

Resources and Services Directory for Head Injury and Other Conditions

Section 10: Housing for People With Disabilities in Oklahoma Office of Disability Concerns

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O K L A H O M A S T A T E D E P A R T M E N T O F H E A L T H

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Housing for People with Disabilities in Oklahoma – Office of Disability Concerns

(Contact information subject to change)

2712 Villa Prom

Oklahoma City, OK 73107-2423

Tel: 405/521-3756; 800/522-8224

FAX: 405/522-6685

www.odc.ok.gov

<http://www.odc.ok.gov/housing/housing.htm>

People interested in obtaining specific information may go the website, call the Office of Disability Concerns, or the Resource Directory, Injury Prevention Service (405/271-3430)

The ODC developed the resource guide “Housing for People with Disabilities in Oklahoma” so that individuals with disabilities would have housing information compiled into one resource. The guide is also useful to persons who do not have disabilities. The 251-page document, which is updated every few months, includes all areas of housing ranging from buying a new home to long term care alternatives, homeless housing needs, and frequently asked questions. The content of the guide is shown in the following list. Excerpts from the guide are included under Chapter 5 and Chapter 6.

Chapter 1. Getting Started

- Questions and Answers About Buying a New Home
- Checklist for Inspecting and Buying a New Home
- Home Safety Checklist

Chapter 2. Other Options

- Homes
- Residential Services for People with Developmental Disabilities
- Long Term Care Alternatives and Guide to Choosing a Nursing Home
- Considerations When Choosing a Nursing Home
- In Home Supports
- Terminal Care Available
- Nursing Home Check List
- Special Housing Programs
- Homeless Housing Needs

Chapter 3. Financial Aid and Housing Assistance Programs

- Loans and Assistance
- Mortgage Tax Credit
- Credit Matters

Chapter 4. After the Purchase

- Universal Design: A Means To Live Independently
- Architectural Modifications and Housing Repair
- Reverse Mortgages
- Utility Assistance
- Telephone Service Discounts
- What You Should Know Before You Dig

Chapter 5. Fair Housing: Laws, Executive Orders and Questions

Fair Housing – It’s Your Right Fair Housing Act

Complaints

Fair Housing Laws and Presidential Executive Orders

Frequently Asked Questions

Examples of Discriminatory Housing Practices

Section 504 Complaint Process*

Section 504 Coverage*

Section 504 Enforcement*

Section 504 Frequently Asked Questions*

Fair Housing Act: Service Animals

Chapter 6. Housing for People With Disabilities in Oklahoma

What Laws are Enforced by the Office of Fair Housing and Equal Opportunity

(a list of websites)

Organizations Providing Assistance with Housing Issues*

Housing for People with Disabilities in Oklahoma*

Nonprofit Housing Organizations in Oklahoma

Protection and Advocacy Organizations*

Oklahoma Disability Law Center, Inc.

2915 Classen Blvd. Suite 300

Oklahoma City, OK73106

Tel: 405/525-7755/1-800-880-7755

www.oklahomadisabilitylaw.org

Tulsa Office

2828 East 51st. Street, Suite 302

Tulsa, OK 74105

918/743-6220/1-800-226-5883

Tribal Housing Programs

All of the federally recognized Indian Nations in Oklahoma have an office to assist members of the tribe in renting or purchasing a home. Tribal governments, officials and addresses are listed under Indian Tribal Offices in Section 5.

*This section is included in this directory.

SECTION 504 COMPLAINT PROCESS

The following is an overview of how HUD processes complaints filed by individuals who have experienced disability discrimination under the law called Section 504. Section 504 of the Rehabilitation Act protects you from discrimination in HUD-funded programs for which you qualify, and is commonly called "Section 504." This overview of the Section 504 complaint process contains citations to 24 CFR 8.1-8.58. These are references to specific sections of the Code of Federal Regulations that contain HUD's regulations for Section 504. These HUD regulations set forth more specific rules with respect to how Section 504 applies to various HUD-assisted programs.

What is a Complaint?

A complaint is a communication alleging discrimination on the basis of disability and in some way asking for HUD's assistance in resolving the problem. It may range from a verbal communication (which is later put in writing) to a complaint submitted on either the old HUD-903 Complaint Form, or on the new HUD Housing Discrimination Information Form. The complaint should contain:

- the complainant's name and address;
- the name and address of the individual or organization (usually the recipient of federal assistance) alleged to have discriminated; and
- a description of the discriminatory actions and the date of those actions. [24 CFR 8.56(c)(5)]

The complaint may be amended fairly and reasonably at any time to clarify or amplify the allegation. [24 CFR 8.56(c)(6)]

Although a complaint will contain the name of the complainant, HUD will keep the identity of the complainant confidential unless it has written authorization from the complainant to release it, or except as necessary to carry out the purpose of the Section 504 regulations, including the enforcement provisions. [(24 CFR 8.56(c)(2)]

When Must a Complaint be Filed?

Under Section 504, a complaint must be filed within 180 days of the alleged act of discrimination unless HUD waives this time limit for good cause shown. The complaint is deemed received on the date HUD actually receives it or, if mailed, on the date it is postmarked. [24 CFR 8.56(c)(3)]

Who May File a Complaint?

Any individual who believes he or she has been discriminated against on the basis of disability by a recipient of Federal financial assistance, his or her representative, or a member of a class of persons so situated, or the authorized representative of a member of that class. [24 CFR 8.56(c)(1)]

Key Provisions And Regulations Implementing Section 504 Of The Rehabilitation Act

Title V Section 504 of the Rehabilitation Act provides for nondiscrimination in all programs, services and activities receiving federal financial assistance; and in programs, services and activities conducted by Executive agencies. This section focuses on Section 504, and on HUD's regulations implementing Section 504 in federally assisted programs services and activities. These regulations are codified at 24 CFR Part 8.

Section 504 states:

“No otherwise qualified individual with a disability in the United States... shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving Federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service.” HUD's regulations at 24 CFR Part 8 apply to all applicants for, and recipients of, HUD financial assistance in the operation of programs or activities receiving such assistance.

Individual with Disabilities Defined

HUD's Section 504 regulations define an individual with a disability as any person who has a physical or mental disability that substantially limits one or more major life activities; has a record of such an impairment; or is regarded as having such an impairment [24 CFR 8.3]. Major life activities include walking, talking, hearing, seeing, breathing, learning, performing manual tasks, and caring for oneself. The law also applies to individuals who have a history of such impairments as well as those who are perceived as having such impairment. A person who meets the above definition, and who is otherwise qualified for the program, service or activity, is covered under Section 504. To be otherwise qualified means the

Recipient Defined

The regulations define “recipient” as any state or its political subdivision, any instrumentality of a State or its political subdivision, any public or private agency, institution, organization, or other entity, or any person to which federal financial assistance is extended for any program or activity directly or through another recipient, including any successor, assignee, or transferee of a recipient, but excluding the ultimate beneficiary of the assistance. An entity or person receiving housing assistance payments from a recipient on behalf of eligible families under a housing assistance payments program or a voucher program is not a recipient or sub-recipient merely by virtue of receipt of such payments.

SECTION 504 COVERAGE

Section 504 covers all programs, services and activities of recipients of HUD financial assistance, including, for example:

- Outreach and public contact, including contact with program applicants and participants
- Eligibility criteria
- Application process
- Admission to the program

- Tenancy, including eviction
- Service delivery
- Employment policies and practices

Section 504 Guarantees and Prohibitions against Discrimination

GUARANTEE	PROHIBITION
Opportunity to participate	Denying a qualified individual with disabilities the opportunity to participate in, or benefit from, the housing, aid, benefit, or service.
Equality of benefits	Failing to afford a qualified individual with disabilities the opportunity for equal participation and benefit.
Equality of opportunity	Failing to provide a qualified individual with disabilities a program or service that affords the same opportunity to benefit as that afforded others.
No unnecessary difference or separateness	Providing different or separate housing, aid, benefits or services on the basis of disability unless providing such is necessary to provide housing or benefits that are as effective as that provided to persons without disabilities.
No assistance to entities that discriminate	Providing significant assistance to an agency, organization or person that discriminates on the basis of disability in any aspect of a federally assisted activity.
Opportunity to serve on boards	Denying a qualified individual with disabilities the opportunity to participate as a member of planning or advisory boards.
No denial of right to a dwelling	Denying a dwelling to an otherwise qualified buyer or renter because of a disability of that buyer or renter or another prospective tenant.
No discriminatory limitation of benefits	Limiting in any other manner a qualified individual with disabilities in the enjoyment of any right, privilege, advantage, or opportunity afforded to others.
Most integrated setting	Providing programs or services to qualified individuals with disabilities in settings that are unnecessarily separate, segregated or restricted.

HUD effects compliance with Section 504 through two primary means:

- (1) HUD may initiate a compliance review of all aspects of the recipient’s program, services and activities, and
- (2) HUD investigates complaints of discrimination filed by individuals with disabilities who

allege discriminatory behavior in violation of Section 504 by a recipient. In the latter case, HUD's investigation focuses on the issues raised by the complainant, but HUD may seek to address the interests of other persons similarly situated and the public interest. While one desirable outcome of the complaint process is the complainant's satisfaction, this is not the primary goal. HUD's primary goal is to assure compliance with Section 504 by recipients of HUD assistance. Thus, while HUD will always encourage the complainant and the recipient to resolve their differences voluntarily, HUD may not close a case once its investigation has begun until it has ascertained that the recipient is in compliance with the law and that it will not discriminate against other persons with disabilities who are similarly situated. HUD will not require the complainant's consent to any voluntary agreement it reaches with the recipient although every effort will be made to protect the complainant's interests and to remedy the effects of the discrimination.

SECTION 504 FREQUENTLY ASKED QUESTIONS

These questions and answers focus on the requirements of one specific law, Section 504 of the Rehabilitation Act of 1973, as amended. This law often is called simply "Section 504." Section 504 is not the only law that prohibits disability discrimination in programs receiving HUD funds or financial assistance. Other Federal laws that provide nondiscrimination on the basis of disability include the Fair Housing Act, the Americans with Disabilities Act, and the Architectural Barriers Act. We encourage persons with disabilities and recipients of HUD assistance to review all these laws by returning to HUD's "People with Disabilities" Web site.

GENERAL

Question: What is Section 504?

Answer: Section 504 of the Rehabilitation Act of 1973 states: "No otherwise qualified individual with a disability in the United States shall, solely by reason of her or his disability, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program, service or activity receiving federal financial assistance or under any program or activity conducted by any Executive agency or by the United States Postal Service." (29 U.S.C. §794). This means that Section 504 prohibits discrimination on the basis of disability in any program or activity that receives financial assistance from any federal agency, including the U.S. Department of Housing and Urban Development (HUD) as well as in programs conducted by federal agencies including HUD.

Question: Are there regulations that explain what needs to be done in order to comply with Section 504?

Answer: Yes. HUD's regulations for Section 504 that apply to federally assisted programs may be found in the Code of Federal Regulations at 24 CFR Part 8. There are also regulations that govern Section 504 in programs conducted by HUD which may be found at 24 CFR Part 9, however, this Web site focuses on Section 504's requirements for federally assisted programs, services and activities.

Question: Who is protected by the Law?

Answer: Persons with disabilities.

Question: How is disability defined?

Answer: An individual with a disability is any person who has a physical or mental impairment that substantially limits one or more major life activities. The term "physical or mental impairment" may include, but is not limited to, conditions such as visual or hearing impairment, mobility impairment, HIV infection, mental retardation, drug addiction (except current illegal use of or addiction to drugs), or mental illness. The term "major life activity" may include seeing, hearing, walking, breathing, performing manual tasks, caring for one's self, learning, speaking, or working. Section 504 also protects persons who have a record of such impairment, or are regarded as having such an impairment.

Question: Who are "recipients of federal financial assistance"?

Answer: The Section 504 regulations define "recipient" as any State or its political subdivision, any instrumentality of a state or its political subdivision, any public or private agency, institution organization, or other entity or any person to which federal financial assistance is extended for any program or activity directly or through another recipient, including any successor, assignee, or transferee of a recipient, but excluding the ultimate beneficiary of the assistance. 24 CFR 8.3. Thus, a HUD funded public housing authority, or a HUD funded nonprofit developer of low income housing is a recipient of federal financial assistance and is subject to Section 504's requirements. However, a private landlord who accepts Section 8 tenant-based vouchers in payment for rent from a low income individual is not a recipient of federal financial assistance. Similarly, a family that receives Community Development Block Grant (CDBG) or HOME funds for the rehabilitation of an owner-occupied unit is also not a recipient because it is the ultimate beneficiary of the funds.

ORGANIZATIONS PROVIDING ASSISTANCE WITH HOUSING ISSUES

Federal

HUD in Oklahoma

The Director's Office is your first point of contact at HUD. If you have general questions about HUD or its programs, please contact the appropriate office listed below.

Oklahoma City HUD Office

301 NW 6th, Suite 200

Oklahoma City, OK 73102

Phone: (405) 609-8401

Fax: (405) 609-8574

Email: OK_Webmanager@hud.gov

Office Hours: 8:00 a.m. to 4:30 p.m. Monday through Friday

Tulsa HUD Office

1516 S. Boston Ave, Suite 100

Tulsa, OK 74119

Phone: (918) 581-7434

Toll-free: 1-800 594-9057

Fax: (918) 581-7168

Email: OK_Webmanager@hud.gov

Office Hours: 8 a.m. to 4:30 p.m. Monday through Friday

HUD PROGRAM OFFICES IN OKLAHOMA

Community Planning and Development

www.hud.gov/offices/cpd/index.cfm

Main Number (405) 609-8571 Fax

Number (405) 609-8574

HUD's Office of Community Planning and Development (CPD), in consultation with national veteran service organizations, has established a Veteran Resource Center (HUDVET). CPD's goal is to provide veterans and their family members with information on HUD's community-based programs and services. It is hoped that equipped with this knowledge, armed forces personnel and veterans can become more involved in the community-based planning and decision-making process as well as utilization of services and local resources. In addition to its special focus on veterans who are homeless, HUDVET is also a source of information on other HUD and related federal programs, such as those to combat domestic violence, enhance community and economic development, aid runaway youth, and increase affordable housing for senior citizens and Americans with disabilities. Community Planning and Development promote programs that provide housing, a suitable living environment, and expanded economic opportunities for low and moderate-income persons in Oklahoma.

Public Housing

Main Number (405) 609-8555 Fax: (405) 609-8574 Public Housing provides program guidance, technical assistance, monitoring and oversight to Public Housing Agencies (PHA) that administer Public Housing, Section 8 Housing Choice Vouchers, Section 8 Moderate Rehabilitation (Mod Rehab), and Section 8 Single Room Occupancy (SRO) Programs.

Office of Fair Housing and Equal Opportunity

The Office of Fair Housing and Equal Opportunity (FHEO) is responsible for enforcement of the Fair Housing Act that prohibits discrimination in the sale, rental, or financing of dwellings because of race, color, national origin, religion, sex, familial status (families with children under the age of 18) or handicap (disability). The Fort Worth office has jurisdiction over Texas, Louisiana, Arkansas, Oklahoma, and New Mexico. FHEO programs are concentrated in the Fort Worth office; however, you may contact any of the offices for assistance.

Oklahoma City

Phone: (405) 609-8435

Fax: (405) 609-8574

HUD REGIONAL OFFICE INFORMATION

Across the country, HUD is organized into ten regions, each with a director. Region VI jurisdiction: is: Arkansas, Louisiana, New Mexico, Oklahoma, and Texas.

Fair Housing Hub**U.S. Department of Housing and Urban Development**

801 Cherry Street, 27th Floor

P.O. Box 2905 Fort Worth, Texas 76113-2905

(817) 978-5900

1-800-669-9777

TTY (817) 978-5595

ADDITIONAL SOURCES OF INFORMATION

Note: Individuals with speech and hearing impairments can call via the Federal Relay Services at 1-800-877-8339 (8 AM to 8 PM EST.)

Organization	Toll-free Number	Information Available
HUD Homes Hotline	1-800 543-9378	Brochure HUD Homeownership Centers in Denver, which serves the Oklahoma region.
Housing Counseling Line	1-800 569-4287 or 1-888 466-3487	Referral to local counseling agency.
Fair Housing Customer Service Information Clearinghouse	Voice: 1-800 767-7468 or 1-800 795-7915 TDD: 1-800 290-1617	Disseminates information and materials about federal fair housing laws and HUD fair housing programs and initiatives. Serves private fair housing organizations, the housing and lending industry, state and local fair housing organizations, HUD staff, and individual housing consumers. Provides technical assistance on accessibility questions. In English and Spanish.
Multifamily Housing Clearinghouse	1-800 685-8470	Assists local residents, resident councils, Non-Profit Organizations, (PHA) and regional HUD Offices on issues such as resident rights and programs for the elderly and disabled and distributes application packets for these programs.
Title I - Lender Servicing/ Note Servicing Asset Recovery/ Debt Management	1-800 669-5152	The Albany Financial Operations Center provides Title I lender callers with information/assistance regarding Loan Registration Insurance Premiums/Reserve Accounts via Premium Help-Desk (Extension 4232) or Claim Processing via the Claims Help-Desk (Extension 4236); provides callers with information about Title I Property Improvement or Manufactured Home Loans transferred to HUD for collection; includes inquiry for payoff balance, lien release, or regarding income tax refund or other administrative offset.
Title I - Program	1-800 733-4663	HUD's Customer Service center – OAMS Contractor.
Manufactured Housing System	1-800 927-2891	Manufactured housing information. Single Family Housing Headquarters staff answers calls.
Officer Next Door/ Teacher Next Door	1-888 466-3487	General Information

Organization	Toll-free Number	Information Available
Housing Discrimination Hotline	1-800-800-3088	Report and file discrimination related complaints
Loss Mitigation	1-888-297-8685	Single Family staff in Oklahoma City provides info.
Partners in Homeownership	1-800-297-4183	Homeownership information refers callers to HUD's FHA Hotline (OCR)
FHA Loan Fraud	1-877-747-3823	Adam Glance's personal line, NYC office, answers complaint calls regarding FHA Loan Fraud.
Housing Counseling Clearing House	1-800-569-4287	Information for counseling participants
Secretary Held Notes	1-800-594-9057	Single Family staff in Tulsa provide info
HUD USER	1-800-245-2691	Housing-Based Research Publications (www.huduser.org/)
Regulatory Barriers Clearinghouse	1-800-245-2691, option 4: \TDD: 1-800927-7589\Fax: (202) 708-9981\E-mail: rbcsubmit@huduser.org	(www.regbarriers.org) P.O. Box 23268, Washington, DC 20026-3268
Public and Indian Housing Information and Resource Center	1-800-955-2232	Native American Program information.
Multifamily Housing Clearinghouse	1-800-685-8470	(www.hud.gov/offices/hsg/mfh/hc/mfhc.cfm)
Multifamily Complaint Line	1-800-685-8470	(www.hud.gov/offices/hsg/mfh/hc/complaint.cfm)
Community Connections	1-800 998-9999	(www.comcon.org)
University Partnerships Clearinghouse	1-800 245-2691	(www.oup.org/)

USDA Rural Housing Program Reference Guide, 100 USDA, Suite 108, Stillwater OK 74074, (405) 742-1000

www.rurdev.usda.gov/rhs/index.html

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single Family Home Ownership Direct Loans	Safe, well-built, affordable homes for rural Americans.	Families and individuals apply to Rural Development.	Buy, build, improve, repair or rehabilitate rural homes as the applicant's permanent residence.	Rural areas with populations of 20,000 or less.	Direct loan	Up to 100% of market value or cost, whichever is less. Loan amortized for 33/38 years. Applicant may be eligible for payment assistance (subsidy) on the loan.
Single Family Home Ownership Direct Repair Loans and Grants	To help very-low income applicants remove health and safety hazards or repair their homes.	Families and individuals who currently own their home apply to Rural Development.	Loan and grant purposes include: repair/replace roofs, winterizing, purchase or repair of heating system, structural repair, water/sewage connect fees, and similar uses.	Rural areas with populations of 20,000 or less.	Direct loan and grant	Loan terms to 20 years at 1%. Assistance to individual may not exceed \$20,000. Grants only available to very-low income applicants 62 years or older who cannot afford to pay 1% loan.
Single Family Home Ownership Guaranteed Loans	Assist eligible applicants in buying their homes by guaranteeing private lenders' loans.	Families and individuals apply to lender.	Loans may be made to purchase new or existing homes.	Rural areas with populations of 20,000 or less.	Loan guarantee	30 year, fixed rate. Interest rate negotiated between lender and borrower. Loans to 100 % of market value.
Mutual Self-Help Home Ownership Loans	Individual homes built by a group of applicants, with construction guidance of a nonprofit organization.	Families and individuals apply to Rural Development.	Loan applications are processed on an individual basis for each participating family.	Rural areas with populations of 20,000 or less.	Direct loan	The individual families receive a direct loan from Rural Development. The nonprofit housing organization gets grant to hire a supervisor and pay other administrative expenses.
Mutual Self-Help Housing Grants	Assist lower income families in building their own homes.	Nonprofits and Public Bodies.	Technical assistance to qualify and supervise small groups of families to build each other's homes.	Rural areas with populations of 20,000 or less.	Grant	Grant Agreement.
Rental Housing for Families and Elderly Direct Loans and Loan Guarantees	Safe, well-built affordable rental housing for very low income individuals and families.	Individuals, limit profit and non-profit organizations. For guarantees, apply to intermediary lender; for direct, apply to Rural Development.	New construction or substantial rehabilitation of rental housing.	Rural areas with populations of 20,000 or less.	Direct loan or loan guarantee.	Up to 100% of total development cost (non-profits) ; 97% (for profit) 30 year term with up to 50 year amortization. 95% of total development costs (for profit organizations) with Low-Income Housing Tax Credits.
Housing Preservation Grants	Repair and rehabilitate housing owned or occupied by very low and low income rural families.	Public bodies and non-profit organizations apply to Rural Development.	Operate a program which finances repair and rehabilitation activities for single family and small rental properties.	Rural areas with populations of 20,000 or less.	Grant	Grant Agreement.
Community Facilities Programs	Provide essential community facilities for rural communities.	Public bodies and non-profit organizations, and Indian tribes. Apply to Rural Development.	To build facilities and purchase equipment for fire and rescue, telecommunications, schools, libraries, hospitals, etc.	Rural areas with populations of 20,000 or less.	Direct loan or loan guarantee Grant.	Up to 100% of market value Up to 40 years or life of security Maximum grant 75% of project cost.
Farm Labor Housing	Safe, well-built affordable rental housing for farm workers.	Individuals, public and private non-profit organizations apply to Rural Development.	New construction or substantial rehabilitation of rental housing.	None	Direct loan and grant.	Up to 102% of total development cost. Up to 33 years to repay @ 1% interest.

HOUSING FOR PEOPLE WITH DISABILITIES IN OKLAHOMA: A RESOURCE GUIDE FOR STATE RESOURCES

Oklahomans with disabilities are covered by state laws prohibiting discrimination against minorities in employment, public accommodations and housing. These laws are found in Title 25 of the Oklahoma Statutes. A violation of this law is a misdemeanor. The Oklahoma Human Rights Commission (OHRC) investigates alleged violations of these laws. For information call:

Oklahoma Human Rights Commission

Room 480, Jim Thorpe Memorial Office Bldg.

2101 North Lincoln Boulevard

Oklahoma City, OK 73105-4906

(405) 521-2360

1-888-456-2558 Oklahoma City area

1-888-456-2006 Tulsa area

Oklahoma law also specifically provides that people using service animals have the right to take such animals with them into public places. This law is found in Title 7 of the Oklahoma Statutes. A violation of this law is a misdemeanor. Complaints should be filed with the district attorney in the county where the alleged violation occurred.

Oklahoma Housing Finance Agency (OHFA)

100 NW 63, Suite 200 Oklahoma City, OK 73116

P.O. Box 26720

Oklahoma City, OK 73126-0720

(405) 848-1144 1-800-256-1489

(405) 848-7471 TTY

Website: www.ohfa.org

Rental Assistance: (405) 419-8100

Single Family Home Loans: (405) 419-8207

HOME program: (405) 419-8133

Housing Tax Credits: (405) 419-8269

Housing Trust Fund: (405) 419-8133

HOPWA (housing for people with AIDS): (405) 419-8275

Transitional Housing Pilot Program

The following shelters or community action agencies participate in OHFA's transitional housing pilot program. More information is available at: Homeless Program: (405) 4198273 or online at: www.ohfa.org/special/homeless1/transhpp.html

PROTECTION AND ADVOCACY ORGANIZATIONS

The Oklahoma Disability Law Center may be able to answer specific questions regarding the complaint process. Contact them at:

Oklahoma Disability Law Center, Inc.

2915 Classen Blvd. - Suite 300 Oklahoma City, OK 73106

Phone: (405) 525-7755 \ 1-800-880-7755 (in state)

Fax: (405) 525-7759

E-Mail: odlcokc@flash.net

Website: www.oklahomadisabilitylaw.org

Tulsa Office, 2828 East 51 Street, Suite 302 Tulsa, OK 74105

(918) 743-6220 (V/TDD)

1-800-226-5883 (V/TDD)

Fax: (918) 743-7157

TRIBAL HOUSING PROGRAMS

Congress established the Section 184 Indian Housing Loan Guarantee Program in 1992 to encourage home ownership, property rehabilitation, and new construction opportunities for Native Americans.

Authorized under the Housing and Community Development Act of 1992, the Program is designed to offer home ownership, property rehabilitation, and new construction opportunities for eligible tribes, Indian Housing Authorities and Native Americans seeking to own a home on their native lands. The Program is designed for fee simple land within the operating area of an Indian Housing Authority or Tribe, Tribal Trust land, or on individually allotted land on reservations. Information is available online at: www.codetalk.fed.us/loan184.html or through the tribal offices listed below

**U.S. Department of Housing and Urban Development,
Office of Native American Programs**

Office of Loan Guarantees

1999 Broadway, Suite 3390

Denver, CO 80202

Telephone: Toll Free: 1-800-561-5913 or (303) 675-1600

Fax: (303) 675-1671

The Office of Loan Guarantee staff is responsible for program development, monitoring and quality control, loan underwriting, program training, and marketing. In addition, the staff serve as a liaison among lenders, government agencies, tribal members, and other entities instrumental in making the program a success.

Southern Plains Office of Native American Programs

301 N.W. 6th Street, Suite 200

Oklahoma City, OK 73102

Phone: (405) 609-8520

FAX: (405) 609-8403