

Jennifer Laterra, President

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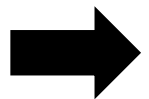
CJHRC RENTAL COUNSELING

OVERVIEW

- Want to know more about housing rights under the Fair Housing Act and background checks/criminal history due to the Fair Chance in Housing Act being approved;
- Want to learn about Vouchers (Section 8, State of NJ Rental Assistance Program (SRAP) and Temporary Rental Assistance (TRA));
- Want to learn about State of NJ Low & Moderate Income Program, including how to apply, documentation requirements and income needs to afford rent;
- Want to learn about tax credit properties;
- Want to learn about Market Rate Rentals;
- Want to know how your credit can affect you obtaining a rental;
- Want to understand how you can have a good credit score and still be denied for an apartment;
- Looking for resources – including how to locate a rental unit and more!

We can help you to learn about these and other topics. Call our office for more information and speak with a certified HUD Housing Counselor to learn more.

DOCUMENT
CHECKLIST
ON REVERSE



2024 Front Office Originals/Rental Counseling & Document Checklist



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RENTAL COUNSELING DOCUMENT CHECKLIST

- Below is a list of documents that your counselor will need in advance of your phone/virtual/in-person counseling appointment (you can drop it off, mail it or use another type of delivery service). We cannot print documents from emails.
- Please send everything that applies to you if it is not applicable, put N/A
- A key component of this counseling is to prepare a budget, as well as review your debt to income ratios. That's why so important to send the information below. A draft budget form is attached please fill in the plan column and the top income information.

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1. Housing Expense Proof (most recent mortgage statement) or proof of rent you pay (lease agreement, cancelled checks).
 2. Property Tax statements (most recent)
 3. Renter or homeowner's insurance statement (most recent with cost for a month or year)
 4. Copy of at least one **credit report** from one of the 3 credit reporting agencies. These can be obtained at www.annualcreditreport.com or www.creditkarma.com. If coming for in-person counseling, CJHRC can get your authorization and will do a soft pull tri-merge credit report which will also provide all three credit scores.
 5. Copies of complete **Tax returns of recent 3 years**, both Federal (1040, not W-2 forms) and State. If you cannot locate your federal tax return, you can get a transcript online or calling to 1-800-908-9946. If you did not file a tax return for any of the required years, a notarized letter is required.
 6. **Pay Stubs** for all household members (last 4 periods). If not working, copies of **unemployment compensation**.
 7. Any other source of income: **Pension, Social Security, alimony, child support** (need copy of court decree), etc.
 8. Bank Statements (for the most previous 2 months checking and savings accounts)
 9. Utility Bills (most recent water/sewage, gas/oil, electricity, telephone)
 10. Car Loan Statement (most recent) – if applicable
 11. Car Insurance Statement (most recent)
 12. Student loan statement – if applicable
 13. Credit Card Statements (most recent)
 14. Cell Phone Statement (most recent)
 15. Medical Expense Statement (most recent not covered by insurance) – if applicable
 16. School Tuition and/or Child Care Statement (most recent) – if applicable

Once you have all this information, please contact your CJHRC Housing Counselor at (908) 446-0036 or email CJHRC at 2cjhrc@gmail.com

