LAKEWOOD HOUSING AUTHORITY

GUIDE TO THE

HOUSING CHOICE VOUCHER PROGRAM (HCV)

Rev. 7/2021

A GENERAL GUIDE TO THE HOUSING CHOICE VOUCHER PROGRAM

Welcome to the Housing Choice Voucher Program! As a participant in the program, your local public housing agency pays a portion of your rent directly to your landlord and you pay the remainder to your landlord. You may choose to stay where you are living now or you may decide to move. This guide explains how the Housing Choice Voucher Program works. If you have any questions after reading this guide, contact the Section 8 Coordinator at the Lakewood Housing Authority.

Section 1

BASIC FACTS ABOUT THE HOUSING CHOICE VOUCHER PROGRAM

HOW TENANT PAYMENT IS CALCULATED:

A family renting a unit below the Payment Standard shall pay the highest of: 30% of monthly adjusted income, 10% of gross monthly income, or the minimum rent.

A family renting a unit above the Payment Standard shall pay the highest of: 30% of monthly adjusted income, 10% of gross monthly income, or the minimum rent, plus any rent above the payment standard.

When a family first receives Section 8 assistance for a particular unit, the family may not pay more than 40% of adjusted income for rent.

Section 2

A STEP BY STEP GUIDE TO HOUSING CHOICE VOUCHER

Step 1: The Briefing
Step 2: Selecting a Unit
a) Deciding whether to stay or move
b) Looking for a unit
c) Responding to an advertisement
d) The appointment
Step 3: Housing conditions
Step 4: Financial conditions
Step 5: Request for Lease Approval

Step 1: The Briefing

When a Housing Choice Voucher is available for you, the Lakewood Housing Authority will ask you to attend a briefing session. They will ask you some questions about the place that you live now. At the briefing session, you will learn how the Housing Choice Voucher Program works and what you must do to qualify for assistance. You will also complete a Criminal/Credit History Form. The results of this information will determine whether or not you may participate in the HCV Program. In the event you are denied participation based on this report, you will be given the opportunity to have an Informal Review.

Step 2: Selecting a Unit

a) Deciding whether to move or stay

Once you receive your Housing Choice Voucher you will have sixty (90) days to find housing. You may decide to stay where you are now living, or you may choose to move to a new house or apartment. If you decide to stay in your current place, you must arrange with your landlord to participate in the program. Your unit must pass the Housing Quality Standard inspection certifying that it is in good condition (see inspection booklet).
If you decide to move you should carefully consider where you'll want to live. You should consider how easy it will be to get to shopping areas, to work, school, or church. Is there public transportation? If you have children, will they have to change schools? You may decide to move to another apartment or house in Lakewood.

b) Looking for a Unit

The Lakewood Housing Authority maintains a list of vacant units or of landlords who participate in the Housing Choice Voucher Program.
There are many ways to find housing. You can check the local newspaper advertisements. You can walk or drive through the neighborhood where you want to live and see if there are any "for rent" signs on apartment buildings or houses. You can also check notices posted in churches, local businesses, or community bulletin boards. Often friends, relatives or local business people can provide leads on housing. Be careful if you go to local realtors or housing referral agencies. Some of these agencies do not charge fees; however, other may charge expensive fees. You may be able to find better housing through your own efforts.

c) Responding to an Advertisement

When you think that you have found a good housing prospect, call the owner or the owner's representative and ask if the unit is still available. If you found the unit on an agency referral list, explain this to the owner. If you found the unit on your own, do not try to explain the Housing Choice Voucher Program over the telephone. You will get better results by explaining the program in person. During your call, be sure to get the following information:

- the correct address of the house or apartment
- the number of bedrooms
- the amount of rent
- which utilities are included in the rent
- if a stove and/or refrigerator are provided
- if a security deposit is required

If the house seems right, then set up an appointment to meet the landlord and to see the apartment.

d) The Appointment

First impressions make a big difference!

- Be prompt for your appointment. If you cannot meet at the scheduled time, be sure to call back well ahead of time to re-schedule

- It is best to go to your appointment by yourself or with your partner. If possible, leave children at home or with a sitter
- Dress neatly and be patient with the landlord
- Be prepared to explain the Housing Choice Voucher Program to the landlord. If the landlord has questions that you cannot answer, refer him or her to the Lakewood Housing Authority.

Before deciding to lease a unit you may want to ask the landlord more questions about the apartment or house:

- What are rules and regulations in the building?
- Whom should you contact when you need maintenance repairs?
- Name address and phone number of the manager.
- What are the security arrangements in the building?
- Are pets allowed?
- If you have small children, ask if the building was ever tested for lead paint. If it was tested, what were the results
- If the tenant is responsible for paying for some or all of the utilities, ask the landlord to estimate the average monthly cost of each utility.

Before deciding to lease a unit you may also want to check the neighborhood.

- Is the neighborhood safe? Is the street lighted?
- Are stores and schools nearby?
- Where are the laundry facilities?
- Is there heavy traffic in the area?
- If you have a car, where can you park your car?
- Is public transportation accessible?
- Are there yards, tot lots, or playgrounds nearby?

Step 3: Housing Condition

Is the unit in good condition? There is an inspection booklet at the end of this guide. Take it with you when you want to go look at a unit or use it to go check your own unit. The inspection booklet will help you to determine if the place in which you want to live meets basic standards. If you decide that you want to lease the unit, a public housing agency representative will inspect the unit to make sure that it is in decent, safe and sanitary condition.

Step 4: Financial Consideration

You must decide whether you are willing and able to pay your share of the rent and utilities in the apartment that you select. To figure out your monthly costs you need to know:

- The rent per month.
- The utilities you must pay each month.
- The amount of assistance that you will receive from the Lakewood Housing Authority. (this figure is the payment standard according to your voucher size)

After you have this information, you can figure out your approximate monthly costs. Your caseworker will recalculate your monthly costs and the exact amount of the agency's subsidy. If a security deposit is required, your caseworker will also figure out how much the landlord will be permitted to charge for your security deposit.
To figure out your approximate monthly costs:

Add: monthly rent + estimated monthly utility costs = total costs

__________ + _________________ = ____________

Subtract: total costs – housing subsidy = your monthly costs

________ - ____________ = ________________

- Can you pay your monthly costs without much trouble?
- When you move in, will you also be able to pay your security deposit if one is required?

If you answered yes to these questions, then go to Step 5.

Step 5: Request for Lease Approval

You have decided that the unit is right for your family. You can afford it. The landlord agrees to rent to you and to participate in the Housing Choice Voucher Program. Now, you should read the lease. A lease is a written agreement that states the tenant's responsibilities and also the landlord's responsibilities. Read the lease or ask the landlord to explain it to you. Make sure you understand the terms of the agreement. Do not sign the lease at this time. You should sign the lease only after the housing agency has approved the unit.
Next, both you and the landlord must complete and sign a Request for Lease Approval. Bring this form along with a copy of the lease to the LHA.

After you submit the document the Housing Quality Standards (HQS) Inspector will inspect the unit at a time convenient for you and the landlord. The inspector will fill out an inspection form, documenting the housing conditions.
If the lease and unit are approved, you and the landlord will sign the lease, and the LHA will sign a contract with your landlord. Then you may move in and begin receiving assistance. If the lease and/or unit are not approved, the LHA will give the landlord a list of problems that must be corrected within a set period of time. If the landlord corrects the problems, the agency will reinspect the unit and you can then move in. If the landlord will not correct the problems, then you will have to find another place to live.

Fighting discrimination in housing:

Discrimination is against the law. Discrimination means that you are treated differently because of your race, color, religion, sex, or national origin. In housing, discrimination generally means:

- a denial of your right to choose the housing that you want
- being forced to accept housing conditions which other people would not have to accept if they rent the same unit (i.e.; paying higher rents or paying a security deposit)

If you feel that you have been discriminated against in your search for housing under this program, please contact the Section 8 Coordinator for assistance at 732-364-1300 ext. 104 or at the Lakewood Housing Authority Administrative Office at 317 Sampson Avenue, Lakewood, NJ. If there is a Fair Housing Commission in your area, you should also contact the commission. You may also want to complete and submit a “Housing Discrimination Complaint Form” to the U.S. Department of HUD, or you can call this toll- free number: 1-800-424-8590. Additional telephone numbers are provided in this booklet.

Section 3

QUESTIONS ABOUT RENTING A UNIT

1) What if I cannot find a suitable unit within the 90-day time limit?
   The Maximum time limit on the voucher is 120 days, except when a reasonable accommodation is granted for persons with disability or to find new housing when an assisted household has to be divided as a result of the violence of abuse covered by VAWA where a 30-day extension will be granted.
2) What if I cannot afford to pay my security deposit?
   In some cases, landlords will permit tenants to pay security deposits over several months. Check with your landlord to see if he or she is willing to work a payment schedule. The LHA does not pay security deposits but STEPS has a program that may pay the security deposit for our participants. Please ask your caseworker for more information.
3) Must I get a unit with the same number of bedrooms as written on my Housing Choice Voucher?
   No, you may rent a larger or smaller unit. The payment standard will be applied to the lesser of the Unit size or Voucher size. However, a smaller unit cannot cause overcrowded conditions. i.e. if your family is too large to rent a small unit, the unit will not be approved.
4) May I transfer my voucher to a different county or state?
   You may transfer your voucher to any place that administers a Section 8 Program only after one years' participation on the program. In addition, in the event there are funding restraints you may not be able to port out to a higher cost area. (Higher payment standards).
5) My mother is in a nursing home. May she use a Housing Voucher to help pay for her room?
   No, rooms in nursing homes are prohibited from the program. Also, you may not use a voucher for single rooms in medical, psychiatric or rehabilitation centers.
6) My mother lives in congregate housing. May she use a Housing Choice Voucher to help pay for her unit?
   Congregate Housing and Independent Group Residences may be acceptable.
7) What if I disagree with the LHA about my eligibility or my subsidy level?
   If you disagree with a decision of the LHA, go back to your caseworker and have him/her explain the decision. Perhaps there was a mistake or

perhaps you misunderstood. If you are still dissatisfied, you may request an Informal Review.

8) What happens if the landlord wants to raise the rent?
   Once a year the landlord will renew the lease. However, the LHA will also have to determine if the raise is reasonable and there are comparable units. No side payments to landlords are allowed. You must decide if you are willing and able to pay the difference in your portion. If you cannot or will not pay the difference, you will have to look for a new unit. If you move, you will continue to receive assistance in the new unit, provided the new unit qualifies and passes inspection.
9) What happens if my family size changes?
   You should report any changes in your family size to the LHA within 15 calendar days. A change in your family size may change the amount of subsidy that you receive at recertification. The LHA will also want to be sure that your unit is large enough for your family size. If it is not large enough, you will then receive a new voucher to move to a larger unit.
10) What if there are maintenance problems after I move in and the landlord will not fix them?
   Call the LHA HQS Inspector and ask for a special inspection. The agency will notify the landlord if he or she is not maintaining the unit properly.

Section 4

YOUR RESPONSIBILITY AS A PARTICIPANT IN THE HOUSING CHOICE VOUCHER PROGRAM

1) You must comply with your lease.
   It is your responsibility to live up to the lease that you signed. This responsibility includes paying your share of the rent when it is due. You must obey the rules and regulations of your building as well as all of the rules written in your lease. You should be careful not to damage the unit; if you need repairs, notify the landlord right away. If you violate your lease, you can be evicted and the LHA may stop making its subsidy payments.
2) You must pay your security deposit and make utility payments.
   When you move into your unit, you must pay your security deposit. If you are paying any utilities, make sure you pay your bills each month. Your utility responsibilities are listed on your Request for Tenancy Approval.
3) Report changes in income or family size.
   Changes in income or family size can affect the amount of subsidy that you receive at recertification. Be sure to report changes so that the LHA can make any necessary adjustments.
4) Allow annual inspections and recertifications.
   At least biennially, the LHA HQS Inspector will inspect your unit. Make sure that someone is there to let the Inspector into the unit. Once a year the LHA must review your income and family composition in order to determine your subsidy level and eligibility in the program. Your caseworker will contact you to obtain the necessary information.
5) Notify the LHA if the landlord does not live up to his or her obligations.
6) Notify your landlord and the LHA if you decide to move.
   If you choose to move when your lease expires, you must notify the landlord and the LHA in writing at least 60 days.
7) You must be able to provide proof of rent payments to your landlord.
   Your case worker will request copies of checks or money orders.

<u>LAKEWOOD HOUSING AUTHORITY ADMINISTRATIVE PRACTICES</u>

1) TENANT PAYMENT:

A family renting a unit below the Payment Standard shall pay the higher of: 30% of monthly adjusted income, 10% of gross monthly income, or the minimum rent.

A family renting a unit above the Payment Standard shall pay the higher of: 30% of monthly adjusted income, 10% of gross monthly income, or the minimum rent, <u>plus any rent above the payment standard.</u>

When a family <u>first receives</u> Section 8 assistance for a particular unit, the family may not pay more than 40% of adjusted income for rent.

2) ISSUING VOUCHERS

The initial voucher term is 90 calendar days. The family must submit a Request for Tenancy Approval and proposed lease within the 90 day period. If the family does not submit a Request for Tenancy Approval by the 75-day mark, a letter, a phone call and email (if available) will be sent to the family to remind them of the upcoming 90 day deadline. The letter will be sent long with a voucher extension request form which can be completed by the client and sent back to the LHA to request maximum HUD allowable voucher term of 120 days.

VOUCHER EXTENSIONS

The maximum time limit on the voucher term is 120 days, except when a reasonable accommodation is granted for persons with disabilities or to find new housing when an assisted household has to be divided as a result of the violence or abuse covered by VAWA, where one 30 day extension will be granted.

If the family must move due to the unit not meeting Housing Quality Standards for item(s) that are the responsibility of the owner, the LHA will provide the family with a voucher for no less than 120 days.

3) REQUIREMENT TO SIGN CONSENT FORM

The LHA must deny or terminate assistance if any member of your family, 18 years or older, fails to sign and submit consent forms for obtaining information.

4) ENCOURAGING OWNER PARTICIPATION

The LHA encourages participation of owners of suitable units located outside areas of poverty or minority concentration and encourages you to relocate to these areas.

5) PROVISION OF FAMILY INFORMATION TO OWNERS

The LHA shall give an owner the following information:

(1) The family’s current address (as shown in the LHA records); and
(2) The name and address (if known to the LHA) of the landlord at the family's current and prior address.
(3) Owners shall be advised that tenant screening is the responsibility of the owner.

6) SUBSIDY STANDARDS / UNIT SIZE

LHA does not determine who shares a bedroom sleeping rooms. The unit size on the voucher remains the same as long as the family composition remains the same, regardless of the actual size rented.
The standards are listed below are consistent with HUD requirements and serve as general guidelines when LHA determines the unit size on the family’s voucher:

Voucher size	Minim Person in HH	Max person in HH
0 bd	1	1
1 bd	1	2
2 bd	2	4
3 bd	5	6
4 bd	7	8
5 bd	9	10

LHA generally assigns one bedroom to two people. All requests for exceptions to the occupancy standards must be submitted in writing. An exception may be granted to allocate separate bedroom to a family member, if a larger bedroom size is needed form medical equipment due to its size and/or function, or as a reasonable accommodation for a person with disabilities. Written verification of a disability and need for the medical equipment may be required by LHA prior to allocation of the separate room. The HQS inspector will conduct an inspection and if the medical equipment is such that a separate bedroom is warranted and considered.

Exception to subsidy standards – a participating family may request a subsidy exception at any time; however, if the family is in the first term of the lease, or in a lease other than month-to-month, or is not eligible for move for any other reason, the request may be denied based upon the family's ineligibility to move at the time of the request.

Unit size selected by family – the family may select a different unit than that listed on the voucher; however, the unit must meet housing quality standards, have a reasonable rent, and the rent must be less than 40% of the family's adjusted income at initial leasing. when calculating the Housing Assistance Payment (HAP), LHA will apply the payment standard and utility allowance for the lower of:

- The unit size shown on the voucher, or
- The size if the actual unit selected by the family.

8) FAMILY ABSENCE FROM DWELLING UNIT

The family must promptly notify the LHA of any absence from the unit of all family members for periods of over thirty days (30) days. Families are required to give LHA and the landlord at least 30 days written notice before moving out of a unit. If written notice is not given to the LHA, the family will be in violation of their obligations and will be terminated from the program. Absent means that no family member is residing in the unit.

In the case of imprisonment that is expected to last more than 180 days, and cause the absence of all family members, assistance shall be terminated thirty (30) days after incarceration.

Nursing home or hospitalization stays shall be subject to the 30-day maximum. However, they will be reviewed on a case by case basis to determine if the absence from the home may be extended. Only under those circumstances where it appears there is a reasonable expectation that the tenant will be returning to the unit and will an extension be granted. The tenant and the LHA shall promptly notify the landlord of all action in this regard.

9) FAMILY BREAK-UPS

If a participant family breaks up into two otherwise eligible families only one of the new families will retain occupancy of the unit. If a court determines the disposition of property between members of an applicant or participant family as part of a divorce or separation decree, the LHA will abide by the court's determination.

In the absence of a judicial decision or agreement among the original family members, the LHA will determine which family will retain their placement on the waiting list or continue occupancy. In making its determination, the LHA will take into consideration the following factors:

- The interest of any minor children, including custody arrangements
- The interest of any ill, elderly, or disabled family members
- The interest of any family member who is or has been the victim of domestic violence, dating, violence, sexual assault, or stalking and provides documentation in accordance with the Administrative Plan
- Any possible risks to family members as a result of criminal activity
- The recommendation of social service professionals

10) INFORMAL REVIEW/HEARING POLICY

LHA provides a copy of the informal Review and Hearing procedures in the family's briefing packet. When possible and allowed by regulation/law. LHA may conduct administrative reviews of informal hearing/ review requests and provide alternate resolution at it's discretion before proceeding in the family's request for a review/hearing.

Please refer to the Informal Review and Hearing policy attached

11) TERMINATION OF ASSISTANCE

Please refer to Grounds for Termination Policy attached

12) REEXAMINATION OF INCOME

The LHA must examine your family income and verify income at the time of admission and at least once annually thereafter. The reexamination will correspond with the anniversary date of the HAP contract, or 12 months from the date of the initial verification or in some instances the lease renewal date.

12) SECURITY DEPOSITS

Security deposits may be collected by the landlord up to an amount not to exceed private market practice and State law.

13) RESTRICTIONS ON NUMBER OF MOVES

Participants are restricted to one move every 12 months while on the program. The LHA may waive this requirement if the landlord agrees to release the tenant from the lease. After the initial one year period you may move if you properly notify the landlord and this agency. You must give a written 60 day notice to the landlord and this agency of your intent to move. All income paperwork must be submitted and a complete update performed. All paperwork must be in 30 days prior to the intended move date. The unit must pass HQS inspection 10 days before the intended move date. All moves will be processed for the 1st of the month only.

The landlord must provide his own lease and a copy must be furnished to this Agency.

14) ONE STRIKE AND YOU'RE OUT POLICY

The LHA will complete a criminal background check on all applicants including other adult members in the household or any member for which criminal records are available.

This Agency may deny assistance to an applicant or terminate assistance to a participant family, if any member of the family commits:

(1) Drug related criminal activity; or

(2) Violent criminal activity

The LHA shall not deny or terminate assistance for such use or possession by a family member, if the family member can demonstrate that he or she:

(1) Has an addiction to a controlled substance, has a record of such an impairment, or is regarded as having such impairment; <u>and</u>

(2) Is recovering, or has recovered from, such addiction and does not currently use or possess controlled substances.

The LHA shall require a family member who has engaged in the illegal use of drugs to submit evidence of participation in, or successful completion of, a treatment program as a condition to being allowed to reside in the unit.

In determining whether to deny or terminate assistance based on drug related criminal activity or violent criminal activity, the Authority shall deny or terminate assistance if the preponderance of the evidence indicates that a family member has engaged in such activity, regardless of whether the family member has been arrested or convicted.

The LHA shall permanently deny assistance to individuals convicted of manufacturing or producing methamphetamine (“speed”)

The LHA shall immediately and permanently terminate assistance for participants convicted of manufacturing or producing methamphetamine (“speed”).

15) MINIMUM RENT AND HARDSHIP EXEMPTIONS

Participants in the housing choice voucher program are eligible for the hardship exception to minimum rent if they meet at least one of the following criteria:

- The family has lost eligibility for or is awaiting eligibility determination for a federal, state or local assistance program.

A hardship will be considered to exist only if the loss of eligibility has an impact on the family’s ability to pay the minimum rent. For a family waiting for a determination of eligibility, the hardship period will end as of the first of the month following:

1) Implementation of assistance, if approved
2) The decision to deny assistance. A family whose request for assistance is denied may request a hardship exemption based upon one of the other allowable hardship circumstances.

To make a claim under this hardship exemption, the family must provide LHA with proof of application for assistance, or termination of assistance. The proof would be provided by the agency responsible for granting assistance or terminating assistance.

The LHA has a minimum rent of $50.00

16) PORTABILITY:

If the applicant did not live in LHA's jurisdiction at the time that the family's application for assistance was submitted, the family must lease a unit within the LHA's jurisdiction for at least 12 months before requesting portability (with the exception of FUP, FUPY and Mainstream applicants). The LHA will consider exceptions to this policy for purposed of reasonable accommodation or reasons related to domestic violence, dating violence, sexual assault, stalking.

Families must notify the LHA when they want to move out of the LHA's jurisdiction using the portability feature. Families that are new admissions to the HVC program must meet the income eligibility requirements both for LHA and also in the jurisdiction where the family intends to move to ("The Receiving LHA"). Applicant families must also meet the income eligibility requirements in the area to which the family plans to move only (they will not be required to re-verify income eligibility with LHA)

17) AVAILABLE UNITS

If you are having difficulty in finding a suitable unit you may ask this agency for assistance. At times, the Lakewood Housing Authority is notified by landlords of available units to rent.

18) ADDRESS / TELEPHONE NUMBERS FOR YOUR REFERENCE

HUD Office of Fair Housing and Equal Opportunity
1 Newark Center
Newark, NJ 07102
(973) 622-7900

Legal Services
855-291-2943

NJ Division of Civil Rights
(609) 292-1789

After reading this guide, if you should have any further questions or need any additional information, please contact the Lakewood Housing Authority at (732 364-1300).

ATTACHMENTS

1) Income limits / Payment Standards
2) Voucher
3) Emergency Contact
4) Applicant/Tenant Certification
5) Tenant Responsibility
6) Change in Income
7) Fraud Affidavit
8) Consent Form
9) Watch Out for Lead Paint
10) Income Verification Check List
11) Expense/Adjusted Income Verification Checklist
12) Foreclosure Notice
13) Family Summary
14) Citizenship Declaration
15) Tax Return Certification
16) Certification of Non-Employment
17) Employer's Report
18) Child/Dependent Care Verification
19) Request for Tenancy Approval
20) Lakewood Housing Utility Allowances
21) Agency Determination
22) Inspection Booklet
23) Owner's Responsibility
24) W-9
25) No Relative
26) Signatory
27) Liability Acknowledgement Letter
28) Addendums
29) Change in Income Form
30) Family Portability Information Form
31) NJ Housing Authority Agencies
32) Violence Against Women Act
33) Housing Discrimination
34) Informal Reviews/Hearing Policy
35) Grounds for Termination

ENCLOSED BOOKLETS

1) Land Lord Information Section 8 Housing
2) Applicant/Resident Information Section 8 Housing
3) Housing Quality Standards (HQS)
4) Protect Your Family From Lead In Your Home
5) Truth in Renting
6) Fair Housing
7) A Good Place To Live