



HOUSING ELEMENT AND FAIR SHARE PLAN

Bernardsville Borough, Somerset County

February 12, 2026

Prepared by:



**J Caldwell
& Associates, LLC**

Community Planning Consultants

2026 Housing Element and Fair Share Plan

Bernardsville Borough Somerset County, New Jersey

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Ross Zazzarino, Council Member

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John R. Pidgeon, Esq., Borough Attorney
Jessica C. Caldwell, P.P., A.I.C.P., Borough Planner

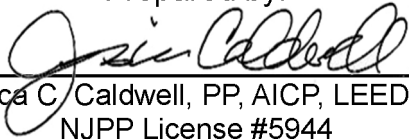
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FEBRUARY 12, 2026

Prepared by:



Jessica C. Caldwell, PP, AICP, LEED-GA
NJPP License #5944

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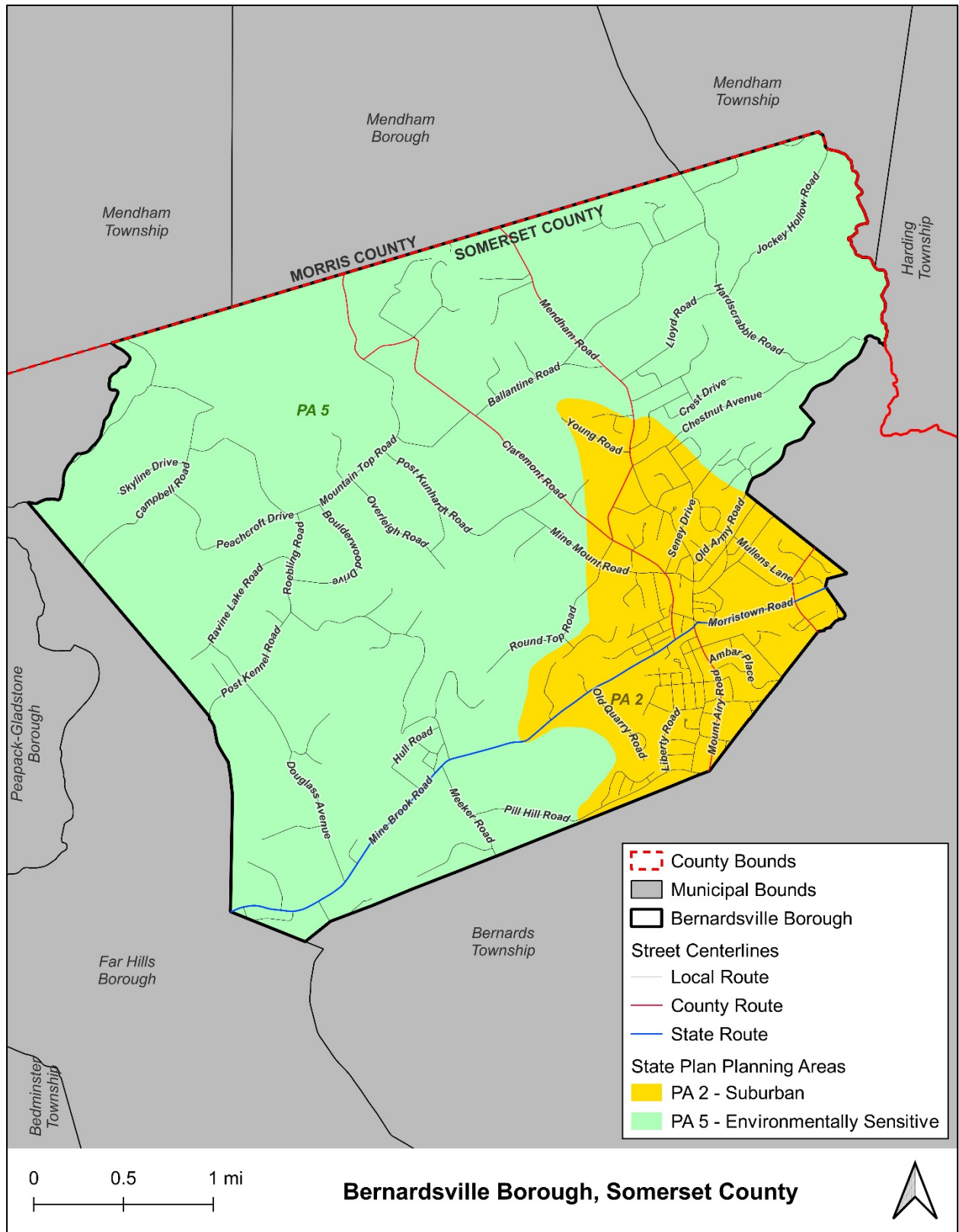
1. Introduction

1.1 Community Overview

The Borough of Bernardsville is located in northern Somerset County along the southern border of Morris County. Bernardsville spans 12.91 square miles and is situated about 40 miles west of New York City. Characterized by its rich history and suburban nature, the Borough contains several unincorporated communities in whole or in part, including Mine Brook and Blaziers Corner. To the southwest, Bernardsville shares its municipal border with Peapack-Gladstone Borough and Far Hills Borough, also in Somerset County. Bernards Township shares a border to the south and southeast of Bernardsville, and there are small portions of the Borough's northern border that are shared with several Morris County municipalities including: Harding Township; Mendham Township; and Mendham Borough.

Bernardsville is situated within two Planning Areas as designated by the New Jersey State Development and Redevelopment Plan: Planning Area 2, Suburban (PA2) and Planning Area 5, Environmentally Sensitive (PA5). Just over 80 percent of the Borough is within PA5 and includes areas such as Little Brook Sanctuary, Cross Estate Gardens, and the Somerset Hills Country Club. PA2 includes the Borough's downtown, primarily around the intersection of Mine Brook Road, Mount Airy Road, Morristown Road, Anderson Hill Road, and Claremont Road. Bernardsville is also entirely within the Highlands Planning Area Region. The Borough is in the process of conforming with the Highlands Regional Master Plan (RMP), which is voluntary for those municipalities within the Planning Area.

Figure 1. Context Map



1.2 Relationship to Other Plans

Municipal Master Plan

The Bernardsville Borough Master Plan was last prepared in 2000 with amendments to the Master Plan in 2004 and 2020. Reexamination Reports were undertaken in 2006, 2017, and 2020. An amended Housing Element and Fair Share Plan was prepared in 2018 as a result of a Compliance Hearing on July 2, 2018.

State Development and Redevelopment Plan (2001)

At the time of the preparation of this Housing Element and Fair Share Plan (HEFSP), the update to the New Jersey State Development and Redevelopment Plan (SDRP) is expected to be completed in late 2025. The last update to the SDRP was adopted in 2001 and identified several goals and objectives for housing, specifically as they relate to the Suburban and Environmentally Sensitive Planning Areas. These goals, objectives, and policies, which in part guide the preparation of this HEFSP, are as follows:

1. PA2 – Suburban Planning Area
 - A. Create and maintain housing in the Metropolitan and Suburban Planning Areas at densities which support transit and reduce commuting time and costs, and at locations easily accessible, preferably on foot, to employment, retail, services, cultural, civic, and recreational opportunities.
 - B. Provide a full range of housing choices primarily in Centers at appropriate densities to accommodate the area's projected growth. Ensure that housing in general – and in particular affordable, senior citizen, special needs and family housing – is developed with maximum access to a full range of commercial, cultural, educational, recreational, health and transportation services and facilities. Focus multi-family and higher-density, single-family housing in Centers. Any housing in the Environs should be planned and located to maintain the existing character.
2. PA5 – Environmentally Sensitive Planning Area
 - A. Provide for a full range of housing choices primarily in Centers at appropriate densities to accommodate projected growth. Ensure that housing in general – and in particular affordable, senior citizen, special needs and family housing – is developed with access to a range of commercial, cultural, educational, recreational, health and transportation services and facilities. Focus multi-family and higher-density, single-family housing in Centers. Any housing in the Environs should be planned and located to maintain or enhance the cultural and scenic qualities and with minimum impacts on environmental resources.
 - B. Encourage environmentally appropriate redevelopment in existing Centers and existing developed areas that have the potential to become Centers or in ways that support Center-based development to accommodate growth that would otherwise occur in the Environs. Redevelop with intensities sufficient to support transit, a range of uses broad enough to encourage activity beyond the traditional workday, efficient use of infrastructure, and physical design features that enhance public safety, encourage pedestrian activity and reduce dependency on the automobile to attract growth otherwise planned for the Environs.
 - C. Phase and program for construction as part of a dedicated capital improvement budget or as part of a public/private development agreement the extension or establishment

of public facilities and services, particularly wastewater systems, to establish adequate levels of capital facilities and services to support Centers; to protect large contiguous areas of environmentally sensitive features and other open spaces; to protect public investments in open space preservation programs; and to minimize conflicts between Centers and the Environs. Encourage private investments and facilitate public/private partnerships to provide adequate facilities and services, particularly wastewater systems, in Centers. Make community wastewater treatment a feasible and cost-effective alternative.

County Comprehensive Plan

Somerset County adopted its Master Plan in 1987 and County Housing Element in 2017, which utilizes the Somerset County Investment Framework that ultimately strives to "...retain the balance between rural and developed areas necessary for supporting holistic, healthy lifestyles and that enhance 'sense of place' at both the regional and local levels." Bernardsville's Housing Element and Fair Share Plan is consistent with the County Investment Framework and the County Housing Element.

Highlands Regional Master Plan

Bernardsville is located entirely within the Planning Area of the Highlands Region, where conformance with the Regional Master Plan (RMP) is voluntary. The Borough is currently in the process of RMP Conformance.

Surrounding Municipalities' Master Plans

Peapack-Gladstone Borough, Somerset County

A small portion of Bernardsville's western municipal border is shared with Peapack-Gladstone Borough, also in Somerset County. The North Branch Raritan River acts as a natural boundary between the two municipalities. This Housing Element and Fair Share Plan is not inconsistent with Peapack-Gladstone's Master Plan and, particularly, the 2022 Housing Element.

Far Hills Borough, Somerset County

Most of Bernardsville's western border is shared with Far Hills Borough. Land in both municipalities in this area is primarily undeveloped, forested land with the exception of Mine Brook Road in the southwestern area of Bernardsville. Far Hills last re-examined its 2003 Master Plan in 2009. This Housing Element and Fair Share Plan does not significantly impact the Master Plan and land use within Far Hills.

Bernards Township, Somerset County

Bernardsville shares its southeastern border with Bernards Township, also in Somerset County. Despite sharing nearly six (6) miles of a municipal border, the land uses in this area are low-intensity uses such as low-density residences, a cemetery, and Moraine Crest Park. Bernards Township most recently updated its Master Plan in 2023, and this Housing Element and Fair Share Plan does not significantly impact the Township's Master Plan or existing land uses.

Harding Township, Morris County

Just under half a mile of Bernardsville's eastern border is shared with Harding Township in Morris County. This area is the New Jersey Audubon's Scherman Hoffman Wildlife Sanctuary. Given the preserved nature of this area, there is no significant impact to the Township's Master Plan or land use by this Housing Element and Fair Share Plan.

Mendham Township, Morris County

Portions of Bernardsville's northern municipal border are shared with Mendham Township in Morris County. All of the land uses in this area, in both the Township and the Borough, are low-density residential in nature. Given this, there are no significant impacts to the Township's Master Plan or land uses as a result of this Housing Element and Fair Share Plan.

Mendham Borough, Morris County

A small portion of Bernardsville's northern border is shared with Mendham Borough. With the exception of Roxiticus Golf Club, the uses in this area are all low-density residential in nature. There are no significant impacts to the Mendham Borough's Master Plan or land uses as a result of this Housing Element and Fair Share Plan.

1.3 History of Affordable Housing in Bernardsville

Overview

The New Jersey Supreme Court, in Mount Laurel I (1975) and Mount Laurel II (1983) required all New Jersey municipalities to take affirmative actions toward providing their "fair share" of the region's need for affordable housing for low- and moderate-income people. In response to the Mount Laurel II decision, the New Jersey Legislature adopted the Fair Housing Act ("FHA") in 1985. This act created the Council on Affordable Housing ("COAH") to assess the statewide need for affordable housing, allocate that need on a municipal fair share basis, and review and approve municipal housing plans aimed at implementing the local fair share obligation. Subsequently, the New Jersey Municipal Land Use Law ("MLUL") was amended to require a housing element as a mandatory element of the municipal master plan. According to the MLUL, "a municipality's housing element shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low- and moderate-income housing (52: 27D-310)."

COAH adopted its Third Round Rules in December 2004. On January 25, 2007, the Appellate Division issued a decision on an appeal of COAH's Third Round regulations. COAH was precluded from issuing Third Round Substantive Certifications until new rules for the Third Round were revised and adopted. Subsequent to the Appellate Division ruling, the Highlands Council adopted the Highlands Regional Master Plan ("RMP") on July 17, 2008. The RMP provides the basis to determine the capacity of the Highlands Region to accommodate appropriate economic growth while ensuring the sustainability of the resources in the region. On September 5, 2008, Governor Corzine issued Executive Order 114, which addressed implementation of the Highlands Regional Master Plan (RMP) and the need for coordination between the Highlands Council and COAH. On November 12, 2008, COAH granted an extension from the December 31, 2008 petition deadline to December 8, 2009 for any Highlands municipality under COAH's jurisdiction, based on certain conditions.

On October 8, 2010, the Appellate Division invalidated COAH's Rules in In re Adoption of N.J.A.C. 5:96 & 5:97 by the New Jersey Council on Affordable Housing, 416 N.J. Super. 462 (App. Div. 2010). The decision stated, among other things, that growth share methodology was invalid, and directed COAH to adopt rules utilizing methodologies similar to those used in the First and Second Round Rules. On September 26, 2013 the Supreme Court affirmed the Appellate Division's 2010 decision and remanded COAH to undertake new rulemaking based on COAH's prior round rules and methodologies. COAH failed to formally adopt amended Third Round Rules.

In a 2015 decision known as Mount Laurel IV, the New Jersey Supreme Court divested COAH of jurisdiction of affordable housing, resulting in the process being left to the trial court system. This

ruling dissolved the substantive certification process, turning instead to a judicial determination wherein a municipality files for a declaratory judgment action to certify that their Housing Element and Fair Share Plan has satisfied their Third Round obligation. At the same time, the Court appointed “Mount Laurel” judges for each of the State’s judicial vicinages.

In 2024, New Jersey Legislature passed into law amendments to the Fair Housing Act (N.J.S.A. 52:27D-304.1 et seq. via NJ A4/S50) (“Amended FHA” or “P.L. 2024, c.2”) that abolished and replaced COAH with the Affordable Housing Dispute Resolution Program (“the Program”), and set forth new methodology for the calculations of a municipality’s affordable housing obligations for the Fourth Round and beyond. Subsequent to the adoption of the Amended FHA, the Highlands Council adopted an amendment to the RMP governing the potential location of affordable housing and availability of land and resources in the region.

Bernardsville Borough

Bernardsville has consistently been active in providing for its fair share of affordable housing, having received First Round Certification on October 17, 1988 and Second Round Certification on December 6, 1995. Housing Element and Fair Share Plans were adopted in 1995, 2010, and 2018. The Borough’s Prior Round Obligation was determined to be 127 units, which were satisfied with Regional Contribution Agreements (“RCAs”) with New Brunswick and Perth Amboy and inclusive developments at Pine Ridge (the North Finley Avenue condominium units) and Rolling Hills at Bernardsville (at Bernards Avenue and Pine Street). COAH staff recommended substantive certification on December 6, 1995.

Bernardsville had a Third Round (1999-2025) Obligation of 215 units. The Borough entered into a Settlement Agreement with Fair Share Housing Center (“FSHC”) on November 22, 2017, which was subsequently amended to reflect the July 1, 2024 Consent Order by Judge Kevin Shanahan that accepted the amended Scattered Site Development project.

1.4 Purpose and Goals

The purpose of this Housing Element and Fair Share Plan is to provide a realistic opportunity to address the housing needs of Bernardsville residents across all income levels. This plan proposes multiple opportunities to develop a variety of housing types to meet these needs, which can be integrated into the existing land use pattern and character of the Borough. This Plan has been prepared to meet the requirements of the Municipal Land Use Law (MLUL), Fair Housing Act (FHA), the New Jersey State Development and Redevelopment Plan (SDRP), and Bill A4/S50 (P.L. 2024, c.2).

Specifically, this Housing Element and Fair Share Plan is consistent with the following goals and objectives from the 2000 Master Plan, which were reaffirmed in 2017 and 2020:

1. To preserve the residential and open character of the community.
2. To protect Bernardsville residents and their property from negative environmental, financial and other impacts of development.
3. To promote the conservation of natural systems, environmental resources, rural appearance and the natural amenities that characterize Bernardsville.

1.5 Contents of the Plan

Municipal Land Use Law (N.J.S. § 52:27D-310) and the Fair Housing Act (P.L. 1985, c.222) require that the Housing Element and Fair Share Plan include the following:

- A. An inventory of the municipality's housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated, and in conducting this inventory the municipality shall have access, on a confidential basis for the sole purpose of conducting the inventory, to all necessary property tax assessment records and information in the assessor's office, including but not limited to the property record cards;
- B. A projection of the municipality's housing stock, including the probable future construction of low- and moderate-income housing, for the next ten years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development and probable residential development of lands;
- C. An analysis of the municipality's demographic characteristics, including but not necessarily limited to, household size, income level, and age;
- D. An analysis of the existing and probable future employment characteristics of the municipality;
- E. A determination of the municipality's present and prospective fair share for low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share for low- and moderate-income housing, as established pursuant to section 3 of P.L. 2024, c.2 (C.52:27D-304.1);
- F. A consideration of the lands that are most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to provide low- and moderate-income housing;
- G. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L. 2021, c. 273 (C.52:27D-329.20);
- H. For a municipality located within the jurisdiction of the Highlands Water Protection and Planning Council, established pursuant to section 4 of P.L. 2004, c. 120 (C.13:20-4), an analysis of compliance of the housing element with the Highlands Regional Master Plan of lands in the Highlands Preservation Area, and lands in the Highlands Planning Area for Highlands-conforming municipalities. This analysis shall include consideration of the municipality's most recent Highlands Municipal Build Out Report, consideration of opportunities for redevelopment of existing developed lands into inclusionary or 100 percent affordable housing, or both, and opportunities for 100 percent affordable housing in both the Highlands Planning Area and Highlands Preservation Area that are consistent with the Highlands regional master plan; and

- I. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

2. Demographic Characteristics

2.1 Population

Population Change

The Borough of Bernardsville encompasses a total land area of approximately 12.91 square miles (8,262.4 acres) and had a population of 7,893 according to the U.S. Decennial Census, which translates to a population density of about 611.4 people per square mile. This section analyzes population changes in the Bernardsville Borough, Somerset County, and the State of New Jersey over the 30-year period from 1990 to 2020.

Between 1990 and 2020, population trends in Bernardsville Borough, Somerset County, and New Jersey as a whole indicate steady, albeit slowing, growth. Bernardsville Borough experienced an overall population increase from 6,597 in 1990 to 7,893 in 2020, representing a 19.6% growth over the 30-year period. However, the rate of growth has decelerated with each subsequent decade: 11.3% between 1990 and 2000, 4.9% between 2000 and 2010, and just 2.4% between 2010 and 2020. This trend indicates a pattern of decelerating population increase, which may reflect broader demographic dynamics such as aging households, reduced rates of in-migration, or limited residential development opportunities.

Similarly, Somerset County's population rose from 240,245 in 1990 to 348,842 in 2020, a 45.2% total increase; though its growth rate also tapered off over time, from 24% in the 1990s to 9% in the 2000s, and 8% in the 2010s. New Jersey followed the same pattern of overall growth, increasing from 7,730,188 residents in 1990 to 9,288,994 in 2020 (a 20.1% rise), with declining growth rates of 9%, 4%, and 6% across each decade, respectively.

As Bernardsville continues to evolve, this moderated growth trend suggests a stable community nearing buildout or entering a phase of population stabilization, with future planning likely to focus on maintaining quality of life and accommodating gradual demographic shifts rather than rapid expansion.

Table 1. Population Change, 1990 - 2020

	1990	% Change	2000	% Change	2010	% Change	2020
Bernardsville Borough	6,597	11.3%	7,345	4.9%	7,707	2.4%	7,893
Somerset County	240,245	24%	297,490	9%	323,444	8%	348,842
New Jersey	7,730,188	9%	8,414,347	4%	8,791,894	6%	9,288,994

Sources:

1990 – 2010: U.S. Census Bureau. (2010). POPULATION AND HOUSING UNITS: 1990 TO 2010; AND AREA MEASUREMENTS AND DENSITY: 2010.

2020: U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. *Decennial Census, Profile of General Population and Housing Characteristics, Table DP1.*

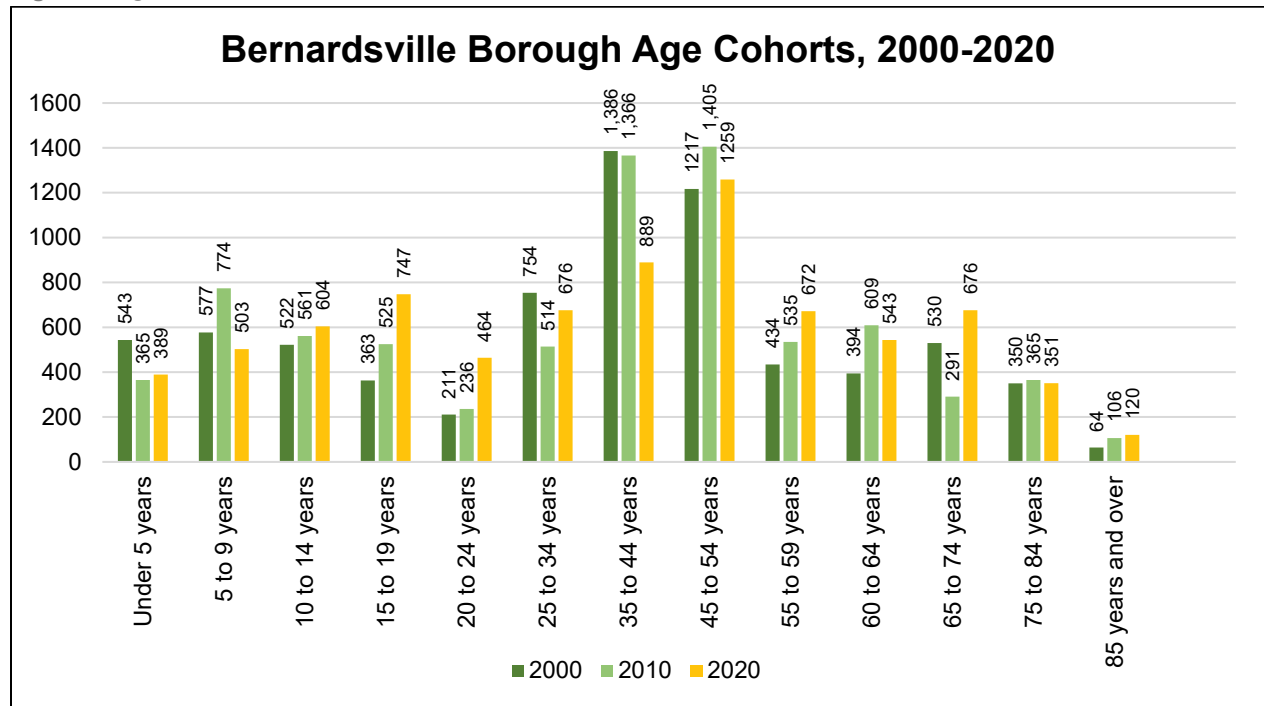
Age

The age cohort distribution for Bernardsville Borough from 2000 to 2020 reveals several key demographic shifts that provide insights applicable to broader regional communities like Raritan Township. Over this 20-year period, there has been a notable aging of the population. The 45 to 54 age cohort remained the largest group in 2020, following relatively consistent growth from 1,217 in 2000 to 1,239 in 2020, highlighting a sustained concentration of middle-aged residents. In contrast, younger adult groups such as the 25 to 34 age cohorts remained relatively low and showed only modest fluctuations, suggesting limited in-migration of younger residents or young families.

There was also growth in the 55 to 64 and 65 to 74 age ranges, reflecting the aging of existing residents and potentially signaling the increase in aging-in-place trends. Meanwhile, youth cohorts over the age of 9 years old showed increases, while under 9 years old remained steady or declined. The oldest cohorts, 75 and over also showed incremental increases, further underscoring the aging population trend.

These trends suggest that municipalities like Bernardsville should prepare for a continued aging demographic, with a growing need for senior services, age-friendly infrastructure, and housing suited for older adults. Simultaneously, strategies to attract and retain younger populations, such as offering diverse housing options, enhancing community amenities, and supporting family-oriented services may be essential to sustained long-term population vitality and intergenerational balance.

Figure 2. Age Cohorts, 2000-2020



Sources:
 U.S. Census Bureau. (2000). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. Decennial Census, DEC Demographic Profile, Table DP1.
 U.S. Census Bureau. (2010). DEMOGRAPHIC AND HOUSING ESTIMATES. American Community Survey, ACS 5-Year Estimates Data Profile, DP05.
 U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. Decennial Census, DEC Demographic Profile, Table DP1.

Households

Between 2000 and 2020, Bernardsville Borough experienced modest changes in household size composition, reflecting shifting demographic patterns. The total number of households slightly increased from 2,773 in 2000 to 2,756 in 2020, despite a temporary dip in 2010. Over this period, one-person households steadily declined, both in number and proportion, from 573 (21%) in 2000 to 502 (18.2%) in 2020. Two-person households also saw a modest decline in share, dropping from 33.5% to 29.9% although their total number remained relatively stable.

In contrast, larger households became more prevalent. Three-person households rose slightly from 457 in 2000 to 519 in 2020, with their share increasing from 16.8% to 18.8%. More significantly, four-or-more-person households grew from 780 to 911, increasing their proportion from 18.6% to 33.1%, thus becoming the largest household type in the Borough by 2020. This trend suggests a shift toward larger family structures or multi-generational living arrangements, potentially derived by economic considerations, housing preferences, or cultural factors.

Overall, Bernardsville's household dynamics indicate a gradual move away from small household units toward larger, more consolidated living arrangements. Planning efforts may benefit from focusing on providing housing stock that accommodates family-oriented households, including multi-bedroom units and flexible home layouts, while continuing to support smaller households through diverse housing options that maintain a balance in the community's residential character.

Table 2. Household Size, 2000-2020

Household Size	2000	%	2010	%	2020	%
Total Households (Bernardsville)	2,723	100%	2,685	100%	2,756	100%
1-person household	573	21.0%	514	19.1%	502	18.2%
2-person household	913	33.5%	808	30.1%	824	29.9%
3-person household	457	16.8%	454	16.9%	519	18.8%
4-or-more-person household	780	28.6%	909	33.9%	911	33.1%
Total Households (Somerset County)	108,984	100%	117,759	100%	125,598	100%
1-person household	24,868	22.8%	27,398	23.3%	28,346	22.6%
2-person household	33,907	31.1%	34,853	29.6%	37,422	29.8%
3-person household	19,082	17.5%	21,291	18.1%	23,153	18.4%
4-or-more-person household	31,127	28.6%	34,217	29.1%	36,677	29.2%
Total Households (State)	3,064,645	100%	3,214,360	100%	3,426,102	100%
1-person household	751,353	24.5%	811,221	25.2%	876,661	25.6%
2-person household	927,354	30.3%	957,682	29.8%	1,026,368	30.0%
3-person household	531,987	17.4%	558,029	17.4%	592,617	17.3%
4-or-more-person household	853,951	27.9%	887,428	27.6%	930,456	27.2%

Source:

U.S. Census Bureau. (2000). HOUSEHOLD SIZE. *Decennial Census, DEC Summary File 1, Table H016.*

U.S. Census Bureau. (2010). HOUSEHOLD SIZE. *Decennial Census, DEC Summary File 1, Table H13.*

U.S. Census Bureau. (2020). HOUSEHOLD SIZE. *Decennial Census, Demographic and Housing Characteristics, Table H9.*

Income

Between 1999 and 2020, Bernardsville Borough experienced a substantial increase in household income, alongside a marked shift in income distribution toward higher-income brackets. In 1999, the median household income in Bernardsville was \$104,162. By 2010, it had risen to \$128,333, and by 2020, it reached \$161,655. This upward trend significantly outpaced the state and county medians for the same period, with New Jersey's median household income at \$85,245 in 2020 and Somerset County's at \$115,510.

The percentage of households earning \$200,000 or more increased notably from 26.2% in 1999 to 40.6% in 2020, highlighting a growing concentration of high-income residents. At the same time, the share of households earning less than \$50,000 remained steady or declined, falling from 22.1% in 1999 to just 8.7% in 2020. Mid-range income categories such as \$75,000 to \$99,000 experienced declines in percentage share, suggesting that much of the Borough's economic growth has been concentrated among higher-income groups.

This income stratification points to an increasingly affluent community, which may have implications for housing affordability, socioeconomic diversity, and demand for luxury housing or services. Moving forward, Bernardsville may need to consider strategies that promote inclusive growth, such as supporting mixed-income housing development and ensuring that long-term residents and essential workers can continue to afford to live in the community.

Table 3. Income in the Past 12 Months, 2000 - 2020

Household Income	Percent of Households		
	1999	2010	2020
Total Occupied Housing Units	2,722	2,682	2,524
Less than \$10,000	1.0%	1.5%	1.2%
\$10,000 to \$14,999	1.5%	3.5%	3.5%
\$15,000 to \$24,999	6.1%	2.3%	3.1%
\$25,000 to \$34,999	4.6%	3.0%	1.7%
\$35,000 to \$49,999	8.6%	7.0%	2.3%
\$50,000 to \$74,999	14.3%	13.3%	9.7%
\$75,000 to \$99,000	12.2%	10.4%	5.4%
\$100,000 to \$149,999	17.3%	16.7%	17.3%
\$150,000 to \$199,999	8.2%	7.0%	15.1%
\$200,000 or more	26.2%	35.3%	40.6%
Bernardsville Median Household Income	\$104,162	\$128,333	\$161,655
Somerset County Median Household Income	\$76,933	\$94,270	\$116,510
New Jersey Median Household Income	\$55,146	\$67,681	\$85,245

Source:

U.S. Census Bureau. (2000). PROFILE OF SELECTED ECONOMIC CHARACTERISTICS. *Decennial Census*, DEC Summary File 4, Demographic Profile, Table DP3.

U.S. Census Bureau. (2010). INCOME IN THE PAST 12 MONTHS (IN 2010 INFLATION-ADJUSTED DOLLARS). *American Community Survey, ACS 5-Year Estimates Subject Tables*, Table S1901.

U.S. Census Bureau. (2020). INCOME IN THE PAST 12 MONTHS (IN 2020 INFLATION-ADJUSTED DOLLARS). *American Community Survey, ACS 5-Year Estimates Subject Tables*, Table S1901.

2.2 Employment Characteristics

Workforce Characteristics

As of 2020, the employment landscape in Bernardsville Borough demonstrates strong labor force¹ participation and relatively low unemployment. Of the 5,855 residents aged 16 years and older, 4,011 individuals (69%) were in the labor force, all of whom were part of the civilian labor force. Among these, 3,820 individuals were employed, representing 65% of the population aged 16 and over. Only 191 individuals or 3% were unemployed.

Bernardsville unemployment rate stood at 4.8% in 2020, slightly higher than Somerset County's 4.4% but lower than the New Jersey statewide unemployment rate of 5.8%. Meanwhile, 31% of the population aged 16 and older was not in the labor force, which may include retirees, students, or those not seeking employment.

These figures reflect a healthy local economy with high employment engagement and a labor force participation rate that aligns with regional patterns. The relatively low unemployment rate, particularly in comparison to the state average, suggests that Bernardsville residents have strong access to job opportunities, likely bolstered by the Borough's affluence and proximity to employment centers. Future planning in Bernardsville may focus on supporting workforce development, expanding access to local employment options, and ensuring that non-participating residents, such as older adults or caregivers have access to community support services.

Table 4. Employment Status, 2020

Employment Status	Estimate	%
Population 16 years and older	5,855	
In labor force	4,011	69.0%
Civilian labor force	4,011	69.0%
Employed	3,820	65.0%
Unemployed	191	3.0%
Armed Forces	0	0.0%
Not in labor force	1,844	31.0%
Unemployment Rates		
Unemployment rate (Bernardsville)	4.8%	
Unemployment rate (Somerset County)	4.4%	
Unemployment rate (State)	5.8%	

Source:
U.S. Census Bureau. (2020). SELECTED ECONOMIC CHARACTERISTICS. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03.*

Commuting Characteristics

In 2020, commuting patterns in Bernardsville Borough reflect a predominantly car-dependent workforce with limited use of alternative transportation modes. Among the 3,788 employed residents aged 16 and over, 3,246 did not work from home. Of those commuters, 74.5% used a car, truck, or van to get to work, with a significant majority (71.8%) driving alone and only 2.7% carpooling. Public transportation was used by 4.9% of commuters, while 6.4% walked to work. Notably, no respondents reported commuting by bicycle, taxicab, or motorcycle, indicating minimal use of non-traditional modes of travel.

¹ According to the United States Census Bureau Glossary, "The labor force includes all people classified in the civilian labor force, plus members of the U.S. Armed Forces (people on active duty with the United States Army, Air Force, Navy, Marine Corps, or Coast Guard). The civilian labor force consists of people classified as employed or unemployed."

In terms of workplace location, 90.5% of Bernardsville workers were employed within New Jersey, with 53.3% working within Somerset County. A notable 37.2% worked outside their county of residence, and 9.5% commuted to jobs located outside the State. These figures point to a significant proportion of regional and cross-jurisdictional commuting, potentially to nearby employment hubs.

Travel times were fairly balanced, with the largest share of workers (17.9%) reporting commute durations of 30 to 34 minutes. Shorter commutes under 20 minutes were reported by 31% of the workforce, while 11.4% faced long commutes of 60 minutes or more. The average commute time was 28 minutes.

Overall, Bernardsville's commuting profile illustrates a high level of automobile dependence, moderate regional employment dispersion, and a substantial share of long-distance commuters. These trends suggest potential planning opportunities to expand local employment options, promote carpooling or public transportation use, and support infrastructure for alternative commuting methods to reduce reliance on single-occupancy vehicle travel.

Table 5. Commuting Characteristics, 2020

Commuting Characteristics	Estimate
Workers 16 years and over	3,788
Did not work from home	3,246
Means of transportation to work	%
Car, truck, or van	74.5%
Drove alone	71.8%
Carpooled	2.7%
Public transportation (excluding taxicab)	4.9%
Walked	6.4%
Bicycle	0%
Taxicab, motorcycle, or other means	0%
Place of work	%
Worked in state of residence	90.5%
Worked in county of residence	53.3%
Worked outside county of residence	37.2%
Worked outside state of residence	9.5%
Travel time to work	%
Less than 10 minutes	15.4%
10 to 14 minutes	5.3%
15 to 19 minutes	11.1%
20 to 24 minutes	15.1%
25 to 29 minutes	10.7%
30 to 34 minutes	17.9%
35 to 44 minutes	4.7%
45 to 59 minutes	8.5%
60 or more minutes	11.4%
Mean Travel time to work (minutes)	28

Source:

U.S. Census Bureau. (2020). COMMUTING CHARACTERISTICS BY SEX. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S0801.*

Employment by Industry

The 2020 American Community Survey (ACS) employment data reveal a workforce that was largely dominated by white-collar and service-oriented industries, reflecting the community's affluent and professional character. Of the 3,820 employed residents aged 16 and over, the largest share (22.5%) worked in professional, scientific, and management occupations, including administrative and waste management services. This was followed by retail trade (13.4%) and educational services, health care, and social assistance (12.9%) illustrating a strong presence in both the private commercial and public service sectors.

Other notable industries included finance and insurance, and real estate and rental and leasing (11.6%), as well as manufacturing (8.5%) and construction (7.7%), which together indicate a balanced mix of office-based and hands-on labor sectors. Employment in arts, entertainment, recreation, accommodation, and food services accounted for 6.1% of the workforce, while wholesale trade (5.3%) and other services (6.3%) rounded out the service economy.

Less represented sectors include information (3.8%), transportation and warehousing (1.1%), public administration (0.8%), and agriculture, forestry, fishing, hunting, and mining, which reported no employment among residents. The relatively low representation in public administration and industrial trades reinforces the Borough's identity as a predominantly suburban, professional, and service-driven economy.

These figures suggest that Bernardsville's labor force is primarily engaged in high-skill, knowledge-based occupations, with a supportive mix of retail and community services. This employment composition supports continued demand for high-quality infrastructure, education, and business services, and may guide future planning initiatives aimed at sustaining local economic vitality and diversifying employment opportunities.

Table 6. Industries of Employment, 2020

Industry	Estimate	%
Civilian employed population 16 years and over	3,820	100%
Professional, scientific, and management, and administrative and waste management services	861	22.5%
Retail trade	511	13.4%
Educational services, and health care and social assistance	493	12.9%
Finance and insurance, and real estate and rental and leasing	443	11.6%
Manufacturing	324	8.5%
Construction	295	7.7%
Other services, except public administration	240	6.3%
Arts, entertainment, and recreation, and accommodation and food services	234	6.1%
Wholesale trade	203	5.3%
Information	145	3.8%
Transportation and warehousing, and utilities	42	1.1%
Public administration	29	0.8%
Agriculture, forestry, fishing and hunting, and mining	0	0.0%

Source:

U.S. Census Bureau. (2020). SELECTED ECONOMIC CHARACTERISTICS. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03.*

3. Housing Characteristics

3.1 Inventory of housing stock

Housing Occupancy and Tenure

As of 2020, housing occupancy and tenure trends in Bernardsville Borough reflect a predominantly owner-occupied community with a relatively high vacancy rate compared to county and state levels. Out of 2,915 total housing units in the Borough, 2,651 were occupied, resulting in an occupancy rate of 90.9% and a vacancy rate of 9.1%. Of the occupied units, 61.7% were owner-occupied, while 29.2% were renter-occupied. This indicates the although Bernardsville remains majority homeowner-based, rental housing comprises a significant portion of the local housing stock.

Notably, the Borough's rental vacancy rate was 12.6%, which is more than double that of Somerset County (5.9%) and New Jersey (5.7%). The homeowner vacancy rate was 1.9%, also slightly higher than the County (1.2%) and State (1.5%) rates. These elevated vacancy rates, especially among rental units may suggest potential challenges in attracting or retaining renters, possibly due to cost, housing type mismatch, or other local market factors.

Compared to Somerset County and statewide figures, Bernardsville has a slightly lower proportion of owner-occupied housing (61.7% vs. 68.9% countywide) but a higher share of renters. These figures suggest a need for ongoing monitoring of housing market dynamics to ensure alignment with community needs. Future planning considerations may include evaluating rental unit quality and affordability, promoting mixed-income housing options, and exploring strategies to reduce vacancy rates while supporting both ownership and rental opportunities within the Borough.

Table 7. Housing Occupancy and Tenure, 2020

Housing Occupancy and Tenure	Estimate	%
Bernardsville		
Total housing units	2,915	100%
Occupied housing units	2,651	90.9%
Owner-occupied	1,800	61.7%
Renter-occupied	851	29.2%
Vacant housing units	264	9.1%
Homeowner vacancy rate	1.9%	
Rental vacancy rate	12.6%	
Somerset County		
Total housing units	131,822	100%
Occupied housing units	125,598	95.3%
Owner-occupied	90,853	68.9%
Renter-occupied	34,745	26.4%
Vacant housing units	6,224	4.7%
Homeowner vacancy rate	1.2%	
Rental vacancy rate	5.9%	
New Jersey		
Total housing units	3,761,229	100%
Occupied housing units	3,426,102	91.1%
Owner-occupied	2,098,500	55.8%
Renter-occupied	1,327,602	35.3%
Vacant housing units	335,127	8.9%
Homeowner vacancy rate	1.5%	
Rental vacancy rate	5.7%	

Source:
U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. *Decennial Census, DEC Demographic Profile, Table DP1.*

Vacancy Status

As of 2020, housing vacancy trends in Bernardsville Borough reveal a diverse composition of vacant units, with a significant share linked to seasonal and recreational use. Of the 264 total vacant housing units in the Borough accounting for 9.1% of all housing, approximately one-third (33.3%) were classified as “for rent,” indicating an active rental market with potentially slower turnover or affordability barriers.

Nearly an equal share (33%) of units were categorized as being for seasonal, recreational, or occasional use, suggesting that a portion of the Borough’s housing stock functions as second homes or vacation properties.

The remaining vacancy types include 9.5% of units that were sold but not yet occupied, 8.7% listed as “for sale only,” and 3.4% rented but not occupied. Another 12.1% were classified as “other vacant,” which may include units under renovation or subject to legal or financial barriers to occupancy. This category includes a variety of situations,² as follows:

1. The owner does not want to rent or sell;
2. The owner is elderly and living in a nursing home or with family members;
3. The unit is being held for the settlement of an estate;
4. The unit is being renovated; or
5. The unit is being foreclosed.

These figures reflect a complex local housing market where vacant units serve a range of purposes beyond conventional long-term housing. The high proportion of seasonal and rental vacancies may impact year-round housing availability and community dynamics, especially regarding affordability and access for full-time residents. Strategic planning in Bernardsville may benefit from monitoring seasonal housing trends, enhancing rental market efficiency, and evaluating the underlying factors contributing to prolonged vacancies across multiple categories.

Table 8. Vacancy Housing Unit Type, 2020

Vacancy Status	Count	%
Total vacant units	264	9.1%
For rent	88	33.3%
Rented, not occupied	9	3.4%
For sale only	23	8.7%
Sold, not occupied	25	9.5%
For seasonal, recreational, or occasional use	87	33.0%
Other vacant	32	12.1%

Source:

U.S. Census Bureau. (2020). PROFILE OF GENERAL POPULATION AND HOUSING CHARACTERISTICS. *Decennial Census, DEC Demographic Profile, Table DP1.*

² Kresin, M. “Other” Vacant Housing Units: An Analysis from the Current Population Survey/Housing Vacancy Survey.” U.S. Census Bureau, Social, Economic, and Housing Statistics Division. Retrieved from <https://www.census.gov/housing/hvs/files/qtr113/PAA-poster.pdf>

Units In Structure

The housing stock in Bernardsville Borough is primarily composed of single-family detached homes, reflecting the community’s suburban and low-density residential character. Out of the 2,691 total housing units, 2,269 (84.3%) are detached single-family dwellings. In comparison, attached single-family homes make up only 4.8%, and two-unit structures account for 4.3%, indicating limited supply of small-scale multi-family housing options.

Higher-density housing types were even less represented with just 1.2% of units were in buildings with 3 or 4 units, 0.7% in 5-to-9-unit buildings, 1.7% in 10-to-19-unit buildings, and 2.9% in buildings with 20 or more units. Notably, there were no mobile homes, RVs, boats, or similar forms of non-traditional housing reported in the Borough.

These figures reflect a housing landscape that is heavily skewed toward larger, detached residences, with minimal representation of multi-family or alternative housing types. This limited housing diversity may constrain affordability and accessibility for a wider range of household types, including young professionals, smaller families, and seniors. Future planning in Bernardsville may benefit from strategies that encourage a broader mix of housing typologies to support a more inclusive and adaptable residential community.

Year Structure Built

The Borough’s housing stock is characterized by a significant share of older homes, with the majority of units constructed prior to 1980. Of the 2,691 total housing units, 711 (26.4%) were built in 1939 or earlier, representing the largest single category. Another 389 units (14.5%) were constructed between 1950 and 1959, while 482 homes (17.9%) date from 1960 to 1969. Combined, these figures indicate that nearly 60% of Bernardsville’s housing was built prior to 1980.

Newer housing development has occurred at a much slower pace. Only 2% of the units (53 homes) were built in 2014 or later, and there was no reported housing construction between 2010 and 2013. Housing growth between 1980 and 2009 was moderate, with the highest output during the 1980s, when 345 units (12.8%) were built.

This distribution points to a mature housing stock with limited recent construction activity. The aging nature of the homes may present future challenges related to maintenance, energy efficiency, and modernization. As Bernardsville looks ahead, planning efforts may need to focus on housing rehabilitation, historic preservation, and targeted infill development to ensure long-term housing quality and availability within the community.

Table 9. Units In Structure, 2020

Units In Structure	Estimate	%
Total housing units	2,691	100%
1-unit, detached	2,269	84.3%
1-unit, attached	130	4.8%
2-units	116	4.3%
3 or 4 units	33	1.2%
5 to 9 units	19	0.7%
10 to 19 units	47	1.7%
20 or more	77	2.9%
Mobile home	0	0.0%
Boat, RV, van, etc.	0	0.0%

Source:
U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.*

Table 10. Age/Year Structure Built

Year Structure Built	Estimate	%
Total	2,691	100%
Built 2014 or later	53	2.0%
Built 2010 to 2013	0	0.0%
Built 2000 to 2009	125	4.6%
Built 1990 to 1999	218	8.1%
Built 1980 to 1989	345	12.8%
Built 1970 to 1979	121	4.5%
Built 1960 to 1969	482	17.9%
Built 1950 to 1959	389	14.5%
Built 1940 to 1949	247	9.2%
Built 1939 or earlier	711	26.4%

Source:
U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.*

3.2 Costs and Value

There are numerous methods by which to view the value of Bernardsville's housing stock. The ACS provided counts for the following items: Selected Monthly Owner Costs (SMOC), the values of owner-occupied and renter-occupied units, and mortgage characteristics.

Selected Monthly Owner Costs

Housing cost data for Bernardsville Borough in 2020 indicates a significantly higher cost burden for homeowners compared to Somerset County and the State overall, particularly among households with mortgages. Of the 1,559 owner-occupied housing units in the Borough with a mortgage, nearly 70% (1,089 households) paid \$3,000 or more in monthly ownership costs. This sharply contrasts with the countywide figure of 42.8% and the statewide figure of 32.3%. In fact, the median monthly owner cost for mortgaged homes in Bernardsville was \$3,441, which was substantially higher than the county median of \$2,795 and the state median of \$2,476.

Among homeowners without a mortgage (639 units), the trend of elevated housing costs persists. Approximately 86.9% paid \$1,000 or more per month in housing-related expenses, far surpassing Somerset County (70%) and the State (55.8%). The median monthly costs for these owners were \$1,352 in the Borough, again exceeding the county median of \$1,194 and the statewide median of \$1,062.

These figures underscore the high cost of homeownership in Bernardsville, reflecting both the Borough's affluent character and its limited stock of lower-cost housing. The prevalence of high monthly housing costs may impact affordability, especially for first-time buyers and households on fixed or moderate incomes. Going forward, planning efforts should consider opportunities to diversify housing options and improve affordability to ensure long-term accessibility and socioeconomic balance within the community.

Table 11. Selected Monthly Owner Costs (SMOC), 2020

SMOC	Count (Borough)	%	Count (County)	%	Count (State)	%
Housing units with a mortgage	1,559	100%	60,417	100%	1,382,654	100%
Less than \$500	0	0.0%	50	0.1%	2,772	0.2%
\$500 to \$999	28	1.8%	792	1.3%	34,504	2.5%
\$1,000 to \$1,499	42	2.7%	3,636	6.0%	138,116	10.0%
\$1,500 to \$1,999	0	0.0%	8,078	13.4%	253,824	18.4%
\$2,000 to \$2,499	172	11.0%	11,348	18.8%	275,392	19.9%
\$2,500 to \$2,999	228	14.6%	10,678	17.7%	231,946	16.8%
\$3,000 or more	1,089	69.9%	25,835	42.8%	446,100	32.3%
Median	\$3,441		\$2,795		\$2,476	
Housing units without a mortgage	639	100%	30,249	100%	711,773	100%
Less than \$250	0	0.0%	355	1.2%	14,747	2.1%
\$250 to \$399	0	0.0%	354	1.2%	18,836	2.6%
\$400 to \$599	28	4.4%	995	3.3%	48,655	6.8%
\$600 to \$799	12	1.9%	1,871	6.2%	96,262	13.5%
\$800 to \$999	44	6.9%	5,513	18.2%	136,283	19.1%
\$1,000 or more	555	86.9%	21,161	70.0%	396,990	55.8%
Median	\$1,352		\$1,194		\$1,062	

Source:

U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.*

Value

According to the 2020 ACS data, housing values and rental costs in Bernardsville reflect a high-cost housing market dominated by upper-tier homeownership and premium rental rates. Among the 2,198 owner-occupied units in 2020, more than half (53.1%) were valued between \$500,000 and \$999,999 where an additional 18.8% were valued at \$1,000,000 or more. Only a small share of homes (5.5%) was valued under \$300,000, with no reported units valued between \$150,000 and \$199,999. The median home value in Bernardsville was \$655,300, underscoring the community's status as one of the more affluent areas in the region.

Rental housing costs also trend high. Of the 326 occupied rental units, the majority (55.5%) had monthly rents between \$1,500 and \$1,999 and another 15.3% exceeded \$3,000 per month. Just 4.6% of renters paid less than \$1,000 and no units were reported in the \$2,000 to \$2,499 range. The median gross rents were \$1,721, reflecting limited affordability in the local rental market.

These figures illustrate a housing market primarily composed of high-value ownership opportunities and costly rental units, with very limited availability of lower-priced options. This affordability gap may restrict access for moderate-income households, young professionals, or seniors looking to downsize. Future planning in Bernardsville may benefit from promoting diverse housing options at varying price points to ensure broader accessibility and long-term community inclusivity.

Table 12. Value of Occupied Units, 2020

Value of Occupied Units	Estimate	%
Owner-occupied units	2,198	100%
Less than \$50,000	0	0.0%
\$50,000 to \$99,000	28	1.3%
\$100,000 to \$149,999	14	0.6%
\$150,000 to \$199,999	0	0.0%
\$200,00 to \$299,999	80	3.6%
\$300,000 to \$499,999	495	22.5%
\$500,000 to \$999,999	1,168	53.1%
\$1,000,000 or more	413	18.8%
Median	\$655,300	
Occupied Units Paying Rent	326	100%
Less than \$500	0	0.0%
\$500 to \$999	15	4.6%
\$1,000 to \$1,499	68	20.9%
\$1,500 to \$1,999	181	55.5%
\$2,000 to \$2,499	0	0.0%
\$2,500 to \$2,999	12	3.7%
\$3,000 or more	50	15.3%
Median	\$1,721	

Source:
U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS.
American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

3.3 Housing Units Capable of Being Rehabilitated

The condition of the housing stock in the Borough is notably high, with no reported occupied housing units in 2020 lacking basic facilities or services. According to the ACS data, all 2,524 occupied units in the Borough had complete plumbing and kitchen facilities, and all had telephone service available. This reflects a strong standard of residential quality and suggests minimal immediate need for structural rehabilitation related to core habitability components.

In contrast, Somerset County as a whole reported modest deficiencies in housing infrastructure. Of the 119,721 occupied units countywide, 266 (0.2%) lacked completed plumbing, 634 (0.5%) were without complete kitchen facilities, and 1,153 (1%) had no telephone service available. While these percentages are low, they underscore that Bernardsville's housing conditions are notably superior in comparison, with no households experiencing these basic deficiencies.

This high level of housing adequacy in Bernardsville supports the Borough's image as a well-maintained and affluent residential community. While ongoing maintenance and modernization of the aging housing stock may still be necessary, particularly in homes built prior to 1980, the absence of foundational facility issues suggests that housing rehabilitation needs are minimal at present. Planning efforts can instead focus on enhancing housing variety and affordability rather than addressing widespread structural inadequacies.

Table 13. Housing In Need of Rehabilitation, 2020

Facilities	Estimate	%
Bernardsville		
Occupied housing units	2,524	100%
Lacking complete plumbing facilities	0	0.0%
Lacking complete kitchen facilities	0	0.0%
No telephone service available	0	0.0%
Somerset County		
Occupied housing units	119,721	100%
Lacking complete plumbing facilities	266	0.2%
Lacking complete kitchen facilities	634	0.5%
No telephone service available	1,153	1.0%

Source:

U.S. Census Bureau. (2020). SELECTED HOUSING CHARACTERISTICS. American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP04.

3.4 Projection of Housing Stock

Housing Units Certified

Between 2004 and September 2024, residential development in Bernardsville Borough has remained relatively modest, with a total of 134 housing units certified over the 21-year period. The majority of new development consisted of 1- and 2-family homes, accounting for 112 units, or approximately 84% of the total. Only 19 multi-family units and three (3) mixed-use units were certified during this time, underscoring a limited diversification of housing types.

Housing production varied year to year, with occasional peaks such as in 2008 (17 units) and 2020 (18 units), but most years saw very low activity, often fewer than five (5) units. From 2012 through 2023, annual totals remained minimal, typically ranging between one (1) and six (6) units. The highest annual total occurred in 2020, which included a notable uptick in multi-family development with 16 certified units.

The data reveals a sustained pattern of slow residential growth, increasing after 2020. This trend aligns with the Borough’s historically suburban character; however, more multifamily development is expected going forward. Bernardsville’s zoning has been encouraging a greater mix of housing types, including multi-family and mixed-use development to support a more inclusive and adaptable housing stock.

Table 14. Housing Units Certified, 2004 - 2024

	1&2 Family	Multi	Mixed-use	Total
2004	7	0	2	9
2005	8	0	0	8
2006	8	0	0	8
2007	6	0	0	6
2008	17	0	0	17
2009	5	0	0	5
2010	5	0	0	5
2011	3	0	0	3
2012	2	0	0	2
2013	6	0	0	6
2014	8	0	0	8
2015	8	0	1	9
2016	7	0	0	7
2017	3	0	0	3
2018	2	0	0	2
2019	1	0	0	1
2020	2	16	0	18
2021	3	3	0	6
2022	2	0	0	2
2023	1	0	0	1
Sept 2024 YTD	8	0	0	8
Total	112	19	3	134

Source:
New Jersey Department of Community Affairs, *Housing Units Certified, 2000 - 2024*

Planning Board & Zoning Board of Adjustment Approvals

Since 2021, the Zoning Board of Adjustment did not approve any new affordable housing development, but heard numerous applications for accessory structures related to existing single-family dwellings. Additionally, there was one (1) three-lot subdivision that involved two existing two-family dwellings and one new single-family dwelling.

The Borough Planning Board saw numerous development applications since 2021. Several of these approved developments include the construction of affordable units in three different inclusionary zones: the AH-3, AH-6, and AH-7 districts. These developments provide for a total of 60 affordable units. Additionally, there are several developments that included the construction of market-rate units ranging from apartments to single-family dwellings.

Lands Available for New Construction and Redevelopment

The potential for large-scale new development in the Borough is restricted by a lack of developable land due to the most of the Borough already being built out. Therefore, due to Bernardsville largely built-out nature, Borough efforts should be focused on identifying key opportunities for Redevelopment Area Designations.

The Borough should also continue to support the rehabilitation of the existing housing stock for affordable housing opportunities through funding sources such as participating in New Jersey's Small Cities Community Development Block Grant (CDBG) program. The CDBG program is a federally funded initiative administered by the New Jersey DCA. It is part of the broader U.S. Department of Housing and Urban Development (HUD) CDBG program, which provides annual grants to states, cities, and counties to support a wide range of community development needs.

Looking at historic trends combined with the limited availability of developable land in the Borough, it is unlikely that there will be any large increases in the number of new housing units within Bernardsville, and most new housing units will be created under the redevelopment of existing sites.

Residential Zones

The development of future housing stock is influenced by many factors, including availability of necessary infrastructure, such as sewer and water, zoning regulations, and environmental resource constraints.

Single Family Residence Districts (R-1, R-1A, R-2, R-3, R-4, R-5, R-8)

The purpose of these zone districts is to encourage single-family dwellings and customarily incidental structures. These zones are primarily built-out or undeveloped, forested land and located in the central area of the Borough, outside of the downtown area. The R-1 Zone District accounts for the majority of residentially-zoned lands. In the R-8 zone only, single-family attached residential units are defined as, "...a dwelling accommodation within a building containing more than one but not more than six (6) single family dwelling units."

Multifamily Housing Districts (R-10A and R-10B)

The R-10A Zone is situated in two clusters: the first, along Pine Street and Bernards Avenue, is developed with the Pine Ridge Townhouses. The second cluster is located along Mine Brook Road and is undeveloped. The R-10B Zone is located along Fox Hollow Trail and is developed with single-family homes and townhomes.

Downtown Districts (D, D-C, D-Co, D-CI, D-G)

The downtown districts are intended to implement the recommendations of the Borough of Bernardsville's 2000 Comprehensive Master Plan Downtown Plan, 2019 Master Plan Reexamination Report, and 2019 Land Use Plan Element. Specifically, the intent of this district is to:

- A. Promote the Downtown as the commercial and civic center of Bernardsville in a cohesive manner;
- B. Enhance the physical characteristics of the Downtown through sign, facade, and streetscape improvements;

- C. Encourage architectural design that is consistent with the historical character of Bernardsville;
- D. Create a pedestrian-friendly atmosphere in the Downtown; and
- E. Provide sufficient parking in the Downtown.

Residential permitted uses include:

- A. Residential multi-family (including within a mixed-use building); and
- B. Residential townhouses.

The downtown districts are located along Route 202, Anderson Hill Road, and Clarmont Road. These areas are generally built-out and contain a variety of commercial and residential uses.

R-1-10 Residence District

This zone permits single-family residences in addition to several non-residential conditional uses including professional uses and public utilities. The vast majority of northern Bernardsville falls within this zone. This zone permits detached accessory dwelling units as a conditional use.

R-3A Residence Overlay District

Though designed primarily for single-family residences, this overlay zone also permits two-family residences which are designed solely for affordable housing. This zone is located south of Route 202 in the southeasternmost portion of the Borough along Washington Avenue, between the intersections of Tysley Street and Morristown Road/Route 202.

Affordable Housing Overlays (AHO-3, AHO-4)

Both the AHO-3 and AHO-4 primarily promote affordable, multi-family rental dwellings. The AHO-3 Zone requires mixed uses, specifically, commercial uses at the ground level and includes Block 71, Lots 4, 5, 5.01 and 6-11 fronting on Quimby Lane. The AHO-4 Zone permits townhomes and apartment buildings and includes Block 100, Lots 2 and 2.23-2.49 and Block 145, Lots 1 and 2 (the Quarry Site). The AHO-3 permits 32 du/acre and the AHO-4 permits 14 du/acre.

Affordable Housing Districts (AH-1, AH-2, AH-3, AH-4, AH-5, AH-6, AH-7)

The primary intended use of these affordable housing districts is to provide for multi-family affordable units in the form of townhomes and apartments. These sites are located throughout the southeastern area of the Borough. AH-1 is located on Childs Road; AH-2 is located on North Finley Avenue; AH-5 is located on Pine Street; there are several sites (AH-3, AH-4, and AH-6) that are located along Route 202; and AH-7 is located at the corner of Grove Street and Bernards Avenue.

Multigenerational Housing

P.L. 2021, c. 273 established the Multigenerational Family Housing Continuity Commission (the Commission) and assigned the Commission the responsibility of preparing and adopting, "...recommendations on how State government, local government, community organizations, private entities, and community members may most effectively advance the goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity, through the modification of State and local laws and policies in the areas of housing, land use planning, parking and streetscape planning, and other relevant areas" (N.J.S.A. 52:27D-329.20f[1]). Municipalities are now required to provide an analysis of the extent to which local ordinances advance or detract from these recommendations. At the time this Housing Element and Fair Share Plan is being prepared, no such recommendations have been published by the Commission. However, the Borough has recently incorporated Ordinance Number 2023-1981, which permits accessory dwelling units in the R-1 and R-1-10 zones.

4. Fair Share Plan

4.1 Introduction

This Fair Share Plan will describe specific projects, programs, strategies, and funding sources to meet the Borough’s affordable housing obligation, while also complying with the Fair Housing Act, relevant affordable housing regulations and Directive #14-24. The overarching goal of this Plan is to provide a framework for the Borough of Bernardsville to take affirmative steps towards providing a realistic opportunity to achieve its fair share of the present and prospective regional need for low and moderate-income housing.

4.2 Determination of Housing Need

Prior Round Obligation (1987-1999)

The Prior Round encompasses the First and Second Rounds of affordable housing. The Borough’s Prior Round obligation was 127 units; this obligation was met through a Regional Contribution Agreement (77 credits), Prior Cycle Credits (9 credits), and developments at Pine Ridge (26 credits) and Rolling Hills at Bernardsville (15 credits). The Borough received First Round Certification on October 17, 1988 and Second Round Certification on December 6, 1995.

Prior Cycle Credits

20% Substantial Compliance was granted by COAH on December 6, 1995.

Regional Contribution Agreements (RCA) – 77 Credits

New Brunswick RCA – 41 Credits

Perth Amboy RCA – 36 Credits

The New Brunswick RCA was approved on October 17, 1988 and the Perth Amboy RCA was approved on November 1, 1995.

Pine Ridge Condo Units – 26 Units

Pine Street

These low and moderate family for-sale condo units were constructed in 1995-1996 with 30-year affordability controls. The development includes 26 affordable townhouses consisting of two- and three- bedroom units.

Rolling Hills at Bernardsville (Bernards Avenue & Pine Street)– 15 units

Block 125, Lots 27.31 through 27.45 (Fox Hollow Trail)

These low- and moderate family for-sale condo units were completed in 1997-1998 with 30-year affordability controls. The development includes 15 affordable condo units.

Table 15. Housing Units Certified, 2004 - 2024

Prior Round Obligation – 127 Units				
Mechanism	Description	Units	Bonus Credits	Total Credits
Prior Cycle (20% Substantial Compliance Granted December 6, 1995 by COAH)			9	9
Regional Contribution Agreement (RCA)		77		77
100% Affordable Family for Sale	Pine Ridge Condo Units	26		26
100% Affordable Family for Sale	Rolling Hills at Bernardsville (Bernards Ave & Pine Street)	15		15
Total		127	9	127
Maximum Senior Obligation	25%	31		0
Minimum Rental Obligation	25%	9*		9*
Prior Round Total		127	9	127

* COAH permitted a reduction in required rentals for the Prior Round obligation.

Third Round Obligation (1999-June 2025)

The Borough had a Third Round prospective need obligation of 215 units. This obligation was met through the various mechanisms set forth below. The Borough also had a Third Round rehabilitation need of 15 credits. The Borough implemented a Home Improvement Program and participates in the Somerset County Rehabilitation Program.

Raritan Valley Habitat for Humanity 100% Affordable – 4 Units

Block 80, Lots 62.01 through 62.04 (Mine Brook Road)

Raritan Valley Habitat for Humanity constructed four affordable townhouses, which are family for sale units. They were completed in 2007.

Conti Site Group Home– 4 Units

Block 68, Lot 9 & Block 37, Lot 18.01 (88 & 108 Claremont Road)

The property is 3.51 acres and was developed with a four-bedroom group home that provides four (4) supportive/special needs units.

North Finley Avenue 100% Affordable Condos – 2 Units.

Block 140, Lot 9 (N. Finley Avenue)

This site is a 100% affordable family for sale development with two (2) units located on N. Finley Avenue.

210 North Finley Avenue 100% Affordable Age-Restricted – 46 Units.

Block 125, Lot 25

This site is a 100% affordable age-restricted rental project being completed by RPM Development Group. This project is being funded through Low Income Housing Tax Credits and the Borough. The proposal includes 46 age-restricted units and one (1) apartment manager unit.

Extension of Expiring Controls – Pine Ridge Condos and Rolling Hills Condos

Various Blocks and Lots

The Pine Ridge Condo units include 26 family for sale units that were generally constructed in 1995-1996 with 30-year affordability controls that were set to expire in 2025 and 2026. Three (3) of the units were extended in the Third Round. The Rolling Hills at Bernardsville Condo units include 15 family for sale units that were generally completed in 1995-1998 with 30-year affordability controls that were set to expire in 2025-2028. Three (3) units were extended in the Third Round. A total of six (6) credits for extensions of expiring controls were applied to the Third Round.

Scattered Site 100% Affordable – 59 Units

The scattered site 100% affordable project is being constructed by RPM Development Group using Low Income Housing Tax Credits and funding from the Borough. The projects are funded and have preliminary approvals.

Mine Brook Road – 25 Units

Block 80, Lot 15.38 (Mine Brook Road)

This is a 100% affordable housing development with 25 family rental units consisting of four (4) one-bedroom units; 13 two-bedroom units and eight (8) three-bedroom units. This project includes one (1) market rate unit for an apartment manager.

Mt. Airy Development -12 Units

Block 124, Lot 1 (18 Mt. Airy Road)

This is a 100% affordable housing development consisting of 12 family rental units with seven (7) two-bedroom units and five (5) three-bedroom units.

63 Bernards Development – 22 units

Block 102, Lot 12 (Bernards Avenue)

This is a 100% affordable housing development with 22 family rental units consisting of six (6) one-bedroom units, 13 two-bedroom units and three (3) three-bedroom units.

Quimby Lane Redevelopment Inclusionary Zone- 13 Units

Block 71, Lots 4, 5, 5.01, 6-11 (Quimby Lane)

The site is a designated redevelopment area with a redevelopment plan approved for inclusionary family rental units. Development of the area would result in up to 13 affordable family rentals.

Downtown Districts

The Borough will adopt an ordinance requiring a 20% set-aside, regardless of tenure, for multifamily development within any of the Downtown Sub-Districts. It is anticipated that this will generate at least 23 affordable units.

24-26 Claremont Road

Block 75, Lot 6 (Claremont Road)

The developer of this site received Planning Board approval on February 15, 2023 to construct 28 apartments, of which five (5) will be affordable units.

Table 16. Third Round (1999-2025)

Third Round Obligation – 215 Units				
Mechanism	Type	Units	Bonus Credits	Total Credits
Completed/Scattered Sites				
100% Affordable Family for Sale	Habitat for Humanity Mine Brook Road	4		4
100% Affordable – Family for Sale	N. Finley Condos	2		2
100% Affordable Group Home - Rental	Conti Site	4	4	8
100% Affordable – Scattered Site – Family Rental	63 Bernards Dev. Mine Brook Dev. Mt. Airy Dev.	59	49	108
Extension of Expiring Controls	Pine Ridge / Rolling Hills Condo Units	6		6
100% Affordable – Age Restricted Rental	210 N. Finley	46		46
Inclusionary Zone – Family Rental	Quimby Lane Dev. Quimby Lane Redevelopment	13		13
Inclusionary Zone – Family Rental	24-26 Claremont Road	5		5
Inclusionary Zone – Family Rental	Downtown Districts	23		23
Total Completed & Proposed Round 3		162	53	215
Minimum Family Units 50% (107)		161		
Age-Restricted Max 25% (53)		46		
Minimum Rental 25% (54)		203		
Minimum Family Rental 50% of Rental (27)		149		
Maximum Bonus 25% (53)		53		
Third Round Total		162	53	215

Fourth Round Obligation (July 2025-2035)

On October 18, 2024, NJDCA published local and regional affordable housing obligations pursuant to P.L.2024, c.2. proposing that Bernardsville Borough has a Fourth Round present need, or rehabilitation, obligation of **zero (0) units** and a prospective need of **113 units**. On January 27, 2025, the Borough Council adopted Resolution #25-30 accepting the obligations as proposed by NJDCA. Pursuant to the Amended FHA, and given that there were no challenges by interested parties to the adopted number, the above obligations were established by default on March 1, 2025.

4.3 Proposed Mechanisms

Inclusionary Zoning – 65 Claremont Road

Block 69, Lots 1, 2, 3, and 4

This site is 0.88 acres in total. The proposed zone would permit multi-family development at a density of 32 du/ac. The zone has the potential to yield up 28 apartments with a 20% set-aside for **six (6) affordable units**.

Figure 4. 65 Claremont Road

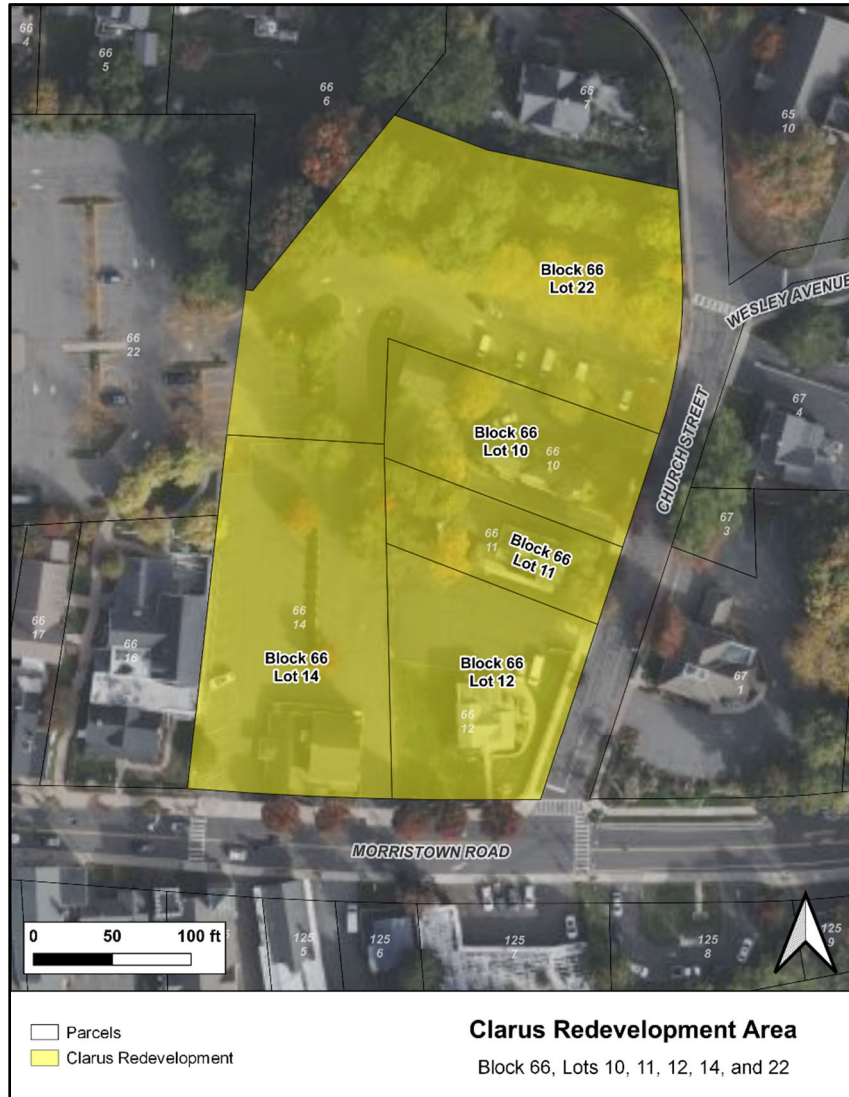


Clarus Redevelopment Area

Block 66, Lots 10, 11, 12, 14 and a portion of Lot 22

The Borough will seek to designate the area shown below as an Area in Need of Redevelopment. The Borough anticipates a Redevelopment Plan that would permit approximately 96 units (a density of 49 du/ac) with a 20 percent set-aside, which would provide for **19 age-restricted affordable rental units**. The area is approximately 0.2 miles from the Bernardsville Station, a NJ Transit facility. Pursuant to the Amended FHA, the site would be entitled to an additional one-half credit per affordable unit.

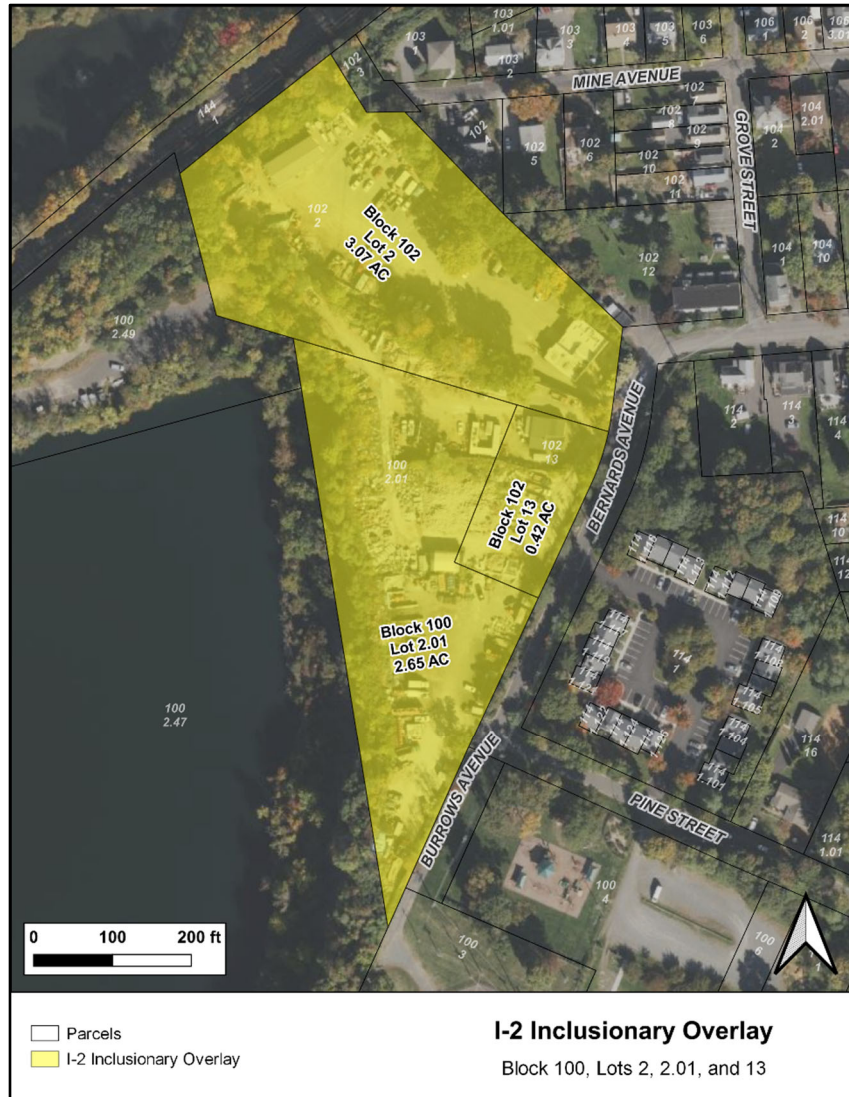
Figure 5. Clarus Redevelopment Area



*Inclusionary Zoning – I-2/Bernards Avenue Inclusionary Overlay Zone
Block 100, Lot 2.01 and Block 102, Lots 2 and 13 (Bernards Avenue)*

This site is 6.14 acres and is currently zoned I-2 Light Industrial Zone. The proposed overlay zone would permit up to 30 du/acre for up to 180 family rental units with a 20% set-aside for affordable units yielding up to **36 affordable units**.

Figure 6. I-2 Light Industrial Overlay Zone



Extension of Expiring Controls – Pine Ridge Condos and Rolling Hills Condos Various Blocks and Lots

The Pine Ridge Condo units include 26 family for-sale units that were generally constructed in 1995-1996 with 30-year affordability controls that are set to expire in 2025 and 2026. Three (3) of the units were extended in the Third Round. The Rolling Hills at Bernardsville Condo units include 15 family for sale units that were generally completed in 1995-1998 with 30-year affordability controls that are set to expired in 2025-2028. Three (3) units were extended in the Third Round. A total of 35 units are eligible for extensions. The Borough proposes to pay \$20,000 to homeowners who agree to extend the affordability controls on their unit. The Borough is proposing **29 credits** for extensions of expiring controls in the Fourth Round; however, if funding is available and property owners are agreeable, the Borough will extend up to 35 units.

Fourth Round Summary Table

Table 17. Fourth Round Mechanisms

Obligation 113				
Mechanism	Description	Units	Bonus Credits	Total Credits
Inclusionary Zone – Family Rental	I-2/Bernards Avenue Redevelopment	36	18 ^A	54
Extension of Expiring Controls – Family For-Sale	Pine Ridge Condos/Rolling Ridge	29		29
Redevelopment Plan – Senior Rental	Clarus Redevelopment Plan	19	6 ^B	25
Inclusionary Zone – Family Rental	65 Claremont Road (Block 69, Lots 1-4)	6		6
Total		90	24	114
Minimum Family Units 50% (57)		89		
Age-Restricted Max 30% (34)		25		
Minimum Rental 25% (29)		85		
Minimum Family Rental 50% of Rental (15)		60		
Maximum Bonus 25% (28)		24		

^A Pursuant to the Amended FHA, redevelopment of former commercial land generates an additional 0.5 credit.

^B Pursuant to the Amended FHA, sites within 0.5 miles of a New Jersey Transit location can receive an additional 0.5 credit. The Clarus Redevelopment Area is approximately 0.2 miles from the Bernardsville Station (NJ Transit).