

OKLAHOMA HOUSING FINANCE AGENCY

Housing Connection

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Spring 2006

Two employees celebrate 30 years at OHFA

After 30 years of dedicated service to Oklahoma Housing Finance Agency, John Pettis and Larry Keith still aren't looking to retire any time soon.

"Glad to still be here and look forward to another 30 years," said John, who is a rental assistance team manager.

Larry echoed his sentiment.

"I plan on being here for my 50th anniversary," Larry said. "Please no gifts."

John and Larry have worked for OHFA since it first opened its doors on June 1, 1976. It employed 25 people and provided a single service - rental assistance.

Today, OHFA administers nine programs statewide and employs 115 individuals. Its programs contribute to its mission of "Helping Place People in Homes."

OHFA

helps families become first-time homebuyers, allocates funding for the construction and rehabilitation of affordable housing, and provides rental assistance to working families, the homeless and the disabled.

John and Larry are proud to have witnessed the growth in OHFA's programs as well as the drastic improvements in affordable housing over the past 30 years.

"Thirty years ago if you needed assistance you would

have had, for the most part, to live in public housing," said John. "Now there are more choices. OHFA has taken the lead in implementing new affordable housing programs."

OHFA is known in its field for utilizing the latest technology to provide the most comprehensive and most efficient service to its customers. For example, its field agents, who work across the state, use lightweight portable computers and mobile printers to communicate with their clients and with OHFA's office in Oklahoma City.

Larry, who is a district field agent for southeastern Oklahoma, is continuously amazed at how quickly technology advances.

"In 1981, the computer we used to print checks filled an entire room," said Larry. "Now the agency is completely computerized."

However, time doesn't alter all things. After 30 years, John and



Larry Keith and John Pettis display watches they received commemorating their 30 years of service to OHFA.

Larry continue to feel immense pride and satisfaction in doing their jobs.

For Larry, it's providing quality and safe housing for Oklahomans on a day-to-day basis. For John, it's his love for the housing field and helping families who have been renters become homeowners.

"There is nothing like helping families who really appreciate your assistance," John said.

OHFA recognized the two men at a recent all-agency staff meeting where they were presented with watches featuring the OHFA 30th anniversary logo.

"They have been long and loyal OHFA staff who have helped grow OHFA into the vibrant institution of public service it is today," said Dennis Shockley, OHFA executive director.

Revised Meeting Dates for Board of Trustees

June 1

July 19

September 28

November 30

OHFA 12th in Section 8 Homeownership Closings

In March, HUD released a national ranking of Public Housing Authorities according to the number of closings in their Section 8 Housing Choice Voucher Homeownership Program since the program's inception in September 2002.

OHFA was ranked 12th in the nation with 54 closings. At the top of the list is Chicago Housing Authority with 127 closings.

OHFA History Fact

In 1975, the Governor of Oklahoma created OHFA by Executive Order. Although established as a state trust, OHFA was given zero state funding.

In 2006, OHFA still receives no state funding. It pays for its expenses by generating administrative fees from its programs.

RECEIVE A FREE OHFA COFFEE MUG

(while supplies last)

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Housing Connection Wins Two Communications Awards



OHFA's communications staff members, Holley Mangham and Diana Rogers, at the IABC Bronze Quill Awards Banquet.

OHFA's flagship publication, *Housing Connection*, recently received two Bronze Quill Awards from the International Association of Business Communicators' Central Oklahoma Chapter.

Housing Connection received the Honorable Mention Award in the External Publications category for its four newsletters published in 2005.

A judge hailed the newsletters as "Great looking and well-written. You've done a lot with a limited budget."

Housing Connection also received the Honorable Mention Award in the Feature Writing category for an article about first-generation homebuyer and single-mother Lolita Robinson.

The feature story, *Home-ownership Motivates Woman to Set Goals for Her Life*, appeared in the Fall 2005 newsletter.

"The story made a very nice article - very inspiring," one judge commented.

"The Bronze Quill Awards are always very competitive," said Holley Mangham, Communications Director. "We are thrilled to be recognized by our peers for our communications work."

Housing Connection has a readership of approximately 2,300 individuals nationwide.

Get to Know People and You Get to Know Their Needs

Malone's Property Management manages approximately 415 houses and duplexes in the Oklahoma City metro area. Despite so many rental properties, the company provides its tenants with customized service by making the effort to learn personal details about each of them.

"A good landlord has good people skills and wants to get to know people so they can know their needs and fulfill them," said Leigha Cantrell, a Malone's employee.

Many tenants meet Leigha when they first come to Malone's. Although she serves as administrative secretary, Leigha's job responsibilities include those usually fulfilled by landlords. She processes applications, manages the signing of leases, collects rent, and handles maintenance requests.

Knowing information about

tenants and their families beyond what is listed on their applications improves the working relationships Leigha



**Leigha Cantrell
Malone's Property Management**

has with tenants.

"Overall it makes the whole landlord/tenant experience a lot easier," she said.

To assist its employees in providing the best service, Malone's uses a special

computer program it designed called Propman to keep necessary information about each tenant.

For example, Tenant A's profile might include information that he sleeps during the day until 3 p.m. because he works late at night. When Tenant A calls Malone's to make a maintenance request, Leigha knows to tell the maintenance person to make the repair after 3 p.m. when Tenant A is awake.

Malone's maintains a record of Tenant A's maintenance request including the time and date of the request, the name of the maintenance person assigned to the repair, and the time and date the repair was completed.

"Anything that is particular to their home is in that computer system," Leigha said.

Malone's has 56 tenants enrolled in the Section 8 Housing Choice Voucher Rental Assistance program. Leigha

said the extra 10 minutes of paperwork she fills out for those tenants gives her more time to get to know them better. She finds out about their family and sometimes their concerns based on past experiences.

From talking with tenants enrolled in the Section 8 program, Leigha learned they are not always treated with respect or given the same level of service by other landlords because they receive rental assistance.

"A Section 8 client is no different than anyone else," she said. "Instead of being an address or just money, they're a person."

For Leigha, the effort she puts into getting to know tenants on a more personal level makes her job more rewarding. Her conversations with tenants over the phone almost always include small talk as well as business.

"It's almost like your friends calling in to say 'Hi,'" she said. "And I'm the same way with them."



OHFA
"Oklahoma's Housing Resource"

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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Oklahoma Quality Award Winner for Commitment

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Annual Report Tells OHFA's Success Stories in 2005

Available in June

The story of OHFA's 2005 accomplishments will be told in its annual report available in June. Designed and written by OHFA's communications staff, the annual report reveals how OHFA's work is just as much about people as it is about housing.

Financial statements for 2005 have already been posted on OHFA's website at www.ohfa.org.



2005 OHFA Annual Report

For copies of the annual report and of other OHFA publications, call Holley Mangham at (405) 419-8222.

From Devastating Loss to a Fresh Start in a New Home

The death of her mother.
The death of her brother.
The death of her sister.
The destruction of her home by a Category 5 hurricane.
The frightening car accident with a massive water truck.
The false accusation of identity theft.

Cassandra Allen encountered each of these tragic events within the last five years.

"I was either going to make it and survive, or drown," she said.

Not only did Cassandra survive, but through it all she succeeded in achieving her lifetime goal of homeownership. Seven months after losing everything she owned to Hurricane Katrina, she purchased her first home in Perkins.

In September, Cassandra and her three children evacuated to Perkins to stay with her brother Reuben after learning they had no home to go back to in New Orleans. The levees broke just two miles away from their house.

Cassandra found adjustment to life in rural Oklahoma difficult at first. Perkins has a population of 2,300 compared to New Orleans' 1.4 million before Hurricane Katrina. For Cassandra, born and raised in New Orleans, the two places were night and day.

In New Orleans, heavy crime throughout the city and raucous bars were everyday sights to Cassandra. By contrast, the safe and quiet streets of Perkins were things she had never experienced. Even the compassion and kindness shown to her by the people of Perkins shocked her.

"God had put me in a place where He could get my attention," she said.

Still, Cassandra considered moving back to New Orleans. Wanting to see the after-effects of the hurricane in person, she visited New Orleans during Mardi Gras. She confessed she had a great time as always, but realized something was different.

"I'd become country," she said.

Parties and late nights just weren't her thing anymore. She had come to enjoy and appreciate

your kids," she said. "Your children have a chance to survive."

In Perkins, Cassandra was able to reflect on her life – on where she had come from and on what she wanted for her children's future. She knew she wanted to give them what she never had growing up, such as support, education, guidance and a house to call their own.

Despite her overwhelming setbacks, Cassandra strived to pursue her goal of homeownership. She began completing the required steps in OHFA's Section 8 Homeownership Program.

She attended homebuyer education classes and repaired her credit until she was pre-approved for a loan from First Mortgage Company. She also obtained her Certification in Early Childhood Development and found a job 18 miles away in Coyle teaching pre-kindergarten.

OHFA's Section 8 Homeownership Program applies the \$86 she receives through its Section 8 Rental Assistance Program toward her mortgage payments. OHFA also awarded Cassandra with a \$3,942 American Dream Downpayment Initiative grant to assist with her down payment and closing costs.

Contributing \$1,000 of her own money, Cassandra purchased a \$89,500 three-bedroom house complete with new roof, new carpet, beautiful tiled kitchen floors, and a big backyard with a wooden privacy fence.

On the day of her closing, she felt uncontainable joy.

"I just wanted to kiss everyone and do cartwheels," she said.



Cassandra Allen stands with her son Alton on the beautifully tiled kitchen floor of her newly purchased home in Perkins.

**"I'm glad I came to Oklahoma. I feel comfortable and I've never had this feeling in my life."
--Cassandra Allen**



Cassandra Allen's son Alton kisses the "Sold" sign in their front yard.

ate Perkins' simplicity and slower pace of life. It lacked the distractions and temptations of New Orleans, a place she described as "the greatest place to sin."

"[Perkins] is a nice place to live and a nice place to raise

Based on her experience, Cassandra couldn't think of a better place than Perkins to own a home.

"People are giving and people are loving," she said. "And they make you feel like family."

The start of a better life for herself and her children helps Cassandra focus on the brightness of her future and not the darkness of her past.

"I'm glad I came to Oklahoma," she said. "I feel comfortable and I've never had this feeling in my life."

Housing Tax Credits Awarded

OHFA's Board of Trustees approved at its March meeting a reservation of Affordable Housing Tax Credits to rehabilitate affordable housing in Tulsa.

Plaza Hills II, LP received \$313,875 for the acquisition and rehabilitation of 240 apartments to be known as Plaza Hills Apartments.



Surety Apartments in downtown Muskogee

OHFA Advantage Survey Results Released

Nearly 94 percent of those responding to a recent survey of OHFA Advantage lenders stated they were "Completely Satisfied" with the program. The remainder of respondents stated they were "Somewhat Satisfied."

One respondent stated, "I have enjoyed working with OHFA for the past two years

as a loan processor and I think it is a wonderful program for borrowers. Thank you so much for providing this great service and I think that you all do a wonderful job!"

OHFA strives for "Continuous Improvement." In an effort to reach this goal, the OHFA Advantage staff is making the "fillable" code compliance documents more user friendly for the

lenders. They will take the steps necessary, with the assistance of Information Technology staff, to have the forms in "pre fill" format by the end of December 2006.

This was a concern stated by many of the individuals who completed the survey.

"I have enjoyed working with OHFA for the past two years as a loan processor and I think it is a wonderful program for borrowers."

The rooms of the old Surety Building in downtown Muskogee now provide permanent housing for the elderly. The Surety Apartments held its grand opening on March 27. Its 37 apartments offer affordable modern living in a beautiful historical setting.

During its renovation, decorative stone features on the outside of the building were maintained

and enhanced to closely resemble the original design of the building constructed in 1909.

Ninety percent of the apartments are reserved for individuals age 62 or older who make 60 percent or less of the area median income. Ten percent are reserved for those making 50 percent or less of the area median income.

Its one and two bedroom

apartments range in size from 650 square feet to 850 square feet.

In May 2004, OHFA awarded Muskogee Housing Partners, LP \$342,387 in Affordable Housing Tax Credits per year for the next 10 years to help finance the purchase and renovation of the Surety Building.

2006 OHFA OPEN

Golf tournament benefits homeless children

2006 OHFA Open Sponsors

Hole in One

George K. Baum & Company
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Roger Hicks & Associates
Travis Voice and Data
Yukon National Bank

Printing

Mercury Press

Volunteer employees at OHFA are hard at work collecting donations and raffle prizes for the sixth annual OHFA Open golf tournament.

The tournament, organized by Santa's Sleigh, Inc., is scheduled to start at 8 a.m. Thursday, July 20 at Coffee Creek Golf Club in Edmond.

The four-person scramble will award prizes to the top three teams in each flight.

This year's Hole-in-One prizes include a Ford Mustang, a Reno Vacation Package, \$10,000 and a Rolex watch.

Individual player fees which include green fees, cart, range balls, goodie bags and lunch are \$75 (\$30 is tax deductible).

In 2005, the OHFA Open raised over \$15,000 to buy Christmas gifts for 484 children



throughout the state.

"This tournament has an incredible heritage and is for a great cause. It allows all of us an opportunity to not only think about others who are less fortunate

than we are, but to do something to make a real difference in their lives," said Nelson Morgan, Santa's Sleigh, Inc. president.

Founded in 2000, Santa's Sleigh, Inc. is comprised of volunteer employees of OHFA. This non-profit organization sponsors the OHFA Open every year for the sole purpose of purchasing Christmas gifts for every child who is housed in a homeless shelter in Oklahoma.

Individuals or organizations interested in participating can contact the OHFA Open golf line at (405) 419-8297. A tournament brochure and entry form can also be downloaded at www.ohfa.org/ohfaopen.htm.

htm.

The deadline to register is June 30. However, teams and individuals should register early to ensure their spot.

New Housing Community Built in El Reno

Elizabeth Place Apartments is a new 95 apartment affordable housing community in El Reno.

Zimmerman Properties, LLC developed the property with \$500,000 in Affordable Housing Tax Credits it received from



OHFA in November 2004. It also utilized a Home Investment Partnerships Program (HOME) grant of \$975,000.

Tenant incomes cannot exceed 60 percent of the area median income as established by HUD. However, Zimmerman Properties agreed to rent 70% of the units to tenants with incomes no more than 50 percent of the area median income.

The community has 16 one-bedroom units with rents between \$390 and \$470, 32 two-bedroom units with rents between \$500 and \$560 per month, and 32 three-bedroom units with rents between \$600 and \$635 per month.



Elizabeth Place Apartments in El Reno

In addition to built-in microwaves and full size washer and dryers in every apartment, Elizabeth Place features a fitness center, computer facility and two playgrounds.

Trustees grant HOME funds to build or rehabilitate housing

OHFA's Board of Trustees approved at its March meeting Home Investment Partnerships Program (HOME) contracts to build or rehabilitate housing in Oklahoma.

The following organizations received funding:

Deep Fork Community Action Foundation, Inc. received \$100,000 to provide homebuyer assistance for up to 20 families in McIntosh, Okfuskee and Okmulgee Counties. It also received a \$4,000 administrative award.

Little Dixie Community Action Foundation, Inc. received \$112,500 for the construction of 15 single-family homes in

Bryan and Atoka Counties. It also received \$142,500 to build 19 single-family homes in Pushmataha and McCurtain Counties.

Delta Community Action Foundation, Inc. received \$500,000 for the construction of 10 single-family homes in McClain County.

Oklahoma Housing Finance Agency's Housing Choice Voucher Homeownership Program received \$100,000 to provide down payment and closing cost assistance to families statewide. It also received an administrative award of \$4,000.

Big Five Community Services received \$750,000 for the

construction of 92 apartments in Durant.

Native American Housing Services, Inc.—Landings received \$826,000 for the construction of 48 apartments in Mustang.

Native American Housing Services, Inc.—Sycamore received \$659,000 for the construction of 50 apartments in McLoud.

Native American Housing Services, Inc. received \$600,000 for the construction of 59 single-family homes in Shawnee.

Great Plains Improvement Foundation received \$820,000 for

the construction of 24 apartments in Fletcher.

United Community Action Program received \$472,000 for the construction of 28 apartments in Ponca City.

HOME encourages local governments and nonprofit housing organizations to build new homes, rehabilitate existing housing or make structural home repairs.

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