



CENTRAL JERSEY
HOUSING RESOURCE CENTER



600 First Avenue, Suite 3
Raritan, NJ 08869
www.cjhrc.org
cjhrc@verizon.net

NEED HELP FINDING AFFORDABLE HOUSING?

Call CJHRC (908) 704-8901

Open 9:00 am to 5:00 pm Monday - Friday

We are a HUD Certified Housing Counseling Agency

FREE PROGRAMS

Homebuyer Education Seminar

“STEP BY STEP” is a long-range budget planning and educational program for families who want to buy their first home.

In this course you will learn about:

- Credit, debt, credit reports and budgeting
- How to Get a Mortgage and Closing Fees
- The Contract of Sale
- Using a Real Estate Attorney
- Home Inspections
- Homeowners & Renter Insurance
- Housing Options under the NJ Fair Share Housing Program (Mt. Laurel)
- Energy Star Appliances
- Caring For Your Home
- Grant Programs

Upcoming Dates:

Wednesday, September 14, 2011

Sunday, October 16, 2011 (Spanish)

To register, please call (908) 704-9649,
mailbox 3 or visit our website at

www.cjhrc.org

Savings Match Program

Saving money for future needs can be difficult, especially while trying to keep up with your current bills.

CJHRC's Savings Match Program will assist low and moderate-income *approved* individuals save for a specific short term goal (6 to 12 months). For every dollar deposited in your savings account CJHRC will provide matching funds at a rate of 4:1 up to a maximum of \$1,200.

Can I apply for this program?

- Do you live in Somerset or Hunterdon County?
- Is your household income within the program income limits and are your existing liquid assets \$6,000 or less?
- Can you attend a mandatory Financial Literacy seminar from 5:30 - 9:00 PM?
- Can you commit to make regular deposits of \$25.00 in a dedicated savings account for 6 or 12 months?

If yes, please call (908) 704-9659 or visit our website at www.cjhrc.org