



Upper photo: Danielle Brooks spends time with her children in their brand new Habitat for Humanity home in Oklahoma City.

Lower photo: Danielle walks forward to accept her house keys during her home dedication ceremony.

"From the day I started this to the day I finished it, I wanted it bad."

- Danielle Brooks

Helping Hands Reach Out to Woman Determined to Be a Homeowner

Imagine climbing up a steep mountain with a peak so high it's hidden in the clouds. After exhausting days of sweat and tears, you feel like giving up because you still can't see the top.

Then, you see dozens of hands emerge from the clouds. They reach out to guide and support you during the final stretch of your journey.

You finally make it to the top and find a whole community of people cheering and welcoming you with open arms. They are so happy to see you achieve your goal.

It's the perfect end to your hard but life-changing journey. You've found a place to call home!

This vignette por-

trays a journey similar to the one Danielle Brooks experienced as she climbed her way up to homeownership. With sacrifice, determination and some helping hands from "angels" at Central Oklahoma Habitat for Humanity and Oklahoma Housing Finance Agency, she reached her goal.

Danielle's journey started with her own initiative to improve her life.

"From the day I started this to the day I finished it, I wanted it bad," Danielle said. "I followed up with every little lead I saw. I would fill out papers. I would call. I would be there in person."

With her initiative and determination, Danielle needed a hand up, not a handout.

For the past four years, Danielle has worked as a customer service representative for the SoonerCare Helpline. In 2006, she applied and met the requirements to transition from OHFA's Section 8 Rental Assistance Program to its Section 8 Homeownership Program.

Within the Homeownership Program, individuals can apply their monthly housing assistance payment towards a mortgage.

Eager to become a homeowner, Danielle immediately started house shopping in Oklahoma City.

OHFA Homeownership Specialist Ryland Moore suggested that she apply for a Habitat for Humanity home
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VISION & MISSION

OHFA Vision:

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

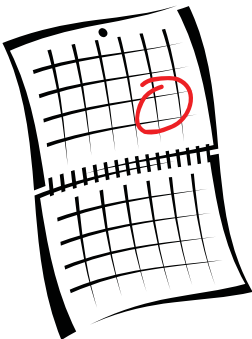
OHFA Mission:

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.

Important Dates



Holidays (Offices Closed)

January 1, News Year's Day
January 21, Martin Luther King, Jr. Day
February 18, President's Day
May 26, Memorial Day
July 4, Independence Day

Rental Assistance In-Service Training (Rental Assistance staff unavailable)

March 6 & 7
June 5 & 6
September 11 & 12

Family Self Sufficiency Meetings

Program Coordinating Committee meeting
January 25, April 25 & July 27
Resident Advisory Board meetings
February 29, May 30 & August 29

NEWS ON 8, Rental Assistance Newsletter
Oklahoma Housing Finance Agency
P.O. Box 26720
Oklahoma City, OK 73126
www.ohfa.org

Presort Standard
U.S. Postage
Paid
Permit No. 926
Okla. City, OK



**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
Jenkins



NEWS on 8
Editor
Diana
Rogers

Street Address:
100 N.W. 63rd Street
Suite 200
Oklahoma City, OK
73116

Mailing Address:
P.O. Box 26720
Oklahoma City, OK
73126

AA/EEO
www.ohfa.org



Oklahoma Quality Award Winner

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

Landlord Spotlight:

El Reno Apartments Provide Affordable Senior Housing in Historical Setting

With a storied history, the Southern Manor Apartments in El Reno exude old-fashioned charm. Located in the old Southern Hotel building constructed in 1903, the lobby features original flooring and woodwork.

The stone lion continues to guard the stairway to the second floor even after 104 years. Never repaired, a large chip in one of the steps resulted when the hotel owner's intoxicated son rode his horse up the stairs.

Today, the three-story building provides 46 affordable housing apartments for the town's senior citizens.

"The people here are old enough they can relate to the 30s and 40s when it was a thriving hotel," said Tom Chronister, owner and landlord of the property.

When Tom purchased the property in 1992, it had already been renovated into senior housing. He said he continued to limit the tenants to individuals age 55 and older because he saw the need for affordable senior housing and found working with seniors to be a rewarding experience.

In the lobby, Tom's tenants walk through a doorway to enter the El Reno Senior Citizen Center. It offers entertainment, noon meals for \$2, a small library, transportation and a place to chat and play cards.

To take advantage of these services, tenants don't even have to leave the building. Tom donates space in his building for the Senior Citizen Center and the City of El Reno pays for its utilities and maintenance.

"It's a real asset to my tenants because the services provided would cost more elsewhere," he said.

Tom understands that his tenants need to save money because they live on fixed or limited income. Seven of his tenants receive Section 8 Rental Assistance through Oklahoma Housing Finance Agency. In the past, up to half of his tenants received housing assistance.

"I haven't raised my rents in 10 years," said Tom, who charges \$325 for a one-bedroom unit and \$385 for a two-bedroom unit.

Residents at Southern Manor Apartments also save money by not needing a vehicle. They can walk to the shopping centers located within two blocks or take a trolley to the downtown area. El Reno's Heritage Express Trolley, the only rail-based trolley in the state, runs right in front of the apartment building.

Considered priceless by many seniors, peace and quiet is a free benefit enjoyed by residents.

"They live here because it's really quiet," Tom said. "I mean *really* quiet."



A 104-year old stone lion looks on as Section 8 landlord Tom Chronister (left) visits with one of his elderly tenants in the lobby of the Southern Manor Apartments.

**Hotline Number
2-1-1 Connects
Callers to Services**

The telephone number 2-1-1 connects callers in major parts of Oklahoma to information about health and human services available in their community. 2-1-1 offers access to the following types of services:

Basic Human Needs: food banks, clothing, shelters, rent assistance, utility assistance.

1 Employment: unemployment benefits, financial assistance, job training, transportation assistance, education programs.

Children, Youth and Families: quality childcare, Success by 6, after school programs, Head Start, family resource centers, mentoring, tutoring, protective services, summer camps and recreation programs.

Older Americans and Persons with Disabilities: home health care, adult day care, congregate meals, Meals on Wheels, respite care, transportation.

Physical and Mental Health: medical information lines, crisis intervention services, support groups, counseling, drug and alcohol intervention, rehabilitation, health insurance programs, Medicaid and Medicare, maternal health, children's health insurance programs.



Rent Reasonableness Guidelines to Follow

Rent reasonableness assures that a fair rent is paid for units selected for participation under the Section 8 Rental Assistance Program. It also ensures that the program does not have the effect of inflating rents in the community.

The Department of Housing and Urban Development (HUD) defines reasonable rent under the Section 8 program as the “rent to owner that is not more than rent charged for comparable units in the private unassisted market and comparable unassisted units on the premises of multifamily units.”

Rent reasonableness determinations are made *before* OHFA approves the initial rent to the owner. OHFA may redetermine rent reasonableness at any time. Decisions to redetermine rent reasonableness are influenced by fluctuations in market rent or changes in the quality and condition of an assisted unit.

Below are some of the factors OHFA considers in determining the reasonability of rent charged for an assisted unit in comparison to the rent charged for an unassisted unit.

- 1) Size of the unit (square footage and actual number of bedrooms)
- 2) Location
- 3) Quality and condition
- 4) Date of construction
- 5) Unit type (single family, multi-family or mobile home)
- 6) Utilities (fuel source and person responsible for paying them)
- 7) Amenities (air conditioning, dishwasher, number of bathrooms, etc.)

OHFA utilizes GOsection8.com for conducting rent reasonableness determinations. This web-based program uses an automated system to identify current listings of private market rental properties within a specified



geographical area that are most similar to the unit selected by an assisted family. The rent charged for the assisted unit is then compared to the rent charged for the unassisted unit to determine reasonableness.

Because GOsection8.com uses an appraisal method that compares a Section 8 unit to selected units with similar characteristics, it is **very important** that **information submitted on the Scheduling Request Form be complete and accurate**. Incomplete and/or inaccurate information may adversely affect the outcome of the rent reasonableness comparison and could delay the inspection process.

Landlord Questions Get Answered During Informational Meeting in November

The following questions were addressed at the landlord meeting held November 7 in Oklahoma City.

Q: My tenant submitted a notice to move. The notice said they would be moving by the end of the month. However, they have informed me that they won't be able to move by the date given in the notice. Will my tenant be responsible for the full amount of the rent next month since they also gave OHFA notice they would be moving by the end of the month?

A: No, OHFA will continue to pay a portion of the family's rent. OHFA policy allows a family to search for a new unit while continuing to receive assistance in their current unit, as long as the family actually lives in the unit and the unit remains in compliance with Housing Quality Standards (HQS). This process is called a “Move with Continued Assistance.” If the family ultimately decides not to move to a new unit, the contract on the current unit will remain active.

Q: I received a letter from OHFA informing me that they had received a 30-day notice to move from my tenant. However, my tenant never gave me notice they were moving. Does OHFA's letter satisfy my tenant's requirement to provide me with written notice prior to moving?

A: No, OHFA's letter to you does not satisfy your tenant's requirement to provide you with written notice prior to moving. The letter you received from OHFA was sent for informational purposes only. Families are required to give their landlord and OHFA written notice prior to moving. The amount of notice provided must be consistent with what is required under the landlord's lease. OHFA requires the family to provide at least 30 days notice prior to moving when the landlord's lease does not specify the amount of notice required.

Q: If I let a voucher-holder move in to my rental unit before it is approved by OHFA, will OHFA pay the rent from the time the voucher-holder moved in once the unit is approved?

A: No. The voucher-holder is responsible for the full amount of the rent until a contract has been executed between OHFA and the landlord.

Q: Will OHFA provide me with the forwarding address of my former tenant who was receiving Section 8?

A: No. OHFA will not provide you with your former tenant's forwarding address.

Q: My tenant has several people living in the unit who are not on the lease. What should I do?

A: The lease is a written agreement between the landlord and tenant. Therefore, enforcement of the lease is the landlord's responsibility. Families receiving Section 8 rental assistance have an obligation to report changes in household members to OHFA. Adult household members cannot be added to an assisted family's household without approval from OHFA first. If you suspect your tenant has unauthorized people living in the home, please contact OHFA's internal investigator, Marcia Brejda, toll free at (800) 256-1489 ext. 274 or (405) 419-8274.

Q: If I disagree with items failed by your inspector during the unit inspection and I can't resolve it with the inspector, who should I contact?

A: Inspection issues are handled by Carol Dodge, manager of field services. She may be reached by email at carol.dodge@ohfa.org or by phone toll free at (800) 256-1489 ext. 268 or (405) 419-8268.

Q: I have notified my tenant and OHFA that I do not wish to renew the lease. What recourse do I have if the tenant refuses to move?

A: Please consult the Oklahoma Landlord Tenant Act for guidance.

Q: What standards does OHFA use to determine that a room is a “bedroom?”

A: A room will be determined a bedroom if it was designed for that purpose when the house was constructed and it meets the HQS criteria for a bedroom. If the room is an add-on or converted room, in addition to meeting HQS, it must also meet the industry standard for a bedroom.

The HQS criteria for a bedroom states: “The room must have a window that opens if it is designed to open. The room must have two working electrical outlets or one outlet and one permanently installed overhead light. The room must be at least 70 square feet and provide privacy. If there is a washer/dryer connection in the room, the connection must be enclosed in a closet.”

(Continued on Page 4)



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 Supervisor
Mary Hoock (405) 419-8266

Rental Assistance Manager
Carol Dodge (405) 419-8268

Rental Assistance Manager
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
- Christina Christenson
SW Oklahoma
- Fleashia Ford
SW Oklahoma
- Christina Hines
Floater Agent
- Jack Howell
East Oklahoma
- Corey King
Floater Agent
- Rhonda Murrell
Floater Agent
- Judi Wright
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

Low-income Residents Eligible to Receive Free High-speed Internet for One Year

Free high-speed Internet service is being offered to low-income Oklahomans through Cox Communications. Qualified Lifeline phone customers who do not have Internet access are eligible for the one-year free Internet.

Lifeline is a local phone service available for as little as \$1 per month to low-income households that participate in a variety of state



or federal assistance programs.

Low-income families in Cox service areas can apply for Lifeline phone service by calling (405) 600-8282 in Oklahoma City or (918) 806-6000 in Tulsa or by going to any Cox store.

Current Lifeline customers who currently do not have Internet access can add the free year of Internet service by contacting Cox.

...Helping Hands Reach Out (continued)

instead.

Danielle said, "Ryland is my angel!" The advice ended up saving her thousands of dollars. In June 2007, Habitat for Humanity approved Danielle's application.

Normally, it would have taken another year for her to move into her Habitat home. However, the departure of an individual from the program moved her ahead on the waiting list. Danielle was told that as long as she completed the required 300 hours of sweat equity, she could move her family into a brand new four-bedroom, two-bathroom home in just two months. She took off work so she could earn her sweat equity hours even faster.

"I was so excited about the program, I started getting my hours back to back," Danielle said.

She volunteered in the Habitat office and helped build Habitat homes. She also patrolled her future neighborhood, Hope Crossings, for six-hour shifts late at night to protect the new homes under construction from possible vandals.

"It was hard to get those hours," she said. Tears welled up in her eyes as she remembered days when she barely saw her children. "My life was rough for those couple of months."

Danielle reaped the rewards of her perseverance on September 14. Dozens of people who helped her achieve homeownership crowded into her new living room for her home dedication ceremony. Friends, family members, volunteers, community leaders, and employees of Habitat for Humanity and OHFA represented the helping hands that touched Danielle's life.

"It's amazing how many great people I've met through this program," she said.

Habitat for Humanity provided Danielle with a zero-interest mortgage to purchase her home for \$90,000. On the day of her home dedication ceremony, she had already paid down her



Then Brooks family home sits in the Hope Crossings neighborhood in Oklahoma City.

21-year mortgage to \$74,873 using her sweat equity, personal savings and thousands of dollars in down payment assistance she received from community organizations.

"[Organizations] really want you to have this money," Danielle said, adding "if you're not a dedicated person, you can't get this money."

Pride in their mother's accomplishment and in their new home can be seen in the faces of Danielle's three young children, M'Kel, Alora and Trynen. The oldest, M'Kel, verbalized his feelings this way.

"When I was little, my mom always said we would get a house. And now I'm 10, and we got our house like she said we would."

...Landlord Questions Answered (continued)

Q: What is the process for requesting a rent increase?

A: You must send a written request to OHFA 60 days prior to the effective date of the rent increase. Your request will be reviewed

to determine if the amount of the increase requested is reasonable. Once a determination has been made, you will be notified by mail. If your request for a rent increase is denied, the reason for the denial will be stated in the letter.