

# Breaking Ground

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

..... May 2004

## HUD Must Withdraw New Policy or People Will be Forced Out of Their Homes

On April 22nd, HUD announced it is immediately changing the way it funds the 2004 voucher program. As a result, many local housing authorities are short of the funds needed to cover all vouchers currently in use. HUD explained it would no longer reimburse local housing authorities based on actual current voucher costs. Instead, HUD is now issuing payments based on the average cost of vouchers under lease during May, June and July of 2003.

Over the past year, most housing authorities in Ohio have seen the costs of vouchers rise for lots of different reasons such as increased utility cost, lower rent payments made by tenants due to rising unemployment, and a general rise in market rents in some areas.

Now, most of Ohio's housing authorities are planning for the possibility of having to terminate residents from the program or otherwise cover funding shortfalls by increasing rents tenants pay or reducing payments to property owners. It is estimated that the HUD notice will negatively impact approximately two thirds of the housing authorities in Ohio. The average cuts for the housing authorities in Ohio equals \$15 per month per voucher, which amounts to millions of dollars for large housing authorities such as Columbus and Cincinnati. There are serious problems with this policy change:

\* **The notice is retroactive to the beginning of the year.** This unexpected change in the middle of a fiscal year catches many local housing authorities off-guard, without sufficient time and resources to plan for implementation of the new policy.

\* **Already, local voucher administrators are making changes to the program that will have dire effects on families.**

- This is the first time in the 30-year history of Section 8 voucher program that existing vouchers will likely be cut. While it may be too early to tell the precise impact this policy change will actually have, it will undoubtedly be painful for thousands of tenants in Ohio. For example: one housing authority in Ohio is considering removing as many as 450 families from the voucher program or raising the rents for up to 1900 families. Another housing authority is anticipating removing 320 families from the voucher program.

- The tenant's share of the rent will increase, and maximum rent paid to landlords accepting a voucher will decrease, reducing the chances of voucher holders finding a landlord that will rent to them. Vouchers may be directed to higher-income households.

- PHAs will not re-issue vouchers when tenants leave, and will withdraw vouchers from families who have them but have not yet found a willing landlord.

- Private partners, such as landlords, bankers, and developers, will stop participating in the program if they can't count on HUD to keep its funding commitments. For example, supportive housing deals in Ohio are at risk of falling through because project-based vouchers may not be available as had been anticipated.



\* **The problem is exacerbated because HUD has refused to pay many housing authorities funds owed from last year (overdue reserves),** leaving many without sufficient funds to cover the emerging shortfalls.

\* **Congress should be outraged about this change.** In the notice and in press statements, HUD blamed Congress for the change. However, Congress added funding to the voucher program in 2004 specifically so HUD could fully fund all vouchers currently in use. Numerous members of Congress, including Representatives Tiberi and Pryce of Columbus are beginning to speak out on the issue.

\* **This action comes on top of the Bush Administration’s FY 2005 budget plan which could eliminate 250,000 existing vouchers nationwide.** Not only does that plan reduce the needed funding by \$1.6 billion but it also would essentially block grant the program to local housing authorities and eliminates long standing federal protections such as targeting the assistance to those with lower incomes, generally keeping tenant rents to 30 percent of their monthly income and the requirement for annual inspections of the apartments.

Thanks to the National Low Income Housing Coalition for information used in this article.

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## Congressional Republicans and Democrats Join Forces to Fight Bush Administration’s Housing Voucher Plans

Six House Members (3 Democrats and 3 Republicans – including Representative Pat Tiberi of Columbus) are asking other House Members to join them on a letter that requests full funding of the Section 8 Housing Choice Voucher Program for this year and expresses concern about the Flexible Voucher proposal for the future.

### GET YOUR HOUSE MEMBER TO SIGN ON

HUD’s new policy, which came out on April 22nd would significantly underfund housing vouchers for the current fiscal year, leading to families losing their vouchers for the first time in history.

The effect of HUD’s new implementation policy is a preview of what will happen if Congress enacts the Administration’s 2005 budget proposal. The intent of both HUD’s 2004 implementation policy and the 2005 budget proposal is the same – to cut the program and deny families and communities the assistance they need to remain housed. The 2005 budget proposal will institute even deeper cuts than HUD’s 2004 implementation policy.

Let’s get as many of the Ohio House Members as we can to sign on to this Dear Colleague letter to demonstrate that Members of Congress won’t allow the Section 8 housing voucher program to be on the chopping block. In addition to the sign-on letter, Representative Barney Frank is introducing legislation which would stop HUD from implementing the notice HUD published on April 22nd and restore the practice of renewing vouchers based on a housing agency’s actual per unit costs in the prior quarter, adjusted for inflation.

**Please email or fax your House member(s) a letter calling their attention to the potential Section 8 cuts and ask them to sign-on to the bi-partisan letter being distributed by their colleagues. A sample letter runs on the next page.**

# SAMPLE LETTER

Dear Senator/Representative Lastname;

I am writing to express my concern over HUD's notice which significantly changes how it will fund the 2004 voucher program. This proposed change will cause many local housing authorities to fall short of the funds needed to cover all vouchers currently in use. This is the first time in the 30-year history of the Section 8 voucher program that existing vouchers will be cut. The end result will be thousands of Ohioans losing their housing assistance or experiencing a significant reduction in housing assistance.

This radical change by HUD falls in direct contrast to the primary intent of Congress, which was to assure that all current voucher tenants are protected. While HUD is blaming Congress for this change, the reality is that Congress added funding to the voucher program in 2004 specifically so HUD could fully fund all vouchers currently in use. Numerous members of Congress are beginning to speak on the issues. I ask that you address this extremely important issue by demanding that HUD rescind the April 22nd notice and support a prompt legislative solution to this problem.

This change will have a significant negative impact on Ohio and across the country. Housing authorities have experienced numerous legitimate reasons for increased costs of vouchers over the past year due to increased utility cost, lower rent payments made by tenants due to unemployment and a general rise in market rents in some areas. Now, with these changes, 68 percent of Ohio's housing authorities are planning for the possibility of having to terminate residents from the program or otherwise cover funding shortfalls by increasing rents tenants pay or reducing payments to property owners. For example, one housing authority in Ohio is considering removing as many as 450 families from the voucher program or raising the rents for up to 1,900 families. Families that have been issued a voucher but have not found a willing landlord may have their vouchers withdrawn. Housing development will also be negatively impacted. Private partners, including landlords, bankers and developers, will stop participating in the program if they can't count on HUD to keep its funding commitments.

This action is taken on top of the Bush Administration's FY 2005 budget plan which could eliminate 250,000 existing vouchers nationwide next year. Those affected by these cuts will include working families, the elderly and the disabled.

I ask that you sign on to the letter being circulated on a bi-partisan basis from three Republicans (including Pat Tiberi of Columbus) and three Democrats. To sign on, call Julie Okoniewski with Representative Velazquez at 202-225-2361 or Jordan Press with Representative Shays at 202-225-5541. Also co-sponsor Representative Barney Frank's legislation which would stop HUD from implementing radical changes to the housing voucher program. Thank you for your consideration.

Sincerely,

## "You Don't Need a Home to Vote" Campaign

Under the United States Constitution, every American citizen — without regard to personal property — has the right to vote. The fact that people who are homeless have no permanent residence should not be used to disenfranchise them. Many homeless people, however, while qualified to vote, are unable to register due to the many policy and legal barriers placed before them.

The National Coalition for the Homeless is gearing up for the 2004 elections with the "You Don't Need a Home to Vote" national voting rights and registration campaign. The campaign seeks to protect and promote a homeless person's right to vote, ensuring that people who are homeless maintain an active role and voice in shaping their future.

Since the inception of the campaign in 1992, thousands of homeless citizens have been registered to vote. The campaign uses a five-pronged strategy of registration, education, get-out-the-vote, state and federal legislation, and litigation.

Dates to Remember in 2004:  
September 26-Oct. 2: National Homeless Voter Registration Week  
November 2: Election Day

Homeless people have the right to vote. If you witness discrimination based on an individual's lack of housing, please contact the "You Don't Need a Home to Vote" project. Call (202) 737-6444 x19 or e-mail at [mstoops@nationalhomeless.org](mailto:mstoops@nationalhomeless.org)

"You Don't Need a Home to Vote" is a national homeless voter rights/ non-partisan registration/ education/ get-out-the-vote campaign.

### Voter Registration for Homeless People: Legal Rights

This fact sheet provides basic information about the legal rights of homeless people seeking to register to vote in federal or state elections. The information provided is not intended to serve as legal advice. If you are considering taking steps to challenge election laws or practices in your state, you should consult an attorney or contact the National Law Center on Homelessness and Poverty for further information.

Voter registration policies and practices may impose requirements that interfere with or preclude registration by people who are homeless, such as:

- requiring a residential address;
- requiring a mailing address;
- requiring personal identification numbers or documents;
- requiring compliance with registration deadlines; and /or
- periodic "purging" of voter registration rolls.

Registration procedures for state and local elections and the state laws and regulations governing these procedures vary widely from state to state. Registration procedures for federal elections also vary from state to state. However, the National Voter Registration Act of 1993 (NVRA) (also known as the "Motor-Voter" law) governs voter registration for federal elections. The NVRA requires states to make the voter registration process for federal elections more accessible to all citizens. Among other requirements, the NVRA mandates that states designate as voter registration agencies all state offices that provide either public assistance or state-funded programs primarily engaged in providing services to people with disabilities. With few exceptions, the Act applies to all states, though not all states have implemented it as required.

• **Residential Address Requirement**

Homeless people who can identify a "home base"-- a specific location they consider their home base to which they return regularly and intend to remain for the present -- should not be denied the opportunity to register to vote solely because the home base is not a traditional dwelling. With respect to state elections, courts that have addressed the issue have held that states may not refuse to allow a homeless person to register to vote on the ground that she/he does not have a traditional residential address. As far as federal elections are concerned, the uniform "national mail voter registration form," which the NVRA requires states to accept as a means of registration, allows the applicant to draw a map to indicate where he or she lives "if the applicant lives in a rural district or has a non-traditional address." This means that homeless people who can identify a street corner, park bench, etc. as their home base by drawing a map should not be prevented from registering to vote for failing to provide a traditional residential address.

• **Mailing Address Requirement**

Almost all states require prospective registrants to provide a mailing address. This requirement is not prohibited by the NVRA and it does not appear to have been tested in the courts. Whether or not a court will uphold a mailing address requirement is likely to depend on how rigidly the requirement is applied; a requirement that actually prevents homeless applicants from registering to vote is likely to constitute an unlawful restriction on the fundamental right to vote. Several states explicitly allow registrants to identify a government office or post office "general delivery" address, or other reliable "contact points" (e.g., a shelter, church, or municipal building) as a mailing address. If the mailing address requirement simply imposes a burden or inconvenience on the homeless applicant but does not actually prevent him or her from registering, such a requirement is likely to be upheld by the courts.

• **Personal Identification Requirement**

Most states require prospective registrants to provide a personal identification number of some kind - usually a social security number or a driver's license number - to enable election officials to verify the person's identity. However, the practice of demanding a person's social security number has recently been called into question. Though one federal appeals court has ruled that a state's requirement that applicants provide a social security number is legally valid, in another case, a federal district court recently prohibited the state from requiring a social security number for purposes of voter registration. Moreover, if the state requires production of some specific type of identification that an individual without a traditional residential address would be unable to obtain, such a requirement could likely be challenged successfully. In the case of federal elections, the NVRA prohibits states from imposing highly restrictive identification requirements; the national voter registration form "may require only such identifying information...and other information...as is necessary to enable the appropriate state election official to assess the eligibility of the applicant and to administer voter registration and other parts of the election process."

• **Registration Deadlines and Residency Duration Requirements**

Almost all states have established a deadline prior to Election Day by which voter registration applications must be submitted - generally 30 days before the election. This requirement may present a problem for homeless individuals who move their home base to a different election district between the deadline for registration and the election. They will have missed the deadline for registering to vote in the new district, but will be unable to vote in the former district because they are no longer residents of that district. Nevertheless, it is likely to be very difficult to bring a successful challenge to a registration deadline that is set at or around 30 days prior to the election. The NVRA does provide protection for people who move their home base from one location to another within an election district, and requires that the registrant be permitted to vote at either the previously assigned polling place or a central location upon affirmation of the new address by the registrant, or at a new polling place upon confirmation of the new address.

• **Purging of Registration Lists and Mail Checks**

Most states routinely remove or "purge" from lists of registered voters the names of individuals who are no longer residents of the election district in which they previously registered. This practice may present a practical obstacle for homeless people since names are typically removed when the registrant fails to respond to a "mail check" — a notice sent by mail to which the registrant must respond in order to confirm her/his continued residence in the particular election district and prevent removal of her/his name. The NVRA offers some protection by limiting the circumstances under which failure to respond to a mail check may result in removal from the rolls, and by imposing certain conditions on mail check procedures.

If your local election officials are imposing voter registration requirements that substantially hinder homeless people from registering to vote, you may wish to attempt to resolve the problem by contacting the chief election official in your state, the office of the State Attorney General, or a representative of your state legislature before considering commencement of a formal legal challenge. For a more detailed legal memorandum that contains a discussion of legal issues and case law concerning homeless people's right to register to vote, please contact the National Law Center on Homelessness & Poverty at 202/638-2535.

Sponsored by the National Coalition for the Homeless; 202/737-6444; info@nationalhomeless.org; www.nationalhomeless.org

**Towing Bill Causes Concern**

Bills introduced into the Ohio General Assembly would give private towing operators the ability to seek a court order prohibiting the renewal or issuance of a driver's license or vehicle registration for someone who did not pay towing and storage fees on an abandoned car. The court order could be sought regardless of whether the car was towed from a public street or from private property. This legislation would give unprecedented power of governmental authority to a private company to collect private debts. It could penalize innocent owners who did not intend to abandon their cars, or who have their cars towed unreasonably. It would particularly harm low-income Ohioans who frequently have cars that may break down and are in need of repairs and are most susceptible to having their cars towed. Without reliable transportation, many could lose their jobs. For more information on this bill, contact Beth Kowalczyk at the Ohio State Legal Services Association State Support Center at bethk@oslsa.org or 614/221-7201, ext. 130.

**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!**

## American Dream of Homeownership Turns Sour for Many Low-Income Buyers

The American dream of buying and owning a home all too frequently doesn't have a happy ending for many low-income families. Despite federal government policies encouraging home ownership among minority and low-income families, more than half of them left their houses and returned to renting within five years, according to a new study by a University of Washington researcher. One third of the families returned to renting in the first two years.

"Home ownership is not a cure-all for low income families without a living-wage job and wage progression. Without those two things, it is not sustainable," said Carolina Katz Reid, who did the research for her doctoral dissertation in geography, which she just completed.

"The evidence suggests that low-income families are particularly vulnerable to losing their homes because they are more likely to lose their jobs and they have few resources to fall back on. Mortgage payments for many of these families take 50 percent or more of their monthly income. An unexpected drop in income or increase in expenses can make it impossible for them to meet those payments."

Reid's research also indicated that low-income minority families who managed to hold on to their homes for at least 10 years tended to realize smaller average property value increases than did middle- and high-income whites. Low-income minority families averaged a 30 percent increase in house values over that time period, while middle- and upper-income whites enjoyed a 60 percent jump.

In addition, she found that buying a house does not necessarily mean an improvement in neighborhood quality because most low-income families bought homes in areas similar to where they were renting. Low-income minorities, on average, tended to buy into better neighborhoods, but these areas continued to be significantly more disadvantaged, marked by elevated levels of poverty, high school dropouts and unemployment compared to low-income whites. Reid said that more than half of low-income minority homeowners bought homes in such "distressed" neighborhoods.

Data for her research was drawn from the *Panel Study on Income Dynamics* conducted by the Institute for Social Research at the University of Michigan. Started in 1968, it collects information from a broad range of 5,000 American families. Reid also conducted in-depth interviews with 55 low-income homeowners, about half of them recent immigrants, living in Seattle.

Reid's research indicated that very few low-income families that return to renting ever buy another house, while the majority of middle- and upper-income families eventually bought again. Middle and upper-income families often sold their homes when they relocated to another area because of employment opportunities. Many initially rented before buying a home in the new community. For low-income families, however, the shift away from owning a house tended to be permanent, caused by life-changing events such as unemployment or divorce, and the associated loss of a wage earner.

Reid's interviews with low-income Seattle families showed that most relied on multiple wage earners whose pooled salaries enabled them to buy a home. Immigrant families in particular had three or four members [both parents and one or two grandparents or both parents and teenage children] working low-paying jobs or part-time jobs to support a house payment.

Thirty of the Seattle families were affected by the American economic downturn and one or more members lost full- or part-time jobs, or experienced cuts in hours or benefits. Yet, Reid said, these families were buying as much of a house as lenders qualified them for.

"It was shocking to see how much they were paying in mortgage payments," she said. "If a \$250,000 mortgage was available they'd take it. Thirty out of the 55 families were paying more than 50 percent of their combined monthly income on their mortgage payments."

"Home ownership is an important dream in our society," said Reid. "But the goal should be to keep families in their own homes and that will require more social support. At the same time, while there is a tendency to move low-income families toward home ownership, there is still a real need for rental assistance and subsidies. Ownership is viewed as a way of repairing neighborhoods and lifting people out of poverty, but what is needed is a greater range of options to meet peoples' needs."

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### **Housing Ohio 2004 Attracts 450 Participants**

COHHIO's 2004 Annual Conference, held last month in Columbus, was an stunning success! More than 450 people from across the state, including emergency shelter providers, transitional housing providers, permanent housing providers, not-for-profit and for-profit housing developers, fair housing advocates, homeless service providers, state and local government officials, and financial institutions joined together to learn about issues relating to homelessness and affordable housing, and to set an aggressive agenda for the future. The conference line-up featured a kick-off by Lieutenant Governor Jennette Bradley, as well as plenaries by Donald Whitehead from the National Coalition for the Homeless, Barbara Sard from the Center on Budget and Policy Priorities, and Margy Waller from The Brookings Institution.

The conference was designed around several different tracks, all of which represented current projects being undertaken by COHHIO. These tracks included affordable housing development and preservation, ending homelessness, predatory lending, homeless youth, permanent supportive housing, and working with mainstream institutions. Of the feedback received, participants seemed to appreciate the content of the conference and described it as both informative and thought provoking.

A special thanks to this year's conference co-sponsors. Without their support and that of the participants, the conference would not have been successful. COHHIO's 2004 Sponsors were: Bank One, Ohio Capital Corporation for Housing, National City Bank, Charter One Bank, Ohio LISC (Cleveland, Cincinnati & Toledo) & National Equity Fund; Enterprise Foundation - Cleveland; Fannie Mae; Fifth Third Bank; Huntington Bank; Provident Bank; AARP Ohio; Enterprise Foundation - Columbus; Freddie Mac; National Affordable Housing Trust; National Church Residences; National Housing Trust; Neighborhood Properties; The NRP Group; Red Capital Group; US Bank; Woda Development, Construction & Management; Cleveland Housing Network; Columbus Housing Partnership; Council for Rural Housing Development in Ohio; Federal Home Loan Bank; Ohio Association of Realtors; Squire Sanders & Dempsey; with additional support from Ohio Department of Development; U.S. Department of Housing and Urban Development; and Ohio Department of Mental Health.

**In case you missed it, COHHIO's 2005 Annual Conference and Legislative Action Day will be held on April 4th – 6th at the Hyatt on Capitol Square in downtown Columbus.**

**2004 Awardees Recognized at COHHIO Conference**

This year’s conference was also used a forum to recognize a number of individuals that work to make the mission and vision of COHHIO a reality. More specifically, the following folks were recognized:

**2003 Partner of the Year**

Lieutenant Governor Jennette Bradley

**2003 Legislator of the Year**

State Senator Randy Gardner

**2003 Legislator of the Year**

State Senator Tom Roberts

**2003 Advocate of the Year**

Jeff Woda (Woda Development Group - Columbus)

**2003 Advocate of the Year**

Tom Stricker (St. Vincent Hotel – Dayton)

**2003 Lifetime Achievement Award**

Carol Duncan (ICAN – Canton)

The Youth Empowerment Program also recognized individual who are improving the lives of homeless youth.

**2004 Champion for Children Award**

Ohio Department of Development - Lisa Patt-McDaniel, Scott Gary, Patrick Hart  
For listening to youth, addressing issues, and making changes to keep families together.

**2004 Dynamic Change for Youth Awards**

Access, Inc., Akron - Barbara Reiter  
Hope House for the Homeless, Findlay - Sammie Rhoades  
For their active commitment to change policies and open their doors to serve all children in families.



**2004 Outstanding Youth Partner Award**

St. Joseph Church, Strongsville - Angie Nandor  
For their continued commitment to meeting the immediate and long-term needs of all children and youth in their community.

**BUILDING A FOUNDATION FOR THE FUTURE!**

Newsbriefs...

Hurry Up and Wait for HUD's SuperNOFA...

As you're reading this, the U.S. Department of Housing and Urban Development (HUD) has yet to publish its 2004 Super Notice of Funding Availability (SuperNOFA). This marks the latest publication date in the SuperNOFA's brief history (dating back to the mid to late 1990's). Based upon what we can tell (and what we've heard through back channels), HUD is hoping to publish this year's NOFA sometime this month (mid to late May is the optimistic target). This late publication date marks a substantial shift with respect to how HUD does business. Consider that the NOFA has historically been published in either February or March (occasionally it has been pushed back to early April). Organizations that receive funding through the SuperNOFA have come to depend on this schedule and built project (as well as organizational) budgets around it.

A delay of a couple of months might not sound like that big of a deal, but think of it this way - using the Continuum of Care as an example (it's included in the SuperNOFA). When the NOFA was published in March, there was a 90-day window to complete applications and return them to HUD. This usually meant that applications were due in early June. After the internal review process at HUD, funding announcements would usually happen around Christmas. After the initial funding announcements were made, there was a formal process through which all grantees had to go, culminating with the execution of a grant agreement. Depending on the circumstances, this process could take anywhere between six and nine months (even up to a year in some cases). In other words, an organization is made aware of a funding opportunity under the SuperNOFA in March of year one. They apply for funding in June of year one. They are conditionally awarded funds in December of year one. They are able to access funding in June of year two (maybe as late as December of year two). The bottom line is that there's a 15 to 18-month lag before organizations are able to start spending money. Organizations have come to expect this lag - it's the price you have to pay if you want to do business with HUD. Most (if not all) have this down to a science - they know exactly how far they can stretch every dollar to ensure that it lasts until the new funding is available.

For organizations that already operate on shoestring budgets, making them wait a couple of months could be devastating. If folks are counting on receiving funding in June to keep the doors open, what do they do when the money doesn't show up until August or September? We are continuing to monitor the situation and will post periodic updates on our web page: [www.cohhio.org](http://www.cohhio.org).

Rural Hispanics Underutilize the Federal Earned Income Tax Credit (EITC)

The Associated Press reports that Hispanics could receive thousands of dollars by using the EITC but advocates say language differences, cultural assumptions, and fear of the federal government often keeps Hispanics from applying. For more information, visit [www.knowledgeplex.com](http://www.knowledgeplex.com).

Housing Discrimination Still a Problem

Housing discrimination remains pervasive in major cities across the United States. According to a recently published article, "incidence of discrimination against minority home-seekers ranges from 17 percent for black homebuyers to 28.5 percent for Native American renters." The article in Research Works, a HUD publication, summarizes findings from HUD's multiyear housing discrimination study. Other findings include:

\* Discrimination against prospective African American renters and homebuyers and prospective Hispanic homebuyers declined modestly between 1989 and 2000. Discrimination against prospective Hispanic renters remained the same.

\* Discrimination against prospective Asian and Pacific Islanders renters was similar to that of African American and Hispanic renters.

\* Discrimination and geographic steering against prospective Native American renters and homebuyers was particularly high.

The full article can be found at [www.huduser.org/periodicals/ResearchWorks/ResearchWorks\\_Mar04.pdf](http://www.huduser.org/periodicals/ResearchWorks/ResearchWorks_Mar04.pdf).

Study Shows Asset Building Policy Benefits Least Needy

The Corporation for Enterprise Development recently published "Hidden in Plain Sight: A Look at the \$335 Billion Federal Asset Building Budget." The report shows federal asset building policies cost \$335 billion but disproportionately benefit those who already have assets. Analysis showed that over a third of the benefits go to the wealthiest 1 percent of Americans. For more information, visit [www.cfed.org/20040311HiddenAssetsshort.pdf](http://www.cfed.org/20040311HiddenAssetsshort.pdf) or call 202/978-4488.

**Effort Underway to Increase Focus on Family Homelessness in Presidential Campaign**

The One Family Campaign in Massachusetts has developed material for advocates interested in bolstering attention to homelessness among families in the upcoming Presidential election. The website includes fact sheets about the Section 8 program, provides information about what individuals, members of the faith community, and college students can do in their community to help bring greater media attention to family homeless, and provides the opportunity for individuals to send an electronic postcard to the Presidential candidates. For more information, visit [www.everychildatohome.org](http://www.everychildatohome.org).

**\$25 Million Available for Rural Housing and Economic Development**

On April 23rd, the U.S. Department of Housing and Urban Development (HUD) announced the availability of \$25 million for the Rural Housing and Economic Development Program. HUD will award up to approximately \$25 million on a competitive basis in the following, funding categories. Applicants must apply for funds in only one of the two categories: Category 1 (Capacity Building) or Category 2 (Support for Innovative Housing and Economic Development Activities).

Category 1: Capacity Building – HUD will award up to approximately \$10 million to applicants for capacity building activities. This amount will go directly to local rural nonprofit organizations or community development corporations or federally recognized Indian tribes to increase an organization's capacity to support innovative housing and economic development activities. The maximum amount awarded to a successful applicant in this category will be \$150,000.

Category 2: Support for Innovative Housing and Economic Development Activities – HUD will award up to approximately \$15 million to federally recognized Indian tribes, state housing finance agencies (HFA's), state community and/or economic development agencies, local rural nonprofit organizations or community development corporations to support innovative housing and economic development activities in rural areas throughout the nation. The maximum amount awarded to a successful applicant in this category will be \$400,000.

The application deadline is May 24th, 2004. For additional information or to view the Notice of Finding Availability (NOFA) as published in the Federal Register, visit <http://a257.g.akamaitech.net/7/257/2422/14mar20010800/edocket.access.gpo.gov/2004/04-9276.htm>.

**New Criteria in HUD SuperNOFA to Reward Removal of Regulatory Barriers**

The U.S. Department of Housing and Urban Development (HUD) has announced that it will include new criteria in its competitive funding process this year to reward those states and communities that have sought to remove exclusionary zoning and other regulatory barriers to creating affordable housing. This incentive criteria will be included in the FY 2004 SuperNOFA and will apply to the funding of Continuum of Care (including Shelter Plus Care Renewals), Housing Opportunities for Persons With AIDS (HOPWA), Section 202 Supportive Housing for the Elderly, Section 811 Supportive Housing for Persons With Disabilities, and numerous other programs.

HUD received 37 public comments in response to its first proposal of the criteria in November 2003. While the majority of commenters were supportive of the proposal, some expressed concerns about 'a possible adverse impact on nonprofit organizations that are unable to influence the actions of the governments in the areas in which they do business' and "the additional administrative burden that may be imposed on applicants seeking the higher points under this priority." Among the changes that HUD made in response to the overall comments was to broaden the scope of the questions in the evaluative criteria to make it easier for applicants to reach the applicable threshold for receiving points.

The regulatory barriers that HUD wants to see removed include "public statutes, ordinances, regulatory requirements, or processes and procedures [that] significantly impede the development or availability of affordable housing without providing a commensurate or demonstrable health or safety benefit," according to HUD's announcement in the March 22, 2004 Federal Register. Two examples given were "exclusionary zoning that keeps out affordable housing, especially multifamily housing," and "outmoded building codes that required excessive renovation." Citing a 1991 report by the Advisory Commission on Regulatory Barriers to Affordable Housing, the announcement noted that by one estimate "these policies and procedures directly increase construction or rehabilitation costs by up to 35 percent."

For more information about state and local regulatory reform actions to increase affordable housing, as well as further details on the new criteria, visit [www.huduser.org/rbc/](http://www.huduser.org/rbc/).

**National Housing Survey Shows That Key "Gaps" Pose a Challenge to Expanding Homeownership**  
Fannie Mae's 2003 National Housing Survey finds that, while most Americans view homeownership as a safe investment with a lot of potential, four critical "gaps" must be addressed in order to reach the underserved and close the minority homeownership gap. The survey also finds that a significant roadblock to homeownership for Hispanic households where Spanish is predominantly spoken is having accurate information about the home-buying process.

The survey shows that there are four important areas that must be addressed in order to expand homeownership, including an information gap, an affordability gap, a credit gap, and an overall confidence gap:

1. Information Gap: The survey illustrates a significant difference between the general public and minority communities in their levels of accurate information about the home-buying process. This information gap is particularly pronounced among Spanish-language dominant Hispanics (Spanish Hispanics). Only 23 percent of African Americans and 18 percent of Spanish Hispanics claim an above average understanding of the home-buying process compared to a third of Americans overall.

2. Affordability Gap: While a lack of accurate information about the home-buying process divides minority groups from the general public, the survey finds that an affordability gap divides renters, lower-income Americans, and "seekers" (those who began the home-buying process, but did not take it to completion) from homeowners and the general public. Thirty-five percent of all renters have tried to become homeowners but have not succeeded, and affordability is the most common reason cited. More than half (51 percent) of all seekers said the reason they failed to complete the home-buying process was that it was more expensive than they initially thought, or they had concerns about getting a low-cost mortgage given their credit history. Affordability concerns are primarily driven by a lack of savings, as seekers save only half of what the nation saves on average (7.6 percent of their monthly income compared to 13.7 percent of the nation as a whole).

3. Credit Gap: Many Americans continue to be concerned that their credit histories will make it difficult for them to secure a mortgage for the purchase of a home, and different parts of the population also have significantly less experience with and less information about credit and debt. Credit concerns are the second leading reason (39 percent) renters overall offer for having not bought a home, ranking just behind cost. Credit concerns are an even bigger issue for minority households as 49 percent of English Hispanics, 46 percent of Spanish Hispanics, and 42 percent of African Americans cited credit concerns as the primary reason they have not yet bought a home.

4. Confidence Gap: The survey illustrates an overall confidence gap between minorities and the general public over whether or not they can successfully complete the home-buying process. This gap is magnified by concerns over factors such as discrimination and future home price increases. Overall, 49 percent of all Americans think it is harder to buy a home than in their parents' generation compared to 46 percent who think it is easier. Sixty-two percent of renters, 59 percent of those making under \$35,000 a year, and 53 percent of English Hispanics believe it is more difficult, but 56 percent of Spanish Hispanics believe it is easier. African Americans are largely split, with 50 percent saying it is easier today and 46 percent saying it is harder. The survey indicates that perceptions of rising home prices may also impact home-buying confidence. Sixty-four percent of Americans believe housing prices will rise in the next year, a 13 percentage point increase from the 2002 survey (51 percent).

**Meeting the Needs of Spanish Hispanics/New Immigrants**

The survey finds that Spanish Hispanics face special affordability and other challenges as evidenced by the fact that a majority say they send a significant sum of money to relatives in their country of origin. The average amount cited totaled \$223 per month, a particular hardship as 70 percent of Spanish Hispanics say they earn less than \$35,000 per year. As a companion report to the 2003 Fannie Mae National Housing Survey, the company released a new Fannie Mae paper entitled "From Homeland to a Home: Immigrants and Homeownership in Urban America" by Demetrios Papademetriou and Brian Ray of the Migration Policy Institute. The study spotlights the challenges of creating homeownership opportunities for immigrant families, a vital and growing component of the housing market. The paper finds that a primary obstacle for immigrants in attaining homeownership in America is the difficulty in finding affordable homes in many urban areas. The fact that many immigrants tend to cluster in "Traditional Gateway" cities -- many of which are high-cost markets -- only serves to compound this problem. According to the analysis, 52 percent of all immigrants live in the 10 metropolitan areas with the largest immigrant populations, and nearly 50 percent of immigrants who arrived in the 1990s were living in the gateway cities in 2000. The report indicates that intensive counseling and home-buyer education targeted toward immigrant households on the cusp of homeownership could prove quite effective in increasing homeownership rates.

For more information on the National Housing Survey, visit [www.fanniemae.com/newsreleases/2004/3057.jhtml?p=Media&s=News+Releases](http://www.fanniemae.com/newsreleases/2004/3057.jhtml?p=Media&s=News+Releases).

**Materials Available from COHHIO**

- *Organizational Development*. \$25 per topic. Board Governance; Fundraising; Human Resources; Leadership; and New Executive Director Basic Training.

- *Directory of Services* (March 2003 version). A listing of non-profit housing organizations and homeless service providers in Ohio. 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. \$15.

To order materials, contact Susan Francis at [susanfrancis@cohhio.org](mailto:susanfrancis@cohhio.org) or 614/280-1984.

**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](mailto:susanfrancis@cohhio.org) or 614-280-1984.

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**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 as easy as 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](http://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](mailto:cathyjohnston@cohhio.org). Thanks for your support.

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

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**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](mailto:susanfrancis@cohhio.org).**

## Resources

### TRAININGS

- *Lead-Based Paint-Related Trainings, Ohio Department of Development's Office of Housing and Community Partnerships (OHCP).* *Renovation and Remodeling* is designed for people working in the remodeling and renovation industry, including general rehabilitation workers, such as dry wallers, painters and carpenters. Fee is \$10. Trainings will be May 18 – Greenville, June 8 – St. Marys and June 22 – Ashtabula. OHCP is also offering targeted trainings for communities that are interested in hosting the training and can guarantee that at least 15 local contractors will attend the session. *Lead Risk Assessor Refresher* is a one-day review that provides certified risk assessors with a review of the Lead Inspector/Risk Assessor training and update participants regarding Ohio's lead abatement laws and regulations. Fee is \$50 and the training will be held September 14 in Newark. For more information, visit the OHCP web site at [www.odod.state.oh.us/cdd/ohcp](http://www.odod.state.oh.us/cdd/ohcp) and select "Lead-Based Paint Issues." For more information, contact Betsy Giffin at [bgiffin@odod.state.oh.us](mailto:bgiffin@odod.state.oh.us) or 614/466-2285.

- *June 16 - Community Development, Innovation & Technology, Ohio CDC Association, Columbus.* Topics will include new technologies in housing construction; technology training for small businesses; incubating technology businesses; technology fundraising; understanding the language of technology; partnering with technology centers; conducting technology assessments; and model community technology centers. For more information, contact John Mast-Finn at [jmastfinn@ohiocdc.org](mailto:jmastfinn@ohiocdc.org) or 614/461-6392.

- *September 29 - October 1 - Community Development: A Civil Right, Ohio CDC Association Annual Conference, Cleveland.* For more information, contact Celia Elkins at [celkins@ohiocdc.org](mailto:celkins@ohiocdc.org) or 614-461-6392.

- *Ohio University Executive Leadership Institute, Athens.* 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/>.

- *FIRSTLINK Trainings, Columbus.* Basic Website Design - May 18 & 20, \$60. Interactive Web Marketing for Nonprofits, Made Easy - May 25 - \$40. Effective Speaking Basics - June 3 & 17, \$60. What's New with the Americans with Disabilities Act? Is your company or organization in compliance with the ADA? - May 27 - \$35. For more information, visit [www.firstlink.org](http://www.firstlink.org) or call 614/224-6866.

### PUBLICATIONS

- *Separate and Unequal 2004: Predatory Lending in America, ACORN.* Examines how subprime lending continues to plague low-income people and minorities. For more information, visit [www.acorn.org/index.php?id=1994](http://www.acorn.org/index.php?id=1994).

- *Report on Low-Income and Minority Use of Alternative Financial Service Providers.* The report, by the Urban Institute on behalf of the Fannie Mae Foundation, shows that alternate financial services cluster in areas with low-income and minority households and also showed that these households use alternative financial providers not because banks are not geographically available but because they seemingly offer products and services they need that banks do not. For more information, visit [www.knowledgeplex.org](http://www.knowledgeplex.org).

- *CHAS 2000 data.* A special tabulation of Census 2000 data created specifically for those involved in the Consolidated Planning process, are now available on HUD USER. These CHAS (Comprehensive Housing Affordability Strategy) data are useful to local government officials and local housing planners for their own planning processes, and to HUD officials who use these data in allocation formulas for distributing funds to local jurisdictions. In addition to the CHAS 2000 data, HUD is also making available data being used for various allocation formulas, including the Indian Housing Block Grant and Fair Share formulas. Available at [www.huduser.org/datasets/cp.html](http://www.huduser.org/datasets/cp.html).

- *Multifamily Building Conformance with the Fair Housing Accessibility Guidelines, HUD.* The report presents a quantitative assessment of the extent of conformance with the Fair Housing Accessibility Guidelines, which were developed by HUD in 1991 to assist builders, architects, local government officials, and others in the building community to adequately meet the Fair Housing Act requirement that covered multifamily dwellings to be designed and constructed to include certain features or accessible design. Available at [www.huduser.org/publications/fairhsg/multifamily.html](http://www.huduser.org/publications/fairhsg/multifamily.html).

### FUNDING

- *HOPE Awards.* Recognizes up to seven organizations and individuals who are making outstanding contributions to increasing minority homeownership. Awards are determined by a panel of judges based on the impact of the nominee's work, use of innovative ideas and applications, acceptance in the minority community, focus on minority homeownership and affordability. The seven categories are education, finance, project of the year, brokerage, public policy, media, and HOPE Leadership Award. For more information, visit [www.hopeawards.org](http://www.hopeawards.org) or contact Wendy Harper at 202/383-1192 or [wharper@realtors.org](mailto:wharper@realtors.org).

- *Rural Housing Demonstration.* The Rural Housing Service has set aside \$2 million in loan funds for low-income borrowers to purchase innovative housing units and systems that do not meet existing published standards, rules, regulations or policies. Applications are considered on first-come, first-served basis. For more information, visit <http://a257.g.akamaitech.net/7/257/2422/06apr20040800/edocket.access.gpo.gov/2004/04-7699.htm>.

- *National Business Plan Competition.* The Yale School of Management, The Goldman Sachs Foundation and The Pew Charitable Trusts have joined together to form The Partnership on Nonprofit Ventures, which runs the National Business Plan Competition. The Business Plan Competition is open to nonprofits seeking to start or expand successful profit-making ventures. Winners of the competition will receive a cash prize and technical assistance. The Partnership enlists Yale School of Management faculty, alumni, and current MBA students, McKinsey & Company consultants, Goldman Sachs professionals, and other experts in the field to evaluate business plans, help with research and case studies, and offer technical assistance to participating nonprofits. The deadline for submission is July 16. For more information, visit <http://ventures.yale.edu/aboutcompetition.asp>.

- *Funding Available for Young Offender Reentry Programs .* The U.S. Department of Justice's Office of Juvenile Justice and Delinquency Prevention (OJJDP) indicates that in the first year following release, young offenders re-offend at a rate of sixty-three (63) percent, according to a recent grant notice for the "Youth Offender Reentry Program." The Center for Substance Abuse Treatment (CSAT) of the Substance Abuse and Mental Health Services Administration (SAMHSA) is seeking to award up to 12-14 grants, ranging from \$300,000 to \$500,000, "to expand and/or enhance substance abuse treatment and related reentry services in agencies currently providing supervision of and services to sentenced juvenile and young adult offenders returning to the community from incarceration." The funding, which may be divided between activities in the correctional or juvenile facility as well as in the community, will be awarded to "individual organizations that have or will form partnerships with stakeholders such as criminal/juvenile agencies, alcohol and drug abuse agencies, substance abuse treatment providers and community-based organizations providing treatment-related wrap around services for family and community reintegration." These include: "Federal, State, or local government agencies and community-based organizations including faith-based organizations, whose services will be used for ancillary reentry services, including housing assistance, job skills development, employment assistance, educational and vocational assistance, and family counseling, among other services." The application deadline is June 15, 2004. For complete information, visit <http://a257.g.akamaitech.net/7/257/2422/14mar20010800/edocket.access.gpo.gov/2004/04-8207.htm>.

- *Funding Available for Services to Runaway and Homeless Youth.* The Administration for Children and Families (ACF), Family and Youth Services Bureau (FYSB) has announced the availability of \$17.4 million under the Basic Center Program to support locally controlled, community-based and faith-based programs that address the immediate needs of runaway and homeless youth and their families. Among the services to be funded are outreach to runaway and homeless youth, temporary shelter, food, clothing, individual, group and family counseling, aftercare and referrals. The program requires the services to be provided in residential settings, including through private host homes. The agency expects to award 180 competitive grants of up to \$200,000 under the program. Eligible applicants include local governments, nonprofit organizations other than institutions of higher education, faith-based organizations, Native American tribal governments and tribal organizations, and State-controlled institutions of higher education. The deadline for applications is June 4, 2004. For complete information, visit <http://edocket.access.gpo.gov/2004/04-8787.htm>.

WEBSITES

*Tech Finder.* The Nonprofit Technology Enterprise Network and TechSoup.org have launched TechFinder, a searchable online directory of service providers that helps nonprofits identify vendors best suited to their needs. For more information, visit [www.techsoup.org/techfinder/index.cfm](http://www.techsoup.org/techfinder/index.cfm).

- *Fiscal Impact Tool.* The Federal Reserve Board has created this Excel driven program to help community economic developers evaluate development proposals. For more information, visit [www.federalreserve.gov/forms/fiscalimpactrequest.cfm](http://www.federalreserve.gov/forms/fiscalimpactrequest.cfm).

MISCELLANEOUS

- *Federal Surplus Property.* Nonprofit organizations, units of local government, and States are eligible to apply. Properties may be used for a wide variety of programs and services for homeless people, including, but not limited to, emergency shelters, transitional housing (with occupancy limited to 24 months), food banks, job training, storage facilities, or administrative space. All programs and activities must be operated in a manner that is consistent with Federal civil rights and non-discrimination laws. Each Friday, HUD publishes a list in the Federal Register and briefly describes properties determined to be suitable and available. There are two ways to access the weekly listing. 1. Contact your local HUD office or call 800-927-7588 to receive information on properties in your area. 2. Visit the Federal Register online at [www.gpoaccess.gov/fr/index.html](http://www.gpoaccess.gov/fr/index.html), Choose "browse" and then "back issues," and then select the most recent Friday issue. For general questions about the Title V program, information about suitability criteria, information about the status of HUD's review of individual properties, or to be put on HUD's mailing list to be informed as properties become available in your area, call HUD at 800/927-7588 or write to Office of Special Needs Assistance Programs, U.S. Department of HUD, Room 7262, 451 Seventh Street, SW, Washington, DC 20410. Or visit HUD's Title V web page at [www.hud.gov/offices/cpd/homeless/programs/t5/index.cfm](http://www.hud.gov/offices/cpd/homeless/programs/t5/index.cfm).

How to Contact...

**NATIONAL**

- Corporation for Supportive Housing:** [www.csh.org](http://www.csh.org)
- National Alliance to End Homelessness:** [www.endhomelessness.org](http://www.endhomelessness.org)
- National Coalition for the Homeless:** [www.nationalhomeless.org](http://www.nationalhomeless.org)
- National Community Reinvestment Coalition:** [www.ncrc.org](http://www.ncrc.org)
- National Low Income Housing Coalition:** [www.nlihc.org](http://www.nlihc.org)

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

**Senators Voinovich & DeWine** - United States Senate, Washington, DC 20510  
Voinovich - 202/224-3353; 202/228-1382 (fax); [voinovich@voinovich.senate.gov](mailto:voinovich@voinovich.senate.gov)  
DeWine - 202/224-2315; 202/224-6519 (fax); [senator\\_dewine@dewine.senate.gov](mailto: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](http://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.