

CREDIT/CO-SIGNOR/OTHER REQUIREMENTS

BERNARDS TOWNSHIP - SOMERSET COUNTY - CROWN COURT

Contact: Cypress Gardens, Margaret Jaeger at (908) 756-1950

Credit:

Applicant must have passed a credit and background check with Crown Court within the last 90 days. Must have an acceptable credit history, this will include checking for bankruptcies, evictions, judgments for possession and unpaid/paid tax liens.

Co-signor:

Co-signors accepted with excellent credit and approval by landlord.

Rental History:

Current and previous landlords will be contacted to inquire about rent repayment history.

Criminal History: Check with the contact person for exact details.

Cost of Credit Check and application processing:

A charge of \$50.00 (money order, certified check or cashier's check only) is required per household for applicants/co-signor over the age of 18 at the time of application.

Pet Policy: No Pets Allowed

FRANKLIN TOWNSHIP - SOMERSET COUNTY - COUNTRYSIDE APARTMENTS

Contact: Maria Castillo at (732) 940-9653 or visit www.oxfordrealtygroup.com

Credit:

Applicant's credit record must currently be satisfactory. If credit history shows any unpaid debts in the past two years, the application will be rejected.

Co-signor:

Co-signors are not accepted.

Rental History:

Applicants must have satisfactory rental references. If an applicant has been evicted or sued for any lease violation, the application will be rejected.

Criminal History:

If an applicant has ever been convicted of a crime, the application will be rejected. If an applicant has ever been convicted of a minor offense involving dishonesty or violence, the application will be rejected.

Cost of Credit Check:

A charge of \$40.00 (cash or money order only) is required for each applicant. Credit checks are good for 3 months.

Pet Policy: No Pets Allowed

FRANKLIN TOWNSHIP - SOMERSET COUNTY - SOMERSET AVALON

Contact: CGP&H at 609-664-2769 or homes@cgph.net

Credit:

Credit reports will be run on each applicant and will be considered in the overall credit worthiness of the application. Unsatisfactory credit history can disqualify an applicant from renting an apartment home at this community. An unsatisfactory credit report is one that reflects past or current bad debts, late payments or unpaid bills, liens, judgments or bankruptcies. If an applicant is declined for poor credit history, the applicant will be given the name, address and telephone number of the credit reporting agency that provided the report (if requested). An applicant declined for unsatisfactory credit is encouraged to obtain a copy of the credit report from the credit reporting agency, Applicants who meet all other qualifying criteria but do not have credit, maybe required to pay an increased deposit or re-qualify with a Guarantor

Co-signor:

Guarantors may be permitted if an applicant is Declined or Conditionally Accepted. Guarantors' gross annual income or savings must be sufficient to cover the annual rental rate in order to support their current housing payments and that of the applicant(s). Guarantor's primary residence must be in the United States and they must have a valid Social Security Number.

Guarantors must meet all other qualification standards listed.

Increased security deposits may be permitted if an applicant is Conditionally Accepted. The increased security deposit will be equivalent to one (1) month's rent unless otherwise dictated by law.

Rental History:

Any legal proceedings/judgments/evictions/skips may result in a declined application. Outstanding rental balances at an AvalonBay Community will result in a declined application.

Criminal History

The application of any person who has been convicted or plead guilty or "no contest" to a misdemeanor or felony involving sexual misconduct shall be declined. Nothing set forth in these Qualification Standards should be construed to be a guaranty by AvalonBay that residents of this community have not been convicted or plead guilty or "no contest" to any misdemeanor or felony involving sexual misconduct.

Cost of Credit Check:

\$55 fee for all adults

Pet Policy: Pets Allowed

FRANKLIN TOWNSHIP - SOMERSET COUNTY - SOMERSET PARK APARTMENTS

Contact: Maria Castillo at (732) 940-9653 or visit www.oxfordrealtygroup.com

Credit:

Applicant's credit record must currently be satisfactory. If credit history shows any unfavorable information in the past two years, the application will be rejected. If you are a tenant already living there, you must have a satisfactory rental history (in full, on time for the last twelve months) in order to be offered a unit. You will still be required to satisfy all other criteria set forth as it is in the Statement of Rental Policy.

Co-signor:

Co-signors are not accepted.

Rental History:

Applicants must have satisfactory rental references. If an applicant has been evicted or sued for any lease violation, the application will be rejected.

Criminal History:

If an applicant has ever been convicted of a crime, the application will be rejected. If an applicant has ever been convicted of a minor offense involving dishonesty or violence, the application will be rejected.

Cost of Credit Check:

A charge of \$40.00 (cash or money order only) is required for each applicant. Credit checks are good for 3 months.

Pet Policy: Maximum of two pets is allowed per unit, less than 25lbs each, monthly fee of \$25.00 each with a \$350.00 (non-refundable) damage deposit when you sign lease agreement.

FRANKLIN TOWNSHIP - SOMERSET COUNTY - WHITEHALL GARDENS

Contact: Piazza & Associates at 609-786-1100

Credit:

Applicant(s) must have established credit worthiness, all accounts paid on time. Applicant(s) must be employed for at least 6 months or show a steady work history for previous 24 months and provide proof of income. Applicant(s) income or household income must be equal to 35 times the rent and monthly obligations. Social security number must match reported name and address of applicant(s). No bankruptcy within the past 5 years and no wage garnishment arising from a judgment.

Co-signor: N/A

Rental History: Applicants must have satisfactory rental references. If an applicant has been evicted or sued for any lease violation, the application will be rejected.

Criminal History: N/A

Cost of Credit Check:

A charge of \$50.00 (money order or cashiers check) is required for per household. Applicants must provide copies of the latest tax return, W-2, and the last two current pays stubs at the time of the credit check application.

HILLSBOROUGH TOWNSHIP - SOMERSET COUNTY - CLAREMONT HILLS

Contact by email only: hillsboroughhousing@gmail.com

Credit: Applicant(s) must have an acceptable credit report that will be reviewed by Mohr, LLC. In addition, prospective eligible tenants will be interviewed, in person, by Mohr, LLC. Applicant must have established credit worthiness with all accounts paid on time. Established credit history is required. Mohr, LLC is looking for applicant(s) with excellent credit no delinquencies. Applicant(s) must show proof of sufficient monthly verifiable income. If applicant is employed they must provide an employee reference and income verification and /or demonstrate other sources of income sufficient to pay the rent. Applicant(s) must be current on all bills with no bankruptcy filed and no wage garnishment arising from a judgment. The social security number(s) must match reported name and address of applicant(s).

Co-Sign: Co-signers are not accepted by Mohr, LLC.

Rental History: The applicant(s) must have satisfactory rental references. If the applicant(s) has been evicted or sued for lease violations, the application(s) will be rejected. Mohr, LLC reserves the right to contact previous landlords. Applicant(s) must have no former landlord/tenant court action on their records.

Criminal History: If an applicant has ever been convicted of a crime, including felony, misdemeanor, or ordinance, the application will be rejected.

Pet Policy: No pets are permitted other than service animals such as a guide dog or animal for a disability.

Cost of Credit Check: There is a charge of \$35.00 for a credit check for each applicant. Mohr, LLC uses a vendor to perform the credit check that the applicant(s) pay directly online with credit card. An email address for the applicant(s) is required to complete the credit check application. Mohr, LLC will not provide a copy of the results to the applicant(s).

Decisions: Rejected applicants, upon written request, will be provided with a free copy of the report used in the decision by Mohr, LLC. Applicants then have the right to address incorrect information with the reporting agency. Decisions by Mohr, LLC are final and only written appeals with documentation will be reviewed. Email address contact: hillsboroughhousing@gmail.com

HILLSBOROUGH TOWNSHIP - SOMERSET COUNTY - NEW CENTER GREENS

Contact: Sandy or Donna at 908-281-4200

Credit: Applicant must complete a residency application successfully. All applications are looked at individually extenuating circumstances will be considered on a case by case basis.

Co-signor: APPROVED co-signor/s will be accepted **when** an applicant/s income is too low or poor credit on a case by case basis.

Rental History: Applicants must have no former landlord/tenant court action on their records.

Criminal History: We do a criminal history check.

Cost of Credit Check: A charge of \$35.00 (money order or check) is required for each applicant with income and the co-signor if there is one.

HILLSBOROUGH TOWNSHIP - SOMERSET COUNTY - SUNNYMEADE RUN

Contact: Sunnymead Run Leasing Office at 908-829-4344

Credit: Applicants must apply for and pay for the credit check in person, no phone applicants will be accepted. Credit reports will be run on each applicant and will be considered in the overall credit worthiness of the application. Unsatisfactory credit history can disqualify an applicant from renting an apartment home at this community. An unsatisfactory credit report is one that reflects past or current bad debts, late payments, unpaid bills, liens, judgments or bankruptcies. If an applicant is declined for poor credit history, the applicant will be given the name, address and telephone number of the credit reporting agency that provided the report. An applicant declined for unsatisfactory credit is encouraged to obtain a copy of the credit report from the credit reporting agency. Social security numbers must match reported name and address of the applicants. No Foreclosure or Bankruptcies in the past 5 years. Applicants, who meet all other qualifying criteria but do not have credit, will need to supply proof of income verification. Applicants with assets and little to no income must provide documentation of assets (i.e. bank statement, mutual fund account statements(s) greater than 1 years rent.

Co-Sign: Co-signers are not accepted

Rental History: We do rental history check.

Any legal proceedings/judgments/evictions/skips may result in a declined application.

Outstanding rental balances at AvalonBay will result in declined application.

Criminal History: If an applicant has ever been convicted of a crime or a minor offense or violence, the applicant will be rejected.

Pet Policy: There is a **separated Pet Addendum** which will be in addition to the normal lease. Upon execution of the Pet Addendum, there is a non-refundable fee of \$500.00 at this time. There is also an **additional \$50.00 monthly fee** for the pet. Each unit is limited to a 1 pet, 35 pounds or less. No American Bull dogs, Pit bull or Pit bull mix breeds are permitted. Pet must be registered with the landlord; pet must wear an ID collar with complete name and address of pet and its owner. Pet must be spayed or neutered, follow local laws and requirements and have documentation of all immunizations. Pets must not disturb other resident and must be controlled at all times, no pets allowed loose outside, they must be on leash or in a carrier. Tenants are responsible for proper sanitary maintenance of their pet, waste must be picked up immediately and cat litter disposed of frequently in sealed plastic bags and must never be flushed. Tenants are responsible for all costs due to damages, extermination, etc. Applicants with visual, hearing and physical disabilities may keep **certified service dogs** and must provide documentation of the certification of the dog. For additional information on the **Pet Addendum**, please contact the rental management office at the number listed above.

Cost of Credit Check: Each applicant applying for an apartment must complete the application. The credit check application is a **\$50.00 non-refundable per apartment** – only certified check, cashier's check or money orders are accepted.

HILLSBOROUGH TOWNSHIP - SOMERSET COUNTY - BROOKHAVEN LOFTS

Contact: Brookhaven Lofts Leasing Office at (908) 431-0608

Credit: Applicants must apply for and pay for the credit check in person, no phone applicants will be accepted. Credit reports will be run on each applicant and will be considered in the overall credit worthiness of the application. Unsatisfactory credit history can disqualify an applicant from renting an apartment home at this community. An unsatisfactory credit report is one that reflects past or current bad debts, late payments, unpaid bills, liens, judgments or bankruptcies. If an applicant is declined for poor credit history, the applicant will be given the name, address and telephone number of the credit reporting agency that provided the report. An applicant declined for unsatisfactory credit is encouraged to obtain a copy of the credit report from the credit reporting agency. Social security numbers must match reported name and address of the applicants. No Foreclosure or Bankruptcies in the past 5 years. Applicants, who meet all other qualifying criteria but do not have credit, will need to supply proof of income verification. Applicants with assets and little to no income must provide documentation of assets (i.e. bank statement, mutual fund account statements(s) greater than 1 years rent.

Co-Sign: Co-signers are not accepted

Rental History: We do rental history check.

Any legal proceedings/judgments/evictions/skips may result in a declined application.

Criminal History: If an applicant has ever been convicted of a crime or a minor offense or violence, the applicant will be rejected.

Pet Policy: There is a **separated Pet Addendum** which will be in addition to the normal lease. Upon execution of the Pet Addendum, there is a non-refundable fee of \$500.00 at this time. There is also an **additional \$50.00 monthly fee** for the pet. Each unit is limited to a 1 pet, 35 pounds or less. No American Bull dogs, Pit bull or Pit bull mix breeds are permitted. Pet must be registered with the landlord; pet must wear an ID collar with complete name and address of pet and its owner. Pet must be spayed or neutered, follow local laws and requirements and have documentation of all immunizations. Pets must not disturb other resident and must be controlled at all times, no pets allowed loose outside, they must be on leash or in a carrier. Tenants are responsible for proper sanitary maintenance of their pet, waste must be picked up immediately and cat litter disposed of frequently in sealed plastic bags and must never be flushed. Tenants are responsible for all costs due to damages, extermination, etc. Applicants with visual, hearing and physical disabilities may keep **certified service dogs** and must provide documentation of the certification of the dog. For additional information on the **Pet Addendum**, please contact the rental management office at the number listed above.

Cost of Credit Check: Each applicant applying for an apartment must complete the application. The credit check application is a **\$50.00 non-refundable per apartment** – only certified check, cashier's check or money orders are accepted.

HILLSBOROUGH TOWNSHIP - SOMERSET COUNTY - HILLSBOROUGH POINT

Contact: CME Associates at (732) 462-7400

Credit: Applicant's credit record must currently be satisfactory. If credit history shows any unpaid debts in the past two years, the application will be rejected. Applicants must be current on all bills. No bankruptcy filed in the past 5 years. No wage garnishment arising from a judgment. Social security number must match reported name and address of applicant(s). Applicant(s) must be employed for at least 6 months or show proof of sufficient monthly verifiable income. Applicant(s) must have established credit worthiness, all accounts paid on time. Need established credit history.

*Sometimes an individual case will be considered if there are extenuating circumstances.

Co-signor: If applicants do not meet our income criteria, you may be able to qualify for an apartment if you can get a second/third party who resides in New Jersey to guarantee your lease. This guarantor must pass the same credit application and screening process as the applicant. A co-signor will be accepted only if an applicant's income is too low, not if there is bad credit. **A co-signor must have excellent credit and must own real estate in the State of New Jersey.**

Rental History: Applicants must have satisfactory rental references. If an applicant has been evicted or sued for any lease violation, the application will be rejected. Applicants must have no former landlord/tenant court action on their records.

Criminal History: If an applicant has ever been convicted of a crime, the application will be rejected. If an applicant has ever been convicted of a minor offense involving dishonesty or violence, the application will be rejected. Do criminal check (Megan's Law) on all applicants, male and female adults.

Cost of Credit Check: A charge of \$35.00 (money order or check) is required for each applicant (this includes the co-signor).

MONTGOMERY TOWNSHIP SOMERSET COUNTY - PIKE RUN VILLAGE

Contact: Sandy Bonnell or Donna Parlin at 908-281-4200

Credit: Applicant must complete a residency application successfully. All applications are looked at individually extenuating circumstances will be considered on a case by case basis.

Co-signor: APPROVED co-signor/s will be accepted **when** an applicant/s income is too low or poor credit on a case by case basis.

Rental History: Applicants must have no former landlord/tenant court action on their record.

Criminal History: We do a criminal history check.

Cost of Credit Check: A charge of \$35.00 (money order or check) is required for each applicant with income and the co-signor if there is one.

MONTGOMERY TOWNSHIP SOMERSET COUNTY
BLAWENBURG VILLAGE SQUARE

Contact: Visits www.affordablehomesnewjersey.com to apply. Simply click on the *Pre-Application* link at the top of the webpage to fill out the brief application form online, if you do not have access to a computer, please give us a call at (609) 664-2769 ext. 10

Credit: Applicant's credit record must currently be satisfactory. If credit history shows unpaid debts for the past two years, the application will be rejected. Applicants must be current on all bills-no late payments for the past 2 years. No bankruptcy filed in the past five-(5) years. No wage garnishment arising from a judgment. Social security number must match reported name and address of applicant(s). Applicant(s) must be employed for at least six months or show proof of sufficient monthly verifiable income.

Co-signor: A co-signor will be accepted only if an applicant's income is too low, **not** if there is bad credit. A co-signor must have excellent credit and must own real estate in the State of New Jersey.

Rental History: Applicants must have satisfactory rental references. Applicants must have no former tenant/landlord court action on their records.

Criminal History: If an applicant has ever been convicted of a crime, the application will be rejected. If an applicant has ever been convicted of a minor offense involving dishonesty or violence, the application will be rejected.

Cost of Credit Check: A charge of \$35.00 (cash or money order only) is required for each applicant (this includes the co-signor). Applications will be approved or declined as soon as possible, but no later than one week. Credit checks are good for 6 months.

MONTGOMERY TOWNSHIP SOMERSET COUNTY - MCKINLEY COURT

Contact: Ximena Calle at (609) 664-2769 X 29 or visit www.affordablehomesnewjersey.com apply or for more information.

Credit: Applicant(s) must be current on all bills. Social security number must match reported name and address of applicant. No bankruptcy filed in the past 5 years and no wage garnishment arising from a judgment.

Co-signor: A co-signor will be accepted only if the applicant's income is too low, not if there is bad credit. In some cases a co-signor may be accepted if the applicant's credit is unsatisfactory (this decision is made by McKinley Court management). **Co-signors must have excellent credit and must own real estate in the State of New Jersey. Co-signors will also be expected to undergo a credit check.**

Rental History: Applicants must have no former landlord/tenant court action on their records.

Cost of Credit Check: A charge of \$50.00 per person is required for each applicant including any co-signor. All checks or money orders must be made payable to McKinley c/o Twin Brooks Mgt.

Pet Policy: Pets Allowed - (cats or dogs 25 lbs or under allowed).

RARITAN TOWNSHIP - HUNTERDON COUNTY - FLEMINGTON SOUTH GARDENS

Contact: Kathy Deluca at 908-788-3816

Credit: Applicants must pass a credit check with Flemington South Gardens, within the last 90 days, and have an acceptable credit history.

Rental History: Applicant understands that Flemington South Gardens may contact current and /or previous landlord to inquire into rental history.

Co-signor: In certain situations a co-signor may be accepted with approval by the Landlord. The co-signor must pass the same credit application and screening process as the applicant.

Cost of Credit Check: The cost of a credit check is \$30.00 per applicant and /or co-signor. This fee is non-refundable should the applicant be denied.

Pet Policy: One cat or one dog is allowed per apartment. The tenant will be required to sign a Pet Permission Agreement and pay a \$100.00 non-refundable pet deposit prior to taking possession of the apartment.

RARITAN TOWNSHIP - HUNTERDON COUNTY - OAK RIDGE

Contact: Kathy Deluca at 908-788-3816

Credit: Applicants must pass a credit check with Flemington South Garden, within the last 90 days, and have an acceptable credit history.

Rental History: Applicant understands that Oak Ridge may contact current and /or previous landlord to inquire into rental history.

Co-signor: In certain situation a co-signor may be accepted with approval by the Landlord. The co-signor must pass the same credit application and screening process as the applicant.

Cost of Credit Check: The cost of a credit check is \$30.00 per applicant and /or co-signor. This fee is non-refundable should the applicant be denied.

Pet Policy: No Pets.

RARITAN TOWNSHIP- HUNTERDON COUNTY - VILLAGE COMMONS

Contact: Steve Schlau at sschlau@memproperty.com

Credit Applicants must pass credit check with Village Commons within the last 90 days, and have acceptable credit history.

Rental History: Applicants understands that the landlord may contact your current/or previous landlord to inquire into rental history.

Co-signor: Accepted. In certain situations a co-signor may be accepted with approval by the Landlord. The co-signor must pass the same credit application and screening process as the applicant.

Cost of Credit Check: The cost of credit check is \$30.00 per applicant and /or co-signor. This fee is non-refundable should the applicant be denied.

Pet Policy: No Pets.

RARITAN TOWNSHIP – HUNTERDON COUNTY – THE MEWS

Contact: Allison Mortara at 908 782-1980

Credit: Applicant(s) must be current on all bills. If credit history shows unpaid debts for the past two years the application will be rejected. No judgments and no bankruptcy filed in the past five (5) years. No wage garnished arising from a judgment. Social security numbers must match reported name and address of applicant(s). Applicant(s) must be employed for at least six months or show proof of sufficient monthly verifiable income. Applicant(s) application will be rejected for unfavorable rental history. In addition, prospective eligible tenants will be interviewed, in person, by Countryside Affordable Housing.

Co-Signor Co-signors may be permitted for insufficient income but not poor credit. Co-signors must satisfy the same credit standards as applicants. If applicants do not meet our income criteria, you may be able to qualify for an apartment if you can get a second/third party who resides in NJ to guarantee your lease. This guarantor must pass the same credit application and screening process as the applicant. A co-signor will be accepted only if an applicant's income is too low, not if there is bad credit. **A co-signor must have excellent credit and must own real estate in the State of NJ.**

Rental History Applicants must have satisfactory rental references. If an applicant has been evicted or sued for breach of rental lease, the application will be rejected. Applicants must have no former landlord/tenant court action on the records.

Criminal History If an applicant has been convicted of a crime, the application will be rejected. If the applicant has ever been convicted of a minor crime involving dishonesty or violence, the application will be rejected. Do criminal check (Megan's Law) on all applicants, male and female.

Cost of Credit Check A charge of \$50.00 (cash, certified check or money order) is required for each applicant (this includes co-signors) to cover the cost of the credit check. Credit checks are good for a period of six months.

WARREN TOWNSHIP SOMERSET COUNTY - WHISPERING HILLS

Contact: Whispering Hills Rental Office, at chasbob@verizon.net or (908) 668-0284

Credit/Co-signor: Whispering Hills may allow a co-signor if your credit score is not acceptable, with an acceptable co-signer who owns real-estate in New Jersey.

Rental History: For exact details contact - Whispering Hills Rental Office, at chasbob@verizon.net or (908) 668-0284

Criminal History: For exact details contact - Whispering Hills Rental Office, at chasbob@verizon.net or (908) 668-0284

Cost of Credit Check/Background/Landlord: A charge of \$35.00 is required for each applicant over the age of 18 (this includes the co-signor). There will be a separate landlord application fee of \$25.00. For exact details contact Whispering Hills Rental Office at chasbob@verizon.net or (908) 668-0284.

Pet Policy: No Pets.

These guidelines represent the requirements of the Management of these individual rental properties. Although every effort has been made to provide you with the most accurate, current and clear information possible, The Central Jersey Housing Resource Center (CJHRC) cannot be responsible for inaccurate, misinterpreted or outdated information contained herein.