

OKLAHOMA HOUSING FINANCE AGENCY

Housing Connection

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OHFA publishes *How We Lived* Centennial book portraying everyday Oklahomans and the places they called home



“a compelling history of our dwellings as we journeyed from boom to bust and back again”

- Gean B. Atkinson
author of *Bloodmoon at Cabin Creek*

A newly published official Centennial book tells the story of Oklahoma’s history through photos of houses across the state.

With nearly 300 images spanning more than 100 years, *How We Lived: A Pictorial History of the Places Oklahomans Have Called Home* provides a glimpse into the lives of everyday Oklahomans.

Published by Oklahoma Housing Finance Agency, *How We*

Lived was co-authored and edited by Holley Mangham and Dennis Shockley, PhD. Mangham serves as communications director and Shockley as executive

director for OHFA.

“This is the first book of its kind in Oklahoma,” Mangham said.

Mangham and Shockley obtained photographs for the book from various Oklahoma museums, libraries and companies and from private collections. Photos range from Land Run-era dug-outs to interior shots of modern

day suburban homes.

How We Lived sells for \$24.95 at various retailers across the state.

An updated list

of these locations can be found at www.ohfa.org/howwelived.htm.

Books can also be purchased by calling (405) 419-8222.



A house near Spearmore in the 1920s.

What is she doing now?

A *How We Lived* story

Pregnant, Debra Ekpoh walked away from an abusive relationship with her two young children and a garbage bag filled with clothes.

“We started with nothing,” she said.

While staying in a battered women’s shelter, Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties provided the Ekpohs with transitional housing they could live in for two years.

“It was a gorgeous house!” Debra said of the house which featured three bedrooms, two bathrooms, a fireplace, built-in bookcases, and a two-car garage.

During that time, Debra worked full-time and paid a reduced amount for rent and

utilities. A stable housing situation allowed her to get her finances on track as she tried to figure out how to make it as a single mother.

That was Debra’s life in 2000 when Oklahoma Housing Finance Agency featured her in its annual report. OHFA’s Housing
(Continued on Page 2)



*Debra Ekpoh described the house that provided her family with transitional housing after she left an abusive relationship as “gorgeous.” The photo above appears in OHFA’s self-published book *How We Lived*.*



LOOK INSIDE!

- Urban League breaks ground on new OKC senior housing
- OHFA releases statewide Housing Study
- Trustees grant HOME funds to provide nearly \$800,000 in homebuyer assistance

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HUD Oklahoma City field office director presents OHFA with certificates of commendation

HUD Oklahoma City Field Office Director Kevin McNeely presented OHFA with three certificates of commendation in March.

He wished to express his appreciation to OHFA for its administration of HUD programs before taking on a new position working for HUD's Assistant Secretary for Housing - Federal Housing Commissioner Brian Montgomery.

"HUD relies so much on our

community partners to deliver programs at the state and local levels," McNeely said. "In Oklahoma, we can always trust OHFA and its staff to administer our programs with integrity, compassion and efficiency."

In his new position, McNeely will handle outreach and education for HUD's industry partners, such as lenders, real estate agents and state housing finance agencies.



HUD Oklahoma City Field Office Director Kevin McNeely (second from left) presents certificates of commendation to three OHFA staff members: (from left) Rental Assistance Team Leader Deborah Jenkins, Housing Development Team Manager Darrell Beavers, and Executive Director Dennis Shockley.

...What is she doing (cont.)

Pilot Program helped pay for the maintenance and utility bills of CAA of OKC's transitional homes at the time.

The doubt and low self-confidence that consumed Debra have since disappeared. In describing her life today, Debra said, "I feel happy and secure."

She accomplished her goals to never go back to an abusive relationship and to become self-sufficient.

She knows that by leaving the abuse behind, she prevented physical and mental damage to her three children Camichael, Kierra and Paul.

To support her family, Debra has worked at a large insurance company in Oklahoma City for the past 16 years. As a unit leader, she supervises 11 individuals "to make sure they keep a great attitude and keep production goals on track."

She is also busy making sure her kids stay on track as well, especially in school.

"I want to make sure my kids are able to go off to college," she said.

On her way home, Debra said

she sometimes takes a detour to drive by the house that served as her transitional housing.

"Just to look at it," she explained.

Although she admits she cannot help but wonder who is living there now and if they might also have a story like hers.



The Ekpohs enjoy a carefree afternoon at the park.

Quarterly spotlight on OHFA affordable housing partner

Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties provides several comprehensive programs that address substance abuse, child care and economic development, just to name a few.

It also provides the following housing programs:

- down payment and closing cost assistance
- homebuyer education workshops
- housing counseling
- owner occupied rehabilitation grants
- acquisition rehabilitation/new construction

CAA of OKC's office is located at 319 S.W. 25th Street in Oklahoma City.



Community Action
PARTNERSHIP
Helping People. Changing Lives.

Community Action Agency of Oklahoma City and Oklahoma/Canadian Counties

For more information, contact the organization by calling (405) 232-0199 or by visiting www.caaofokc.org.

Urban League breaks ground on new OKC senior housing

The Urban League of Greater Oklahoma City, Inc. and Greater Mount Olive Urban Ministries broke ground February 8 on a \$6.2 million affordable housing development for senior citizens in Oklahoma City.

Mount Olive Senior Cottages will feature 60 one and two-bedroom cottages and monthly rental rates which include utilities ranging from \$483 to \$587.


The development is part of the Urban League's strategic plan to increase the affordable housing

supply in northeast Oklahoma City.

Oklahoma Housing Finance Agency awarded the project \$483,000 in Affordable Housing Tax Credits.



A groundbreaking ceremony was held for Mount Olive Senior Cottages in February.




OHFA

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.

<p>Board of Trustees Richard Lillard, Chairman Steve Ganzkow Billy Mickle Marolyn Pryor Joe Shockley Resident Board Member Bertha Lacy</p>	<p>Executive Director Dennis Shockley Communications Director Holley Mangham Communications Specialist Diana Rogers</p>
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Oklahoma Quality Award Winner

OHFA releases statewide Housing Affordability Study

According to a Housing Affordability Study compiled by Oklahoma Housing Finance Agency, many working Oklahomans have difficulty when it comes to making rent or mortgage payments.

"Even though Oklahoma has some of the most affordable housing in America, many wage earners cannot afford to own a home or even rent one without paying an unreasonable percentage of their income," said Dennis Shockley, OHFA executive director. "Two wage-earners in the family are often required."

According to the study, a reasonable percentage would be 30 percent or less of a person's salary going towards housing related expenses.

A buy/rent analysis of 72 of Oklahoma's 77 counties was compiled by using the U.S. Department of Housing and Urban Development's fair market rents, home price data from the Oklahoma Association of REALTORS® and the Greater Tulsa Association of REALTORS®, and wage data from the Oklahoma Employment Security Commission.

There was insufficient data for the counties of Beaver, Cimarron, Ellis, Harper, and Texas to conduct a full buy/rent analysis.

Most affected by the disparity are those working in food service and preparation; building and grounds cleaning and maintenance; and personal care and service occupations.

A person working in a child care center or waiting tables in a restaurant, for example, may have difficulty affording rent or paying a mortgage in any of the counties analyzed.

Those working in office and administrative support or production occupations such as bookkeepers and butchers can often afford to pay rent but not a mortgage.

"This really sheds light on the need for affordable places to live for working Oklahomans all across the state," said Shockley. "Hopefully, this study will lead to discussion regarding ways that this need can be met."

The study can be downloaded in PDF format from OHFA's website, www.ohfa.org/affordability-study.htm.



OHFA's Housing Affordability Study found that many wage earners in Oklahoma, especially individuals working in food service and preparation, cannot afford to own a home or even rent one without paying an unreasonable percentage of their income.

Trustees grant HOME funds to provide nearly \$800,000 in homebuyer assistance

Oklahoma Housing Finance Agency's Board of Trustees approved during its March meeting Home Investment Partnerships Program (HOME) contracts to provide homebuyer assistance to Oklahomans in nine counties.

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

Neighborhood Housing Services received \$384,000 to provide down payment and closing cost assistance to homebuyers in Cleveland and Logan Counties. It also received an administrative award of \$15,360.

Community Development Support Association received \$149,850 to provide down payment and closing cost assistance to homebuyers in

Grant and Garfield Counties. It also received an administrative award of \$5,994.

Community Action Resource Development received \$250,000 to provide down payment and closing cost assistance to homebuyers in Mayes, Nowata, Rogers, Wagoner and Washington Counties. It also received an administrative award of \$10,000.

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

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

Two Housing Trust Fund loans awarded by Trustees

Loans for 18 months at one percent interest

Oklahoma Housing Finance Agency approved two Housing Trust Fund loans during its January Board of Trustees meeting in Oklahoma City.

Central Oklahoma Habitat for Humanity received \$300,000 to develop infrastructure (water, sewer, streets and storm drainage) for 32 single-family homes in the Hope Crossing neighborhood in Oklahoma City.

Tri-County Indian Nations Community Development Corp. received a Housing Trust Fund loan for \$200,000 to develop four

single-family homes in the City of Coalgate.

The term for both loans will be 18 months at a one percent interest rate.

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

More information on the Housing Trust Fund program can be found at www.ohfa.org by clicking on the Housing Development tab featured on the homepage.

Apex Award nominations accepted until May 27

Do you know of an individual or organization who is a great asset to Oklahoma's affordable housing industry?



If the answer is yes, nominate them for an Apex Award from Oklahoma Housing Finance Agency. The Apex Awards honor outstanding achievements in affordable housing in Oklahoma.

The 2008 awards will recognize individuals and organizations for their work in the 2007 calendar year.

Entries are judged

on the following criteria: description of development or service, creation of partnerships, innovative financing, achieving the needs of the community, and success in serving a target population.

Categories include: Elderly Housing, Special Needs Housing, Rural Housing, Innovative Affordable Housing Initiative, Management of Affordable Housing, Community Development,

Rental Housing, Homeownership, and Friend of Affordable Housing.

The Apex Awards will be presented at the July 23 OHFA Board of Trustees meeting in Oklahoma City.

The nomination process is simple and requires no entry fee. Nomination forms are available at www.ohfa.org and must be postmarked no later than Tuesday, May 27.

Couple achieves financial independence through Family Self Sufficiency Program

Through its Family Self Sufficiency Program, OHFA helped Scott and Shawna Lehman achieve their goal of financial independence.

The couple started receiving Section 8 Rental Assistance from OHFA in 1985. At the time, Scott was self-employed with an annual income of \$1,500.

Over the past few years, both individuals have improved their employment situation. Scott has obtained a full-time job with Wal-Mart and received a promotion to service manager.

Due to continued increases in their annual income, the Lehmans are no longer eligible to receive rental assistance.

The FSS program helps individuals enrolled in OHFA's Section 8 Rental Assistance Program achieve financial independence while providing them with a financial incentive.

Enrollment in the program is voluntary and lasts for five years. Participants identify their personal, financial, educational or employment goals and must take active steps to reach them.



OHFA Executive Director Dennis Shockley (left) and Board Chairman Richard Lillard (second from left) congratulate FSS program graduates Shawna and Scott Lehman on their financial independence at the March Board of Trustees meeting.

As individuals increase their earned income, OHFA requires them to pay a greater portion of their rent. However, the amount of additional rent a person pays goes into an escrow account. Upon graduation from the program, OHFA rewards the individual with a check for the total amount in their account.

As graduates of the FSS Program, the Lehmans received an escrow payment of \$2,431.68.

For more information on the FSS program, please contact Kathy Crittenden at (405) 419-8236 or Ryland Moore at (405) 419-8197.

Since we have been on the program our dreams of buying a home didn't seem so far out of reach. We have learned how to manage and maintain our goals in buying a house. You all have showed us how to clean our credit and maintain our financial stability which is very hard to do. We know now that our dreams of buying a home we can now turn them into reality. Thanks to Ryland for answering all my crazy questions and thanks to the FSS team as well. We are looking forward to making payments towards our own home instead of paying someone else's off.

Sincerely,

Scott & Shawna Lehman

OHFA Open Golf Tournament benefits homeless children

Only at the OHFA Open Golf Tournament can golfers mingle with Santa in the middle of the summer. Santa visits the event to have fun with the golfers and to remind people of the event's purpose.

The OHFA Open exists for the sole purpose of raising money in order to purchase Christmas gifts and provide other assistance for children who are in homeless situations in Oklahoma.

"Santa's appearance at the OHFA Open lets our golfers and sponsors know that hundreds of homeless children will experience the magic of Christmas thanks to their participation in the event," said Santa's Sleigh Inc. President Nelson Morgan.

Santa's Sleigh Inc., a non-profit organization comprised of volunteers who work for Oklahoma Housing Finance Agency, has coordinated the OHFA Open for the past seven years.

Last December, gifts valued at more than \$33,000 were delivered to 1,100 homeless children by the organization's members.

This year's OHFA Open is scheduled to start at 8 a.m.

Thursday, July 24 at Coffee Creek Golf Club in Edmond.

The four-person scramble will award prizes to the top three teams in each flight. Golfers can also win several major Hole-in-One prizes.



Individual player fees, which include green fees, cart, range balls, a goodie bag and lunch, are \$80 (\$38 is tax deductible).

Any individuals or organizations interested in participating can contact the OHFA Open golf line at (405) 419-8297.

A sponsorship brochure and golfer registration form can also be downloaded at www.ohfa.org/ohfaopen.htm.



It's your chance to play golf with Santa!



What: 8th Annual OHFA Open Golf Tournament

When: Thursday, July 24, 2008

Where: Coffee Creek Golf Club in Edmond

How: To sponsor or play, Call (405) 419-8297