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DISCLAIMER: The below are the basic steps/process. There may be other things not listed that may apply to you/your household. CJHRC cannot be held responsible for each and every possible scenario and this is being provided as “general” information.

HOW TO APPLY FOR STATE OF NJ VERY LOW, LOW & MODERATE INCOME AFFORDABLE SALE UNITS WITH CENTRAL JERSEY HOUSING RESOURCE CENTER (CJHRC)

1. Call a CJHRC counselor at 908-446-0036. They will take some information and then send you applications by email, mail or you can them pick up from our office. Prior to calling, you can review the units that CJHRC handles by clicking the link https://cjhrc.org/images/CJHRC_Purchase_Properties.pdf
2. Complete the application(s) for property/properties. All applicable documents including a pre-approval and attorney form (full set) are required to be submitted with each application. You can review the application checklist at https://cjhrc.org/images/Application_Checklist.pdf
3. Keep the fact sheet and write the date you submitted it.
4. You can mail or drop off your application(s) with all required documents to CJHRC at 92 East Main Street, Suite 407, Somerville, NJ 08876 (there is a drop box outside our suite door during regular business hours. We suggest an appointment or tap on door when you drop off. CJHRC hours are 9-5 Monday to Friday (subject to change, confirm hours before dropping off).
5. Processing of application may take up to six weeks from date received.
6. The application(s) with documents are then date stamped and logged into our Client Management System in the order received.
7. Applications and required documentation will be reviewed/processed in the order received by a CJHRC staff member.
8. CJHRC will communicate with applicant(s) by email, phone and/or letter the outcome of your application which is usually categorized as:
 - a. Certification- is good for approximately 180 days and can be extended one time for another 180 days with minimal additional documents before initial certification expires. At this point in process, potential buyers should enroll/attend pre-purchase counseling to learn all home buying steps, as well as possible grants for down payment/closing cost assistance. (Click here for [CJHRC PrePurchase Counseling Options](#))
 - b. Missing Information- a list of what is needed to complete the process and by deadline date. Once this is done then the application and documents are re-reviewed in date order received.
 - c. Denial- either income is too low, income too high or other reasons which will be explained
 - d. No Longer Interested- when an applicant does not finish the process by submitting the missing information by the date specified or you let your certification expire.
9. If certified, when a unit becomes available, the household will be placed in a random selection/lottery, if needed. A random selection is held whenever there are more certified applicants than available units.
10. If selected, you will be notified and have an opportunity to view the unit. The owner’s info will be provided to you and then you must set up an appointment to see the unit (usually within 3 days). Owners usually show their unit or they hire a Realtor to do this.
11. When viewing the unit, certified potential buyers need their CJHRC certification letter, a check and attorney form.
12. To purchase a unit, an offer can be made when viewing the unit. Agreeing to a sale price: certified buyers can offer maximum allowable amount or less than maximum. If you offer less, the seller may counter offer or chose to decline your offer and go to another certified household. If you are not interested in the unit, email CJHRC immediately and state that you are declining with a brief explanation of why. We will then contact the next chosen applicant (from lottery) and they are given an opportunity to view the unit and make an offer.
13. If you and seller agree to a price, complete 2 copies of the purchase agreement and both sign, buyer provides and gives the seller a \$1,000 good faith deposit check (usually written to the seller’s Attorney Trust Account). Each will receive a copy which you should each send to your attorney, keeping a copy for yourself. Buyer/seller must get a signed copy to CJHRC.
14. Once your attorney receives a copy of the Purchase Agreement, a Contract of Sale will be drawn up and executed by all parties. There are many additional steps which are not included on this document but will be shared in other instructional documents.

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