

Affordable Housing Frequently Asked Questions (FAQs)

For Bernardsville Borough

1. What is “affordable housing”?

Affordable housing consists of housing units that are deed-restricted to remain affordable for households earning at or below specific income thresholds—very low, low, or moderate income—based on [regional income standards](#). These units comply with New Jersey’s Uniform Housing Affordability Controls (UHAC) and can be for rent or purchase.

2. Why does Bernardsville have an affordable housing requirement?

Bernardsville is legally obligated to provide a realistic opportunity for affordable housing under New Jersey’s Mount Laurel decisions and the Fair Housing Act. In June 2025, the Borough Council adopted a [Fourth-Round Housing Element & Fair Share Plan](#) to meet its Fourth-Round affordable housing obligation of 113 units. Before this, the Borough Council adopted [Resolution #25-30](#) in January 2025, accepting the obligations as proposed by the New Jersey Department of Community Affairs, and given there were no challenges by interested parties to the adopted number, the obligations were formally established in March 2025.

3. How many affordable units must Bernardsville provide?

Per the adopted Fourth-Round Housing Plan:

- **Total obligation:** 113 affordable units
- **Present (rehabilitation) need:** 0 units
- **Prospective need (2025–2035):** 113 units
- **No rehabilitation obligation is assigned in the Fourth Round.**

Bonus credits and extension of affordability controls on existing units will reduce the 113 unit obligation by 41 units, which means that only 72 new affordable units will have to be built.

4. What types of affordable housing will be available?

The Borough’s plan includes:

- **Rental units** (minimum 25% of the total obligation)
- **Owner-occupied units**
- **Very low-income units** (minimum 13% of units, per UHAC guidelines)
- **Family units**, as well as **age-restricted (senior) rental units** (up to about 23–30% of the total obligation, with 18 senior units planned)

These affordable units will be part of new residential developments through inclusionary zoning or 100% affordable housing projects.

5. Where will these affordable housing units be located?

Units are planned to be developed on properties zoned or overlaid for inclusionary or affordable housing, including:

- **Quarry Site Affordable Housing Overlay District (AHO-8):** Permitting development of up to 51 affordable units in total, with 23 units credited to the Fourth Round ([Page 28](#)).
- **Clarus Redevelopment Area:** A redevelopment plan proposing 18 age-restricted affordable rental units near the Bernardsville NJ Transit station ([Page 30](#)).
- **I-2 Light Industrial Zone Overlay:** Permitting up to 25 affordable family rental units ([Page 31](#)).
- **65 Claremont Road site:** Allowing up to 6 affordable units within a multi-family development ([Page 29](#)).
- **Pine Ridge and Rolling Hills Condos:** Existing affordable homeownership units with expiring deed restrictions; the Borough is proposing to incentivize extending affordability on up to 35 units ([Page 32](#)).

While these affordable housing units are planned, it doesn't mean that they will all be built; rather, if units are built, these are the strategic locations identified by the Borough. While the obligation is 113, because of bonus credits, only 72 affordable units are proposed to be built.

6. Who qualifies for affordable housing in Bernardsville?

Applicants must meet income limits set annually by the New Jersey Department of Community Affairs (DCA), based on household size:

- **Very low income:** ≤ 30% of Area Median Income (AMI)
- **Low income:** ≤ 50% of AMI
- **Moderate income:** ≤ 80% of AMI

For example, a moderate-income family of four in Somerset County may earn up to approximately \$95,000/year (2025 estimate). Final eligibility is confirmed during the application process. The 2025 UHAC Regional Income Limits can be accessed [here](#).

7. How do I apply for affordable housing in Bernardsville?

When units become available, interested applicants should:

- Visit the [Borough's Affordable Housing Administrator Website](#)
- Visit the [New Jersey Housing Resource Center](#) to search for affordable and accessible housing units.

- Apply for units and participate in a randomized lottery selection.
- Provide documentation to verify income and eligibility.

8. How are affordable housing units allocated?

Units are awarded via a random lottery system to ensure fairness and compliance with Affirmative Marketing rules. Some preferences may be granted to applicants who live or work in the region, as allowed by state-approved guidelines.

9. Can seniors or people with disabilities apply?

Yes. Bernardsville’s affordable housing plan includes some age-restricted (55+) rental units, including the possible Clarus Redevelopment Area. Accessible units for people with disabilities are also available, provided applicants meet income and eligibility requirements.

10. How long do affordable units remain affordable?

Units have deed restrictions for a minimum of 30 years for both rental and ownership units. These restrictions limit resale prices and income eligibility during that period. The Borough is actively working to extend affordability controls on expiring units, such as those at Pine Ridge and Rolling Hills Condos.

11. What happens if my income increases after I move in?

Once housed in an affordable unit, residents are not required to move if their income rises above eligibility limits. However:

- **Renters** may see rent adjustments within legal limits, and
- **Homeowners** must follow resale restrictions when selling their property.

12. What if Bernardsville doesn’t follow the adopted plan?

Failure to comply with the Borough’s affordable housing plan risks losing judicial immunity, exposing the Borough to “builder’s remedy” lawsuits. Such lawsuits can result in court-mandated development that exceeds current zoning or planning. The result could be that a Court could decide where to place Affordable Housing, more overall units and loss of local decision making.

Additional Information and Contacts

- For updates and applications, visit the Borough website: <https://bernardsville.gov/>
- [Bernardsville Housing Element and Fair Share Plan](#), prepared by J. Caldwell & Associates, LLC, and dated June 26, 2025

- Contact the Borough's Affordable Housing Administrator: Piazza & Associates at Info@HousingQuest.com or (609) 786-1100, ext. 300.
- Attend Planning Board and Borough Council public meetings, which are listed on the Borough calendar.