

FOR WHAT IT'S WORTH

For What It's Worth (FWIW) is a service for members of the Oklahoma Homebuyer Education Association. We welcome your responses or other information you would like to share with us. Send items to Tricia Auberle at HomebuyerEd@okacaa.org

Tracking Your Continuing Education Status Part II. We are working on putting your continuing education credit hours in a spreadsheet and making them available through Google Drive. The read-only document will be shared only between you and OHEA staff. You will be able to access it to see your certification and membership status, as well as how many continuing education hours you have accrued. The ability to review your record will help to reduce duplicate submissions and make it easier for you to decide if you need to attend more events or webinars. Watch this space for updates on the system.

A new Oklahoma law on Assistance Animals taking affect November 1st allows a landlord to require documentation related to assistance animals. Although this act is directed at the rental market, it does make essential changes to fair housing as we introduced it during the OHEA Train-the-Trainer workshops. The law defines "assistance animal" as an animal that works, provides assistance, or performs tasks for the benefit of a person with a disability, or provides emotional support *that alleviates one or more identified symptoms or effects of a person's disability*. Assistance animal includes a service animal *specifically trained or equipped to perform tasks* for a person with a disability or an emotional support animal that provides support *to a person with a disability who has a disability-related need for such support*. (All emphases in italics are mine.)

Under the new Oklahoma law, a person with a disability may submit a request for a reasonable accommodation to maintain an assistance animal in a dwelling pursuant to the Fair Housing Act and the ADA. Unless the person making the request has a disability or disability-related need for an assistance animal *that is readily apparent*, the landlord may request reliable supporting documentation that (1) verifies the person meets the definition of disability pursuant to the Fair Housing Act, (2) describes the needed accommodation, and (3) shows the relationship between the disability and the need for the accommodation. The landlord may independently verify the authenticity of the supporting documentation. Supporting documentation acquired through purchase or exchange of funds for goods and services shall be presumed to be fraudulent. The new law goes on to exempt the landlord from liability for injury caused by the animal and describes penalties for making a false claim or providing fraudulent supporting documentation. Several other states have passed similar laws. I am not aware of any court challenges being filed to overturn them as of the time of this writing.

Term of the Month: Annual Percentage Rate (APR) - The total cost of a loan, including interest, discount points and fees, stated as an annualized percentage of the loan amount.

2018 OHEA Events Schedule. Here is the revised schedule of OHEA trainings, continuing education, and the OHEA Conference. Activities may change and are subject to funding and minimum participation.

October 1 – 5	OHEA Train the Trainer classroom session
November 7	15 th Annual Homebuyer Education Conference
November 8	Comprehensive Continuing Education morning workshop

Activities are held at the Oklahoma Weatherization Training Center, 605 Centennial Blvd. Edmond, OK 73013.