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DISCLAIMER: The below are the basic steps/process. CJHRC cannot be held responsible for each and every possible scenario. Below is "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. Review the units that CJHRC handles (see attachment or click the link https://cjhrc.org/images/CJHRC_Purchase_Properties.pdf) or call CJHRC at 908-446-0036. CJHRC will gather information and then send your application(s) per your preferred method.
2. Complete the application(s) for property/properties. Also review the application checklist at https://cjhrc.org/images/Application_Checklist.pdf). All applicable documents including a pre-approval with required language and attorney form, are required to be submitted with each application (**NOTHING IS ACCEPTED BY EMAIL**).
3. Keep the fact sheet and write the date you submitted it along with a full set of your documents.
4. Using the mail service of your choice, return your application(s) with all applicable/required documents to CJHRC at 92 East Main Street, Suite 407, Somerville, NJ 08876 **OR it can be dropped off in our 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 due to training, weather and holidays).**
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- information on how to proceed will be provided. Certification is good for 180 days and can be extended for another 180 days with minimal additional documents before initial certification expires which is explained in the letter. 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 a 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, over income 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 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 (less than or same as maximum allowed), you would leave a \$1,000 good faith deposit check (usually written to the seller's Attorney Trust Account) and give to the seller, they will fill out and you both sign the Purchase Agreement and you receive a copy -- one for your attorney and one for you to keep. Buyer(s)/seller must get a signed copy to CJHRC. You then wait to execute a Contract of Sale.
14. Once the Contract of Sale has been 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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