Central Jersey
Housing Resource Center

AFFORDABLE HOUSING RENTAL PROPERTIES

Prepared by:

Central Jersey Housing Resource Center (CJHRC) **501(c)(3) non-profit**

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New Jersey's Low & Moderate Income Housing
"AFFORDABLE HOUSING"

New Jersey's Affordable Program is designed to ensure that all municipalities provide some housing that is affordable to low and moderate-income families. Affordable Housing is in short supply in Somerset County and each town in this directory operates an independent Affordable housing program.

There are various developments listed in this directory. To find out which developments have vacancies, consult the contact person for the development you are interested in. You can also contact the Central Jersey Housing Resource Center (CJHRC) or visit the website **www.cjhrc.org** for a monthly "availability" list.

Qualifying for an Affordable Housing Rental Unit

In order to participate in this program, applicants must meet certain income requirements. The current income guidelines are on the following page. These guidelines usually change on an annual basis.

Applicants must also contact the appropriate agency or representative for applications and to inquire about move in dates/availability.

Applicants must have enough income to afford the rental unit (usually 35% or less of their gross annual income). Applicants must provide the three most recent federal and state tax returns, and four most recent pay stubs to determine eligibility. Proof of any other income must also be submitted (i.e., proof of pension, social security, interest, child support).

In addition, applicants must have the first month's rent, along with 1 or 1 ½ month's rent as a security deposit. Applicants must pass a credit check. In some cases, a co-signer is accepted.

*This guide may not encompass all available units in Somerset County. The information provided in this guide has been gathered and was revised and updated in **January 2026**. This information is for the purpose of education about Affordable (Purchase in the State of NJ Fair Share Affordable Housing Program in NJ) Housing Options in Somerset County. Although every effort has been made to provide you with the most accurate, current and clear information possible, CJHRC cannot be responsible for inaccurate, misinterpreted or outdated information contained herein.*

Central Jersey Housing Resource Center

2025 INCOME LIMITS REGION 3
SOMERSET, HUNTERDON & MIDDLESEX COUNTIES

Adopted May 16, 2025

Family Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Median 100%	$107,400	$122,800	$138,100	$153,400	$165,700	$178,000
Moderate 80% *	$85,920	$98,240	$110,480	$122,720	$132,560	$142,400
Low 50%	$53,700	$61,400	$69,050	$76,700	$82,850	$89,000
Very Low 30%	$32,220	$36,480	$41,430	$46,020	$49,710	$53,400

(*) Maximum income limit to participate in the Affordable Housing Program

Eligibility for the New Jersey Fair Share Housing (Mt. Laurel) Program is determined by gross annual household income. To qualify for NJ Fair Share Housing, your income must be no more than 80% of median for moderate income or 50% of median for low income and 30% for very low income. For most NJ Fair Share Housing projects, an income of at least 35% of median is required to meet housing costs.

Income includes, but is not limited to: wages, salaries (including overtime), tips, commissions, alimony, child support, social security, disability, pensions, unemployment compensation, TANF, business income and actual or imputed interest earned from assets (which include bank accounts, CD's, stocks, bonds and other securities), rent and real estate income and any other form reported to IRS.

If you have a larger size household, need to know about asset limits or have questions about NJ Fair Share Housing or other affordable housing options, please call the Housing Resource Center at (908)446-0036.

SOMERSET COUNTY

Crown Court

Monarch Circle-Crown Court Dr – Basking Ridge, NJ 07920
Contact: Central Jersey Housing Resource Center (CJHRC)
Phone: (908) 446-0040
Developer: Garden Homes

Nineteen (19) Very low, low and moderate-income apartments were built in Phase 1 and Four (4) units were built in Phase 2 (2020). All are located in the Township of Bernard's in the Crown Court Development. The units are being rented under the NJ Low and Moderate Income Affordable Housing Program. The breakdown of bedroom size and categories for the affordable units are as follows:

Type of Unit	# Units Phase 1	Rent (Approx.) Phase 1	# Units Phase 2	Rent Phase 2
1 BR Low	6	$693 - $1,216	-	-
1 BR Mod	2	$1,145 - $1,225	-	-
2 BR Very Low	-	-	1	$786
2 BR Low	4	$672 - $1,123	-	-
2 BR Mod	7	$826 - $1,437	2	$1,725
3 BR Low	-	-	1	$1,433

To Apply: **Contact CJHRC to request an application. Once a unit is available, applicants must pass a credit check.**

Rent: Rent will be determined upon availability. Call CJHRC for current rental rates.
Security Deposit: Equal to one month's rent is required.
Fees: Key Deposit $85.00; Fire Inspection $25.00; Sewer Surcharge $28.00/month (only phase 1)
Utilities: Residents must pay their own sewer charges, gas (heating and cooking) and electricity. Utility charges would be approximately $100 per month.
Maintenance: The monthly rent includes water, snow removal, outdoor landscaping, and garbage removal (via a dumpster) and use of a tennis court.
Appliances: Each unit is equipped with a gas stove/oven, refrigerator and dishwasher. Phase 1 units have a laundry room located in each building with two washers and two dryers for tenants. Phase 2 units have washer and dryer on units. All units are cable-ready. All units also have individual thermostats.
Kitchen: All of the units have eat-in kitchens.
Bathrooms: All the units have one full bathroom except the 2br mod units in Phase 2, which have 2 bathrooms per unit.
Closets/Storage: All bedrooms have standard sized closets and each unit has a linen closet and a coat closet.
Flooring: Phase 1 units have hardwood floors throughout. Phase 2 units have vinyl flooring LVT and carpeting in bedrooms.
Parking: Parking is provided in a parking lot outside of the buildings on a first come, first serve basis. The lot is equipped with security lighting.
Pets: Pets are not permitted.
Patio/Deck: The units do not have outdoor decks.
Basement/Attic: All of the units have access to the basement, although none have attics.
Backyard: None of the units have backyards, although a common green is provided for use by all residents.
Recreation: A tennis court is provided.

Proximity to shopping/services/public transportation:
Shopping, services, and public transportation are within six miles and can be accessed by car.

Accommodations for people with disabilities:
Although depressed curbs and handicapped parking are provided, there are no other accommodations for people with disabilities. The units are not handicapped accessible because the entrance of each unit requires climbing 4 to 5 stairs. If a person with disabilities wanted to move into this development, it would not be possible to accommodate their needs because the building of a ramp would require major alterations to the building.

The Enclave at Dewy Meadows

405 King George Rd – Basking Ridge, NJ 07920

Contact: **Central Jersey Housing Resource Center (CJHRC)**
Phone: (908) 446-0040
Developer: **Garden Homes**

Thirty (30) Very low, low and moderate-income apartments will be built in two phases: Building 405 will be ready by Spring 2021 and Building 407 by January 2022. All are located in the Township of Bernard's. The units are being rented under the NJ Low and Moderate Income Affordable Housing Program. The breakdown of bedroom size and categories for the affordable units are as follows:

Type of Unit	1 BR Low	1 BR Mod.	2 BR Very Low	2 BR Low	2 BR Mod	3 BR Very Low	3 BR Low	3 BR Mod
# Units	2	4	3	7	8	1	2	3
Sq. Ft.	836-920	836-920	849-938	849-938	849-938	1108	1108	1108
Rent	$1,154	$1,358	$728-$750	$1293-$1,330	$1,532-$1,577	$820	$1,514	$1,835

To Apply: **Contact CJHRC to request an application. Once a unit is available, applicants must pass a credit check.**

Rent: Rent will be determined upon availability. Call CJHRC for current rental rates.
Security Deposit: Equal to one month's rent is required.
Fees: Key Deposit $85.00; Fire Inspection $25.00.
Utilities: Residents must pay their own gas (heating and cooking) and electricity. Utility charges would be approximately $100 per month.
Maintenance: The monthly rent includes sewer, water, snow removal, outdoor landscaping, and garbage removal (via a dumpster).
Appliances: Each unit is equipped with stainless steel appliances: gas stove/oven, refrigerator and dishwasher. All units have washer and dryer on units either side by side or stackable. All units are cable-ready. All units also have individual thermostats.
Kitchen: All of the units have eat-in kitchens.
Bathrooms: All the units have one full bathroom.
Closets/Storage: All bedrooms have standard sized closets and each unit has a linen closet.
Flooring: All units have vinyl flooring LVT and carpeting in bedrooms.
Parking: Parking is provided in a parking lot outside of the buildings on a first come, first serve basis. The lot is equipped with security lighting.
Pets: See pet policy.
Patio/Deck: The units do not have outdoor decks.
Basement/Attic: No units have a basement or attic.
Backyard: None of the units have backyards.
Recreation: There are common green areas around the complex.

Proximity to shopping/services/public transportation:
Shopping, services, and public transportation are within few miles and can be accessed by car, bus stop is 500 ft away and train station 1 mile away (Lyons Train Station).

Accommodations for people with disabilities:
The buildings will have elevators.

18 Columbia Road

18 Columbia Rd, Basking Ridge, NJ 07920

Contact: **Central Jersey Housing Resource Center (CJHRC)**
Phone: (908) 446-0036

One low income unit. Located in the Township of Bernard's. The unit is being rented under the NJ Low and Moderate Income Affordable Housing Program.

Type of Unit	1 BR Low	Rent
Sq. Ft.	865	$ 1,161

To Apply: **Contact CJHRC to request an application. Once a unit is available, applicants must pass a credit check.**

Rent: Rent will be determined upon availability. Call CJHRC for current rental rates.
Security Deposit: Equal to one and a half month's rent is required.
Fees: Key Deposit $85.00; Fire Inspection $25.00.
Utilities: Residents pay their own gas (heating and cooking), electric, water, sewer and garbage removal.
Appliances: The unit is equipped with appliances: gas stove/oven, refrigerator, washer and dryer in unit. Unit is cable-ready. All units also have individual thermostats.
Kitchen: Units have eat-in kitchen.
Bathrooms: Unit have one full bathroom.
Flooring: Ceramic Tile Floors throughout.
Parking: One Parking spot.
Pets: Not Allowed.
Backyard: Unit does not have backyard.

Proximity to shopping/services/public transportation:
Shopping, services, and public transportation are within few miles and can be accessed by car, bus stop is 500 ft away and train station 1 mile away (Lyons Train Station).

Accommodations for people with disabilities:
The buildings will have elevators.

Somerset Park

Route 27 Franklin, NJ 08873

Contact: **Central Jersey Housing Resource Center (CJHRC)**
Phone: (908) 446-0040

Developer: **JZR Associates**

Somerset Park consists of two story condominium complexes. There are 84 units available for rent through the Mt. Laurel program.

Type of Unit	1 BR Low	1 BR Mod	2 BR Low	2 BR Mod	3 BR Low	3 BR Mod
# of Units	20	20	16	16	6	6
Square Feet	675	675	900	900	1,050	1,050
*Rent	$1,135-$1,268	$1,364-$1,760	$1,292-$1,484	$1,461-$2,385	$1,549- $1,809	$1,723-$2,446

All low-income units are on the second floor and all moderate units are on the first floor.

To Apply: **Applicants must first be certified through CJHRC and once a unit is available, must pass a Somerset Park credit check.**

Rent: Rent will be determined upon availability. Call CJHRC for current rental rates.
Security Deposit: One month rent will be required as a security deposit.
Utilities: No utilities are included in the monthly rent. Residents must pay for water and sewer charges, along with gas and electricity. The sewer rate is $81.50/quarter.
Maintenance: There are no additional maintenance fees. Snow removal and garbage removal are provided.
Appliances: Each unit is equipped with a gas stove and oven, refrigerator, and dishwasher. Each unit is cable-ready and has a washer and dryer and central air conditioning with individual thermostats.
Kitchen: None of the units have eat-in kitchens.
Bathrooms: One and two bedroom units have one full bathroom, while three bedroom units have one and a half bathrooms.
Closets/Storage: Three bedroom units have walk-in closets in the master bedroom with standard sized closets in the second and third bedrooms. All other units have standard sized closets in the bedrooms. Each unit also has a linen closet and a coat closet.
Flooring: Each unit has wall-to-wall carpet.
Parking: For 1 Br units:1st car free, 1st additional car $50/mo. 2 Br & 3 Br units: 1st and 2nd car free, 3rd car $50.00/mo., additional vehicles after that $100 each per month. Owner of the cars must be on the lease to get permits. 24 Hour visitor parking available for $10.00 daily. Not assigned parking. The lot is equipped with security lighting.
Pets: Two pets are allowed per unit, pets must be less than 25 lbs. each, a fee of $40.00 per pet per month and a $350.00 (non-refundable) pet damage deposit when signing the lease agreement.
Patio/Deck: None of the Mt. Laurel units have patios or decks.
Basement/Attic: All units on the first floor have a basement with an unfinished storage area, along with a recreation room and a laundry area.
Backyard: None of the units have backyards, although a common green is provided for the use of all residents.
Recreation: Tennis courts, a tot lot and a baseball field are provided. A swimming pool and gym, with yearly membership fee. Tenants are not required to join.

Proximity to shopping/services/public transportation:
Shopping, services, and public transportation are within 1-5 miles of Somerset Park.

Accommodations for people with disabilities:
People with disabilities cannot be accommodated because first floor units are on two levels.

HUNTERDON COUNTY

Raritan Township

Development: Flemington South Gardens – Rental (senior)
Manchester Road
Flemington, NJ 08822

Contact/Apply: **Central Jersey Housing Resource Center**
Phone: 908-446-0040
Email: 2cjhrc@gmail.com
website: www.cjhrc.org
or Wendy Connard, Property Manager at 908-788-3816

Ninety-six (96) low and moderate income age restricted apartments (must be 62+ years old to rent in complex). There are 12 low and 12 moderate efficiency units and 36 one-bedroom low income apartments and 36 one-bedroom moderate one-bedroom apartments. The units are being rented under the New Jersey low and moderate Affordable Housing Program. Only 1 & 2 person households can apply. Preference given to applicants that live/work in Hunterdon, Middlesex or Somerset Counties.

Rent: Rent will be determined upon availability.

Credit/Landlord check: Yes $30 per adult

Security Deposit: 1½ month security deposit.

Utilities: Residents pay all utilities

Maintenance: There are no maintenance fees. Trash pickup and snow removal is included in rent

Appliances: Each unit is equipped stove and refrigerator. Tenant to install window air conditioner unit, laundry on site

Kitchen: Standard

Bathrooms: One full bathroom

Closets/ Storage: One in bedroom, other are unknown

Flooring: Carpeting and vinyl

Parking: Allotted parking space

Pets: Permission Agreement and $100 non-refundable pet deposit prior to taking possession of the unit

Smoke: Non smokers

Safety: Smoke detector & Carbon Monoxide detector,

Patio/Deck: None

Basement/Attic: None

Backyard: None

Recreation: on-site community recreation room

Proximity to shopping/services/public transportation: within walking distance

Raritan Township

Development: Oak Ridge at Flemington - Rental
Schenck Drive
Flemington, NJ 08822

Contact/Apply: Central Jersey Housing Resource Center
Phone: 908-446-0040
Email: 2cjhrc@gmail.com
website: www.cjhrc.org
or Wendy Connard, Property Manager at 908-788-3816

There are 16 low and moderate income apartments in Oak Ridge at Flemington.
Here is breakdown of the units/categories/size: The units are being rented under the New Jersey l ow and moderate Affordable Housing Program. Regional Preference given to applicants that live/work in Hunterdon, Middlesex or Somerset Counties

Bedroom size	Low income units	Moderate Income Units
1 Bedroom	$510 - $589/mo.	$1,021 - $ 1,242/mo.
2 Bedroom	$686 - $698/mo.	$1,250 - $ 1,363/mo.
3 Bedroom	$736/mo.	$1,580/mo.

Rent: Rent will be determined upon availability.

Credit/Landlord check: Yes $30 per adult.

Security Deposit: 1½ -month security deposit.

Utilities: Residents pay all utilities. Gas heat and gas cooking, water and sewer.

Maintenance: There are no maintenance fees.

Appliances: Each unit is equipped stove, dishwasher, refrigerator and central air conditioner. Washer/dryer hook-ups.

Kitchen: Standard

Bathrooms: One full bathroom

Closets/ Storage: One in bedroom, other are unknown

Flooring: Hardwood

Parking: Allotted parking space

Smoke: Non-smoking

Pets: Pets are not allowed.

Patio/Deck: Yes

Basement/Attic: First floor units have basement and second floor units have lofts

Backyard: None

Recreation: None

Proximity to shopping/services/public transportation: within walking distance

Raritan Township

Development: The Mews - Rental
215 Rt 12, Flemington, NJ 08822

Contact/To Apply: **Central Jersey Housing Resource Center**
Phone: 908-446-0040 Email: 2cjhrc@gmail.com
Website: www.cjhrc.org
or Allison Mortara, Property Manager at 908-782-1982

There are six (6) low and moderate income apartments in The Mews. Breakdown of units is: They do not offer any one-bedroom units. The units are being rented under the New Jersey low and moderate Affordable Housing Program. Regional Preference given to applicants that live/work in Hunterdon, Middlesex or Somerset Counties.

Type of Unit	2 BR Mod	3 BR Low	3 BR Mod.
# of Units	2	2	2
Approximate Rent	$1,393	$1,333 & $1,380	$1,512 & $1,553
Sq. Ft	814 & 750	894 & 875	894

This complex has three floors with covered outside staircases - no elevator

Rent: Rent will be determined upon availability.

Security Deposit: First month's rent and one and a half (1 1/2) month's security deposit are required.

Utilities: Tenant is responsible for all utilities.

Maintenance: Landlord pays for water, sewer and trash. No additional maintenance costs.

Appliances: Each unit is equipped with electric stove/oven, refrigerator and dishwasher. Laundry facility on site

Kitchen: Standard

Bathrooms: One full bathroom with grab bars

Closets/Storage: One per bedroom all others are unknown

Flooring: Carpet and Linoleum

Parking: Allotted parking

Pets: No pets

Patio/Deck: None

Basement/Attic: No basement or attic.

Backyard: shared picnic area – grills only in picnic area

Recreation: None

Proximity to local shopping/services/public transportation: Services most conveniently accessed by car. Public transportation nearby.

Accommodations for people with disabilities: First floor units are wheelchair accessible.

FREQUENTLY ASKED QUESTIONS - FAQs

What is the State of NJ Very Low, Low & Moderate Income Program?

The NJ Supreme court established a constitutional obligation requiring all 566 municipalities in NJ to create realistic opportunities for the provision of very low, low and moderate income housing. Some towns are currently exempt from building new housing if there is existing housing stock that meets the obligations. A designated municipal liaison or housing officer in the municipality keeps track of the units and who can direct you to the Administrative Agent (AA) who processes the pre-applications/applications, ensures the rules are being followed, handles the random selection, etc.

Does every borough, township or municipality have an affordable housing program?

No. Some boroughs, townships or municipalities are exempt. However, every ten years the plans are reviewed and sometimes a municipality that was exempt the first 20 years of a program may now need to build units and vice versa.

Does every borough, township, or municipality have to offer every kind of affordable housing: group home, rental, for sale, etc.?

No. Some boroughs, townships or municipalities may only offer units for sale, some only to rent, some may meet the need by offering only age restricted units. On the other hand, several boroughs, townships or municipalities do offer many types of affordable housing options and some offer all types.

How can I apply to a new complex under construction that will include affordable housing units?

Often the Administrative Agent only finds out about new units 6 months prior to occupancy because affordable units are only required to be marketed/offered to the public four months (120 days) prior to occupancy. Interested applicant(s) can reach out to the township's planning department or administrator for more details. Keep in mind, it can take years from the time a project is approved/planned before they even break ground or will be offering units. Sometimes planned units are never even built as unexpected situations may impact the project.

How can I find applications or opportunities for the State of NJ Very Low, Low & Moderate Income Program?

Finding how to apply can sometimes be confusing and slightly difficult**.** THERE IS NOT ONE APPLICATION PER TOWN, COUNTY OR STATE. Each property that offers low/moderate income units can have a separate application or pre-application. At times, several properties in the same town can have different Administrative Agents and an applicant(s) will need to complete numerous applications or pre-applications from different entities.

HUD Housing Counselors may also be able to help you or direct you to housing options in the program. CJHRC can provide information on how to apply to Somerset or Hunterdon County properties by contacting one of our counselors at 908-446-0036 or by emailing us at 2cjhrc@gmail.com; our website is www.cjhrc.org.

Where can I find resources to locate affordable housing in New Jersey?

- **The Housing Affordability Service (HAS)** is a State agency that contracts with NJ municipalities to administer the sale and re-sale of affordable units. HAS can be reached at (609) 278-7579 or (609) 278-8841.
- **New Jersey's Housing Resource Center** is an online searchable listing service for all types of affordable housing in New Jersey. Landlords, developers, and administrators can post available units and contact information (the website contains affordable and market rate housing). Visit njhrc.gov; if you do not have access to the internet, call 211 for assistance.

FREQUENTLY ASKED QUESTIONS - FAQs

I want to apply to a specific complex but nothing is currently available. Can I be contacted when something becomes available?

No. Unfortunately, there is a huge demand for units and the Administrative Agents cannot be responsible to ensure they remember to reach out to anyone that expressed an interest. In order to have a fair system, each applicant or pre-applicant needs to be treated the same.

What is the different between a pre- application and a full application?

- **What is a pre-application?**
  Requires applicant(s) in the household who plan to live in the affordable unit, complete an online or hard copy pre-application and self declares information. The applicant(s) does not have to return any or, sometimes minimal documentation is required. This ONLY places the household in a category based on what was provided on the pre-application. The household is NOT certified. Once a unit is available, the household will be contacted and will need to submit a full application with required documentation in order to be certified.
- **What is a full application?**
  Requires all sections of the application be completed, signed, dated and returned with all required documentation in order to be certified. The Administrative Agent (AA) responsible for that property reviews the information for completeness and places the household in the appropriate category (categories). If all documentation is submitted, the AA will certify the applicant(s); certification is good for 6 months.

How long does it take for a pre-application or full application to be processed once I submit it to the Administrative Agent?

The Administrative Agent (AA) hired to handle a specific property will contact the household and advise them of their status within 6 weeks. Some AA's respond much quicker and others may go past the date. It is suggested applicant(s) keep track of all complexes you applied to, keep track of what type of application you completed (pre or full), date of submission and how you submitted (online/email/in person/by mail). When you follow up with the AA, all the information is in an organized manner. If you have not received a response from the AA, we advise following up with the AA by email and requesting the AA respond that way.

How long is a certification valid for and can it be renewed?

The Administrative Agent shall prepare a standard form of certification and shall sign and date one for each household when certified. An initial certification shall be valid for no more than 180 days unless a valid contract for sale or lease has been executed within that time period. In this event, certifications shall be valid until such time as the contract for sale or lease is ruled invalid and no occupancy has occurred. Certifications may be renewed in writing at the request of a certified household for an additional period of 180 days at the discretion of the Administrative Agent.

What is a random selection?

Whenever there are more certified households than available affordable units, a "Random selection process" (lottery) is required in this program. No preference is given to one applicant over another except for purposes of matching household income and size with an appropriately priced and sized affordable unit (e.g., by lottery). Each Administrative Agent must have an administrative manual that outlines the random selection process and how it will be done.

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