



HOUSING **HANDBOOK**

**PREPARED BY : THE CWS-JERSEY CITY
HOUSING TEAM**

01 **Welcome Message**

02 **Chapter I. Temporary Shelter**

07 **Chapter II. Budget and Additional Costs when Renting**

10 **Chapter III. Looking for An Apartment**

15 **Chapter IV. Understanding Credit**

18 **Chapter V. In a new home- Lease & Responsibilities**

25 **Chapter VI. General Questions**

28 **Contact Information**

Welcome Message



“A safe place to stay”

A Safe Place represents stability and peace for individuals and families forced to leave their countries and start a new life thousands of miles away, often without concrete plans about how to move forward. For these people, a safe place provides **significant support** and an opportunity to begin a new life.

Adhering to Church World Service's vision of "a world where everyone has food, voice, and a safe place to call home," the Housing team at CWS Jersey City is **committed** to responsibly managing the resources at our disposal to provide a direct

and immediate response to those who come to the office in search of shelter. In this process, **the close guidance** of each client residing in a shelter or space offered by the team is also of paramount importance. The aim is to provide a comprehensive perspective on the realities, current challenges, and **goals** to be set in this new country (United States) that has welcomed them. We have confidence that, along with the **opportunities provided**, the client has the capacity to work towards self-sufficiency. We also believe that **teamwork** is crucial and fundamental to achieve the goals set as an organization. For these reasons a handbook has been developed to provide **essential guidance** and resources for our clients in their search for a safe and stable place to live. It is presented in a question-and-answer format to address potential questions our clients may have. Additionally, it serves as a brief guide for our coworkers, offering insights into the team's work.

The Housing Team is here to support you every step of the way.



Chapter I

Temporary Shelter



Chapter I

Temporary Shelter

What is temporary or transitional Housing?

Temporary or transitional housing is a temporary place where people can live when they do not have a permanent home. These places provide shelter and basic support while individuals work on finding permanent housing and stability in their lives. They serve as an "in-between" step between homelessness and having a fixed home.

What does CWS Shelter offer?

Church World Service-Jersey City's two shelters offer a safe place to sleep and a temporary environment of stability to the temporarily homeless or individuals facing a significant crisis, while CWS works to provide them with the necessary tools to improve their current living situation.

How long can I stay in CWS Shelter?

People arriving at the CWS shelter can stay for a period of up to 3 months.

Can I request an extension of my stay in the shelter?

No, due to the high demand, it is not possible to request an extension of a stay in the shelter. While we frequently receive this request, in order to be equitable and fair, we almost always need to deny such requests.



What services and support are provided at the Shelter?

During your stay at a CWS-Jersey City shelter, you will continue to receive services from CWS according to your Case Manager's recommendations. The housing team will work with you and your case manager to try and find you a suitable and situation-specific housing option.

What should I do during my stay in CWS Shelter?

It is your responsibility to contact your case manager and work on the goals and objectives you set such as finding work, applying for benefits, learning English, saving money and working towards your self-sufficiency. It is critical for everyone's wellbeing that clients comply with the shelter's rules during a stay.

How does the registration and admission process work at the shelter?

When space is available in the shelter, the housing team will contact your Case Manager to arrange a meeting with you at our office. During this meeting, the shelter's rules and conditions will be explained. If you accept, you will sign a contract. Together with your Case Manager and a housing team representative, you will walk to the shelter, where they will show you the place, reiterate the rules, and provide you with a key to your assigned room.

What should I do if I have concerns or issues during my stay at CWS Shelter?

If you have any issues or concerns, you should contact your Case Manager.

How do transfers to other shelters work, if needed?

In case you wish to transfer to another shelter, please inform the team in advance. You should also be aware that the responsibility for transportation to the new shelter lies with you. We offer referrals to shelters including emergency shelters, transitional housing, and permanent supportive housing for individuals and families experiencing homelessness. These shelters aim to offer a range of services and support to help people get back on their feet and transition to stable housing.

Do you provide assistance with obtaining documents or benefits?

The processes you've initiated and the programs you've applied for with CWS will remain in effect. Your Case Manager can provide you with more information about benefits and documentation.

Why should I recycle while living in the shelter?

Recycling in the shelter is essential to conserve resources, save energy, cut costs, comply with the law, protect the environment, and promote community involvement.

What are my responsibilities when leaving CWS Shelter?

You must return the keys and leave the room clean and organized, just as you received it. The CWS Housing Team will provide a checklist that includes all the tasks you have completed.

Do I receive transportation assistance from the Housing Team when moving to a new home?

Unfortunately, we cannot provide transportation for the moving process. This is the responsibility of each client.



What not to do during your stay in the shelter

1. **Do not disregard shelter rules:** Make sure to comply with all shelter rules and regulations. These rules are designed to maintain safety and peaceful coexistence among all residents.
2. **Do not cause disturbances:** Avoid disruptive, aggressive, or violent behavior that may jeopardize the safety of other residents.
3. **Do not steal or damage property:** Respect the property of other residents and the shelter in general. Theft and vandalism will not be tolerated.
4. **Do not consume or abuse substances in the shelters:** Do not consume alcohol or drugs in the shelter. Cigarette smoking is permitted in designated areas outside.
5. **Do not discriminate or harass other residents:** Respect the diversity of the people in the shelter and avoid any form of discrimination, harassment, or harmful behavior towards others.
6. **Do not neglect cleanliness and order:** Keep your living area clean and organized. Contribute to the cleanliness and maintenance of the shelter as much as possible.
7. **Do not violate curfew:** Adhere to the shelter's established curfews and entry/exit schedules.
8. **Do not engage in illegal activities:** Do not participate in illegal activities within or near the shelter. This includes the consumption of illegal substances.
9. **Respect others' privacy:** Do not invade the privacy of other residents and do not violate their personal spaces. Avoid looking into or interfering with the belongings or private areas of other residents without their permission.
10. **Do not engage in aggressive or threatening behavior:** Refrain from behaving aggressively, threatening, or intimidating other residents or shelter staff. Treat everyone with respect and courtesy to foster a harmonious living environment.



Chapter II

Budget and Additional Costs when Renting

What is a budget?

Essentially, a budget takes a look at expected income versus anticipated expenses. The simplest way to do this is totaling one's income and then making some decisions about how it will be spent. It can feel easier to not do this, especially when money is hard to come by, but it is essential for planning. If you have not completed a budget, please contact your case manager to do so.

Why is it important to have a budget when renting a home?

Having a budget is crucial when renting a home because it provides you with a clear understanding of your financial resources and helps you make informed decisions. It enables you to evaluate how much you can spend on rent without compromising your other financial obligations.

How can I calculate how much I can spend on rent?

To determine how much you can safely spend on rent, follow the general rule that suggests your monthly rent should not exceed 30% of your monthly income. This rule provides a margin to cover other essential expenses. For many of our clients, it is impossible to stick to this target due to the high cost of rent and so the 30% target can be a long-term goal if it is currently impossible to meet.

What additional costs should I consider besides the rent?

Along with your monthly rent, it's essential to consider additional expenses. This may include utilities such as water, heating, electricity, and gas, as well as renter's insurance and potential repair and maintenance costs.

Why is renter's insurance important?

Renter's insurance is crucial as it safeguards your belongings and provides you with liability coverage in case of accidental damages. This insurance offers security and peace of mind, and it is often inexpensive.

Who is responsible for paying utilities?

The responsibility for utilities can vary according to the rental agreement. Some landlords may include these costs in the rent, while in other cases, it's the tenant's responsibility. Ensure you are familiar with the details in your contract.

What should I do if I encounter issues like rodent or pest infestations, broken items, or maintenance problems in the rental property?

It's advisable to always contact the landlord or property manager first when you encounter issues like rodent or pest infestations, broken items, or maintenance problems. The landlord should be informed promptly to address and resolve these issues, ensuring your living environment remains safe and comfortable.

What are my rights and responsibilities as a tenant in terms of reporting and addressing issues in the rental property?

Your rights and responsibilities as a tenant may vary based on local laws and the provisions of your rental agreement. In general, you have the right to a safe and habitable dwelling, and it's your responsibility to report issues promptly to the landlord or property manager to facilitate necessary repairs and maintenance.



Chapter III
**Looking for An
Apartment**



Chapter III

Looking For An Apartment

How can the Housing Team assist me in finding an apartment?

Once the housing team is aware of your budget, we can assist you in the search for your apartment. We will assist with your negotiations with the landlord to ensure that both the apartment and the lease are suitable for you and your family.

What sources should I use to search for rent?

Some well-known websites for searching for rental apartments include:

- [Zillow](#)
- [Trulia](#)
- [Apartments.com](#)
- [Realtor.com](#)
- [Housing Search](#)

What is the rent range in counties

The approximate price range can vary depending on location, but for reference (all prices are per month):

- For 1 bdr. apartment in Hudson, Bergen and Passaic counties, we normally pay between \$1450-\$1700.
- For a 2 bdr. this amount is between \$1650-\$1950
- For a 3 bdr. above the price range is \$2000-\$2300
- For 4 bdr. this price begins at \$2300 and can exceed \$3000

Please note that these are approximate price ranges and actual prices can vary based on specific neighborhoods and local market conditions.

How can I identify potentially fake offers?

To identify potentially fake offers, look for warning signs such as requests for unusual upfront payments, suspiciously low prices, and inconsistent or poor-quality listings. Always verify the legitimacy of the offer and the landlord. Conduct thorough research and consider contacting your local housing authorities for guidance. Remember: If it sounds too good to be true, it usually is too good to be true!

What is Temporary Rental Assistance (TRA)?

TRA is typically a short-term housing assistance program designed to provide financial aid to individuals or families facing housing instability or homelessness. In other words, it is a separate payment given to an applicant or recipient's landlord to prevent homelessness when the recipient is facing eviction and needs assistance to remain in their current residence.

Who is eligible for Temporary Rental Assistance (TRA) in New Jersey?

Eligibility criteria for Temporary Rental Assistance in New Jersey varies. It is recommended you visit the [official website of the New Jersey Department of Community Affairs](#) or contact their offices for the most up-to-date information on eligibility and application procedures for Temporary Rental Assistance. Generally, you will need to be a TANF recipient and have an apartment that is below Fair Market Value in your county in order to receive TRA.

What is Facebook Marketplace? How do I use it?

Facebook Marketplace functions as a versatile online platform integrated within the broader Facebook social media network. It provides users with the opportunity to buy and sell a wide range of items and services locally or within specific geographic regions.

How to Rent a Room through Facebook Marketplace:

Renting a room through Facebook Marketplace is a relatively straightforward process. The following steps will guide you through it:

- 1. Access Facebook Marketplace:* Log in to your Facebook account and access Marketplace through the Facebook app or the desktop website.
- 2. Search for Rentals:* In Marketplace, utilize the search bar at the top to search for room rental listings. You can enter keywords such as "room for rent" and specify your location to narrow down the results.
- 3. Browse Listings:* Peruse room rental listings that match your criteria. Click on each listing to view more details, including photos, descriptions, and the contact information of the person who posted the listing.
- 4. Contact the Listers:* If you find a room that interests you, click on the listing to learn more and view the contact details of the person who posted it. You can send them a message directly through Facebook Messenger to express your interest or ask questions.
- 5. Arrange a Viewing:* If you are interested in a particular room, it is a good idea to arrange a viewing to see the place in person. Discuss this with the lister and schedule a convenient time for both of you. If the person who has listed the unit won't show it to you in advance of a payment, you should be very suspicious and look for other units.

6. *Negotiate Terms:* During the viewing or through messages, discuss the rental terms, including rent, security deposit, lease agreement, and any other relevant details.

7. *Meet in Person:* When you are satisfied with the room and the terms, meet the lister in person to finalize the rental agreement. Be sure to inspect the room and property thoroughly before making any payments.

8. *Complete the Rental Agreement:* Ensure you have a written rental agreement that outlines the terms and conditions of the rental. Both you and the lister should sign this agreement. You should never be pressured into signing something right away. Take your time and make sure the terms are agreeable to you.

9. *Make Payment:* Pay the agreed-upon rent and any necessary security deposit. It's advisable to use secure payment methods, such as bank transfers or checks. You should always obtain and keep receipts.

10. *Move In:* Once all the formalities are completed, you can move into your rented room.

Remember to exercise caution when dealing with online listings and people you meet through Facebook Marketplace. Always meet in safe, public locations for the initial contact, and verify the legitimacy of the listing and the person you're dealing with to avoid potential scams.



Chapter IV

Understanding Credit

What is a credit card?

A credit card is a financial instrument that allows cardholders to make purchases and payments on credit, meaning they can spend borrowed money up to a certain limit.

How does the security deposit work on a secured credit card?

The security deposit on a secured credit card is used as collateral in case of non-payment and typically determines the initial credit limit.

What are the benefits of using a secured credit card to build or rebuild my credit history?

Benefits include the opportunity to establish or improve your credit history, which can help you qualify for traditional credit cards in the future.

What does a credit score mean?

A credit score is a numerical representation of an individual's creditworthiness. It is a measure of how likely someone is to repay their debts. Credit scores typically range from 300 to 850, with higher scores indicating a better credit history and a lower risk of defaulting on loans.

How can I establish or improve my credit score?

To establish or improve your credit score, you can:

- Open a credit card or a secured credit card and make on-time payments.
- Pay your bills, including loans and credit card payments, on time.
- Keep credit card balances low in comparison to your credit limit.
- Maintain a mix of different types of credit, such as credit cards, installment loans, and retail accounts.
- Check your credit report regularly for accuracy and report any errors.

What factors can impact a credit score positively or negatively?

Several factors can impact a credit score, including:

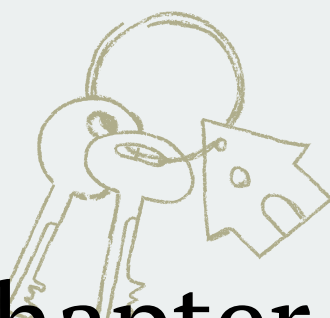
- **Payment history:** Making on-time payments positively affects your score, while late payments or defaults have a negative impact.
- **Credit utilization:** Keeping credit card balances low compared to credit limits is positive, while high utilization can hurt your score.
- **Length of credit history:** A longer credit history is generally better for your score.
- **Types of credit:** A mix of credit types, like credit cards and installment loans, can be beneficial.
- **New credit inquiries:** Frequent credit applications may lower your score.

These factors collectively determine your creditworthiness and influence your credit score.

Is it possible for CWS to assist me in learning more about financial management in the United States?

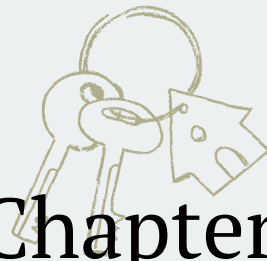
Absolutely, Church World Service is ready to assist you in learning more about financial management in the United States.

At CWS, financial coaching is provided to all clients. Additionally, they are available to offer further information and assistance on various aspects of life in the U.S. Clients are encouraged to reach out for any specific questions or guidance they may need. Support is readily available.



Chapter V

In a new home: Lease & Responsibilities

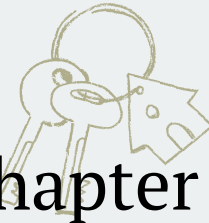


Chapter V

In a new home: Lease & Responsibilities

In New Jersey there are specific requirements and provisions that should be included in a residential lease agreement to ensure that it is legally valid and comprehensive. Some of the key requirements to include in a lease agreement in New Jersey are:

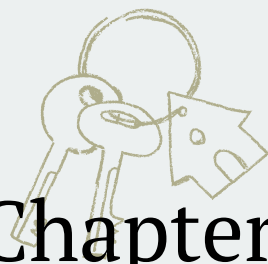
- **Names of Parties:** Include the full names of all tenants and the landlord or property management company. Make sure to identify the responsible parties clearly.
- **Property Description:** Provide an accurate and detailed description of the rental property, including the physical address, unit number, and any specific features or amenities that come with the property.
- **Term of Lease:** Clearly specify the lease term, including the start date and end date. This can be a fixed-term lease (e.g., one year) or a month-to-month lease.
- **Rent Amount and Due Date:** State the monthly rent amount and the due date for rent payment. Include information about any late fees and the accepted methods of payment.
- **Security Deposit:** Detail the amount of the security deposit and the conditions under which it can be withheld. New Jersey law limits security deposits to a maximum of 1.5 times the monthly rent.
- **Maintenance and Repairs:** Specify the responsibilities of the landlord and tenant for maintenance and repairs. Include information on how to report maintenance issues.
- **Utilities and Services:** Clarify which utilities and services are included in the rent, and which are the tenant's responsibility. If there are shared utilities, describe how they will be divided.



Chapter V

In a new home: Lease & Responsibilities

- **Rules and Regulations:** Include any rules and regulations for the property, such as pet policies, smoking policies, and noise restrictions.
 - **Renewal and Termination:** Describe the procedures for lease renewal and termination, including notice periods required for both parties.
 - **Access to the Property:** Define the landlord's right of entry to the property and the notice required before entry, typically 24 hours in advance.
 - **Lead-Based Paint Disclosure:** For properties built before 1978, federal law requires disclosure of any known lead-based paint hazards and the distribution of the EPA-approved pamphlet on lead-based paint hazards.
 - **Landlord's Contact Information:** Provide the landlord's name, address, and contact information for tenant inquiries and emergency situations.
 - **Signature of Parties:** Ensure that all parties sign and date the lease agreement. Each tenant should sign individually.
-



Chapter V

In a new home: Lease & Responsibilities

What is a lease

A lease is a legal agreement between you (the tenant) and the landlord. It outlines the terms and conditions for renting a home, including rent amount, lease duration, and rules both parties must follow.

Why should I respect the lease?

Respecting the lease is important because it's a binding agreement that protects your rights as a tenant and the landlord's rights. Adhering to the lease ensures a smooth and trouble-free living arrangement.

What does signing a lease for a new home mean?

Signing a housing contract means you agree to the terms and conditions set by the landlord, and you commit to paying rent on time and following the rules outlined in the contract.

What is PSE&G?

You might need a PSE&G contract in your new home to establish or continue utility services, such as electricity and gas. This contract ensures that you have access to these essential utilities in your residence and outlines the terms and conditions of your service, including billing, payment options, and service regulations. It's crucial for maintaining your home's energy supply.

Why do I need a PSE&G contract in the new home?

You might need a PSE&G contract in your new home to establish or continue utility services, such as electricity and gas. This contract ensures that you have access to these essential utilities in your residence and outlines the terms and conditions of your service, including billing, payment options, and service regulations. It's crucial for maintaining your home's energy supply.

How long does a typical lease last?

The duration of a lease varies but it is most often a 12 month period. However, it can be shorter or longer, depending on what you agree with your landlord.

Are there any penalties for breaking a lease?

Penalties for breaking a lease can include financial penalties, losing your security deposit, or even legal action. It's essential to understand the consequences outlined in the lease. Typically, it is very expensive in the United States to break a housing lease.

What are my responsibilities as a tenant under the lease?

Your responsibilities typically include paying rent on time, maintaining the property, and following the rules specified in the lease, such as noise restrictions and other regulations.

Can I make changes to the lease if needed?

Changes to the lease should be agreed upon by both you and the landlord. It's important to document any modifications in writing and ensure both parties sign the updated lease. But you should never rent an apartment believing that you will be able to change the lease later.

What happens if I can't pay my rent as per the lease?

If you can't pay rent as specified in the lease, you should communicate with your landlord promptly to discuss options, such as a payment plan. Ignoring rent payments can lead to eviction.

What is a security deposit?

A security deposit is a sum of money paid by a tenant to a landlord or property owner before moving into a rental property. This deposit is intended to cover any potential damage to the property or unpaid rent during the lease term. It acts as a form of financial protection for the landlord. If the property is left in good condition and rent is paid on time, the whole security deposit is returned to the tenant when they move out.

Is a security deposit part of the lease?

Yes, a security deposit is often part of the lease. It's a sum of money held by the landlord to cover potential damages or unpaid rent.

What are the steps to terminate a lease?

The steps for terminating a lease usually involve giving proper notice to your landlord, complying with any notice period specified in the lease, and returning the property in the agreed-upon condition.

Are there any rules or regulations specific to the new home listed in the lease?

The lease may include specific rules or regulations unique to the property. It's essential to read and understand these to ensure you comply with them during your tenancy.

Can I sublet my housing unit according to the lease?

Subletting is typically subject to the terms of the contract. If it's allowed, you must obtain written permission from the landlord and follow the lease's subletting conditions. You should never sublet an apartment without permission.


What's the process for renewing a lease?

Renewing a lease usually involves discussing the renewal terms with your landlord, signing an updated contract, and agreeing on any changes to rent or lease duration.



Chapter VI

General Questions



Chapter VI

General Questions

What transportation options are available in the area? (Jersey City)

In Jersey City, you can find various transportation options, including buses, light rail, and ferry services, to help you get around the city and nearby areas. You can use the Google Maps app to find directions to your destination. Just enter your starting point and your destination, then select the "Directions" option. After that, choose the "Transit" option, and the app will provide you with available transportation options and schedules. This is a helpful way to plan your journey using public transportation in the area.

Why is it important to learn how to use public transportation?

Learning to use public transportation is essential for independence and convenience. It allows you to access work, services, and recreational activities without relying on a personal vehicle, saving time and money. Not only does a vehicle cost a lot to maintain, parking in New Jersey can often cost a lot of money.

What is the cost of public transportation?

The cost of public transportation varies depending on the type of service and your travel needs. Here's a summary:

- Local bus ticket: \$1.50 to \$2.50 per ride.
- Light Rail ticket: \$1.50 to \$2.25 per ride.

These prices are approximate and may change. For precise details, please refer to the [website of the local transportation authorities](#).

How far is it from this location to New York?

The distance from Jersey City to New York City depends on your specific location within Jersey City. Generally, it's a short distance and can be easily accessed via public transportation. However, to determine the exact distance considering the location you want to travel to, you can use Google Maps.

Should I consider walking and exploring the area?

Yes, walking and exploring the area is a great way to become familiar with your surroundings. It's an excellent way to discover local businesses, parks, and community resources.

What things Housing Team does not provide?

- Does not provide furniture unless you are an R&P client.
- Does not provide case management.
- Is not responsible for repairs or replacements if something breaks in the apartment, unless it is covered by a specific agreement or contract.
- Does not offer moving services or assistance with personal belongings.
- Does not provide cleaning or regular home maintenance services.
- Does not cover utility expenses such as electricity, water, or heating.
- Does not offer childcare or pet care services.
- You are responsible for contacting your case manager for any needs, including housing. If the case manager needs assistance, they will reach out to the Housing Team.

CONTACT INFORMATION

If you have any concerns or questions regarding the content of this handbook or need assistance with housing-related issues, please feel free to contact our team. We are here to help and it will be our pleasure to assist you.



201-659-0467



www.cwsjerseycity.org/housing



591 Summit Ave. Suite 300
Jersey City, NJ 07306