

Breaking Ground

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

..... May 2005

Housing Ohio 2005 Attracts 450 Participants

COHHIO's 2005 Annual Conference and Lobby Day was definitely a 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 plenaries by author and investigative reporter Greg Palast, Linda Couch from the National Low Income Housing Coalition, and Mary Jo Kilroy, Franklin County Board of Commissioners. COHHIO's 2006 Annual Conference will be held on April 24th - 25th at the Hyatt on Capitol Square in downtown Columbus.

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 2005 Sponsors were: Ohio Capital Corporation for Housing, Bank One, Charter One Bank, Huntington Bank, Keybank, National City Bank, Enterprise Foundation - Cleveland, National Equity Fund, AARP Ohio, Council for Rural Housing Development in Ohio, Enterprise Foundation - Columbus, Fannie Mae, Freddie Mac, Fentress, Brown CPAs & Associates, Forest City Enterprises, Nationwide Insurance, National Church Residences, Neighborhood Properties, Ohio Association of Realtors, Red Capital Group; RLJ Management Co., Wesbanco, Woda Development, Construction & Management; Columbus Housing Partnership; Federal Home Loan Bank; National Housing Trust, Sky Bank, Squire Sanders & Dempsey; with additional support from the Ohio Department of Development, U.S. Department of Housing and Urban Development, and Ohio Department of Mental Health.

Coalition Members Honor Senator DeWine For Work On Housing Issues

Over one hundred participants from COHHIO joined together to recognize Senator Mike DeWine for his work in protecting the interests of low-and moderate-income working people in the United States Senate by signing a giant Thank You card at COHHIO's statewide conference in early April. Senator DeWine supported preserving the Section 8 rental housing program last year. This year, the Senator is supporting the restoration of the Community Development Block Grant Program (CDBG) which provides money to local governments to meet a variety of needs including housing. COHHIO participants also recognized Senator DeWine for introducing the Services for Ending Long-Term Homelessness Act (SELHA) on Monday, April 4. "Senator DeWine has been incredibly supportive of increasing housing opportunities for folks just getting by and for those who need long-term assistance, we just want him to know we appreciate it," said Diane Taylor of the Lorain County Homeless Task Force. Carol Duncan with the Stark County Housing Coalition added "Section 8 is vitally important to many local programs who depend on accessing Section 8 for homeless persons to move from shelters or transitional housing to permanent housing." Representatives from COHHIO will deliver the card personally to Senator DeWine when they meet with him in early May.

Tiberi Signs Letter Seeking To Support Section 8 Vouchers

A bipartisan group of members including Representatives Jerold Nadler (D-NY), Christopher Shays (R-CT), Nydia Velazquez (D-NY), and Patrick Tiberi (R-OH), are circulating a letter asking members to join them in urging full funding for the Section 8 Housing Choice Voucher Program. The letter, addressed to Chair Joe Knollenberg (R-MI) and Ranking Member John Olver (D-MA) of the House Appropriations Subcommittee on Transportation, Treasury, Housing and Urban Development, The Judiciary, and District of Columbia, asks them to consider this request for vouchers when the Subcommittee debates the funding levels for HUD later this spring. The letter points out that the President recognized the importance of the Section 8 housing program in FY06 budget by fully funding vouchers needing renewal. In the letter, the members write that vouchers are critical for communities to safely house low income families, the elderly and disabled, and that vouchers provide the stability many families need to maintain employment and achieve economic success.



Bill to Change Section 8 Housing Program Introduced

Senator Wayne Allard (R-CO) has introduced The State and Local Housing Flexibility Act of 2005 (S. 771) to restructure Section 8 housing programs. The bill includes three parts: 1) The Flexible Voucher Act, which is similar to the Administration's Flexible Voucher Proposal from last year, would eliminate targeting of vouchers to extremely low-income households and distribute funding as a block grant; 2) The Public Housing Rent Flexibility and Simplification Act would modify the way rents are calculated for Public Housing and 3) The Moving to Work Program Act would make permanent the Moving to Work demonstration program. The Housing Choice Voucher program currently requires that 75 percent of new vouchers are set aside for people with extremely low-incomes (below 30 percent of the area median). The flexible voucher proposal would change the targeting to require that 90 percent of vouchers serve people with incomes below 60 percent of area median, but none would have to serve people below 30 percent. By comparison, the average homeless person has an income of about 15 percent of area median.

The Flexible Voucher Act would also allow Public Housing Authorities to make other changes to the voucher program: PHAs could establish time limits of no less than five years; Instead of paying 30 percent of their income for rent, tenants could be required to pay rents under one or a combination of several possible rent structures, including a flat fee, tiered rents based on broad income ranges, or a percentage of income, though not necessarily 30 percent; Units would need to be inspected once every four years instead of annually; Income would have to be verified every three years for elderly and disabled families and every two years for everybody else and PHAs could establish various types of preferences including a preference for people with a specific type of disability. The Public Housing Rent Flexibility and Simplification Act would allow PHAs to establish a rent structure similar to the one that would be allowed under the Flexible Voucher Act. The Moving to Work Program Act would make the Moving to Work Demonstration permanent and would allow more PHAs to apply. Under this program, PHAs are granted a great deal of flexibility by allowing exemptions from existing public housing and tenant-based voucher rules and permitting public housing agencies to combine operating, capital, and tenant-based assistance funds into a single agency-wide funding source. A House version of this bill is expected to be introduced soon. For more information, visit www.nlihc.org/news/041005.html.

Senate Subcommittee Pans Administration's HUD Budget

The Senate Appropriations Subcommittee that handles federal spending on housing programs held a hearing on Thursday, April 14. The hearing featured U.S. Department of Housing and Urban Development (HUD) Secretary Alphonso Jackson. Claiming that HUD programs are undervalued by the Administration, leading Senators from both parties expressed skepticism and disappointment and questioned the Secretary on many aspects of the budget. Subcommittee Chairman Kit Bond (R-MO) began the hearing by stating that the President "has been getting some very bad advice about the housing and community development needs of the Nation," and that "[t]he HUD budget as well as a number of newly proposed HUD legislative and policy initiatives reflect this bad advice." Senator Bond congratulated Secretary Jackson on fully funding Section 8 housing vouchers in the budget, and on progress in homeownership and predatory lending. He said, however, that he was "disappointed" with the decision to eliminate the Community Development Block Grant program; and stated that the Administration's proposal to loosen targeting of the Section 8 program to the poorest Americans would cause homelessness to increase. Ranking Subcommittee Democrat Patty Murray (D-WA) expressed similar sentiments: "It is hard to reach any other conclusion but that housing is not a priority for this Administration." Senator Patrick Leahy (D-VT) said, "It appears to me the Administration has abandoned HUD." After the Senators' statements, Secretary Jackson gave prepared remarks. He stressed the full funding of the Section 8 program, and the proposed increase in funding for HUD homelessness programs. He defended the Section 8 overhaul as a necessary simplification and said he would urge housing authority directors to continue to focus that program on homeless people. The Senators' questions focused on local concerns; on the elimination of CDBG; and on the budget's proposal to fund part of the HUD budget through unspecified rescissions of funds that had been allocated by Congress in prior years but never spent.

Community Development and Food and Nutrition Funds Available

The deadline for applications for both the CDC operational project grants and the Community Food and Nutrition Program is June 17, 2005. For more information, see under "Children and Families Administration" in the April 18, 2005 edition of the Federal Register at www.access.gpo.gov/su_docs/fedreg/a050418c.html.

Promoting Successful Models for Family Substance Abuse Treatment

On April 12, the Rebecca Project for Human Rights and Catholic Charities USA cosponsored a Congressional briefing discussing the benefits of family-based treatment for parents with substance abuse problems and the need for increased federal funds. The specific providers highlighted included Amethyst, Inc. from Columbus, Ohio. For more information, visit www.rebeccaproject.org.

Funding to Assist People Reentering Urban Communities After Prison

The U.S. Department of Labor has announced the availability of up to \$19.8 million in funding for faith-based and community organizations to provide mentoring, job-training and other comprehensive transitional services for people returning to urban communities after leaving prison. The funding is part of a new demonstration program, which is likely to involve future funding opportunities from other departments. The deadline for applications is July 13, 2005. For complete information, see www.doleta.gov/sga/sga.cfm.

Rural Preservation Guide Published

A new LISC report describes the Section 515 program, preservation issues, and resources available to keep rental units affordable. *Preservation of Affordable Rural Housing: A Practitioners' Guide to the Section 515 Program* is available at www.lisc.org/resources/housing_preservation.shtml?Affordable+Housing.

Rural Housing Task Force Publishes Report

"*Preserving Rural Rental Housing: Actions and Strategies*" was released by the task force sponsored by Housing Assistance Council and the National Housing Law Project. For more information, visit www.ruralhome.org.

Data on Lost HUD-Assisted Units Available

The National Housing Trust's report lists individual properties that have lost project-based Section 8 or mortgage-imposed rent restrictions since 1995. Available at www.nhtinc.org/data.asp.

Housing Discrimination on the Rise

A recent report released by the National Fair Housing Alliance finds incidents of discrimination in housing on the rise based on complaints filed with the HUD, the Department of Justice (DOJ), state and local agencies, as well as the Alliance's member agencies. The *2005 Fair Housing Trends Report* analyzed the 27,319 complaints filed with these groups. The *2005 Fair Housing Trends Report* can be found at <http://nationalfairhousing.org/html/trends/Trends%202005/Final%202005%20Annual%20Trends%20Report.pdf>.

Home Mortgage Disclosure Act Data Questions

HUD, along with the federal bank, credit union, and thrift supervisory agencies, has released a series of answers to Frequently Asked Questions (FAQs) addressing new home loan data disclosed in Home Mortgage Disclosure Act (HMDA) data. This FAQ is designed to help data users interpret the data. This FAQ also provides an introduction to HMDA, including its purpose, uses, public availability, and reporters. The FAQ can be found at www.hud.gov/news/release.cfm?content=pr05-040.cfm.

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To switch: email Susan Francis at COHHIO at susanfrancis@cohhio.org.

Responsible Lending Act Comes Under Some Criticism

In the last issue of *Breaking Ground*, we noted a new Responsible Lending Act being introduced in the House of Representatives by Rep. Ney of Ohio, and Rep. Kanjorski. The Center for Responsible Lending and other advocates have criticized certain aspects of the proposed legislation. Below is a highlight of their concerns. According to the Center, the bill has the following problems - it fails to take a comprehensive approach to excessive points and fees, fails to effectively address abusive loan flipping, fails to prevent equity-stripping for borrowers who receive high-cost loans, fails to ban mandatory arbitration on all home loans, fails to prevent abusive prepayment penalties on subprime loans, significantly reduces assignee liability protections under existing federal law, broadly preempts state protections for homeowners, and includes loopholes that could undercut the stated purpose of the bill. Detailed information on all of these points is available at www.responsiblelending.org.

Third of the Nation Continued to Face Housing Problems in 2003

A research note by the National Low Income Housing Coalition notes that 34.9 percent of the U.S. population lived in unaffordable or inadequate housing or, in the worst case, faced homelessness in 2003. For more information, visit www.nlihc.org/research/05-01.pdf.

New Report on Family Homelessness Released

Freddie Mac joined the National Alliance to End Homelessness to release "*Family Homelessness in Our Nation and Community: A Problem with a Solution.*" The report primarily attributes the rise of family homelessness to the scarcity of housing that very poor families can afford. For more information, visit www.hoopsforthehomeless.org.

COHHIO's Vehicle Donation Program

COHHIO can now accept vehicle donations. This program is an easy way to support COHHIO's work. Donated vehicles may include cars, trucks, motorcycles, boats, or RV's. This program has been made possible through a partnership with the Volunteers of America of Central Ohio. Contact Susan Francis at COHHIO for more information at susanfrancis@cohhio.org or 614-280-1984.

New Guide to Legal Rights of People Recovering from Alcohol or Drug Problems

The Substance Abuse and Mental Health Services Administration (SAMHSA) has released a new brochure on the legal rights of people in treatment or recovery for substance use disorders. *Are You in Recovery from Alcohol or Drug Problems? Know Your Rights* provides information about federal laws that protect against discrimination in employment and job training, housing, health care, education, and government services and programs. Available at www.ncadi.samhsa.gov.

Study Examines Outcomes for Former Foster Youth

A recent report by Casey Family Programs showed that within a year of leaving care, 22 percent of family foster care alumni experienced homelessness for one day or more. Furthermore, almost 40 percent had at least one runaway episode. The study found most alumni (74 percent) were either employed or in school, although 33 percent still had household incomes that were at or below the poverty level. Only 56.9 percent of alumni reported that they were somewhat or very prepared for independent living. The complete report, *Improving Family Foster Care: Findings from the Northwest Foster Care Alumni Study*, will soon be available on the Casey Family Programs website at www.casey.org.

Appraisal Fraud Can Put Homeowners at Risk

A recent report by Demos raises concern about the impact of appraisal fraud on homeowners. Appraisal fraud refers to the intentional overstatement of home values during the home purchase or refinance process by an appraiser, to boost the profits of the lenders, brokers, or realtors, either to ensure repeat business or for direct compensation. Appraisal fraud can lead homeowners to borrow more money than their home is worth, sometimes preventing them for selling it for high enough prices to pay off their mortgage. The report cites reports of developers working with corrupt appraisers in marketing new homes to low-income households, who in turn are likely to re-finance in order to make ends meet. For more information, visit www.demos-usa.org/pub485.cfm.

Paint Donations for Non-Profit Organizations

The National Council on Paint Disposition is compiling a list of not-for-profit organizations that are interested in receiving free paint. For more information, contact Marv Goodman at marvgoodman@comcast.net or 732/309-2022.

No Budget Resolution Yet

Congress did not meet its April 15 deadline to pass the FY06 Budget Resolution. Negotiations between the House and Senate continue with the goal to complete the budget work before the Senate recesses for its May 2 -6 break. The remaining gap between the two chambers' proposals is the difference in cuts to low-income programs, including Medicaid. The Congressional Hispanic Caucus and the Congressional Black Caucus both released reports this week citing how the President's budget would adversely impact minority communities. The reports document the proposed cuts to the HUD budget, including the HOPE VI program, lead based paint reduction program, and the public housing drug elimination program. The Congressional Hispanic Caucus' report also cites cuts to all the public housing accounts, including the capital fund, noting that 20 percent of public housing residents are Hispanic. The CHC report also says that the proposed \$1 billion increase to the Section 8 program would not restore the cuts from the FY05 budget. Advocates should continue their communications with their Congressional delegations to urge them to oppose a budget resolution that will cut programs for low-income people, while giving more tax breaks to the wealthy.

Dolbeare Research Collection

The National Low Income Housing Coalition is collecting all of Cushing Dolbeare's writing for research and archival purposes and seeks help in gathering these materials. A beginning bibliography of her published work is available at www.nlihc.org/research. Please contact the NLIHC with any additional information. Those who have personal correspondence or other writings they wish to donate to the NLIHC are encouraged to do so. Contact Sheila Crowley at sheila@nlihc.org.

Formerly Homeless Man Plays in the Masters

Mark Hensby, who recently played in the Masters golf tournament at the Augusta National golf course, spent six weeks living in his van ten years ago. Hensby, a native Australian, came to the United States to play golf, but upon arrival, lost his place to stay. As a result, he slept inside of his car in the parking lot of the Cog Hill golf course in Chicago. Hensby shares stories of showering in the clubhouse and trying to keep warm in November in Chicago by waking up during the night and driving his Ford around the parking lot a few times before going back to sleep. Hensby was eventually ordered to leave the practice range parking lot, but an employee helped him locate lodging. According to an article in the *Columbus Dispatch*, Hensby said, "I see alot of guys out there. They've never worked a day in their life and I see how they treat people sometimes and that's not right," he said. "But they've never been brought up any different, or never seen the other side of what people have to do to make a living. And me, I see both sides."

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
- Housing Assistance Council:** www.ruralhome.org
- National Alliance to End Homelessness:** www.endhomelessness.org
- National Coalition for the Homeless:** www.nationalhomeless.org
- National Community Reinvestment Coalition:** www.ncrc.org
- National Low Income Housing Coalition:** www.nlihc.org

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

Senators Voinovich & DeWine - United States Senate, Washington, DC 20510
Voinovich - 202/224-3353; 202/228-1382 (fax); voinovich@voinovich.senate.gov
DeWine - 202/224-2315; 202/224-6519 (fax); senator_dewine@dewine.senate.gov

Representatives - United States House of Representatives, Washington, DC 20515; 202/224-3121

STATE

Governor Taft - 77 South High Street, Columbus, Ohio 43215; 614/466-3555; 614/466-9354 (fax)
Ohio Senate - State House, Columbus, Ohio 43266-0604; 614/644-5466 (fax-Republicans); 614/644-1982 (fax - Democrats)
Ohio House of Representatives - 77 South High Street, Columbus, Ohio 43215; 614/644-9494 (fax)

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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.