together with COHHIO, will host a two-day training event on December 11-12, 2003. Part one, “Housing First: Housing People with Psychiatric Disabilities and Substance Use Disorders Directly from the Streets,” is designed to educate mental health boards and their staff, as well as consumers, about the Housing First Model. Housing First has evolved as a key strategy in ending homelessness. The principle behind the policy is that you can quickly stabilize homeless people if you house them first and then follow up with essential supportive services.

Part Two of the training, “Assertive Community Treatment (ACT): Can this Evidence-Based Practice also be Consumer Driven?” is also aimed at educating mental health boards, their staff and consumers. The primary focus of this session will be on the development and use of a consumer-driven ACT service.

ACT is a service-delivery model that provides comprehensive, locally based treatment to people with serious and persistent mental illnesses. This community-based delivery system is distinguishable from others in that it provides individualized services to consumers in the comfort and privacy of their own homes.

Both sessions will feature noted Housing First and ACT experts, Sam Tsemberis, Ph.D, Founder and Executive Director of Pathways to Housing, Inc., and Ann Denton, M.Ed., Director of Housing for Advocates for Human Potential, Inc.

The event will be held at the Radisson Airport Hotel, 1375 N. Cassady Avenue, Columbus, Ohio 43219 and reservations may be made directly with the hotel by calling 614/475-7551.

Invitations to this event have been issued. Should you need further information, you may contact Jeannette Welsh at COHHIO at 614/280-1984 or jeannettewelsh@cohhio.org.

COHHIO's Vehicle Donation Program

COHHIO can now accept vehicle donations. This program is an easy way to support COHHIO's work. Donated vehicles may include cars, trucks, motorcycles, boats, or RV's. This program has been made possible through a partnership with the Volunteers of America of Central Ohio.

Why donate? First, you may realize a greater value for your vehicle through your donation's itemized tax deduction versus a trade-in or private sale. You eliminate the hassle of trying to sell your vehicle, and your contribution will help further the work of COHHIO.

Donating is easy. All you need to do is contact Susan Francis at COHHIO at susanfrancis@cohhio.org or 614-280-1984, who will collect some basic information from you. That information will be passed onto the Volunteers of America, who will follow up with you to make pick-up or delivery arrangements for the car and the title. You will receive all the paperwork you need to deduct vehicle donations on your taxes, including a donation receipt, a thank you letter that acknowledges your charitable contribution and a copy of the Kelly Blue Book page with your vehicle information, which assists you in estimating the fair market value of your donated vehicle.

Contact Susan Francis at COHHIO for more information at susanfrancis@cohhio.org or 614-280-1984.

Programs Available to Help Ohioans Stay Warm During Winter

Paying energy bills on time can be difficult, especially during winter months when the payments are typically higher. In some cases, consumers who are unable to pay their bills will face disconnection during the coldest months of the year when they need electricity and natural gas the most to stay warm. The Ohio Consumers' Counsel (OCC), the residential utility advocate, wants to let consumers know that several programs are available that may help some stay warm as the temperature grows colder.

Ohio Winter Reconnect Program

Ohio's winter reconnect program allows most households that have been disconnected or threatened with disconnection due to non-payment of a utility bill to have service restored during the winter months by paying a fee. Consumers can use the winter reconnect program until April 15, 2004. Consumers can pay either the total amount they owe to the utility company or \$175, whichever is less, plus a reconnection fee of no more than \$20. Money given through the Emergency Home Energy Assistance Program (E-HEAP) may be used to pay these fees. Although there is no income eligibility requirement for the winter reconnect program, any consumer who takes advantage of the program must also apply for one of the additional plans available to consumers to assist them in paying a past due balance on their utility bill.

Electric and natural gas companies in Ohio are required to reconnect service on the same day if a customer makes full payment before 12:30 pm. Those consumers who pay after 12:30 p.m. will have service reconnected the following day. Consumers can apply for the winter reconnect program in person at a local community action agency or by calling their electric or natural gas company directly.

This program is available only one time per winter heating season for each household. Consumers who need additional assistance and have already used the winter reconnect program may be eligible for the Home Energy Assistance Program (HEAP) or the Percentage of Income Payment Plan (PIPP). For consumers who are not eligible for HEAP or PIPP, other payment plans may be arranged with the company.

Home Energy Assistance Program (HEAP)

HEAP is a federally funded program designed to help income eligible consumers at or below 150 percent of the federal poverty guidelines pay for their heating costs. Consumers can use this program one time per heating season.

HEAP, administered by the Ohio Department of Development (ODOD), provides financial assistance to income eligible consumers who heat their homes with electric, natural gas or bulk fuel. Emergency HEAP (E-HEAP) is available to income eligible consumers who have been disconnected from their heating source, have received a disconnection notice or have less than a 10-day supply of bulk fuel. The application deadline for HEAP and E-HEAP is March 31, 2004. Consumers can receive applications from ODOD by calling toll free 800/282-0880 or by calling the OCC toll free at 877/742-5622.

Percentage of Income Payment Plan (PIPP)

PIPP is an extended payment arrangement plan for income eligible customers of Ohio's regulated electric and natural gas utilities. Eligible consumers must be at or below 150 percent of the federal poverty guideline. Most utility companies are required to accept payment based on a percentage of the household's income. Consumers are eventually responsible for paying the total balance of what they owe when they leave the PIPP program. Consumers can contact their utility company or a local community action agency to apply for PIPP at any time during the year.

"Ohioans need to have a way to stay warm when the weather is cold," said Robert S. Tongren, Consumers' Counsel. "These programs can assist residents in restoring or keeping their heat on when it is needed the most."

For more information on these payment assistance programs contact the OCC at-877/PICKOCC or online at www.pickocc.org.

Community Reinvestment Reduces Neighborhood Crime, According to New GW Study

Access to mortgage lending leads to reductions in crime rates according to research presented at the 62nd annual meeting of the American Society of Criminology by George Washington University sociologists Charis E. Kubrin and Gregory D. Squires.

Over the past decade mortgage lending has increased and crime rates are down in central cities across the U.S. Kubrin and Squires' research indicates that this relationship is not just a coincidence. "Investment matters and policy counts. Fair lending rules designed primarily to increase home ownership are also making neighborhoods safer places to live, work and play," Squires said.

In their paper "*The Impact of Capital on Crime: Does Access to Home Mortgage Money Reduce Crime Rates?*" Kubrin and Squires examined mortgage lending activity and neighborhood crime rates in Seattle, Washington, and found:

- Where mortgage capital is more readily available, crime rates are lower. This relationship holds even after taking into account those factors that have long been understood to influence crime (e.g. poverty, home ownership, residential instability, divorce, etc.). The impact is greater for those loans most influenced by public policy requiring lenders to be responsive to traditionally underserved markets. Mortgage loans made by lenders under the jurisdiction of the Community Reinvestment Act are more strongly associated with declining crime rates than are mortgage loans generally.
- The study found that a \$10,000 increase in the average mortgage loan amount led to a reduction of seven violent and three property crimes per 1,000 Seattle residents. For a typical Seattle community this translates into a reduction of 34 violent and 16 property crimes each year.

At a time when states are facing massive budget deficits, many are exploring alternatives to costly prison construction and the expenditure of more than \$30,000 per year per inmate, many of whom are incarcerated for technical violations and pose no threat to their community. Training programs, drug rehabilitation, job hunting assistance and other efforts to help ex-offenders as they re-enter society are proving successful. "Community reinvestment, in the way of increased access to mortgage loans, can reinforce such human capital investment, and make our cities safer for everyone," Kubrin said.

A copy of the paper is available by request by calling Eric Solomon at 202/994-3087. For more news about GW, visit the GW News Center at www.gwnewscenter.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!

NEWS BRIEFS...

HAC Documents Loss of Rural Affordable Rental Units

The Housing Assistance Council (HAC) issued a release on October 20 documenting the drop in the available affordable rural apartments this year. HAC found that for the first time since 1973, the federal rural housing production program built fewer than 1,000 units during the year, while more than twice as many affordable rural apartments were lost. According to HAC, the U.S. Department of Agriculture's (USDA) Rural Rental Housing Program (Section 515) produced 826 new units in FY03. During the same year, owners of 1,848 units left the program by prepaying their Section 515 mortgages. Although some of the prepaid units will remain available for low income tenants, many will be converted to market rate rental or condominiums that current residents cannot afford. More than 290,500 units of Section 515 rental housing are at risk for prepayment and removal from the program, the USDA's Rural Housing Service calculates. At the same time, HAC reports that 2.4 million rural rental households are experiencing housing problems. "This squeeze affects seniors living on fixed incomes, wage earners with low-paying jobs or part-time work, and others without means," said HAC Executive Director Moises Loza. For more information, visit www.ruralhome.org/pubs/pressreleases/2003/preservation.htm.

SSA Answers Frequent Questions on HOPE Grants

The Social Security Administration (SSA) has posted a set of frequently asked questions (with corresponding answers) on its website in regard to the Homeless Outreach Projects and Evaluation (HOPE) grants. SSA released its notice of funding availability for the new grants in late September. The grants, totaling \$8 million, will go towards projects that provide targeted outreach, supportive services, and benefit application assistance to individuals experiencing chronic homelessness. The deadline for applications is November 25, 2003. To view the FAQ, go to www.ssa.gov/homelessness/hopefaq.htm.

Engaging Philanthropy in Ending Homelessness

Over the past year, a number of foundations, including the Charles and Helen Schwab Foundation and the Fannie Mae Foundation, have been engaged in developing a resource to increase the involvement of philanthropy in the efforts to prevent and end homelessness. The result of this collaboration is "Ending Homelessness: The Philanthropic Role," the third in a series of publications on affordable housing issues published by the Neighborhood Funders Group. Building from research, field-tested practices and the advice of leading experts, the publication is designed to encourage funding of strategies that have the outcome of reducing homelessness and encourage further members of the philanthropic community to consider homelessness as a part of their grantmaking.

Among the topics covered in this publication are:

- * Advocacy and public education
- * Engagement of key stakeholders in community planning
- * Prevention programs and intervention by mainstream systems
- * Housing production, rehabilitation and preservation
- * Coordination of fragmented services
- * Stabilization services to help people remain in housing

To download a PDF version of this resource, go to www.schwabfoundation.org/files/homeless/Ending.pdf. For a hard copy, contact the Neighborhood Funders Group (NFG) at 202/833-4690.

Alliance Seeks Information on Involvement of Corporations in Ending Homelessness

In recognition of the role that members of all sectors have in ending homelessness, the National Alliance to End Homelessness is interested in promoting effective strategies to engage corporations in efforts to prevent and end homelessness as well as highlighting existing corporate partnerships or involvement that have made significant contributions to communities, abilities to end homelessness. To make sure we are able to provide the most comprehensive and useful information possible, they need your help. If your organization or community has found particular success with a certain strategy for increasing corporate involvement in ending homelessness, or if there is a particular corporation that has made a significant impact in reducing homelessness in your community through funding or other initiatives, please contact Kirk Gibson at 202/638-1526, ext. 114 or cgibson@naeh.org.

Regulatory Barriers Clearinghouse

HUD officials have asked National Low Income Housing Coalition (NLIHC) members to participate in its Regulatory Barriers Clearinghouse (RBC), which HUD launched late in 2002. The clearinghouse is intended to serve as an information-sharing database that advocates can use to discuss problems and solutions to state and local regulatory barriers to affordable housing. It will offer "best practices" on how local communities are addressing regulatory barriers in several content areas, including zoning, building and housing codes, rent controls, and planning and growth restrictions. RBC includes a website, a toll free number staffed by HUD professionals, and a newsletter that offers 'real world' strategies. Visit www.regbarriers.org for more information.

Public Attitudes Toward Low Income Families and Children

The National Center for Children in Poverty released a study in October that surveys public opinion in regard to various governmental assistance programs. *"Public Attitudes Toward Low-Income Families and Children Research Report No. 1: Circumstances Dictate Public Views of Government Assistance"* uses a survey vignette format to measure public support for various government assistance programs in regards to a female subject. The study finds generally high support for such programs, although support often varies according to the subject's obstacles to employment, and whether she works or receives welfare. To test the opinions of the general public toward various governmental assistance programs, the authors created a vignette centered around a female subject described as a mother of two children facing difficulties in providing basic necessities for her family. Other characteristics (such as physical disability, mental illness, living in an area with high unemployment, and trouble with good child care) were varied randomly. Respondents were given the vignettes and asked a series of questions about the subject. The report examined support for various types of government assistance in the context of the specific vignette described. The researchers focused on three questions: whether support for government assistance was dependent upon whether a woman was working or on welfare, whether public support was higher for those experiencing personal or situational difficulties, and whether the public was more supportive of government assistance for women facing barriers when these woman were on welfare or working. In all, there were ten possible barriers. The study found that support for many forms of assistance was similar regardless of whether the vignette subject was on welfare or was employed. Support for cash assistance and tax relief was generally low, while job training support was high. Public support for health insurance and educational assistance did not vary depending on the vignette subject's barriers or work versus welfare status and had high levels of support: 76% of respondents supported health insurance for the subject, and 87% of respondents supported educational assistance. To enhance public support of government assistance programs, the study advocates framing the problems of low income women and families in terms of the barriers they face. The report is available at www.nccp.org/pub_pat.html.

Youth Scholarship Act will Help Make College Accessible

Youth, youth allies and service-learning practitioners and supporters across the country have joined together to build support of the Youth Service Scholarship Act (YSSA).

The YSSA is a unique and innovative way to invest in youth who volunteer long hours and perform community service in high-risk communities. The YSSA would go a long way to ensure equitable access for all youth, regardless of race or socio-economic status. We need to continue to look for opportunities to reward those most dedicated to the betterment of themselves AND their communities.

The scholarship initiative would not only provide an opportunity to reward youth with a proven track record of successful service. Their work serves as a model of healthy behavior for other youth and encourages more youth to abstain from drug and alcohol use, violence, gang involvement and other social ills and to get positively active. The projects youth serve on behalf of have resulted in real tangible community improvements that benefit youth and adults alike.

YEP is working with National Peoples Action to gain support for the bill from Ohio legislators. Senator DeWine co-sponsored this bill last year when it was first introduced. Unfortunately the bill was not passed last session. We need your help to encourage him to again sign-on as a cosponsor. Any letters, calls or emails would be helpful. This is a great opportunity to reward our youth that have committed to volunteering in our agencies. If you need more information on this issue please contact Angela Lariviere at COHHIO at 614/280-1984 or angelalariviere@cohhio.org .

Letters should be sent to:
The Honorable Senator Mike Dewine (R-OH)
SR-140 Russell Senate Office Building
Washington D.C. 20510

Calls should be made to: 202/224-2315

COHHIO Activates Predatory Lending Hotline

In addition to having a new Education and Outreach Coordinator to work on predatory lending issues, COHHIO has recently activated a toll-free hotline for individuals and/or organizations to call with questions regarding predatory lending. Whether it's a consumer who is looking to talk over details of a questionable loan or a service provider looking for the most up-to-date information on predatory lending, the hotline could serve as an invaluable tool. In addition to fielding queries, the hotline can also serve as a means through which to disseminate information.

The hotline will be staffed Monday thru Friday, from 8:00am until 5:00pm. It will also be set up with voice mail for after-hours calls.

COHHIO's Predatory Lending Hotline
1-877-228-1645

HUD Introduces Predatory Lending Brochure to Help Consumers Avoid Loan Fraud

The U.S. Department of Housing and Urban Development has unveiled a new brochure *Don't Be a Victim of Loan Fraud - Protect Yourself from Predatory Lenders*, that educates consumers on how to avoid becoming victims of predatory lending.

Each year thousands of elderly and minority and low-income homeowners are the main targets for predatory lenders. Many of these homeowners are on limited or fixed incomes, and are asset-rich but cash-poor. Unscrupulous lenders use an array of practices to strip the equity from the borrower's homes. HUD's easy-to-read pamphlet describes nine different types of predatory lending, offers 11 tips on being a smart consumer and describes seven tactics commonly used by predatory lenders.

The brochure, prepared by HUD's Office of Housing, is geared to all homebuyers, not just those with FHA insured mortgages.

The consumer booklet contains such tips as:

- Do not let anyone convince you to borrow more money than you know you can afford to repay.
- Do not let anyone persuade you to make a false statement on your loan application, such as overstating your income, the source of your downpayment, failing to disclose the nature and amount of your debts, or even how long you have been employed.
- Shop for a lender and compare costs. Be suspicious if anyone tries to steer you to just one lender.
- Hire a properly qualified and licensed home inspector to carefully inspect the property before you are obligated to buy.
- Never sign a blank document or document containing blanks.
- Interview several real estate professionals (agents), and ask for and check references before you select one to help you buy or sell a home.

The brochure also highlights the role of the more than 1,400 HUD-approved housing counseling agencies as a key information resource for prospective and current homeowners. Contacting these agencies is one of the first steps in dealing with potential predatory lending practices. These housing counselors can be located by calling the toll free number 800/569-4287.

Don't Be a Victim of Loan Fraud - Protect Yourself from Predatory Lenders will be available for downloading from the HUD web site at www.hud.gov/offices/hsg/sfh/buying/loanfraud.cfm or can be obtained by calling the toll free number 800/767-7468, HUD's Direct Distribution Center. The brochure will be translated into Spanish in the near future. More information about HUD and its programs is available on the Internet at www.hud.gov. Questions can also be directed to Dan Garcia at COHHIO at 614/280-1984 or danielgarcia@cohhio.org.

Resources

PUBLICATIONS

Ohio Eviction and Landlord-Tenant Law (3d ed.), Peter M. Iskin, Legal Aid Society of Cleveland. This book surveys and analyzes the Ohio statutes and caselaw (and HUD regulations) on eviction actions, residential tenancies, manufactured home parks, and land installment contracts. It contains 528 pages of text, plus a table of cases (86 pages, 1,996 cases) and a detailed index (42 pages). To obtain order forms, or to review the book's table of contents, visit www.lasclev.org/books. For more information, contact Peter M. Iskin at 216/861-5654.

The Ohio Nonprofit Sector, Ohio Association of Nonprofit Organizations (OANO). A report detailing the size and scope of Ohio's nonprofit sector. This report, includes information on the number of nonprofit organizations in Ohio, their assets and expenditures, and their sources of revenue. The cost is \$3 for members and \$5 for non-members. To order a copy of the report contact Jennifer Campbell at jennifercampbell@oano.org or 614/280-0233.

FUNDING

HUD Announces HOPE VI Funding Availability

On October 21, the U.S. Department of Housing and Urban Development (HUD) released the Notice of Funding Availability (NOFA) for the 2003 HOPE VI Revitalization and Demolition grants. The grants will provide a total of \$574 million for public housing authorities across the country to revitalize their aging housing stock. The new NOFA encourages housing authorities engaged in HOPE VI projects to partner with or sub-grant to nonprofit organizations, including those that provide homelessness prevention services and assistance to homeless people. Relocation planning continues to be an important issue in preventing homelessness as communities execute these grants. For complete information on the newly released NOFA, visit the HUD website at www.hud.gov/offices/pih/programs/ph/hope6/index.cfm

HUD Releases NOFA on Using Recaptured HOME Funds to End Chronic Homelessness

The U.S. Department of Housing and Urban Development's Notice of Funding Availability of recaptured HOME funds for use in ending chronic homelessness was published in the October 15 edition of the Federal Register. The \$6.5 million in funding has been designated for the development of permanent rental housing for people who meet HUD's definition for chronically homeless at the time of entry. The competition for the funding is limited to Community Housing Development Organizations in participating jurisdictions that have received annual HOME allocations since fiscal year 2000. The application deadline for the funding is December 18, 2003. For complete information, see www.hud.gov/offices/cpd/affordablehousing/programs/home

FELLOWSHIP

James A. Johnson Fellows

The Fannie Mae Foundation is seeking nominations for the 5th annual James A. Johnson Community Fellows program. The program recognizes and rewards leading community-based urban and rural affordable housing and community development professionals and gives them the opportunity to pursue personal and professional development goals that will encourage them to contribute further to the housing and community development field. Each year, the Fannie Mae Foundation selects six distinguished professionals as James A. Johnson Fellows and awards them a \$70,000 grant plus a \$20,000 educational travel/study stipend to pursue a self-designed, professional-development track. The deadline for submitting completed nomination packages is December 31. A description of the program, criteria for selection, and the nomination form is at www.fanniemaefoundation.org/grants/johnson.shtml. For more information, contact Laura Lucs at 202-274-8073 or at llucs@fanniemaefoundation.org.

WEBSITES

NPAAction Website:

NPAAction is a new online resource that provides tools and information for nonprofit advocacy. It provides a constantly updated mix of information and tools, drawn from the expertise of organizations and seasoned advocates across a wide range of advocacy activities and policy disciplines, in order to encourage greater participation by nonprofits in the policy arena. The site features: articles and research on a range of topics, including capacity building, nonprofit advocacy, and the laws and regulations governing lobbying and voter education; interactive tools, including polls, quizzes, and forums; links to a wide variety of policy resources for nonprofits; tip sheets, "how-tos," and other tools to help nonprofits engage in public policy; a calendar of training and capacity-building opportunities for advocates; and a service to contact elected officials and the news media at the national, state, and local levels. Check out the website at www.NPAAction.org.

Mental Help Net, an internet site established in 1995 to help educate the public about mental health issues, has published a thought-provoking short study about the resurgence of age-old antipathy about people who are homeless. Titled *Patterns Of Exclusion: Sanitizing Space, Criminalizing Homelessness*, the study "aims to illuminate these trends, to raise awareness about and encourage activism around the implications for the homeless and the public spaces they often occupy, and to make 'legible' the violence that pervades such social policies." One of the most striking findings is that many of the cities in the vanguard of the get-tough approach are among the country's most liberal, including Seattle, New Orleans, and San Francisco. "[I]n city after city, municipal decisions to use criminal sanctions to protect public spaces have come into conflict with efforts by civil rights advocates to prevent the criminalization of homelessness." The author concludes that "homeless street people have been frequent subjects of demonization and criminalization, and that contemporary trends reflect even further 'advancement' in patterns of regulatory fervor and casual brutality." The document is available at www.mentalhelp.net/poc/view_doc.php?type=news&id=40582.

Technology Planning for Nonprofits

Nonprofit organizations better serve their mission when they use technology and connectivity to increase efficiency and improve communications among their staff, clients, stakeholders and the community. One technology resource is NPower. NPower is a growing network of independent, locally based nonprofits dedicated to putting technology know-how in the hands on nonprofits everywhere. NPower's mission is to ensure that all nonprofits can use technology to expand the reach and impact of their work. Collectively, the NPower Network is accelerating the mission enhancing use of technology across the nonprofit sector.

NPower offers free on-line tools such as:

- Tech Atlas. A tool to help nonprofits with the tech planning process.
- TechSurveyor. A technology inventory tool for nonprofits.
- Planning and Service Delivery Toolkits. Resources to help those who help nonprofits with technology.

NPower's tools and training information can be accessed through their website at www.npower.org.

Other useful resources for technology planning are:

- TechSoup (www.TechSoup.org) - A comprehensive source of technology information only for nonprofit organizations.
- Project Connect (www.infolineinc.org/connect.htm) - A program of Info Line, Inc. to assist nonprofit organizations to better serve their mission through technology and connectivity by providing easy, affordable access to equipment and software, training, technical assistance, and website management.
- Tech Foundation (www.techfoundation.org) - A nonprofit organization that delivers technology, expertise and capital to help nonprofit organizations serve humanity.
- National Center for Technology Planning (www.nctp.com) - A clearinghouse for the exchange of many types of information related to technology planning.

Excerpted from The Newsie, Ohio Community Development Finance Fund quarterly newsletter, Summer 2003.

SAVE THE DATE
 COHHIO ANNUAL CONFERENCE
 APRIL 19 & 20, 2004
 HYATT ON CAPITOL SQUARE, COLUMBUS

How to Contact...

NATIONAL

- Corporation for Supportive Housing:** www.csh.org
- National Alliance to End Homelessness:** www.endhomelessness.org
- National Coalition for the Homeless:** www.nationalhomeless.org
- National Community Reinvestment Coalition:** www.ncrc.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. page 16 of 16