

LTRAP Voucher, Pre-application & Waiting List FAQs: 2015.

1. What is the Housing Choice Voucher program?

The Housing Choice Voucher program is HUD's largest rental assistance program; assisting more than five million people in 2.1 million low income households find affordable housing. Eligible households use vouchers (also called tenant-based Section 8 rental assistance) to help pay the rent on privately owned homes of their choosing. Additionally, program administrators can attach a portion of their vouchers to particular properties or help eligible households buy homes.

2. Whom do vouchers serve?

Nationally, households with vouchers, on average, have annual incomes of \$13,138 and over three-quarters of these households are extremely low income, at or below 30 percent of area median income (AMI) or the federal poverty line. Additionally, nearly half (48 percent) are families with children; 24 percent are headed by a senior or elderly person; and 22 percent include a person with a disability.

3. How do vouchers work?

Federal rules require that at least 75 percent of households newly admitted to the voucher program be extremely low-income. The remainder of eligible households must have incomes at or below 80 percent of AMI. A household receiving a voucher must pay at least 30 percent of its monthly adjusted gross income for rent and utilities. The difference between the actual rent and what the tenant can afford is paid by LTRAP through the household's voucher. If the unit rent is greater than the payment standard for the area, the household is required to pay the additional amount.

4. Who administers the voucher program nationally, locally?

With oversight from HUD, approximately 2,300 state and local public housing agencies (PHAs), administer voucher programs. Funding provided by Congress is distributed to these agencies by HUD based on the number of vouchers in use in the last year, the cost of vouchers, an increase for inflation, as well as other adjustments. PHAs solicit pre-applications, determine recipient eligibility, establish allowable rent levels, review recipients' income, and determine whether homes for rent comply with the voucher program's housing quality standards. Lakewood Township, as a local PHA, contracted directly with HUD and established its Housing Choice Voucher Program – the Lakewood Township Residential Assistance Program (LTRAP) – in 1977; sub-contracting with the Lakewood Tenants Organization (LTO) to administer the program.

5. Why is LTRAP re-opening its Housing Choice Voucher Program Waiting List, and when?

LTRAP has made significant progress on its Housing Choice Voucher Program Waiting List. LTRAP's Waiting List was closed nearly 11 years ago. Even those names that are still on the Waiting List may no longer be eligible, or reachable. As such, LTRAP anticipates getting to the end of the list in the near future. In order to be able to extend Voucher assistance as soon as it is needed, LTRAP needs to have an updated, current Waiting List. LTRAP is therefore re-opening its Housing Choice Voucher Program Waiting List beginning Monday, November 9, 2015 at 9:00 a.m. EST through Monday, November 23, 2015 at 5:00 p.m. EST, (Eastern Standard Time).

6. How can I apply for LTRAP's waiting list?

You must submit a pre-application online at www.ltrap.org during the Waiting List opening period, from November 9, 2015 at 9:00 a.m. EST through November 23, 2015 at 5:00 p.m. EST. No paper pre-applications will be available. You can also access the link directly at <https://www.waitlistcheck.com/NJ2781>. Pre-applications must be submitted online using a computer, smartphone, or other electronic device with Internet access. Please note that material false information entered on the pre-application may be grounds for disqualification and removal from the Waiting List.

7. What if I want to apply for LTRAP's Housing Choice Voucher Program Waiting List, but I don't personally have a computer with access to the Internet, how can I apply?

If you do not have access to a computer or other electronic device with internet access, you can call your local library, or ask a friend with internet access to check the Lakewood Branch library's website for hours of operation at: <http://theoceancountylibrary.org/Branches/LAK/lak.htm>. Other community organizations may also offer computer stations with internet access at their facilities. For example, (1) **S.T.E.P.S. Outreach Center, at 14 S. Clifton Ave., Lakewood, NJ, 08701, 732-415-8638**; (2) **the Puerto Rican Action Board c/o United Methodist Church, 675 6th St., Lakewood, NJ 08701, 732-886-9395**, as well as (3) the **Lakewood Resource & Referral Center, (LRRC), 212 Second Street, Suite 204, Lakewood, NJ 08701, 732-942-9292**, have offered this service to the public. Please call these agencies for hours of availability of internet access.

Persons with disabilities who need a reasonable accommodation in order to participate in the pre-application process should contact the LTRAP office at (732) 367-0660.

8. What do I need to know and prepare before submitting my online pre-application?

Before you begin the pre-application process, please have the social security numbers (SSNs) for all household members available. Please also make sure to have all sources of income as well as the amounts for all sources, and all household asset information available.

It is very important that you provide a correct mailing address/email address, and phone number so that LTRAP can contact you regarding your pre-application. If your contact information is not correct then you will not receive information regarding the program and your name will be removed from the waiting list. You are not required to provide an email address but this is helpful as a contact source. Email is a quick tool to contact you rather than using the postal service for mail delivery. For the purpose of assisting LTRAP in resolving any issues that may arise you have the right to include as a part of your pre-application, the name, address, telephone number, and email address of a family member, friend, or social, health, advocacy, or other organization. This is an optional question and it not required to submit on your pre-application. The online pre-application is designed to be quick and easy to complete.

9. Can someone complete a pre-application for me online?

Yes, anyone can complete the pre-application for you online. However, it remains your responsibility to ensure it was completed accurately.

10. Can LTRAP mail, fax or email to me a pre-application form?

No, pre-applications may only be submitted online. There are no paper pre-application forms.

11. If I have applied to one housing agency's waiting list, may I apply to another open waiting list?

Yes, you can apply to as many housing agencies as you would like. However, you may only receive assistance from one agency at a time, but you can apply to many Waiting Lists.

12. Is the pre-application only available in English?

No, you will see a drop-down menu on the screen when you open the pre-application, and you can choose whatever language you would like. The pre-application form will then change to the language of your choice.

13. What happens after I submit the pre-application?

Following the closing of the pre-application registration period (Monday, November 23, 2015 at 5:00 p.m.), pre-applications will be selected by lottery for the waiting list using a computerized, random selection process. A total of 3,000 pre-applications will be selected by a lottery from all the pre-applications that are submitted online. All applicants have an equal chance to be randomly selected for the 3,000 waitlist slots in the lottery. The lottery will be conducted by the end of December 2015, by the software company contracted for this purpose. Pre-applications selected in this lottery will be placed on the Waiting List in the order that they are selected by the lottery, and ranked with all selection preferences detailed below. All pre-applications not selected in the lottery will be discarded. Results of the pre-application selection will be available online at that time. The software will not accept duplicate pre-applications (please also see Q&A #17, below).

As the waiting list selection process is random, it does NOT matter what time your pre-application is submitted. ALL pre-applications, whether submitted at the beginning of the day on November 9th or the end of the day on November 23rd, will be placed in randomly-selected order by the 3rd party software.

In December of 2015, once the lottery has been completed, you may check your status by logging into www.waitlistcheck.com. You will need to enter your username and password that you created at application. You will be given your placement on the list, or a message that you are not on the Waiting List. PLEASE NOTE: IF YOU ARE NOT ON THE WAITING LIST THIS MEANS YOU WERE NOT SELECTED FOR OUR WAITING LIST. Your pre-application has been discarded and you will need to re-apply to our waiting list once we begin accepting new pre-applications again.

14. May I call LTRAP to find out what number I am listed on the updated HCVP Waiting List?

No. You check your status only online as detailed above.

15. How many pre-applications may I submit?

Only ONE pre-application will be accepted. The software will not allow duplicate pre-applications.

16. What are the eligibility requirements for an applicant to be admitted into the Housing Choice Voucher Program?

The basic qualifications for Section 8 rental assistance are that you meet the income guidelines established by the Department of Housing and Urban Development (HUD). You must be 18 years of age or emancipated person, furnish social security number, evidence of citizenship or eligible immigrant status, and other screening criteria will be performed, such as criminal background.

17. What if my parents submitted a pre-application for their entire household, which includes me, and I, being 18-years old, wish to also apply on my own? Am I permitted to submit a pre-application on my own?

Yes. If you were listed on your parents' pre-application as a member of the household, and you are 18 years or older, you may submit a pre-application on your own to LTRAP (and to any other Housing Agency). This is not considered a duplicate pre-application, and LTRAP's HCVP pre-applications' intake software will not reject it.

Keep in mind, however, that federal regulations at 24 CFR §5.612 mandate certain restrictions on assistance to students enrolled in an institution of higher education, as follows:

"No assistance shall be provided under section 8 of the 1937 Act to any individual who:

- (a) Is enrolled as a student at an institution of higher education, as defined under section 102 of the Higher Education Act of 1965 (20 USC 1002 (us code/text/20/1002));
- (b) Is under 24 years of age;

- (c) Is not a veteran of the United States military;
- (d) Is unmarried;
- (e) Does not have a dependent child;
- (f) Is not a person with disabilities, as such term is defined in section 3(b)(E) of the 1937 Act and was not receiving assistance under section 8 of the 1937 Act as of November 30, 2005; and
- (g) Is not otherwise individually eligible, or has parents who, individually or jointly, are not eligible on the basis of income to receive assistance under section 8 of the 1937 Act.”

18. How do I make sure my name stays on the Waiting List? How do I change my address on the waiting list if I have moved?

During the time you are on the waiting list, LTRAP, like other housing agencies, will from time to time send you a notice asking whether you are still interested in being on the waiting list. You will be given only a short time to respond to this notice, usually 10 days. **If you do not respond by the deadline, you will be taken off the waiting list.** For this reason, you should check your mail regularly and respond quickly to any request. If you move, you must send written notification of your new address to all the places where you submitted applications. Make sure LTRAP received your letter, and has acknowledged the change. Keep a copy of your letter to LTRAP and LTRAP’s acknowledgement letter, so you can prove that you notified LTRAP of your change in address.

Make sure to update our office with any changes to your household when they occur; including, address, household size, as well as income and assets. You can do this in writing or by email. A written confirmation of the change will be sent to you. If you do not receive written confirmation, your change has not been recorded. Remember, if LTRAP is unable to reach you when assistance is available, your name will be removed from the Waiting List.

19. What happens if my situation changes after I apply?

If, after you have been accepted on a waiting list, your situation changes and you become eligible for a preference or a priority, you should notify LTRAP right away. Qualifying for a preference can move your place on the waiting list closer to the top. This also explains why sometimes you move further from the top of the list when people who apply after you later qualify for a preference or priority and move ahead of other applicants. Other changes which may affect your placement on the waiting list include changes in household size, becoming elderly or disabled, or losing a preference or priority.

20. Once I am selected from the waiting list, when will I receive my voucher?

Being added to the waiting list does not mean that you will receive a voucher right away or that housing assistance is immediately available. As housing assistance becomes available, LTRAP will draw applicants from the waiting list on a periodic basis. Once your name is reached on the waiting list, LTRAP will contact you via mail to attend an eligibility interview. LTRAP will conduct a criminal background check on all household members aged 18 years or older. LTRAP will collect information on family income, assets, and family composition. LTRAP will verify this information with other local agencies, your employer and bank, and will use the information to determine program eligibility and the amount of the housing assistance payment.

If LTRAP determines that your family is eligible, you will be assigned a caseworker who will give you a briefing about the Housing Choice Voucher Program and you will be issued a voucher, if all information/documentation has been obtained to determine and approve eligibility for the program.

21. Can I apply for the Housing Choice Voucher Program Waiting List if I was previously terminated from the program or if I’m on another waiting list?

Yes. You will not be prohibited from submitting a pre-application; however, when you are selected from the waiting list, your pre-application will be reviewed in accordance with LTRAP's Administrative Plan, which may include a review of your previous participation in a housing assistance program and related rental history.

22. Is there a cost to submit a Housing Choice Voucher Program Waiting List pre-application?

No. There is no cost to submit a pre-application. LTRAP will never ask for your debit or credit card or any other form of payment to submit a pre-application for its services. Additionally, please do not provide personal information to anyone claiming he or she can guarantee a spot on the waiting list, improve your chances of selection for the waiting list, or ensure that you will receive any LTRAP benefits.

23. . Am I required to live in Lakewood to participate in LTRAP's Housing Choice Voucher Program?

You do not have to live in Lakewood to submit a pre-application for LTRAP's Housing Choice Voucher Program Waiting List. However, if you live in, work, or have been hired to work, in Lakewood you will be given a preference over those applicants who do not live, work or have been hired to work in Lakewood.

24. What other preferences does LTRAP use in determining the order of the Waiting List?

LTRAP also assigns preferences based on total household assets. In each preference group, preference will be given first to households with assets of less than \$20,000, plus \$5,000 for each child, next preference will be given to households with assets of less than \$40,000, plus \$5,000 for each child, next preference will be given to households with assets of less than \$60,000, plus \$5,000 for each child, next preference will be given to households with assets of less than \$80,000, plus \$5,000 for each child, next preference will be given to households with assets of less than \$100,000, plus \$5,000 for each child. Additionally, disabled, handicapped or elderly single-person households will be given preference over other single-person households.

25. What are the income limit requirements for the Housing Choice Voucher Program?

INCOME LIMITS FOR OCEAN COUNTY, NJ BY HOUSEHOLD SIZE:

<u>Size</u>	<u>Very Low Income</u>	<u>Extremely Low Income</u>
1	\$32,100	\$19,250
2	\$36,700	\$22,000
3	\$41,300	\$24,750
4	\$45,850	\$27,500
5	\$49,550	\$29,700
6	\$53,200	\$32,570
7	\$56,900	\$36,730
8	\$60,550	\$40,890

Your household is eligible to apply for this program if your income is below the very low income limit; however, you may not be helped as soon as a household whose income is below the extremely low limit.

26. When will LTRAP's Housing Choice Voucher Program Waiting List close?

Monday, November 23, 2015 5:00 p.m. EST – You may not apply after this date.

27. After you close this pre-applications intake on November 23rd, 2015, when will LTRAP's Housing Choice Voucher Program Waiting List re-open again?

Whenever this new Waiting List is depleted. We do not know at this time how long that will take, because it depends largely on the level of future federal HCVP funding allocation authorized by Congress.

28. What is the current funding level for vouchers?

In FY 2015, Congress provided \$19.3 billion for the voucher program, including \$17.5 billion for voucher renewals and \$1.5 billion for administrative fees. This is \$127 million more than the voucher program received in FY 2014 level but still less than half of the funds needed to replace 67,000 vouchers lost during sequestration. The Administration's FY 2016 Budget seeks to restore this number of vouchers with \$277 million for new need-based vouchers; \$178 million for new vouchers for families, veterans, and tribal families experiencing homelessness; \$38 million for new vouchers for victims of domestic violence; and \$20 million for new family unification vouchers.

29. How can Congress improve this program?

Congress can work to provide sufficient funding to renew all authorized vouchers and support new ones in FY 2016 and beyond. They can further strengthen the program by passing Section 8 reform legislation including provisions to streamline income determinations, and add flexibility for project-basing vouchers.

30. What has been the track record of the LTO?

Despite the fact that there has been no new (incremental) HCV funding from HUD in 21 years, LTO has expanded LTRAP nearly fourteen-fold, from an initial allocation of 80 authorized units in 1977, to over 1,100 currently assisted households. These 1,100 households include more than 8,400 lower-income persons, mostly elderly, disabled and children. Ninety-Eight (98%) Percent of these households are Lakewood residents. During its more than 38-year administration of LTRAP, the LTO has assisted approximately 7,000 families, totaling over 40,000 individuals, providing a very valuable resource to Lakewood's lower-income residents.

Over the course of the past 38 years LTRAP has gained wide recognition as a very high performing Section 8 HCV Program. By HUD's own industry-standard rating and ranking – the Section Eight Management Assessment Program (SEMAP) – LTRAP has consistently achieved HUD's best Section 8 performance scores. SEMAP, based on 14 different benchmark criteria, is HUD's most reliable tool for measuring the performance of Section 8 providers throughout the country. SEMAP reflects how well the housing agency manages the Section 8 waiting list, the physical quality of its assisted housing units, and the financial management of the program. The average SEMAP score for housing authorities in New Jersey is 77.39%. In comparison, LTRAP's average SEMAP score for the most recent 5-year period is 99.34%; one of the highest in the nation.

Moreover, HUD has recently completed a four-year, \$13 Million HCVP administrative fee study led by Abt Associates, to determine if the level of administrative fees paid to PHAs across the country adequately compensates them for the cost of HCVP administration. In most cases, this study shows that the PHAs were underpaid. By email dated May 26, 2015, HUD sent an individualized calculation to each HCVP PHA in the nation, reporting the outcome of this Abt Study. By HUD's calculations, LTRAP's annual administrative fees were underpaid by 33% in 2013 and by 26% in 2014. Yet, despite this significant underfunding – well-below the actual HUD-determined administrative cost need and entitlement - LTRAP still achieved maximum SEMAP scores of 100%, for both 2013 and 2014.

31. How long can a family remain in the HCV Program? Are there time limits?

Families are eligible to participate as long as they do not violate any of their Family Obligations as participants in the program, and as long as they remain income-eligible.

32. If I have been temporarily relocated out of Lakewood, NJ due to my public housing apartment complex (the Kennedy Apartments) being renovated will I lose my Lakewood residency preference even though I am planning to move back to my residence once the Lakewood renovation has been completed? Additionally, what address should I put on the pre-application?

As long as you were relocated due to the renovation of the Kennedy Apartments, no, you will not lose your Lakewood residency preference. Please enter the address where you were living in Lakewood before your relocation as your permanent address and also fill in an alternate contact in Lakewood where we may reach you while you are temporarily living out of town.

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