

Our Mission is to provide low and moderate income families with the information that they need to make informed and reasonable decisions to achieve their housing goals.

The Housing Resource Center can provide information on the following:

- Homebuyer Education (pre & post purchase)
- Financial Literacy (budgeting, tracking expenses, credit debt, etc.)
- Rental Education (tenant rights, eviction prevention, landlord obligations, etc.)
- Eligibility and application processes for the state and federal affordable housing programs
- Foreclosure and delinquency counseling
- Fair Housing Information
- Grants & Downpayment Assistance Programs (Federal/state/other)
- Information for special needs housing for the disabled
- Information and referrals on emergency and transitional housing
- HUD eligibility requirements for senior housing programs, subsidized housing and shared living programs
- Housing rehabilitation opportunities

Disclaimer:

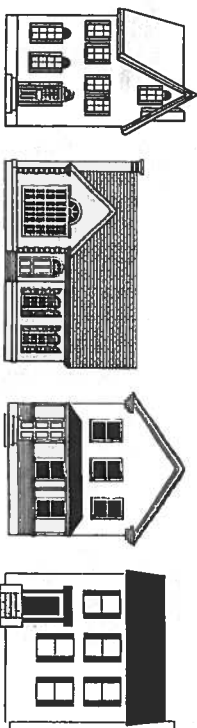
Clients are under no obligation to utilize the services or products offered by the Central Jersey Housing Resource Center (CJHRC). Clients are not obligated to utilize programs or services offered by our partners or financial supporters. CJHRC staff are not attorneys. Our goal is to provide housing counseling services. Our counseling does not replace the advice of a qualified legal professional. If you are in need of legal advice you should consult an attorney.

**CENTRAL JERSEY HOUSING RESOURCE CENTER
FINANCIAL SUPPORTERS**

We are extremely grateful to the following contributors. With their generous support, we are able to offer our programs and services to our clients.

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| <i>\$20,000 or more</i> | <i>\$1,600 to \$3,999</i> |
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Housing Counseling clients are not obligated to use any product or service offered by this agency, its affiliates or partners. CJHRC will provide information on alternative services, programs and products. Clients should consider a variety of resources and options and upon evaluation select the resources that best meet ones needs.



**NOT SURE HOW
TO FIND
AFFORDABLE
HOUSING?**

**CALL OUR HOUSING
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908-704-8901 • 908-704-9235 (fax)**



**CENTRAL
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**600 First Avenue
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Raritan, NJ 08869**

Visit us on the Web -
www.cjhrcc.org
or email us at
cjhrcc@verizon.net

CENTRAL JERSEY HOUSING RESOURCE CENTER (CJHRC)

We operate one of the ONLY centralized housing information centers. The Housing Resource Center is a HUD certified Housing Counseling agency that provides clients with information to reach their housing goals. We use our extensive resources to find affordable housing for families, individuals, senior citizens and those with special needs.

The Housing Resource Center assists approximately 2,000 clients individually and through group programs annually at no charge.

GROUP PROGRAMS

Financial Literacy

CJHRC offers programs that provide training and options to clients who have credit issues, whether major or minor. Many families and individuals are surprised that credit issues can cause other problems aside from getting an apartment or a mortgage. Your credit report can be used to determine your eligibility for an apartment rental, a mortgage application, employment, and insurance. CJHRC offers a financial literacy workshop. The course is offered in person 3-4 times a year. Clients can also participate in a combination of individual face to face and web based financial literacy classes. Clients who are interested in this type of counseling should call 908-704-9649, mailbox 7.

Savings Match Program

You may be eligible to participate in one of our Savings Match Programs if you can commit to making \$25 deposits every month into a dedicated savings account for 6 or 12 months and you meet all criteria. Approved participants will be provided matching funds at a rate of 4 to 1 for up to \$1200.

Clients who are interested in participating in the program should call 908-704-9649, mailbox 7.

Rental Realities

An educated tenant is a good tenant. This free tenant education program is for renters and potential renters. Participants attending this course will learn about the following: Tenants' rights, Landlord rights, renters' insurance, credit and budget issues, repairs, security deposits and much more!

Clients who are interested in participating in the program should call 908-704-9649, mailbox 6.

CJHRC's GROUP PROGRAMS (continued)

Step by Step

This certificate program is for individuals and families who want to buy their first home. Each session includes a light dinner. Topics which are covered include: Money Management/Budgeting, Credit, How to Obtain a Mortgage, Home Inspections, Homeowners Insurance, the State of NJ Low/Moderate Income program, How a Realtor Can Help, Fair Housing Laws, Grant Programs and much more! To register for our next program call 908-704-9649, mailbox 3.

Pre-Purchase Education (Spanish)

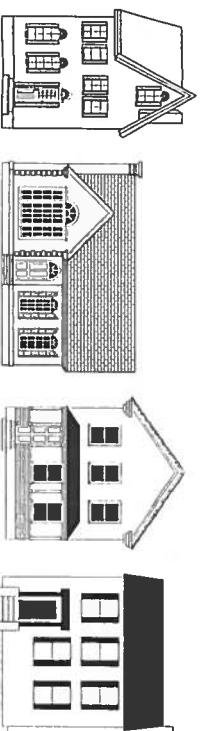
We provide Spanish-speaking individuals and families with home buying information with no language barrier. This program is a combination of individual face to face and web-based (eHomeAmerica) homebuyer education. Clients complete the class at their own pace (within 30 days), there are animated videos covering all materials, quizzes throughout the course to ensure understanding and a printable certificate at the end of the course is provided which is good for one calendar year. To register or for more information about this course call 908-704-9649 mailbox 2. You will be assigned a CJHRC counselor who will also be meeting one-on-one with participants.

Make Your Move... A Guide to Homeownership

This program is a combination of individual face to face and web-based homebuyer education. This program will prepare you for all aspects of the home-buying process. You will first need to meet with a CJHRC Counselor for face to face counseling. Then you will take the online class. At the end of the program you will receive a certificate that is good for one calendar year. Call 908-704-9649 mailbox 3 for enrollment and detailed course instructions.

First-Time Home Buyers Seminar

This is the only pre-purchase course offered on a Saturday. A panel of experts explain the home buying process as well as grants. Our next program will be held in the spring of 2016. You can register on our website at www.cjhrc.org or call 908-704-9649 mailbox 3.



CJHRC's GROUP PROGRAMS (continued)

"Helpful Tips For Existing Homeowners"

This free in-depth educational program for those that already own a home and are doing well but have some questions. This program is very interactive and includes these topics: Understanding Your Finances, How to Calculate Your Debt to Income Ratio, Getting a Copy of Your Credit Report and Score, Tools Every Homeowner Should Own, How to Hire a Contractor, Scams to Avoid, Important Documents to Keep on File, Assistance Programs and much more. Anyone interested in attending this program should call 908-704-9649, mailbox 5.

First Home Club

Approved applicants who meet all requirements will follow a systematic savings plan for a minimum of 10 months as well as complete 6 hours of homebuyer education provided by CJHRC. Upon completion, participants will receive a 4-1 match of funds towards down payment and/or closing costs. Call 908-704-9659 mailbox 7 to get an application and more information.

ONE-ON-ONE COUNSELING SERVICES

CJHRC's staff assists clients through in-person housing counseling by appointment. The Housing Resource Center assists thousands of households each year. Counselors help motivated people make informed, practical decisions and overcome obstacles to achieve their housing goals. The counseling services provided are offered at no cost to clients.

Anyone requiring help is urged to make an appointment to come and meet with their assigned housing counselor.

If you need help and have mobility impairments or a language barrier, please advise at the time you contact us so we can try to accommodate you.

Anyone seeking counseling services is encouraged to schedule an appointment, by contacting any of our counselors at 908-704-9659.

The Legal Consultation Program

CJHRC offers legal consultations, primarily to low-income and moderate-income residents of Somerset and Hunterdon County. This program is for clients who face legal issues involving home ownership, foreclosure, and home purchase and need help quickly. This program is only offered in person and by appointment. Paperwork and documentation is required before an appointment with the attorney will be arranged. To get free legal advice/appointments with an attorney from Legal Services of Northwest Jersey call 908-704-9649.