

The MISSION of the Central Jersey Housing Resource Center (CJHRC), as a HUD approved agency, is to provide the very low, low and moderate income individuals and households with the information they need to make informed and reasonable decisions to achieve their financial and housing goals.

## Who We Are

We operate one of the ONLY centralized housing information centers. The Central Jersey Housing Resource Center (CJHRC) assists approximately 1,500 clients annually at **NO CHARGE**.

CJHRC 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 households, individuals, senior citizens and those with special needs.

CJHRC is the Fair Housing Office for Somerset County. Any resident that has a question or issue relating to the Fair Housing Act, please contact our office for assistance.

### Languages Offered

CJHRC services and information (resources/documents) are provided in English. Clients may request a Spanish-speaking CJHRC counselor, or they can request interpretation and/or translation services. CJHRC will utilize their Translation Service Company with 220 languages available.

### Accessibility

CJHRC is in a barrier free, elevator building to ensure clients do not experience any mobility barriers.

## FINANCIAL SUPPORTERS

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

### \$75,000 or more

Capital One

### \$25,000 to \$30,600

SC Dept. of Human Services  
Somerset Regal Bank

### \$20,000 to \$24,999

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HUD  
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Synchrony Bank

### \$10,000 to \$19,999

Franklin Township CDBG  
KearnyBank Foundation  
M&T Charitable Foundation/M&T Bank  
Peapack-Gladstone Bank  
The Provident Bank Foundation  
State Farm  
Wells Fargo Foundation

### \$4,000 to \$9,999

Affinity Foundation  
Columbia Bank Foundation  
Federal Home Loan Bank of NY (FHLB NY)  
Johnson & Johnson SC Companies  
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Somerset County Home Grant  
TD Charitable Foundation  
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### \$1,600 to \$3,999

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As of 10/30/2024



501(c)(3) non-profit organization



Tell us how we can help you.

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

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Central Jersey Housing Resource Center

@cjhrc\_housing

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## What We Do

### Online Learning | Virtual Webinars One-on-One Counseling

- Fair Housing Support
- Financial Literacy Education
- Pre-Purchase Education
- Down Payment Grants/ Closing Cost Assistance (Federal/State/Other)
- Rental Counseling (Tenant Rights, Eviction Prevention, Landlord Obligations, etc.)
- Delinquency/Foreclosure Counseling
- Post-Purchase and Rehabilitation Education
- Senior Housing Options
- Eligibility and Application Processes for State and Federal Affordable Housing Programs
- Information for Special Needs Housing
- Information and Referrals on Emergency and Transitional Housing
- Information on HUD Housing Eligibility Requirements
- Homeless Counseling

For more information, call us at 908-446-0036

or visit our website at [www.cjhrc.org](http://www.cjhrc.org)

## 5 Key Certificate Programs

Certificates may be required as a pre-requisite for various programs to attain housing, grants and other financial goals. Certificates earned are valid for one calendar year from date of issue. These programs provided are free of charge.

### 1. RENTAL INFO & RESOURCES WEBINAR

- For renters and potential renters
- This program will prepare you for all aspects of the rental process, including Federal/State housing programs, assistance programs, credit and budget issues, security deposits, etc.
- Offered twice a year, it includes a 2.5 hour webinar (session criteria must be met to receive a certificate).

### 2. PRE-PURCHASE VIRTUAL WEBINAR

- For individuals and households who want to buy their first home.
- This HUD certified virtual webinar will provide a comprehensive overview of the home buying process. You will hear from local industry professionals about how to become a successful homeowner and relevant topics.
- Offered several times throughout the year
- Includes 2 x 2.75 hour webinars held over 2 evenings (both sessions must be attended to receive a certificate).

### 3. MAKE YOUR MOVE: A GUIDE TO HOMEOWNERSHIP

- For individuals and households who want to buy their first home .
- A combination of individual counseling (60-90 min.) and web-based homebuyer education .
- This program will prepare you for all aspects of the home buying process.
- All modules and tests must be completed within 30 days to receive a certificate.

### 4. FINANCIAL LITERACY VIRTUAL WEBINAR

- For those seeking credit for the first time, have been denied credit, or are just plain confused when it comes to credit.
- Participants who complete the webinar are able to book an appointment with a CJHRC counselor to receive a Tri-Merge soft pull credit report free of charge (\$40 value).
- Offered twice a year, it includes a 2.5 hour webinar (session criteria must be met to receive a certificate)

### 5. MONEY IN MOTION: FINANCIAL LITERACY COUNSELING

- For individuals and households who need financial literacy education who are unable to attend a financial literacy virtual webinar.
- A combination of individual counseling (60-90 min.) and web-based financial literacy education.
- All modules and tests must be completed within 30 days to receive a certificate.
- This service is also offered in Spanish.

#### 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 of 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.