

NEWS ON



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A Newsletter for Section 8 Rental Assistance Landlords and Tenants
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"No one can take it from me. It's a safety net. We know we have a place to live."
- Sherry Stewart



Section 8 Homeownership Program Assists 50th First-time Homebuyer

Last fall, Sherry Stewart read an article in this newsletter featuring a single-mom who bought a house for her family through OHFA's Section 8 Housing Choice Voucher Homeownership Program.

Inspired to do the same for her two children, Savannah and Aaron, Sherry achieved her goal less than one year later.

"I was grateful for the opportunity to purchase a home. I never thought I'd be a homeowner with it just being me and the kids. It's such a good feeling," Sherry said.

In August 2005, Sherry bought a three-bedroom house in Mustang and became the 50th person to buy a home under

the Homeownership Program.

For the first time,



Sherry is motivated to make home improvements. She said she didn't do them at places she rented because she hated "to spend the money, fix it up, and then leave."

"I didn't get the concept of making [a rental property] my home because it wasn't my house," she said.

Sherry intends to plant flowers and

vegetables in her front yard and to replace the front door.

Sherry said she enjoys the security that homeownership provides her family. As a tenant, she worried that a landlord would sell the property she was renting. Now that she is a homeowner, Sherry no longer has that worry.

"No one can take it from me," she said. "It's a safety net. We know we have a place to live."

After living just one month in their new home, Sherry and her children have already established roots.

"When people ask me where I see myself in five years, I see myself here," she said. "We're staying in Oklahoma."

VISION & MISSION

OHFA Vision:

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

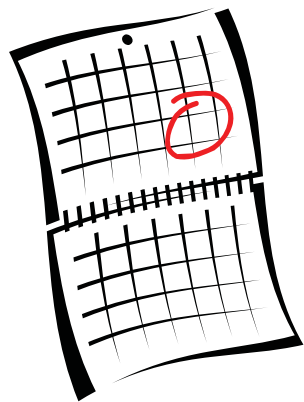
OHFA Mission:

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)

December 26, Christmas
January 2, New Year
January 16, Martin Luther King Jr. Day
February 20, President's Day
May 29, Memorial Day

Rental Assistance In-Service Training
(Rental Assistance staff unavailable)
December 8 & 9

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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

A nationwide listing of available Section 8 rentals can be found at www.gosection8.com. Landlords can list their available units for free.

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.



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"Oklahoma's Housing Resource"

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NEWS on 8
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**OHFA is a 2000 Oklahoma Quality
Award Winner for Commitment**

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.

Going From Renting to Homeownership

Recipients of the Housing Choice Voucher Rental Assistance Program are eligible to apply for the Homeownership Program. The Homeownership Program allows recipients to use the housing assistance payment received from OHFA to pay a portion of a mortgage payment.

There are several qualifications to participating in the program.

- An adult family member whose name will be on the title must have worked full-time for at least one year and make at least \$10,300 per year.
- The work requirement is waived if the head of household or the spouse of the head of household is over 62 at the time the house is purchased or receiving Supplemental Security Income (SSI).
- The family must be receiving rental assistance for at least one year.
- The family must clear up any credit issues. Consumer Credit Counseling Services provides



credit counseling across the state of Oklahoma. The family will be referred to CCCS to obtain credit counseling.

- The family must attend a required Homebuyer Education class and receive a certificate of participation.

When a family has met the minimum requirements, a voucher will be issued stating a family qualifies for the Homeownership Program. They will be referred to a lender to be pre-approved for a loan. The lender will determine how much the loan can be. Once the loan amount has been determined, the family will go to a

real estate agent to help them pick out a home, sign a contract of sale and schedule the required inspections.

An OHFA representative must attend the closing with the family and sign the paperwork to start the monthly payment for the mortgage.

Families interested in the Homeownership Program should contact Kathy Crittenden at (405) 419-8236 for more details.

Verification of Legal Identity

OHFA requires all families to furnish verification of legal identity for each household member. This verification must include legal name, age, Social Security number and citizenship.

Adults (anyone 18 or older) must provide at all of their appointments a photo ID that lists their legal name and date of birth. A driver's license, passport, or other form of photo ID (such as an employee identification badge) in combination with a birth certificate, can be used to provide verification of identity and age. Driver's licenses must be valid (not expired) and must list the person's legal name.

Minors (anyone 17 or younger) can be identified by a vital statistics birth certificate, adoption papers, custody agreement or school records. All documentation must include the relationship to the head of household or other adult member in the household (must list mother's and/or father's name). A complementary copy of the hospital certificate of birth is not acceptable except in the first 30 days of birth.

Social Security numbers must be verified using a copy of the Social Security card issued by the Social Security Administration. The name listed on the Social Security card must be the person's legal name and must match the other documentation provided. If not, copies of all

OHFA Assists Hurricane Victims

OHFA entered into a contract with the Oklahoma Department of Emergency Management to make housing and utility payments on behalf of families affected by Hurricane Katrina and Hurricane Rita.

The program is called Oklahoma Disaster Relief Housing Assistance Program. The phone number for the ODRHAP is (405) 419-8196 or (800) 256-1489 ext. 196. The email address is odr@ohfa.org.

OHFA is also compiling a list on its website of owners and landlords with available housing units in Oklahoma for displaced families. The list is updated daily.

documentation verifying the legal name, such as marriage licenses or divorce decrees, must also be provided.

It is the family's responsibility to have all required documentation submitted to OHFA in order to continue receiving assistance. Once documentation of legal name, age, Social Security number and citizenship is submitted, the family is not required to provide it again, unless new members join the household. However, all adult members of the household are still required to show a valid photo ID at every appointment.

Section 8 Program Shifts Landlord Payments to Direct Deposit

OHFA will soon make all Section 8 payments by direct deposit to all owners/landlords. Direct deposit authorization forms will be sent to owners/landlords during the next 90 days for completion. Payments will be deposited to bank accounts on the second working day of the month. A listing, identifying each tenant's monthly Housing Assistance Payment, will be mailed to owners/landlords for their records.

For more information regarding direct deposit, please contact the Finance Team at (800) 256-1489 or (405) 848-1144 at one of the following extensions: ext. 2898 for messages or ext. 213 for Gwen Shogren, HAP Finance Supervisor.

Landlord Spotlight:

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



Enid Section 8 landlord Chuck Crites

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.

Future Homebuyers: Common Credit Mistakes to Avoid

Homeownership can be easy or difficult, economical or pricey depending on a person's credit history. Valenthia Doolin is assistant vice president at First Mortgage Company, one of OHFA's lenders in its Section 8 Housing Choice Voucher Homeownership Program. She has recognized seven common mistakes individuals should avoid when managing their credit.

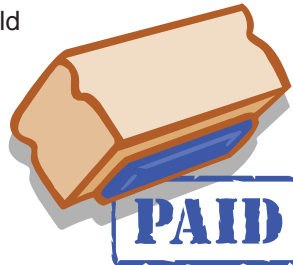
1) Not thinking credit is important.

With all the advertisements in the media that claim "bad credit, no credit, no problem," many people think credit doesn't matter. It's true; anyone can buy a house regardless of their credit. However, what individuals end up paying for a house dramatically increases the poorer their credit, possibly making a house unaffordable. Credit history helps mortgage lenders determine loan qualification, loan amount and loan terms.

"Credit is something that a person can establish regardless of their income."

2) Not asking for help with financial problems.

When individuals cannot make a payment, they should call their creditor right away and honestly explain their financial situation. Creditors can often help individuals come up with a payment plan to help them get back on track. By sending payments as soon and as often as possible, individuals can still preserve their credit.



"If what you can pay on a \$200 bill is \$5 a month, you send it every month. That \$5 could prevent you from being turned in to a collection agency."

3) Not checking your credit.

It is important that individuals obtain a copy of their credit report regularly and verify that their information is accurate. If a credit report contains a mistake, individuals need to file a dispute with the appropriate credit reporting agency. Until a dispute is filed, credit reporting agencies do not verify the credit information they receive.

Mistakes in credit reports could cost individuals hundreds or even thousands of dollars each year in higher interest rates and fees.

4) Bypassing credit counseling during the homeownership process.

Credit issues need to be resolved before applying for a mortgage. Counselors at credit counseling service agencies can provide individuals with a tri-merged credit report and help them make sense of the information. Tri-merged credit reports are used by mortgage lenders and include information from three credit reporting agencies: Equifax, Experian, and TransUnion. Counselors can also help with credit repair, debt management and budgeting. Consumer Credit Counseling Services is a nationwide non-profit organization that specializes in credit counseling.

5) Paying the bills, but paying them late.

Late payments have a significant impact on an individual's credit score. Mortgage lenders look for 12 months of good payment history, which is defined as no late payments. Individuals should make their minimum payments on time even if the payments they can make is less than what they would like to pay or less than what they normally (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

Mary Hoock (405) 419-8266
Rental Assistance Supervisor

Jack Bruce (405) 419-8218
Rental Assistance Field Supervisor

Carol Dodge (405) 419-8268
Rental Assistance Manager

John Pettis (405) 419-8230
Rental Assistance Manager

FSS/ Home Ownership (405) 419-8171

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
- **Keith Cravens**
Central OK
- **Fleashia Ford**
SW Oklahoma
- **Roger Hayes**
Central OK
- **Christina Hines**
Floater Agent
- **Jack Howell**
East Oklahoma
- **Corey King**
Floater Agent
- **Rhonda Murrell**
Floater Agent
- **Philippe Jamet**
Floater Agent
- **Steve Jett**
East Oklahoma
- **Larry Keith**
SE 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

Guidelines to Passing a Heating Inspection

by Steve Jett, Field Agent

There are a lot of different heaters out there to choose from. There are electric baseboard, wall furnaces, floor furnaces, central heaters, and unvented heaters with oxygen sensors. But which is the best to use? Well, there are several considerations to take into account.

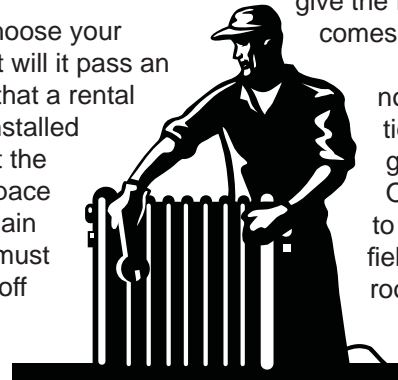
Most of the time, you don't choose your heater; it is already in place. But will it pass an inspection? The general rule is that a rental unit must have a permanently installed source of heat adequate to heat the entire unit. That means that a space heater cannot be used as the main source of heat. All gas heaters must have a 100 percent safety shut off valve, which is a device that shuts off the gas completely if the pilot goes out. All heaters must be vented to the outside with a rain cap in place.

Usually, if they are installed and working properly, wall heaters and central heaters will pass inspection. This is because they are typically vented to the outside and have a 100 percent safety shut off valve installed. Some things to look out for are whether the rain cap is in place (usually on the roof) and if the heater is burning properly. It would not be a bad idea, though not required, to have the heater checked out by a professional to make sure it is in good working order.

Below are some common situations that result in failed heating inspections and how to correct them.

- Some of the older floor furnaces are not equipped with a 100 percent safety shut off valve, but instead have one for 90 percent. Typi-

cally, since the inner workings of the floor furnace are not readily accessible, the agent will require a statement from a licensed plumber stating that the furnace is equipped with the required 100 percent safety shut off valve and that it is operating properly. If you get that statement, you can give the field agent a copy when he or she comes out.



- Unvented heaters typically are not allowed, with one possible exception. If your unit has one of the new gas heaters with an oxygen sensor, OHFA can petition HUD for a waiver to the ban on unvented heaters. The field agent will have to measure the room and be able to see the information tag listing the BTU rating. The heater must not be oversized for the space it is in. This is calculated by taking the BTU rating and dividing it by the cubic footage of the space. The heater cannot be located in a bathroom or bedroom, and no waiver will be granted for one installed in a mobile home.

- If your unit has a small unvented gas heater in the bathroom, it must be capped off and/or removed.

- Electric heaters must be permanently installed, which means hard-wired and attached to the wall. Electric space heaters will not be accepted as an adequate permanent source of heat.

With the many types of heaters available, it is impossible to cover every possible situation. When in doubt, have the heater checked by a professional to ensure proper operation. However, by following the guidelines mentioned in this article you can make sure the heater you choose won't get you burned.

...Credit Mistakes to Avoid (continued)

pay. Payment history has the largest impact on credit scores. A high credit score lowers the interest rate individuals will pay for their mortgage and the fees they will pay for homeowner's insurance. A good credit score is 620 and above on a scale of 300-850.

“People have the mistake of thinking that as long as I pay, it's a good thing and it's not.”

6) Placing utilities in the names of family members.

Many individuals with poor credit history often place utilities in the names of their family members in order to get out of paying a larger deposit. However, not placing the utilities in their name

prevents them from building credit history with their utility companies.

7) Not knowing that non-traditional credit history can be used to obtain traditional credit, such as a mortgage.

Individuals with good credit history from four sources of non-traditional credit can use it to obtain a mortgage. Types of non-traditional credit include rent, auto insurance, utility bills, cell phone bills, cable bills and day care fees. Types of traditional credit include credit cards, mortgages and auto loans.

“Rental history is extremely important for people with no other traditional credit history.”