

# OKLAHOMA HOUSING FINANCE AGENCY

# Housing

## Connection

Volume 10, Number 4



Fall 2006

## Save the date: April 15-17 set for Oklahoma Housing Conference in OKC

*Habitat for Humanity founder to deliver keynote address*

Master the skills you need to transform housing initiatives into great works of art by attending the 2007 Oklahoma Housing Conference.

The conference scheduled April 15-17 in downtown Oklahoma City will feature educational workshops on the topics of homeownership, rental, communities, policy and special needs and growing populations.

Millard Fuller, world-renowned founder of Habitat for Humanity, will deliver the keynote address. His ministry in building modest houses on a no-profit, no-interest basis has changed the lives of low-income families in 100 countries around the world.

Bertice Berry, eminent sociologist, author, lecturer and educator, will open the conference. Her story of how she



*Oklahoma Housing Conference  
April 15 - 17, 2007*

moved from poverty to become a well educated and highly respected professional will leave you inspired and transformed.

Entertainment at the evening reception will feature the heartland acoustic group Horseshoe Road.

For more information, please contact Jennifer Anderson, [janderson@aseproductionsinc.com](mailto:janderson@aseproductionsinc.com).

## Rental Assistance a tool for creating a better life

Marsha Morgan moved to Oklahoma City in 1999 to seek higher paying jobs that she couldn't find in her hometown of Watonga.

"I was going nowhere," she said.

Based on her income at the time, OHFA provided Marsha with \$225 a month in rental assistance for her apartment through its Section 8 Rental Assistance Program. OHFA calculates rental assistance according to a family's income and family size.

Marsha's apartment in north Oklahoma City suited her just fine until she gave birth to her second child. Afterwards, she said her apartment became "awfully little." She moved her family into a townhouse where she received \$235 in rental assistance.

In 2005, Marsha tired of apartment life and started searching for a house to rent near good schools for her children. She



**Marsha Morgan takes a call from a client in her office. OHFA provided her with rental assistance until she achieved financial independence.**

found a brick three bedroom house in Edmond.

The short drive from her job at Foundations Bariatric Affiliates allowed her to be home early with her daughter Kandice and son Keldon. Marsha's increased income as a Member Management Specialist dropped the rental assistance payments she received to \$71.

A year later Marsha thought the better life she and her family had started in their new home would have to end. Her landlord called and told her she would have to find new housing.

*(Continued on Page 2)*

## OHFA Advantage offers \$41 million in below market rate mortgage loans

Oklahoma Housing Finance Agency began offering \$41 million in below market rate mortgage loans through its OHFA Advantage program, September 26.

It's a record fourth issue of home loans for the agency this year.

Available through OHFA are 30-year fixed rate mortgages set at 5.80 percent. A 6.30 percent rate provides for three percent down payment assistance.

"Demand for these low-interest home loans has been through the roof," said Dennis Shockley, OHFA executive director. "We have issued another \$41 mil-

lion to keep up with homebuyers eager to utilize these rates."

The OHFA Advantage program provides low-interest 30-year fixed rate home loans for qualified buyers in all 77 counties.

The two most popular loan products offered through OHFA Advantage provide three percent down payment assistance.

In addition to FHA, VA, conventional and USDA loans, OHFA also offers loans through the Section 184 program, a special initiative for Native Americans. This allows homebuyers to purchase homes utilizing tribal grant funds.

"Oklahoma leads the nation in  
*(Continued on Page 4)*

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## ...Rental Assistance (continued)

The owners wanted to move back in to the house. Marsha felt heartbroken.

"I loved my house," she said. "I didn't want to go."

Her landlord suggested that she offer to buy the home. She

ally needs it," she said.

Marsha realizes not everyone thinks about rental assistance the same way. A friend in Watonga wants a higher paying job, but doesn't want her rental assistance to decrease because

of it. Marsha's attitude is different. With sacrifice and determination, she reinvented herself into a more confident woman with a promising career. Most importantly, she achieved financial independence.

"I refuse to go back to the old lifestyle," she said.

Marsha's previous lifestyle included worrying if she had enough money to feed her children and working a second job on the weekends just

to make ends meet.

Marsha described OHFA's Section 8 Rental Assistance Program as "a good program for people needing to start a new life."

"A lot of people think it should be long-term," she said. "To me, it was a tool I used to help me get where I wanted to go."

Marsha is still going places. Last month she received a promotion and a raise.

"I'm very happy where I am, but I think everyone should strive to better themselves," she said.



**Marsha Morgan stands in front of the new Foundations Bariatric Affiliates office building where she works in north Oklahoma City.**

couldn't afford it she told him. In the end, he persuaded her to at least look into it. Marsha did and obtained the financing necessary to purchase the home.

"It was a big relief," she said. "It was difficult to find a home in that area in my price range."

The realization that she no longer needed rental assistance from OHFA doubled Marsha's excitement at becoming a first-time homeowner. Finally, she could make it on her own.

"Now that OHFA doesn't have to pay my rent, they can give that money to someone else who re-

## 2007 OHFA Open Sponsorship Packets Now Available

Organizations and individuals interested in sponsoring the 2007 OHFA Open golf tournament should call (405) 419-8297 to receive a sponsorship packet.

## Santa's Sleigh to deliver record number of presents

This December, 744 homeless children throughout Oklahoma will receive gift bags filled with toys, books and clothing for Christmas.

The items were purchased with the \$29,000 raised at the annual OHFA Open golf tournament coordinated by Santa's Sleigh Inc. this past July.

The tournament's success made it financially feasible this year to purchase bags and

backpacks for the children.

Additional gifts purchased include board games, small radios, coloring books, stuffed animals, and Eskimo Joe's T-shirts.

Members of Santa's Sleigh Inc. will stuff and deliver the gift bags in mid-December.

Santa's Sleigh Inc. is a non-profit organization comprised of volunteers who work at Oklahoma Housing Finance Agency.



## Affordable Housing Tax Credits Survey Results

Earlier this year, OHFA surveyed companies and individuals who utilize Affordable Housing Tax Credits.

Twelve applicants/developers completed the survey. Forty property managers submitted surveys.

Another 19 respondents stated they served as both the applicant/developer and the property manager.

The survey focused on the following topics: customer service, applications, rules, visits, and the compliance manual.

When asked their overall rating of OHFA's AHTC program, 94.5 percent responded with either "completely satisfied" or "somewhat satisfied."

This is an improvement from

the 83 percent rating given by respondents in a similar survey in 2001.

OHFA strives for continuous improvement. Based on the survey results, the AHTC staff has set the following goals:

- Track complaints and missed appointments through a new external tracking system to ensure proper follow-up and resolution.
- Meet with representatives from other states at the National Conference of State Housing Agencies in January 2007 to discuss the AHTC application process and AHTC rules. This will help OHFA handle issues of fairness, objectivity and clarity.
- OHFA will hold public input and training sessions regarding the application and rules.



Housing Connection, a quarterly newsletter of Oklahoma Housing Finance Agency, is designed to inform legislators, city officials, individuals working in the housing industry and citizens about the agency's progress in meeting the state's affordable housing needs. For permission to reprint material in Housing Connection contact the Communications Director. An original copy of reprinted information is appreciated. Past issues are available on OHFA's website.

The mission of Oklahoma Housing Finance Agency is to provide affordable housing resources. OHFA complies with the Americans with Disabilities Act. If you are an individual who has a disability for which you need an accommodation, please let us know your needs. OHFA will make any reasonable accommodation necessary to assist you with the OHFA processes.

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# Housing opportunity knocks on the Doors' flooded home

As the midnight sky poured rain on the town of Tishomingo, Sara Door woke up and her eyes snapped wide in disbelief.

Eighteen inches of rain water filled her entire living room, the murky liquid inches away from swallowing up the couch where she slept.

"I was scared and didn't know what to do," 29-year-old Sara remembered. "I was frantic and my mother had to calm me down."

Fearful of getting electrocuted by appliances plugged into the wall, Sara managed to escape the room without touching water by carefully maneuvering from couch to chair to coffee table.

This wasn't the first time the house had flooded, but it was definitely the worst.

The Doors are one of many Oklahoma families living in deplorable housing conditions to receive assistance from Oklahoma Housing Finance Agency.

Since Sara's mother Peggy bought their house in 1991, it had flooded an average of five times each year.

After each flood, "we had to take our shovels to get the mud and the water out," Peggy said.

Termite damage, rotting floors,

exposed wires, a collapsing roof and black mold added to their housing worries.

"The sheetrock was buckling because of the mold," Peggy said.

Peggy asked a friend who was also a contractor to look at her house to see what he could do to repair it. He bluntly told her, "Your house needs to be torn

down. It's too bad."

He estimated the house, built before 1960, needed \$15,000 worth of repairs.

Peggy didn't have that kind of money. She didn't work so she could care for Sara and her granddaughter Jessica, both born with chromosome disorders. Their only source of income came from disability checks from

OHFA funded INCA's program with a \$250,000 Homeowner Rehabilitation grant to assist one homeowner in each of the four counties within INCA's geographic service area.

Peggy applied for funding along with 15 other applicants from her county. Since only one could be chosen, she emotionally prepared herself for a denial.

Months later when she received an application approval letter from INCA, she didn't believe it for three whole weeks.

"We had been turned down so many times for [grants]," she said. "When it did sink in, I couldn't stop crying."

The grant paid for the construction of a new three bedroom house and the demolition of their old house.

"It was a God thing that we got it," Peggy said. "We are so blessed."

Construction started in May and for two months the Doors watched the progress of their new house with uncontainable excitement. They visited the site almost daily.

In July, the Doors finally moved into their modern \$50,000 house. It sits on a hill behind the location of their old house to prevent any chance of flooding.

Their new home allows each person to have their own bedroom, but habits are hard to break. Two months have passed and their bedrooms remain empty at night.

"We're still basically sleeping in the living room for now," Peggy admitted.

The Doors have many positive adjustments to make in their



**Sara and Peggy Door push Jessica on the tire swing in front of their new three bedroom home in Tishomingo. INCA Community Services, Inc. built the house using a home rehabilitation grant from OHFA.**

the government.

With no other choice, the Doors found ways to cope with their miserable housing situation.

When repeated flood damage made the majority of their house uninhabitable, the Doors moved all of their salvageable possessions inside two bedrooms.

"I knocked down the center wall just so we could live there,"

## OHFA wins three awards from the Public Relations Society of America

The OHFA Communications Team accepted three awards at the Public Relations Society of America - Oklahoma City Chapter's annual Upper Case Awards banquet October 26.

Two awards went to feature stories that appeared in *Housing Connection's* Winter 2006 issue.

"Historic Aldridge Apartments in Shawnee" won an Upper Case Award, the highest award given in a category.

A judge described the story as, "Very well written. Fantastic use of visual writing!"

The story "OHFA grant replaces run-down house built in 1908" received an Honorable Mention Award.

An Award of Merit went to the OHFA Open Golf Tournament in the special events category. Last year, the tournament raised the highest amount in its history.

"We pride ourselves in running a well-organized golf tournament. It's an honor for the public relations community

to recognize our event as one of the best in Oklahoma City," said Nelson Morgan, Santa's Sleigh Inc. president.

The late Brad Edwards received the Clarus Award, which honors a journalist who has exhibited fairness in reporting and whose work reflects favorably on the practice of news reporting.

OHFA Communications Director Holley Mangham nominated Edwards as a result of her experiences working with him on stories related to OHFA.

"Brad Edwards conducted each interview with preparedness and integrity," said Mangham. "No matter the topic, we had confidence that his reporting would be thorough and just."

Edwards was a highly respected reporter for KFOR News Channel 4. He died from a brain aneurysm in May. He hosted the television segment "In Your Corner," where he defended the rights of the average Oklahoman.



**The Doors enjoy the warmth and dryness of their living room.**

Peggy said.

In an area the size of a living room, the Doors lived, ate and slept, completely without privacy for two years.

Over the years, Peggy sought financial help from different organizations to repair her home but never received it.

Last January, Peggy's sister told her about a program administered by INCA Community Services, Inc. that assisted low-income homeowners in rehabilitating or rebuilding their home.

months ahead.


For Peggy, it's getting used to flooring she can actually mop. For Sara, it's not fearing for the safety or health of her daughter. For little Jessica, it's having her own room for her clothes and toys.


"The old house was just a shelter," Peggy said with tears welling up in her eyes. "It wasn't a real home. But we have a home now and everyone has their own space."

## Trustees grant HOME funds to Community Housing Development Organizations

O HFA's Board of Trustees approved Home Investment Partnerships Program (HOME) contracts to provide funding for affordable housing in Oklahoma during its September meeting.

The following Oklahoma Community Housing Development Organizations (CHDOs) received funding:

 Ki Bois Community Action Foundation, Inc. received \$50,000 in operating assistance to develop affordable housing in Haskell, Latimer, Leflore, and Pittsburg Counties.

 Little Dixie Community Action Agency, Inc. received \$36,152 in operating assistance to develop affordable housing in Choctaw, McCurtain and Pushmataha Counties.

HOME encourages local governments and nonprofit housing organizations to build new homes, rehabilitate existing housing or make structural home repairs.

HOME is designed to encourage partnerships to fund construction and rehabilitation of affordable housing for low-income families, particularly in rural Oklahoma.

### ...OHFA Advantage (continued)

the number of Section 184 loans closed," Shockley said. "We are proud to offer such a valuable program."

To qualify or for more information, potential homebuyers should contact a local lender participating in OHFA Advantage.




A list of participating lenders is available at [www.ohfa.org](http://www.ohfa.org) by clicking on the OHFA Advantage tab on the homepage.

Individuals can also call OHFA at (405) 419-8207 or (800) 256-1489, ext. 207.


## OHFA awards more than \$1 Million in American Dream Down Payment Initiative grants

O HFA's Board of Trustees approved Home Investment Partnerships Program (HOME) contracts to provide funding for affordable housing in Oklahoma during its September meeting.

The following Oklahoma organizations received American Dream Down Payment Initiative (ADDI) grants to provide low-income families in the state with down payment and closing cost assistance:


 Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties, Inc. received \$200,000 to assist a minimum of 30 families in Oklahoma and Canadian Counties.

It also received an administrative award of \$8,000.


 Community Development Support Association received \$99,900 to assist a minimum of

20 families in Garfield and Grant Counties.


It also received an administrative award of \$3,996.

 Deep Fork Community Action Foundation, Inc. received \$100,000 to assist a minimum of 10 families in Hughes County.

It also received an administrative award of \$4,000.

 Deep Fork Community Action Foundation, Inc. received \$100,000 to assist a minimum of 20 families in McIntosh, Okfuskee and Okmulgee Counties.

It also received an administrative award of \$4,000.

 Ki Bois Community Action Foundation, Inc. received \$187,500 to assist a minimum of 25 families in Haskell, Latimer, Leflore and Pittsburg Counties.

It also received an adminis-

## OHFA Executive Director Attends Governor's First Executive Development Program



Members of the inaugural class take a group photo in Stillwater. Dennis Shockley, OHFA executive director, stands on the second row, second from the right.

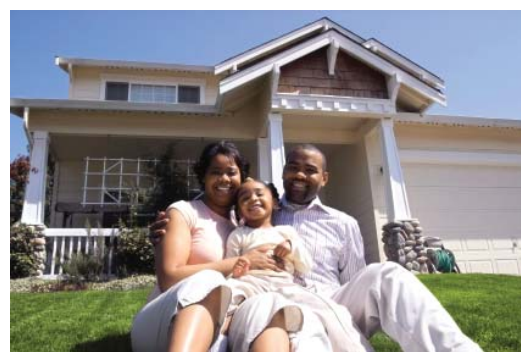
O HFA executive director Dennis Shockley attended the first ever Governor's Executive Development Program for State Officials in Stillwater from July 30 through August 3.

The program provided opportunities for cabinet members and executive officials to exchange ideas and learn new skills in an interactive setting.


"It was a great opportunity to get to participate in this inau-

gural class, learn some useful and important leadership tools, and meet and get acquainted with so many top state government officials," Shockley said.


The program is designed around five executive leadership competencies identified by the U.S. Office of Personnel Management. They are leading change, leading people, results driven, business acumen, and building coalitions.



trative award of \$7,500.

 Northeast Oklahoma Community Action Agency, Inc. received \$192,000 to assist a minimum of 25 families in Craig, Delaware and Ottawa Counties.

It also received an administrative award of \$7,680.

 Opportunities, Inc. received \$48,918 to assist a minimum of nine families in Cimarron, Texas, Beaver, Harper, Woods, Alfalfa, Woodward, Major, Ellis, Dewey, Custer, Blaine and Kingfisher Counties.

It also received an administrative award of \$1,956.

 Washita Valley Community Action Council received

\$100,000 to assist a minimum of 20 families in Grady County.

It also received an administrative award of \$4,000.

ADDI promotes homeownership among minorities and low-income families by providing them with the resources they need to meet upfront down payment and closing costs.

Families with incomes of 80 percent or less of the area median income and who are first-time homebuyers can receive up to six percent of the purchase price of a single family housing unit or \$10,000, whichever is greater.