

**HFA: Oklahoma Housing Finance Agency**  
**Entry Name: 2011 Homeownership Month Campaign**  
**“Affordable, Responsible Homeownership and You”**

### **Need/Opportunity**

While the housing market may not be as strong as in previous years, purchasing a home in Oklahoma is still a wise investment for many families. In April, FoxNews.com reported Oklahoma City as one of the “*Cities Where \$80,000 Buys a Real Home.*” For the past several years, Oklahoma Housing Finance Agency has celebrated Homeownership Month in June. Past events have included tree plantings and homebuyer expos. In 2011, instead of doing just one special event, the Homeownership Month campaign utilized public relations, marketing and advertising to inform potential homebuyers about OHFA Advantage program’s low interest home loans and 3.5% down payment assistance it provides. OHFA Advantage is the agency’s brand name for the Single Family Mortgage Revenue Bond program.

### **Research**

Since OHFA utilizes partnering lenders to qualify homebuyers for OHFA Advantage, OHFA staff members do not interact directly with OHFA Advantage customers, making it difficult to obtain direct feedback from them. Therefore, OHFA implemented a postcard survey that was included with thank you cards sent to all OHFA Advantage customers after they purchased a home using the program. The results confirmed that most customers did not hear about OHFA Advantage directly from OHFA but learned about it from their lender, real estate professional, family or friends. As a result, OHFA decided to market OHFA Advantage directly to the public.

### **Goals & Objectives**

The goal of the campaign was to increase interest and demand in the OHFA Advantage program among the general public. Specifically, OHFA wanted to drive inquiries about the program through phone calls and the newly established [www.oklahomahomebuyers.org](http://www.oklahomahomebuyers.org) webpage.

### **Key Messages**

The following were key messages communicated throughout the campaign:

- OHFA Advantage offers 3.5% down payment assistance in all 77 counties
- OHFA Advantage offers low interest home loans for low and moderate income families
- Call the Oklahoma Homebuyer Hotline -1-888-937-1122 or visit [www.oklahomahomebuyers.org](http://www.oklahomahomebuyers.org) today to learn more about affordable, responsible homeownership and you.

### **Implementation**

With all of the information going out during Homeownership Month, OHFA wanted to make it easy and free for Oklahomans to contact OHFA for more information about the OHFA Advantage program. As a result, OHFA established the Homebuyer Hotline, a toll free phone number that puts callers directly into contact with OHFA Advantage staff. OHFA also created an entirely new microsite called [www.oklahomahomebuyers.org](http://www.oklahomahomebuyers.org) specifically focused on the OHFA Advantage program and containing links to helpful homebuyer resources. The website not only introduces visitors to the benefits of the OHFA Advantage homeownership program but also to affordable, responsible homeownership in general. The website serves to educate potential homebuyers about credit reports, budgeting, selecting a lender, etc. The website URL is easy to remember and the tailored content means potential homebuyers do not have to weed through information that does not apply to them as may be the case on OHFA’s main website [www.ohfa.org](http://www.ohfa.org).

OHFA aired radio ads promoting June as National Homeownership Month and OHFA Advantage’s 3.5% down payment assistance. The witty, memorable ads directed listeners to the micro site for

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more information. In addition, two direct mail marketing postcards were sent to individuals living in apartments who fit the income requirements of the OHFA Advantage program. The postcards were targeted to individuals between the ages of 25-45 in the Oklahoma City and Tulsa metropolitan areas where the majority of OHFA Advantage home purchases are made. The postcards encouraged them to call the Homebuyer Hotline or to visit [www.oklahomahomebuyers.org](http://www.oklahomahomebuyers.org). Employees also participated in promoting the OHFA Advantage program during Homeownership Month by distributing OHFA Advantage business cards that contained brief but important program information.

OHFA hired a professional videographer to create videos of OHFA Advantage customers. The videos allowed customers to share the joys and benefits they have experienced from becoming homeowners and how down payment assistance through OHFA Advantage helped them achieve their dream of homeownership. The videos were designed to inspire others to become homeowners. The videos were posted on the microsite and shared through OHFA’s Facebook page. One of the videos featured newlyweds Matt and Lauren Clark who bought a brand-new 1,450 square foot home in Moore, an Oklahoma City suburb. The media was invited to a homeownership month celebration at the Clark’s home. OHFA presented them with a new dog house for their Boxer, Baron, and the original copy of the Homeownership Month Proclamation signed by Oklahoma’s Governor.

During Homeownership Month, OHFA increased its social media activity on Twitter and Facebook by posting Homeownership Month Tips of the Day, the OHFA Advantage homeowner videos, and contests. OHFA also purchased Facebook ads targeted at potential homebuyers. When individuals clicked on the ad, they were taken to the website [www.oklahomahomebuyers.org](http://www.oklahomahomebuyers.org).

The amount spent on this multi-faceted campaign was approximately \$17,500.

### **Results**

With the end of National Homeownership Month less than three weeks ago, the complete impact of the campaign cannot yet be fully measured. So far, the Homeownership Month campaign has shown some measurable success in promoting the OHFA Advantage directly to the public utilizing a variety of communication channels. The microsite [www.oklahomahomebuyers.org](http://www.oklahomahomebuyers.org) received 572 visitors, with the majority clicking on the down payments assistance information page. Queries about the program submitted through the website also received a quick response from OHFA staff.

The OHFA Advantage department received 235 calls in June from people wanting to learn more about the program. OHFA staff members answered questions, explained the qualifications, and informed them of lenders in their area. To determine the success of the campaign related to the number of home loans closed, OHFA will compare the number of home loans closed from June – December of 2010 to 2011. This information is not yet available.

A Homeownership Month celebration at the home of Matt and Lauren Clark resulted in a prominent story on the front page of the real estate section of *The Oklahoman*, Oklahoma’s largest newspaper. The story took up 2/3 of the front page and the entire second page. The story emphasized how down payment assistance from the OHFA Advantage Program helps make homeownership affordable and a reality for Oklahomans. The large, beautiful photos of the couple’s brand new home illustrated the typical type of home purchased utilizing the program. The Homeownership Month celebration also resulted in a half page article in the *Moore Monitor*, Moore’s local paper.

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The Homeownership Month Tips of the Day and the social media contests helped boost engagement with OHFA Twitter and Facebook audiences. OHFA started with 337 Likes on Facebook on June 1 and ended with 403 Likes on June 30. OHFA started with 490 Followers on Twitter on June 1 and ended with 499 Followers on June 30. Twitter followers most often retweeted the Homeownership Tips. Facebook fans responded primarily to the Lowe’s Facebook contest.

Preliminary numbers show that the most phone calls to the Homebuyer Hotline were the result of the postcards mailed to apartment complexes and to the radio spots.

# Visual Aids

Microsite for OHFA Advantage Homebuyer Program:

[www.oklahomahomebuyers.org](http://www.oklahomahomebuyers.org)

OHFA Advantage Homeowner Videos:

[Matt and Lauren the Newlyweds](#)

[Megan the Young Professional at Chesapeake Energy](#)

[John and Lyneeta the Fixer Uppers](#)

Radio Homeownership Month Ads:

[Radio Spot 1](#)

[Radio Spot 2](#)

[Radio Spot 3](#)

First postcard sent to potential homebuyers

# Homeownership is *within* *your reach!*

## **3.5% Down Payment Assistance**

Learn about a homebuyer assistance program that helps low and moderate income Oklahomans in all 77 counties purchase their own home.

OHFA Advantage low-interest home loans can be used to purchase new or existing homes under \$189,607. Homebuyers must have a minimum credit score of 620.

It's an **affordable and responsible** way to become a homeowner. With OHFA Advantage's less than one percent foreclosure rate, you can have peace of mind knowing you're preparing yourself for a lifetime of homeownership!

Call us or visit our website today to learn more!

**[www.oklahomahomebuyers.org](http://www.oklahomahomebuyers.org)**

**Homebuyer Hotline 1-888-937-1122**





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Oklahoma City, OK



*Affordable, Responsible Homeownership & You*









# Sick of *white* walls? Paint your walls any **COLOR!**

Did you know it's still a good time to buy a home in Oklahoma? It's a fact - home prices remain some of the lowest in the entire country.

Besides that, there is a homebuyer assistance program to help low and moderate income families in all 77 counties purchase their very own home!

Contact us today to learn more about **affordable and responsible** homeownership.

## OHFA Advantage Homebuyer Program:

-  **3.5% down payment assistance**
-  **Low-interest 30-year fixed rate home loans**
-  **Buy new or existing homes under \$189,607**
-  **Less than one percent foreclosure rate**
-  **Reliable and reputable mortgage lenders**
-  **Homebuyers must have a minimum credit score of 620**

**Homebuyer Hotline 1-888-937-1122**

**[www.oklahomahomebuyers.org](http://www.oklahomahomebuyers.org)**



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Oklahoma City, OK



*Affordable, Responsible Homeownership & You*



OHFA Advantage Business Cards Distributed by Employees



***Affordable Homeownership***

- For low and moderate income Oklahomans
- Down payment assistance
- Low-interest 30-year fixed rate home loans
- Buy new or existing homes under \$189,607
- Must have a minimum credit score of 620
- Reliable and reputable mortgage lenders



**OHFA ADVANTAGE  
Homebuyer Program**

**Call our Homebuyer Hotline 1-888-937-1122**

# REAL ESTATE

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SATURDAY, JUNE 25, 2011

THE OKLAHOMAN | NEWSOK.COM

## AGENCY FULLFILLS YOUNG COUPLE'S DREAM OF BUYING A NEW HOME

**BY DYRINDA TYSON**  
Special Correspondent  
dyrinda@gmail.com

**MOORE** — A little more than a year ago each was living at home with parents — she was in nursing school, he was in a different job.

"The only bill I had was a truck payment," Matt Clark said, laughing. "I didn't even pay for my cell-phone."

"And I didn't even work," Lauren Clark said.

Then, life took off.

Now they're husband and wife — they got married in October — building their careers and sharing their lives with Baron the boxer.

Lauren Clark, 23, graduated from nursing school at the University of Oklahoma and now works at Carter Home Health. Matt Clark, 25, has taken a new job as an oil field technician for Baker Hughes.

And they've bought a house.

"It was crazy," Matt Clark said. "Getting into this house, planning a wedding, stressing out about a wedding, new jobs, this and that, (Lauren) getting out of nursing school — we had a lot of irons in the fire."



Dennis Shockley, executive director of the Oklahoma Housing Finance Agency, presents a doghouse to new homeowners Lauren and Matt Clark at their home in Moore. As Baron, the boxer, stands by. The



**Kenneth Harney**

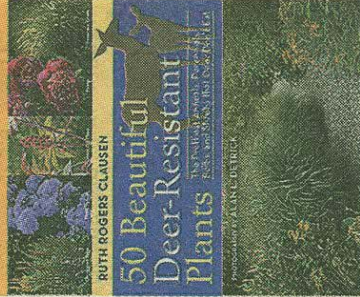
THE NATION'S HOUSING

### Medical bills hurt housing?

Are medical bill collection accounts buried away inside millions of consumers' credit files, functioning as a drag on the housing market?

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### IN BRIEF



**50 Beautiful Deer-Resistant Plants**  
By RUTH ROGERS CLAUSEN  
The National Wildlife Federation  
Presented by ALAN CARPARK

### DEER-PROOF YOUR GARDEN

The common advice for gardeners persecuted by deer is to plant things the deer don't like. But which plants are those? Ruth Rogers Clausen has the answer.



Matt and Lauren Clark's kitchen in Moore. They bought the house with a loan through the Oklahoma Housing Finance Agency's OHFA Advantage program.

PHOTO BY PAUL HELLSTERN, THE OKLAHOMAN

Matt Clark recalled, "and then we started talking to the lender." The lender, First Mortgage Co., put them in touch with the finance agency. The process proved to be smooth, they said, with occasional calls from the lender for additional information.

"It was easy," Lauren Clark said. "It was crazy easy," Matt Clark agreed. They moved into their 1,450-square-foot home in July. Built by Home Creations, the house has

SEE HOME, PAGE 2F

### OKLAHOMA HOUSING FINANCE AGENCY

For more information on the Oklahoma Housing Finance Agency and its programs, talk to a home lender call the agency at 848-1144 or go online to [www.ohfa.org](http://www.ohfa.org).

stance, which helped them secure their dream home in a Moore neighborhood a short distance from Indian Hills Road where NW 24th Avenue morphs into Eastern Avenue. The program is OHFA Advantage.

Matt Clark said his sister already lived in the area, and when he and his bride-to-be came upon a house still under construction on Manchester Drive, they fell in love with it. They dropped by the neighborhood's model home to get details and found a longtime family friend working there.

"So she got us into the house,"

# Money diet can help buyers saving for home

## • Examine your attitudes about spending.

What stops people from sticking to a money diet? Financial planners say emotional impediments — not a lack of professional financial guidance — are often to blame.

"People come to financial advisers hoping for a miracle. But we're not miracle workers," said Shawn Koch, a planner affiliated with the Garrett Planning Network ([www.garrettplanningnetwork.com](http://www.garrettplanningnetwork.com)). Koch said many

ing, Koch said. But before you can decide how to re-allocate your funds, she said you need to review where your money has gone for a period of several months.

## • Sign up for an automatic savings plan.

Because they live paycheck to paycheck, many people find it hard to sum- mon the discipline to ex- tract a chunk from each paycheck for savings. And they fear automatic with- draws from their pay. But financial planners say au- tomatic withdrawals can be the answer for people who aren't methodical savers. And they say those who have direct debits

ble before you can slash spending.

able before you can slash spending.

able before you can slash spending.



Ellen James Martin

### SMART MOVES

Contrary to popular belief, these days you may not need a whopping 15 to 20 percent down to finance a home. Though mortgage-lending stan- dards remain stringent, low down payment op- tions are becoming more widely available.

Still, nearly all home- buyers need cash, if only for closing costs and mov- ing expenses. Are you cash-tight yet still want to take advantage of today's home prices? If so, amass- ing a war chest of cash could make your home-

dream homes — credit worthiness and coming up with "that tug of a down payment assistance," Dennis Shockley said, recalling buying his first house in 1979. "I had to get a gift letter from my parents for \$2,000."

Then there were applications and "a stack of papers this high" to sign, said Shockley, executive director of the Oklahoma Housing Finance Agency, which helps Oklahomans like the Clarks buy homes through down payment assistance programs and low-in- terest mortgage loans.

Shockley and other officials were at the Clark home recently to observe Home Ownership Month as declared by Gov. Mary Fallin. Shockley and staff brought Baron the boxer a home of his own, a roomy wooden doghouse match- ing the shutters on the Clarks' house.

Baron sniffed at it uncertainly but finally ventured inside, draw- ing a collective "aahh."

The Clarks are among about 40,000 people the Oklahoma Housing Finance Agency has helped since 1980. In their case, it was 3.5 percent down payment as-

Writer who was once horticulture editor for Country Living magazine, outlines the best selections in "50 Beautiful Deer-Re- sistant Plants: The Prettiest Annuals, Perennials, Bulbs, and Shrubs that Deer Don't Eat." Clausen focuses on 50 plants she con- siders exceptional and includes grow- ing information, design tips and sug- gestions for deer- resistant companion plants. Each plant is given a rating in- dicating how well it's likely to resist deer damage, because as Clausen notes, deer will eat pretty much anything if they're hungry enough. "50 Beautiful Deer-Re- sistant Plants" is published by Timber Press and sells for \$19.95 in softcover.

### SPACE-SAVING CONVERSION

The home-orga- nizing company Org has introduced a bed that converts easily to a desk to save space. A balancing mechanism lets you switch from bed to desk and vice versa without disturbing the bedding or the items on the desk- top. The twin size takes up 82-by-44 inches of floor space. The desk comes in a range of styles and finishes. The desk needs to be installed by an Org dealer, and prices start around \$3,000 installed. Dealers and more



Left: New homeowners Matt and Lauren Clark show their kitchen in their new home in Moore.

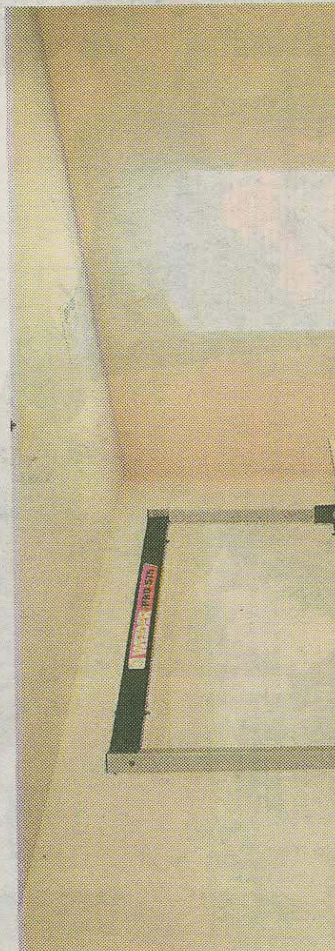
PHOTO BY PAUL HELLSTERN  
THE OKLAHOMAN

# Home: Open floor plan is appealing

FROM PAGE 1F

three bedrooms, two baths and an open floor plan seamlessly marrying kitchen, dining and living rooms.

"That's what attracted us," Matt Clark said. "The open floor plan." Taupe walls and slightly darker carpeting make



## BUSINESS

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table lenders, and it monitors those loans closely. This has kept foreclosure rates among clients well below 1 percent, according to agency figures. Special allocations target specific groups such as police officers, firefighters and teachers.

It also tries to make the process as simple as possible, Shockley said.

"It can be a scary process," Shockley told the Clarks, "but you've jumped over the broomstick, and you've gotten the house. You've done it."

**Right: Matt and Lauren Clark's master bedroom in Moore. The Clarks bought the house with a loan through the Oklahoma Housing Finance Agency's OHFA Advantage program.**

PHOTO BY PAUL HELLSTERN, THE OKLAHOMAN



103 Lakewood Trail	\$389K	4 bd, 4 ba • 3,995 ft. <sup>2</sup> • 9730 CHARTER OAK • Granite, more!
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4553 Hollycrest Lane	\$299.9	Deer Creek Schools • 3 Living, 3-CAR • Large 0.8 AC lot • 4 bd, 3 ba • 3,035 ft. <sup>2</sup> • Cox Digital Community • Storm Shelter, Outbuilding
16300 Stephanie Court	\$295K	HOA Pool, Park • 2 Liv, 2 Din, 3-CAR • Granite, Formal Dini • 3 bd, 2.5 ba • 2,415 ft. <sup>2</sup> • Re-zoned foot print • Mud Room • 1500 Square Ft
2.0-3.75 ac Estate Lots • NORTH EDMOND • Deer Creek Schools		
<b>OPEN SAT &amp; SUN! • SUMMIT... at Charter Oak</b>		
1625 Wildhorse Drive	\$279.9	HOA POOL! • Minutes from Mitch Park • 3-CAR! • 4 bd 3 ba • 2,962 ft. <sup>2</sup> • 2 Living, 2 Dining, Security & Sprinkler systems
12325 Bell Oak Road	\$275K	Peaceful Wooded Acreage! • Mature Trees • Grand • 4 bd, 2.1 ba • 2,475 ft. <sup>2</sup> • 26' Ex. Walk • 14-SEER HVAC, R-38 Insulation
19641 Big Cedar Drive	\$269.9	1 ACRE LOT on a CUTE-ONE! • Arched Doorways • GRANITE • 3 bd 2.2 ba • 2,576 ft. <sup>2</sup> • 3 Living, 2 Dining, and a STORM SHELTER!
4575 Vista Valley Lane	\$265.49	Deer Creek Schools • 3-CAR! • HUGE rooms, MUSTER Kitchen! • 4 bd, 2.1 ba • 2,655 ft. <sup>2</sup> • Cox Digital Community • History PFI ONG Gas
OPEN SAT&SUN 2-4P	\$249.9	OLDE TOWNE • 2 Living! • 2-CAR! • a Heart Wilson resale... • 2 bd, 2.1 ba • 2,220 ft. <sup>2</sup> • Garage (folded Entry), 1805 Vandyke Place
OPEN SAT&SUN 2-4P	\$235.5K	CUTE-ONE LOT! • Arbor Creek at The Summit • GRANITE! • 3 bd, 3 ba • 1,950 ft. <sup>2</sup> • 2 liv, 2 din, SS Appl. • 316 Nature Ln.
1405 Interurban	\$239.9	IMMACULATE CONDITION! • In Olde Towne... • 3 bd 2.1 ba • 2,599 ft. <sup>2</sup> • Mature Trees, Island Kitchen, Formal Din.
1116 Woodford Court	\$224.9	Castlekeep™ YEARS! • MATURE TREES • GRANITE... • 3 bd, 2.1 ba • 2,417 ft. <sup>2</sup> • Great Room, 1116 Woodford Court
613 Alberteen Road	\$219.9	HIGHLANDS OF OAK TREE • Granite • Storm Shelter! • 2 bd 2 ba • 2,061 ft. <sup>2</sup> • Mature Trees, Golf course AND Lake view!
17013 Granite Place	\$219.9	IN FEWICK! • WOOD FLOORS • 3-CAR • <b>SOLD</b> • 3 bd, 3 ba • 2,264 ft. <sup>2</sup> • PLUS STUDY! • 2 Din.
15420 Traditions Blvd	\$217K	GATED COMMUNITY • 2 Patios • ONE Unit! • 2 bd 2 ba • 2,293 ft. <sup>2</sup> • Arched Doorways! • 15420 Traditions Blvd.
16621 Covington Manor	\$209.9	IN FEWICK! • Open Floorplan • 3-CAR • CORNER PFI • 3 bd, 2.1 ba • 2,480 ft. <sup>2</sup> • 2 LIVING • 2 DINING
16809 Ventana Blvd	\$199K	CORNER LOT! • 10-ft. Ceilings! • PLUS a Study! • 3 bd 2 ba • 2,474 ft. <sup>2</sup> • 3 Living, Formal Dining, Sprinklers Security
3900 Deer Crossing	\$199.9	NORTH EDMOND! • 2 Living! • Storm Shelter! • 3 bd 2 ba • 2,061 ft. <sup>2</sup> • 30439A RV hookups! • Deer Creek Schools
13216 Inverness Ave.	\$189.9	THE GREENS! • Mature Trees, CIRCULAR Driveway • 3 bd 2.1 ba • 2,622 ft. <sup>2</sup> • 2 Liv, 2 Din, Open plan, Roof rept. 10!
15709 Traditions Blvd	\$189.9	BACKS TO GREENBELT! • Built in 2003! • 2-CAR! • 3 bd 2 ba • 1,984 ft. <sup>2</sup> • 2 Dining, HOA includes yard maintenance
1709 Part Lane Drive	\$189.9	MAKE AN OFFER! • Built in 1987! • Sold "AS-IS" • 3 bd 2 ba • 1,800 ft. <sup>2</sup> • 2-CAR • Edmond Schools • Park Land Estates
11525 Stonecrest	\$135K	PETE LEHMAN'S LISTING • GRANITE • 2-CAR • Call 678-6305 • 3 bd 2 ba • 1,371 ft. <sup>2</sup> • Large yard, Wood floors, New Carpet & Paint!
12329 Cedar Springs Ln	\$179	Cedar Springs • GRANITE • Updated Appliances • 2 bd 2 ba • 1,410 ft. <sup>2</sup> • 2 Dining, HOA includes yard maintenance!
13709 Crossing Way West	\$109.9	HOA POOL!! • FIREPLACE • Tile & Carpet Flooring! • 2 bd 2 ba • 1,193 ft. <sup>2</sup> • Oversize 2-CAR Garage • EDM Schools
2201 Henderson Dr	\$109.9	JUST Listed! • EDM SCHOOLS! • 2201 Henderson Dr. • 3 bd 2 ba • 1,585 ft. <sup>2</sup> • 2 Liv, 2 Din, Darling Kitchen, Fireplace!
8908 NW 86th Street	\$110K	Priam City Schools • Fresh Interior Paint AND Carpet!! • 3 bd 2 ba • 1,473 ft. <sup>2</sup> • Fenced Backyard • 2 Storage Bldgs (1 w elec)
4677 W. Park Place	\$69,900	WILDALE Addition • PE Schools • built in 1955! • 3 bd 1 ba • 1,016 ft. <sup>2</sup> • 1 Liv • 1 Din • 1-CAR • Call BRAD at 830-2626
137 West Thatcher	\$49,900	Investment! • EDM SCHOOLS • Close to downtown! • 2 bd, 1 ba • 705 ft. <sup>2</sup> • Great investment property • Call BRAD...
Morning Woods Lots	\$79,900	Morning Woods • \$79,900, each lot! • 3K min! • Off Coitlane, South of Danforth, Edmond Schools near 138!
Montigo Fields Lots	\$23K+	Montigo Fields • \$23,000 • \$7,840 • R-F-311 • 1,800 ft. <sup>2</sup> min. No. of Waterloo on Broadway, Builders welcome!
160-ACRE ACRES	\$1,766M	Charter Oak & Peppin • \$1,760,000 • Near Summit • 160 PRIME ACRES. Perfect for development. Call Brad...
WOODEN - TRACT #3	\$59,900	North 80 Road • \$59,900 • 10 Wooded Acres!

**BY CHRISTINE WHITTEN**  
christine@mooremonitor.com

Like nearly all of her classmates at Southmoore High School, Cate Strider was looking forward to her senior year. Then last November, the 18-year-old basketball star's plans were shattered when she found out that she was pregnant.

"I was mad, I was really mad," said Cate. "It was kind of like an out of body experience. I just sat

there; my eyes got really big and my mouth dropped."

For Cate, the decision on what to do next was an easy one. She began to prepare for the arrival of her child and she adjusted her senior year around the pregnancy.

"I was really excited about my senior year, too. I was just looking forward to the season, we had a new coach, and we were supposed to be really good this year. I only got to play for half of the season," said Cate.

Sitting out half the season was difficult, but she was still chosen as the 2011 Basketball Homecoming Queen. She also managed to graduate with her class in May.

Cate's selection as homecoming queen is just one reflection of the changing attitudes toward teen pregnancy. Some students suggest that becoming a teen mother is actually sort of popular.

Researchers have noted the correlation between shows like MTV's "16 and Pregnant" and the

SEE ANGER TO JOY, 4A



## NEW LEASE ON LIFE



### Jamestown Apartments

**BY CHRISTINE WHITTEN**  
christine@mooremonitor.com

During Monday's city council meeting, the council both considered and approved the adoption of a resolution to support Summit Housing Partners' application for affordable housing tax credit for the purchase and rehabilitation of the Jamestown Square Apartments, located west of Santa Fe Avenue and south of NW 12th Street.

"The issue with Jamestown Square

SEE JAMESTOWN, 4A

## CRUZ'IN IN THE PARK



### Guitarist Captivates Crowd

**BY ROB MORRIS**  
rob@mooremonitor.com

His musical style has been called "unorthodox", but that didn't matter to the crowd gathered in Buck Thomas on Friday to hear Edgar Cruz.

The virtuoso wowed the Summer Night's concert crowd with a performance that included selections from classic rock to classical, with a little bit of everything else thrown in between.

SEE SUMMER NIGHTS, 4A

## LIVING THE DREAM



### Beating the Mortgage Monster

**BY ROB MORRIS**  
rob@mooremonitor.com

With all the bad news about mortgage rates, banks and housing woes, you'd think that right now would be a terrible time to think about buying your first home. But Dennis Shockley, the executive director of the Oklahoma Housing Finance Agency (OHFA) begs to differ.

"Home ownership has taken a bad rap on the coasts with all of their inflated homes,"

SEE HOME, 7A

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e 1935. home town. world class. since 1935.  
e town. world class. since 1935. home tow

## HOME cont.



Dennis Shockley, Executive Director of the Oklahoma Home Finance Agency, presents Matt and Lauren Clark with a new doghouse to celebrate the purchase of their first home.

Shockley said. "But Oklahoma is still a great place to buy a home, and we can facilitate that."

The OHFA has a program designed specifically to help make it easier for first-time homeowners to successfully navigate one of life's biggest financial commitments. Shockley says nearly every young individual or couple looking to buy their first home face two big roadblocks.

"Credit worthiness and coming up with that big lug of a down payment. I can solve the second problem if they can solve the first.

We can get anyone into a house and keep them in that house," Shockley said.

Matt and Lauren Clark are a classic example of how the OHFA assistance program works. The couple are both in their '20s, and at the beginning of their work careers. They say they never expected to become homeowners at such an early age.

"We actually found out about them through our lender," Matt said, "We wouldn't have been able to come up with the money it took to close the deal on the house



Matt introduces his 1-year old boxer to his new doghouse, a gift from the Oklahoma Home Finance Agency.

without OHFA's help."

Lauren agreed, pointing out that they, like most of their friends, had no idea the OHFA program even existed.

"People shouldn't sell themselves short. A lot of people just assume they can't buy a house, but this program helps them do that," Lauren said.

Shockley dropped by the Clark's new home in Moore last week to bring them a housewarming gift: a new doghouse for the couple's year-old boxer. Shockley hopes to see more and more

Oklahomans take advantage of his agency's willingness to help.

"It's a great program that's been around since about 1980," said Shockley. "You can purchase a home and we'll give you 3.5% of the loan origination amount for down payment assistance. It's an excellent way for people to get into their very first home."

You can get more information on the first time homebuyer's program on the agency's website: [ohfa.org](http://ohfa.org).