

CENTRAL JERSEY HOUSING RESOURCE CENTER (CJHRC)

FREE HOUSING PROGRAMS AND SERVICES

Virtual Car Leasing, Buying & Lemon Laws Overview: March 14, 2023
from 6:00 pm to 7:00 pm

The 2nd highest expense most households have is a car payment. Are you considering leasing or buying a car but not sure if it will fit into your budget or are you having issues with a current vehicle and don't understand if Lemons Laws pertain to your situation? This webinar will cover reviewing your budget and credit BEFORE looking to purchase a vehicle, interest rate, monthly payments, Debt to Income (DTI) Ratio, down payment, negotiable fees, learning about Lemon Laws in New Jersey and more. Click [here](#) to register.

Want to purchase a home but don't know where or how to start...

Start by registering and completing FREE pre-purchase counseling and obtaining a certificate. Why is a certificate important? Many down payment and closing cost assistance grants require a homebuyer education certificate be obtained for each adult in the household that will be on the deed/mortgage. The counseling certificate of completion is also a requirement from many mortgage lenders in order for homebuyers to get reduced rate mortgages.

To find out more about CJHRC's individual or online pre-purchase education, contact a Counselor at 908-446-0036 or register for our April virtual homebuyer webinars on April 17 and April 19, 2023 from 5:30 pm to 8:00 pm - click the links below. Participants must register and attend both sessions to meet certificate requirements.

UPCOMING FREE WEBINARS TO FOCUS ON HOUSING DURING APRIL 2023 WHICH IS SOMERSET COUNTY HOUSING MONTH

Virtual Rental Info & Resources: April 3, 2023 from 5:30 pm to 7:00 pm
Click to register: [Rental Info & Resources](#)

Virtual Fair Housing Webinar: April 12, 2023 from 3:00 pm to 4:15 pm
Click to register: [Fair Housing Webinar](#)

Virtual Homebuyer Webinar: April 17 & April 19, 2023 from 5:30 pm to 8:00 pm
Click to register: [Virtual Homebuyer Webinar](#)

Make sure you like us on Facebook (Central Jersey Housing Resource Center) or follow us on Instagram (cjhrc_housing) to learn about important housing announcements, resources and information. CJHRC posts weekly on our social media accounts.

CJHRC's staff provide FREE counseling services for financial literacy, pre- and post-purchase, rental, mortgage default/foreclosure, Fair Housing issues/questions and homeless counseling. Contact a CJHRC Counselor at 908-446-0036 or visit our website at www.cjhrc.org to view resources.