



A Newsletter for Section 8 Rental Assistance Landlords and Tenants  
Published Twice Yearly by Oklahoma Housing Finance Agency



*Theresa Kloh thanks Kathy Stafford, OHFA Family Self Sufficiency Program Specialist, for giving her the support and guidance to complete her goals and achieve financial independence.*

## Family Self Sufficiency Graduate Stops by OHFA's Office to Say 'Thank You'

Since graduating from OHFA's Family Self Sufficiency Program in 2009, Theresa Kloh has achieved several significant milestones in her life.

She completed her bachelor's degree from the University of Central

Oklahoma, earned her master's degree from Langston University, bought a house in Edmond, and married her husband Edmund in the living room of their home surrounded by family and friends.

*(Continued on Page B of Insert)*

**VISION  
&  
MISSION**

**OHFA Vision:**  
*An affordably  
housed  
Oklahoma*

**OHFA Mission:**  
*Creating  
housing  
solutions for  
Oklahomans*

**WEBSITE**

**OHFA Website:**  
*www.ohfa.org*

## OHFA Property Tobacco Free Since May 1

To comply with Executive Order 2012-01 signed by Governor Mary Fallin earlier this year, the State of Oklahoma is transitioning to a tobacco-free policy for all state properties in order to provide a safer work environment for employees and visitors and to set a model for healthy workplaces across the state.

Consistent with this Executive Order, to help combat the state's leading cause of preventable death and disease and to help set a positive example for all of Oklahoma, OHFA's new policy prohibits ALL tobacco use on its property effective May 1, 2012.

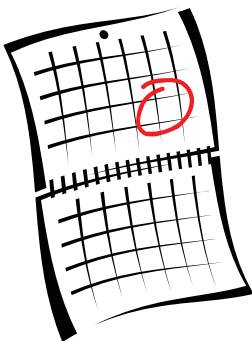


Tobacco cessation resources, including counseling services, are available through Oklahoma Tobacco Helpline at 1-800-QUIT-NOW (1-800-784-8669).



*Theresa stands in the backyard of her home in Edmond with her mother Joyce and granddaughter Angelina.*

### Important Dates



- Holidays (Offices Closed)**
  - July 4, Independence Day
  - September 3, Labor Day
  - November 12, Veterans Day
  - November 22 & 23, Thanksgiving
  - December 24 & 25, Christmas
- Landlord Meeting**
  - November 6
- Rental Assistance Training (staff unavailable)**
  - June 6 & 7, September 13 & December 13
- Family Self Sufficiency Meetings**
  - Homebuyer Education
  - June 8, September 22 & December 1
  - Post Purchase Counseling
  - June 23 & July 30
- Program Coordinating Committee Meetings**
  - July 27 & October 26
- Resident Advisory Board Meetings**
  - August 24 & November 16

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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](http://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

<http://ohfa.GOsection8.com> provides a list of available Section 8 rental properties in Oklahoma. Landlords can also use <http://ohfa.GOsection8.com> to list their available units for free by going to the website or by calling toll free 1-866-466-7328.

## 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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[www.ohfa.org](http://www.ohfa.org)



Oklahoma Quality Award Winner

OHFA's Administrative Plan for the Section 8 Housing Voucher Program may be viewed at its central office by appointment or at [www.ohfa.org](http://www.ohfa.org).

# Career Readiness Certificates Aid in Job Placement, Retention and Advancement

In today's economy, businesses want workers with documented real world skills. Oklahoma's Career Readiness Certificates (CRCs) provide a powerful tool to help them find these employees. CRCs are portable credentials earned by job seekers that businesses can use to identify applicants who have specific skills.

Job seekers greatly increase their opportunities for hiring and career success by earning a CRC. To earn the CRC, individuals take WorkKeys assessments which measure the applicant's ability to apply basic math, read for information, and locate information, all of which are valuable to any occupation--skilled or professional--and at any level of education.

Depending on their scores, individuals are awarded a platinum, gold, silver or bronze CRC. These skills credentials, which are universally accepted and nationally recognized, can be used to facilitate job placement, job retention, and job advancement. Most importantly, the entire certification process is free to job seekers.

Assessment sites can be found across the state on college campuses, One-Stop sites, and CareerTech centers. Individuals' assessments and scores are recorded and housed in a secure database. More than 60,000 CRCs have been awarded to Oklahomans so far.

More information on CRCs can be found by calling 1-888-980-WORK (9675) or by visiting the website [www.okworkkeys.org](http://www.okworkkeys.org).

*"I'm a single mom and was surprised the company took me without a high school diploma, but required the WorkKeys assessment. I didn't pass it the first time, so took the KeyTrain – and did! I like what I do. After two years working here, I am now earning \$20 an hour and saving about \$50 a week for tuition when I go back to school."*

Ashley Morton, Dynamic Order Picker with Ring Scanner VF Jeanswear, Seminole Distribution Center

*"Employees who take the WorkKeys test are able to apply and move around in the company when there is an opening. When I think about where I started – assembly – and where I am now at Pelco seven years later – it's unbelievable. I never dreamed I'd become a team leader in the shipping department."*

Jeny Rogers, Shipping Team Leader, Pelco Products, Inc., Edmond

## Landlord Spotlight:

# Landlord Focuses Solely on Developing Rental Properties in NE Oklahoma City

Lenardo Smith demands a lot of himself as a landlord. With each home he fixes up to rent, he has one goal in mind.

"I'm interested in making that house the best looking house on the block," he said.

Lenardo specializes in renovating run-down, sometimes abandoned houses and duplexes. His company LD Smith Properties owns 48 properties, all located in Northeast Oklahoma City, which he transformed into nice, affordable rental homes. All of his properties are available for anyone to rent, including to Section 8 Housing Choice Voucher holders.

Lenardo's properties stand out because many contain amenities not found in typical rental homes. Some of them contain recessed lighting, granite countertops and stainless steel appliances. Lenardo explained he adds nicer features

because he wants people to take pride in where they live. He also understands people want what they see in the homes on television.

Despite adding higher-end amenities, Lenardo still maintains rent on his properties at an affordable price because he buys many of his construction materials, fixtures and appliances at discounted prices. He uses Craig's List to find good bargains, and he shops frequently at Habitat for Humanity's Renovation Station.

"They all know me at Habitat, and I know them all by name," Lenardo said.

On the flip side, Lenardo demands a lot of his tenants to make sure his properties remain in good condition.

"I make sure they understand in their lease that they are in charge of upkeep," he said.

*(Continued on Page 4)*

## Deaths of Assisted Household Members Must Be Reported Within 30 Days

Families and landlords receiving a housing assistance payment are required to report the death of an assisted household member within 30 days of the household member's death. OHFA compiles a Deceased Tenants Report every month using information from the U.S. Department of Housing and Urban Development's Public and Indian Housing Information Center. Information on the Deceased Tenants Report is provided by the Social Security Administration and identifies deceased individuals who are listed in the household of a family receiving assistance under the Section 8 Housing Choice Voucher Program.

When OHFA identifies an assisted household with a deceased member, it takes the following action:

- If the deceased person is the only eligible/authorized household member (live-in-aides are not eligible remaining household members), OHFA will terminate assistance at the end of the month during which the deceased household member died.
- If the deceased person is a member of a family with at least one remaining eligible/authorized adult (18 years of age or older) house-

hold member, OHFA will remove the deceased person's name from the household and continue assistance for the remaining eligible/authorized household members.

- If the deceased person is a member of a family where the remaining household member(s) is a minor(s) (17 years of age and younger), OHFA will remove the deceased person's name from the household and continue housing assistance payments for the remaining minor(s) only if an eligible adult (18 years of age or older) legal guardian has been assigned to live in the home with the minor(s). If no legal guardian has been assigned to live in the home with the minor(s), OHFA will terminate assistance at the end of the month during which the deceased household member died.

OHFA is required to recover any overpayment made as a result of a family or landlord failing to report the death of an assisted household member.

## HQS Inspections: Tips for Doors



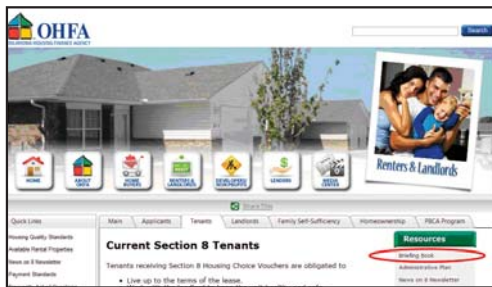
Housing Quality Standards (HQS) ensure that tenants have a safe and healthy place to live. A unit must meet these standards in order to be approved for occupancy by a tenant participating in the Section 8 Housing Choice Voucher Program. Below are some guidelines for making sure all doors are in proper shape for an HQS inspection.

- All doors leading to the outside must be airtight. Check the weather stripping. Make sure you cannot feel air and/or see daylight around the doors (i.e. top, bottom and sides).
- All doors leading to the outside must lock securely. A chain lock is not acceptable as the only lock on the door.
- Double keyed locks requiring a key to open from the inside are not acceptable.
- Screens on doors must be in good condition. Torn screens may be repaired, replaced or removed.

## Briefing Book Copy at [www.ohfa.org](http://www.ohfa.org)

OHFA's Briefing Book contains lots of useful information for both tenants and landlords. It includes utility allowance schedules, payment standards, requirements a unit must meet in order to pass a Housing Quality Standards (HQS) inspection, and the most commonly failed items during an HQS inspection. The Briefing Book also explains in detail the obligations of tenants, landlords and OHFA under the Section 8 Housing Choice Voucher Program.

The Briefing Book can be accessed at [www.ohfa.org](http://www.ohfa.org) by clicking on the "Renters and Landlords" button, then clicking the "Tenants" tab, and lastly clicking "Briefing Book" under the green Resources box.



## 211 Hotline Gives Quick Access to Social Services

2-1-1 Oklahoma provides residents with a free-of-charge, confidential helpline for those in need of assistance finding essential human services.

Individuals who call 2-1-1 can get help with finding training, employment, food pantries, resources for aging parents, addiction prevention programs, affordable housing options, support groups, and volunteer opportunities.

Anyone can simply dial 2-1-1 from any phone to speak with trained specialists who assess needs and identify matching solutions. Translation services are provided in a variety of languages.

More information about 2-1-1 can be obtained by visiting [www.211oklahoma.org](http://www.211oklahoma.org) or by calling 2-1-1.

## Resident Advisory Board Meetings

OHFA's Resident Advisory Board (RAB) invites tenants receiving assistance under the Section 8 Housing Choice Voucher Program to participate as members. RAB meetings provide an opportunity for participants in the program to have their concerns addressed, as well as learn more about the program. Additionally, the group meets four times each year to discuss changes in regulation or policy.

The current chair, Oscar Breedlove, hopes to help members understand how to successfully stay on rental assistance. The board also reviews the Section 8 Housing Choice Voucher Annual Plan before it is submitted to the U.S. Department of Housing and Urban Development. OHFA encourages all Section 8 Housing Choice Voucher participants to attend each meeting.

"The purpose of the meetings is to get ideas from clients regarding our programs," Family Self Sufficiency Specialist Kathy Stafford said. "The more people who attend, the more ideas we are able to consider."

Upcoming meetings are scheduled for August 24 and November 16. Meetings are held in the Will Rogers Conference Room at OHFA. For more information about the RAB, please call (405) 848-1144 ext. 236.



## 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

Rental Assistance Supervisors  
*Mary Hoock* (405) 419-8266  
*Shannon Ogle* (405) 419-8233

Rental Assistance Managers  
*Carol Dodge* (405) 419-8268  
*John Pettis* (405) 419-8230

FSS/ Home Ownership Specialists  
*Kathy Stafford* (405) 419-8236  
*Ryland Moore* (405) 419-8197  
*Sheila Rainger* (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*
- Chris Anderson  
*Floater Agent*
- Senna Franklin  
*Floater Agent*
- Christina Hines  
*Floater Agent*
- Jack Howell  
*East Oklahoma*
- Gary Kessinger  
*Floater Agent*
- Corey King  
*Floater Agent*
- Rhonda Murrell  
*Floater Agent*
- Philippe Jamet  
*Floater Agent*
- Steve Jett  
*East 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*

## ...Landlord Focuses on NE OKC (cont.)

Lenardo explains to his tenants that he wants to maintain the attractive qualities of the home that made them stop when they drove by or made them decide to rent the home in the first place. As a result, he requires his tenants to follow certain rules or accept the consequences. Every rule he enforces is listed in his lease agreement.

For example, he requires tenants to maintain their own yard. If someone's grass becomes overgrown and he has to mow it, he fines the tenant \$200 because if it does not get mowed the City of Oklahoma City fines him.

Although Lenardo's father owned real estate investment property, Lenardo has primarily learned what works and what does not from his 30 years of first-hand experience as a landlord. He finds there are similarities between managing employees and managing tenants.

"It's like being a good supervisor, you have rules and regulations and employees need to know there are consequences for their actions," he said.

Despite the hard work and sometimes long hours, Lenardo said he stays in the real estate

business because he loves it. However, he often meets people who want to get into the business just for the money.

"I think it's more important to get into real estate because it's what you love," Lenardo said. "Everyone hates to work 10 hour days but if you love your job, it's bearable."



**Through savvy shopping methods, Lenardo Smith adds higher-end amenities to his rental homes while keeping rent at an affordable rate.**

**The waiting list for OHFA's Section 8 Housing Choice Voucher Program remains closed. When it re-opens, OHFA will post information on its website [www.ohfa.org](http://www.ohfa.org) and notify members of the media.**

## Harvard Offers Free Education to Low-Income Students

Harvard University announced plans to raise the income qualification for need-based financial aid from \$60,000 to \$65,000 for the fall of 2012. Since 2004, it has been dedicated to providing education to low-income students without cost.

"When only 10 percent of the students in elite higher education come from families in the lower half of the income distribution, we are not doing enough," Harvard University President Lawrence H. Summers said. "We are not doing enough in bringing elite higher education to the lower half of the income distribution."

Currently, more than 60 percent of students attending the school receive need-based financial aid. This fall, Harvard University plans to expand financial aid to a record \$172 million for undergraduate students. Its policies make its financial aid program one of the most generous in higher education.

Harvard University does not use home equity or retirement assets in calculating income for financial aid purposes. Its financial aid office works with students on an individual basis to



determine the financial aid appropriate for their situation.

Visit <http://tinyurl.com/cv5x4y> or call (617) 495-1581 to learn more about Harvard University's financial aid policies.

## How to Become a Homeowner in the Section 8 Program

Many individuals dream of owning their very own home. OHFA provides a way to achieve dreams of homeownership through the Section 8 Housing Choice Voucher Homeownership Program.

To participate in the program, individuals must first qualify for assistance through OHFA's Section 8 Housing Choice Voucher Rental Assistance Program, have already received a voucher, *and* be a current participant of the Family Self Sufficiency Program.

Individuals must also meet certain income requirements to qualify for the Section 8 Housing Choice Voucher Homeownership Program. An individual must have worked full time (at least 30 hours per week) for at least one year. Two part-time jobs may meet this requirement. Secondly, an individual's earned annual income must total at least \$14,500.

There are a few exceptions to the income requirements. If the head of household or spouse is more than 62 years old or receives disability income, the requirement for working does not apply. However, the disability income must be at least \$8,376 per year. If the head of household or spouse is elderly but not disabled, the work requirement again does not apply but the income must be at least \$14,500.

The next step is to address credit issues. It is important for individuals to know what is on their credit report. Credit counselors can help individuals look at their credit and know what needs to be done to help them prepare to obtain a mortgage loan.

Once an individual has met the income requirements and cleared any credit issues, a homebuyer education class will be offered. The credit counselor will assist the family in locating a local homebuyer education class. Classes are normally conducted in one or two days.

Individuals who have completed the homebuyer education class will be scheduled to meet with an OHFA representative to receive a homeownership voucher and more information about the homebuying process, such as selecting a lender, getting pre-qualified for a loan, and finding a real estate agent.

Individuals ready to learn more about owning a home should call one of OHFA's Homeownership Specialists at (800) 256-1489 ext. 171.



*My name is Kathryn T. I no longer need the OHFA assistance. I have recently married and we will not qualify for rental assistance. I do thank you for all the assistance that has been given to my children and myself. I believe that this is a great program for struggling mothers.*

*My family is very grateful for the program. I hope that my family ending the assistance will open the doors to another family in need.*

*Again, thank you for all your support.*

God Bless,

Kathryn T.

## Habitat for Humanity Seeks Families for Homes in the City of Blanchard

Habitat for Humanity is looking for several qualified limited-income families interested in purchasing a new home in the City of Blanchard.

Qualified families may choose to have their home built from one of Habitat for Humanity's custom plans or they may choose one of the new homes it has already completed.

Habitat for Humanity is a nonprofit housing ministry dedicated to building and rehabilitating homes for responsible, hard-



working, limited-income families.

Anyone interested in learning more information should contact Janis Dozier at (405) 232-4828.

## ...Family Self Sufficiency Graduate Says 'Thank You' (cont.)

Theresa works full-time at a private school as a teacher and coach and part-time as a private contractor, applying her education and knowledge in special education and rehabilitation counseling.

After reflecting on her life and the people and organizations that helped her achieve her successes, she said she thought to herself, "I need to go back and say 'thank you very much' for the help that I received."

The thought led her to stop by OHFA's office to thank Kathy Stafford, FSS Program Specialist, for her support, patience and guidance during the five years she participated in the FSS Program.

Theresa credits the FSS Program for giving her the stability and confidence to set goals and work towards them.

"It helped me dream a little bit more on what I wanted for my future," she said. "It also gave me the opportunity to finish school."

When Theresa started the FSS program in 2004, OHFA paid all of her rent. She made it her goal to work full-time as she worked on her bachelor's degree. She found a job at Walmart as a cashier and then worked her way up to the customer service department, then the

photo lab. By earning raises along the way she increased her hourly wage from \$6.50 to \$10.85.

As Theresa's paycheck grew, she paid an increased portion of her rent. In the beginning, she contributed \$125 each month, then \$275, then \$300 and then \$650.

"At first it made me feel frightened," Theresa said. She asked herself, "Can I do this?"

Then after a while, "I felt confident and proud and felt that I *could* do this. It motivated me to go further."

The financial classes she took as part of the FSS Program taught Theresa how to budget and save money so that she could support her three children and purchase her first home. Theresa's drive and determination and continuous support from Kathy allowed her to meet her goals. In the process, she also showed her children how staying focused and never giving up leads to success.

In 2011, Theresa earned enough money to no longer require assistance from the Section 8 Housing Choice Voucher Program.

She recognizes the big difference housing assistance made in her life because it gave her the opportunity to create a better life for her family. She also thanks many others who helped her along the way, such as her mother Joyce who took care of her children when



**Theresa Kloh studies for a certification test at her kitchen table in her Edmond home. Financial classes she took in the FSS Program taught her ways to save for money to buy a home.**

she was at work or at school and who never stopped believing that she would finish school, and the YMCA which provided after-school activities and male role models for her son.

It has been said that it takes a village to raise a child. Based on her life, Theresa takes it a step further. "I truly believe it takes a village to raise a family," she said.

Section 8 Housing Choice Voucher Program participants are encouraged to learn more about the FSS Program by calling (800) 256-1489 ext. 171.



## Live-in Aide Certification Requirement for Tenants Begins June 2012

**B**eginning June 2012, tenants with a live-in aide will be required to sign a Live-in Aide Certification Form at their annual recertification appointment or when OHFA receives a request to add or change a live-in aide.

The certification form outlines the live-in aide's role and responsibilities, states the

requirements a live-in aide must meet in order to be approved for occupancy with an assisted family, and lists actions OHFA will take when a tenant and live-in aide relationship terminates. By signing the Live-in Aide Certification Form, a tenant will be acknowledging their understanding of Section 8 Housing Choice Voucher program rules regarding live-in aides.