

**CENTRAL JERSEY
HOUSING RESOURCE CENTER**

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

Jennifer Laterra, President

Sharon Clark, Executive Director

Date: May 8, 2026

To: Community Outreach Partners

From: Central Jersey Housing Resource Center (CJHRC)

Re: Programs and Resources to Help the Public

Many individuals and households in our community are facing housing and financial challenges. Central Jersey Housing Resource Center (CJHRC) is a **FREE** resource that can often help.

Clients can access our services by scanning the QR Code on the attached brochure, which links directly to our intake form. Completion of the intake form is the first step in working with our counseling staff.

We kindly ask for your support by sharing or posting the enclosed information.

FREE PROGRAMS (REGISTRATION REQUIRED)

<p>On-Going (In person & Group Counseling Financial Literacy & Savings Match Program – approved applicants can receive 3-1 match funds! Call for application 908-446-0036</p>	<p>June 29, 2026 I want to Purchase an Affordable Unit- How do I Begin? Webinar 6:00 PM - 7:15 PM</p>
<p>June 2, 2026 & June 4, 2026 Virtual Homebuyer Webinar Webinar 5:30 PM – 8:15 PM <u>Register for Each Night</u> <u>MUST ATTEND BOTH NIGHTS FOR</u> <u>CERTIFICATE</u></p>	<p>May 6, 2026 I want to Rent an Affordable Unit- How do I Begin? Webinar 6:00 - 7:15 PM</p>

Central Jersey Housing Resource Center (CJHRC) is a non-profit HUD certified housing counseling agency serving the community for over 37 years.

CJHRC counselors can be reached at (908) 446-0036; or via email at 2cjhrc@gmail.com. Additional resources are available on our website www.cjhrc.org.

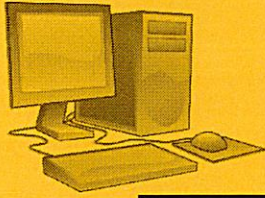
We appreciate your help with getting this information out to the community!





Jennifer Laterra, President

Sharon Clark, Executive Director



**Central Jersey Housing Resource Center
PRESENTS:**

2-DAY HOMEBUYER WEBINAR

***This is a 5.5-hour certificate program**



THE TWO NIGHT WEBINAR WILL BE HELD ON:

TUESDAY, JUNE 2, 2026 & THURSDAY, JUNE 4, 2026

5:30 PM - 8:15 P.M.

***YOU MUST ATTEND BOTH EVENING SESSIONS TO RECEIVE A CERTIFICATE
(the certificate is good for one year from the date of issuance)**

Presenters for this program: Citizens Bank Representative; Jerel Zarra, Provident Bank; Jack Granger, TD Bank; Craig Shapiro, Somerset Regal Bank; Marisella Gallardo, State Farm; Nina Jordan, Coldwell Banker; Larry McEntee, Hometeam Inspection Services; Sital Shah, Esq.; And Marcia Zalewski, Esq.

HOMEBUYER EDUCATION & COUNSELING:

- This is a HUD certified homebuyer workshop
- Provides a comprehensive overview
- Speakers include local industry professionals

CERTIFICATE BENEFITS

- Entitles First Time Homebuyers to reduced rate mortgage products
- Down Payment & Closing Cost Programs require Homebuyer Education Certificate.
- May be able to attain reduced Attorney fees

TOPICS COVERED WILL INCLUDE:

- Money Management and Budgeting
- Credit
- How to Get a Mortgage
- Working with a Real Estate Attorney
- Homeowners Insurance
- Working with a Realtor
- Fair Housing
- Home Inspections & Ten Important Questions
- Affordable Housing Options
- Down Payment & Closing Cost Grants

To register, use to the links below or go to our website (www.cjhrc.org) and click on the Upcoming Webinars & Events tile and click on CJHRC Webinars. Choose June 2 & June 4, 2026 2-Day Homebuyer Webinar; the link to register is located towards the bottom of the flyer. **This is a 5.5-hour webinar covered over 2 days; you MUST attend both days.** In order to obtain a certificate, participants must complete and submit required forms; answer all poll questions; complete a survey for each day; and the registration name and name on the documents must match. If you have any questions, please contact a CJHRC Counselor at 908-446-0036.

June 2, 2026 (5:30 pm-8:15 pm): <https://attendee.gotowebinar.com/rt/8953641397639122779>

June 4, 2026 (5:30 pm-8:15 pm): <https://attendee.gotowebinar.com/rt/4169658608604385119>

and

The 2-Day Homebuyer Webinar is being sponsored by: Bank of America Charitable Foundation/Bank of America, Capital One, Citizens Bank, Columbia Bank Foundation, Federal Home Loan Bank of New York (FHLBNY), Franklin Township CDBG, Fulton Bank, N.A., HUD, Johnson & Johnson SC Companies, JP Morgan Chase, M&T Charitable Foundation, MagyarBank Charitable Foundation/Magyar Bank, Millenium Home Mortgage, LLC, NJM Insurance Group, New Jersey Community Capital, OceanFirst Bank, Peapack Private Bank & Trust, PNC Foundation/PNC Bank, PSEG Foundation, Premier Development, Provident Bank, SC Dept. of Human Services, Santander Bank, Somerset Regal Bank, State Farm, Synchrony Bank, TD Charitable Foundation, The Bank of Princeton, The Provident Bank Foundation, Valley Bank and Wells Fargo Foundation



Central Jersey Housing Resource Center Presents:

I WANT TO PURCHASE AN AFFORDABLE UNIT -- HOW DO I BEGIN?

Webinar Series

Date: June 29, 2026 from 6:00 PM- 7:00 PM
(Q&A After Session)

THERE IS A LIMIT OF 250 ATTENDEES FOR THIS WEBINAR



This Free webinar will review:

- Document Checklist
- Why You Should Use a Real Estate Attorney
- Regional Preference & How The Random Selection Process Works (Lottery)
- Pre-Approvals
- Full vs Pre applications for the State of NJ Very Low/Low/Mod Program
- Purchase Guides & Availability List

TO REGISTER, use to the link below or go to our website (www.cjhrc.org), click on the Upcoming Webinars & Events tile and click on CJHRC Webinars. Choose June 29, 2026 I Want to Purchase An Affordable Housing Unit – How Do I Begin? Webinar; the link to register is located towards the bottom of the flyer. If you have questions or need help registering, please contact a CJHRC Counselor at 908-446-0037.

Register here: <https://attendeegotowebinar.com/rt/8768032840370992991>

THANK YOU TO OUR SPONSORS:

Bank of America/Bank of America Charitable Foundation, Capital One, Citizens Bank, Columbia Bank Foundation, Federal Home Loan Bank of New York (FHLBNY), Franklin Township CDBG, Fulton Bank, N.A., Johnson & Johnson SC Companies, JP Morgan Chase, M&T Charitable Foundation, Magyar Bank, Millenium Home Mortgage, LLC, NJM Insurance Group, New Jersey Community Capital, OceanFirst Bank, Peapack Private Bank & Trust, PNC Foundation/PNC Bank, PSEG Foundation, Premier Development, Provident Bank, Santander Bank, N.A. Somerset Regal Bank, SLA, State Farm, Synchrony Bank, TD Charitable Foundation, The Bank of Princeton, The Tyler Foundation, Valley Bank and Wells Fargo Foundation

Jennifer Laterra, President

Sharon Clark, Executive Director

Central Jersey Housing Resource Center Presents:

I WANT TO RENT AN AFFORDABLE UNIT – HOW DO I BEGIN?

Virtual Webinar Series

Date: July 15, 2026 6:00 PM – 7:15 PM
(Q&A After Session)

THERE IS A LIMIT OF 250 ATTENDEES FOR THIS WEBINAR



This Free webinar will review:

- Section 8 Vouchers (Housing Choice Vouchers)/State of NJ SRAP Vouchers
- Rental Guides & Availability List
- Regional Preference & How Random Selection Process Works (Lottery)
- Full vs Pre applications for the State of NJ Very Low/Low/Mod Income Program
- Document Checklist
- Market Rate Units

TO REGISTER, use to the link below or go to our website (www.cjhrc.org), click on the Upcoming Webinars & Events tile and click on CJHRC Virtual Webinars. Choose July 15,2025 I Want to Rent an Affordable Housing Unit – How Do I Begin? Virtual Webinar; the link to register is located towards the bottom of the flyer. If you have questions or need help registering, please contact a CJHRC Counselor at 908-446-0037

Register here: <https://attendee.gotowebinar.com/rt/2147215821578100057>

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