

OKLAHOMA HOUSING FINANCE AGENCY

Housing Connection®

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Fall 2005

Bristow apartment community gives Katrina evacuees an Oklahoma welcome

Signatures encircle the words "Welcome Home" on a computer-printed sign taped to the front door of the Burge family's apartment. They are the names of the landlord and tenants from Bristow Place Apartments who collected enough items to fully furnish the Burges' new three-bedroom home.

"It was such a relief knowing we had something," Amy Burge said.

The Burges are just one of the many families who have arrived in Oklahoma since Hurricane Katrina hit parts of the Gulf Coast in August.

When the Burges left their home in Bay St. Louis, Mississippi to wait out the hurricane in a storm shelter, they brought only a single change of clothes. Their anticipated one night away from home turned into three weeks.

When they finally went back to their flooded home to try and salvage what they could, vandals had already burnt it down. The Burges had no home insurance.

Shannon Martin, Bristow Place landlord, and six tenants made numerous phone calls to local businesses and residents. Their efforts resulted in donated beds, couches, dishes, toiletries and a whole lot more.

"They even had clothes hanging in the closet," Deborah Burge said.

In just three short days the Burge's empty apartment was transformed into a real home. "Shannon and everyone else

get a toothpick out of him."

Shannon has given a lot of herself in the past few months, but she is quick to admit she has

received much more in return. The Burges and Downeys have made her life and work more enjoyable, and she has a new best friend in Amy.

"I look forward to coming to work knowing you can give to someone that deserves it and appreciates it," Shannon said.

When the Downeys go back to Louisiana, they will not return empty-handed.

"Everything I bring back with me will remind me of the people and how nice they were and what they donated," Alfred said. "That memory will be with us a long time."

Deborah and Alfred often comment on how much nicer Oklahomans are than the people they knew back home. Alfred hopes
(Continued on Page 2)



Two families displaced by Hurricane Katrina find homes and friends in Bristow. (Left to right. Front Row: Alfred Sr. and Alfred Downey Jr., Amy and Deborah Burge. Back Row: Ruthie, Eddie and Vicki Downey, Shannon Martin, landlord.)

have made us feel at home," Deborah said.

Shannon and the other tenants also helped furnish a second apartment for another family of evacuees.

The Downey family left Slidell, Louisiana after their house was flooded by Hurricane Katrina.

The people of Bristow gave them a chance to start over, Alfred Downey Sr. said.

Shannon has seen the Burges and Downeys everyday since she first met them. To them, she is a constant source of support, hope and friendship.

"She'll give you stuff out of her house," Amy said.

"I've never met a landlord that would do stuff like that," Albert added. He said that with his previous landlord, "You couldn't even



The "Welcome Home" sign taped to the Burges' front door.

Dates for 2006 OHFA Board of Trustees Meetings

- January 25 (Quarterly)
- March 29
- May 31 (Quarterly)
- July 19 (Quarterly)
- September 27
- November 29 (Quarterly)

Time: 10:30 a.m.

Location: 100 N.W. 63rd St. Will Rogers Conference Rm. Oklahoma City, OK 73116

Meetings are open to the public.

OHFA is governed by a board of trustees appointed by the governor. They serve a five-year term, volunteering their time to assure the agency is serving Oklahomans in need of affordable housing.

Agendas for each meeting are posted on OHFA's front door and on www.ohfa.org seven days prior to the board meetings. Results of each board meeting dating back to 1998 are also available on OHFA's website.

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Fannie Mae offers houses rent-free to evacuees

OHFA will assist Fannie Mae in identifying hurricane victims to place in the 60 houses Fannie Mae is offering rent-free for an 18-month period.

Applicants must have a Federal Emergency Management Agency (FEMA) number and an application for residence in Oklahoma submitted to either OHFA or FEMA.

Those approved for Fannie Mae housing will also qualify for utility assistance and furniture assistance. Utilities will be paid by OHFA while furniture will be provided by the Oklahoma Department of Emergency Management.

At the end of the 18-month rent-free period, hurricane victims will be given an option to buy the home from Fannie Mae.

Exact details on the applicant selection process are currently being decided by housing officials. However, applicants will be subjected to a criminal background check by Fannie Mae.

The U.S. Department of Housing and Urban Development has implemented a program similar to Fannie Mae's.

OHFA Shield helps Poteau police officer purchase dream home

Living in a tiny rent house with their young son, Greg and Heather Russell wanted a house that would allow them room to grow. They wanted to own a home without the payments owning them.

"I didn't want to move into a house and not enjoy it because we were broke," Greg said.

Earlier this year, OHFA launched the perfect program for the Russells. Greg's career as a Poteau police officer qualified the family for the OHFA Shield program.

An article about the new program in the Poteau Daily News caught Greg's eye. With low interest rates and down payment assistance available to law enforcement and firefighters, OHFA Shield presented the perfect opportunity for the Russells to build

a home of their own.

"We had some money saved up, but we were worried about money for a down payment," said Greg. "The down payment assistance is what really helped us out."

Greg and Heather applied for their OHFA Shield home loan through Arvest Bank in Poteau.

"Every aspect of the process was far less painless than we imagined," Greg said.

Six months after moving in, the Russells are making a house into a home.

"This is like my dream house," said Heather, a licensed practical nurse. "I can't wait to decorate for Christmas."



Proud homeowners Greg and Heather Russell stand in front of their new home.

With 1,414 square feet, the Russells' home features custom-built cabinetry, fireplace and tile work. While Greg and Heather enjoy the amenities in their new home, they can also see how much their six-year-old son Tyler loves the house.

"He loves it. You can tell he's proud of it," Heather said. "There is so much space, he can run everywhere."

Successes cancel frustrations for Enid landlord

Enid landlord Chuck Crites wears many hats. He is a manager, a maintenance man, a teacher, a financial adviser and a friend. Working with tenants so closely provides him with plenty of opportunity for frustrations as well as successes.

However, when tenants miss appointments or break promises, Crites focuses on the times when he was successful in getting someone off the streets and into permanent housing.

"You look for another chance to do it again," he said. "There's a lot of satisfaction in helping people."

Crites, Housing Specialist at Community Development Support Association, has been a Section 8 Rental Assistance

landlord for five years.

In addition to his regular landlord responsibilities, Crites conducts homebuyer education classes, provides budget

Section 8 Rental Assistance program first-hand from Crites.

"We try and get them everything they are eligible for," Crites said.

Crites manages a duplex and two small apartment complexes, East Hill Apartments and Springside Apartments. Two apartments and one side of the duplex are reserved to temporarily house homeless individuals rent-free. Crites and other CDSA employees work with them to find permanent housing and employment. It's a happy day for Crites when a previously homeless person becomes one of his permanent tenants.

"You'd like to be successful 100 percent of the time, but you'll settle for a lot less than that and still feel successful," Crites said.



Enid landlord Chuck Crites

counseling and educates tenants about assistance programs offered by other organizations. Tenants often learn about the

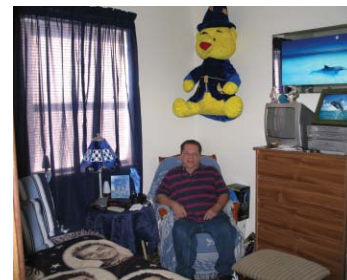
...Bristow (continued)

to change that when he moves back.

"I'm going to teach them to give like the people up here," Alfred said.

The phrase "Welcome Home" describes perfectly the reception the Burges and Downeys have received from the Bristow Place community. It explains why Deborah refuses to take the faded sign down from her front door.

"I'm not taking it down," Deborah said. "We're calling this home now. Not necessarily just this apartment, but Oklahoma."



Alfred Downey Sr. sits in his bedroom furnished by Bristow Place tenants.

OHFA awarded \$66,000 in tax credits to Bristow Place in 1999 for the purchase and rehabilitation of its 28 apartments.



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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Homeownership motivates woman to set goals for her life

For years Lolita Robinson stumbled through life as if inside a darkly lit tunnel. She saw only what was right in front of her and anything beyond that was complete darkness.

It was the process of becoming a homeowner that allowed

Lolita to finally see light, a future, at the end of her tunnel.

"In an apartment you live day to day. In a house I live for the next day, the next week, the next year," she said.

Three years ago Lolita bought a \$50,000 three-bedroom house in Oklahoma City through OHFA's Section 8 Housing Choice Voucher Homeownership Program.

For her down payment, she used money she had accumulated over two years while participating in OHFA's Family Self Sufficiency Program. The FSS Program placed into an escrow account the amount of increased rent she paid as her rent increased due to increased income.

"Becoming a homeowner brought life to my life," Lolita said.

Prior to becoming a homeowner, Lolita said she had no goals and worked only to pay the bills.

The homeownership process boosted her self-esteem and gave her a sense of purpose. Lolita enrolled in a nine-month medical secretary program at Francis Tuttle Technology Center and completed it in just six months. Soon afterward she

was hired at OU Physicians where she has worked for seven years.

"The incentive of getting a home pushed me to where I really wanted to go," she said.

Lolita is the first person in her extended family to own a home.

Lack of information, financial barriers and horror stories of dishonest real estate agents stopped her from considering homeownership.

"Without OHFA I would never have purchased a home because no one in my family knew the process of buying a home. No one had a clue how to go about it," she said.

OHFA staff and its community partners guided Lolita step-by-step through the homeownership process. In fact, choosing where in Oklahoma City to live was the hardest part, Lolita said.

"OHFA staff were always encouraging and supportive and that is what I needed," she said. "When someone believed in me,

"OHFA staff were always encouraging and supportive and that is what I needed. When someone believed in me, I started believing in myself."

- Lolita Robinson



Lolita Robinson and her two sons sit on the curb in front of their house, and enjoy their large backyard with their dog Milkshake.



I started believing in myself."

Now people come to Lolita for advice on how to become a homeowner. She has already helped a friend close on a house. Lolita said she advertises OHFA's programs to her family, friends and co-workers. She encourages them to "go ahead and get it while it's there because people might cut the programs if people aren't using them."

Discarding her tunnel vision has allowed Lolita to set some goals for herself. She said she plans on obtaining her Associate's Degree in business and paying off her 15-year mortgage two or three years early.

Of course, like anyone else, Lolita has days when her motivation level is near empty and she doesn't feel like going to work. On those days, she has a simple and effective way of motivating herself.

"I sit on the curb and think about how cool it is to have a house," she said.

Although the FSS Program is no longer accepting new applicants, recipients of Section 8 Rental Assistance are encouraged to apply for the Section 8 Housing Choice Voucher Homeownership Program.

Individuals interested in receiving an information packet should call Kathy Crittenden at (405) 419-8236 and leave a message with their name and mailing address. Information on the Homeownership Program is also available at www.ohfa.org under the Rental Assistance

Organizations partner to build Spencer family a new home



OHFA staff member Kathy Crittenden (right) congratulates new homeowner Sharie Northington (left) at her Open House in Spencer. Sharie's home was built through a partnership of Habitat for Humanity and the Oklahoma Bar Association. Sharie is a participant of OHFA's Section 8 Housing Choice Voucher Homeownership Program.

Housing Trust Fund Loans granted

Three cities each received a \$500,000 Oklahoma Housing Trust Fund loan at September's Board of Trustees meeting.

As a result, Shawnee, Norman, and Oklahoma City will see an increase in affordable housing in the coming years.

Kickapoo Run Homes, LP received trust funds for the construction of 32 single-family homes in Shawnee.

Wyndam-Norman Partners, LP received trust funds for the

construction of 54 multi-family homes in Norman.

Sail Associates, LLC received trust funds for the acquisition and rehabilitation of 216 multi-family homes in Oklahoma City.

Administered by OHFA, the Oklahoma Housing Trust Fund provides low-interest loans to finance new construction, conversion of buildings into apartments or homes, rehabilitation projects and infrastructure improvements, particularly in rural Oklahoma.

2004 annual report receives Award of Merit

OHFA's 2004 Annual Report received the Award of Merit at the Public Relations Society of America - Oklahoma City Chapter's annual Upper Case Awards banquet.

One judge described it as "Great use of graphics, photography and testimonials. Beautiful!"

Holley Mangham, OHFA Communications Director, said, "It is an honor to be recognized for our annual report - a piece that showcases OHFA's work for the past year."



PRSA Award of Merit

Do you have something to shout about?



OHFA wants to share your news and human interest stories with Housing Connection readers. If you have special events such as a ribbon cutting or ground breaking, please let us know. We want to share your news. Submit story ideas to Diana Rogers, (405) 419-8284 or diana.rogers@ohfa.org.

Santa's Sleigh stuffs gift bags for homeless children

More than 400 homeless children across the state of Oklahoma will receive gift bags filled with toys and clothing for Christmas this year.



The items were purchased with the \$15,000 raised at the annual OHFA Open golf tournament coordinated by Santa's Sleigh in July.

Santa's Sleigh is a non-profit organization comprised of volunteers who work at OHFA.

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



Santa's Sleigh volunteer Ginger Booth prepares gift bags for delivery.

Creating housing trust funds

Article adapted from information found on www.policylink.org.

Housing trust funds (HTFs) are distinct funds established by cities, counties and states that dedicate sources of revenue to support affordable housing. There are currently more than 170 HTFs in the United States.

HTFs differ from other types of funding sources for affordable housing in three ways. They commit public sources of revenue, create ongoing funding for the support of affordable housing, and don't depend on interest or earnings from a fixed fund or on contributions from corporations, financial institutions or foundations. HTFs are usually created by legislation or ordinance.

HTFs can be used for a variety of purposes including, but not limited to:

- Creation and maintenance of affordable housing
- Homebuyer assistance
- Subsidized rental housing
- Loan source
- Creating and improving homeless shelters.
- Support for nonprofit housing developers
- Provide matching funds for public or private organizations

Because HTFs are created locally using public revenues, they



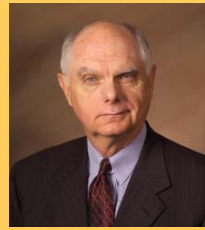
A home in Broken Bow built with a Housing Trust Fund loan from OHFA.

should be structured to address priority issues in a community. Funds initially targeted at one problem can be later shifted to address other needs. This flexibility in design is

one of the most attractive features of a HTF.

Creating a HTF is a political process that requires persuading elected officials to make tough choices because trust funds re-

OHFA board chairman and executive director elected to national housing boards



The chairman of OHFA's Board of Trustees, Richard Lillard, was elected to the National Conference of State Housing Boards Board of Directors during the group's September meeting in Boston.

The NCSHB exists to provide educational and training opportunities for state housing finance agency (HFA) board members to help them govern their agencies most effectively. All state HFA board members are invited and encouraged to participate in NCSHB activities.



OHFA executive director Dennis Shockley was re-elected to the National Council of State Housing Agencies (NCSHA) Board of Directors during its annual conference in Boston in September.

Shockley was re-elected to his third two-year term. He is the only Oklahoma executive director to have ever served on the Board. Having a representative on the Board gives Oklahoma a voice and voting power when key housing decisions are made.

quire tax and/or fee increases.

Revenue sources vary depending on whether the trust fund is established by a city, county or state government. HTF revenue sources can include:

- Real estate taxes or fees
- Developer fees
- Other taxes, such as property, sales or hotel/motel
- Other fees, such as application, permit and demolition fees
- Interest
- Repayments
- Tax increment funds from redevelopment districts

Most revenue dedicated to HTFs is new income to a jurisdiction and does not take dollars away from other programs. As with any tax or fee, the amount

of revenue coming into a fund fluctuates from year to year.

The funds generated by trust funds cannot be diverted to other uses, and all interest and earnings must remain in the trust fund, as well as any unused dollars at the year's end.

HTFs can qualify a variety of eligible applicants including: nonprofit and private developers, Native American tribes, regional entities, jurisdictions and housing authorities.

Nonprofit development organizations have probably been the most consistent users of and partners to HTFs.

More information on HTFs can be found at www.policylink.org.

Trustees grant HOME funds to build and rehabilitate housing

OHFA's Board of Trustees approved Home Investment Partnerships Program (HOME) contracts to build or rehabilitate housing in Oklahoma at its September meeting. The following organizations received funding:

- C.H.A.R.M.E.D. received a \$7,350 CHDO (Community Housing Development Organization) pre-development loan award to develop 24 homes in Prague.
- C.H.A.R.M.E.D. received \$39,995 for the acquisition and rehabilitation of a single-family home in Shawnee.

- C.H.A.R.M.E.D. received a \$7,000 CHDO pre-development loan award to develop 22 homes in Yale.

- Community Action Agency of Oklahoma City, Oklahoma and Canadian Counties received \$443,520 to provide homebuyer assistance to 88 families in Oklahoma and Canadian Counties. Community Action Agency of Oklahoma City, Oklahoma and Canadian Counties also received an administrative award of \$17,740.
- Freedom West Community Development Corporation re-

ceived \$79,998 for the construction of two single-family homes in Freedom.

- ORO Development Corporation received a \$20,000 CHDO pre-development loan award to develop 20 homes in Laverne.
- C.H.A.R.M.E.D. received \$480,000 for the construction of 56 multi-family homes in Stillwater.
- Muskogee County Community Action Foundation received \$600,000 for the construction of 59 single-family homes in Muskogee.
- Big Five Community Ser-

vices, Inc. received \$550,000 for the construction of 71 single and multi-family homes in Durant.

- C.H.A.R.M.E.D. received \$580,000 for the construction of 10 single-family homes in Perkins.

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

OHFA is a U.S. Department of Housing and Urban Development (HUD) designated state Participating Jurisdiction.