



**CENTRAL JERSEY
HOUSING RESOURCE CENTER (CJHRC)**

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

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Visit our website for updates
www.cjhrc.org



FAIR HOUSING ... KNOW YOUR RIGHTS

What you should know about the Fair Housing Law

The Federal Fair Housing Act (Title VIII of the Civil Rights Act of 1968) declared it a national policy to provide for fair housing throughout the United States. This law and subsequent amendments, prohibits housing discrimination on the basis of race, color, religion, sex, disability, familial status, and national origin. The Fair Housing Act provides protection against the following discriminatory acts:

1. Refusing to sell, lease or rent.
2. Discrimination in terms or conditions of buying or renting housing.
3. “Blockbusting” for profit (persuading owners to sell or rent housing by telling them that minority groups are moving into the neighborhood).
4. Denying housing is available for inspection, rent or sale, when it is available.
5. Denying or making terms for home loans by commercial lenders (banks, savings & loans, and insurance companies).
6. Denying to anyone the sale of or the participation in any real estate service such as broker’s organizations, multiple listing services, rental agencies or other facilities related to the selling or renting of housing.
7. “Steering” is influencing the locational choice of purchase of a prospective buyer (showing white homes in all white areas for racial reasons, while shoring Blacks homes in integrated or predominately Black areas for racial reasons, is Steering, even though no racial terms are used.

New Jersey’s Civil Rights Law prohibits housing discrimination on the basis of race, color, religion, sex, disability, familial status, and national origin, as well as ancestry, domestic partnership or civil union status, gender identity or expression, marital status, military service, source of lawful income or rent payment (including vouchers) and Sexual orientation.

Since 1994, CJHRC has served as Somerset County’s Fair Housing Office to monitor housing practices and counsel victims of discrimination. CJHRC’s policies and activities promote the awareness of fair housing requirements. CJHRC launched and held several fair housing virtual workshops starting in December 2021 and we have also updated our website to include numerous resources relating to the Fair Housing Act (www.cjhrc.org). CJHRC feels strongly that clients should be aware and informed of the importance of the Fair Housing Act.

How to File a Housing Discrimination Complaint in New Jersey

You can file a discrimination complaint with the New Jersey Division on Civil Rights by creating an account and using the NJ Bias Investigation Access System (NJBIAS), bias.njcivilrights.gov/en-US, or by calling 1-833-NJDCR4U (833-653-2748) and asking a DCR receptionist to assist you in filling out the form on NJBIAS. To request a disability-related accommodation, please call 1-833-NJDCR4U (833-653-2748), call the Relay Service at 711, or email NJDCR4U@njcivilrights.gov. You must file your complaint within 180 days of the alleged violation. You can file a complaint in court within two years of the alleged violation. You can file on your own, but it is recommended that you have an attorney to represent you. See [File a Complaint](#) (from the New Jersey Department of Law and Safety) for more information about filing a complaint with the Division on Civil Rights versus filing a complaint in court.



➤ **Central Jersey Housing Resource Center Corp. (CJHRC)**

Fair Housing Agency for Somerset County
92 East Main Street, Suite 407, Somerville, NJ 08876
(908) 446-0036 - 2cjhrc@gmail.com - www.cjhrc.org

➤ **New Jersey Division of Civil Rights**

NJDCR4U (833-653-2748)(voice), call the Relay Service at 711, or email
NJDCR4U@njcivilrights.gov. To submit an intake form you will need the specific facts and any records about the incident, and copies of any documents that support your complaint.

➤ **Office of Fair Housing and Equal Opportunity**

U.S. Department of Housing and Urban Development
26 Federal Plaza, Room 3532, New York, NY 10278-0068 (800) 496-4294 follow prompts

INFORMATION ON FAIR CHANCE IN HOUSING ACT (FCHA) & YOUR RIGHTS

Most of the time, during the application process, landlords cannot ask about or consider your criminal background/records. Landlords must make a conditional offer of housing which means you have been approved but is still subject to passing a satisfactory review of your background check. The FCHA is meant to remove barriers for people to live in NJ.

A landlord cannot consider:

- Cases that did not result in a criminal conviction
- Expunged, sealed or pardoned convictions
- Vacated or nullified convictions
- Juvenile adjudications of delinquency
- Offenses committed in a different state that have been decriminalized within NJ

A landlord can only withdraw a conditional offer for housing if your criminal record will demonstrate a risk to safety or property and the landlord has substantial and legitimate non-discretionary assessment.

There are lots of rules about this if you are denied for criminal background. You should report a landlord that is violating your rights ---you feel you are being discriminated against – file a complaint with the NJ Division on Civil Rights. You can also call them at 862-350-5150

FAIR HOUSING: Source of Income Discrimination for Housing Voucher Households

If a landlord in New Jersey refuses to accept a voucher or other lawful income source, you can file a housing discrimination complaint with the New Jersey Division on Civil Rights (NJDCR) or the US Department of Housing and Urban Development (HUD):NJDCR.

CHANGES DECEMBER 2025 – DISPARATE IMPACT DISCRIMINATION

New Jersey's Division on Civil Rights has adopted landmark rules prohibiting disparate impact discrimination. Under the Law Against Discrimination, a policy may be unlawful if it appears neutral but unfairly harms individuals in protected classes. The focus is on impact—not intent.

CHANGES JULY 11, 2025 - MEDICAL DEBT REPORTING

A federal court blocked a rule from 2022 that was designed to protect people with medical debt by keeping it off credit reports and out of credit decisions. This means that credit reporting agencies and lenders are again free to use unpaid medical bills when determining credit worthiness.

If you are a NJ resident since July 22, 2024 you should know:

- NJ Prohibits consumer lending agencies from reporting medical bills.
- NJ Prohibits certain health care providers and debt collectors from furnishing medical bills to consumer reporting agencies.
- NJ Allows the use of medical information that appears on consumer credit reports.

