



CENTRAL JERSEY HOUSING RESOURCE CENTER

Ed Israelow, President

APPLICATION CHECKLIST

Sharon Clark, Executive Director

To ensure that your application(s) can be processed by the Central Jersey Housing Resource Center (CJHRC), it is necessary to include ALL of the below information which is REQUIRED documentation for every household member 18 years of age or older. Any missing items will delay the process and make you ineligible to be considered for units until all requirements are met. Documents will not be returned. Please send clear copies of:

1) All applicable sections of the application must be completed and signed. If you submit more than one application, a full/separate set of documents is required for every application. Co-Applicant(s) are those that will be on the lease or those that will be on the legal documents (deed, mortgage, affordable housing doc's, etc.) if purchasing.

2) Copies of complete (all pages) of Tax returns for 3 consecutive years, both Federal (1040 not W-2 forms) and State. If you cannot locate your federal tax return, copies can be obtained - call 1-800-829-1040. If you did not file a tax return for any of the below years a notarized letter is required see item #6.

Federal Taxes: 2015 2014 2013 State Taxes: 2015 2014 2013
If you did not file tax returns for any year a notarized letter is required see item #6.

3) Four (4) consecutive and current pay stubs for each household member over 18
Note: If you don't have four pay stubs you can submit: A letter from your employer, on letterhead, indicating length of employment, gross annual income or number of hours worked per week and the hourly wage. We must receive the original signed employer letter. Note: as of 5/5/05 income from full time students is not calculated into household gross income for certification purposes. However proof from their school must be submitted to prove they are full-time students.

4) We need at least two consecutive months of recent checking and savings account statements (all pages) i.e. if statement has 1 through 6 pages, we must have all 6 pages of the statement for all applicants and co-applicants.

5) Documentation to confirm income from any of the following applicable sources:

- Pension – 4 current and consecutive payment stubs or statements or copies of checking account statements or written proof from the Pension Company
- Social Security- recent Benefits letter or copies of 4 social security checks/stubs
- Unemployment Compensation - Benefits letter and copies of 4 payment stubs
- Section 8 or rental assistance – a valid voucher or other written proof
- Child Support - copy of the divorce or separation agreement with signatures and copies of four current and consecutive pay stubs or receipts with a letter from the payor and payee stating amount paid and received. Letters must be notarized
- If you are paying child support or alimony to another household, it is not included, as part of your income, but documentation of the amounts must be submitted
- Documentation to confirm interest income/proof of assets - recent statements including IRAs, Savings Bonds and other Retirement accounts including 401Ks
- Any other sources of income must be documented, written proof is required
- Written Pre-Approval if applying to purchase (see item #7)



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DOCUMENT CHECKLIST – Continued

6) _____ Circumstances when you will need a notarized letter:

- If you do not earn an income
- If you did not file tax returns for any years noted above
- If you do not own a bank checking account, or savings account
- If you are going through a divorce
- Own a home or property and **very important**-see the attached list of documents and information we will need on the home you do own.

Explain the specifics of your situation in writing, sign, and date and have the letter notarized.
CJHRC has two notaries on staff that can notarize your documents at no cost--THIS REQUIRES YOU TO MAKE AN APPOINTMENT.

WE REQUIRE ORIGINALS FOR ALL LETTERS SUBMITTED. For property owners we require copies of the deed, tax assessment, mortgage statement and a letter stating the amount of proceeds and what they will be used for.