

# Breaking Ground

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

..... April 2005

## COHHIO and Housing World Mourns Passing of Housing Champion Cushing Dolbear

Cushing, Founder and Chair Emeritus of the National Low Income Housing Coalition (NLIHC), died of cancer on March 17, 2005 at her home. She was 78. Cushing began the National Low Income Housing Coalition in 1974 when she organized the Ad Hoc Low Income Housing Coalition in response to the Nixon Administration's moratorium on federal housing programs. She served as NLIHC's Executive Director from 1977 to 1984 and again from 1993 to 1994. She remained active with NLIHC as a researcher, policy analyst, and board member until her death. Cushing was one of the nation's leading experts on federal housing policy and the housing circumstances of low income people. Bill Faith, COHHIO Executive Director and Chair of the NLIHC Board of Directors, said, "Over the years, millions of people have obtained homes they can afford due in no small part to the dedicated perseverance of someone they never met, Cushing Dolbear." For more information, visit [www.nlihc.org/news/031805cushing.html](http://www.nlihc.org/news/031805cushing.html).

## Federal Budget Fight Continues

Congress reconvenes April 4 and Senators and Representatives will begin ironing out the differences between the House and Senate budget resolutions. When and if a single budget resolution is completed, the House and Senate Appropriations Committees will know the amount of funds they have to divide among their respective subcommittees. Advocates will have to keep members of Congress informed on the importance of these programs, in order to ensure an adequate distribution of the overall spending amount to the appropriations subcommittees, including the ones with jurisdiction over housing and urban development. Advocacy efforts on CDBG have gone well, and it looks hopeful that CDBG will be restored. However, there are still serious questions regarding where the full funding for CDBG will come from. It is important to keep the funding integrity for all housing programs, including the Section 8 voucher program and public housing. Senator DeWine took the lead on a sign-on letter opposing the Administration's CDBG plan and restoring full funding for CDBG. The letter garnered 57 co-sponsors, including Senator Voinovich. For more information, visit <http://nlihc.org/mtm/mtm10-12.html#5>.

## HUD Publishes 2005 Super Notice of Funding Availability (SuperNOFA)

The U.S. Department of Housing and Urban Development (HUD) has published the 2005 SuperNOFA, which includes some 42 different programs. Included in the SuperNOFA are the Continuum of Care Homeless Assistance Programs, with \$1 billion available. For information on the changes to the SuperNOFA, visit [www.cohhio.org/whatsnew/supernofaanalysis.html](http://www.cohhio.org/whatsnew/supernofaanalysis.html). Download the entire application (Exhibit 1, 2, 2R, 3, 3R, 4) at [www.hud.gov/offices/adm/grants/nofa05/grpoc.cfm](http://www.hud.gov/offices/adm/grants/nofa05/grpoc.cfm). COHHIO along with the Ohio Department of Development will be sponsoring a Continuum of Care application training on April 8th at All Saints Lutheran Church in Columbus. The training will include a session for Entitlement Communities (from 10:00am to 12:00pm) and a session for Balance-of-State Communities (from 1:00pm to 4:00pm). The training will focus on the application (comparing this year's to last) as well as on the Logic Model (which is a new requirement for 2005). Seating is limited so we are asking that no more than two representatives from any given community attend. For additional information, please contact Jeannette Welsh at [jeannettewelsh@cohhio.org](mailto:jeannettewelsh@cohhio.org) or Rick Taylor at [ricktaylor@cohhio.org](mailto:ricktaylor@cohhio.org).

## Advocacy Information Available on COHHIO Web Page

For information on the state budget, the Campaign to Protect Ohio's Future 2006-2007 Budget Overview and information on the April 12 Rally is posted at [www.cohhio.org/alerts/statealerts.html](http://www.cohhio.org/alerts/statealerts.html). For information on the Tax & Expenditures Limit (TEL) Amendment, including a drafted letter to the editor, talking points, and an endorsement form, visit [www.cohhio.org/alerts/telalerts.html](http://www.cohhio.org/alerts/telalerts.html).



## Senator DeWine Votes for Minimum Wage Increase

Though the minimum wage amendment to increase the federal minimum wage from \$5.15 to \$7.75 an hour over the next two years was voted down, Senator DeWine made a courageous stand for low-income people and voted for the proposed amendment.

**Bill Introduced in Ohio Senate to Protect Consumers From Refund Anticipation Loans (RALs)**

Senator Mallory has introduced S.B. 59, to provide safeguards for consumers receiving same-day tax refunds. Currently, consumers pay several fees to get a RAL, including a loan fee for the RAL, an administrative fee, and a fee to a commercial tax preparer for filling out the federal and state tax forms. The annualized interest rate for RAL's based on a 10 day loan period ranges from about 40 percent to over 700 percent. For more information, visit [www.legislature.state.oh.us/bills.cfm?ID=126\\_SB\\_59](http://www.legislature.state.oh.us/bills.cfm?ID=126_SB_59).

**National Housing Trust Fund Tops 5,400**

The growing number of endorsers continues the strong push the Campaign has made over the past few years and ensures that the message is heard in every Congressional district. Organizations, elected officials, businesses, banks, and others can find more information and endorse online at [www.nhtf.org](http://www.nhtf.org).

**COHHIO Revamps Web Page**

Check it out! Highlighted sections include: Action Alerts, Get Involved, and How to Support COHHIO's efforts (with new on-line donation capability). The web page also continues to offer: Directory of Services (searchable and updated on a regular basis); Legislative Directory (searchable and updated on a regular basis); Programs and Technical Assistance Information; COHHIO Newsletter Archives; and Relevant Reports and Research Plus much more! Please visit the COHHIO web page today at [www.cohhio.org](http://www.cohhio.org).

**Joint Proposal Issued on Community Reinvestment Act (CRA) Changes**

The Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation and the Federal Reserve Board have officially posted proposed changes to the Community Reinvestment Act for comment. Compared to the former direction of the FDIC and the OCC, this combined proposed rule is a significant improvement. CRA supporters are encouraged to comment once again on ways to fill remaining holes in the proposal. The proposed rule can be found at: [www.fdic.gov/regulations/laws/federal/index.html](http://www.fdic.gov/regulations/laws/federal/index.html).

**Section 515 Rural Rental Housing NOFA Released - Deadline May 13**

Designed specifically to address housing needs in rural areas, the Section 515 program provides very low interest loans to support the development of housing for renters with the lowest incomes, including senior citizens and people with disabilities. For more information, visit <http://a257.g.akamaitech.net/7/257/2422/01jan20051800/edocket.access.gpo.gov/2005/05-4773.htm>.

**New Responsible Lending Act Introduced**

Congressman Bob Ney (R-OH), Chairman of the Subcommittee on Housing and Community Development, and Congressman Paul E. Kanjorski (D-PA), along with a bipartisan group of colleagues, have introduced the new Responsible Lending Act. Their bill responds to growing complaints about "predatory" lending practices, as well as the need to further enhance consumer education and protections. The bill would pre-empt existing and future state law regarding predatory lending. Ney introduced H.R. 833, the original Responsible Lending Act, to address issues in the subprime marketplace, which helps people with less-than-perfect credit to purchase homes, establish better credit records, and join the economic mainstream. The new Responsible Lending Act includes many provisions that strengthen and refine the Home Ownership and Equity Protection Act (HOEPA), the primary Federal law intended to protect mortgage borrowers from abusive lending practices. The bill also amends aspects of related statutes, such as the Real Estate Settlement Procedures Act (RESPA), in order to enhance mortgage servicing safeguards. The bill also modifies Federal housing statutes to improve housing counseling assistance, and updates the national laws governing appraisals to enhance appraiser education and licensing, to improve Federal oversight of State appraisal programs, and to augment appraiser independence. The legislation additionally establishes uniform mortgage broker licensing standards and sets up a national registry to monitor the industry.

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To switch: email Susan Francis at COHHIO at [susanfrancis@cohhio.org](mailto:susanfrancis@cohhio.org).

**Ohio Congressional Leaders Offer Supportive Housing Legislation**

Senator Mike DeWine and Representative Deborah Pryce are leading federal legislation that would help homeless people with disabilities. The Services for Ending Long Term Homelessness Act is expected to be introduced on April 5, 2005. The new legislation would provide funding for permanent, affordable housing linked to support services.

**New Analysis of FY 2006 McKinney Funding by the National Alliance to End Homelessness**

Analysis of HUD McKinney-Vento Homeless Assistance Grants funding shows that permanent housing development will decline as a result of the funding level Congress passed last year. The document also examines HUD's Homeless Assistance Grants, shows the level of funding needed to maintain existing services, and suggests how much is needed to be on track in achieving the Administration's goal of ending chronic homelessness by 2012. Findings include: Homeless Assistance Grants funding has declined as a share of the U.S. budget over the last four years; an appropriation of \$1.305 billion would be required in FY 2006 to maintain the level of services funded in FY 2005 and renew permanent housing; and nearly \$1.6 billion would be needed in fiscal year 2006 to maintain the level of services funded in 2005 and fund 15,000 additional units of permanent housing needed to get on track to meet the Administration's goal of ending chronic homelessness in 10 years. For more information, visit [www.endhomelessness.org/pol/approp/FY06MVanalysis.pdf](http://www.endhomelessness.org/pol/approp/FY06MVanalysis.pdf).

**Poll Looks at Public Perceptions of Homelessness**

In a recent poll of 1001 American adults, a high percentage of respondents indicated that homelessness is a serious problem in the U.S. The survey, which the global research company Ipsos conducted for the Associate Press in mid-February, included two questions: "How serious is the problem of homelessness in this country?" and "Do you think that Americans who are homeless for long periods of time are victims of circumstances beyond their control, or responsible for their situation?" In response to the first question, 53 percent of the respondents said that homelessness was a very serious problem, and a further 36 percent considered it somewhat serious. In regard to second question, fifty-six percent of the respondents said that Americans who are homeless for long periods of time are victims of circumstances beyond their control; 38 percent attributed the situation to personal responsibility; and six percent said they were unsure. The poll results are available at [www.ipsos-na.com/news/pressrelease.cfm?id=2580](http://www.ipsos-na.com/news/pressrelease.cfm?id=2580).

**Homeless Youth in Minnesota: 2003 Statewide Survey of People Without Permanent Shelter**

Among the study's findings, conducted by the Wilder Research Center, are: two-thirds of homeless youth and young adults were minorities; one in six homeless youth have children of their own and one in four young adults have children; sixteen percent of youth and thirty-nine percent of young adults had steady employment; nearly one out of two were physically or sexually abused; fifty-three percent had been in foster care; seven out of ten homeless youth had experienced an out of home placement; twenty percent had lived in a facility for persons with emotional, behavioral, or mental health problems; and one-third of homeless youth have spent more than a week in a juvenile corrections facility. For more information, visit [www.wilder.org/research/reports.html?summary=1502](http://www.wilder.org/research/reports.html?summary=1502).

**Youth Who Run Away from Out-of-Home Care**

The report, by Chapin Hall, reveals the often overwhelming life events facing these young people and provides evidence that running away is their way of trying to actively improve their circumstances. Some youth run back to their biological family; others rotate between friends and the streets; and still others leave placements to gain a sense of freedom from their situation. For more information, visit [www.chapinhall.org/article\\_abstract\\_new.asp?ar=1385&L2=61&L3=130](http://www.chapinhall.org/article_abstract_new.asp?ar=1385&L2=61&L3=130).

**Ending Youth Homelessness Requires a Coordinated Community Approach**

Communities cannot end homelessness without addressing the needs of homeless youth. The National Alliance to End Homelessness has developed a policy paper highlighting the needs of homeless youth and urging communities to incorporate the special needs of youth into the development and implementation of ten year plans to end homelessness. The paper emphasizes that the developmental needs of youth require a variety of safe, stable housing options and comprehensive support services. For more information, visit [www.endhomelessness.org/pol/papers/youthplanning.pdf](http://www.endhomelessness.org/pol/papers/youthplanning.pdf).

**USDA Website Helps Find Rental Units**

Renters looking for USDA-subsidized units can search by state, county, town or zip code at [http://rdmfhrentals.sc.gov.usda.gov/RDMFHRentals/select\\_state.jsp](http://rdmfhrentals.sc.gov.usda.gov/RDMFHRentals/select_state.jsp).

**Low-Income Housing Tax Credit (LIHTC) Database Updated**

Contains updated information on nearly 22,000 projects and 1,141,000 housing units placed in service between 1987 and 2002. Provides a comprehensive look at LIHTC production including project address, number of units and low-income units, number of bedrooms, year the credit was allocated, year the project was placed in service, whether the project was new construction or rehab, type of credit provided, and other sources of project financing. For more information, visit <http://lihtc.huduser.org/>.

**Nonprofit Innovation Awards Offered - Deadline April 28**

The Stanford Center for Social Innovation and Amazon.com will award \$1 million to a nonprofit agency whose innovative approach most effectively improves its community or the world at large. Visit [www.amazon.com](http://www.amazon.com) and click on "giving at amazon.com" or e-mail [nonprofitinnovation@amazon.com](mailto:nonprofitinnovation@amazon.com).

**Consumer Assistance Handbook**

Provides information on utilities including sample utility bills and information about utility assistance programs. For more information, visit [www.pickocc.org/publications/handbook2005.pdf](http://www.pickocc.org/publications/handbook2005.pdf).

**Addressing Community Opposition to Affordable Housing Development**

A new toolkit to help overcome community resistance to developing affordable housing is available. Topics include confronting NIMBY concerns; launching a community campaign; advancing fair housing while protecting free speech; when local government is not on your side; and opposition to housing for people with disabilities. For more information, visit [www.knowledgeplex.org/showdoc.html?id=68549](http://www.knowledgeplex.org/showdoc.html?id=68549).

**Public Relations "How-To" Guide**

The Housing Assistance Council has released a public relations guide for groups engaged in promoting the availability of affordable housing in isolated rural communities. For more information, visit [www.ruralhome.org/pressreleasesview.php?id=154](http://www.ruralhome.org/pressreleasesview.php?id=154).

**Water/Wastewater Revolving Funds Available- Deadline May 23**

The Rural Utilities Service will fund nonprofits to set up revolving funds to make short-term water/wastewater loans. For more information, visit [www.usda.gov/rus/water](http://www.usda.gov/rus/water).

**Ohio Has Nation's Biggest Increase in Bankruptcies - Policy Matters Report**

In 2003, bankruptcies reached an all-time high in both in the state and the nation. Ohio's rate had the biggest jump from 4.6 to 7.7 bankruptcies per 1,000 people in the state, while the national rate was 5.5. For more information, visit [http://policymattersohio.org/Going\\_Broke\\_in\\_Ohio.htm](http://policymattersohio.org/Going_Broke_in_Ohio.htm).

**Corporation for Supportive Housing Issues Report**

The report, "*Estimating the Need: Projecting from Point-in-Time to Annual Estimates of the Number of Homeless People in a Community and Using this Information to Plan for Permanent Supportive Housing*," is available at [www.csh.org/publications](http://www.csh.org/publications).

**Fair Lending Disparities by Race, Income, and Gender in All Metropolitan Areas in America**

A report by the National Community Reinvestment Coalition found that minorities and other traditionally underserved groups received a disproportionately large share of high-cost loans. Available at [www.ncrc.org/pressandpubs/press\\_releases/hmda05report.php](http://www.ncrc.org/pressandpubs/press_releases/hmda05report.php).

**Ending Chronic Homelessness Among People with Mental Illness**

A training manual has been published by Shelter Partnership, in collaboration with Lamp Community, OPCC and the RAND Corporation, which explains the philosophy and structure of the Community Model, a high-tolerance, low-demand service philosophy. Available at [www.communitymodella.org](http://www.communitymodella.org).

**John M. Clancy Award for Socially Responsible Housing**

The intent of the award is to recognize and encourage excellence in the planning, design, construction, and maintenance of socially responsible urban housing by honoring an organization, a group, or an individual who has been a major force behind one or more built housing developments characterized by such excellence. For more information, visit [www.johnclancyaward.org/Clancy\\_Award\\_CFE.pdf](http://www.johnclancyaward.org/Clancy_Award_CFE.pdf).

**World Habitat Awards - Deadline June 1**

The awards identify innovative housing and sustainable projects worldwide. Projects sought are those that can demonstrate practical, innovative and sustainable solutions to current housing needs and projects that can be transferred or adapted as models. For more information, visit [www.bshf.org](http://www.bshf.org).

**2005 MetLife Awards for Excellence in Affordable Housing - Deadline May 15**

Offered by the Enterprise Foundation and MetLife Foundation, these awards recognize non-profits in two categories: Supportive Housing and Property & Asset Management. For more information, visit [www.enterprisefoundation.org/metlife](http://www.enterprisefoundation.org/metlife).

**Target Stores Community Giving Program - Deadline May 31**

Focus for the Target Giving Program is the arts, family violence prevention and reading. Applications must be submitted to a local Target store team leader. Grants range from \$1,000-\$3,000. For more information, visit [http://target.com/target\\_group/community\\_giving/local\\_giving.jhtml](http://target.com/target_group/community_giving/local_giving.jhtml).

**Calendar**

- May 2-3 - National Low Income Housing Coalition Annual Housing Policy Conference and Lobby Day, Washington, DC. For more information, visit [www.nlihc.org](http://www.nlihc.org).
- June 22-23 - Community Development Policy Summit, Federal Reserve Bank of Cleveland and Local Initiatives Support Corporation. For more information, visit [www.clevelandfed.org/policysummit2005](http://www.clevelandfed.org/policysummit2005) or call 800/433-1035.

**Job Openings**

- Part-time Grant Writer, Good Shepherd Ministries, Dayton. Resumes due by April 15 to Dale Nieberding, PO Box 236, Dayton, Ohio 45405.
- CED & Housing Director, Association for Better Community Development (ABCD), Canton. Send cover letter and resume to ABCD, Inc., 1225 Gross Ave., NE, Canton, OH 44705, attn. personnel dept.

**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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**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!**

How to Contact...

**NATIONAL**

- Corporation for Supportive Housing:** [www.csh.org](http://www.csh.org)
- Housing Assistance Council:** [www.ruralhome.org](http://www.ruralhome.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-Republicans); 614/644-1982 (fax - Democrats)
- 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)
- Susan Francis, Communications and Development Coordinator - [susanfrancis@cohhio.org](mailto:susanfrancis@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 - [jeannettewelsh@cohhio.org](mailto:jeannettewelsh@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)**

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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.

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