

# OKLAHOMA HOUSING FINANCE AGENCY

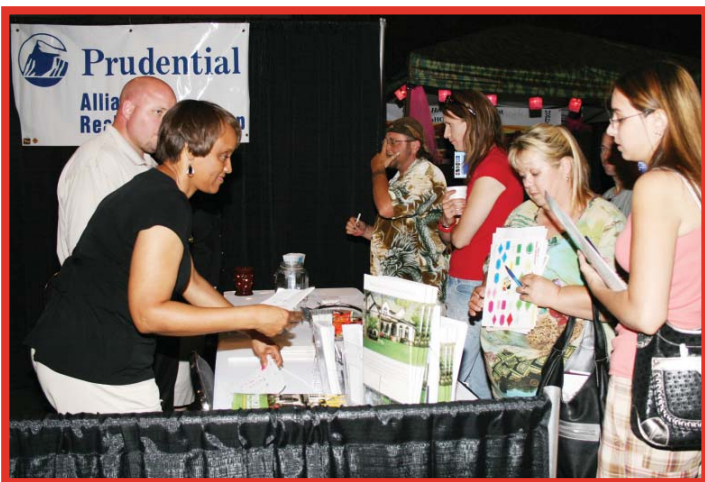
# Housing

## Connection

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## Oklahoma Homebuyer Expo attracts more than 350 visitors looking to get their questions answered by housing experts



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More than 350 prospective homebuyers attended the 2009 Oklahoma Homebuyer Expo at the Coca Cola Bricktown Events Center June 27 to learn what steps they need to take to buy a home.

Mortgage lenders, home builders, Realtors, and other housing professionals shared their expertise, products and services with members of the public. Non-profit organizations provided information on homebuyer education classes, down payment assistance, and other financial assistance programs.

Janeth Montgomery attended the Homebuyer Expo with her two teenage daughters because she wants to buy her first home this year. She said she left the event knowing "there is hope for single-parents to become homeowners and there is guidance out there to call."

Oklahoma Housing Finance Agency coordinated the free event during National Homeownership Month in an effort to increase the number of homeowners in Oklahoma by connecting prospective homebuyers with professionals in the housing industry.

"The homebuying process can be very intimidating to many individuals, so the Homebuyer Expo was designed to give them face-to-face time with housing experts," said OHFA Executive Director Dennis Shockley. "We were glad to hear from the attendees and exhibitors that the event exceeded their expectations."

In addition to the resources passed out by exhibitors, everyone who attended received a free booklet titled "Your Guide to Buying a Home in Oklahoma" which included information about the \$8,000 tax credit, how to avoid predatory lending, and a homebuyer checklist.

At the end of the day, two lucky attendees were notified that they had won a brand-new side-by-side refrigerator and washer and dryer, donated by the Oklahoma Mortgage Bankers Association and Lowe's.

OHFA, Ideal Homes, MidFirst Bank, Oklahoma City Metropolitan Association of Realtors, and the OMBA were key sponsors for the event. Also providing sponsorships were the Oklahoma State Home Builders Association and BancFirst.



## LOOK INSIDE!

- Prairie Village senior living opens its doors in Owasso
- 2008 annual report shows OHFA making a difference in the lives of Oklahomans
- 2009 Apex Award winners champion affordable housing

**Oklahoma Housing Finance Agency believes in continuous improvement.**

**Please take the Housing Connection survey and let us know what this publication does well and what could be improved.**

**[www.ohfa.org/surveys.htm](http://www.ohfa.org/surveys.htm)**

**Survey ends September 11.**

# Prairie Village senior living opens its doors in Owasso

**P**rairie Village is Owasso's newest affordable senior housing community. It consists of a two-story 39-unit congregate living facility for independent seniors age 62 and older.

Prairie Village celebrated its grand opening May 8. OHFA awarded the project \$324,805 in Affordable Housing Tax Credits per year for the next 10 years.

As an AHTC property, Prairie Village must rent 16 units to tenants with incomes 50 percent or less of the area median income and 23 units to tenants with

incomes 60 percent or less of the area median income.

Residents of Prairie Village receive a number of support services such as transportation, credit counseling, and hot noon-day meals.

Although all of the apartments are designed to meet standards established by the Americans with Disabilities Act, two apartments are

specifically designed for handicapped residents. Two more can be easily converted for handicapped residents.

The co-developers of Prairie

Village are Vintage Housing Inc. and Ron Smith. Sooner Management Consultants, Inc. manages the property.



*Prairie Village gives senior citizens in Owasso an affordable place to live.*

## Quarterly spotlight on OHFA affordable housing partner

**V**intage Housing Inc. specializes in developing housing facilities for low and moderate-income seniors.

Formed in 1995, Vintage Housing is an affiliate of LIFE Senior Services, Inc., a United Way funded non-profit that has provided a variety of services for seniors throughout north-eastern Oklahoma for over 30 years.

Vintage Housing properties are located in Bixby, Bristow, Broken Arrow, Collinsville, Coweta, Glenpool, Jenks, Owasso, Sapulpa, Skiatook and Tulsa.

Each facility offers congregate living designed to encourage socialization through the availability of multiple common areas, such as a large dining room, a lounge area, a library/television room, an arts and crafts room with work space and storage for individual and group projects, and a hair styling salon.



*Vintage Housing Inc.*

Vintage Housing has received several awards for its developments, including three Apex Awards from OHFA.

The organization's office is located in Tulsa. For more information, contact the organization at (918) 664-9000.



## 2008 annual report shows OHFA making a difference in the lives of Oklahomans

**H**elping place people in homes is "Not Just Black and White" to Oklahoma Housing Finance Agency.

Readers of OHFA's 2008 annual report will see this first hand as they get to know some of the families that were helped by OHFA's programs last year.

The annual report paints a picture of several people touched by OHFA's different housing programs.

It features a disabled homeowner in Kingston who loves

his new wheelchair accessible home, a family in Miami making a comeback after a natural disaster, a retirement community that has been likened to a sorority house for seniors, and a single mother working to finish college.

For copies of the annual report, contact Holley Mangham at (405) 419-8222 or holley.mangham@ohfa.org.

OHFA's audited financial statements can be viewed at [www.ohfa.org](http://www.ohfa.org).

## Santa's Sleigh raises \$32,000 from July golf tournament

**C**utbacks and tough economic times did not stop the 128 golfers who played in the Santa's Sleigh/OHFA Open Golf Tournament July 16 at Coffee Creek Golf Club in Edmond.

Each year, proceeds from the tournament are used to purchase gifts for every child in Oklahoma staying in a homeless shelter during the holiday season.

This year's tournament proceeds of approximately \$32,000 will benefit more than 1,000 homeless children.

Individuals and organizations interested in making a donation to Santa's Sleigh or playing in next year's tournament can call (405) 419-8297.



*Santa Claus greets golfers.*



**OHFA**

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.

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| <p><b>Board of Trustees</b><br/>                 Richard Lillard, Chairman<br/>                 Steve Ganzkow<br/>                 Billy Mickel<br/>                 Marolyn Pryor<br/>                 Joe Shockley<br/> <b>Resident Board Member</b><br/>                 Erma Williams</p> | <p><b>Executive Director</b><br/>                 Dennis Shockley<br/> <b>Communications Director</b><br/>                 Holley Mangham<br/> <b>Communications Specialist</b><br/>                 Diana Rogers</p> |
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**Oklahoma Quality Award Winner**

# With perseverance, anything is possible

**T**olonnie Hightower throws one ball up in the air - full-time lead teacher at Excel

Learning Center and Childcare.

She throws a second ball into the air - full-time student at Rose State College.

A third ball goes up - full-time single-mother to five young children.

Incredibly, Tolonnie manages to throw a fourth ball up in the air - active participant in both Oklahoma Housing Finance

Agency's Section 8 Homeownership Program and Central Oklahoma Habitat for Humanity's Homeownership Program.

She finds a way to keep all of

the balls in the air in a tough juggling act that lasts many months.

"I believe no matter what, no matter how hard it gets, that God wouldn't give me more than I can handle," she said.

Though it was not easy, with perseverance she met all of her responsibilities while achieving her goals. Recharged by words of encouragement from family, friends and even strangers, she kept going

knowing her hard work would pay off in the end.

This past April, Tolonnie reached her goal of becoming a homeowner before she turned

30. She is 27 years old and now owns a four-bedroom, two-bathroom home with a double-car garage.

To achieve her goal of homeownership, Tolonnie applied for help from Habitat for Humanity and OHFA and fulfilled the necessary requirements.

"I love the way both programs require you to be responsible for your part," she said. "They're not just giving you anything. You have to show you're responsible and trustworthy."

Each month, OHFA requires Tolonnie to pay part of her mortgage payment while it pays \$455. Habitat for Humanity requires all of their homeowners to complete 150 of the required 300 hours of sweat equity themselves.

"They take one step and make you take two to reach your

goals," Tolonnie explained.

In May, Tolonnie reached her other goal of earning her Associate's degree in Family Services and Child Development. She has already set a new goal of achieving her Bachelor of Arts degree in Early Childhood.

Based on her personal experience, Tolonnie advises other people to "set goals and trust in God, and he'll open doors you never thought would open."



*In May, Tolonnie received her Associate's degree in Family Services and Child Development from Rose State College.*



*Tolonnie Hightower's children, niece and nephew gather around a framed artwork that spells out "persevere."*

## 2009 Apex Award winners champion affordable housing

**O**klahoma Housing Finance Agency announced the winners of the 2009 Apex Awards at its July 15 Board of Trustees meeting. The eight organizations and one individual honored were selected for their contributions and commitment to affordable housing in Oklahoma.

### Special Needs Housing City Care

City Care's duplexes totaling 24 units in the Westlawn Gardens neighborhood in the heart of Oklahoma City provide permanent, supportive rental housing to individuals making the transition from homelessness to independent living.

### Rural Housing

#### Little Dixie Community Action Agency

Little Dixie Community Action Agency's housing efforts impact rural communities in the state. Last year, it developed two HUD Section 202 Supportive Housing projects in Clayton and Antlers. It also revitalized the Terry Hill Apartments in Hugo by improving safety, appearance and energy efficiency. Lastly, it expanded its Self-Help Housing program to include Carter, Marshall and Love Counties.

### Friend of Affordable Housing

#### Leeoma Caldwell

Leeoma Caldwell has worked in the real estate business in Hugo for 30 years and has served on the board of directors for Little Dixie Community Action

Agency for more than 10 years. She is a strong advocate of Little Dixie's low-interest home loan programs for low-income and first-time homebuyers.

### Rental Housing Wichita Housing Authority

The Wichita Housing Authority's construction of the Iscani Subdivision in Anadarko created 25 single-family rental houses for low-income families of the Wichita and Affiliated Tribes. All of the homes will eventually be converted to homeownership.

### Rental Housing Fletcher Northtown Apartments

The Fletcher Northtown Apartments located in Fletcher provide much needed housing for the small community. The \$3.5 million project developed by the Great Plains Improvement Foundation, Inc. consists of 24 two and three-bedroom apartments designed for families and seniors.

### Housing Revitalization Villanova Apartments

Built in 1978, the Columbia Square Apartments deteriorated in the late 1990's and early 2000's until Catholic Charities of Oklahoma City took it over. In 2005, it participated in HUD's Mark-to-Market Green Initiative and all of the buildings under-

went a substantial rehabilitation that incorporated environmentally-friendly and energy-efficient features. Renamed the Villanova Apartments, the completed property consisting of 64 units has become the cornerstone of the Lawton Revitalization Zone.

### Home Ownership Central Oklahoma Habitat for Humanity

Central Oklahoma Habitat for Humanity is a Christian housing ministry making affordable homes available for purchase to qualifying families earning below 80 percent of the area median income. Homes are sold for the

cost of construction and financed with zero interest mortgages. No down payment is charged, and each of its homebuyer families contributes at least 300 hours of sweat equity which help to build other families' homes as well as their own.

### Home Ownership Deep Fork Community Action Foundation, Inc.

Deep Fork Community Action Foundation, Inc. created a 27-minute video called "Can You Keep It? The Foreclosure Game Show." It was designed as an educational tool to help low-income families understand foreclosure.

It was produced with \$25,000 in Community Development Block Grant Discretionary Funds from the Oklahoma Department of Commerce. Deep Fork wrote

the script, built the set, hired and directed the actors and co-edited the final product. It then distributed the video for free to all Community Action Agencies in the state.

### Elderly Housing Redbud Village

Redbud Village is an affordable senior housing development in Glenpool that is designed for active seniors as contrasted

with assisted living facilities. Its congregate housing design provides extensive common areas. Among many supportive services, residents benefit from a hot meal prepared each week-day and transportation to medical appointments.

To receive a nomination form for the 2010 Apex Awards, email [communications@ohfa.org](mailto:communications@ohfa.org).



**2009 Apex Award Winners**

with assisted living facilities. Its congregate housing design provides extensive common areas. Among many supportive services, residents benefit from a hot meal prepared each week-day and transportation to medical appointments.

The organization is ranked among the top 20 in the nation in new home construction out

# Agency trustees allocate Affordable Housing Tax Credits

**O**HFA's Board of Trustees approved at its May meeting reservations of Affordable Housing Tax Credits to build or rehabilitate affordable housing in Oklahoma.

The following developers received a reservation of tax credits. The amount listed is received each year for the first 10 years of a project's operating period. For example, a \$500,000 reservation results in a total tax credit award of \$5 million.

## Ada Heights, LP

Ada Heights  
Ada  
Construction  
48 apartments  
\$573,150

## Kenosha Landing, LP

Kenosha Landing  
Broken Arrow  
Construction  
40 apartments  
\$589,439

## Carland Group, LLC

East Side Redevelopment  
Enid  
Construction  
28 single-family homes  
\$574,816

## Legends at Hickory Ridge, LP

Legends at Hickory Ridge  
Phase II  
McAlester  
Construction  
14 duplexes (28 units)  
\$524,876

## Zimmerman Properties, LLC

West Street Apartments  
McAlester  
Construction  
52 apartments  
\$600,000

## Belmont Development Company, LLC

Garden Walk on Lacey Lane & Garden Walk of Michelle Lane  
Poteau  
Acquisition and rehabilitation  
82 apartments  
\$491,618

## Housing Concepts, Inc.

Columbia Village Apartments  
Sayre  
Acquisition and rehabilitation  
20 apartments  
\$145,756

## Belmont Development Company, LLC

Garden Walk of Stilwell I, II, III  
Stilwell  
Acquisition and rehabilitation  
116 apartments  
\$600,000

## Deer Meadows Apartments II, LP

Deer Meadows Apartments II  
Tishomingo  
Construction  
Eight duplexes (16 units)  
\$106,457

For more information on the AHTC program, please visit [www.ohfa.org](http://www.ohfa.org) and click on the Housing Development tab on the homepage.

# Board of Trustees grant millions of dollars in HOME funds


**O**HFA's Board of Trustees approved Home Investment Partnerships Program (HOME) contracts to build or rehabilitate affordable housing in Oklahoma.


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


The following Oklahoma organizations and communities received funding:


## May Board Meeting


 Community Development Support Association, Inc. received \$50,000 in operating assistance to develop affordable housing in Grant and Garfield Counties.

 Freedom West Community Development Corporation received \$50,000 in operating assistance to develop affordable housing in Alfalfa, Dewey, Harper, Woods and Woodward Counties.


 INCA Community Services, Inc. received \$50,000 in operating assistance to develop affordable housing in Atoka, Johnston, Marshall and Murray Counties.


 Little Dixie Community Action Agency, Inc. received \$110,000 to construct 11 single-family homes in the Atoka, Bryan, Carter, Marshall and Love Counties.

 Little Dixie Community Action Agency, Inc. received \$80,000 to construct eight single-family homes in the Choctaw, McCurtain and Pushmataha Counties.


 Little Dixie Community Action Agency, Inc. received \$50,000 in operating assistance to develop affordable housing in


Choctaw, McCurtain and Pushmataha Counties.


 Neighborhood Housing Services of Oklahoma City received \$50,000 in operating assistance to develop affordable housing in Oklahoma, Canadian, Cleveland and Logan Counties.


 Southwest Oklahoma Community Action Group, Inc. received \$50,000 in operating assistance to develop affordable housing in Greer, Harmon and Jackson Counties.


## July Board Meeting


 Coal County received \$250,000 for the rehabilitation of four homes. It also received an administrative award of \$10,000.


 Marshall County received \$250,000 for the rehabilitation of five homes. It also received an administrative award of \$10,000.

 The City of Chandler received \$250,000 for the rehabilitation of four homes. It also received an administrative award of \$10,000.

 The City of Duncan received \$250,000 for the rehabilitation of five homes. It also received an administrative award of \$10,000.


 The City of Durant received \$250,000 for the rehabilitation of four homes. It also received an administrative award of \$10,000.


 The City of Hobart received \$250,000 for the rehabilitation of five homes. It also received an administrative award of \$10,000.


 The City of Konawa received \$250,000 for the rehabilitation of four homes. It also received an administrative award of \$10,000.


 The City of Prague re-


ceived \$250,000 for the rehabilitation of four homes. It also received an administrative award of \$10,000.


 The City of Sayre received \$250,000 for the rehabilitation of five homes. It also received an administrative award of \$10,000.


 The City of Seminole received \$250,000 for the rehabilitation of four homes. It also received an administrative award of \$10,000.


 The Town of Asher received \$250,000 for the rehabilitation of four homes. It also received an administrative award of \$10,000.


 The Town of Bennington received \$250,000 for the rehabilitation of four homes. It also received an administrative award of \$10,000.

 The Town of Dibble received \$250,000 for the rehabilitation of five homes. It also received an administrative award of \$10,000.


 The Town of Goldsby received \$250,000 for the rehabilitation of five homes. It also received an administrative award of \$10,000.


 The Town of Okay received \$250,000 for the rehabilitation of four homes. It also received an administrative award of \$10,000.


 Little Dixie Community Action Agency received \$1 million for the rehabilitation of 16 homes in Pushmataha, Choctaw and McCurtain Counties and the City of Antlers. It also received an administrative award of \$40,000.


 Community Action Development Corporation received \$150,000 for the rehabilitation of three homes in the City of Frederick. It also received an admin-


istrative award of \$6,000.


 Southwest Oklahoma Community Action Group, Inc. received \$225,000 for the rehabilitation of three homes in the City of Altus. It also received an administrative award of \$9,000.


 Northeast Oklahoma Community Action Agency, Inc. received \$125,000 for the rehabilitation of 10 homes in the Town of Jay. It also received an administrative award of \$5,000.

 Delta Community Action Foundation, Inc. received \$250,000 for the rehabilitation of five homes in the Town of Maysville. It also received an administrative award of \$10,000.

 Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties, Inc. received \$250,000 for the rehabilitation of 10 homes in Oklahoma and Canadian Counties. It also received an administrative award of \$10,000.

 Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties, Inc. received \$50,000 in operating assistance to develop affordable housing in Oklahoma and Canadian Counties.

 Northeast Oklahoma Community Action Agency, Inc. received \$50,000 in operating assistance to develop affordable housing in Craig, Delaware and Ottawa Counties.

 United Community Action Program, Inc. received \$119,996 for the construction of two rental single-family homes in the Town of Billings.

More information on the HOME program can be found at [www.ohfa.org](http://www.ohfa.org) by clicking on the Housing Development tab featured on the homepage.