



CENTRAL JERSEY HOUSING RESOURCE CENTER

501(c)(3) non-profit organization & HUD Agency

Jennifer Laterra, President

Sharon Clark, Executive Director

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 However, the unit can be rescinded based on the applicant's criminal history in certain circumstances.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.

SOMERSET COUNTY

CROWN COURT AND THE ENCLAVE AT DEWY MEADOWS - BERNARDS TOWNSHIP

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

Credit: Applicant must pass a credit and background check must be satisfactory. 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 for each applicant over the age of 18 is required. This fee is nonrefundable should the applicant be denied.

Pet Policy: See pet policy.

18 COLUMBIA ROAD - BERNARDS TOWNSHIP

Contact: Property Owner- Louis Madden (908)-578-0319

Credit: Applicant must pass a credit and background check must be satisfactory. 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: A criminal background check will be conducted upon the landlord issuing a conditional offer for rental. The applicant is advised that, in accordance with the law, an offer for rental may be rescinded based upon the result of the criminal background.

Cost of Credit Check and application processing: A charge of \$75.00 for each applicant over the age of 18 is required. This fee is nonrefundable should the applicant be denied.

Pet Policy: not allowed

COUNTRYSIDE APARTMENTS - FRANKLIN TOWNSHIP

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) in person or \$60 (credit card) online for each applicant. **Pet Policy:** Up to two (2) cats allowed, no fees. No dogs allowed.



GROVE AT SOMERSET - FRANKLIN TOWNSHIP

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. An unsatisfactory credit report is one that reflects past or current bad debts, late payments or unpaid bills, liens, judgments or bankruptcies and can disqualify an applicant from renting an apartment. 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.

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: 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.

SOMERSET PARK APARTMENTS - FRANKLIN TOWNSHIP

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) in person or \$60 (credit card) online for each applicant.

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.

WHITEHALL GARDENS - FRANKLIN TOWNSHIP

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.

998 WASHINGTON AVE. APARTMENTS - GREEN BROOK TOWNSHIP

Contact: Sue Murray at 732-996-2800 and for Directions to Complex

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.

THE WOODS AT KING GEORGE - GREEN BROOK TOWNSHIP

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.

THE FRANKLIN AT HILLSBOROUGH - HILLSBOROUGH TOWNSHIP

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.

Cost of Credit Check: A charge of \$75.00 is required for each applicant over the age of 18.

Co-signor: Not allowed.

Rental History: Applicants must have satisfactory rental references. Applicants must have no former tenant/landlord 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.

HILLSBOROUGH POINT - HILLSBOROUGH TOWNSHIP

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 (including co-signor).

SUNNYMEADE RUN - HILLSBOROUGH TOWNSHIP

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. An unsatisfactory credit report is one that reflects past or current bad debts, late payments, unpaid bills, liens, judgments or bankruptcies and can disqualify an applicant from renting an apartment. 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 and must wear an ID collar with complete name and address of pet and its owner. Pet must be spayed or neutered and have documentation of all immunizations. 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.

P&S VILLAGE SQUARE - MONTGOMERY TOWNSHIP

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 no former tenant/landlord court action on their records satisfactory rental references.

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.

PIKE RUN VILLAGE - MONTGOMERY TOWNSHIP

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.

MCKINLEY COURT - MONTGOMERY TOWNSHIP

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 \$40.00 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.

CROSSING AT RARITAN - RARITAN BOROUGH

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.

HERITAGE AT WARREN - WARREN TOWNSHIP

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.

Cost of Credit Check: A charge of \$50.00 per person is required over the age of 18.

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.

THE DIAMOND AT WARREN - WARREN TOWNSHIP

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.

WHISPERING HILLS - WARREN TOWNSHIP

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.

CRYSTAL RIDGE - WATCHUNG TOWNSHIP

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

Cost of Credit Check: A charge of \$80.00 per person is required over the age of 18.

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.

MOUNTAIN VILLAS - WATCHUNG TOWNSHIP

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.

Cost of Credit Check: A charge of \$125.00 per person is required over the age of 18.

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.

HUNTERDON COUNTY

FLEMINGTON SOUTH GARDENS (62+) - RARITAN TOWNSHIP

Contact: Wendy Connard 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. Applicants who meet all other qualifying criteria but do not have credit, may be required to pay an increase deposit or re-qualify with a Guarantor.

Rental History: Applicant understands that Flemington South Gardens may contact current and /or previous landlord to inquire into rental history. If applicants have been evicted or sued for breach of rental lease, application will be rejected. Applicants must have no former landlord/tenants 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

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. Increased security deposits may be permitted if an applicant is Conditionally Accepted.

Cost of Credit Check: The cost of a credit check is \$40.00 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 \$150.00 non-refundable pet deposit prior to taking possession of the apartment.

OAK RIDGE - RARITAN TOWNSHIP

Contact: Wendy Connard at 908-788-3816

Credit: Applicants must pass a credit check with Oak Ridge and have an acceptable credit history in order to rent and apartment in Oak Ridge at Flemington. Applicants who meet all other qualifying criteria but do not have credit, may be required to pay an increased deposit or re-qualify with a Guarantor.

Rental History: Applicants must have satisfactory rental reference. 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

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. Increased security deposits may be permitted if an applicant is Conditionally Accepted.

Cost of Credit Check: The cost of a credit check is \$40.00 per applicant and /or co-signor (credit check are good for six months). This fee is non-refundable should the applicant be denied.

Pet Policy: No Pets allowed.

THE MEWS - RARITAN TOWNSHIP

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.

* 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.