

Breaking Ground

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

..... March 2004

A Housing Crisis in Ohio - Save Housing Vouchers

The Bush Administration's newest budget proposal would cut funding for housing vouchers in 2005 with even deeper cuts by 2009. Next year alone, an estimated 250,000 fewer households across the country will receive critical housing assistance under this proposal. Ohio, which has 85,300 vouchers in use today, will lose 12 percent or 10,340 vouchers in 2005. The number of Ohio households that will lose their housing assistance by 2009 will be 33,100 or nearly 40 percent! More than 40 percent of those receiving housing vouchers are senior citizens or people with disabilities. The rest are low-income families with children.

In addition to the deep budget cuts, the policy changes for the housing voucher program are far more reaching and threatening than at anytime since the program was created 30 years ago. The Bush Administration proposal eliminates the targeting requirement that 75 percent of the vouchers go to the neediest households, eliminates the requirement that tenants not pay more than 30 percent of their income for their housing, and slacks off on the requirement for annual inspection of the units. The Public Housing Authorities are given complete flexibility to determine what to do about these kinds of issues.

This reduction in funding for housing vouchers comes at a time when Ohio has lost over 233,000 jobs and our unemployment rate remains higher than the national average at six percent. For those Ohio families who are lucky enough to have full-time minimum wage jobs, they earn only about 70 percent of the federal poverty rate (which is \$18,400 a year for a family of four). This falls short of the \$11.79 an hour needed to afford the average two-bedroom apartment in Ohio. All these factors have contributed to a growing housing crisis in Ohio. A recent survey of shelters in Ohio showed a 30 percent increase in the demand for shelter throughout the state. This is no time to cut a housing assistance program that currently provides critical housing assistance to more than 2 million households.

- **Cuts reduces the number of families who can be assisted**

If the proposed funding cut stands, 250,000 households currently being assisted could be removed from the program. This would result in individuals and families losing their housing or giving up other essentials such as food or childcare to pay the rent.

- **Cuts could result in shifting the rental burden**

Tenants could be required to pay a much higher percentage of their incomes to reduce the maximum amount of rent a voucher could cover.

- **Cuts could shift housing assistance to higher-income families**

The average cost of providing a housing voucher to higher-income families is lower than the average cost of serving poorer families. The higher a family's income, the smaller the rent subsidy it needs to be able to afford housing.



TAKE ACTION

- 1) Complete the endorsement form on the next page and return it to COHHIO
- 2) Send an email to your Congressional delegation. Visit the COHHIO web page at www.cohhio.org to send your alert.

For more information, contact Cathy Johnston at COHHIO at 614/280-1984 or cathyjohnston@cohhio.org.

ENDORSEMENT FORM
Save the Section 8 Housing Voucher Program

In the 2005 Budget proposal, the Bush Administration proposes the most radical change in Section 8 Housing Assistance in 20 years. The Administration's fiscal year 2005 budget would significantly cut the program's funding, convert it into a block grant to housing authorities and eliminate basic protections for low income families that have under girded the housing voucher program for three decades. In Ohio this means over 10,000 vouchers will be eliminated in 2005 with even deeper cuts of 33,000 vouchers by 2009.

Whereas, the bi-partisan Millennial Housing Commission called Section 8 the linchpin of federal housing policy and said it was "flexible, cost effective and successful in its mission;" and

Whereas, the housing voucher program serves more than 85,000 Ohio families who are low-income, elderly, or people with disabilities who need this assistance to remain in their homes; and

Whereas, under the Bush administration proposal, housing authorities would have to serve far fewer households, raise tenant rents and serve higher income tenants; and

Whereas, under the administration's proposal, housing authorities are faced with dramatic administrative fee cuts, based on an inequitable methodology that will severely hinder the ability of most housing authorities to operate their programs; and

Whereas, Ohio workers are suffering from significant job losses and mandatory welfare to work is in place when jobs are leaving the state; and

Whereas, shelter demand is up over 30% since last year;

Therefore, the undersigned organization hereby OPPOSES the Flexible Housing Voucher Program included in the 2005 Budget Proposal of the Bush administration. I hereby give my permission to use my name and / or organization as an endorser of the Save Section 8 Campaign.

Signature _____

Contact Name _____

Organization _____

Address _____

Phone, Fax and E-Mail _____

Please return to: Cathy Johnston, COHHIO, 35 E. Gay Street, Suite 210, Columbus, Ohio 43215 or FAX 614-463-1060 or email at cathyjohnston@cohhio.org.

Please return by April 15, 2004.

Bush's Argument is Wrong

One of the arguments the Bush Administration has used to cut the housing voucher program is that recipients stay on the program for decades. This information is wrong.

The average (mean) length of stay on the voucher program is 4.75 years, and the median length of stay (half shorter and half longer) is 3.08 years. The average is longer than the median because of the fairly long stays of a small proportion of program participants. The median stay of 3.08 years would be considered the "typical" length of stay.

Those who use vouchers for a disproportionately long period of time are mostly elderly-headed households. Of all household types, families with children headed by a person who is not elderly or disabled have the shortest length of stay (average 3.95 years; median 2.63 years). Families with children that rely primarily on earnings have somewhat longer stays on the voucher program (average of 4.1 years, median 2.79 years) than families that rely primarily on welfare (average of 3.69 years, median of 2.41 years). For each household type, length of stay on the voucher program is shorter than for similar families in public housing.

These findings are based on a 10 percent sample of HUD administrative data from the fall of 2000. They are contained in an article written by HUD Policy Development and Research staff on "Work Participation and Length of Stay in HUD-Assisted Housing" that was published last year in the HUD journal Cityscape. The article is available at www.huduser.org/periodicals/cityscape/vol6num2/work_particip.pdf.

COHHIO Launches New E-Advocacy Tool

March 1 marked the introduction of CapWiz to COHHIO housing advocates. CapWiz is the new on-line advocacy tool designed to make advocacy a few clicks of the mouse. We invite you to check out the "Legislative Alert" section of the COHHIO website by going to www.capwiz.com/cohhio and following the easy instructions. A sample letter has already been created for each issue. However, these letters will have more impact if you individualize them and talk about why the issue is important in your community. So it is our hope that advocates will take a few extra minutes to tailor their message.

Current issues requiring action:

- Save Section 8, contact U.S. House and Senate;
- The Penny is Important...Campaign to Protect Ohio's Future, contact Ohio lawmakers; and;
- Support the National Housing Trust Fund, contact U.S. House and Senate.

Now, when COHHIO sends out an ACTION ALERT with an important message, we will make it easier for you to contact your lawmaker. We hope this new added convenience will increase the number of people who will become engaged in advocacy.

If you would like to be included on the Housing Advocates listserve, please contact Cathy Johnston at COHHIO at 614/280-1984 or cathyjohnston@cohhio.org. Thanks for your support.

Housing Ohio 2004

COHHIO's Annual Statewide Conference

April 19 - 20, 2004

Hyatt on Capitol Square, Columbus

Sponsored by:
Coalition on Homelessness and Housing in Ohio
(COHHIO)

with support from:
Bank One
Ohio Capital Corporation for Housing
National City

With Additional Support from:
Ohio Department of Development
Ohio Department of Mental Health
U.S. Department of Housing and Urban Development

Conference materials, including the brochure and registration form, as well as directions to the hotel, are available on the COHHIO web page at www.cohhio.org/training/trainings.html.

More Reasons to Register for the COHHIO Conference

Once again it's conference time and if you haven't yet registered we're prepared to give you just a couple of more reasons you might want to stop tarrying. As always, COHHIO has used your feedback to design a conference around today's most pressing housing topics. And, in a case of nothing less than serendipity, you can also receive continuing education credits.

Social workers and counselors can receive up to 9.25 clock hours in Continuing Education Units (CEU's), while attorneys can receive up to 6.25 Continuing Legal Education (CLE's). For those of you who usually wait until the end of your reporting year to cram those credits in, the COHHIO conference may hold the perfect solution. Not only will you get to enjoy a fine conference and the opportunity to network with your peers, but you'll also be able to knock out a good chunk of your continuing education requirement at the same time.

One can't overlook the cost-benefit component, either. With registration fees between \$175 (members) and \$225 (non-members), no one needs to point out the obvious bang for your buck. So, grab your favorite attorney (if you have one) or social worker, and register for "Housing Ohio 2004". Remember, registrations after April 5 are not guaranteed. For more information regarding CEU or CLE credits, contact Jeannette Welsh at COHHIO at 614/280-1984 or jeannettewelsh@cohhio.org.

NLIHC Releases America's Neighbors Report

NLIHC's newest report, *America's Neighbors: The Affordable Housing Crisis and the People it Affects*, marks the first time the housing problems of individuals, as opposed to households, have been examined nationally. The report finds that 95 million people in the United States have housing problems, nearly 65 million of whom are low-income. This 65 million represents 24 percent of the U.S. population and makes up two-thirds of all people with housing problems.

The report uses data from the 2001 American Housing Survey cross tabulated with variables such as income, tenure, demographics, and household problems. Housing problems are defined as inadequate facilities (such as lack of plumbing or kitchen facilities), crowding, and housing cost burden. Housing cost burden is by far the most prevalent housing-related problem, affecting 87 percent of all low-income people with housing problems.

Much of the report focuses on the problems experienced by low-income individuals, those living in households with incomes of below 80 percent of the area median income (AMI). The most severe housing problems are experienced by extremely low-income people (those living in households with below 30 percent of AMI); while extremely low-income people make up 24 percent of the U.S. population, they make up two-thirds of all people with housing problems. Fully 78 percent of extremely low-income individuals experience housing problems.

America's Neighbors also compares the number of individuals affected by housing problems to data noting the number of people affected by food insecurity and lacking health insurance. It finds that considerably more people are affected by housing problems than food insecurity or lack of health insurance, and a significantly higher portion of low-income people are experiencing housing problems than are experiencing the other problems.

Stories of people with housing problems are also included. These accounts put the number into greater context and shows that the lack of safe, decent, and affordable housing is a public policy problem urgent as the lack of health insurance.

The report can be downloaded from www.nlihc.org.

State to Release \$45 Million from Housing Trust Fund this Year

The Ohio Housing Trust Fund Advisory Committee met on March 4th and finalized the allocation plan for the Housing Trust Fund for fiscal year 2004, which ends on June 30th. The allocation plan prepared by the Ohio Department of Development and the Ohio Housing Finance Agency was approved as presented. Last July an allocation plan of \$34.4 million was approved, so with the additional \$10.6 million approved on March 4th, a new record of \$45 million of Housing Trust Fund dollars will be distributed in this fiscal year. Some of the highlights of the new allocations include:

- The Housing Trust Fund RFP will receive \$2.7 million more to be distributed to those organizations that were awarded funds in the round announced in December. These funds will help fill the gap between what was requested and what was initially awarded.
- The Housing Development Assistance Program will receive an additional \$4.5 million to be distributed as follows:
 - \$454,400 more for tax credit projects;
 - \$2 million more for non-credit applications pending at OHFA currently;
 - \$2 million in gap financing for multi-family bond preservation projects, with up to \$500,000 for each project.
- Existing emergency shelters and transitional housing grantees will receive an additional \$1 million through a special one-time competition. Eligible activities are rehabilitation of buildings, homelessness prevention activities, one time operating costs, and costs related to implementing HMIS. The maximum grant is \$80,000 unless building rehabilitation costs are proposed. Applications are due March 15th.
- The Community Development Finance Fund will receive \$2 million in linked deposit funding.
- The Ohio CDC Association won support of \$200,000 in matching funds for their IDA program to help low-income people save for homeownership.

Since the total allocations are \$5 million short of the \$50 million that will be received from the recording fees this year, the question is what happens to those remaining funds. The answer is those funds will be available to fully fund the Emergency Shelters and the Supportive Housing projects, that need operating funds for the year starting July 1st,

The staff of OHFA and ODOD indicated that the plan is to propose an allocation for the fiscal year starting July 1st at the full \$50 million level.

For more information, contact Bill Faith at COHHIO at 614/280-1984 or billfaith@cohhio.org.

Ohio Housing Trust Fund 2003-2004 Allocations

Approved Plan to Allocate \$45 Million

Program	Allocation July 2003	Expected to be spent	Excess	Additional Allocations	Total Exp.
Transitional Housing	\$2,400,000	\$2,400,000			\$2,400,000
CDC Grants	\$2,000,000	\$1,999,900	\$100	-\$100	\$1,999,900
Emergency Shelter	\$2,800,000	\$2,799,700	\$300	-\$300	\$2,799,700
Administrative Costs	\$2,000,000	\$2,000,000		\$250,000	\$2,250,000
Request for Proposals	\$10,500,000	\$10,500,000		\$2,678,500	\$13,178,500
Special Projects	\$250,000	\$232,500	\$17,500	\$17,500	\$267,500
Senior Services	\$250,000	\$250,000			\$250,000
HDAP	\$14,200,000	\$14,200,000		\$4,454,400	\$18,654,400
RFP for Transitional & Shelter				\$1,000,000	\$1,000,000
CDFP				\$2,000,000	\$2,000,000
Ohio CDC IDAs				\$200,000	\$200,000
Totals	\$34,400,000	\$34,382,100	\$17,900	\$10,600,000	\$45,000,000

OHFA Independence Bill Introduced with Strong Bi-partisan Support

Representative Michelle Schneider (R-Cincinnati) introduced the Ohio Housing Finance Agency (OHFA) Independence Bill (House Bill 431) on March 9th with the following 24 co-sponsors:

Representatives Schneider, Clancy, Peterson, Hollister, Schmidt, Seitz, Carmichael, Carano, Aslanides, Beatty, Flowers, Barrett, Daniels, Chandler, Gilb, Kearns, Kozuira, McGregor, Miller, Olman, Strahorn, Skindell, Woodard, and Sferra.

Please thank Representative Schneider and these members for their leadership and encourage others in the Ohio House of Representatives to support this important legislation.

For more information, contact Bill Faith at COHHIO at 614/280-1984 or billfaith@cohhio.org.

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.

Bank One Acquisition Heats Up

On February 9th, JP Morgan Chase filed a formal application with the Federal Reserve Board to acquire Bank One. The application refers vaguely to maintaining the level of charitable contributions – but only in Chicago. The focus here must go beyond charity, to justice and fair lending. The need for accountability cannot be limited to merely one city. Multiple public meetings are needed in this case, including in Columbus, Ohio, from which Bank One unceremoniously departed when it acquired First Chicago in 1998.

Our friends at the National Community Reinvestment Coalition (NCRC) have drafted the following sample letter asking for public hearings on the acquisition. Please take a few minutes to fax your letter to Jay Bernstein of the Federal Reserve Bank of New York at 212/720-1608, and to Secretary Johnson of the Federal Reserve Board at 202/452-3819.

Jay Bernstein
Bank Supervision Officer
Federal Reserve Bank of New York
33 Liberty Street
New York, NY 10045-0001

RE: JP Morgan Chase and Bank One Merger

Dear Mr. Bernstein:

(name of organization) requests that the Federal Reserve Bank of New York and the Federal Reserve Board hold multiple public hearings on JP Morgan Chase’s acquisition of Bank One.

As the largest merger in the nation's history (even eclipsing the recent Bank of America acquisition of Fleet), this merger profoundly impacts the level of lending and investing in traditionally underserved communities. Chase and Bank One make tens of thousands of loans across the country. Their market presence is not only large on the statewide level, they are also among the largest lenders in traditionally underserved communities. Therefore, the number of loans made in underserved communities could plummet if the new Chase concludes that its regulators are not expecting solid commitments to the bank's obligation to serve all communities in which it is chartered.

In this high stakes merger proceeding, the only way that the Federal Reserve System can exercise rigorous oversight is by maximizing the public's input. A 30-day comment period is insufficient to generate input from the hundreds of communities impacted by this merger. In contrast, public hearings feature valuable exchanges and debate among bank officials and community leaders. Regulatory officials, therefore, gather additional information and insights into the impacts of the merger through public hearings that cannot be gleaned from comment letters alone. A full debate is absolutely imperative in determining how JP Morgan Chase and Bank One can fulfill their CRA and fair lending obligations.

The Federal Reserve’s regulations at 12 CFR 262.3 indicate that the Federal Reserve Board will hold hearings when written comments cannot resolve facts that are in dispute. The facts in dispute in this case involve how JP Morgan Chase pledges to improve its CRA and fair lending performance after the merger. JP Morgan Chase’s merger application does not provide sufficient detail for community organizations to determine if the amount of loans, investments, and services made in minority and low- and moderate-income communities will increase or decrease after the merger.

Thus, community organizations cannot meaningfully comment upon JP Morgan Chase’s post merger plans to meet the convenience and needs of the community in written comment letters to the Federal Reserve. Community organizations and the general public need to receive additional JP Morgan Chase material at public hearings and gauge Chase’s response to follow-up questions from Federal Reserve staff in order to provide fully-informed responses regarding Chase’s post merger plans. In a merger of this unprecedented size, it is absolutely imperative that the public can meaningfully respond and comment on a bank’s plans to make CRA-related loans, investments, and services.

Please extend the comment period and hold multiple public hearings in all regions of the country so that community leaders, elected officials, and citizens can participate in this critical merger proceeding. We believe that multiple public hearings are needed for a fully informed process.

Sincerely,

name of community organization

cc.

Jennifer J. Johnson, Secretary, Board of Governors of the Federal Reserve System

For more information, contact Dan Garcia at COHHIO at 614/280-1984 or danielgarcia@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 the fall of 2003. 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.

Important Opportunity to Increase FY2005 Funding for the Education for U.S. Homeless Children and Youth Program

The House and Senate have begun work on FY2005 appropriations legislation for Labor, Health and Human Services, and Education programs. This legislation includes funding for the McKinney-Vento Act's Education for Homeless Children and Youth (EHCY) program. The full funding level, or authorized level, for the program is \$70 million. Last year Congress appropriated \$54 million for the program. More funding is needed to provide direct services to help children in homeless situations enroll, attend, and succeed in school. Congress should fully fund the program at its authorized funding level of \$70 million.

ACTION NEEDED:

Please write and /or fax your U.S. Senators and Representatives to urge that they fund the EHCY program at its full authorized level of \$70 million. The deadline for Members to get their priority requests in to the Chair of the Appropriations Committee is April 11, so please act soon!

The more letters Members of Congress receive, the more likely they will be to act on behalf of the EHCY program. Please distribute this alert to as many people as possible. Setting up a meeting with your Members' local offices to educate them about the program, or inviting them to visit a program, is a great way to ensure that the needs are known.

It is best to fax or email to your Members of Congress. Fax numbers for Congressional offices may be found at www.house.gov and www.senate.gov. For more information on this issue contact Angela Lariviere at COHHIO at 280-1984 or angelalariviere@cohhio.org. Or visit the COHHIO web page at www.cohhio.org.

SAMPLE LETTER FOR EHCY FUNDING:

Dear Representative Lastname OR Dear Senator Lastname:

I am writing to urge you to support \$70 million in FY2004 funding for the Education for Homeless Children and Youth program.

Children in homeless situations face unique barriers to enrolling, attending and succeeding in school. Despite these challenges, students experiencing homelessness can succeed in school if they are provided with the help they need. The McKinney-Vento Act's Education for Homeless Children and Youth (EHCY) program does just this. The EHCY program provides homeless children and youth with enrollment assistance, help transferring school records, obtaining documentation, school supplies, transportation assistance, and more. No other federal education program does this!

But more help is desperately needed. The number of homeless children and youth continues to rise. (Add local numbers.) The EHCY program does not have enough resources to provide assistance to all of the children experiencing homelessness who need help; in fact, nationally only 28 percent of identified homeless children are able to receive direct services through the EHCY program due to lack of funding.

(Add compelling local program or community information about the program's effectiveness and UNMET NEED.)

The recently enacted No Child Left Behind Act, which reauthorizes the McKinney-Vento Act's Education for Homeless Children and Youth (EHCY) program, includes an authorization level of \$70 million. Congress should fully fund the EHCY program.

I urge you to make \$70 million for the Education for Homeless Children and Youth program one of your priorities for the FY2005 budget. (Your community's) homeless children and youth need your support.

I would greatly appreciate a reply. Thank you in advance for your leadership on this issue.

Sincerely,
your name and mailing address

HUD Releases Report on Street Homelessness

Earlier this month, the U.S. Department of Housing and Urban Development (HUD) released *Strategies for Reducing Chronic Street Homelessness*, which focuses on homeless assistance programs in Birmingham, Alabama; Boston; Columbus, Ohio; Los Angeles; Philadelphia; San Diego; and Seattle. In each city, HUD found local leaders and homeless assistance providers who are fundamentally changing their traditional approaches toward serving those living on their streets.

Prepared by the research firms, Walter R. McDonald & Associates of Sacramento, California, and the Urban Institute of Washington, DC, the report found most chronically homeless individuals never graduate beyond the emergency shelter environment and that conventional strategies generally do not fully succeed in moving every type of homeless person out of homelessness. By contrast, the programs in these seven cities have either developed entirely new strategies or successfully modified existing methods for meeting the complex needs of persons whose skills are often oriented toward survival on the streets, not living in housing.

Many of the cities are developing mechanisms for improving services to their homeless population by creating database technology and information sharing that allows staff members of one agency to know what services a client might be receiving from another agency. In addition, there is a more concerted effort to coordinate among multiple providers to more effectively deliver both housing and services to those who need it most.

The study identifies five elements that have made the most progress toward reaching the goal of ending chronic homelessness. They include:

- Shifting the goals and approaches of the homeless assistance network toward a new paradigm;
- Establishing a clear goal of reducing chronic street homelessness;
- Committing to a community-wide level of collaboration;
- Having leadership and an effective organizational structure; and,
- Committing significant resources from mainstream housing and social service programs that go well beyond homeless-specific funding sources.

To learn more or to download a copy of the report (in PDF format), visit www.huduser.org/publications/povsoc/chronichomelessness.html.

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...

Housing Finance Agency Names New Director

Doug Garver, who has served as assistant director of the Ohio Department of Development since 2001, has been named the Ohio Housing Finance Agency’s executive director. Doug replaces Dick Everhart, who had held the post since November 1988.

Martinez Takes Cushy Position

In other employment news... Mel Martinez, who served as Secretary of Housing and Urban Development under the Bush Administration, has been appointed to the board of directors of La-Z-Boy Inc., the furniture manufacturer.

Fannie Mae Changes Arbitration Clauses

Fannie Mae announced recently that it will no longer invest in mortgages with clauses forcing borrowers to give up their right to sue. Freddie Mac issued a similar decision a few months ago that they would not invest in mortgages that contain mandatory arbitration clauses, which require borrowers to refer all disputes to a third-party arbitrator. Fannie Mae and Freddie Mac are the nation’s largest funders of home loans.

House Journals Available Online for Ohio House of Representatives

House Journals, the official record of House session activities, are now available online, dating back to January 6, 2003, the first legislative day of the current session. The journals, www.legislature.state.oh.us/Journals.cfm, are available as PDF documents There are no immediate plans to post Senate Journals.

House officials said the goal is to offer same-day availability to the journals. There may be, however, occasions where the length of a session prevents immediate posting in which case the journal will be posted early the following day. The printed journals will continue to be available in the Statehouse bill room. Along with votes on various items of business, the House Journals contain the language of amendments, including the text of committee amendments and successful and unsuccessful floor amendments. The House Journal is available at www.legislature.state.oh.us/Journals.cfm.

Workers Compensation University, Bureau of Workers Compensation (BWC)

The BWC announced recently that it is sponsoring spring conferences that will focus on strategies for small businesses and public employers to reduce costs and eliminate workplace injuries. The Workers Compensation University is an educational conference designed to provide information about the agency’s programs and services to Ohio’s injured workers, employers and medical providers. Each conference offers a variety of seminars that provide in-depth information on cost-saving solutions and strategies to improve workplace safety. Attendance is free. The conferences will kick off in Cambridge on April 7. Conferences will follow in Springfield, Chillicothe, Sandusky, Portsmouth, Lima and Marietta and the tour will conclude in Ashtabula on May 4. For more information, visit www.ohiobwc.com.

Summit County Housing Network Awards “Creating A Community Awards”

Eight different awards were presented honoring the many people and groups that help to create their community. The winners were: Neighborhood Leadership award - Actively Reviving Ohio Communities; Community Development Corp. award - Nazareth Housing Development Corp. with C. Bryant Construction; Partners in Building award - The Everett Group; Partners in Financing award - City of Barberton and Fair Housing Advocates Association; Supportive Service Provider award - Zachariah Szabo; Board member of the year award - Larry I. Clayman of ACCESS, Inc.; Community Collaboration award - Project R.I.S.E. and the Summit County Veterans Service Commission and a Special Award was presented to the Catholic Commission. For more information, contact Michele Colopy at SCHTF@msn.com or at 330/253-3370.

Examining Evictions

A new report, *Evictions: the Hidden Housing Problem*, put out by Fannie Mae and the Poverty and Race Research Action Council (PRRAC), looks at issues surrounding residential evictions. Evictions can be traumatizing and humiliating to the millions of those evicted every year and are also disrupting to the larger community. This report looks at and critiques available eviction data, reviews legal and advocacy efforts, and proposes improvements in how eviction data is compiled and how evictions are handled. The lack of good and consistent data on evictions is one of the main difficulties in measuring the severity of the eviction problem. There is no national database, and local records are inconsistently kept, at best. The authors note that there are numerous obstacles to such a database, and note that the narrowly defined definition of eviction, where someone empowered by the court forcibly removes a tenant, would miss the many cases in which a tenant gives up and moves out earlier in the eviction process.

This report proposes a few methods for counteracting this growing epidemic. These include increasing awareness of tenants rights, regulation of case proceedings process for evictions, legal services for those in need, and, most importantly, a national system to keep statistics on evictions. The authors argue that such solutions will help lessen the number of evictions by keeping track of how these cases are dealt with, why they are occurring, and how they can be prevented in the future. A national database on evictions, especially, is stressed as being an integral part of directing public policy as well as serving to alert the public at large to the problem.

The extensive review of the eviction problem and proposals contained in *Evictions: the Hidden Housing Problem* will be of interest to advocates looking for a context for addressing eviction issues as well as to those looking to learn more about the status of evictions in this country. For more information, the report can currently be downloaded at <http://content.knowledgeplex.org/kp2/cache/kp/10950.pdf>.

How Much Do You Pay for Worker’s Compensation?

The Bureau of Workers Compensation (BWC) allows organizations to group together to save money on workers' compensation premiums. The Coalition on Homelessness and Housing in Ohio (COHHIO), in conjunction with the Frank Gates Service Company, sponsors such a group that saves members valuable dollars that can go to meet other more pressing needs. According to the Ohio BWC, the COHHIO group rating program saved its members 77 percent on premiums in 2003. Our group’s savings have been among the highest in the industry for three years in a row now. For example, an organization not affiliated with a group would pay 100 percent of their premiums. With COHHIO's group, this same organization would have only paid 23 percent of their premium last year. Joining a group rating program is the only way to ensure that you won't pay any more than you have to for workers' compensation. COHHIO's group has saved other non-profit organizations thousands of dollars over the last seven years.

While these savings are impressive, there is an innovative new partnership among leading trade associations that gives group rating clients of The Frank Gates Service Company more options to save as much as possible off workers’ compensation premiums.

The National Employers Network Alliance (NENA) is a national association of trade and business organizations created to provide cost saving programs for members, such as COHHIO’s group rating. Beginning July 1st, 2004, all Frank Gates’ group rating programs will go through NENA. What does this mean to COHHIO members? Bottom line, just about all of the COHHIO members who are currently in the group will now see an even greater discount, higher savings, and the ability to generate a higher return on their investment.

It is not too late to join the COHHIO group rating program. If you would like additional information about the group, or just want to know what your potential savings could be, please contact Al Gardner with the Frank Gates Service Company at 800/777-4283. If your organization is already a member of COHHIO – why not take advantage of all the benefits. If you’re not a member – what are you waiting for?

FEC Action May Impact Nonprofit Advocacy

(taken from NonprofitAdvocacy.org - members include Alliance for Justice, Charity Lobbying in the Public Interest, National Committee for Responsible Philanthropy, National Council on Nonprofit Associations and OMB Watch)

An Open Letter on Principles That Should Apply in the Upcoming FEC Rulemaking

March 3, 2004

The Federal Election Commission (FEC) is conducting a rulemaking proceeding that will determine the scope of federal election regulation and define what constitutes electoral activity that can be regulated under the Federal Election Campaign Act. We are nonpartisan, charitable organizations that believe in the importance of genuine issue advocacy. We are not attempting to address all issues involved in the rulemaking, but we believe that any rule adopted by the FEC should, at a minimum, adhere to the following principles:

1. Genuine issue advocacy must be left free of FEC regulation. The democratic process depends not only on citizens voting, but also on people and nongovernmental organizations speaking up about the issues of the day, including pending legislation and acts by public officials. The Constitution protects such advocacy from being burdened by laws and regulations unless a compelling state interest justifies it. Government should be wary of making any rules that will discourage citizens and nonprofit organizations from participating in our democratic process. The FEC has no legitimate interest in attempting to regulate genuine issue advocacy, which addresses issues and public officials in their role as policymakers, not as candidates for federal office.

2. Tax law should not be imported wholesale into election law. Tax and election law serve different purposes, and tax exemption is voluntary, while FEC regulation is not, and violation carries criminal penalties. Therefore, the FEC must be cautious in drawing on tax law for campaign finance purposes. Not all activity that is considered "electioneering" for tax purposes is subject to FEC regulation, and we are not advocating a position on extension of FEC powers beyond current regulations.

While we do not believe it is appropriate for the FEC to extend its regulation to all activity the IRS defines as electioneering, IRS Revenue Ruling 2004-6 can be used as a resource in helping the FEC distinguish genuine issue advocacy from communications meant to influence federal elections. This Revenue Ruling lays out factors for consideration, but does not apply a rigid formula. For example, some of the factors that tend to indicate genuine issue advocacy include communications that are tied to a specific event outside the control of an organization, identify a public official only in their official capacity and not as a candidate, and are part of an ongoing campaign of advocacy on the same issue.

3. Deference should be given to protection of First Amendment's right of free speech. Where ambiguity in the law exists, election related regulation or restriction of speech or regulation of organizations not expressly provided for by the Bipartisan Campaign Reform Act of 2002 or the Federal Election Campaign Act must be imposed by Congress, and not through an administrative rulemaking.

4. No new rules should be applied retroactively or during this election season, which is already underway. Nonprofits and the public need clarity and reasonable notice on all rules published by the FEC. All rules must be clear enough to avoid a chilling effect on genuine issue advocacy and nonpartisan voter mobilization activity.

For more information, visit www.nonprofitadvocacy.org.

COHHIO and Community Shares Needs Your Help!

Community Shares of Mid Ohio was established as a coalition of nonprofit organizations for the purpose of collaboratively participating in workplace giving campaigns that provide vital financial support from employee donations to member nonprofits.

Community Shares member agencies are community-based, volunteer-led nonprofits preventing family, school, and neighborhood violence, homelessness and hunger, child abuse and neglect, and environmental devastation; protecting civil and human rights; increasing literacy, democracy and voter education, healthy lives and safety, and diversity. We are committed to social justice and real solutions to local needs. COHHIO is a member of Community Shares.

To reach our goal to assist member nonprofits, we need the support of visionary community members who understand the importance of building the infrastructure and capacity of agencies working for social and economic justice.

If your workplace does not include Community Shares, ask your employer to include Community Shares in your annual charity drive. And, don't hesitate to encourage your family, friends and coworkers to consider asking for Community Shares and our member agencies at the workplace.

You can reach Community Shares at 614/262-1176 or comshare@core.com.

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.

An AmeriCorps Reflection by Rebecca Bartholomew

As I traveled around the state conducting site visits in November and December for the AmeriCorps program, I was reminded again why this program has been so important to so many; and how much it will be missed. I heard story after story of the impact members had in their communities. I also had the opportunity to visit some job sites and even talk to an elderly woman who benefited from the work AmeriCorps members did on her home. As a result of their work, her house now has an indoor bathroom and a bedroom. With all of these services provided by AmeriCorps, I am left to wonder, who will pick up the slack next year? According to one supervisor, their agency won't be able to undertake half the projects they had been able to complete with the help of AmeriCorps.

All of the members completed their term of service by February 29th. Upon completion the AmeriCorps Leader, Gwen Garth, contacted them for an exit phone interview. Many of the first year members expressed their disappointment of not being afforded the opportunity to serve a second term in our Program. First-year and second-year members alike, felt that the closing of the Program was a big loss. Although it is not a panacea for all the housing problems in our state, it certainly made a difference too many.

With all of the budget cuts, it could hardly be said the members showered their clients with largess. I believe what made the difference was their sincere and caring hearts and going the extra mile to help.

When I reflect back upon this program, it will not be a list of names flooding my memory; but the faces of those who gave. There will be images engraved on my mind of those who dirtied their hands during service projects giving of themselves to complete the job.

AmeriCorps members truly did "Get Things Done". And they left some huge shoes to fill.

We would like to thank all AmeriCorps members who served in AmeriCorps Houses the Homeless and AmeriCorps Staying Home who gave a helping hand to the AmeriCorps success during the nine year tenure with COHHIO.

OTAG Project Updates

Attention Section 8 Preservation Advocates -

Due to a computer breakdown, COHHIO staffperson Spencer Wells has lost all his email addresses. If you were (or would like to be) a subscriber to Spencer's bi-weekly email newsletter on preservation issues, please send Spencer an email at ohiotenants@earthlink.net.

Findlay Renters Workshop

On Feb 24th, Findlay's Hope House sponsored a Rental Rights Workshop featuring COHHIO's Tenant Outreach Coordinator, Spencer Wells, providing information about rental rights and tenant organizing. Tenants from Findlay Senior Tower, Findlay Commons and the general community interacted with Hope House staff persons Sammie Rhodes and Barb Farber...along with a landlord who rents to Section 8 tenants and some interested community residents. The one hour presentation stretched out for another hour of questions and discussion and gave the participants some projects to work on in the coming months. Another workshop is planned in Findlay in late spring. Wells hopes to do other Rental Information Workshops around the state in the coming months, with support from a grant from the Ohio Department of Development. If you're interested in scheduling a workshop, contact Spencer Wells at COHHIO at 614/280-1984 or at spencerwells@cohhio.org.

COHHIO's Predatory Lending Hotline

1-877-228-1645

Resources

TRAININGS

- *March 25-26 - Iams Effective Planning for Nonprofits*, Center for Nonprofit Resources, Dayton. This intensive two-day session is lead by expert planning professionals who will show you how to plan and how to measure your results. For more information, visit www.cnrohio.org.
- *April 14 - Outreach to People Experiencing Homelessness*, Ohio Primary Care Association and National Health Care for the Homeless Council, Dayton. \$30. For more information, contact Marcie at 614/224-2320.
- *April 16 - Spring Symposium*, Ohio Housing Council, Columbus. For more information, call 614/221-6567.
- *April 26-27 - National Low Income Housing Coalition Annual Conference*, Washington, DC. Conference sessions will explore what 2004 will hold for national housing policy, including housing in the elections, the latest in polling and public opinion research, the National Housing Trust Fund, and other current housing issues. For more information, visit www.nlihc.org.
- *May 5 - Changing Minds, Building Communities: Advancing Affordable Housing through Communications Campaigns*, Minneapolis. Join experienced practitioners, national housing leaders, and marketing professionals from across the country to examine how to communicate effectively to gain support for affordable housing. Training will include new research, exploration of how to use the lessons from successful campaigns in local work, and discussion of national marketing plans proposed by the National Low Income Housing Coalition and The Campaign for Affordable Housing. For more information, visit www.nw.org/network/training/tuitregis/minneapolis2004/minneapolis2004Symp.htm.
- *May 5-7 - Staying Connected - Fifth Annual Ohio Service Coordinators Conference*, Columbus. For more information, visit www.goldenbuckeye.com and click on Education & Training.
- *May 12 - Strengthening the Sector: Accountability, Advocacy and Alliances*, Ohio Association of Nonprofit Organizations Annual Conference, Columbus. Keynote speaker - James Carville. For more information, visit www.ohiononprofits.org.
- *May 14 - Community Development Policy Summit: The Recapitalization of Communities*, Federal Reserve Bank of Cleveland, Columbus. Speakers will discuss pending and current legislation, including the Community Homeownership Tax Credit, CRA, CEDA, and more. For more information, visit www.clevelandfed.org or contact Jeff Gatica at 513/455-4281 or jeffrey.a.gatica@clev.frb.org.
- *May 18 - Ohio CDC Association "Thank You Lobby Day"*, Columbus. For more information, contact Patricia Barnes at 614/461-6392 or pkbarnes@ohiocdc.org.
- *Ohio University Executive Leadership Institute*, Athens. March 19 & 23 - Strategic Leadership Workshops for Nonprofit Executives. October 5-8 - Leading with Vision, Value and Strategy. November 4-5 - Strategic Triangle in Depth: Leading Change. Spring 2005 - Courage and Compromise in Public Leadership. For more information, visit <http://oueli.voinovichcenter.ohio.edu/>.

PUBLICATIONS

- *Multifamily Housing: More Accessible HUD Data Could Help Efforts to Preserve Housing for Low-Income Tenants*, General Accounting Office. The GAO found that many low income housing units are at risk due to expiring contracts in HUD mortgage financing programs. Using HUD data, the study found that HUD does not offer incentives to owners to keep properties affordable upon mortgage maturity. The report found that there is no system in place to track when HUD subsidized property's mortgages are set to mature. To alleviate the potential affordability problem, GAO recommends that the HUD Secretary solicit the views of state and local housing agencies to determine what information is needed for HUD-subsidized properties as well as what kind of system would best record and manage this information. The full report can be downloaded at www.gao.gov/new.items/d0420.pdf.
- *Supportive Housing Financing Source Guide*, Corporation for Supportive Housing. Provides information about funding for operating expenses, services, financing and other related expenses. For a copy of the guide, visit www.csh.org/index.cfm?fuseaction=Page.viewPage&pageID=666.

AWARDS

- *Jim & Patty Rouse Award for Excellence in Community Revitalization*, Enterprise Foundation. An award of \$5,000 (in unrestricted funds) will be presented to one or two members of The Enterprise Foundation Network who develop and provide housing to low and very low-income people and who also have worked to restore the fabric of the community, with particular emphasis on life opportunities for residents. Deadline is April 5. For more information, visit www.enterprisefoundation.org/infofor/networkmembers/members/JPRouseAward/index.asp.

WEBSITES

- *Reentry National Media Outreach Campaign*, Annie E. Casey Foundation. The Campaign is designed to support the work of community and faith-based organizations that work with people returning to communities upon release from prison. The Campaign and new website provide media resources to facilitate community discussion and decision-making about reentry programs that are solutions-oriented. The site contains discussion guides, clips from television and radio productions, and other resources on a number of issues related to reentry, including housing and service needs. To visit the website, go to www.reentrymediaoutreach.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. Contact Susan Francis at COHHIO for more information at susanfrancis@cohhio.org or 614-280-1984.

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.

COHHIO Staff

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- Susan Francis, Communications and Development Coordinator - susanfrancis@cohhio.org
- Dan Garcia - Education and Outreach Coordinator - danielgarcia@cohhio.org
- Gwen Garth, AmeriCorps Leader - gwengarth@cohhio.org
- Paula Jenkins, HMIS Support Coordinator - paulajenkins@cohhio.org
- Cathy Johnston, Special Projects and Advocacy Coordinator - cathyjohnston@cohhio.org
- Alfred Jones, YEP Youth Advocate - alfredjones@cohhio.org
- Angela Lariviere, Youth Empowerment Coordinator - angelalariviere@cohhio.org
- Jason Pittman, YEP VISTA - jasonpittman@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
- Jeannette Welsh, Housing + Services Coordinator - jeannetewelsh@cohhio.org

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Newsletter of the Coalition on Homelessness and Housing in Ohio (COHHIO)
March 2004 • Volume 9 • Issue 3. Editor: Susan Francis

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