

With Perseverance, Anything is Possible

Tolonnie 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 respon-

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

- Tolonnie Hightower

VISION & MISSION

OHFA Vision:

As an industry leader, OHFA makes a difference in the lives of Oklahomans by fulfilling housing needs and dreams.

OHFA Mission:

To help place people in homes.

Rental Assistance

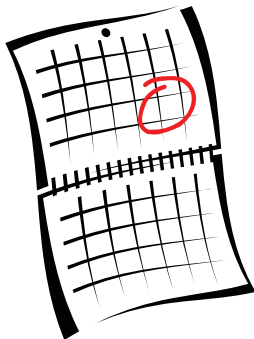
Team Mission:

To secure funds to help eligible low-income families obtain decent, safe and affordable housing, and do so while providing courteous, professional and efficient service.

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

Bottom photo: Tolonnie (left) received her Associate's degree in Family Services and Child Development from Rose State College in May.

Important Dates



Holidays (Offices Closed)

- July 3, Independence Day
- September 7, Labor Day
- November 11, Veterans Day
- November 26 & 27, Thanksgiving
- December 25, Christmas

Landlord Meeting

November 4

Rental Assistance Training (staff unavailable)

- June 10 & 11
- September 9 & 10
- December 9 & 10

Family Self Sufficiency Meetings

Program Coordinating Committee meeting
July 31 & October 30

Resident Advisory Board meetings

- June 29, August 28 & November 18

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Oklahoma City, OK 73126
www.ohfa.org

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Ideas? Suggestions?

Do you have comments or suggestions for OHFA? Please submit them in writing to the attention of the Rental Assistance secretary or visit our website: www.ohfa.org.

Address and Telephone Number Changes

So we can better serve you, please notify your team in writing if your mailing address or telephone number changes.

Listing of Available Rentals

www.GOsection8.com provides a nationwide listing of available Section 8 rental properties. Landlords can also use GOsection8.com to list their available units for free by going to the website or by calling toll free 1-866-466-7328.

Housing Assistance Payment Line

405-848-1144, Ext. 2898 is available to report problems with rental assistance payments. When prompted, please leave your message and a phone number where you can be reached. Please provide as much information as possible concerning the payment problem.

Executive Director
Dennis Shockley

Rental Assistance
Director
Deborah
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AA/EEO
www.ohfa.org



Oklahoma Quality Award Winner

OHFA's Administrative Plan for the Section 8 Housing Voucher Program may be viewed at its central office by appointment or at www.ohfa.org.

Benefit for Wartime Veterans Assists With Long-term Care Expenses

Wartime veterans and their spouses can receive assistance for long-term care expenses through the Special Pension for Veterans' Aid and Attendance.

It pays up to \$1,644 a month or \$19,736 annually toward assisted living, nursing homes or in-home care for veterans age 65 and older who served at least 91 days during wartime, either stateside or overseas.

Most applicants qualify and payments are retroactive so individuals should not disqualify themselves.

To obtain more information and to determine eligibility, veterans and their spouses can call Operation Veteran Aid at (405) 703-3849 or visit www.VeteranAid.org. Operation Veteran Aid will also help families complete the necessary paperwork.



Homemade "Green" Cleaning Products

Article borrowed from www.coopamerica.org

So called "green" cleaning products are gaining popularity because they reduce the impact on the environment. They also benefit the health and safety of families because they do not use hazardous chemicals.

Homemade "green" cleaning products can be made with ingredients found in most households.

All-purpose cleaners: An all-purpose cleaner is just that—something you can use for just about every surface in your home, from kitchen counters and appliances to bathroom surfaces and walls. Put 2 Tbsp. white vinegar and 1 tsp. borax into a 16 oz. spray bottle. Fill the rest with very hot water and shake to blend until the borax is dissolved. Add 1/4 cup of liquid castile soap only after you've completed the above steps. If you want to scent your spray, also add 10–15 drops of an essential oil, such as lavender, lemongrass, thyme, eucalyptus, rosemary, rose, or clove. The spray will keep indefinitely. For an even simpler solution, try cleaning with water and two cups of club soda in a spray bottle.

Carpet cleaner: To clean and disinfect your carpet, blend 1/2 cup baking soda, one cup borax, and one cup cornmeal. Sprinkle mixture over rug and rub with a cloth. Let rest for several hours or overnight, then vacuum. To remove stains from your carpet, mix 1/4 cup liquid castile soap and 1/3 cup water in a blender until foamy. Spread the mixture on the carpet and let sit for a few minutes, then scrub the stain with a brush or clean rag. Also, club soda will remove many acidic stains, like coffee, wine, or juice. To deal with big carpet spills, pour cornmeal on the spill, wait 15 minutes, then vacuum.

Glass cleaner: To make your windows shine, you can simply use water and club soda in a spray bottle. Add 1 tsp. of lemon juice to increase your window cleaner's degreasing power. Use a terry-cloth cotton rag for best results.

Bathroom surface cleaners: Use baking soda or borax as a scouring powder. For a softer

scrub, combine 1/2 cup baking soda with enough liquid soap to achieve a frosting-like consistency. You may want to add 5-10 drops of an essential oil for fragrance. Club soda works wonders on plumbing fixtures.

Toilet cleaner: Sprinkle baking soda or borax, or pour white vinegar into the toilet, and let sit for a few minutes. Scrub with a good toilet brush.

Mold remover: Combine 1/2 cup hydrogen peroxide or white vinegar with one cup water. Spray on mold and do not rinse. You can also treat mold with a spray mixture of two tsp. tea tree oil and two cups water.

Wood polish: To polish wood furniture, dab olive oil onto a soft cloth and rub.

OHFA Field Agents Now Conduct All Home Inspections

Effective April 1, 2009, Oklahoma Housing Finance Agency no longer utilizes United States Contracting, Inc for inspection services. After April 1, all Housing Quality Standards move-in and annual inspections will be completed by OHFA staff.

The OHFA Rental Assistance Team apologizes for any inconvenience this may cause and appreciates your patience as it makes the transition.

If you have any questions regarding this notice, please contact a member of the recertification team to which you have been assigned. A list of the recertification teams and their phone numbers can be found on the back of this newsletter.

How to Report Fair Housing Violations

Housing discrimination based on race, color, national origin, religion, sex, family status, or disability is illegal by federal law. If you have been trying to rent or buy a home or apartment under the Section 8 Rental Assistance Program or the Section 8 Homeownership Program and you believe your rights have been violated, you can file a fair housing complaint.

There are several ways to file a complaint with HUD Fair Housing. You can file a complaint by going to www.hud.gov/complaints/housediscrimination.cfm and filling out an online form or calling (800) 669-9777.

What is prohibited by Fair Housing laws?

- Refusing to rent or sell housing

- Refusing to negotiate for housing
- Making housing unavailable
- Denying a dwelling
- Setting different terms, conditions or privileges for sale or rental of a dwelling
- Providing different housing services or facilities
- Falsely denying that housing is available for inspection, sale or rental
- Persuading owners to sell or rent for their own profit (blockbusting)
- Denying anyone access to or membership in a facility or service (such as a multiple listing service) related to the sale or rental of housing.

Landlord Spotlight:

Landlord Goes Above and Beyond for Her Tenants in El Reno

David Mann describes his landlord Fern Zajic this way. "She goes way beyond what she is supposed to."

He proudly points to the new wood front porch on his home and asks, "How many people do you know that does so much on a Section 8 house?"

David and his wife Kathy participate in OHFA's Section 8 Rental Assistance Program. He gives a list of reasons why he considers Fern a great landlord.

- She has Christian values
- She loves what she does.

She makes repairs to her properties.

"If you have a problem with a unit you're in, she'll take care of it," he said.

David described how some of his previous landlords delayed making repairs or never did them at all.

After getting their start as landlords 30 years ago, Fern and her husband Bobby now own 70 properties in El Reno which they lease through their company Zajic's Rentals.

The Zajics became involved with the OHFA's Section 8 Rental Assistance Program when they purchased a home that already had a Section 8 tenant.

The Zajics currently have three Section 8 tenants, although they have had as many as 10 in the past. Fern stated she would like to rent to more Section 8 participants because of her positive experience with OHFA's Section 8 Rental Assistance Program.

When taking care of their properties, Fern



Landlord Fern Zajic stands beside the new wood front porch of the house she rents to OHFA Section 8 clients David and Kathy Mann.

said she and her husband try to "fix our properties like we would like it for ourselves."

Because of their own internal standard of what constitutes quality housing, they have never had to make an expensive repair to meet OHFA's Housing Quality Standards inspections.

If possible, Fern also tries to customize a home to a tenant's needs. For example, when she received a great deal on a Jacuzzi bathtub, she

installed it in the home of a tenant. The tenant suffers from severe arthritis, and the Jacuzzi bathtub helps relieve her arthritis pain.

During remodeling, Fern also installed central heat and air in the same home to reduce the tenant's asthma problems.

It makes her feel good to be able to do something extra for her tenants.

"I enjoy helping people, and we've been blessed with a lot of good tenants," Fern said.

Commonly Used Terms in OHFA's Section 8 Program

Utility Reimbursement Payment (URP) – A Section 8 payment made by the PHA to the family to assist with utility expenses.

Enterprise Income Verification (EIV) – An online system developed by HUD for PHAs to verify employment income of Section 8 program participants.

Initial Enrollment – An initial meeting between OHFA staff and adult members of a family to collect household information in order to determine the family's eligibility for the Section 8 Housing Choice Voucher Program.

Recertification Enrollment – A meeting usually conducted annually between OHFA staff and adult members of a family to collect household information that may have changed since the family was last determined eligible for the Section 8 Housing Choice Voucher Program.

Wait List Check Now Available

Individuals can now apply for Section 8 Housing Choice Voucher Rental Assistance online at www.ohfa.org and receive a receipt of the application.

Individuals can also check the status of their application on the waiting list by calling (405) 879-6365 or (800) 898-6432.

Social Security Number and Cards

Effective September 30, 2009, all families must provide Social Security numbers and cards for all household members applying for or receiving Section 8 Rental Assistance.

This is a change in regulation. In the past, children five years of age and younger were not required to have a Social Security number assigned to them.



Important Numbers

Rental Assistance

Recertification Team 1 (405) 419-8166
Alphabet A, D, G, H, K, M, O, and X Fax: (405) 419-9166

Recertification Team 2 (405) 419-8167
Alphabet B, C, I, J, N, P, T, U, and Y Fax: (405) 419-9167

Recertification Team 3 (405) 419-8168
Alphabet E, F, L, Q, R, S, V, W, and Z Fax: (405) 419-9168

Initial Certification Team (405) 419-8169
 Fax: (405) 419-9169

Preapp Status line 1-800-898-6432
 or (405) 879-6365

Local Leasing line (405) 842-2471
 Toll-free Leasing line 1-800-256-1489
 Fax Number (405) 879-8822

Rental Assistance Supervisors
Mary Hoock (405) 419-8266
Shannon Ogle (405) 419-8233

Rental Assistance Managers
Carol Dodge (405) 419-8268
John Pettis (405) 419-8230

FSS/ Home Ownership Specialists
Kathy Crittenden (405) 419-8236
Ryland Moore (405) 419-8197

Field Agents

Field agents from the Rental Assistance Team play a vital role in making sure OHFA customers have safe and affordable places to live by conducting Housing Quality Standards (HQS) inspections.

- Luanne Alexander
North Central OK
- Fleashia Ford
SW Oklahoma
- Senna Franklin
Floater Agent
- Christina Hines
Floater Agent
- Jack Howell
East Oklahoma
- Gary Kessinger
Floater Agent
- Corey King
Floater Agent
- Rhonda Murrell
Floater Agent
- Philippe Jamet
Floater Agent
- Steve Jett
East Oklahoma
- Kimberly Kephart
SW Oklahoma
- Sandy Lindsley
East & NE OK
- Debbie Mauldin
Floater Agent
- Dodie Pool
Floater Agent
- Mary Revard
North Oklahoma
- Judi Wright
Floater Agent



Learn How to Buy a Home This Year

Do you want to buy a home this year but don't know where to start? Visit the 2009 Oklahoma Homebuyer Expo, June 27 from 10 a.m. to 5 p.m. at the Coca Cola Bricktown Events Center in Downtown Oklahoma City.

Expo attendees will have access to the tools they need to buy a home. Information on down payment assistance and the \$8,000 homebuyer tax credit will be provided. Lenders, builders, Realtors, and non profits will be on hand to share their expertise, products and services.

This event is free to the public. However, free parking will only be available to individuals who register in advance at www.ohfa.org. For more information, call (405) 419-8222.

New Law Protects Section 8 Tenants at Foreclosure

President Obama signed the "Helping Families Save Their Homes Act of 2009" in May. Title VII of the Act provides the following protections for tenants participating in the Section 8 Housing Choice Voucher Program who occupy foreclosed properties:

- If a Section 8 tenant has a lease for a fixed term, such as one year, and the lease has not expired, the tenant has the right to remain in the unit and cannot be evicted (except for actions that the tenant, members of the tenant's family or guests take which constitute good cause) until the end of the lease term **unless** the new owner intends to occupy the unit as his/her primary residence.
- If the new owner who acquired the property at foreclosure intends to occupy the unit as his/her primary residence, the new owner may terminate the Section 8 tenancy with 90 days notice even if the remaining lease term is longer than 90 days.
- If a Section 8 tenant's lease ends in less than 90 days, the new owner may not evict the tenant without giving a minimum of 90 days notice.

Share Your Ideas for News on 8 articles

Do you have an article or story idea for the next *News on 8* newsletter? As a Section 8 tenant or landlord, do you have suggestions on how to make *News on 8*

more useful to readers like you?

Please share your ideas and suggestions with *News on 8* editor Diana Rogers by calling (405) 419-8284 or emailing diana.rogers@ohfa.org.

Notice on Abusive or Violent Behavior

Any abusive or violent behavior towards OHFA personnel including verbal and physical abuse or violence can result in denial of assistance or termination of assistance for three years from the date of the act or date of termination.

Use of expletives that are generally considered insulting, racial epithets, or other language, written or oral, that is customarily used to insult or intimidate, may be cause for termination or denial.

"Threatening" refers to oral or written threats or physical gestures that communicate intent to abuse or commit violence. Actual physical abuse or violence will always be cause for termination of assistance or denial of assistance.

...Perseverance (cont.)

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 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."