

PHA 5-Year and Annual Plan	U.S. Department of Housing and Urban Development Office of Public and Indian Housing	OMB No. 2577-0226 Expires 4/30/2011
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1.0	PHA Information PHA Name: LTRAP PHA Code: NJ214 PHA Type: <input type="checkbox"/> Small <input checked="" type="checkbox"/> High Performing <input type="checkbox"/> Standard <input checked="" type="checkbox"/> HCV (Section 8) PHA Fiscal Year Beginning: (MM/YYYY): 01/2012				
2.0	Inventory (based on ACC units at time of FY beginning in 1.0 above) Number of PH units: _____ Number of HCV units: 1058				
3.0	Submission Type <input checked="" type="checkbox"/> 5-Year and Annual Plan <input type="checkbox"/> Annual Plan Only <input type="checkbox"/> 5-Year Plan Only				
4.0	PHA Consortia <input type="checkbox"/> PHA Consortia: (Check box if submitting a joint Plan and complete table below.)				
	Participating PHAs	PHA Code	Program(s) Included in the Consortia	Programs Not in the Consortia	No. of Units in Each Program
	PHA 1:				PH HCV
	PHA 2:				
	PHA 3:				
5.0	5-Year Plan. Complete items 5.1 and 5.2 only at 5-Year Plan update.				
5.1	Mission. State the PHA's Mission for serving the needs of low-income, very low-income, and extremely low income families in the PHA's jurisdiction for the next five years: LTRAP has been in the forefront of providing assistance to low-income, very low-income and extremely low income families for over 30 years. It is our mission to continue affirmatively providing this assistance, by fully utilizing the budget authority awarded to this agency, and by applying for additional Housing Choice Vouchers if and when they become available. We maintain our payment standards at 90% of the Fair Market Rent to ensure that we do not exceed our budget authority and do not have to cut any households from the program due to any budgetary shortfalls. We have a successful Section 8 Homeownership Program as well as a Family Self-Sufficiency Program. Often times both of these programs are utilized together to assist our clients in building up a down-payment for a home and then proceeding to purchase one. Our main mission is to assist the maximum number of households within the budget allotted to us and to apply for more units.				
5.2	Goals and Objectives. Identify the PHA's quantifiable goals and objectives that will enable the PHA to serve the needs of low-income and very low-income, and extremely low-income families for the next five years. Include a report on the progress the PHA has made in meeting the goals and objectives described in the previous 5-Year Plan. See attached				
6.0	PHA Plan Update (a) Identify all PHA Plan elements that have been revised by the PHA since its last Annual Plan submission: Only real area of change is the tightening up of income reporting requirements, and verification of income procedures. (b) Identify the specific location(s) where the public may obtain copies of the 5-Year and Annual PHA Plan. For a complete list of PHA Plan elements, see Section 6.0 of the instructions. See Public Notice attached. Administrative Plan attached although it has not changed since last year. A copy of our last IPA Audit is also available at the office.				
7.0	Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers. <i>Include statements related to these programs as applicable.</i> Our Homeownership Program continues to grow under the same guidelines that we have been using for the past 10 years.				
8.0	Capital Improvements. Please complete Parts 8.1 through 8.3, as applicable. N/A				
8.1	Capital Fund Program Annual Statement/Performance and Evaluation Report. As part of the PHA 5-Year and Annual Plan, annually complete and submit the <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> , form HUD-50075.1, for each current and open CFP grant and CFFP financing.				
8.2	Capital Fund Program Five-Year Action Plan. As part of the submission of the Annual Plan, PHAs must complete and submit the <i>Capital Fund Program Five-Year Action Plan</i> , form HUD-50075.2, and subsequent annual updates (on a rolling basis, e.g., drop current year, and add latest year for a five year period). Large capital items must be included in the Five-Year Action Plan.				
8.3	Capital Fund Financing Program (CFFP). <input type="checkbox"/> Check if the PHA proposes to use any portion of its Capital Fund Program (CFP)/Replacement Housing Factor (RHF) to repay debt incurred to finance capital improvements.				

9.0	<p>Housing Needs. Based on information provided by the applicable Consolidated Plan, information provided by HUD, and other generally available data, make a reasonable effort to identify the housing needs of the low-income, very low-income, and extremely low-income families who reside in the jurisdiction served by the PHA, including elderly families, families with disabilities, and households of various races and ethnic groups, and other families who are on the public housing and Section 8 tenant-based assistance waiting lists. The identification of housing needs must address issues of affordability, supply, quality, accessibility, size of units, and location.</p> <p>Lakewood has a dire need for housing assistance. Due to the fact that no additional funding has been provided our Waiting List movement has been severely impaired. In fact to date we have hardly moved the Waiting List this year. Due to the fact that there was little progress on the Waiting List and the fact that we had a sufficient pool of names on the List, the Waiting List has been closed for nearly 7 years. While we currently have over 1000 names on the Waiting List, there are hundreds if not thousands of other eligible very-low and extremely-low eligible families waiting to apply. This is evidenced by the numerous phone, and email inquiries that we receive daily. In fact we have had to change our voice message to say that we are not taking Section 8 applications at the present time. Additionally, the Lakewood Housing Authority recently opened applications intake and received over 7,000 applications. Lakewood is falling quite short of meeting its housing need. The Ocean County Consolidated Plan taken from the last census (nearly 10 years ago) shows a need of 78.1 percent of the extremely-low households. According to this data, while the largest segment of the population is small families, the group with the most complaints and largest burden were the larger families, a good deal of which are located in Lakewood.</p> <p>Our current data on the Waiting List shows the following:</p> <p>1076 eligible households of which 778 are Lakewood Residents (72%) Of these 157 (15%) are black, and 74 households are Hispanic (7%), showing a similar minority population as detailed in the Consolidated Plan. Our Waiting List also has 96 disabled households (9%) and 23 elderly households (2%).</p> <p>While our attrition rate was about 5% per year, it has slowed to about 3%, reflecting again the dire need for additional housing vouchers.</p>
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9.1	<p>Strategy for Addressing Housing Needs. Provide a brief description of the PHA’s strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. Note: Small, Section 8 only, and High Performing PHAs complete only for Annual Plan submission with the 5-Year Plan.</p> <p>Our only hope to easing the housing need is if SESA passes and either awards more vouchers or eases up on over-leasing, as we are fully leased</p>
10.0	<p>Additional Information. Describe the following, as well as any additional information HUD has requested.</p> <p>(a) Progress in Meeting Mission and Goals. Provide a brief statement of the PHA’s progress in meeting the mission and goals described in the 5-Year Plan. See #5 above</p> <p>(b) Significant Amendment and Substantial Deviation/Modification. Provide the PHA’s definition of “significant amendment” and “substantial deviation/modification”</p>

11.0	<p>Required Submission for HUD Field Office Review. In addition to the PHA Plan template (HUD-50075), PHAs must submit the following documents. Items (a) through (g) may be submitted with signature by mail or electronically with scanned signatures, but electronic submission is encouraged. Items (h) through (i) must be attached electronically with the PHA Plan. Note: Faxed copies of these documents will not be accepted by the Field Office.</p> <p>(a) Form HUD-50077, <i>PHA Certifications of Compliance with the PHA Plans and Related Regulations</i> (which includes all certifications relating to Civil Rights)</p> <p>(b) Form HUD-50070, <i>Certification for a Drug-Free Workplace</i> (PHAs receiving CFP grants only)</p> <p>(c) Form HUD-50071, <i>Certification of Payments to Influence Federal Transactions</i> (PHAs receiving CFP grants only)</p> <p>(d) Form SF-LLL, <i>Disclosure of Lobbying Activities</i> (PHAs receiving CFP grants only)</p> <p>(e) Form SF-LLL-A, <i>Disclosure of Lobbying Activities Continuation Sheet</i> (PHAs receiving CFP grants only)</p> <p>(f) Resident Advisory Board (RAB) comments. Comments received from the RAB must be submitted by the PHA as an attachment to the PHA Plan. PHAs must also include a narrative describing their analysis of the recommendations and the decisions made on these recommendations.</p> <p>(g) Challenged Elements</p> <p>(h) Form HUD-50075.1, <i>Capital Fund Program Annual Statement/Performance and Evaluation Report</i> (PHAs receiving CFP grants only)</p> <p>(i) Form HUD-50075.2, <i>Capital Fund Program Five-Year Action Plan</i> (PHAs receiving CFP grants only)</p>
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information. HUD may not collect this information, and respondents are not required to complete this form, unless it displays a currently valid OMB Control Number.

Privacy Act Notice. The United States Department of Housing and Urban Development is authorized to solicit the information requested in this form by virtue of Title 12, U.S. Code, Section 1701 et seq., and regulations promulgated thereunder at Title 12, Code of Federal Regulations. Responses to the collection of information are required to obtain a benefit or to retain a benefit. The information requested does not lend itself to confidentiality

This information collection is authorized by Section 511 of the Quality Housing and Work Responsibility Act, which added a new section 5A to the U.S. Housing Act of 1937, as amended, which introduced 5-Year and Annual PHA Plans. The 5-Year and Annual PHA plans provide a ready source for interested parties to locate basic PHA policies, rules, and requirements concerning the PHA’s operations, programs, and services, and informs HUD, families served by the PHA, and members of the public of the PHA’s mission and strategies for serving the needs of low-income and very low-income families. This form is to be used by all PHA types for submission of the 5-Year and Annual Plans to HUD. Public reporting burden for this information collection is estimated to average 12.68 hours per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of

Instructions form HUD-50075

Applicability. This form is to be used by all Public Housing Agencies (PHAs) with Fiscal Year beginning April 1, 2008 for the submission of their 5-Year and Annual Plan in accordance with 24 CFR Part 903. The previous version may be used only through April 30, 2008.

1.0 PHA Information

Include the full PHA name, PHA code, PHA type, and PHA Fiscal Year Beginning (MM/YYYY).

2.0 Inventory

Under each program, enter the number of Annual Contributions Contract (ACC) Public Housing (PH) and Section 8 units (HCV).

3.0 Submission Type

Indicate whether this submission is for an Annual and Five Year Plan, Annual Plan only, or 5-Year Plan only.

4.0 PHA Consortia

Check box if submitting a Joint PHA Plan and complete the table.

5.0 Five-Year Plan

Identify the PHA's Mission, Goals and/or Objectives (24 CFR 903.6). Complete only at 5-Year update.

5.1 Mission. A statement of the mission of the public housing agency for serving the needs of low-income, very low-income, and extremely low-income families in the jurisdiction of the PHA during the years covered under the plan.

5.2 Goals and Objectives. Identify quantifiable goals and objectives that will enable the PHA to serve the needs of low income, very low-income, and extremely low-income families.

6.0 PHA Plan Update. In addition to the items captured in the Plan template, PHAs must have the elements listed below readily available to the public. Additionally, a PHA must:

- (a) Identify specifically which plan elements have been revised since the PHA's prior plan submission.
- (b) Identify where the 5-Year and Annual Plan may be obtained by the public. At a minimum, PHAs must post PHA Plans, including updates, at each Asset Management Project (AMP) and main office or central office of the PHA. PHAs are strongly encouraged to post complete PHA Plans on its official website. PHAs are also encouraged to provide each resident council a copy of its 5-Year and Annual Plan.

PHA Plan Elements. (24 CFR 903.7)

1. **Eligibility, Selection and Admissions Policies, including Deconcentration and Wait List Procedures.** Describe the PHA's policies that govern resident or tenant eligibility, selection and admission including admission preferences for both public housing and HCV and unit assignment policies for public housing; and procedures for maintaining waiting lists for admission to public housing and address any site-based waiting lists.
2. **Financial Resources.** A statement of financial resources, including a listing by general categories, of the PHA's anticipated resources, such as PHA Operating, Capital and other anticipated Federal resources available to the PHA, as well as tenant rents and other income available to support public housing or tenant-based assistance. The statement also should include the non-Federal sources of funds supporting each Federal program, and state the planned use for the resources.
3. **Rent Determination.** A statement of the policies of the PHA governing rents charged for public housing and HCV dwelling units.

4. **Operation and Management.** A statement of the rules, standards, and policies of the PHA governing maintenance management of housing owned, assisted, or operated by the public housing agency (which shall include measures necessary for the prevention or eradication of pest infestation, including cockroaches), and management of the PHA and programs of the PHA.
5. **Grievance Procedures.** A description of the grievance and informal hearing and review procedures that the PHA makes available to its residents and applicants.
6. **Designated Housing for Elderly and Disabled Families.** With respect to public housing projects owned, assisted, or operated by the PHA, describe any projects (or portions thereof), in the upcoming fiscal year, that the PHA has designated or will apply for designation for occupancy by elderly and disabled families. The description shall include the following information: **1)** development name and number; **2)** designation type; **3)** application status; **4)** date the designation was approved, submitted, or planned for submission, and; **5)** the number of units affected.
7. **Community Service and Self-Sufficiency.** A description of: **(1)** Any programs relating to services and amenities provided or offered to assisted families; **(2)** Any policies or programs of the PHA for the enhancement of the economic and social self-sufficiency of assisted families, including programs under Section 3 and FSS; **(3)** How the PHA will comply with the requirements of community service and treatment of income changes resulting from welfare program requirements. **(Note: applies to only public housing).**
8. **Safety and Crime Prevention.** For public housing only, describe the PHA's plan for safety and crime prevention to ensure the safety of the public housing residents. The statement must include: **(i)** A description of the need for measures to ensure the safety of public housing residents; **(ii)** A description of any crime prevention activities conducted or to be conducted by the PHA; and **(iii)** A description of the coordination between the PHA and the appropriate police precincts for carrying out crime prevention measures and activities.
9. **Pets.** A statement describing the PHAs policies and requirements pertaining to the ownership of pets in public housing.
10. **Civil Rights Certification.** A PHA will be considered in compliance with the Civil Rights and AFFH Certification if: it can document that it examines its programs and proposed programs to identify any impediments to fair housing choice within those programs; addresses those impediments in a reasonable fashion in view of the resources available; works with the local jurisdiction to implement any of the jurisdiction's initiatives to affirmatively further fair housing; and assures that the annual plan is consistent with any applicable Consolidated Plan for its jurisdiction.
11. **Fiscal Year Audit.** The results of the most recent fiscal year audit for the PHA.
12. **Asset Management.** A statement of how the agency will carry out its asset management functions with respect to the public housing inventory of the agency, including how the agency will plan for the long-term operating, capital investment, rehabilitation, modernization, disposition, and other needs for such inventory.
13. **Violence Against Women Act (VAWA).** A description of: **1)** Any activities, services, or programs provided or

offered by an agency, either directly or in partnership with other service providers, to child or adult victims of domestic violence, dating violence, sexual assault, or stalking; 2) Any activities, services, or programs provided or offered by a PHA that helps child and adult victims of domestic violence, dating violence, sexual assault, or stalking, to obtain or maintain housing; and 3) Any activities, services, or programs provided or offered by a public housing agency to prevent domestic violence, dating violence, sexual assault, and stalking, or to enhance victim safety in assisted families.

7.0 Hope VI, Mixed Finance Modernization or Development, Demolition and/or Disposition, Conversion of Public Housing, Homeownership Programs, and Project-based Vouchers

(a) **Hope VI or Mixed Finance Modernization or Development.** 1) A description of any housing (including project number (if known) and unit count) for which the PHA will apply for HOPE VI or Mixed Finance Modernization or Development; and 2) A timetable for the submission of applications or proposals. The application and approval process for Hope VI, Mixed Finance Modernization or Development, is a separate process. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/programs/ph/hope6/index.cfm>

(b) **Demolition and/or Disposition.** With respect to public housing projects owned by the PHA and subject to ACCs under the Act: (1) A description of any housing (including project number and unit numbers [or addresses]), and the number of affected units along with their sizes and accessibility features) for which the PHA will apply or is currently pending for demolition or disposition; and (2) A timetable for the demolition or disposition. The application and approval process for demolition and/or disposition is a separate process. See guidance on HUD's website at: http://www.hud.gov/offices/pih/centers/sac/demo_dispo/index.cfm

Note: This statement must be submitted to the extent that approved and/or pending demolition and/or disposition has changed.

(c) **Conversion of Public Housing.** With respect to public housing owned by a PHA: 1) A description of any building or buildings (including project number and unit count) that the PHA is required to convert to tenant-based assistance or that the public housing agency plans to voluntarily convert; 2) An analysis of the projects or buildings required to be converted; and 3) A statement of the amount of assistance received under this chapter to be used for rental assistance or other housing assistance in connection with such conversion. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/centers/sac/conversion.cfm>

(d) **Homeownership.** A description of any homeownership (including project number and unit count) administered by the agency or for which the PHA has applied or will apply for approval.

(e) **Project-based Vouchers.** If the PHA wishes to use the project-based voucher program, a statement of the projected number of project-based units and general locations and how project basing would be consistent with its PHA Plan.

8.0 Capital Improvements. This section provides information on a PHA's Capital Fund Program. With respect to public housing projects owned, assisted, or operated by the public housing agency, a plan describing the capital improvements necessary to ensure long-term physical and social viability of the projects must be completed along with the required forms. Items identified in 8.1 through 8.3, must be signed where directed and transmitted electronically along with the PHA's Annual Plan submission.

8.1 Capital Fund Program Annual Statement/Performance and Evaluation Report. PHAs must complete the *Capital Fund Program Annual Statement/Performance and Evaluation Report* (form HUD-50075.1), for each Capital Fund Program (CFP) to be undertaken with the current year's CFP funds or with CFFP proceeds. Additionally, the form shall be used for the following purposes:

- (a) To submit the initial budget for a new grant or CFFP;
- (b) To report on the Performance and Evaluation Report progress on any open grants previously funded or CFFP; and
- (c) To record a budget revision on a previously approved open grant or CFFP, e.g., additions or deletions of work items, modification of budgeted amounts that have been undertaken since the submission of the last Annual Plan. The Capital Fund Program Annual Statement/Performance and Evaluation Report must be submitted annually.

Additionally, PHAs shall complete the Performance and Evaluation Report section (see footnote 2) of the *Capital Fund Program Annual Statement/Performance and Evaluation* (form HUD-50075.1), at the following times:

1. At the end of the program year; until the program is completed or all funds are expended;
2. When revisions to the Annual Statement are made, which do not require prior HUD approval, (e.g., expenditures for emergency work, revisions resulting from the PHAs application of fungibility); and
3. Upon completion or termination of the activities funded in a specific capital fund program year.

8.2 Capital Fund Program Five-Year Action Plan

PHAs must submit the *Capital Fund Program Five-Year Action Plan* (form HUD-50075.2) for the entire PHA portfolio for the first year of participation in the CFP and annual update thereafter to eliminate the previous year and to add a new fifth year (rolling basis) so that the form always covers the present five-year period beginning with the current year.

8.3 Capital Fund Financing Program (CFFP). Separate, written HUD approval is required if the PHA proposes to pledge any portion of its CFP/RHF funds to repay debt incurred to finance capital improvements. The PHA must identify in its Annual and 5-year capital plans the amount of the annual payments required to service the debt. The PHA must also submit an annual statement detailing the use of the CFFP proceeds. See guidance on HUD's website at: <http://www.hud.gov/offices/pih/programs/ph/capfund/cffp.cfm>

9.0 Housing Needs. Provide a statement of the housing needs of families residing in the jurisdiction served by the PHA and the means by which the PHA intends, to the maximum extent practicable, to address those needs. (**Note:** Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).

9.1 Strategy for Addressing Housing Needs. Provide a description of the PHA's strategy for addressing the housing needs of families in the jurisdiction and on the waiting list in the upcoming year. (**Note:** Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).

10.0 Additional Information. Describe the following, as well as any additional information requested by HUD:

- (a) **Progress in Meeting Mission and Goals.** PHAs must include (i) a statement of the PHAs progress in meeting the

mission and goals described in the 5-Year Plan; (ii) the basic criteria the PHA will use for determining a significant amendment from its 5-year Plan; and a significant amendment or modification to its 5-Year Plan and Annual Plan. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan).**

- (b) **Significant Amendment and Substantial Deviation/Modification.** PHA must provide the definition of “significant amendment” and “substantial deviation/modification”. **(Note: Standard and Troubled PHAs complete annually; Small and High Performers complete only for Annual Plan submitted with the 5-Year Plan.)**
- (c) PHAs must include or reference any applicable memorandum of agreement with HUD or any plan to improve performance. **(Note: Standard and Troubled PHAs complete annually).**

11.0 Required Submission for HUD Field Office Review. In order to be a complete package, PHAs must submit items (a) through (g), with signature by mail or electronically with scanned signatures. Items (h) and (i) shall be submitted electronically as an attachment to the PHA Plan.

- (a) Form HUD-50077, *PHA Certifications of Compliance with the PHA Plans and Related Regulations*

- (b) Form HUD-50070, *Certification for a Drug-Free Workplace (PHAs receiving CFP grants only)*
- (c) Form HUD-50071, *Certification of Payments to Influence Federal Transactions (PHAs receiving CFP grants only)*
- (d) Form SF-LLL, *Disclosure of Lobbying Activities (PHAs receiving CFP grants only)*
- (e) Form SF-LLL-A, *Disclosure of Lobbying Activities Continuation Sheet (PHAs receiving CFP grants only)*
- (f) Resident Advisory Board (RAB) comments.
- (g) Challenged Elements. Include any element(s) of the PHA Plan that is challenged.
- (h) Form HUD-50075.1, *Capital Fund Program Annual Statement/Performance and Evaluation Report (Must be attached electronically for PHAs receiving CFP grants only)*. See instructions in 8.1.
- (i) Form HUD-50075.2, *Capital Fund Program Five-Year Action Plan (Must be attached electronically for PHAs receiving CFP grants only)*. See instructions in 8.2.

PHA 5- YEAR AND ANNUAL PLAN 2012 – ATTACHMENT

ITEM 5.2

Lakewood Tenants Organization, Inc (LTO) in its administration of the Lakewood Township Residential Assistance Program is a well established community organization with a history of providing counseling and representation for Lakewood's tenants, in addition to its administration of approximately 1100 Section 8 units.

Lakewood Tenants Organization, as the Lakewood Township Residential Assistance Program (LTRAP) has been administering Section 8 programs in Lakewood for over 30 years. LTRAP has consistently maintained a leasing rate of close to 100%, and consistently receives High Performance ranking on the SEMAP score.

Over the past two decades, LTRAP has become well known in the area. Local property owners are very familiar with our agency and our comfortable dealing with the Section 8 program. LTRAP maintains a list of participating landlords to assist tenants in locating units. We also maintain a good rapport with area real estate agencies that have often assisted our participants in finding suitable housing acceptable under Section 8 criteria. The Agency also maintains a bulletin board in our Waiting Room where landlords will often post available units. Other available services that may be helpful to our participants are posted here also. LTRAP has developed a website at www.ltrap.org which has much useful information for both tenants and landlords. Landlords can find out information about leasing units as well as the procedures that must be followed. Additionally, they can post their units directly from the website. Tenants can find out a lot of useful information that pertain to the rental and homeownership program, including how to apply, where they are on the Waiting List, and general information about the Section 8 programs we administer. Our Agency has switched our landlord payments to direct deposit. This was a highly successful goal. Landlords are thrilled to have their HAP payments in their account on this first operating day of the month. Additionally, we have added the Landlord Access program to our website, where the landlord can view his payment history online. We have had much landlord satisfaction feedback on this issue, and hope to broaden it to the tenants over the next year.

LTRAP maintains a Family Self-Sufficiency Program as prescribed in the HUD regulations. Our program size has always met program requirements. Our initial FSS Program size was 34 units. Over the years the minimum program size grew to 61. All 61 slots were fully utilized. Since the enactment of the Quality Housing and Work Responsibility Act of 1998, the minimum program size decreases when a family graduates from the program. Since the enactment of this rule at least half the participants have successfully graduated from the program. Anyone leaving the program unsuccessfully is replaced with another eligible family wishing to participate. Thus, the required program size shrunk to about 20, however LTRAP has chosen to allow the program to grow so as to promote self-sufficiency and homeownership. In the past two years we have had nearly 75 households enroll in the FSS Program and many more are in the pipe-line. We have seen quite a few successful participants in this program, many of which have gone on to purchase their own homes. LTRAP maintains a strong FSS Escrow Account and makes monthly deposits on behalf of all eligible FSS participants. Year end statements are sent to the participants detailing the activity of their account. Due to this Agency's involvement in the FSS Program, we have developed strong connections and agreements with other local agencies. We have worked together and developed inter agency agreements to assist these participants. With the implementation of LTRAP's HomeRun™ Program graduates from the FSS Program are using their escrow funds towards a down payment on a home.

LTRAP has successfully launched the HomeRun™ Program which was developed in accordance with the Homeownership Final Rule, published on September 12, 2000. To date we have helped approximately 100 families close on their first home.

Additionally, LTRAP will offer a down-payment assistance program, when appropriated funds are available for this use. A qualifying family wishing to purchase a home will be given the option of either 1) entering the HomeRun™ Program, where monthly payments are paid by this Agency, towards the mortgage or 2) receiving one lump sum payment to be used for a down-payment or for reasonable and customary closing costs. The second option is a one time payment equal to one year of homeownership assistance payments. A family may choose only one of the above options, and may not receive the other form of homeownership assistance at any other time. A family choosing the down-payment assistance method, may later apply for and receive tenant based assistance so long as no family member owns any title or interest in the property, and at least 18 months have elapsed since the down-payment grant was paid. It is our understanding that this provision should be passed shortly.

Due to severe Section 8 budget cuts and the fact that no new Housing Vouchers have been awarded or will be awarded in the near future, LTRAP closed its Waiting List on Friday, December 31, 2004. The List still contains over 1000 eligible households.

LTRAP no longer ranks the Waiting List by federal preferences. As required by law new admissions are targeted to those with incomes at or below 30% of median income for at least 75% of the new admissions. LTRAP did maintain the resident preference, which gives preference to applicants who live, work or have been hired to work, in Lakewood. Additionally, LTRAP did maintain the preference for elderly/disabled individuals or families over other singles. LTRAP added another local preference which gives tiered preference to households with under a certain amount of assets. This was done to ensure that the most needy are helped first. Of course this preference is considered after the other preferences. The Waiting List is ranked according to the above preferences. When slots are available applicants will be called in from the Waiting List ranked as described above. Each applicant's income is reviewed. If their income falls within the extremely low income guidelines they are issued a Voucher. If the applicant's income exceeds the extremely low income level but is within the very low income level they are held until funding is available in the very low income category. Since only 1 in 4 participants can come from the very low category, LTRAP does not issue the Voucher to the very low income family until 3 extremely low income families are admitted to the program to ensure compliance with the targeting rule.

LTRAP participants have enjoyed the portability feature of the Section 8 program. We have successfully transferred participants throughout the U.S. and Puerto Rico, and are also administering units for other jurisdictions.

LTRAP prides itself in promoting integrity in the Section 8 program. Fraud and abuse in the program is dealt with immediately by prompt termination of benefits. An informal hearing is always offered to the participant prior to termination. Erroneous misrepresentation made by participants (not in a fraudulent manner) must be repaid to this agency. This is another method used to ensure that our program receipts are sufficient to cover program expenses. Enforcement of any repayment agreement is imperative in ensuring program integrity and dealing with program constraints.

LTRAP's Voucher Payment Standards are analyzed annually so as to ensure that our participants are not paying too much (rent burdened) as a result of too low of a payment standard, nor too little. If the payment standard is too high we may not be able to help as many families. At the same time we ensure that the payment standard is at least 90% of the current Fair Market Rent even if the participants are not rent burdened.

In approving any lease, rent reasonableness is verified and documented before a lease is approved. In addition, no family will be allowed to rent a unit over the payment standard if they will be paying over 40% of their adjusted income for rent. This policy has been adopted per the regulations governing the merger rule as well as the amendment to this part printed in the Federal Register on November 3, 1999.

Before any unit is approved our agency conducts a thorough Housing Quality Standards (HQS) Inspection. The unit is inspected on an annual basis. Quality control inspections are performed as required by law to ensure that these inspections are being done correctly.

Family rent is calculated in accordance with HUD regulations. HUD has authorized use of a “minimum rent” of up to \$50. Due to the drastic budget cuts, LTRAP implemented a \$50 minimum rent effective January 1, 2005.

LTRAP instituted a criminal check policy. Before admitting anyone to the program a criminal history check is performed through the State Police. Policies for denial of assistance are explained in the Administrative Plan. Anyone denied assistance based on a criminal history report is given a copy of the report and is entitled to a hearing. Final determinations regarding admission to the program, are made by the hearing officer.