



The Housing Herald

Newsletter of The Housing Coalition of Central Jersey, Inc.

APRIL 22, 2005

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***Want a Workshop
or Training on a
Housing Issue?
Contact one of our
staff!***

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The HOUSING COALITION: Helping You Take The Right Steps Toward Solving Your Housing Problems - since 1981

Gianfranco Gio Puggioni, Assistant Director

The Housing Coalition of Central Jersey (HCCJ) is a private, non-profit corporation that was established in 1981 as a service provider. Our founders, a cross-section of the community, included people from civic groups, labor unions, the religious community, advocates for the elderly and those with mental illness, government employees, and the business and banking industries. Throughout the years, we have been striving to fulfill our mission in the communities we serve by assisting their residents in maintaining or improving their housing opportunities. Currently the services provided to our clients (all free of charge) include:

- information and counseling on landlord/tenant and other renting matters (including evictions)
- counseling for homeowners who are behind with their mortgage (foreclosure)
- counseling for those interested in becoming 1st time home buyers (pre-purchase)
- assistance for those looking for a place to stay (homeless and/or renters, senior housing)
- support in filing an official complaint with the proper government agencies for those who have been victims of discrimination in housing
- counseling on reverse mortgages for senior citizens who are homeowners
- information and referral to other agencies/programs that provide social services including financial assistance
- public education or workshops to groups with an interest in housing topics (such as landlord tenant and fair housing law, home purchase options, home equity conversion mortgages for seniors, and more)

The HCCJ is chartered to serve all residents of Middlesex County, plus the towns of Franklin and Somerset Township in Somerset County. Our housing counseling programs are certified by the Department of Housing and Urban Development (HUD), and we are a member agency to the United Way of Central Jersey. Since December 2003 our offices are located at 100 Bayard Street (3rd floor) in downtown New Brunswick. To contact us you may call (732-249-9700), fax (732-249-4121), or stop by our office during regular business hours (9AM-5PM Monday through Friday).

Recent Changes to the NJ Rent Security Deposit Law

Martha Rodriguez, Landlord-Tenant Counselor

As of January 1, 2004, changes were introduced to The Rent Security Deposit Act, N.J.S.A. 46: 8-19. They give more protection to tenants. Here is a listing of the most important changes:

Upcoming Events:

Each Thursday from
11am-12:15pm

- Permanent Housing Counselor Outreach at Elijah's Promise, 18 Neilsen St., New Brunswick

April 2005:

- 3 presentations on Housing rights, New Brunswick Adult Learning Center, 268 Baldwin Street
- First Time Homebuyer Course 4/9 and 4/16 9:30am -1:30pm for clients enrolled in First Home Club (others with permission), 140 New St., New Brunswick

Housing Coalition of Central Jersey, Inc.
100 Bayard Street, 3rd Floor
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Hours: 9am to 5pm,
Monday through Friday

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We're on the Web!
<http://www.hccj.org>

- Landlords are no longer allowed to keep 1% of the accrued interest on a tenant's deposit.
- Landlords must pay tenants the interest earned on the deposit during the prior year or apply it to the tenant's rent.
- New owners are responsible for the tenant's security deposit plus the interest even if they didn't request it from the previous owner.
- Landlords are not permitted to use the tenant's security deposit for rent due, repairs or any other expense, while the tenant still resides in the dwelling.
- Landlords are required to send a letter informing tenants about the amount of the deposit, name and address of the Bank where it is deposited. In addition, landlords must now also state what type of account the money is in and how much interest it is earning.
- Landlords must keep the tenant informed about the security deposit and they must send the notice every year, not only within the 30 days when the tenant moved into an apartment. A new landlord is required to give notice to the tenant within 30 days of buying the property. If the money is being transferred from one account to another account, tenants must be notified.
- The maximum that a landlord could ask as additional security deposit when a rent increase is given to a tenant is 10%.
- Tenants going to small claims court to try and get back their security deposit from a landlord can sue for up to \$5,000.
- Landlords residing in their property consisting of 3 units or less do not have to comply with the law unless the tenants request information about the security deposit.

Client Success Story: Restoring a Section 8 Voucher

Marion Pincus, MSW, Permanent Housing Counselor

In June of 2004, a client named Princess came into the office hoping to find assistance in restoring her Section 8 voucher. Disabled since 1994, she was first granted a Section 8 voucher in June of 2001. Shortly after the issuance of the voucher, Princess found a unit that she wanted to reside in. This is when her long hard journey began. The owner of the unit was Princess's mother. Ordinarily, a family member can not be a landlord to a Section 8 recipient. However, Princess's case was different because of her disability. The Code of Federal Regulation ss 982.906 section 7d states: "The PHA must not approve a unit if the owner is a parent, child, grandparent, grandchild, sister or brother of any member of the family unless the PHA determines that approving the unit would provide reasonable accommodation for a family member who is a person with disabilities." I felt that this section had been violated, and advocated on Princess's behalf in several ways. After contacting the appropriate PHA in an attempt to resolve directly the situation at hand, letters were sent to local and state officials requesting their help. As we patiently waited for any of the officials to respond to our letters, we also decided to contact other federal political figures. Finally, we found a political leader who listened to our pleas and offered her help. Once we explained to her what had happened to Princess, she promptly took action to see that the violation would be corrected. Within a week, Princess had been re-issued a voucher. On February 15th, 2005, she held a hard copy of her voucher in her hands for the first time in three years, and felt as though her prayers had been answered. Though it took a lot of hard work and patience, Princess will finally reach her goal and move into her home April 1st 2005.