



LAKWOOD TOWNSHIP RESIDENTIAL ASSISTANCE PROGRAM

600 West Kennedy Boulevard • Lakewood, N.J. 08701
732.367.0660 • F: 732.367.6645 • www.ltrap.org • E: info@ltrap.org

Keeping the Promise of Affordable Housing for over Four Decades

MEIR N. HERTZ, CEO
HENYA RICHTER, CFO



March 8, 2022

To Whom It May Concern:

Please be advised that the Lakewood Township Residential Assistance Program (LTRAP) will re-open application intake for the Section 8 Housing Choice Voucher Program as outlined in the enclosed draft Public Notice Advertisement. The following is an overview of the application intake process. Applications will be accepted online only, on our website www.ltrap.org. The application will be found under the participant information tab, and then the "how to apply tab".

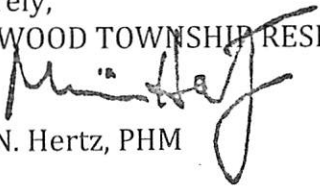
In accordance with this Agency's Administrative and Annual Plans, preference is given to applicants who reside, work, or have been hired to work, in Lakewood Township. LTRAP also assigns preferences based on total household assets. In each preference group preference will be given first to households with assets of less than \$50,000 plus \$5,000 for each child. Additionally, disabled, handicapped or elderly single person households and families will be given preference over other single households.

Applications may be submitted beginning 9:00 AM on March 29, 2022, until 5:00 PM on April 12, 2022, on our website. A total of 3,000 applications will be selected by a lottery from all the applications that are submitted online. The lottery will be conducted by the software developed for the applications intake program. LTRAP is not involved at all in the lottery process. 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 above. All applications not selected in the lottery will be discarded. Results of the application selection will be available on our website. Please note that only one application per household may be submitted. The software will not allow duplicate applications to be submitted. All applicants must be at least 18 years or older to apply.

Kindly share this information, with the public. A list of agencies and organizations, included in this mailing is also enclosed. If you have any suggestions on others who should be included in this mailing, please let us know and we will include them in our outreach. Frequently asked questions are summarized on another attachment included herein and will be available on our website.

Thank you for your attention and anticipated assistance in publicizing this intake.

Sincerely,
LAKWOOD TOWNSHIP RESIDENTIAL ASSISTANCE PROGRAM


Meir N. Hertz, PHM
CEO
Encls.

| Organization | Address 1 | Address 2 | City | State | Zip |
|---------------------------------------|----------------------------|-----------|--------------|-------|-------|
| All Saints Baptist Church | 213 Madison Ave | | Lakewood NJ | | 08701 |
| Assemblies of God Bethel Spnsh Church | 219 Clifton Ave | | Lakewood NJ | | 08701 |
| Beth Medrash Govoah | 617 6th St | | Lakewood NJ | | 08701 |
| Bethel AME Church | 18 Clifton Ave | | Lakewood NJ | | 08701 |
| Brick Housing Authority | 165 Chambersbridge Rd | | Brick NJ | | 08723 |
| Calvary Lighthouse | 1133 East County Line Rd | | Lakewood NJ | | 08701 |
| Catholic Charities | 200 Monmouth Ave | | Lakewood NJ | | 08701 |
| Christ United Methodist Church | 678 5th St | | Lakewood NJ | | 08701 |
| Cornerstone Calvary Chapel | 6550 Rte 9 | | Howell NJ | | 07731 |
| Eleanor Levovitz Senior Citizen Apts | 500 Clifton Ave | | Lakewood NJ | | 08701 |
| Estonia House of Lakewood | 4 Cross Street | | Lakewood NJ | | 08701 |
| First Baptist Church | 240 First street | | Lakewood NJ | | 08701 |
| First Presbyterian Church | 313 Clifton Ave | | Lakewood NJ | | 08701 |
| Future Glory of Zion Church | 204 2nd St | | Lakewood NJ | | 08701 |
| Greater Bethel Church of G-d | 201 MLK Drive | | Lakewood NJ | | 08701 |
| Hisblood Church | 423 Woodlake Manor | | Lakewood NJ | | 08701 |
| Hope Presbyterian Church | 617 Hope Chapel Rd | | Lakewood NJ | | 08701 |
| Iglesia Adventista Del Septimo Dia | 1451 Pine st | | Lakewood NJ | | 08701 |
| Immanuel Lutheran Church | 20 Monterey Circle | | Lakewood NJ | | 08701 |
| Intercessory Tabernacle | 500 Arlington Ave | | Lakewood NJ | | 08701 |
| Jesus Is Lord Fellowship Church | 2236 Massachussetts Ave | | Toms Rive NJ | | 08755 |
| Lakewood Board of Education | 1771 Madison Ave | | Lakewood NJ | | 08701 |
| Lakewood Chamber of Commerce | 395 Highway 70 | | Lakewood NJ | | 08701 |
| Lakewood Community Center | 20 Fourth Street | | Lakewood NJ | | 08701 |
| Lakewood Headstart Program | 30 East 8th Street | | Lakewood NJ | | 08701 |
| Lakewood Housing Authority | 317 Sampson Ave | | Lakewood NJ | | 08701 |
| Lakewood Public Library | 301 Lexington Ave | | Lakewood NJ | | 08701 |
| Lakewood Township Municipal Building | 231 Third St | | Lakewood NJ | | 08701 |
| Lakewood-Jackson Outreach for Seniors | 225 4th Street | | Lakewood NJ | | 08701 |
| LRRRC | 212 Second St, Suite 204 | | Lakewood NJ | | 08701 |
| Macedonia Baptist Church | 143 John St | | Lakewood NJ | | 08701 |
| Missionary Penecostal Church | 155 E 4th St | | Lakewood NJ | | 08701 |
| NAACP | 20 4th St | | Lakewood NJ | | 08701 |
| New Beginnings Christian Church | 236 Brick Blvd | | Brick NJ | | 08723 |
| New Life Christian Center | 211 E 4th St | | Lakewood NJ | | 08701 |
| Ocean County Board of Social Services | 1027 Hooper Ave | | Toms Rive NJ | | 08753 |
| Ocean County Board of Social Services | 225 4th St | | Lakewood NJ | | 08701 |
| Ocean County Planning Board | 129 Hooper Ave | | Toms Rive NJ | | 08754 |
| Ocean Inc | 507 River Ave | | Lakewood NJ | | 08701 |
| Prayer Temple Church-Harvest | 411 Cross St | | Lakewood NJ | | 08701 |
| Puerto Rican Action Board | 678 5th St | | Lakewood NJ | | 08701 |
| Puerto Rican Congress | 678 5th St | | Lakewood NJ | | 08701 |
| Redeemer Lutheran Church | 2309 Rte 70 | | Manchest NJ | | 08759 |
| Remedy Church | 346 Chambersbridge Rd | | Brick NJ | | 08723 |
| Restoration Family Worship Center | 138 Colonial Dr | | Lakewood NJ | | 08701 |
| Shore Mental Health Center | 700 Airport Road | | Lakewood NJ | | 08701 |
| Sixth Street Baptist Church | 15 6th St | | Lakewood NJ | | 08701 |
| St Alexander Nevsky Parish | 200 Alexander Ave | | Howell NJ | | 07731 |
| St Aloysius Catholic Church | 935 Bennetts Mills Rd | | Jackson NJ | | 08527 |
| St Anthony Claret Church | 780 Ocean Ave | | Lakewood NJ | | 08701 |
| St Barbara Greek Orthodox | 2200 Church rd | | Toms Rive NJ | | 08753 |
| St Dominic's Roman Catholic | 250 Old Squan Rd | | Brick NJ | | 08724 |
| St John's AME Zion Church | 114 1st St | | Lakewood NJ | | 08701 |
| St Raphaels Episcopal Church | 1520 NJ 88 | | Brick NJ | | 08724 |
| St Thomas Lutheran Church | 135 Salmon St | | Brick NJ | | 08723 |
| St Veronica's Roman Catholic Church | 4215 US 9 | | Howell NJ | | 07731 |
| St Vincent de Paul Society | 43 Madison Ave | | Lakewood NJ | | 08701 |
| St William the Abbot | 2740 Lakewood Allenwood Rd | | Howell NJ | | 07731 |
| St. Anthony Claret Parish | 780 Ocean Avenue | | Lakewood NJ | | 08701 |
| St. Mary of the Lake | 43 Madison Avenue | | Lakewood NJ | | 08701 |
| STEPS | 14 South Clifton Ave | | Lakewood NJ | | 08701 |
| The Arc of New Jersey | 985 Livingston Ave | | North Bru NJ | | 08902 |
| The Church of Grace and Peach | 1563 Old Freehold rd | | Toms Rive NJ | | 08755 |
| Township of Lakewood Clerk's Office | 231 3rd St | | Lakewood NJ | | 08701 |
| WIC | 1771 Madison Ave | | Lakewood NJ | | 08701 |

LTRAP Voucher, Pre-application & Waiting List FAQs: 2022.

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. 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.

3. 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.

4. When is LTRAP re-opening its Housing Choice Voucher Program Waiting List?

LTRAP has made significant progress on its Housing Choice Voucher Program Waiting List. LTRAP's Waiting List was last opened in 2015. Nearly 10,000 applications were received, and 3,000 applications were selected by lottery. It is again necessary for LTRAP to reopen the Waiting List. The Housing Choice Voucher Program Waiting List will be open beginning Tuesday, March 29, 2022 at 9:00 a.m. EST through Tuesday, April 12, 2022 at 5:00 p.m. EST, (Eastern Standard Time).

5. 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 March 29, 2022 at 9:00 a.m. EST through April 12, 2022 at 5:00 p.m. EST. No paper pre-applications will be available. 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.

6. 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.

7. What if I have a disability or need a special accommodation to apply?

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 for an accommodation. LTRAP is compliant with all equal housing opportunity requirements.

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 incorrect 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. Is the information, I submit secure? I am worried about providing information online.

Yes, when you hit the link on our website, you will be taken to a secure website. All information keyed into your application is secure.

10. 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.

11. If I don't speak English how can I apply online?

You will be able to select the language of your choice before beginning the application.

12. 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.

13. 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.

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

Following the closing of the pre-application registration period (Tuesday, April 12, 2022 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 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.

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 March 29th or the end of the day on April 12th, will be randomly-selected by lottery.

After the lottery is completed, you may check your status online. PLEASE NOTE: IF YOU ARE NOT ON THE WAITING LIST THIS MEANS YOUR APPLICATION WAS NOT SELECTED IN THE LOTTERY AND YOUR NAME THEREFORE DOES NOT APPEAR ON 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.

15. 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.

16. How many pre-applications may I submit?

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

17. 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.

18. 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."

19. 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. Please 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.

20. 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.

21. 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.

22. 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.

23. 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.

24. 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.

25. 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 \$50,000, plus \$5,000 for each child. Additionally, disabled, handicapped or elderly single-person households will be given preference over other single-person households.

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

INCOME LIMITS FOR OCEAN COUNTY BY FAMILY COMPOSITION:

| Size | Very Low Income | Extremely Low Income |
|------|-----------------|----------------------|
| 1 | \$38,150 | \$22,900 |
| 2 | \$43,600 | \$26,150 |
| 3 | \$49,050 | \$29,400 |
| 4 | \$54,450 | \$32,650 |
| 5 | \$58,850 | \$35,300 |
| 6 | \$63,200 | \$37,900 |
| 7 | \$67,550 | \$40,500 |
| 8 | \$71,900 | \$44,660 |
| 9 | \$76,250 | \$49,200 |
| 10 | \$80,600 | \$53,740 |
| 11 | \$84,950 | \$58,280 |
| 12 | \$89,300 | \$62,820 |
| 13 | \$93,700 | \$67,360 |
| 14 | \$98,050 | \$71,900 |
| 15 | \$102,400 | \$76,440 |
| 16 | \$106,750 | \$80,980 |

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.

27. When will LTRAP’s Housing Choice Voucher Program Waiting List close?

Tuesday, April 12, 2022 5:00 p.m. EST – You may not apply after this date.

28. After you close this pre-applications intake on April 12, 2022, 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, and unit turnover in the Program.