



CREDIT/CO-SIGNOR / OTHER REQUIREMENTS

*Effective 1/1/22 the Fair Chance in Housing Act was put in effect. This means with limited exceptions, housing providers/landlords who have not made a conditional offer cannot make applicants fill out any type of form that includes questions about their criminal background. Only after approving an applicant and making a conditional offer can a housing provider/landlord ask about criminal history or do a background check. In most cases, you cannot be denied simply for having a criminal record. However, the unit can be rescinded based on the applicant's criminal history in certain circumstances. In those cases, a written notice explaining the decision and reasons must be provided. Applicants then should have a chance to dispute the issue(s) in case of errors or other mitigating factors.

BERNARDS TOWNSHIP - SOMERSET COUNTY **CROWN COURT AND THE ENCLAVE AT DEWY MEADOWS**

Contact: Bernard's Plaza Associates LLC, Management office at (908) 213-5343

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

Co-signor: Co-signors are not accepted.

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

Criminal History: * Please note important information on page 1 of this document. Questions should be addressed with the entity noted as Contact for the complex.

Cost of Credit Check and application processing: A charge of \$85.00 (personal check accepted) for each applicant over the age of 18 is required. This fee is nonrefundable should the applicant be denied. Credit checks are good for 3 months.

Pet Policy: See pet policy.

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: * Please note important information on page 1 of this document. Questions should be addressed with the entity noted as Contact for the complex.

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: Up to two (2) cats allowed, no fees. No dogs allowed.



FRANKLIN TOWNSHIP - SOMERSET COUNTY
GROVE AT SOMERSET

Contact: CGP&H at homes@cgph.net or call at 609-664-2771 ext. 5. or visit www.affordablehomesnewjersey.com to apply or for more information.

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.

Cost of Credit Check: \$100 fee for all adults.

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: * Please note important information on page 1 of this document. Questions should be addressed with the entity noted as Contact for the complex.

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 \$40.00 each with a \$350.00 (non-refundable) damage deposit when you sign lease agreement.

FRANKLIN TOWNSHIP - SOMERSET COUNTY
WHITEHALL GARDENS

Contact: Kathy Schulte 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: 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:

*Please note important information on page 1 of this document. Questions should be addressed with the entity noted as Contact for the complex.

Cost of Credit Check:

A charge of \$50.00 (money order or cashier's 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.

GREEN BROOK TOWNSHIP - SOMERSET COUNTY
998 WASHINGTON AVE. APARTMENTS

Contact: Sue Murray at 732-996-2800 and for Directions to Complex. Fax: 732-926-9886

Credit: Applicant's credit must currently be satisfactory. If credit history shows any unfavorable information in the past two years, the application will be rejected.

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 screening process as the applicant.

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: * Please note important information on page 1 of this document. Questions should be addressed with the entity noted as Contact for the complex.

Cost of Credit Check: A charge of \$48.00 per applicant and/or co-signor. This fee is non-refundable should the applicant be denied. Applicant/co-signor over the age of 18. Credit checks are good for 3 months.

GREEN BROOK TOWNSHIP - SOMERSET COUNTY
THE WOODS AT KING GEORGE

Contact: Karen Quigley, at chasbob@verizon.net or (908) 668-0284

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

Criminal History: * Please note important information on page 1 of this document. Questions should be addressed with the entity noted as Contact for the complex.

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@ferruggiaassociates.com or (908) 668-0284.

Pet Policy:

Pets allowed, with a \$500.00 (non-refundable) pet damage deposit and \$50.00-month fee.

HILLSBOROUGH TOWNSHIP SOMERSET COUNTY
THE FRANKLIN AT HILLSBOROUGH

Contact: CGP&H at homes@cgph.net or call at 609-664-2771 ext. 5. or visit www.affordablehomesnewjersey.com to apply or for more information.

Credit: Disqualifiers includes past or current bad debts, late payments or unpaid bills, liens, judgements or bankruptcies. Income verification, additional deposit and/or a Guarantor may be required for those with no credit that meet all other requirements.

Co-signor: Allowed.

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

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: * Please note important information on page 1 of this document. Questions should be addressed with the entity noted as Contact for the complex.

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: Patty Gallagher at 732-462-7700. Ext 1030

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: * Please note important information on page 1 of this document. Questions should be addressed with the entity noted as Contact for the complex.

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
P&S VILLAGE SQUARE

Contact: CGP&H at homes@cgph.net or call at 609-664-2771 ext. 5. or visit www.affordablehomesnewjersey.com to apply or for more information.

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. Landlord's target minimum credit score is 600.

Co-signor: No Co-signor allowed.

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

Cost of Credit Check: A charge of \$35.00 (cash or money order only) is required for each applicant. 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
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 records.

Criminal History: * Please note important information on page 1 of this document. Questions should be addressed with the entity noted as Contact for the complex.

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
MCKINLEY COURT

Contact: CGP&H at homes@cgph.net or call at 609-664-2771 ext. 5. or visit www.affordablehomesnewjersey.com to 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: No co-signor allowed.

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 – some restrictions apply.

RARITAN BOROUGH - SOMERSET COUNTY
CROSSING AT RARITAN STATION

Contact: CGP&H at homes@cgph.net or call at 609-664-2771 ext. 5. or visit www.affordablehomesnewjersey.com to apply or for more information.

Credit: Applicant's must pass landlord's credit screening. Landlord's target minimum credit score is 600.

Co-signor: No Co-signor allowed.

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

WARREN TOWNSHIP - SOMERSET COUNTY
HERITAGE AT WARREN

Contact: CGP&H at homes@cgph.net or call at 609-664-2771 ext. 5. or visit www.affordablehomesnewjersey.com to apply or for more information.

Credit: Applicant's must pass landlord's credit screening. Landlord's target minimum credit score is 650.

Co-signor: No Co-signor allowed.

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

WARREN TOWNSHIP - SOMERSET COUNTY
THE DIAMOND AT WARREN

Contact: CGP&H at homes@cgph.net or call at 609-664-2771 ext. 5. or visit www.affordablehomesnewjersey.com to apply or for more information.

Credit: Applicant's must pass landlord's credit screening. No previous eviction and no repossessions. Landlord's target minimum credit score is 640.

Co-signor: No Co-signor allowed.

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

WARREN TOWNSHIP - SOMERSET COUNTY
WHISPERING HILLS

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

Credit/Co-signor: Approved co-signor/s will be accepted when an applicant/s income is too lower poor credit on a case by case basis.

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

Criminal History: * Please note important information on page 1 of this document. Questions should be addressed with the entity noted as Contact for the complex.

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@ferruggiaassociates.com or (908) 668-0284.

Pet Policy: Pets allowed, with a \$500.00 (non-refundable) pet damage deposit and \$50.00-month fee.

WATCHUNG TOWNSHIP - SOMERSET COUNTY
CRYSTAL RIDGE

Contact: CGP&H at homes@cgph.net or call at 609-664-2771 ext. 5. or visit www.affordablehomesnewjersey.com to apply or for more information.

Credit: Landlord have their own system. Must make 3times rent income. Landlord's target minimum credit score is 550.

Co-signor: No Co-signor allowed.

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

WATCHUNG TOWNSHIP - SOMERSET COUNTY
MOUNTAIN VILLAS

Contact: CGP&H at homes@cgph.net or call at 609-664-2771 ext. 5. or visit www.affordablehomesnewjersey.com to apply or for more information.

Credit: Applicant's must pass landlord's credit screening for all applicants 18 years and older. Landlord's target minimum credit score is 680.

Co-signor: No Co-signor allowed.

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

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.

Criminal History: * Please note important information on page 1 of this document. Questions should be addressed with the entity noted as Contact for the complex

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 Oak Ridge and have an acceptable credit history in order to rent an apartment in Oak Ridge at Flemington.

Rental History:

Applicant understands that Oak Ridge at Flemington may contact current and /or previous landlord to inquire into rental history.

Criminal History:

* Please note important information on page 1 of this document. Questions should be addressed with the entity noted as Contact for the complex

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 allowed.

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:

* Please note important information on page 1 of this document. Questions should be addressed with the entity noted as Contact for the complex

Cost of Credit Check:

A charge of \$35.00 (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.

*** 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.**