

Breaking Ground

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

..... Sept-Oct '05

Hurricane Evacuees Land in Ohio Federal Help Critically Needed

Columbus – September 26, 2005 – According to reports gathered by COHHIO, nearly 8,000 Hurricane Katrina evacuees have resettled -- at least temporarily -- in Ohio, placing demands on housing that threaten to strain services to the already displaced and the poor.

COHHIO's executive director, Bill Faith, predicts a "perfect bureaucratic storm," in the wake of Katrina and Rita. "This brewing storm has nothing to do with wind and water." Faith said, "It is about Federal government inaction, and it could inflict more damage on Ohio's most vulnerable populations."

According to Faith, local community organizations are fronting the cost of helping evacuees. Additionally, some in Congress are calling for cuts in domestic spending to pay for the disasters. Plus, many believe that charitable giving will drop off locally, as was the case with the World Trade Center disaster, in lieu of giving to national disaster relief organizations. This triple threat could reduce services, which are already overwhelmed by a growing homeless population in Ohio, Faith said.

Faith suggests immediate action on multiple fronts: "It is very important that evacuees immediately register with FEMA through the website at www.fema.gov or by calling 1-800-621-3362," he said.

Additionally, "People should contact their local chapter of the American Red Cross and the Department of Jobs and Family Services, which are distributing short-term assistance for evacuees and linking them to other services."

Citizens should contact their congressional representatives in support of longer-term assistance in addressing the housing assistance for disaster victims so that limited housing resources intended for local needs are not wiped out, Faith said.

Almost a month after the disaster, the federal government set up two different programs to provide housing for evacuees. HUD KDHAP (Katrina Disaster Housing Assistance Program) is for people who lived in HUD-assisted housing before the disaster. It will be run by local housing authorities.



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FEMA IHP (Individuals and Households Program) is for pre-disaster renters and homeowners and will be run by FEMA. “We’re just concerned that people are going to fall through the cracks,” Faith noted.

Franklin County is the temporary or permanent home to more than 2,000 displaced people from Hurricane Katrina, Faith noted. The Greater Cincinnati area is reporting over 1,500 displaced people. Semi-rural and rural counties also have welcomed the displaced, from as far west as Mercer County, with 33, to Lawrence County, with 42. More evacuees are arriving daily.

“Ohio has stepped up to the plate and is helping those in need,” Faith added. “Many non-profit organizations, local governments, and state agencies have come together and should be commended for providing much needed assistance, but there is more work to be done. My concern is that we keep this natural disaster of epic proportions from becoming a social services disaster of the same scale.”

FEMA and HUD Post-Katrina Rental Assistance Programs

On September 23rd, the Department of Homeland Security and the Department of Housing and Urban Development announced two distinct programs to address the housing needs resulting from Hurricane Katrina.

Below is an abbreviated look at the major components of the two programs (for the complete chart, visit www.nlihc.org). Many details are still to be worked out and many concerns have been raised regarding both programs.

HUD KDHAP: Katrina Disaster Housing Assistance Program

Administering agency: HUD

Eligible Households: 1) All ,must have FEMA ID number. 2) Displaced public housing residents, voucher participants, families from other HUD assisted programs (e.g., 202, 811, project-based Section 8, 236) and pre-disaster homeless individuals directly affected by the disaster. 3) Only voucher assisted households who successfully ported out of the affected area and leased up in September will remain in the housing choice voucher system. All others will be transitioned into the KDHAP program. 4) An evacuee’s residence in FEMA supplied housing makes that individual ineligible for either FEMA IHP or HUD KDHAP assistance.

Form of rental assistance: Rental assistance through a KDHAP voucher.

Amount of Assistance: Value of the KDHAP voucher will be 100% of local FMR. If rent is more than the FMR, the family will pay the difference out-of-pocket. If actual rent is less than 100% of FMR, PHAs will keep the difference. There is no family contribution towards rent provided rent does not exceed the FMR.

Terms of assistance: Up to 18 months. Initial lease terms can be from six to 12 months; leases will automatically terminate after 18 months. (Continued on Next Page)

FEMA IHP: Transitional housing assistance for Individuals and Households Program

Administering Agency: FEMA

Eligible households: 1) All must have FEMA ID number. 2) All homeowners and renters who were not in HUD-assisted housing prior to Katrina. 3) An evacuee’s residence in FEMA supplied housing makes that individual ineligible for either FEMA IHP or HUD KDHAP assistance.

Form of rental assistance: Cash assistance.

Amount of assistance: Initial cash payment (check or direct deposit) of \$2,358 to households. This is the equivalent of three months of the national average of the fair market rent of \$785/month for a two bedroom unit. After the first three months, the value of IHP rental assistance will change to reflect the local FMR. The maximum amount of assistance for an individual or household for one disaster is \$26,200.

Terms of assistance: Initial \$2,358 to cover first three months. A total of 18 months of FEMA IHP rental assistance may be available to eligible households.

Senate Passes Revised Education Bill

On September 22, Senator Kay Bailey Hutchison (R-TX) introduced S. 1764, revised legislation addressing the education of students affected by Hurricane Katrina. The full Senate passed the bill, by unanimous consent, that evening.

Unlike S. 1683, legislation introduced by Senator Hutchison on September 12, S. 1764 does not contain a provision allowing the Secretary of Education to waive the McKinney-Vento education rights of children made homeless by Hurricane Katrina. Instead, the Senate-passed bill authorizes the Secretary of Homeland Security to transfer funds made available to the FEMA Disaster Relief Fund for Hurricane Katrina to the Department of Education (DOE) for activities to support displaced students.

Connect Me Ohio

The Ohio Department of Aging has launched a new web site to connect consumers who have special needs, and their caregivers, to service providers in their communities. Visit www.ConnectmeOhio.org for information related to equipment sources, home help, housing, health care, meals, support groups, transportation, live chats and discussion forums, legislative news, as well as a range of other topics.

Do you currently receive Breaking Ground by mail?
If so, please switch to email delivery.
To switch: email Tom Betti at COHHIO at tombetti@cohhio.org.

Predatory Lending Fight Heats Up

The Columbus Dispatch ran a four-part series on home foreclosures and fraudulent mortgage lending practices in Ohio called “Brokered Dreams,” (September 18-21, 2005). The series provided readers with the most in-depth and wide-ranging look to date into the misleading and treacherous practices of some in the mortgage lending business.

To access the series go to:

<http://www.dispatch.com/reports/reports.php?story=dispatch/2005/09/21/broker.html>

The series also exposed the fact that Ohio’s political leadership has failed miserably to protect Ohio’s homeowners and communities from the devastating effects of predatory mortgage lending.

It is not as though our political leaders did not know what to do. In 2003, a long list of constructive recommendations to help protect consumers was laid out by consumer advocates, Attorney General Petro and the Departments of Commerce and Aging. When the mortgage industry complained, the Statehouse leadership rejected the recommendations. Homeowners and neighborhoods all over the state have paid the price with skyrocketing foreclosures, abandoned properties and sheriff sales.

There are bright spots on the horizon, however. Senator Roberts recently offered a comprehensive solution to predatory lending in SB 162. It was introduced to the Finance Committee on October 4. Senator Joy Padgett, in collaboration with with Attorney General Petro, introduced SB 185 to the same committee on the same day. A critically important element in SB 185 allows for homeowners who are the victims of unfair and deceptive practices of mortgage brokers and lenders to seek redress.

About the Bills

SB 185 (Padgett) and SB 162 (Roberts) propose to remove the Consumer Sales Practices Act (CSPA) exemption for "dealers in intangibles". Removing this exemption is one of the key items consumer advocates recommended to the Predatory Lending Study Committee more than two years ago because it allows for any non-bank business with an office in Ohio that is engaged in the business of lending money to be covered by the CSPA. This would include any mortgage company, financial services company, and even pay-day lenders that are not a depository bank. It would also remove any argument that mortgage brokers are exempt from the CSPA.

By removing this exemption, financial institutions such as federal or state chartered banks and thrifts, would retain their CSPA exemption. (Continued on next page)

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Because of the way in which federal regulators define what constitutes a "bank," non-depository mortgage lenders that are subsidiaries of banks also would retain their exemption. This outcome could change, however, if national advocates are successful in their arguments that federal regulators have exceeded their authority by pre-empting the states from covering such subsidiaries.

Obviously, this is not the final solution to predatory lending, but it is probably the single biggest step that can taken at this point to provide an avenue for consumers to seek relief. With some Republican support there is a chance this could pass.

Mark to Market Update

Over the past 5 years (1999-2005), HUD's Mark to Market (M2M) program has proven to be a valuable tool for preserving Section 8 housing in communities across Ohio.

Ohio leads the list of states with completed M2M restructuring (15765 units), although Ohio also leads the list of states with properties still requiring restructuring (an estimated 139 properties).

M2M restructuring means refinancing older Project Based Section 8 buildings in a way that reduces operating subsidies, while at the same time providing funds for deferred maintenance and (sometimes) market improvements. In a state like Ohio, where the need for affordable units is great and the overall rental market is depressed, M2M provides owners with incentives to renew their commitment to retaining project based Section 8. For older owners who want to get out of properties, M2M provides incentives for preservation transfers to local community based non – profit organizations.

Over the same 5 year period, COHHIO has had an OTAG (Outreach and Technical Assistance) grant to provide information to tenants and community stakeholders in M2M eligible buildings. With match funds from the Ohio Housing Trust Fund, COHHIO has been able to put a staff person in the properties that are facing restructuring, thereby assuring that tenant and community stakeholder opinions are being taken into consideration. Tenant and stakeholder recommendations are crucial elements to a successful M2M restructuring plan because those closest to the property often have unique knowledge about rehab and renovation needs.

COHHIO's role is to educate tenants and stakeholders about the process and to make sure their opinions are heard. The M2M program “sunset” on September 30, 2006. Over the next 12 months, HUD (and COHHIO) will be working to identify properties in Ohio which will benefit from M2M restructuring and, in the process, preserve Section 8 housing opportunities.

For more information on HUD properties in your community or information on the M2M program, please feel free to call Spencer Wells at COHHIO.

**Communities join together to improve services and open
NEW facilities to serve homeless families**

Amazing! Unbelievable! Awesome! That was the youth reaction to the opening of ACCESS, Inc. and the YWCA family center, two new facilities serving homeless families in Akron and Columbus. These new facilities have special meaning to YEP youth who have been involved in the five-year planning process to improve services to homeless children.

In Akron, ACCESS, Inc. is in the final stages of completing an addition to their current facility. This new space will allow an expansion of services available to teenagers and their families. ACCESS director Barbara Rieter said she is very happy with the support received from the community for the new facility, which will increase the organization’s ability to serve more women and families.

“The services we will be able to provide in the new building will make an amazing difference!” said Liz Bright, of ACCESS, Inc. “It’s a child advocate’s dream come true.” New services will include expanding children’s programming, a new instructional play room, a tutoring room, a community room and an on-site medical clinic. The space will also include an expanded dining room, new bathrooms, a quiet room, storage for residents, and additional rooms to provide shelter for teenage boys.

Both Rieter and Bright agreed that the changes will greatly improve the quality of life and honor the needs of the families and individuals they serve. YEP member Gerald Thompson said he is very impressed with the new site. Thompson has worked with the ACCESS staff and board to initiate changes that allow teenage boys to be served at the site. “I really can’t believe it. It looks great and to think that more boys will be served...it just completely overwhelms me,” Thompson said.

Rieter said that she’s “eternally grateful” to supporters of the project, including the city of Akron, summit county officials, local foundations, community contributors, volunteers, and ACCESS board members. Together they raised the \$1.3 million needed to complete the construction phase of the project. While this is a great success, ACCESS continues to raise the funds necessary for operational support.

If you are interested in touring the new facility, an Open House will be held October 25, from 4 pm to 7 pm. For more information on how you can help or to view pictures of the site, go to www.access-shelter.org.

In Columbus, the YWCA opened the doors of a new family center that will replace the Inter-Faith Hospitality Network. (continued on next page)

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For nearly 5 years, YEP youth members in Columbus have worked with the staff, volunteers, and board members to improve the network system. Youth advisory committee members were particularly concerned with the impact that the routine transitions from night sites to day centers had on young students. While recognizing the contribution of the more than 100 local congregations, youths agreed that the new 24-hour center will provide an improved stable environment for children.

Last year the YWCA served over 1400 children. According to long-time staff member and child advocate, Jeana Patterson, there will finally be enough space to provide much needed child programming including after school activities, tutoring, on-site child care and parent support groups. "This is a great change from the current system," Patterson said.

YEP would like to join the YWCA in thanking all the members of the community who supported this project including raising the \$7.5 million to construct the new facility. Along with the congregations, volunteers, corporate and community sponsors, the YEP youth would like to thank current and previous YWCA staff members who supported their involvement including Beth Morrow-Lonn, Colleen Bain-Gold, Jeana Patterson, Kevin Blackledge, Elaine O'Rorke, and Rachel Ginsberg.

To learn more about this project please visit www.ywcacolumbus.org

** While these facilities will greatly improve the services to homeless families, they are still only a temporary solution to the greater problems of poverty and lack of affordable housing. YEP youth will continue to work with COHHIO to address issues of poverty and affordable housing in Ohio.*

COHHIO Issues Request for Proposals

The Coalition on Homelessness and Housing in Ohio (COHHIO) is soliciting proposals for the preparation of Exhibit 1 of the 2006 Balance-of-State Continuum of Care application.

To view the Request for Proposals (RFP), please go here: <http://www.cohhio.org/alerts/CoC%20RFP%20final%20draft.doc>

If you are interested in submitting a proposal, your application must reach COHHIO no later than Wednesday, October 12th at 5:00 p.m.

Families in Permanent Supportive Housing

Recent research indicates that families in permanent supportive housing maintain residential stability although they continue to struggle with economic issues and the effects of prior episodes of homelessness and substance abuse. These findings are included in *The Family Permanent Supportive Housing Initiative: Family History and Experiences in Supportive Housing*, which was written by Harder Company Community Research and the Urban Institute. One hundred mothers living in supportive housing in San Francisco were interviewed for the report.

Two thirds of mothers interviewed were not working primarily because of disabilities, illnesses, lack of skills and family responsibilities. Having enough food to eat (63 percent) and difficulty paying rent (49 percent) were major concerns for the families. Nevertheless, they reported greater stability than prior to moving into supportive housing. For example, at the time of interview, families averaged 2.2 years at their current residence; prior to entering supportive housing mothers reported living in an average of 3.5 different types of places. Furthermore, 64 percent of mothers reported being homeless multiple times prior to entering supportive housing with 23 percent reporting four or more episodes.

Additional findings include:

- * 56 percent of mothers rated their health as being good, very good or excellent. 70 percent of poor single parents nationwide gave similar responses
- * 83 percent reported low levels of mental health problems during the seven days before their interview
- * 76 percent reported being satisfied or very satisfied with their overall living arrangement.

For a copy of the report, see: <http://www.urban.org/urlprint.cfm?ID=9402>

Revamp of Newsletter

You may have noticed changes in our newsletter format. We are redesigning our format and want your input! Please send you comments and ideas to Tom Betti at tombetti@cohhio.com

New Staff Welcomed at COHHIO

COHHIO welcomes two new staff members: Douglas Argue from Dayton's Daybreak is the new Managing Director; and Suzanne Gravette Acker, a freelance writer from Columbus, is the Communications/Development Coordinator.

Douglas brings vast managerial experience to COHHIO. He is the former shelter director at Daybreak in Dayton, and the former Director of Housing and Emergency Assistance Programs at the Damien Center in Indianapolis. Douglas has been promoting decent, safe, fair and affordable housing for over ten years and was active in the Dayton Emergency Housing Coalition. Douglas comes highly recommended and we look forward to his arrival. Douglas joins COHHIO on October 17.

Suzanne Gravette Acker is a well-known freelance writer in Columbus. Most recently, she was a regular contributor to *Columbus Monthly* and *Columbus CEO* magazines. Her 25-year freelance writing career includes print and electronic communications and marketing campaigns for profit and not-for-profit organizations. She is the recipient of numerous statewide awards for her feature articles. Suzanne joined COHHIO on October 3.

**2005 COHHIO Annual Conference - Save the Date
April 24th - 25th Hyatt on Capital Square, Columbus**

Look for Registration materials in January!

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)

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.

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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 suzannegacker@cohhio.org.