

# Breaking Ground

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

October 2004

## NOVEMBER 2 - WE DECIDE

### Get Out the Vote Efforts Exceed All Expectations

Election Day is less than a month away and by all accounts; the number of newly registered voters in Ohio has surpassed all expectations – jumping by hundreds of thousands of voters. Registering all of these new voters is a great start but it means little if they do not exercise their right to vote on November 2nd. That is why COHHIO, along with hundreds of other non-profit organizations have initiated an aggressive Get Out The Vote (GOTV) campaign, which is intended to ensure that all voters – including these newly registered voters – are heard on Election Day.

We know that politicians on both sides of the aisle pay much more attention to issues that affect people who actually vote. Historically, those people we serve, low-income people, vote less frequently than any other income group. With all of the attention being paid to the November 2nd election this year, particularly in Ohio, we have a huge opportunity to begin to change that trend. It is not only completely legal for non-profits to encourage, in a non-partisan manner, those they serve to vote, research shows that community organizations are one of the most influential groups in increasing voting by low-income people.

Organizations large and small have already joined the GOTV effort - emergency shelter providers, affordable housing organizations, health centers, civil rights organizations, mental health service providers, neighborhood groups, social service agencies, soup kitchens and food banks are just a few of those who are involved. We have never witnessed the outpouring of conviction from non-profits to engage in the electoral process. These groups will touch tens of thousands of low-income folks with the GOTV materials and messages between now and November 2nd. This is truly phenomenal! A little bit of effort by lots of people can go a long way.

We need your help. We have GOTV flyers available. Both of the flyers have been lawyer-approved and market tested, as evidenced by the fact that nearly 350,000 have already been distributed. In addition to the flyers, other GOTV materials include NOVEMBER 2 WE DECIDE posters, bumper stickers, and I'm Voting – Are You? stickers. COHHIO can provide bulk amounts of these materials at no cost. Also available is an interactive DVD produced by WBNS-TV in Columbus, which outlines the step-by-step voting process for each of Ohio's 88 counties.

We have less than four weeks to engage and mobilize registered voters and encourage them to make their voices heard on Tuesday, November 2nd. To get involved in local GOTV efforts or to get more GOTV materials, please contact Cathy Johnston at 614/280-1984 or [cathyjohnston@cohhio.org](mailto:cathyjohnston@cohhio.org). By encouraging the 501(c)(3) community to become actively engaged in the political process through this non-partisan GOTV effort, we are truly helping to create a more vibrant future for the work we do everyday.



### Look for COHHIO on CNN

Bill Faith, COHHIO's Executive Director, was recently interviewed by CNN to discuss concerns regarding the election process and Ohio's Secretary of State. The interview will air at 8 pm on Friday, October 15.

**Big Increase in Voter Registration Includes Low Income Residents**

The national media has been reporting notable increases in voter registration across the country, particularly in urban areas and swing states. The Associated Press reports that local election offices have been flooded with new registrants. Much of this increase is due to thousands of activist groups, bolstered by recent campaign finance laws, knocking on doors and hitting the streets in a last minute attempt to bring new voters to the polls on November 2.

A recent analysis by the *New York Times* shows that, county by county in Ohio, low-income and minority neighborhoods are registering at unprecedented levels - 250 percent over the same period in 2000. This trend is mirrored in Florida and other so-called battleground states. While voter registration is up overall, urban areas are clearly seeing the largest increases. Among the common voter registration hotspots are local public housing authorities.

To read the *New York Times* article, see [www.nytimes.com/2004/09/26/politics/campaign/26vote.html?ex=1097289839&ei=1&en=a841ace354c26fb1](http://www.nytimes.com/2004/09/26/politics/campaign/26vote.html?ex=1097289839&ei=1&en=a841ace354c26fb1).

To read the Associated Press article, see [http://story.news.yahoo.com/news?tmpl=story&u=/ap/20040928/ap\\_on\\_el\\_pr/new\\_voters&cid=694&ncid=2043](http://story.news.yahoo.com/news?tmpl=story&u=/ap/20040928/ap_on_el_pr/new_voters&cid=694&ncid=2043).

For information about National Homeless and Low Income Voter Registration Week and other election season efforts, visit [www.nlihc.org/vrem/](http://www.nlihc.org/vrem/) or [www.nationalhomeless.org/vote2004/index.html](http://www.nationalhomeless.org/vote2004/index.html).

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**Study Shows Almost One Million Families on Waiting Lists for Housing**

A recent study by the National Low Income Housing Coalition revealed almost 1 million families on waiting lists for housing vouchers, and more than 500,000 families on waiting lists for public housing within a sample of 134 of the nation's 3,935 public housing agencies (PHAs). More than 40 percent of the PHAs within the sample had closed their housing voucher waiting lists, and more than 15 percent had closed their waiting lists for public housing. More than 80 percent of the families on the waiting lists for both housing vouchers and public housing were extremely low-income. The complete research note, which also includes data on family composition, waiting list preference, and other waiting list characteristics, is available at [www.nlihc.org/research/04-03.pdf](http://www.nlihc.org/research/04-03.pdf). The accompanying data table is available at [www.nlihc.org/research/04-03sample.xls](http://www.nlihc.org/research/04-03sample.xls).

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**FDIC Comment Deadline - October 20**

The FDIC has received more than 2,000 comments in opposition to their proposal to significantly weaken the Community Reinvestment Act (CRA) regulations for 5,000 banks with assets up to \$1 billion. The FDIC's proposal would eliminate parts of the CRA exam that rate banks on the level of investments and services offered to low- and moderate-income communities. The FDIC proposal would also allow banks to count any community development financing in rural areas on their CRA exams; currently, banks must direct such financing to low- and moderate-income families and communities in rural areas. The end result of the FDIC's proposal is much less access to branches and community development lending and investing for low- and moderate-income communities. Please send your comments today. A sample letter is on the National Community Reinvestment Coalition (NCRC) webpage at [www.ncrc.org](http://www.ncrc.org). For more information, call NCRC at 202/628-8866.

## Presidential Candidate Questionnaire Now Online

With the November 2 election less than one month off, most voters have been exposed to political commercials, mailings, phone calls, and even the presidential debates. However, it is unlikely they have heard the national candidates laying out their agendas for the future of affordable housing and community development.

To combat the lack of information about the candidates' plans, the Campaign for Housing and Community Development Funding (CHCDF), an education, strategy and action coalition of more than 100 national organizations, asked the Bush-Cheney 04 and Kerry-Edwards 04 campaigns to each answer eight housing and community development related questions. The question topics include: the availability of affordable housing, housing and community development funding, federal housing programs, the minimum wage, housing and other domestic priorities, housing and the economy, homelessness, and discrimination.

On August 2, 2004, CHCDF sent the questions to the Bush-Cheney 04 and Kerry-Edwards 04 Campaigns and requested a response by September 1, 2004. Each campaign was given an extension on the deadline. The Kerry-Edwards campaign responded by the second deadline. The Bush-Cheney campaign was unable to respond by the second deadline reporting that their answers had to be cleared by the White House and did not know when or if the answers would be available. Should CHCDF receive answers from the Bush-Cheney campaign, they will be made available.

The Kerry Campaign answers exactly as they were submitted to CHCDF can be read at [www.nlihc.org/news/100404.html](http://www.nlihc.org/news/100404.html).

Some NLIHC members plan to share the questionnaire with clients during debate watch parties and other voter education events. Others have submitted similar questions to state and local candidates, and will make a voters' guide to distribute before Election Day. The questionnaire can be viewed and printed for distribution at [www.nlihc.org/vrem](http://www.nlihc.org/vrem).

For more on educate and mobilizing low income citizens, visit [www.nlihc.org/vrem](http://www.nlihc.org/vrem) or contact Katie Fisher at 202-316-1722 or [Katie@nlihc.org](mailto:Katie@nlihc.org).

*2005 COHHIO Annual Conference*

*Save the Date*

*April 4-6, 2005*

*Hyatt on Capital Square, Columbus*

*Look for registration materials in December!*

## Ranks of Area's 'Invisible' Poor are Increasing More Ohio, Michigan Residents are Living on the Edge Than Ever

By Karamagi Rujumba, Blade Staff Writer, October 3, 2004

Gary Robertson was laid off from his warehouse job eight months ago.

With no steady income and the bills piling up, he soon lost his apartment.

A couple of friends put him up for a while, but that didn't last for long. So one day, he was finally forced to do something he never imagined: He spent a night at a men's homeless shelter at the Cherry Street Mission.

"I was homeless and that was hard for me to accept. I had never been to a food pantry or a shelter," said Mr. Robertson, a native of Alabama who moved to Findlay 17 years ago and got a job at an area warehouse.

"I was doing well until I lost my job," Mr. Robertson said. He came to Toledo hoping for better luck in a larger city, but has since failed to find a regular job here.

He has been working odd jobs to make his portion of the rent for an apartment he shares. When he needs food, he goes to the Cherry Street Mission's food pantry.

Mr. Robertson is far from alone.

"We are seeing an increasing number of people who rely on pantries and soup kitchens, especially this year," said Lisa Hamler-Podolski, the executive director of the Ohio Association of Second Harvest Foodbanks, a Columbus-based agency that donates food to food banks across the state.

A U.S. Census Bureau report released last month confirmed what many volunteers at area food pantries and soup kitchens have known for a long time - that more people in Ohio and Michigan live in poverty today than in past years.

### Area Census figures

Poverty is defined in terms of family size and income. For 2003, the Census Bureau reported that a family of four living on a total annual income of \$18,810 or less is considered to be in poverty. And statistical benchmarks show poverty is on the rise in Toledo, Ohio, and Michigan:

\* In the last Census report, Toledo was ranked eighth among cities that have the highest number of children living in poverty.

\* A recent population survey from the Census Bureau found that 12.1 percent of Ohioans were living in poverty in 2003, up from 11.9 percent in 2002, and 11 percent in 2001. In Michigan, 11.4 percent of the population was living in poverty last year, compared to 11.6 percent in 2002 and 9.4 percent in 2001.

\* In 2003, the Toledo-Northwest Ohio Food Bank, Inc., reported that the various food pantries and soup kitchens to which it distributed served 28,000 households. By the end of the first six months of 2004, the same pantries and kitchens reported that 40,000 households were dependent on their services.

"The people we are talking about appear to be invisible, but you see them everyday. They serve you at restaurants, take care of your parents in nursing homes, and make your beds in hotels," Ms. Hamler-Podolski said. "They are the new poor. People who have always had jobs and now, due to plant closings and downsizing, find themselves struggling to put food on the table."

**Demand high at pantries**

Julie Chase Morefield, the director of marketing and operations at the Toledo-Northwest Ohio Food Bank, agreed.

"The demand at area pantries and kitchens is way up and it has been a problem finding enough food to distribute," she said. Her agency serves 330 pantries and soup kitchens in eight northwest Ohio counties, including Lucas, Defiance, Fulton, Henry, Ottawa, Sandusky, Williams, and Wood counties.

"It is worse than we have ever seen it. We've never really seen numbers this high," Ms. Morefield said. "There are a lot of people out there who are really struggling."

John Urban, a retired vacuum cleaner salesman is one of them.

Standing in line for a food bag at the Helping Hands of Saint Louis pantry in East Toledo one recent Tuesday morning, Mr. Urban said his Social Security income of \$900 a month no longer was enough to sustain him.

"I come here once a month and they give me enough food to last a couple of weeks," said the 64-year-old, who was born on the city's east side.

After showing his proof of residence and income, Mr. Urban, was handed a brown bag stuffed with loaves of bread, bagels, macaroni, spaghetti sauce, several cans of soup, and powdered milk.

The line at the pantry on this particular morning was not very long. That is because it was the beginning of the month, said Linda Lupien, the director of Helping Hands.

"The middle and the end of the month are usually very tough because that's when people run out of money," Ms. Lupien said. "We are seeing new faces every day and people who are hitting the pantry line because they simply cannot make it anymore."

Al Baumann, a retired pastor at Saint Mark's Lutheran Church in East Toledo, is the director of the Toledo Area Council of Churches, which runs the Feed Your Neighbor program.

"There are a lot more people in Toledo who rely on food donations. You see them everyday, but you just don't know it," Mr. Baumann, said. "We serve more than 30,000 families a year through our program."

Feed Your Neighbor is a food voucher system involving 12 Toledo churches that was started in 1975, when the council of churches started distributing emergency food supplies because of the drastic economic downturn of the 1970s. While the current economic climate is not as dire, Mr. Baumann said the number of people in need of food is growing every month.

"We're finding more people, even in the suburbs, who can no longer make ends meet," he said. "A lot of people are not aware of the economic hardships their neighbors might be experiencing because of the way that we are economically segregated as a society."

**Cutting food stamps**

Drastic cuts in federal government subsidies to food stamp and similar programs serving the poor is another reason that more people are lining up at food pantries, Mr. Baumann said.

According to the Lucas County Department of Jobs and Family Services, there are now 27,784 households receiving food stamps and 4,574 families on cash assistance through the Ohio Works First program.

The county has seen a steady increase in the number of people seeking cash and food assistance, said Cindy Ginter, the program manager at Lucas County's Department of Jobs and Family Services. In 2003, the county had 25,286 households on food-stamp rolls and 3,736 families on cash assistance.

"We would like to not have seen this kind of increase, but because of the economy, the numbers just keep increasing," Ms. Ginter said.

The sluggish economy also is cited by the county's Women, Infants, and Children program for the record number of low-income earning families that depend on its services, said Tom Kuhn, the agency's director.

In 1999, WIC, an agency of the Ohio Department of Health's Bureau of Nutrition Services, served 12,326 families in the county. This year, that number has jumped to more than 15,000 families.

"The numbers have been steadily rising, but this is the highest they have ever been," Mr. Kuhn said.

Sheldon Danziger, a professor of public policy at the Gerald R. Ford School of Public Policy at the University of Michigan, said the federal and state governments are not doing enough to stave the rising numbers of people living in poverty.

The Ohio Department of Job and Family Services came under fire last week because \$431 million in federally-allocated funds have been sitting unused for months in the state's Temporary Assistance for Needy Families account. Director Tom Hayes confirmed the funds are being held while the state and counties design programs to spend the money.

**Economic problems**

Mr. Danziger argued that it isn't because of a failure of antipoverty programs that poverty has remained high for Americans since the 1970s.

He said it's because the economy has not delivered the benefits of prosperity to all workers, and because politicians and the public have lost faith in the ability of government to deal with the problem of poverty.

"Wage stagnation is one of the reasons that we still see people lining up at food pantries," Mr. Danziger said.

"Since the 1990s, labor market changes have meant that workers with a high school education or less have had wage rates that have not grown relative to the rate of inflation."

He said the government has failed to implement public policies like a higher minimum wage adjusted for inflation, which would be the quickest way to help people who are struggling.

The last time the minimum wage was adjusted was in 1997, when it was raised to \$5.15 per hour. If it were to be adjusted to current inflation, the professor said, the minimum wage would be \$6.10 per hour.

**Global poverty increase**

Mr. Danziger said the gap between the rich and poor is not only increasing here, but in many developing nations of the world where more than a billion people continue to face extreme poverty.

According to a report released by the World Commission on the Social Dimension of Globalization in February, more than a billion people lived on less than \$1 per day in 2000.

The commission, which was established in 2002 by the International Labor Organization, a United Nations agency, reported the gap between the richest and poorest countries has widened dramatically in the past four decades.

In the U.S., increasing unemployment benefits and implementing more tax credit programs for low-wage earners would be a critical step in helping the unemployed get back on their feet, Mr. Danziger said.

According to the Center on Budget and Policy Priorities, a Washington think tank, 17 states and the District of Columbia so far have enacted earned income tax credits for low income residents, which supplement the federal government credits.

Ohio and Michigan, however, are not among them.

These tax credits, Mr. Danziger argued, go a long way in meeting day-to-day expenses for low-wage earners.

George Garcia, a Toledo truck driver, said he could have used some help when he almost lost his house after breaking both his legs in an accident that left him unemployed for more than six months.

"I was down to the last week and \$1,500 behind on my mortgage. I had to tell the children that we were about to lose our home," said the 39-year-old father of three.

After borrowing from several friends, he kept the family's home. But because he had no health insurance, he spent all his money on medical bills and had to turn to the Cherry Street pantry for food.

"The pantry was great. I always got enough food and when I took it home, it was like I had just come from the grocery store," he said.

Though he now makes enough to support his family most of the time, Mr. Garcia acknowledged that "every now and then, I have to go to the pantry to get by."

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## Youth Empowerment Program (YEP) Update

### Updates on Homeless Education

YEP youth work very closely with the Ohio Department of Education (ODE). This partnership has been successful in better addressing the needs of homeless children and youth in Ohio. So far, we have successfully worked with ODE to increase funding, strengthen laws, and provide better resources at the state level. Recently, ODE hired a new staff person. In addition to Thomas Dannis, Cindy Stickly is now helping to provide assistance to local districts and resolving disputes for homeless families/students. ODE has also revised their state website to include information on McKinney-Vento Homeless Education Laws and requirements for local districts. If you or your local districts need any information about the law, visit [www.ode.state.oh.us](http://www.ode.state.oh.us) and select homeless under the TOPICS bar.

### Three YEP Youth Visit Washington DC

The youth went to DC to attend a YouthBuild training on Voter Protection and Get Out the Vote efforts. While in DC, Jaymeson and Heather from Akron and Kiko from Columbus had the opportunity to meet with a member of Senator DeWine's staff. They delivered letters and messages urging the Senator to increase homeless education funding from \$55 million to \$70 million and to continue to help save the Section 8 program. If you have any question about homeless education or the COHHIO Youth Council, please contact Angela Lariviere at COHHIO at 614/280-1984 or [angelalariviere@cohhio.org](mailto:angelalariviere@cohhio.org)

### YEP Youth Working to Get Out the Vote

YEP youth are assisting other COHHIO staff to get out the vote this November 2. They are working primarily in Akron and Columbus. As part of this effort, YEP council members have scheduled youth PEP Rallies in both Akron and Columbus on the days prior to November 2. If you have a program that serves families or youth in these areas and would like your youth to attend, please contact Angela Lariviere at COHHIO at 614/280-1984 or [angelalariviere@cohhio.org](mailto:angelalariviere@cohhio.org).

### Youth On the Move: Congratulations to YEP Youth Council Members

Youth council members have been successful this fall. Crystal and Rachel, members of the Kent/Ravenna council, have graduated and are both continuing their education this fall. Crystal was awarded the National Homeless Education LeTundre scholarship for her leadership in YEP and her dedication to Education. She will go to Minnesota this month to receive her award. Alfred, YEP Columbus, was accepted to DeVry University. The YEP Columbus council received an award from the Community Shelter Board for their contribution to positive shelter changes in Columbus. Afrisha in Akron was featured in a local publication honoring her leadership. And Sasha in Columbus received an honor by being named as an Angel Kid in a recent *PEOPLE* magazine article. She will go to New York for a special recognition luncheon next month.

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

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### 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.

## Senate Committee Passes HUD Budget

The Senate Appropriations Committee passed a Fiscal Year 2005 spending bill for the U.S. Departments of Veterans Affairs (VA) and Housing and Urban Development (HUD) that would fully fund the Section 8 program and maintain most other HUD programs at current levels. Following is a summary of the major provisions:

McKinney-Vento Homeless Assistance Grants would receive \$1.26 billion, the same level as last year. The Administration had requested \$1.257 billion for homeless assistance grants, along with an additional \$25 million for a prisoner reentry initiative and \$50 million for its Samaritan Initiative targeting chronic homelessness. The Senate Committee funded neither initiative. The Committee also directed HUD to be more flexible regarding the match requirement for SHP services grants, allowing direct services to be included as part of the match under certain circumstances.

The bill included \$20.7 billion for Section 8 housing assistance, an increase of \$2.2 billion over what the Administration requested. The Senate Committee rejected the Administration's Flexible Voucher Proposal, stating, "the proposal fails for the following reasons: (1) the proposed funding is inadequate to support current section 8 utilization; (2) the proposal would eliminate the current Section 8 requirement that three-quarters of all vouchers go to extremely low-income families who are often the elderly and disabled. This could result in these families and households having to live in substandard housing at unsustainable rents or else become homeless which would be a greater burden and cost on the social safety net than the current use of vouchers; and (3) PHAs would set the maximum payment standard for subsidies that would likely have to require higher rent burdens on families or lower rent levels which could result in a policy of reconcentrating the poorest families in the poorest and most distressed neighborhoods." The bill also included several technical provisions. Experts are working to determine the precise implication of these, mindful that HUD interpreted technical provisions in last year's bill in a manner that disrupted administration of Section 8 in many communities.

Public housing funding would remain relatively constant. The Committee proposed shifting from a fiscal year to a calendar year basis for public housing operating expenses, producing a one-time savings of nearly \$1 billion. According to the Committee, this would provide a similar level of funding to last year and "ease HUD's management of PHAs and allow easier tracking of costs." HOPE VI funding would remain at last year's level of \$150 million. The Administration had proposed eliminating the program.

Housing Opportunities for Persons With AIDS (HOPWA) would receive \$295 million, the same level as the Administration requested and as the prior year.

Funding for most other programs was the same or slightly above last year. One notable exception is the HOME Investment Partnership program, which received a \$45 million increase.

The Committee's bill will most likely not be considered by the full Senate on its own. Instead, Senate and House leaders will probably negotiate an omnibus spending bill, which will combine spending provisions for multiple Federal agencies. Work on such a bill will almost certainly continue after the election and may spill over into next year.

A press release about the Committee's bill can be found at <http://appropriations.senate.gov/releases/record.cfm?id=226469> (Note: The press release has an error regarding the increase in homelessness funding over last year. The increase would actually be \$44 thousand, not \$44 million).

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Newsbriefs...

**HUD Changes Rent Standards in Response to Public Comments**

HUD announced the final fiscal year 2005 fair market rents (FMRs) in the Federal Register. These annually adjusted values are used to determine, among other things, the standard payments amounts for the federal Housing Choice Voucher program. The final FMRs depart markedly from the proposed FMRs that the department presented for public comment. The proposed FMRs had incorporated new metropolitan area definitions devised by the President's Office of Management and Budget (OMB) along with more recent Census data. Officials from public housing agencies and housing and homelessness advocates expressed concern that the new calculations did not realistically reflect the cost of available rental housing and would result in significantly adverse effects for families in need of housing assistance. In its notice, the department responded: "As a result of public comments and further consideration of the proposed FMRs, HUD determined that there was sufficient reason to not use the new OMB metropolitan area definitions in calculating the final FY2005 FMRs. The final FY2005 FMRs provided in this publication are therefore based on the most recent available data but use the same FMR area definitions used in the FY2004 FMR publication, which were based on old OMB metropolitan area definitions." To access the final FMR data, see [www.huduser.org/datasets/fmr.html](http://www.huduser.org/datasets/fmr.html).

**VA-HUD and Other Spending Bills Likely to Wait Until After Elections**

Congress passed and the President signed legislation this week allowing the numerous departments and agencies not yet appropriated for fiscal year 2005 to continue operating until November 20. Congress is expected to adjourn on October 8, leaving most of its remaining spending bills, including VA, HUD, Labor, HHS, Education and others, to be completed after the elections.

**TANF Program Extended Once Again**

This week Congress passed a six-month "clean" extension of the TANF block grant program. This marks the eighth time authorization has been extended due to the inability to reach consensus across party lines on how the program should be modified. Recently Senators Rick Santorum (R-PA) and Evan Bayh (D-IN) unsuccessfully attempted to extend the program with some policy shifts - by committing resources to promote fatherhood initiatives. Because of the extension, the future shape of the program that is the primary resource for cash assistance to low-income families as well as other critical supports will be left for the next Congress to determine.

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**Save Up to 95 percent on Workers' Compensation Premiums**

As Workers' Compensation costs continue to rise and dividends from the Ohio Bureau of Workers' Compensation (BWC) come and go, you need a solution that will help you realize the highest possible savings. As a member of COHHIO, you can join our group rating plan, administered by The Frank Gates Service Company, and save up to 95 percent on your premiums. Frank Gates, a leader in workers' compensation, offers outstanding service and more than a decade of accurate savings estimates. Joining the COHHIO group rating plan will put you in a better position to control your workers' compensation expenses. Our rating plan now offers more discount levels than ever before - for organizations big and small. For the 2004 rating year, members of our group rating plan saved an average of \$11.35 for every \$1 invested in the group. For a free, no obligation savings estimate, simply fill out a Savings Estimate Authorization (AC-3) form available on the Frank Gates web page ([www.frankgatesgroups.com](http://www.frankgatesgroups.com)). The form can either be submitted on-line or you can print it out and fax it back to Al Gardner with Frank Gates at: 614/798-5510. Additional questions regarding the COHHIO group rating plan should be directed to Al at either 800/777-4283 ext. 757 or [agardner@frankgates.com](mailto:agardner@frankgates.com).

*Frank Gates to Offer Workers' Compensation Seminars.* As part of their effort to ensure that employers have access to the most up-to-date information on workers' compensation, Frank Gates will be offering their annual seminar series later this year. The half-day sessions are designed to cover topics related to claim investigation, cost control and managed care, as well as risk management. There is a \$25 registration fee, which includes a continental breakfast, take home manuals, and refreshments. For additional information, please contact Frank Gates at 800/395-4119.

**Former HUD Secretaries Launch Bipartisan Platform for National Housing Policy**

At a press conference held in Washington, DC, former HUD Secretaries Henry Cisneros, (1993-97) and Jack Kemp (1989-92) called for the President and the Congress to move beyond partisan rancor and focus on “the gravity of this nation’s housing problem and the severe consequences if we as a nation fail to remedy [it].” In collaboration with Nicolas Retsinas and Kent Colton of the Joint Center for Housing Studies of Harvard University, the former Secretaries presented a shared vision for a national housing policy that is “not just bipartisan, but pragmatic, plausible and actionable.” They set out and elaborated upon 12 major recommendations, including:

- End chronic homelessness;
- Protect and expand the Housing Choice Voucher program; and
- Establish a national housing trust fund.

“From our beginning as a nation, we have defined progress by articulating a vision of what we yearn to be-and acting on it,” explained Kemp. “Our actions in support of housing opportunity and home ownership to implement this vision will help mark our progress as a nation.” The new platform and policy recommendations will be published in the forthcoming book, *“Opportunity and Progress: A Bipartisan Platform for National Housing Policy.”* For more information on how to obtain a copy, contact Elizabeth England at the Joint Center for Housing Studies at [Elizabeth\\_england@harvard.edu](mailto:Elizabeth_england@harvard.edu). A special preview edition is available at [www.endhomelessness.org/news/platformpreview.pdf](http://www.endhomelessness.org/news/platformpreview.pdf).

**Taking Credit: Boosting Participation in the Earned Income Tax Credit**

The report finds that more than 7,800 tax filers in the city of Cleveland and more than 14,600 tax filers in Cuyahoga County who do not currently claim the Earned Income Tax Credit (EITC) may be eligible to receive the credit. The EITC is a refundable tax credit available to low- and middle-income workers. In tax year 2002, 726,000 Ohio families received an average EITC of \$1,700 to bring a total of more than \$1.2 billion in federal refund money to the state. The credit can be as large as \$4,204 and can boost earnings by as much as 40 percent. Four-person families earning as much as \$34,780 and single adults earning up to \$11,230 are eligible. However, the report finds that many eligible families are not filing for the credit, and that many of those who do are paying large sums for someone else to prepare their tax return or to purchase exploitative refund anticipation loans (RAL), which siphon money away from the low-income workers. The report recommends that the state of Ohio implement legislation to regulate RAL providers and suggests ways that Cuyahoga County, the city of Cleveland and inner ring suburbs can increase participation by informing citizens about the credit, about the high costs of RAL, and about the existence of free volunteer tax preparation sites. Find the report and the summary at [www.policymattersohio.org/eitc\\_04.htm](http://www.policymattersohio.org/eitc_04.htm).

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**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!**

**Look for COHHIO in your Company's Workplace Campaign**

Community Shares of Mid Ohio and its thirty seven member agencies, including COHHIO, will be participating in workplace charity campaigns in 2004. Community Shares members 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, healthy lives, and diversity.

**HOW YOU CAN HELP**

- Support COHHIO in your workplace giving campaign. It's easy to give and easy to help when you give through payroll deduction. You can direct your campaign gift to one or several specific agencies. Look for Community Shares in your federal, state, county, and city workplace as well as at The Ohio State University.
- And, please encourage your family, friends and coworkers to consider giving to COHHIO at the workplace.

You can reach Community Shares at 614/262-1176 or comshare@core.com. Or you can contact Susan Francis at COHHIO at 614/280-1984 or susanfrancis@cohhio.org.

**Public/governmental workplaces**

- Combined Federal Campaign of Central Ohio
- Miami Valley (Dayton area) Combined Federal Campaign
- Combined Federal Campaign of Southeastern Ohio
- State of Ohio Combined Charitable Campaign
- City of Columbus
- Franklin County
- COTA Central Ohio Transit Authority
- The Ohio State University Community Charitable Drive
- Columbus State Community College
- Columbus Metropolitan Libraries
- Westerville Public Schools
- South Western City Schools

**Private workplaces**

- COSI
- Southeast Inc.
- Ohio Civil Service Employees Association OCSEA
- Suburban News Publications
- Ohio Historical Society
- Hahn Loeser and Parks
- Millcraft Paper Company
- WWHO UPN 53
- Ohio Capital Corporation for Housing
- AT&T
- CNA Insurance
- Wells Fargo

## Resources

### TRAININGS

- October 18-19 - *Keeping People in Their Homes: Conference on Foreclosure Prevention, Fannie Mae, Indianapolis*. For more information, email [curtwiley@fanniemae.com](mailto:curtwiley@fanniemae.com).
- October 20 - *Domestic Violence and Public and Assisted Housing Audio Training, National Law Center on Homelessness and Poverty*. Call will provide an overview of the federal Public Housing Program, Section 8 Housing Choice Voucher Program, and Project-Based Section 8. \$25-\$45. To register, visit <http://c3.econfcall.net/mrsrvpform.jsp?refno=5235482>.
- October 27 - *OCDD Quarterly Meeting, Columbus*. Topics will include Residential Mortgage Credit/Purchase, Credit Counseling/Scores and Predatory Lending and Fair Housing. For more information, visit [www.occd.org/annual\\_meeting.html](http://www.occd.org/annual_meeting.html).
- November 3-5 - *What's Next?: Exploring New Adventures, 2004 Ohio Housing Conference, sponsored by the Ohio Capital Corporation for Housing and the Ohio Housing Finance Agency, Columbus*. For more information, visit [www.occh.org](http://www.occh.org) or [www.homebuyerohio.com](http://www.homebuyerohio.com).
- *Center for Nonprofit Excellence Trainings, Akron*. Proposal Writing Basics/Budgeting Basics (Foundation Center series)
- October 21 - \$10; Positioning Your Organization for Success - November 17 - \$49; Performance Measures for Nonprofit Organizations - November 30 - \$49. For more information, contact Jennifer McNulty at [mcnulty@cfnp.org](mailto:mcnulty@cfnp.org).
- *FIRSTLINK Fall Trainings - Fall 2004 Training Opportunities, FIRSTLINK, Columbus*
- Board Strengthening Series - Develop the power of your board to fulfill its purpose - October 18 - Evaluation and Board/Staff Relationships. \$30; and October 25 - Board Risk Management. \$30.
- Grant Writing. Participants must attend all sessions. \$130.00 for all three sessions. October 12, 19 & 26, 2004 - Session I - Successful grant writing requires planning and preparation. Session II - Finding funders that fit your agency's mission and programs is critical to successful grant seeking. Session III - Step into the middle of grant writing with us.
- Volunteer Management Series. Six sessions - \$40 per session. October 14 - Planning a Volunteer Management Program; October 21 - Program Components and Materials; October 28 - Volunteer Motivation; November 4 - Interviewing, Screening and Placement of Volunteers; November 11 - Evaluate, Review & Renew your Program.
- October 20 - Meet the Press - Getting past the obstacles so your message makes sense. \$45.
- October 27 - Shaping Client and Donor Research in Developing a Communication Strategy for Your Organization. \$45.
- November 3 - An Introduction to Appreciative Inquiry (AI). \$45.
- November 5 - Free Resources for the Not for Profit. \$30.
- November 9 - Dealing With Difficult People. \$45.
- November 12 - Increase the Value of Your Meetings - How to modernize meetings and tame time tyrants. \$45. For more information, contact William McCulley at 221-6766 or at [education@firstlink.org](mailto:education@firstlink.org).
- *Ohio University Executive Leadership Institute, Athens*. 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/>.
- *November 10 - States of Change: Innovative Policy and Investments for Stronger Communities, Fannie Mae Foundation, Washington, DC*. Ohio's Lieutenant Governor Jennette Bradley, will be participating on a panel discussion regarding state efforts to elevate and increase investments in affordable housing. Topics will include the Ohio Housing Trust Fund. For more information, email [AHCrsvp@fanniemae.foundation.org](mailto:AHCrsvp@fanniemae.foundation.org).

### PUBLICATIONS

- *State of Working America 2004/2005, Economic Policy Institute*. Pertinent information about income, poverty, inequality in wages, and much more. For more information, visit [www.epinet.org/content.cfm/books\\_swa2004](http://www.epinet.org/content.cfm/books_swa2004).
- *2003 American Housing Survey (AHS) Report*. Reference for a wide variety of current housing statistics-from housing costs to household characteristics to vacancy rates. Available at [www.census.gov/hhes/www/ahs.html](http://www.census.gov/hhes/www/ahs.html).
- *The Impossible Will Take a Little While: A Citizen's Guide to Hope in a Time of Fear*. Explores what keeps us going despite all the obstacles. For more information, visit [www.theimpossible.org](http://www.theimpossible.org).
- *Rural Borrowers More Likely to be Penalized for Refinancing Subprime Home Loans, Center for Responsible Lending*. While more emphasis has centered on the plight of urban borrowers and their struggles with subprime lending and prepayment policies, CRL's study recognized that rural borrowers might have more difficult circumstance. To view the report, go to [www.responsiblelending.org/pdfs/kf-Rural\\_Borrowers-0904.pdf](http://www.responsiblelending.org/pdfs/kf-Rural_Borrowers-0904.pdf).

### JOB OPENING

*Director of Data and Evaluation, Community Shelter Board, Columbus*. Manages and maintains data systems inside the Shelter Board. Directs program and system evaluation. Oversees IT systems management. Supports partner agency information interface needs. Contact the Community Shelter Board at 614/221-9195. To review the job description, go to [www.csb.org/What\\_s\\_New/job091704.pdf](http://www.csb.org/What_s_New/job091704.pdf).

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).

COHHIO Staff

- Bill Faith, Executive Director - [billfaith@cohhio.org](mailto:billfaith@cohhio.org)
- Carin Channing, VREM Coordinator, [carinchanning@cohhio.org](mailto:carinchanning@cohhio.org)
- Susan Francis, Communications and Development Coordinator - [susanfrancis@cohhio.org](mailto:susanfrancis@cohhio.org)
- Dan Garcia - Education and Outreach Coordinator - [danielgarcia@cohhio.org](mailto:danielgarcia@cohhio.org)
- Paula Jenkins, HMIS Support Coordinator - [paulajenkins@cohhio.org](mailto:paulajenkins@cohhio.org)
- Cathy Johnston, Special Projects and Advocacy Coordinator - [cathyjohnston@cohhio.org](mailto:cathyjohnston@cohhio.org)
- Angela Lariviere, Youth Empowerment Coordinator- [angelalariviere@cohhio.org](mailto:angelalariviere@cohhio.org)
- Mary Scott, Administrative Assistant - [maryscott@cohhio.org](mailto:maryscott@cohhio.org)
- Rick Taylor, Managing Director -[ricktaylor@cohhio.org](mailto:ricktaylor@cohhio.org)
- Ande Ucubagabriel, Finance Director - [andeucubagabriel@cohhio.org](mailto:andeucubagabriel@cohhio.org)
- Spencer Wells, Tenant Outreach Coordinator - [spencerwells@cohhio.org](mailto:spencerwells@cohhio.org)
- Jeannette Welsh, Housing + Services Coordinator - [jeannetewelsh@cohhio.org](mailto:jeannetewelsh@cohhio.org)

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

**Newsletter of the Coalition on Homelessness and Housing in Ohio (COHHIO)**  
October 2004 • Volume 9 • Issue 10. 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.

Mailing address and email updates should go to [susanfrancis@cohhio.org](mailto:susanfrancis@cohhio.org).