

# ***DON'T MISS - היום!***

***Important Workshop on HUD to be held at the LTO 2015 Annual Membership Meeting  
ALL ARE INVITED! Come & Learn the Latest:***

1. I understand LTRAP just reopened applications intake:
  - A. Is application intake still open?
  - B. How many applications were received?
  - C. When will the lottery be drawn? How will I know if I was selected?
  - D. I made a mistake on my application. How can I correct it?
  - E. When will you start assisting people from the new Waiting List?
2. The Payment Standards have not changed in 2 years though street rents have gone up in Lakewood. Why aren't the Payment Standards keeping up?
3. There are so few units available in Lakewood. I finally find a unit and the rent charged by the landlord is very high, and LTRAP will not approve it. Why not?
4. I understand that LTRAP now only does HQS inspections biennially. Does this mean I won't be having an inspection this year?
5. My daughter just came back from seminary and started working. She does not contribute anything to my household income. Must I still report her income? What if she is also going to school, part-time? fulltime? My son worked in a camp in the summer, do I have to report his income? My wife substituted for 6 weeks. Since it was only temporary, do I have to report it? What must I report and how soon after the change must I report it to LTRAP?
6. I am thinking of starting a job in the near future. How can I join the Family Self-Sufficiency Program? What if I already started the job, can I still join FSS?
7. Could I possibly buy a home under the Section 8 Homeownership Program? What are the requirements? Is the program limited in size? Do I lose my assistance if I sell the house and want to go back on rental assistance, as a renter?

To find out about all these and other Section 8 program developments and issues, please attend the Annual LTO General Membership Meeting, which will be held as follows:

**DATE:** Monday, November 23, 2015

**TIME:** 8:00 P.M.-9:00 P.M. Ma'ariv - 9:00 P.M.

**PLACE:** Lakewood Township Auditorium (Courtroom), Separate seating.  
231 Third Street, Lakewood, N.J. (corner Clifton Avenue and 3rd St.)

**FOR MORE INFORMATION ON THESE AND OTHER IMPORTANT ISSUES—AND FOR A BEHIND THE SCENES LOOK INTO KEY HUD PROGRAMS—DON'T MISS THIS ONCE-A-YEAR OPPORTUNITY. EVERYONE IS INVITED. BRING A FRIEND. PLEASE REGARD THIS NOTICE AS *YOUR* PERSONAL INVITATION. PLEASE BE ON TIME SO THAT WE CAN BEGIN AND END PROMPTLY.**

**Lakewood  
Tenants Organization**

Serving Lakewood's  
Affordable Housing  
Needs for 43 Years

**LTO**

***ANSWERS TO QUESTIONS ON THE REVERSE***

1. A. Applications intake closed today at 5:00 P.M. You can no longer submit an application.  
B. Approximately 10,000 applications were received.  
C. The lottery will be drawn in December. You can check your status starting December 7, 2015 by logging into your account at [www.waitlistcheck.com](http://www.waitlistcheck.com). You will need the username and password you entered when submitting your application. You will then find out if your name was selected and your position on the Waiting List.  
D. Once you find out that your applications has been selected you may submit any changes or corrections to the office in writing to P.O. Box 856, Lakewood, NJ, or via email to [info@ltrap.org](mailto:info@ltrap.org).  
E. LTRAP anticipates use of the new Waiting List some time in 2016. It will be merged with any names still on the old Waiting List. Please remember that no new funding has been received. Progress on the Waiting List will depend on the attrition rate next year.
2. The Payment Standards are based on the published Fair Market Rents (FMR), not on Lakewood street rents. These Fair Market Rents are determined by HUD for a broader geographically area. It includes all of Ocean and Monmouth Counties. Payment Standards must be at least 90% of the current FMR. LTRAP usually maintains its Payment Standards at 90% of the FMR, to be able to assist as many families as possible. Last year the FMRs went down but we did not reduce the Payment Standards. This year the FMRs fluctuated by bedroom size. Some went slightly up but others went down. Therefore, LTRAP, again left the Payment Standards as is.
3. Unfortunately, Lakewood recently experienced a severe lack of rental units. Landlords, therefore, took advantage of the market and increased rents dramatically. Besides for the Payment Standard level, LTRAP must ensure that rents are comparable. While it may seem that rents are truly high, LTRAP does do a study of comparable rents in Lakewood. This study includes all units, not only those put on the rental market in the past few months. The average rent will therefore not be as high as those recent inflated rents. LTRAP can only approve a rent that is shown to be comparable by our data base. This data base is updated annually, so if the rent levels stay high this will be reflected in the next study done in the spring.
4. LTRAP has switched to a biennial inspection process. We will do half the inspections each year. Last year LTRAP inspected all units whose household last name begins with the letters A-K. The rest of the alphabet will be inspected this year. This does not apply if you are moving into a new unit. All movers will be inspected.
5. ALL income for your household must be reported within 10 days of the employment. LTRAP will decide based on the federal regulations and LTRAP policy what needs to be added to your file and what does not.
6. To apply for the FSS Program call the office and ask for an application. The lower your earned income when you join the more you can earn in your FSS account. You may join if you have a job already but your savings will be less.
7. You must be eligible to join the Homeownership Program. Please call Dina at ext 29 to determine whether you qualify for the program. We do not limit our Homeownership Program. You do have the option of selling the home you purchase under the Homeownership Program and returning to rental assistance as long as you sell the home first.