OKLAHOMA HOUSING FINANCE AGENCY (OHFA)
HOUSING CHOICE VOUCHER PROGRAM (SECTION 8)

OHFA is authorized to provide assistance to 10,600 families through its Section 8 Housing Choice Voucher (HCV) Program. We currently provide assistance to over 10,000 families, of which more than half are families with a disabled head of household or spouse. OHFA pays approximately $50,000,000.00 per year in housing assistance payments (HAP) to landlords and utility reimbursement payments (URP) to participating families.

OHFA maintains one waiting list for the Section 8 HCV Program. Applicants are placed on the waiting list based on date of application.

OHFA has established two preferences, a homeless preference and a disabled preference. OHFA verifies a family's homeless status through local shelters. Families applying for the disabled preference must be receiving disability income or meet the federal definition of disabled.

When selecting applicants from the Section 8 HCV waiting list, HUD regulation requires that OHFA assist at least 75% of families with income at or below 30% of the Area Median Income (AMI) **before** assisting other families. We refer to these families as extremely low-income families. Extremely low-income families are those families with total household income between $12,900/annually (one-person household) and $40,090/annually (eight-person household) (Oklahoma County data). Income limits vary by county.

Eligible families are allowed sixty days to locate housing, however, families facing difficulties locating housing may request, in writing, an extension of time, up to an additional 60 days. OHFA will undertake measures to increase housing options for eligible families by annually reviewing payment standards to ensure adequacy and by marketing the section 8 program to owners with rental property outside areas of poverty and minority concentrations. Payment Standards are used to determine the maximum subsidy a Public Housing Authority (PHA) will pay on behalf of a family. Payment Standards are set by individual PHAs and are based on a percentage of the HUD-established Fair Market Rents (FMR) for each county within a state.

OHFA terminates approximately 100 families from the Section 8 HCV program per month. Each family facing termination from the program has the right to appeal the decision. The appeal must be received by OHFA within thirty days of the termination

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notice. If the appeal is denied, an informal grievance hearing will be scheduled and the family will have the opportunity to challenge the termination before a hearing officer. The hearing officer will notify the family, in writing, of the final decision within fourteen days of the hearing.

HCV FAMILY SELF SUFFICIENCY (FSS) PROGRAM

The Family Self-Sufficiency (FSS) program is an employment and savings incentive program for families receiving assistance under OHFA's HCV Program. Participants are linked to various resources that will assist them with acquiring the skills needed for gainful employment. Participants have five years to successfully complete the program. Successful completion requires the participant to be employed and provide proof that none of the participant's household members receive welfare benefits, excluding food stamps. As an incentive to participate in the program, OHFA will establish an escrow (savings) account for each participant and contribute to it monthly. The amount of the monthly deposit will be determined by the amount of increase in each participant's earned income. Participants receive funds from the escrow account, including interest, upon successful completion of the program.

SECTION 8 HOMEOWNERSHIP PROGRAM

The Homeownership Program allows participants under OHFA's Section 8 HCV Program to use their voucher for mortgage assistance instead of rental assistance. Participants must be first-time homebuyers, with minimum household income of $14,500 per year. Disabled participants must have minimum income of $8,652 per year. One year of continuous employment is required for eligibility to participate in the program. Elderly and disabled families are exempt from the employment requirement. A participant has 6 months to locate and purchase a home. A minimum down-payment of 3 percent is required, with 1 percent provided from the participant's personal resources. Financing must be obtained by the participant. OHFA has partnered with Fannie Mae, Bank One, Midfirst, and other lenders to provide participants with additional financing resources. OHFA can provide mortgage assistance up to 15 years for mortgage terms of 20 years or longer and up to 10 years for mortgage terms of less than 20 years. Elderly and disabled participants can receive mortgage assistance for the entire term of the loan.

OHFA is currently ranked fifth in the country because of the number of HCV homeownership loans it has closed.

(NOTE: OHFA IS NOT CURRENTLY ACCEPTING APPLICATIONS FOR THE FSS OR HOMEOWNERSHIP PROGRAM)

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GROUNDS FOR DENIAL/TERMINATION OF HOUSING CHOICE VOUCHER PROGRAM (SECTION 8) ASSISTANCE FOR CRIMINAL ACTIVITY

- Permanent denial for anyone convicted of manufacturing or producing methamphetamine on the premises of federally assisted housing. Anyone arrested or convicted of using/distributing/manufacturing methamphetamine will be denied assistance for a period of 10 years from the date of the arrest or conviction, whichever is most recent.
- Permanent denial if OHFA determines that any member of the household is subject to a lifetime registration requirement under a State sex offender registration program. Sex offenders not subject to a lifetime registration will be denied assistance for a period of 10 years from the date of the arrest or conviction (whichever is later) or the period of required registration as a sex offender, whichever is greater.
- Assistance will be denied for a period of 3 years if a household member is currently engaged in, has been engaged in while receiving assistance or has engaged in within three years of requesting assistance, drug-related criminal activity.
- Assistance will be denied for a period of 3 years if a household member is currently engaged in, has been engaged in while receiving assistance or has engaged in within three years of requesting assistance, violent criminal activity.
- Assistance will be denied for a period of 3 years if OHFA determines that there is reasonable cause to believe that a household member is **currently engaged in, has been engaged in while receiving assistance or has engaged in within three years of requesting assistance, other criminal activity which may threaten the enjoyment of the premises by other residents or persons residing in the immediate vicinity or threaten the health or safety of the owner, OHFA staff or any other Public Housing Authority (PHA) staff.**
- Assistance will be denied for a period of 3 years if a household member has engaged in or threatened abusive or violent behavior toward OHFA personnel or staff from another Public Housing Authority (PHA). Abusive or violent behavior includes verbal as well as physical abuse or violence. Use of expletives that are generally considered insulting, racial epithets, or language, written or oral, that is customarily used to insult or intimidate, will be cause for denial. "Threatening" refers to oral or written threats or physical gestures that communicate intent to abuse or commit violence.

You may obtain additional information about the Section 8 Housing Choice Voucher Program or apply for assistance at www.ohfa.org.

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Homeless Preference

A homeless family is defined as:

An individual or family lacking a fixed, regular and adequate nighttime residence; AND has a primary nighttime residence that is a supervised public or private shelter providing temporary accommodations or a public or private place not ordinarily used as a sleeping accommodation for human beings; OR

An individual or family who has been displaced due to a major disaster declared by the President of the United States AND receives temporary federal housing assistance within the state of Oklahoma AND has a valid personal federal disaster identification number issued by the Federal Emergency Management Agency (FEMA). An individual or family residing with friends or relatives on a temporary basis is not eligible for the homeless preference unless the family has been displaced due to a major disaster declared by the President of the United States AND has established residency within the state of Oklahoma (employment, school enrollment, etc.) AND has a valid personal federal disaster identification number issued by the Federal Emergency Management Agency (FEMA).

The homeless preference does not apply to any individual imprisoned.

Victims of domestic violence, dating violence or stalking displaced as a result of fleeing violence in the home will be included in the homeless definition if the following conditions are met:

- The actual or threatened violence occurred within the past 90 days or be of a continuing nature; AND
- If victim of domestic violence, the actual or threatened physical violence is directed against the applicant or the applicant's family by a spouse or other household member who lives in the unit with the family. The abuser must still reside in the unit from which the victim was displaced. The applicant must certify that the abuser will not reside with the applicant.

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Disability Preference

OHFA has a local preference for the disabled. This means if you or a member of your family meets the definition of a person with disabilities, you are eligible for the disabled preference and will be placed on the waiting list ahead of applicants who do not qualify for a preference. You qualify for this local preference if you, or a member of your family, meet the following definition of a person with a disability:

42 U.S.C. Section 423 d)(1) defines disability as (A) inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment which can be expected to result in death or which has lasted or can be expected to last for a continuous period of not less than 12 months. A disabled person whose physical impairment is expected to be long, continued and of indefinite duration and substantially impedes his or her ability to live independently, and is of such a nature that such a disability could be improved by more suitable housing; or (B) in the case of an individual who has attained the age of 55 and is blind (within the meaning of "blindness" as defined in section 416(i)(1) of this title), inability by reason of such blindness to engage in substantial gainful activity requiring skills or abilities comparable to those of any gainful activity in which he has previously engaged with some regularity and over a substantial period of time.

The Developmental Disabilities Assistance and Bill of Rights Act of 2000 (42 U.S.C. 15001 section 102) defines developmental disability as: "A severe, chronic disability of an individual that (i) is attributable to a mental or physical impairment or combination of mental and physical impairments; (ii) is manifested before the individual attains age 22; (iii) is likely to continue indefinitely; (iv) results in substantial functional limitations in 3 or more of the following areas of major life activity:

(I) Self-care
(II) Receptive and expressive language
(III) Learning
(IV) Mobility
(V) Self-direction
(VI) Capacity for independent living
(VII) Economic self-sufficiency; and

(v) reflects the individual's need for a combination and sequence of special, interdisciplinary, or generic services, individualized supports, or other forms of assistance that are of lifelong or extended duration and are individually planned and coordinated.

If the Disabled preference applies to your family, please submit verification certifying your disabled status, such as an SSI disability award letter or a statement from a physician, verifying you or a member of your family falls under one of the disability definitions above.

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