

National Issues We're Tracking:

- Neighborhood Stabilization Money Begins to Flow into Ohio (page 5)
- HR 5772 Funds Housing for Disabled (page 5)
- National Runaway Prevention Month (page 9)

State Issues We're Tackling:

- Issue 5 Passes by Huge Margin! (cover)
- Ohio Poverty Summit Update (page 4)
- Take Note (page 10)
- Supportive Housing Boosts Property Values (page 9)

YEP Advocacy:

- YEP and Direct Energy Launch Housing Pilot Program (page 8)

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

Issue 5 Passes by Huge Margin! YES: 64%, NO: 36% Win Signals the End of

THE DEBT TRAP

The national payday lending lobby waged one of the dirtiest, most costly and deceptive campaigns in recent history. High-priced lawyers failed twice on petition summary language that the Attorney General found neither fair nor truthful. Petition gatherers lied and bribed voters into signing. Misleading television ads featured a fake farmer and his fan belt, a soccer mom who clearly wasn't, and a guy in boxer shorts who ran around the screen like a plucked chicken awaiting the butcher.

The media saw through it all. And while there are hundreds of articles and editorials to choose from that sum up the campaign, the Cleveland Plain Dealer possibly said it best in an editorial that ran November 5:

It didn't matter how many millions of dollars payday lenders spent in their desperate attempt to continue charging 391 percent interest rates on short-term loans, Ohioans weren't about to be fooled by their deceitful campaign.

Voters Tuesday dealt the payday-lending industry one of the most humiliating election defeats imaginable, overwhelmingly approving a measure (Issue 5) capping APR interest rates at 28 percent.

Proponents of State Issue 5 had a lot of help from churches and newspapers (every big-city daily endorsed its passage), but the campaign itself only spent about \$500,000. The payday lenders spent about \$22 million.

But in the end, their dirty money didn't matter. If the lenders had spent \$50 million opposing Issue 5, it still would have passed — big.

The lenders made a pathetic attempt to convince voters that opposing Issue 5 would save jobs. But Issue 5 was never about jobs. It was always about fairness, about preventing the payday lenders from preying on Ohio's most vulnerable citizens. Ohioans understood that. The payday lenders and their high-priced consultants didn't.

SNAPSHOT OF A FAILED CAMPAIGN

Ohioans for Financial Freedom spent approximately \$22 million in their bid to continue charging 391%APR on payday loans. Here's where some of the money went:

Public Relations	\$175,000	Advertising	\$7,148,000
Legal Fees	\$449,000	Polling/focus groups	\$213,000
Grassroots	\$934,000	Petitions	\$3,088,000
Consulting	\$123,000	Direct Mail	\$1,320,000





www.ohvotes.org

Thank You From OhioVOTES!

Thank you to all the nonprofits, volunteers, staff and every day citizens who contributed to making the November 4, 2008 election in Ohio a success! Voters utilized absentee voting — both in-person and by mail — and came to the polls in historic numbers. More importantly, Ohio voters were educated about the voting process, candidates and issues.

While there are concerns regarding the high number of provisional ballots cast, it is important that voters realize they have the right to determine whether their provisional ballot was counted and if not, the reason.

Anyone voting by provisional ballot must call 866-644-6868 by December 31st to obtain this information. Please contact OhioVOTES at 888-8VOTE OH with any questions or concerns.

Even as we celebrate a smooth election in Ohio, our work is far from over. During these next few weeks we must be ready to respond if legislation that could further disenfranchise voters is introduced in either chamber. We must also continue to push to address myriad problems encountered by those voting outside their precincts, by college student and homeless individuals, and by ex-felons.



YEP's Nick Bates and Anne Nelson of the League of Women Voters of Ohio prepare to help voters on Election Day.

Shaw students serving as poll monitors in East Cleveland on Election Day.



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The National Voter Engagement Network (NVEN) has begun tracking voter turnout nationwide. While statewide numbers in Ohio are not yet available, some counties have begun to post unofficial results. For example, Franklin County shows a nearly 5% increase in voter turnout as a percent of registered voters from 2004 (53%) to 2008 (58%). That's extremely impressive on top of the gains made in 2004 and doubly impressive when you consider that many areas of the state saw declines in turnout compared to 2004. Looking at it another way, the number of actual ballots cast in Columbus in 2008 was 10% greater than in 2004!

Notes of Faith

from COHHIO's Executive Director

A calm has settled through the halls of COHHIO. Issue 5, the payday lending rate cap referendum, passed in a blaze of glory, leaving silence in its wake. It's unusual and even a bit eerie, but it's a welcome respite from the breakneck pace of the past year and a half.

We'll use this small window of time to assemble a thorough payday lending campaign report to help guide others through the process of ridding their states of toxic loan products that trap cash-strapped people in debt.

That process involved the blood, sweat and skills of talented COHHIO staff, strategic thinking consultants and dedicated individuals from member organizations like yours. It involved leadership from the Ohio Coalition for Responsible Lending, the Ohio Roundtable, the Ohio Farm Bureau, ProgressOhio, AARP, the Ohio Manufacturers' Association, and dozens of other endorsing organizations.

It involved commitment from legislators, mayors, city council members and county commissioners representing all parts of Ohio. It involved faith-based groups whose passion about this issue rang clear to hundreds of congregations and millions of Ohio churchgoers.

It involved responsible media organizations across the state working hard to deliver the facts from both sides of the issue to their viewers, listeners and readers. All tolled, more than 22 newspapers editorialized in support of Yes on Issue 5, including the state's eight largest.

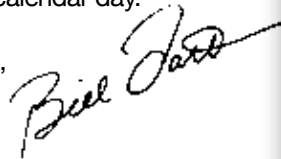
We won the battle, but it's likely that the war is not over. This is a wily industry, capable of morphing innocuous lending products into predatory ones in the time it takes to tabulate the votes on Issue 5. Already we're hearing about a product called a microloan that's being offered by Check into Cash, headquartered in Cleveland, Tennessee. The microloan, which carries with it varying loan origination fees, is being offered under the old Small Loan Act. Check into Cash is also selling an ominous-sounding product called the "preloaded debit card." We will be monitoring these and other products as they emerge.

We'll also be working closely with the Department of Commerce and The Attorney General's Office on the timing and rules associated with the law's implementation.

We have a full agenda for the new year, which thankfully, will not be dominated by payday lending. We'll be working to **Lift the Cap** on the Ohio Housing Trust Fund, **protect tenants** from the consequences of their landlords' foreclosures, reform **LIHTC property tax structures**, and move **landbank legislation** forward.

Finally, I want to thank our generous and consistent corporate, foundation and individual donors, the list of which would fill this entire page. The month of November is host to National Philanthropy Day (Nov. 15) and Thanksgiving, but please know that our gratitude to you, our supporters, fills each and every calendar day.

Happy Holidays,




Bill Faith
Executive Director

Election Day Facts:

- 5.6 million Ohioans voted out of 8.3 million registered voters (67.5% turnout)
- 5.4 million Ohioans voted in the Presidential race
- 5.3 million Ohioans voted on Issue 6
- 5.1 million Ohioans voted on Issue 5
- 4.8 million Ohioans voted in the Attorney General race



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Lawsuit Pushed for Counting of Provisional Ballots Cast by Homeless

COHHIO joined a suit filed in October by the Northeastern Ohio Coalition for the Homeless (NEOCH) against the Ohio Secretary of State that would increase the likelihood that provision ballots cast by homeless voters without a home address would be counted. The ruling on October 24th by Edmund Sargus, a U.S. District Court judge makes it more likely that Ohio's 88 counties will apply equal standards when deciding whether to count

provisional ballots.

The court order asks Ohio Secretary of State Jennifer Brunner not to toss out provisional ballots that don't list a specific building address on a provisional voting envelope. This improves the likelihood that a homeless person who lists a park, bench or alley as their address.

To read the court order, please see: <http://blog.cleveland.com/metro/2008/10/homeless.pdf>

Decrease in Credit Attributed to Reckless Lending and Lax Regulations

A new analysis by the Federal Reserve of HMDA data suggests that home lending declined in 2007, the largest decline felt among minority borrowers. The Federal Reserve looked at data collected from and the lending practices of 169 lenders that failed in 2007. The analysis also appeared to show that the independent mortgage companies that failed were wrought with loose regulations and questionable lending practices, finding that 74 percent of African American borrowers and 63 percent of Hispanic borrowers were given higher cost loans from the mortgage compa-

nies in question when they might have otherwise qualified for lower cost loans. To make matters worse, the HMDA data reveals that home loans fell 35% for African Americans from 2007 to 2007 and fell 49% for Hispanics versus only 22% for whites, making it clear that in conjunction with higher likelihood of having received a high cost subprime loan in today's housing market, minorities are also more likely to have their credit dry up first. To read more about this problem, please visit the Federal Reserve website.

Ohio Poverty Summit Update

The Ohio Association of Community Action Agencies hosted the Ohio Poverty Summit in May in Columbus. Out of the convening came a commitment to hold regional poverty summits to focus on the recommendations for alleviating poverty as outlined in "The Real Bottom Line, State of Poverty," a report published by OACAA and Community Research Partners.

Five summits were held in Chillicothe, Cincinnati, Caldwell, Cleveland and Findlay where OACAA focused on the first recommendation: to revise the federal

poverty guidelines to make them more relevant in today's economy using the Self Sufficiency Standards as a model. Attendees of the regional summits were urged to meet with local newspaper editorial boards to encourage editorials in support of revision of the federal poverty guidelines. In the coming months, the Governor's Anti-Poverty Task Force will focus on the other recommendations found in the report. "The Real Bottom Line" can be found on the Community Research Partners website.

Stark County Agency Receives SAMHSA grant for Services in Supportive Housing

The Mental Health and Recovery Services Board (MHRSB) of Stark County was one of 25 community service organizations across the country to receive

a five year grant from the Substance Abuse and Mental Health Services Administration (SAMHSA). MHRSB's first year grant award was \$397,848



ENRICHING LIVES THROUGH WELLNESS AND RECOVERY

House Bill 367 a Concern for Consumers

House bill 367, which passed the House in April, is pending in the Senate and could come up for a vote in the lame duck session of the Ohio General Assembly. The bill puts forth a new set of debt settlement service (the negotiation, adjustment or settlement of a consumer's debt without hold, receiving or disbursing the debtor's funds) regulations that should concern consumer advocates.

The bill would allow debt-settlement companies to charge fees of up to 20% for their services, meaning that those seeking to settle debt (typically those least able to afford to pay high fees), will be

charged considerable sums for services rendered. Currently the bill would also allow mortgage rescue companies to charge fees of up to 20%, which could lead to fees of thousands of dollars for homeowners already likely to lose their homes.

To read House Bill 367, please see: http://www.legislature.state.oh.us/bills.cfm?ID=127_HB_0367

Call your Senator today to ask them to oppose HB 367. You can find your Senator here: http://www.senate.state.oh.us/senators/by_name.html

Ohio Nets \$257 Million from Neighborhood Stabilization Program

HUD recently announced the state and local community allocations for the new Neighborhood Stabilization Program (NSP), a program funded under the Housing and Economic Recovery Act of 2008 (HERA). Nationwide \$3.92 billion has been allocated to CDBG communities in states across the country for a variety of housing related activities. Ohio received \$257 million. Of those funds, HUD awarded \$141 million to 22 Ohio communities and almost \$116 million to ODOD.

The program provides grants for the purchase of foreclosed and abandoned homes and grants for the rehabilitation, resale or redevelopment of homes. HUD's NSP is designed to stabilize struggling

neighborhoods and property values as a result of the foreclosure and credit crisis. Approximately 25% of the funding must be used to house persons who are at or below 50% of the area median income (AMI).

HUD is strongly encouraging all service providers and Continua of Care to become involved in planning for how the NSP funds are utilized locally, and to recommend appropriate projects that serve individuals with disabilities, homeless, low-income veterans and other populations with special needs.

To see how much NSP funding your state or local community has been allocated please visit HUD's website.

Policy Matters Charts Growth in Sheriff Sales of Foreclosed Properties

Seventy-five county sheriff departments that responded to Policy Matters Ohio's biennial survey reported putting 68,974 foreclosed properties up for sale last year. The number of such properties grew substantially again in 2007. In the 72 counties that provided data for each of the last two years, the number of properties put up for sale increased 18.4 percent from a year earlier, to 68,260. That reflected a jump of 50.6 percent from 2005. While it is difficult to put a precise number

on how many Ohio families lose their homes to foreclosure each year, Policy Matters Ohio uses data from the survey to provide another estimate. The 75 sheriff departments responding to the survey – all but 13 of Ohio's counties – represent 92 percent of the state's population. The continued growth in sheriff sales is just one more piece of evidence that foreclosures are damaging Ohio communities, and that policy reform is needed to stabilize our neighborhoods.



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CIRCLE Documents Increase in Youth Vote

The Center for Information and Research on Civic Learning and Engagement (CIRCLE) estimates that 23 million young Americans under the age of 30 voted in Tuesday's presidential election. This is an increase of 3.4 million compared with 2004.

Among CIRCLE findings:

- Youth Turnout Rate Rises to at Least 52%
- 23 Million Youth under 30 vote this election
- 3.4 Million more youth voted than in 2004
- Young Voters Account for at Least 60% of overall increase in voter turn out
- 18% of total votes cast this year were youth votes

Year	Youth Voter Turnout Estimated by CIRCLE	Percentage point change since previous election	Number of young people who voted
1996	37%		14.5 million
2000	41%	+4	16.2 million
2004	48%	+7	19.4 million
2008	52-53%	+4-5	22.8 - 23.1 million

“Young Americans went to the polls in record numbers, showing they are an influential voting bloc in American politics. This reflects their deep concern about the critical issues at stake and the impact of this election on our country's future,” said Peter Levine, director of CIRCLE, based at Tuft's Jonathan M. Tisch College of Citizenship and Public Service. Visit CIRCLE at www.civicyouth.org

YEP Youth Don't Just Talk about It. They VOTE about it!

YEP is excited to report that all 36 eligible youth in our statewide youth council voted in this year's election. But they didn't stop there; they also worked tirelessly to get all their friends and family members registered and ready to VOTE as

well! Most were first time voters, many of whom waited in line for an hour or more! But the Voter Determination Awards must go to Sharayna, Arthur and Brooklyn, who waited in line more than 6 hours!



On the eve of the election in Springfield, YEP youth (and friends!) ham it up before canvassing for YES on Issue 5.



Gund Foundation Grant Assists Homeless Youth in Election Activities

Civic Engagement is one of the priorities set by the YEP state youth council. Over the past eight years our youth have participate in youth voter registration drives, election protection, GOTV, gathering signatures for ballot initiatives, and getting out the message of ballot issues they support. This year, YEP youth across the state were able to participate in the election in some very unique ways thanks to a grant from the George Gund Foundation.

YEP planned activities in Akron, Canton, Cincinnati, Cleveland, and Columbus. YEP youth designed and distributed 5,000 youth voter information cards that offered a quick guide to important election information. They also reprinted and gave away 500 YEP "Don't Just Talk About It...Vote about it!" T-shirts, which were so popular, youth started to bring in their own shirts to get more printed!

They also planned parties and

activities to spread awareness about voting with a focus on educating people about the early voting process, including: youth DJ parties in Columbus and Canton; a community cookout in Cleveland; hosting a free youth VOTING party at the Zelma George skating rink; making presentations to high school seniors; walking door-to-door to GOTV in targeted low- income areas; spreading awareness about issue 5; and driving people to vote in all cities. These activities ended with youth working to GOTV and educate voters on issue 5 at the polls on election day. Finally, an elections result party was hosted in Akron! All together 42 YEP youth around the state hosted or attended at least two events every week during the month leading up to the election. Great job and thank you for your continued dedication and hard work!



YEP youth Andre, meets Mary Joe Kilroy on the campaign trail.



YEP youth report out about election in Akron meeting.



YEP youth watch OBAMA's acceptance speech in a hotel room in Akron on election night.



YEP youth work to GOTV in Cleveland.

Direct Housing Youth Participants



Ebony, 21



Sharayna, 19



Robert, 19



Kim, 18



Direct Energy and YEP's Direct Housing Youth Pilot Project

Once again, Direct Energy steps up to help support homeless youth by partnering with YEP in a new and unique initiative aimed at housing homeless youth in Columbus. The YEP Direct Housing Youth Pilot Project assists youth with housing stability. Direct Energy has partnered with YEP to “adopt” four homeless youth for one year.

The project officially started in August and will run for one year. Youth were selected by YEP, Columbus Public Schools, the Youth Drop In Center, and Community Services. Each youth was given a “housing fund” of \$1,000 in order to establish stable housing. Direct Energy also provides the youth with free natural

gas service while they participate in the program. In addition, the youth have set 5 personal stability goals and participate in a monthly “Check In” meetings with YEP and Direct Energy staff members. Staff members also take up monthly collections of household and other needed items to give to the youth at the meetings. In addition, DE staff volunteer to mentor and/or tutor youth in areas where they need help.

Check out the COHHIO's December newsletter to read about the personal stories of the youth and the impact the program already has had on the youth and Direct Energy employees.

TRAINING ANNOUNCEMENT:

The COHHIO Youth Empowerment Program will be hosting the **2nd annual Youth Housing Summit**. This event will be December 15th with registration beginning at 8:30 and speakers will begin at 9:30. National experts will speak on policy and new initiatives to serve homeless and transitional youth. The afternoon will be dedicated to local experts and discussion on moving our communities forward in meeting the needs of homeless and transitional youth.

Who Should Attend:

Service providers, schoolteachers and administrators, social workers, shelter staff, advocates, individuals working with the foster care system, mental health system, and youth!

Space is limited to 125 attendees.

Registration forms are online at http://www.cohhio.org/pdf/Dec_15_registration_Form.doc

Cost: \$25.00 per person

Scholarships will be available to youth and a limited amount of others.

Location: The Ramada Plaza Hotel & Conference Center
4900 Sinclair Road
Columbus, Ohio 43229
Phone (614) 854-6008

(This is the same location as last years Housing Summit. The hotel was formerly called the Midwest Hotel and Conference Center and is right off of I-71 in Columbus at Morse and Sinclair Rd.)

November is National Runaway Prevention Month

The National Runaway Switchboard (NRS) and the National Network for Youth (NNY) are spearheading an educational campaign designed to increase the awareness of the issues facing runaways and educate the public about the role it can play in runaway prevention.

When a youth runs away, the impact is felt throughout the entire community.

Working together to identify resources and help youth develop life skills can make all the difference.

Visit the How to Support National Runaway Prevention Month at www.1800runaway.org to learn how you can participate and observe National Runaway Prevention Month in your school, business, and community.

Federal Reserve Case Study Includes Cleveland

On October 24th, the Federal Reserve Board of Governors released a concentrated poverty report that includes two case studies; one from a neighborhood in the City of Cleveland and one from Martin County in Kentucky. The report focused on factors associated with the existence of concentrated poverty, the challenges of concentrated poverty for families and communities, the capacity of local organizations to address those challenges and the efforts of the public and private sectors to address concentrated poverty.

Cleveland's Central neighborhood has the largest concentration of public housing in Cuyahoga County. The majority of households' annual incomes are far below \$20,000, and economic integration

is minimal. Central neighborhood is trying to find ways to deal with a lack of available employment and job readiness on the part of residents, the lack of affordable housing, rising crime and lower health, and the lack of viable financial services in the community.

Martin County, on the other hand, a community dependent upon coal production has seen per capita income dive as a result of a dwindling coal industry in Eastern Kentucky. The county is trying to find ways to deal with a scarcity of full-time jobs, the lack of labor participation, multi-generational poverty and a high proportion of subsidized rental housing.

To read the report, the case studies and their conclusions, please click here: <http://www.frbsf.org/cpreport/>

New Study Suggests Supportive Housing Boosts Property Values

The Furman Center for Real Estate and Urban Policy at New York University has released a new study that finds property values are not negatively impacted by the existence of supportive housing developments in the neighborhood. The study, which focused on 123 supportive housing developments in New York City's five boroughs, found that the value of properties near new supportive housing developments actually increased over time. In many cases,

property values near such developments actually increased greater than those further away from supportive housing units. NYU's researchers conclude that well-managed and maintained supportive housing projects can not only improve the lives of the clients they serve, but also improve property values in the neighborhoods they are created.

To read a summary of the Furman Center study, please visit: www.furmancenter.nyu.edu

Continued from page 4

for Services in Supportive Housing. These grants provide resources to help formerly homeless individuals remain in permanent housing by providing linkages to appropriate treatment for substance use or mental disorders and other support services.



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Ohio Point-In-Time Count Training

Thursday, December 11, 2008 from 1:00 to 4:00 p.m.

- To watch the training, please register your seat now at <https://www2.gotomeeting.com/register/428414412>
- To listen to training, please call 1-866-264-5089 on December 11th by 1:00 p.m. and enter conference code 9794328

Following the successful statewide Point-in-Time Count of 2008, most Ohio Continua of Care plan to participate in again in 2009 and conduct their counts on January 27, 2009. As in 2008, local data will then be compiled and a statewide homelessness report will be released.

In preparation for this process, COHHIO is hosting a Webinar on December 11, 2008. The first part of this training is geared towards all participating communities and will review the basic

components of the point-in-time count, including required data elements, data collection methods, and timeframes for data submission and reporting. The second part of this training will be targeted to rural CoC's and will review the additional information that will be gathered in January for the Balance of State CoC HUD Application. All BOSCO providers are greatly encouraged to participate in the entire training.

2009 Lunch and Learn Series

Case Management for Supportive Housing

Third Thursday of Each Month from 11:00 a.m. to 1:00 p.m.

Supportive Housing is affordable housing linked to supportive services, and is a proven, cost-effective way to end homelessness for individuals and families with the greatest needs and challenges. Quality supportive services are essential in supportive housing and in assisting homeless to secure and maintain housing. This training series is being offered

via monthly Webinars, and each training will explore different topics relevant to supportive housing staff members. **If you or your staff would like to participate in this Lunch and Learn Series on Case Management for Supportive Housing – please contact Jonda at jondaclemings@cohhio.org to be added to the listserv.**

Following is a list of tentative topics for the training series:

- January 15 – Role of Case Manager & Who is Homeless
- February 19 – Housing Retention: Keeping People Housed
- March 19 – Strategies of Helping Homeless Persons Access Mainstream Resources
- April 16 – Successfully Moving People from Transitional to Permanent Housing
- May 21 – Strategies for Helping Homeless Persons Find and Keep Employment
- June 18 – Taking Care of Yourself & Setting Boundaries
- July 16 – Documentation: If it Wasn't Written Down – It Wasn't Done
- August 20 – Program Goals & Outcomes
- September 17 – Intake & Assessment & Goal Setting
- October 15 – Building Motivation for Change
- November 19 – Policies and Procedures
- December 17 – Homeless Sub-populations



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Supportive Housing Grant Writing – What is Your Game Plan?

There is more to successful grant writing than answering a request for proposal and writing the grant. This intensive training will be held over the course of 5 months and is intended to assist local agencies and continuums in the development and writing of new Ohio Department of Development – Homeless Assistance Program and/or Housing and Urban Development – Continuum of Care project(s) grant applications. Participation in this training will be limited in order to provide thorough, individualized technical assistance to providers as they

plan for 2009 application submissions. Priority in selection will be given to providers interested in applying for their first HUD Continuum of Care and/or ODOT Homeless Assistance Program grant and those in underserved areas. Participants are expected to attend all 5 sessions and complete homework in between sessions that will prepare them for the application submission. Those interested in participating need to contact jondaclemings@cohhio.org by December 12, 2008.



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We're on the Web!

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**COALITION ON
HOMELESSNESS
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Completing the Annual Progress Report January 22, 2009 from 1:00 to 3:00 p.m.

- To watch the training, please register your seat now at <https://www2.gotomeeting.com/register/475479150>
- To listen to training, please call 1-866-264-5089 on January 22nd by 1:00 p.m. and enter conference code 9794328

HUD is holding programs more accountable for their project's outcomes. It is extremely important that accurate and reliable data is entered into the Annual Progress Reports (APR) to capture those outcomes. This training will walk through question by question:

- Completing the APR,
 - Gathering the data, and
 - Measuring overall program goals.
- The training will also review common errors in APR reporting and the future of HUD's APR in preparation for APR completion through E-Snaps.

Let Us Help You with T & T/A Updates

COHHIO's Training and Technical Assistance staff are sending weekly updates to those interested in training opportunities, notices of funding availabilities, research reports, housing and homeless resources, etc. If you are interested in receiving

these updates, please contact Jonda at jondaclemings@cohhio.org to be added to our database.

** For information on other upcoming trainings and conferences sponsored by COHHIO and others, please see <http://www.cohhio.org/calendar.php>



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and Housing in Ohio
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A YEP youth chats with Senator Sherrod Brown during early voting at Veterans Memorial in Columbus.