



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 However, the unit can be rescinded based on the applicant's criminal history in certain circumstances.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

*Effective 5/1/26, a new law sets a statewide cap on residential rental application fees at \$50 or less. The cap may increase annually based on the Consumer Price Index (CPI). This limit does not apply to rentals in one- or two-family dwellings or to fees charged by licensed real estate brokers or agents who are not the property owner. "The statute caps a residential rental application fee at \$50, but the law does not explicitly specify whether the cap applies per household application or per individual applicant. Industry guidance has generally interpreted the cap as applying per applicant."

The Fair Credit Reporting Act (FCRA) — and New Jersey's Department of Banking & Insurance guidance says: "You are entitled to a free credit report if ... You were denied a house or apartment rental ... and a credit report was used in the decision process."

If applying for an Affordable Housing unit covered by UHAC regulations then this applies to pets Under New Jersey's revised Uniform Housing Affordability Controls (UHAC) regulations, effective December 15, 2025, "pet fees may not exceed \$30.00 per month and associated one-time payments for optional fees pertaining to pets, such as a pet cleaning fee, are prohibited."

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: Confirm fee is nonrefundable and get cost from property manager/landlord and other details about this.

Pet Policy: Ask for 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: Confirm fee is nonrefundable and get cost from property manager/landlord and other details about this.

Pet Policy: Pets 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 and application processing: A charge of \$40.00 (cash or money order) in person or \$60 (credit card) online for each applicant. Confirm fee is nonrefundable and get verification of costs from property manager/landlord and other details about this.

Pet Policy: Allows cats and small dogs; require application approval.

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 and application processing: Confirm fee is nonrefundable and get cost from property manager/landlord and other details about this.

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: Confirm fee is nonrefundable and get cost from property manager/landlord and other details about this.

Pet Policy: Maximum of two pets is allowed per unit, less than 25lbs each.

WHITEHALL GARDENS - FRANKLIN TOWNSHIP

Contact: Kathy Schulte Piazza & Associates at 609-786-1100 ext. 300 or go to www.piazzanj.com to apply.

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: Cost must be paid by money order or cashier's check. 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. Confirm fee is nonrefundable and get cost from property manager/landlord and other details about this.

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: Confirm fee is nonrefundable and get cost from property manager/landlord and other details about this.

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: Confirm fee is nonrefundable and get cost from property manager/landlord and other details about this by reaching out to chasbob@ferruggiaassociates.com or (908) 668-0284.

Pet Policy: Pets allowed.

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 include 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: Confirm fee is nonrefundable and get cost from property manager/landlord and other details about this.

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: Rehabco, Inc. at 732-477-7750 or by email: rehabco@aol.com or visit www.rehabconj.com to apply or for more information.

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. 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: Fee must be paid by money order or check. Confirm fee is nonrefundable and get cost from property manager/landlord and other details about this.

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 year's 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: Each unit is limited to 2 pets, 35 pounds or less. No American Bull dogs, Pit bull or Pit bull mix breeds are permitted. Pet must be registered with the landlord, must wear an ID collar with complete name and address of pet and owner. Pet must be spayed or neutered and have documentation of all immunizations. Please contact the rental management office at the number listed above if further questions.

Cost of Credit Check: There is a non-refundable application processing fee. Credit Cards or ACH payments are accepted online. Confirm cost from property manager/landlord and other details about this.

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 record's satisfactory rental references.

Cost of Credit Check: For details and cost (cash or money order only) contact CGP&H or landlord. Applications will be approved or declined as soon as possible, but no later than one week.

PIKE RUN VILLAGE - MONTGOMERY TOWNSHIP

Contact: Piazza & Associates at 609-786-1100 ext. 300 or go to www.piazzanj.com to apply.

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: Fees for this must be paid by money order or check. For details and to confirm cost contact the property manager/landlord.

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: Fees for this must be paid by money order or check. For details and to confirm cost contact the property manager/landlord. All checks or money orders must be made payable to McKinley c/o Twin Brooks Mgt.

Pet Policy: Pets are welcome, up to 28lbs. The monthly pet fee will not exceed \$30 per household. No additional one-time pet fees will be charged, including but not limited to pet deposits, cleaning fees, or move-in/move-out fees.

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.

Cost of Credit Check: For details and to confirm cost contact the property manager/landlord

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: For details and to confirm cost contact the property manager/landlord.

Co-signor: No Co-signor allowed.

Rental History: Applicants must have satisfactory rental references and no former tenant/landlord court on record.

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.

Cost of Credit Check: For details and to confirm cost contact the property manager/landlord.

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 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 call (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: For exact details contact Whispering Hills Rental Office at chasbob@ferruggiaassociates.com or (908) 668-0284.

Pet Policy: Pets allowed get details in writing from landlord

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 3 times rent income. Landlord's target minimum credit score is 550.

Cost of Credit Check: For details and to confirm cost contact the property manager/landlord.

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: For details and to confirm cost contact the property manager/landlord.

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: For cost and details of credit check fee (non-refundable) contact Property Manager.

Pet Policy: One cat or one dog is allowed per apartment. The tenant will be required to sign a Pet Permission Agreement 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: Contact landlord for non-refundable credit check fee information.

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. And 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: Contact landlord for non-refundable credit check fee information and costs.

These are the management rules for these rentals. We try our best to keep things accurate, but CJHRC is not responsible for any mistakes or old information.