



**CENTRAL JERSEY  
HOUSING RESOURCE CENTER**

501(c)(3) non-profit organization & HUD Agency

Jennifer Laterra, President

Sharon Clark, Executive Director

DATE: November 29, 2022

FROM: Central Jersey Housing Resource Center Corp. (CJHRC)

RE: Please Share or Post Attached Information

Attached is some important information which we are sharing with your organization. We would greatly appreciate you sharing the enclosed information as appropriate.

CJHRC is a HUD certified housing counseling agency, as well as a 501 (c ) 3 non-profit and ALL of our services and programs are FREE to clients. See our flyer with more detail on our counseling services.

Fair Housing has had some changes, and we want to make people aware of their protections under the Fair Housing Act and inform them of their rights and how to file a complaint if appropriate.

We are just launching a new Virtual Webinar Series and it will be short one-hour sessions to cover topics we have been requested by the community to cover.

Many clients want to buy and do not know that there is money for downpayment and closing costs. A flyer about our December 8, 2022 webinar about this is attached.

One of the hurdles many people are facing, especially with the recession and costs of everything increasing is how to manage their finances. A flyer about the February 23, 2023 webinar is enclosed.

With the limited housing options in our area, we are sharing information on how to rent and buy and are happy that clients can apply for these opportunities and hope you will encourage people to do so.

To learn about resources, new housing opportunities and assistance programs for very low, low or moderate income households, please follow us on Facebook at Central Jersey Housing Resource Center and Instagram at [cjhrc\\_housing](#). Anyone that does not like social media can call (908) 446-0036 and speak with a housing counselor Monday – Friday from 8:30 am to 5:00 pm.

If you have any questions, do not hesitate to contact one of our counselors at (908)446-0036; or email us at [2cjhrc@gmail.com](mailto:2cjhrc@gmail.com); or visit our website at [www.cjhrc.org](http://www.cjhrc.org).



92 E. Main St. Suite 407, Somerville, NJ 08876  
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[www.cjhrc.org](http://www.cjhrc.org)







## CENTRAL JERSEY HOUSING RESOURCE CENTER (CJHRC)

501(c)(3) non-profit & HUD Agency

(908) 446-0036

2cjhrc@gmail.com

Visit our website for updates

www.cjhrc.org



### FAIR HOUSING ... KNOW YOUR RIGHTS What you should know about the Fair Housing Law

The Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) declared it a national policy to provide for fair housing throughout the United States. This law and subsequent amendments, prohibits housing discrimination on the basis of race, color, religion, sex, disability, familial status, and national origin. The Fair Housing Act provides protection against the following discriminatory acts:

1. Refusing to sell, lease or rent.
2. Discrimination in terms or conditions of buying or renting housing.
3. "Blockbusting" for profit (persuading owners to sell or rent housing by telling them that minority groups are moving into the neighborhood).
4. Denying housing is available for inspection, rent or sale, when it is available.
5. Denying or making terms for home loans by commercial lenders (banks, savings & loans, and insurance companies).
6. Denying to anyone the sale of or the participation in any real estate service such as broker's organizations, multiple listing services, rental agencies or other facilities related to the selling or renting of housing.
7. "Steering" is influencing the locational choice of purchase of a prospective buyer (showing white homes in all white areas for racial reasons, while shoring Blacks homes in integrated or predominately Black areas for racial reasons, is Steering, even though no racial terms are used).

New Jersey's Civil Rights Law prohibits housing discrimination on the basis of race, color, religion, sex, disability, familial status, and national origin, as well as ancestry, domestic partnership or civil union status, gender identity or expression, marital status, military service, source of lawful income or rent payment (including vouchers) and Sexual orientation.

Since 1994, CJHRC has served as Somerset County's Fair Housing Office to monitor housing practices and counsel victims of discrimination. CJHRC's policies and activities promote the awareness of fair housing requirements. CJHRC launched and held several fair housing virtual workshops starting in December 2021 and we have also updated our website to include numerous resources relating to the Fair Housing Act (www.cjhrc.org). CJHRC feels strongly that clients should be aware and informed of the importance of the Fair Housing Act.

#### **Where to file complaints:**

- **Central Jersey Housing Resource Center Corp. (CJHRC)**, Fair Housing Agency for Somerset County  
92 East Main Street, Suite 407, Somerville, NJ 08876  
(908) 446-0036 - 2cjhrc@gmail.com - www.cjhrc.org
- **New Jersey Division of Civil Rights**  
383 West State Street, Trenton, NJ 08618 - (609) 292-4606.
- **Office of Fair Housing and Equal Opportunity**  
U.S. Department of Housing and Urban Development  
26 Federal Plaza, Room 3532, New York, NY 10278-0068  
(212) 542-7519 - (800) 496-4294  
[www.hud.gov/program\\_offices/fair\\_housing\\_equal\\_opp/contact\\_fheo](http://www.hud.gov/program_offices/fair_housing_equal_opp/contact_fheo)







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**Central Jersey Housing Resource Center  
PRESENTS:  
HELPFUL & IMPORTANT THINGS TO KNOW  
VIRTUAL WEBINAR SERIES**



**I WANT TO PURCHASE AN AFFORDABLE UNIT – HOW DO I BEGIN?**

**Date: January 11, 2023 6:00 PM – 7:00 PM (Q&A After Session)**

- Document Checklist
- Why You Should Use a Real Estate Attorney
- Regional Preference & How Random Selection Process Works (Lottery)
- Pre-Approvals
- Full applications vs Pre applications for State of NJ Very Low/Low/Mod Program
- Purchase Guides & Availability List

**I WANT TO RENT AN AFFORDABLE UNIT – HOW DO I BEGIN?**

**Date: February 8, 2023 6:00 PM – 7:00 PM (Q&A After Session)**

- Section 8/Housing Choice Vouchers/State of NJ SRAP Vouchers
- Rental Guides & Availability List
- Regional Preference & How Random Selection Process Works (Lottery)
- Full applications vs Pre applications for State of NJ Very Low/Low/Mod Program
- Document Checklist
- Market Rate Units

**CAR LEASING, CAR BUYING & LEMON LAWS – OVERVIEW**

**Date: March 14, 2023 6:00 PM – 7:00 PM (Q&A After Session)**

- Know Your Budget & Credit BEFORE Looking at Vehicles
- Trade In Value
- Down payment & Negotiable Fees
- Interest Rate, Length of Loan, Monthly Payments, Debt to Income (DTI)
- Lemon Law Overview in New Jersey
- Leasing: What to Know Before You Obligate Yourself

**TO REGISTER**, go to our website ([www.cjhrc.org](http://www.cjhrc.org)) and hover over the Virtual Counseling Programs tab and click on HRC Informational Series. Click on the webinar you want to register for and it will bring you to a flyer with a link to click. If you have questions or need help registering, please contact a CJHRC Counselor at 908-446-0037 and press 2.

*This HRC Informational Series is being sponsored by: Affinity Foundation, Bank of America Charitable Foundation, Capital One, Columbia Bank Foundation, Franklin Township CDBG, Fulton Bank, N.A., Investors Foundation, Johnson & Johnson SC Companies, KearnyBank Foundation, M&T Charitable Foundation, Millenium Home Mortgage, LLC, NJM Insurance Group, Peapack- Gladstone Bank, PNC Foundation, PSEG Foundation, Santander Bank, N.A., Somerset Savings Bank, SLA, Synchrony Bank, TD Charitable Foundation, The Provident Bank Foundation, The Tyler Foundation, and Wells Fargo Foundation*



92 E. Main St. Suite 407, Somerville, NJ 08876

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Phone: (908) 446-0036

[www.cjhrc.org](http://www.cjhrc.org)

Facebook: Central Jersey Housing Resource Center

Instagram: @cjhrc\_housing





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## Central Jersey Housing Resource Center

**PRESENTS:**

### **HOUSING DOWNPAYMENT & CLOSING COST RESOURCES WEBINAR**



**LEARN ABOUT THE MANY DOWNPAYMENT & CLOSING  
COST GRANTS**

**THE VIRTUAL WEBINAR WILL BE HELD ON:**

**TUESDAY, DECEMBER 8, 2022**

**6:00- 7:15 PM**

**There will be a Q&A period following the presentation**

*Speakers: Sharon Clark, Executive Director CJHRC and Susie Suter, Program Manager CJHRC*

#### **Topics Covered Will Include:**

- When to apply for grants
- Affordability (Down payment Requirements & limits on mortgage amounts)
- Know the terms & conditions of grants before you apply
- Why Home Inspections matter
- Homebuyer Education Requirements
- Grant opportunities
- CJHRC's NEW Down payment Grant

Register by clicking the link below **OR** call CJHRC for help registering (908)-446-0036.

December 8, 2022: <https://attendee.gotowebinar.com/rt/5891155138255080206>

*The Virtual Housing Downpayment & Closing Cost Resources Workshop is being sponsored by Affinity Foundation, Bank of America Charitable Foundation, Capital One, Columbia Bank Foundation, Franklin Township CDBG, Fulton Bank, N.A., HUD, Investors Foundation, Johnson & Johnson SC Companies, KearnyBank Foundation, Lakeland Bank, M&T Charitable Foundation, MagyarBank Charitable Foundation, Millenium Home Mortgage, LLC, NJM Insurance Group, Peapack-Gladstone Bank, PNC Foundation, PSEG Foundation, SC Dept. of Human Services, Santander Bank, N.A., Somerset Savings Bank, SLA, State Farm, Synchrony Bank, TD Charitable Foundation, The Provident Bank Foundation, The Tyler Foundation, and Wells Fargo Foundation*

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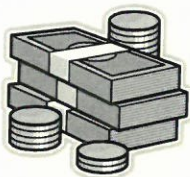
## Central Jersey Housing Resource Center (CJHRC)

PRESENTS:

### A VIRTUAL FINANCIAL LITERACY WORKSHOP

**ON THURSDAY, FEBRUARY 23, 2023  
FROM 5:30 PM TO 8:00 PM**

This **FREE** Financial Literacy workshop can help those who:



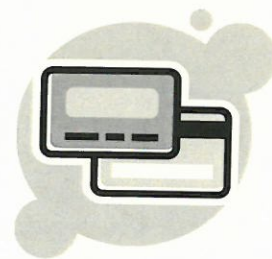
- Are trying to establish credit for the first time
- Are trying to re-establish credit
- Are experiencing a life-style change
- Have recently been denied credit



*Presenters for this program – To be determined*

If you are just plain confused when it comes to credit, this workshop we will cover the following topics:

- Fair Housing
- Budgeting and Tracking of Expenses
- Managing Money – Budget Basics
- How to Create a Budget
- 10 Financial Danger Signals
- Ways to Obtain Savings
- Getting a Copy of Your Credit Report
- Understanding What Makes Up a Credit Score
- How to Obtain a “Free” Credit Score
- Basic Credit Repair Strategy (Sample Letters to Credit Reporting Agencies including the ‘100 Word Statement’)



To register, click on this link: <https://attendee.gotowebinar.com/rt/827363135435563276>

If you have any questions, please contact a CJHRC Counselor at 908-446-0036.

#### THANK YOU TO OUR SPONSORS:

*The Virtual Financial Literacy Workshop is being sponsored by: Affinity Foundation, Bank of America Charitable Foundation, Capital One, Columbia Bank Foundation, Franklin Township CDBG, Fulton Bank, N.A., HUD, Investors Foundation, Johnson & Johnson SC Companies, KearnyBank Foundation, Lakeland Bank, M&T Charitable Foundation, MagyarBank Charitable Foundation, Millenium Home Mortgage, LLC, NJM Insurance Group, Novartis US Foundation, Peapack-Gladstone Bank, PNC Foundation, PSEG Foundation, SC Dept. of Human Services, Somerset Savings Bank, SLA, Synchrony Bank, TD Charitable Foundation, The Bank of Princeton, The Provident Bank Foundation, The Tyler Foundation, and Wells Fargo Foundation*



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## **NEW SALE & RESALE OPPORTUNITIES IN THE STATE OF NJ VERY LOW, LOW AND MODERATE INCOME PROGRAM APPLY NOW!**

Opportunities exist to attain homeownership! How do you get started? CJHRC's **Purchase Guide** has detailed information about the complexes below, decide which ones might work for your household and then request an application by calling CJHRC. You will be required to submit all required documentation with your application in order to become certified. Only certified households will be included in a lottery/random selection. When units become available, a random selection process will be conducted to determine the priority rank of each applicant for that property.

To view the Purchase Guide, go to <https://www.cjhrc.org> → Affordable Housing Somerset & Hunterdon County → click on the link to view or request a hardcopy by calling our office at 908-446-0036.

- **BERNARDS TOWNSHIP (BASKING RIDGE):**

**The Cedars and Society Hill**

Accepting applications to purchase studio condominiums and units of 1, 2 and 3 bedrooms for low and moderate income categories. There is a short waiting list for all categories

- **FRANKLIN TOWNSHIP (SOMERSET):**

**Hill III, Society Hill V (Beacon Hill), Society Hill VI and Wynnefield.**

Accepting applications to purchase condominiums and townhouses of 2 and 3 bedrooms for low and moderate income categories. There is a short waiting list for 3-bedroom low and moderate.

- **GREEN BROOK TOWNSHIP:**

**Mountainview at Green Brook:**

Accepting applications to purchase condominiums of 1, 2 and 3 bedrooms for low and moderate income categories. There is a short waiting list for 1-bedroom low.

- **RARITAN TOWNSHIP (Flemington – Hunterdon County):**

**The Villages, South Main Village, Stone Gate and Village Commons** – Accepting applications to purchase condominiums and townhouses of 1, 2 and 3 bedrooms for low and moderate income categories. There is a short waiting list for all categories.

NOTE: INFORMATION ON THIS DOCUMENT IS PROVIDED "AS IS" WITHOUT WARRANTY OF ANY KIND, EITHER EXPRESS OR IMPLIED, INCLUDING BUT NOT LIMITED TO THE IMPLIED ACCURACY AND/OR APPLICATION OF DATA AND CONTENT. INFORMATION IS SUBJECT TO CHANGE.

View Homebuyer  
Education



Contact CJHRC for more information and to request an application



(908)446-0036 • [2cjhrc@gmail.com](mailto:2cjhrc@gmail.com)  
[www.cjhrc.org](http://www.cjhrc.org)







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## **RENTAL OPPORTUNITIES IN THE STATE OF NJ VERY LOW, LOW AND MODERATE INCOME PROGRAM**

Opportunities exist in this rental program, want to find out how to get started? CJHRC's **recently updated Rental Guide** has detailed information about the complexes below, then decide which properties might work for your household and then request an application by calling CJHRC. Households are required to submit applicable documentation with our application in order to become certified. Only certified households will be included in a lottery/random selection. When units become available, a random selection process will be conducted to determine the priority rank of each household for that rental unit. To view the Guides, go to <https://www.cjhrc.org> → Affordable Housing Somerset & Hunterdon County → click on the link to view or request a hardcopy by calling our office at 908-446-0036.

### **BERNARDS TOWNSHIP (BASKING RIDGE):**

- **The Enclave at Dewy Meadows or Crown Court Apartments**  
These rental developments offer 1, 2 and 3 Bedroom units in a variety of categories.  
Currently Applications are being accepted and processed in the order received

### **FRANKLIN TOWNSHIP (SOMERSET NJ):**

- **Somerset Park and Countryside Apartments**  
These rental developments offer 1, 2, and 3 Bedroom low and moderate income units.  
Currently Applications are being accepted and processed in the order received

### **GREEN BROOK TOWNSHIP:**

- **Woods at King George**  
This rental development has apartments of **2 and 3 Bedroom** for very low, low and moderate income.  
Currently Applications are being accepted and processed in the order received
- **998 Washington Ave**  
This rental development has apartments of **1, 2 and 3 Bedroom** for the very low, low and moderate income categories.  
Currently Applications are being accepted and processed in the order received

### **WARREN TOWNSHIP:**

- **Whispering Hills**  
This rental development has apartments of **1, 2 and 3 Bedroom** for the low and moderate income categories.  
There is a short waiting list for 3 Bedroom low and moderate

### **RARITAN TOWNSHIP (FLEMINGTON – HUNTERDON COUNTY):**

- **Oak Ridge**  
This rental development has apartments of **1, 2 and 3 Bedroom** for the low and moderate income categories.  
There is a short waiting list for all categories
- **The Mews**  
This rental development has apartments of **2 and 3 Bedroom** for the low and moderate income categories.  
There is a short waiting list for all categories
- **Flemington South Garden – FOR SENIORS 62+**  
Available Now - 1 Studio/Efficiency for \$886.00/month

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View Rental  
Process



Contact CJHRC for more information and to request an application

☎ (908)446-0036 • ✉ [2cjhrc@gmail.com](mailto:2cjhrc@gmail.com)

[www.cjhrc.org](http://www.cjhrc.org)







## CENTRAL JERSEY HOUSING RESOURCE CENTER (CJHRC)



**CJHRC is available to assist clients with their housing needs by phone, email, mail, online, virtually or by appointment**

Central Jersey Housing Resource Center (CJHRC) is a housing non-profit that has been serving the residents and employees of Somerset and Hunterdon County for almost 35 years. We currently require appointments if clients need to meet a counselor face-to-face. Our office does not take walk-in clients.

Please know, our Board of Trustees and staff care deeply about our clients and our community.

### **We offer the following FREE counseling services:**

#### **FAIR HOUSING**

**RENTAL  
TO OBTAIN OR KEEP UNIT**

**MORTGAGE/DEFAULT  
FORECLOSURE PREVENTION**

**SEEKING SHELTER  
HOMELESS SERVICES**

**HOME PURCHASE**

**FINANCIAL LITERACY**

**POST-PURCHASE  
FOR EXISTING HOMEOWNERS**

**Thank you to the following 2022 Supporters whose financial contributions allow CJHRC to continue to operate and provide counseling:** Affinity Foundation, Bank of America Charitable Foundation, Capital One, Columbia Bank Foundation, Franklin Township CDBG, Fulton Bank, N.A., HUD, Johnson & Johnson SC Companies, KearnyBank Foundation, Lakeland Bank, M&T Charitable Foundation, MagyarBank Charitable Foundation, Millenium Home Mortgage, LLC, NJM Insurance Group, PNC Foundation, Peapack-Gladstone Bank, Premier Development, PSEG Foundation, Santander Bank, N.A., SC Dept. of Human Services, Somerset County Home Grant, Somerset Savings Bank, SLA, State Farm, Synchrony Bank, TD Charitable Foundation, The Provident Bank Foundation, The Tyler Foundation, and Wells Fargo Housing Foundation.

AS OF 11/15/2022

Contact CJHRC if you need assistance addressing these or other housing issues

📞 (908)446-0036 • ✉️ 2cjhrc@gmail.com

**www.cjhrc.org**

