
Jennifer Laterra, President

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DISCLAIMER: These steps are general information and may not cover every scenario. CJHRC is not responsible for individual circumstances.

HOW TO APPLY FOR STATE OF NJ VERY LOW, LOW & MODERATE INCOME AFFORDABLE SALE UNITS WITH CJHRC

1. Call a CJHRC counselor at 908-446-0036. They will gather basic info and send applications by email, mail, or allow pickup.
2. All potential applicants should complete a FREE pre-purchase counseling program; certificates last 12 months, guide applicants in understanding the process, and are required for down payment/closing cost grant eligibility (this is for education and grant purposes only).
3. Complete the affordable housing application(s) with all required documents including pre-approval and attorney form. Check the application checklist: https://cjhrc.org/images/Application_Checklist.pdf
4. Keep the fact sheet and note your application(s) submission date.
5. Mail or drop off application(s) and documents at 92 East Main Street, Suite 407, Somerville, NJ 08876. A drop box is outside the suite; appointments are suggested. CJHRC hours are 9-5 Monday to Friday (call before dropping off) if you want to speak with a CJHRC staff member at time of drop off.
6. Applications are date-stamped, logged into database, and reviewed in the order received. Processing usually takes six weeks.
7. CJHRC will notify applicants of application outcomes by email, phone, or letter. Outcomes include:
 - a. Certification – valid ~180 days, extendable once.
 - b. Missing Information – list of documents needed by a deadline; once received, application is re-reviewed, which usually takes 5-6 additional weeks.
 - c. Denial – due to not meeting program criteria.
 - d. No Longer Interested – if info isn't submitted or certification expires.
8. If certified, households may enter a random selection/lottery if more certified households than affordable units.
9. If selected, you will be notified and will need to schedule and view the unit (usually within 3 days). Bring your certification letter, a check, and attorney form/information.
10. Offers are made at viewing. Buyers may offer up to the maximum. Sellers may counter or decline; if declining, the household declining must email CJHRC with a brief explanation as to why they are not proceeding.
11. If price is agreed, complete two copies of the purchase agreement, sign, and provide a \$1,000 good faith deposit check (usually to seller's attorney trust account). Each party keeps a copy and sends one to their attorney and CJHRC.
12. Once the attorney receives the agreement, a Contract of Sale is drawn and executed. Additional steps will be provided in other instructional documents.

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