

# 2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN  
AVALON BOROUGH  
CAPE MAY COUNTY  
NEW JERSEY



ADOPTED BY THE PLANNING BOARD

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## INTRODUCTION & EXECUTIVE SUMMARY

Since the 1975 New Jersey Supreme Court decision known as “Mount Laurel I,” New Jersey municipalities have had a constitutional obligation to provide opportunities for creation of low and moderate housing homes. This 1975 decision led to a body of case law, legislative changes and rulemaking by a state agency that, collectively, is now referred to as the “Mount Laurel Doctrine”. Through these actions, New Jersey municipalities have been assigned a specific number of affordable housing homes that must be created or planned for creation to have “satisfied” their constitutional obligation, referred to as their affordable housing obligation. The purpose of this Housing Element and Fair Share Plan (hereinafter the “Plan”) is to present how Avalon Borough will satisfy its constitutional obligation.

Affordable housing in New Jersey is defined as housing homes which are reserved for households with incomes not more than 80% of the regional median income. Each affordable home, depending on the age and type of housing, must remain reserved for low and moderate income households for up to 40 years and it is typically enforced by a deed restriction. Each affordable home is eligible for one “credit” against the obligation and certain homes are eligible for “bonus credits,” which provide more than one credit per home. In addition to providing the minimum number of credits, municipalities must ensure diversity in the home type (at least half of the homes must be available to families and the remaining may be reserved for seniors and those with special needs), diversity in the level of affordability (very low, low and moderate income homes), and diversity in the size of affordable homes (one, two and three bedroom homes).

Participation in this process, and therefore satisfaction of the affordable housing obligation, can be achieved voluntarily or involuntarily. However, voluntary compliance is heavily incentivized. Municipalities that do not successfully participate may be vulnerable to exclusionary zoning litigation, which is defined as litigation based on alleged noncompliance with the Fair Housing Act, or the Mount Laurel doctrine, and includes builder’s remedies. A builder’s remedy is a litigation tool that grants a developer the right to construct what is typically a multi-family development on land that was not zoned to permit the use or the residential density desired by the developer, provided a “substantial” percentage of the homes are reserved for low and moderate income households. Avalon seeks to avoid this possibility and has already taken substantial steps to do so.

This Plan supersedes all previously adopted housing plans and will serve as the foundation for the Borough’s application filing with the New Jersey Affordable Housing Dispute Resolution Program and the request for a Compliance Certification.



As detailed in this Plan, the Borough – like all New Jersey municipalities – has four components of its affordable housing obligation. Each component of the Borough’s obligation is identified below.

- Rehabilitation Obligation: 0  
The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing homes existing in Avalon that are occupied by low- and moderate-income households. This component is also referred to as the “present need”.
- First & Second Rounds Obligation: 234  
The first and second rounds obligation can be defined as the cumulative 1987 through 1999 new construction affordable housing obligation. This component is also referred to as the “prior round” obligation.
- Third Round Obligation: 165  
The third round obligation can be defined as the 1999 through 2025 new construction affordable housing obligation.
- Fourth Round Obligation: 31  
The fourth round obligation can be defined as the 2025-2035 new construction affordable housing obligation. The current round of affordable housing, now the fourth round, is also referred to as the “prospective need”.

Given the 0 rehabilitation obligation, the Borough does not propose affordable housing strategies to satisfy this obligation.

The Borough’s first, second, third and fourth round obligations are addressed through a vacant land adjustment that has a 0 RDP. The unmet need is addressed through overlay zoning, accessory apartments, and a mandatory set-aside ordinance.

Adoption of this Housing Element and Fair Share Plan and complete implementation of the strategies described above to meet the affordable housing obligation will yield a Compliance Certification and protect the Borough from builder’s remedy litigation through July 2035, the maximum time available.



## AFFORDABLE HOUSING IN NEW JERSEY

In its landmark 1975 decision, now referred to as “Mount Laurel I,” the NJ Supreme Court ruled that developing municipalities have a constitutional obligation to provide variety and choice of housing types affordable to low- and moderate-income households. In its 1983 “Mount Laurel II” decision, the NJ Supreme Court extended the regional fair share obligation to all municipalities with any “growth area” as designated in the State Development Guide Plan (NJDCG 1978) and determined that each municipality would have to establish its fair share obligation and provide zoning strategies to create a realistic opportunity for fulfillment of the fair share obligation. Mount Laurel II also gave developers, under appropriate circumstances, the opportunity to secure a builder’s remedy. A builder’s remedy is a litigation tool that grants a developer the right to develop what is typically a multi-family development on land that was not zoned to permit the use or the residential density desired by the developer, provided a “substantial” percentage of the homes are reserved for low and moderate income households. Avalon seeks to avoid this possibility and has already taken substantial steps to do so.

In 1985, the Legislature enacted the Fair Housing Act in response to Mount Laurel II. The Fair Housing Act created the Council on Affordable Housing (hereinafter “COAH”) as an administrative alternative to compliance in a court proceeding. The Legislature conferred “primary jurisdiction” on COAH and charged COAH with promulgating regulations to establish housing regions, to estimate the state’s low- and moderate-income housing needs, set criteria and guidelines for municipalities to determine and satisfy their affordable housing obligation, and to create a process for the review and approval of appropriate housing elements and fair share plans. Approval of a municipal housing element and fair share plan by COAH was referred to as “substantive certification” and it provided protection from builder’s remedy litigation during the period which the housing element and fair share plan addresses (i.e. the round).

COAH created the criteria and guidelines for municipalities to determine and address their respective affordable housing obligation. COAH originally established a formula for determining municipal affordable housing obligation for the six-year period between 1987 and 1993 (*N.J.A.C. 5:92-1 et seq.*), which became known as the “first round.” These rules established the first round rehabilitation obligation (also referred to as the “present need”) and the first round new construction obligation.

The first round formula was superseded by COAH regulations in 1994 (*N.J.A.C. 5:93-1.1 et seq.*). The 1994 regulations recalculated a portion of the first round 1987-1993 affordable housing obligations for each municipality and computed the additional municipal affordable housing need from 1993 to 1999 using 1990 U.S. Census data. The regulations COAH adopted in 1994 to identify a municipality’s “cumulative” obligations for the first and second rounds are known as “the second round” regulations. Under regulations adopted for the third round, the obligation of municipalities to create new affordable housing for the first and second rounds was referred to as the “prior round” obligation.

On December 20, 2004, COAH’s first version of the third round rules became effective some five years after the end of the second round in 1999. At that time, the third round was defined as the time from 1999 to 2014 but condensed into an affordable housing delivery period from January 1, 2004 through



January 1, 2014. The third round rules marked a significant departure from the methods utilized in COAH's earlier rounds by creating a "growth share" approach that linked the production of affordable housing to residential and non-residential development within a municipality.

The growth share approach and the rules in which it was created, was the subject to significant litigation and was ultimately overturned by the New Jersey Appellate Court. On January 25, 2007, the New Jersey Appellate Court decision, In re Adoption of N.J.A.C. 5:94 and 5:95, 390 N.J. Super. 1, invalidated key elements of the first version of the third round rules, including the growth share approach. COAH issued revised rules on June 2, 2008 (as well as a further rule revision effective on October 20, 2008). Included in the 2008 rules was a recalculation of the cumulative first and second rounds obligation to account for updated data addressing secondary sources (filtering, demolitions, and residential conversions). Just as various parties challenged COAH's initial third round regulations, parties challenged COAH's 2008 revised third round rules. On October 8, 2010, the Appellate Division issued its decision, In re Adoption of N.J.A.C. 5:96 and 5:97, 416 N.J. Super. 462, with respect to the challenge to the second iteration of COAH's third round regulations. The Appellate Division upheld the COAH regulations that assigned rehabilitation and first and second rounds obligations to each municipality but invalidated the regulations by which the agency assigned housing obligations in the third round, finding that the Agency continued to utilize a growth share approach, albeit an amended approach.

COAH sought a stay from the NJ Supreme Court of the deadline to issue new third round housing rules set forth by the Appellate Division. Additionally, there were various challenges to the Appellate Division's 2010 decision. On September 26, 2013, the NJ Supreme Court upheld the Appellate Court decision in In re Adoption of N.J.A.C. 5:96 and 5:97 by New Jersey Council On Affordable Housing, 215 N.J. 578 (2013), and ordered COAH to prepare the necessary rules. Subsequent delays in COAH's rule preparation and ensuing litigation led to the NJ Supreme Court, on March 14, 2014, setting forth a schedule for adoption.

Although ordered by the NJ Supreme Court to adopt revised new rules on or before October 22, 2014, COAH deadlocked 3-3 at its October 20th meeting and failed to adopt the draft rules it had issued on April 30, 2014. In response, Fair Share Housing Center (hereinafter "FSHC") filed a motion in aid of litigant's rights with the NJ Supreme Court.

On March 10, 2015, the NJ Supreme Court issued a ruling on the Motion In Aid of Litigant's Rights (In re Adoption of N.J.A.C. 5:96 & 5:97, 221 NJ 1, aka "Mount Laurel IV"). This long-awaited decision provided a new direction for how New Jersey municipalities were to comply with the constitutional requirement to provide their fair share of affordable housing. The Court transferred responsibility to review and approve housing elements and fair share plans from COAH to designated Mount Laurel trial judges. The implication was that municipalities were required to apply to Superior Court with a Declaratory Judgment Action, instead of to COAH, if they wished to be protected from exclusionary zoning litigation, including builder's remedy. These trial judges, with the assistance of an appointed Special Adjudicator to the Court, reviewed municipal plans much in the same manner as COAH previously did.

While the NJ Supreme Court's decision set a process in motion for towns to address their third round obligations, it did not assign those obligations. Instead, the task was completed by the trial courts.





However, the NJ Supreme Court did direct that the method of determining municipal affordable housing obligations were to be “similar to” the methodologies used in the first and second round rules and municipalities should rely on COAH’s 1993 second round rules (*N.J.A.C. 5:93*) and certain components of COAH’s 2008 regulations that were specifically, as well as the Fair Housing Act (*N.J.S.A. 52:27D – 301 et seq.*), in their preparation of third round housing elements and fair share plans.

FSHC, a public interest advocacy organization in New Jersey devoted exclusively to promoting the production of housing affordable to low and moderate income households, was permitted to serve as an interested party in every municipal Declaratory Judgment Action. In this role the organization calculated municipal affordable housing obligations and offered to settle with municipalities. Such settlements addressed the municipal affordable housing obligation, compliance strategies and other terms intended to promote affordable housing production. Most municipalities that filed a Declaratory Judgment Action settled with FSHC, finding it to be in their best interest. The typical alternative to settlement with FSHC was conducting a trial in Superior Court to determine the municipal affordable housing obligation.

In addition to the State agency activity and judicial decisions through 2015, the New Jersey Legislature amended the Fair Housing Act in 2008 (P.L. 2008, c. 46, often referred to as the “Roberts Bill”, or “A500”). This amendment established a statewide 2.5% nonresidential development fee, prohibited new regional contribution agreements (hereinafter “RCAs”), required that 13% of all new affordable homes be restricted to very low income households (30% of median income), and added a requirement that municipalities had to commit to spend development fees within four (4) years of the date of collection. Additionally, the Fair Housing Act was amended in 2013 (P.L. 2013, c. 6) to permit municipalities to enter into an agreement with a developer or development owner to provide a preference for veterans who served in time of war or other emergency to occupy up to 50% of the affordable homes in a particular development. The preference is applicable to the first 90 of the 120 days of initial marketing and thereafter may on a special waiting list for future available affordable homes in the development. These amendments to the Fair Housing Act are not promulgated in any valid COAH regulations.

On March 20, 2024, an amendment to the Fair Housing Act was adopted (P.L. 2024, c.2.). This amendment creates significant changes to the fourth round of affordable housing, and all subsequent rounds. Such changes include the process in which municipalities obtain protection from builder’s remedy litigation – including but not limited to the elimination of COAH and the creation of the Affordable Housing Dispute Resolution Program, the methodology to calculate municipal prospective need obligations, and the administration of affordable homes. However, the Fair Housing Act does not create or direct the creation of new rules that would provide further guidance, instead it states municipalities shall rely on rules adopted by COAH, unless contradicted by statute or binding court decisions, for municipal crediting, adjustments and compliance strategies. One notable example of contradiction is the generation of and use of bonus credits. See the sections that follow for additional information regarding this amendment to the Fair Housing Act.

The Affordable Housing Dispute Resolution Program (hereinafter the “Program”) is a program within the judiciary made up of an odd number of Judges with a minimum of 3 and not to exceed 7. The Program,





in its discretion and in accordance with Rules of Court, may consult or employ services of one or more special adjudicators or staff to assist it in rendering determinations, resolving disputes, and facilitating communication among municipalities and interested parties. The Program is responsible for reviewing municipal affordable housing obligations, housing plans, and conducting mediation. However, final determinations of compliance, disputes, and other issues, as well as Court orders may only be issued by a County-level housing judge.

In addition to changes addressing the compliance process and elimination of COAH, the amendment also revised minimum affordability controls for rental homes from 30 years to 40 years and those for extension of affordability controls from 30 years to as little as 20 years, provided the total control period is not less than 60 years. It also created new roles for the Department of Community Affairs (hereinafter “DCA”), including calculation of non-binding rehabilitation and prospective need affordable housing obligations, oversight and adoption of rules regulating municipal affordable housing trust funds, municipal housing liaisons and affordable housing administrative agents, as well as oversight of affordable home administration. The amendment also directed the New Jersey Housing and Mortgage agency to revise the Uniform Housing Affordability Control Rules (*N.J.A.C. 5:80-26.1 et seq.*).

## **The Compliance Process**

The first step in a municipality’s compliance process is to establish the affordable housing obligation. The first, second and third round obligations are already established by COAH or Superior Court, as applicable. Only the rehabilitation obligation and current prospective need, the fourth round obligation, are subject to the determination.

The methodology and formulas each municipality must rely upon to determine its rehabilitation, and fourth round obligation (as well as subsequent round obligations) are set forth within *N.J.S.A. 52:27D-304.1* thru *-304.3* of the Fair Housing Act. The March 8, 2018 unpublished decision of the Superior Court, Law Division, Mercer County, *In re Application of Municipality of Princeton* (“Jacobson Decision”) is also to be referenced as to datasets and methodologies that are not explicitly addressed in *N.J.S.A. 52:27D-304.3*. Notwithstanding the methodology set forth in the Fair Housing Act, the Act also required the DCA to release a non-binding report calculating obligations for each municipality in the State.

The following provides an overview of the process and deadlines associated with the fourth round.

- Establishing the Affordable Housing Obligation
  - October 20, 2024: DCA Regional and Municipal Fair Share Obligation Report Issued.
  - January 31, 2025: Deadline for municipalities to adopt a binding resolution committing to the affordable housing obligation and seeking a Compliance Certification through participation in the Program.



- February 28, 2025: Deadline for an interested party to challenge the municipality's determination of its obligation to the Program. It shall apply "an objective assessment standard".
- March 1, 2025: The municipality's determination of its obligation will be established by default if no challenge.
- March 31, 2025: The Program must issue a decision on the obligation challenge.
- Obtaining a Compliance Certification
  - June 30, 2025: Municipality shall adopt a Housing Plan and propose drafts of ordinances and resolutions to implement the plan.
  - August 31, 2025: Deadline for an interested party to file a challenge of the Housing Plan with the Program. If no challenge by this date the Program will begin review of the Housing Plan for consistency with the FHA.
  - December 31, 2025: Deadline for a municipality to settle any challenge or provide an explanation as to why it will not make all, or some of the changes brought by the challenge.
  - March 15, 2026: Municipality to amend the Housing Plan and implement the agreed upon revisions resulting from a challenge and adopt all pertinent ordinances. The Housing Plan and adopted ordinances shall be immediately filed with the Program.
- Ongoing Compliance
  - Midpoint (2030): Action by municipality or interested party filed to seek a realistic opportunity review of any developments that have not moved forward.

### **Affordability Requirements**

Affordable housing is defined under New Jersey's Fair Housing Act as a dwelling, either for sale or rent, that is within the financial means of households of low- or moderate-income, as is measured within each housing region. Avalon is in Region 6, which includes Cape May, Cumberland, Atlantic and Salem Counties. Moderate-income households are those with annual incomes greater than 50%, but less than 80% of the regional median income. Low-income households are those with annual incomes that are 50% or less than the regional median income. Very low-income households are a subset of "low-income" households and are defined as those with incomes 30% or less than the regional median income.

The Uniform Housing Affordability Controls (hereinafter "UHAC") at N.J.A.C. 5:80-26.3(d) and (e) requires that the maximum rent for a qualified home be affordable to households with incomes 70% or less than the median income for the region, provided the development includes 13% or more very low income homes. The average rent must be affordable to households with incomes no greater than 52% of the median income. The maximum sale prices for affordable homes must be affordable to households with



incomes 70% or less than the median income. The average sale price must be affordable to a household with an income of 55% or less than the median income.

The regional median income is defined using the federal income limits established by Department of Housing and Urban Development (hereinafter “HUD”) on an annual basis. In the spring of each year, HUD releases updated regional income limits, and it is from these income limits that the rents and sale prices for affordable homes are derived. The following table reflects the 2025 affordable housing regional income limits for Region 6, which include Cape May, Atlantic, Cumberland and Salem Counties.

<b>2025 Income Limits for Region 6 (Cape May, Atlantic, Cumberland and Salem Counties)</b>					
<b>Household Income Levels</b>	<b>1-Person Household</b>	<b>2-Person Household</b>	<b>3-Person Household</b>	<b>4-Person Household</b>	<b>5-Person Household</b>
Median	\$71,900	\$82,200	\$92,500	\$102,700	\$111,000
Moderate	\$57,520	\$65,760	\$74,000	\$82,160	\$88,800
Low	\$35,950	\$41,100	\$46,250	\$51,350	\$55,500
Very Low	\$21,570	\$24,660	\$27,750	\$30,810	\$33,300
<i>Source: UHAC 2025 Affordable Housing Regional Income Limits by Household Size, Last updated May 5, 2025, by New Jersey Housing and Mortgage Finance Agency (NJHMFA).</i>					

## **Overview of Compliance Requirements**

There are extensive requirements that municipalities must ensure their affordable housing strategies satisfy to be eligible for a Compliance Certification. Furthermore, those requirements vary by round. The following provides a *brief and summarized* overview of the requirements.

- **Rental Obligation.** Not less than 25% of affordable homes addressing the obligation of a round must be rental housing homes.
- **Family Obligation.** Not less than 50% of affordable homes addressing the obligation of a round must be available to families, meaning they are not restricted to a particular population. This obligation does not apply to the first and second rounds.
- **Family Rental Obligation.** Not less than 50% of the homes meeting the rental obligation of a round must be available to families, meaning they are not restricted to a particular population. This obligation does not apply to the first and second rounds.
- **Senior Maximum.** Up to 30% of affordable homes addressing the obligation of a round may be reserved for seniors. The maximum was 25% for the first, second and third rounds.



- **Income Distribution of Affordable Homes**
  - **Very Low Income Obligation.** Not less than 13% of affordable homes created or approved on or after July 1, 2008 must be reserved for very low income households (30% or less than the regional median income). Very low income homes are a subset of low income homes.
  - **Family Very Low Income Obligation.** Not less than 50% of the homes meeting the very low income obligation must be available to families, meaning they are not restricted to a particular population.
  - **Low Income Obligation.** Not less than 50% of affordable homes in any development must be reserved for low income households (50% or less than the regional median income, which includes very low income homes). The remaining may be available to moderate income households (51-80% of regional median income).
- **Bedroom Distribution of Affordable Homes**
  - The total bedrooms within the affordable homes in any development must be not less than twice the number of affordable homes. This requirement does not apply to the first, second or third round.
  - **Studio and 1-bedroom Homes.** Not more than 20% of homes in any development.
  - **2-bedroom Homes.** Not less than 30% of homes in any development.
  - **3-bedroom Homes.** Not less than 20% of homes in any development.
  - The above requirements do not apply to special needs housing or senior housing.
  - Senior developments are subject to a modified bedroom distribution such that the total bedrooms within the affordable homes must be not less than the number of affordable homes.
  - Senior and supportive housing developments with 20 or more affordable homes shall have not less than 5% 2-bedroom and 3-bedroom affordable homes. This requirement does not apply to the first, second or third round.
- **Bonus Credits**
  - No more than 25% of the obligation for each round.
  - Only one type of bonus credit may be applied to a home.
  - Rental bonus credits (1.0) are only applicable to the first, second and third rounds.
  - The following development and home types are eligible for 1.0 bonus credit in the fourth round.



- Supportive and special needs. Note that special needs often receive credit for each bedroom.
- Market to affordable (conversion of a market rate home to an affordable home).
- 100% affordable developments: Homes within 100% development provided the municipality the land or a minimum of 3% of the development costs.
- The following development and home types are eligible for 0.5 bonus credit in the fourth round.
  - Partnership with non-profit.
  - Proximity to transit: homes within ½ mile of transit (rail, bus, ferry).
  - Senior: limited to 10% of the affordable age-restricted homes provided which is capped at 30% of the obligation.
  - Homes with at least three bedrooms above the minimum number required by the bedroom distribution.
  - Redevelopment for homes on land that was previously utilized for retail, office or commercial use.
  - Extension of affordability controls on rental housing only, provided the municipality funds the cost for the preservation.
  - Very Low-Income homes above the 13% required.

## AFFORDABLE HOUSING IN AVALON

On April 2, 2002, Avalon adopted their first Housing Element in response to COAH's cumulative first two rounds of affordable housing from 1987 to 1999. On October 17, 2006, the Borough adopted a Housing Element and Fair Share Plan as an Addendum III to the 2002 Master Plan Reexamination Report and Building Analysis. This plan posed a response to the first version of COAH's Third Round rules and Growth Share obligation numbers. However, by January 25, 2007, when the New Jersey Appellate Court decision invalidated first version of third round rules, COAH had not yet reviewed the Borough's 2006 Housing Element and Fair Share Plan for compliance.

On December 2, 2008, Avalon adopted and amended their third round Housing Element and Fair Share Plan in accordance with the new rules COAH established in June earlier that year. This Housing Plan was endorsed by the Governing Body on December 10, 2008 and submitted to COAH as part of a petition for substantive certification on January 6, 2009. COAH later deemed the Borough's Housing Element and Fair Share Plan complete on March 5, 2009.



The 2008 Housing Plan proposed a vacant land adjustment with a realistic development potential (RDP) of 0 and an unmet need of 234, with a projected growth share of 0. On September 17, 2009, COAH issued a Premediation Report agreeing with the Borough's RDP of 0. While the Borough amended their Plan in response to COAH's Premediation Report, the NJ Appellate Court issued their decision to invalidate the second iteration of Third Round regulations, including the "growth share" formula. This decision halted COAH's review of third round housing plans, stunting the Borough's efforts to meet its constitutional obligation.

The Borough's efforts were renewed by the March 10, 2015 Mt. Laurel IV decision in which the NJ Supreme Court transferred the review and approval of municipal housing plans to the NJ Superior Courts. As per that decision, on July 6, 2015, the Borough filed for declaratory judgment in Superior Court to maintain immunity from builder's remedy litigation.

On September 12, 2016, the Superior Court of New Jersey granted the Borough temporary immunity from the filing and serving of any Mount Laurel lawsuits. In an effort to avoid a lengthy trial(s) to determine the obligation and the Borough's compliance strategies, the Borough began the process of seeking a Settlement Agreement with Fair Share Housing Center (FSHC). After substantial negotiation, a Settlement Agreement with FSHC was executed on December 21, 2017. This agreement cites the Borough's fair share obligation at that time, including its vacant land adjustment, and it sets forth how the obligation is satisfied. On March 15, 2018, a Fairness Hearing reviewed the Settlement Agreement between Avalon and FSHC. As stated in an Order dated March 20, 2018, the Hon. Nelson C. Johnson, J.S.C., approved the Settlement Agreement and found it was "fair and reasonable, and adequately protects the interest of low and moderate income persons". The Court also found that the Borough's proposed affordable housing strategy as set forth within the Settlement Agreement to be facially constitutionally compliant and that it provided a fair and reasonable opportunity for households of low and moderate income.

The Borough Planning Board adopted a Third Round Housing Element and Fair Share Plan on June 12, 2018 and it was endorsed by the Governing Body on July 25, 2018. This Housing Plan implemented the terms of the 2017 Settlement Agreement with FSHC. The Housing Plan was later the subject of a compliance hearing, during which it received approval from Superior Court. The Borough received a third round Judgment of Repose on August 7, 2020 via an Order issued by the Hon. Nelson C. Johnson, J.S.C.

The Borough adopted a resolution committing to the rehabilitation and fourth round obligations of 0 and 31, respectively, calculated by DCA on January 22, 2025. On March 27, 2025, the Hon. John C. Porto, P.J.Cv. issued an order finding in favor of the Borough's identified affordable housing obligation and authorizing the Borough to proceed with preparation and adoption of a fourth round housing plan by June 30, 2025.



## **CONSIDERATION OF LANDS MOST APPROPRIATE FOR AFFORDABLE HOUSING**

As part of this Plan, the Borough considered land that is appropriate for the construction of low- and moderate-income housing. Avalon has limited capacity for future development due to the built-out conditions throughout the Borough, consistent with the Borough's vacant land adjustment for all new construction obligations. Another significant limiting factor for identifying appropriate lands for affordable housing is the fact that nearly the entire Borough is within the Special Flood Hazard Area. No developer or property owner offered their property for inclusion in the fourth round housing plan.

A portion of the Borough's housing stock may be appropriate for conversion or rehabilitation for affordable housing. Given the prevalence of substantial home sizes, such conversions are most appropriate for Borough homes that are moderate in size to enable building and property maintenance costs that are proportionate to the household's income. Notwithstanding, affordable single-family homes and accessory apartments can be appropriate in Avalon when consistent with the applicable rules addressing the Special Flood Hazard Area, and attached and multi-family affordable homes may be appropriate as a component of developments which receive approval as per the mandatory set-aside ordinance, and when consistent with the applicable rules addressing the Special Flood Hazard Area.

## **OPPORTUNITY FOR MULTIGENERATIONAL HOUSING**

The Fair Housing Act requires "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". As of the date of this Housing Plan there have been no recommendations by the Multigenerational Family Housing Continuity Commission in which to provide an analysis. However, the Commission has the primary goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity. Borough land use policies are not in conflict with this goals and much of the Borough's housing stock is large enough to accommodate multigenerational living.

## **DEMOGRAPHIC, HOUSING & EMPLOYMENT ANALYSIS**

See Appendix 1 to the Housing Plan for this analysis.





## **AFFORDABLE HOUSING OBLIGATION & SATISFACTION**

Fourth round housing plans must address four components of a municipality's affordable housing obligation. These include the rehabilitation obligation to improve substandard housing occupied by low- and moderate-income households, the first and second round obligation of new construction from 1987 to 1999, third round obligation of new construction from 1999 to 2025, and the fourth round obligation of new construction from 2025 to 2035.

### **Rehabilitation Obligation: 0**

The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing homes existing in Avalon that are occupied by low- and moderate-income households. The Fair Housing Act, N.J.S.A. 52:27D-304.3.b., describes present need as being determined by "estimating the existing deficient housing homes currently occupied by low- and moderate-income households within the municipality, following a methodology comparable to the methodology used to determine third round present need, through the use of datasets made available through the federal decennial census and the American Community Survey, including the Comprehensive Housing Affordability Strategy dataset thereof." The DCA calculated municipal present need obligations in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024. This DCA Report calculated a rehabilitation obligation of 0 for the Borough. This obligation was assigned by the Hon. John C. Porto, P.J.Cv. on March 27, 2025.

Given the 0 obligation, the Borough does not propose rehabilitation strategies.

### **First & Second Rounds Obligation: 234**

Avalon Borough's first and second rounds new construction obligation, also referred to as the prior round obligation, is 234. This obligation is defined as the cumulative new construction obligation from 1987 through 1999 (1987-1993 is the first round; 1993-1999 is the second round). The Borough's obligation was published by COAH in 2008 and originally calculated in 1993-1994 pursuant to N.J.A.C 5:93.

### **Third Round Obligation: 165**

This obligation is defined as the new construction obligation for 1999-2025. The third round obligation of 165 was set forth in the Borough's 2017 Settlement Agreement with FSHC and the 2020 Judgment of Repose. obligation is derived from a report prepared by Dr. David N. Kinsey, PhD, FAICP, *New Jersey Low and Moderate Income Housing Obligations for 1999-2015 Calculated Using the NJ COAH Prior Round (1987-1999) Methodology*, dated May 2016.



## **Fourth Round Obligation: 31**

Avalon's fourth round obligation (also referred to as the prospective need) is 31. This obligation is defined as the new construction obligation for 2025-2035. The Fair Housing Act, *N.J.S.A. 52:27D-304.3.b.*, describes the obligation as a "projection of housing needs based on development and growth which is reasonably likely to occur in a region or a municipality, as the case may be, as a result of actual determination of public and private entities. Prospective need shall be determined by the methodology set forth pursuant to sections 6 and 7 of P.L.2024, c. 2 (C.52:27D-304.2 and C.52:27D-304.3) for the fourth round and all future rounds of housing obligations". The methodology to calculate the obligation begins with determining the need for affordable housing in which the municipality is located. That regional need is then allocated to each municipality in the region, excluding qualified urban aid municipalities, based on an average of three factors: 1) equalized nonresidential valuation factor, which serves as a proxy for the municipal share of the region's change in employment during the previous affordable housing round, 2) income capacity factor, which is the municipal share of the region's median household income, and 3) land capacity factor, which is the municipal share of the region's developable land.

The DCA calculated municipal fourth round obligations in *Affordable Housing Obligations for 2025-2035 (Fourth Round) Methodology and Background*, released on or about October 18, 2024. This DCA Report calculated a fourth round obligation of 25 for the Borough. The Borough adopted a resolution committing to the fourth round obligations 31 calculated by DCA on January 22, 2025. The Borough's submission received no objections. On March 27, 2025, the Hon. . John C. Porto, P.J.Cv. issued an order establishing the Borough's fourth round obligation as 31.

## **Vacant Land Adjustment**

A vacant land adjustment is available to those municipalities, such as Avalon, that cannot satisfy their entire affordable housing obligation using inclusionary housing due to a lack of vacant and developable land. The adjustment process is set forth in COAH's rules and is supplemented by related case law. More specifically, it is a downward adjustment of the obligation to reflect the number of affordable homes a municipality could theoretically create through new inclusionary development on vacant or underutilized land, presuming a density and set-aside specified in COAH's rules.

The downward adjusted obligation is known as the realistic development potential, or "RDP". Requesting this adjustment does not require the municipality to zone or build on the land identified as developable. Notwithstanding, the municipality's Housing Plan must identify compliance strategies that can produce enough credits to satisfy the RDP. The difference between the RDP and the calculated new construction obligation is referred to as the unmet need. This portion of the obligation is addressed through strategies such as overlay zoning or by-right zoning. Unlike the RDP, the unmet need does not need to be fully satisfied; instead, the Borough must create adequate opportunities for future affordable housing.



### ***Calculation & Satisfaction of the Realistic Development Potential (RDP)***

The Borough conducted a vacant land adjustment of its first, second and third rounds obligation, as part of its 2017 Settlement with FSHC; it was later reflected in the 2018 third round housing plan. While it adjusts the 3 rounds, it is often referred to as the “third round RDP” or “third round vacant land adjustment”. The analysis yielded an RDP of 0 – indicating there was no vacant and developable land in the Borough at that time. This third round RDP was later approved by Superior Court in the March 20, 2018 Order issued by the Hon. Nelson C. Johnson, J.S.C. that approved the Settlement Agreement and the August 20, 2020 Order issued by the Hon. Nelson C. Johnson, J.S.C. granting a third round Judgment of Repose. The 0 RDP did not require affordable housing strategies.

Review of approvals issued by the Planning Board and Zoning Board, anticipated development and construction permits indicate there is no development activity that has occurred since the Borough’s third round RDP was calculated that is eligible to generate RDP. A fourth round RDP is calculated separate from the previous rounds due to revised standards in the Fair Housing Act which are only applicable to the fourth round and subsequent rounds.

Given the 0 fourth round RDP, there are no affordable housing strategies required or proposed to address this component.

### ***Satisfaction of the Unmet Need***

The Borough implemented 3 strategies to address the third round unmet need. Each of these were set forth in the 2017 Settlement Agreement and implemented in the 2018 third round Housing Plan, as well associated ordinances. These strategies, as described below are an accessory apartment program, overlay zoning to promote inclusionary development in the B-1 district, and a mandatory set-aside ordinance.

The Borough, due to its environmentally sensitive lands and lack of land appropriate for affordable housing, does not propose additional unmet need strategies to address the increased unmet need of 31 (31 fourth round obligation – 0 RDP = 31). The Borough is almost entirely - 98.83% of its lands - within the Special Flood Hazard Area, the exceptions are within the 2% Flood Hazard Area. Avalon’s base flood elevation already ranges from 8 to 11 feet; adoption of the NJDEP Resilient Environments and Landscapes (REAL) rules would apply a climate adjusted flood elevation that serves to increase the base flood elevation by 5 feet. NJDEP limits residential development in a tidal Special Flood Hazard Area such that the building must be above the base flood elevation. Given this, the existing flood hazard rules (N.J.A.C. 7:13) require residential structures to be one foot above the FEMA Base Flood Elevation (BFE) or elevation 9 to 12 feet. Given the average elevation on the island is approximately 5 feet, residential structures must be built up to approximately 7 feet above existing average grade. The REAL rules increase the required elevation to 5 feet above BFE or approximately 12 feet above existing average grade – essentially a full story. Application of the climate adjusted flood elevation, as per the NJDEP REAL rules proposal, would



increase the land area subject to the Special Flood Hazard Area to 99.56%<sup>1</sup>. Additionally, NJDEP estimates that 1,918 acres, or 77% of Borough lands, will be part of the Inundation Risk Zone (IRZ) by 2100, meaning that 77% of Borough lands are predicted to be subject to permanent standing water due to sea level rise. This can be compared to Cape May County as a whole, which is predicted to have 43% of its lands within the IRZ by 2100<sup>2</sup>. Consider also the importance of this State policy given the millions of dollars expended by the State's Blue Acres program to purchase properties which are subject to repetitive flooding to reduce the number of people living in a flood hazard area.

Lands subject to flooding are not appropriate for affordable housing, as set forth by COAH in N.J.A.C. 5:93 and N.J.A.C. 5:97. COAH's second round rules, N.J.A.C. 5:93, define a suitable site as one that is consistent with environmental policies delineated in N.J.A.C. 5:93-4 and this section excludes flood hazard areas from generating RDP in a vacant land adjustment (N.J.A.C. 5:93-4.2(e)2.ii). COAH's third round rules, N.J.A.C. 5:97, similarly exclude flood hazard areas from generating RDP in a vacant land adjustment (N.J.A.C. 5:97-5.2.(d)4.ii) and

The following excerpt from the State's Flood Hazard Area Control Act Rules, N.J.A.C. 7:13-11.3., further addresses the overarching policy of the State, which is to reduce development of lands subject to flooding.

*1. Flooding presents a significant risk to the public health, safety, and welfare due to loss of life, injury, and property damage. Unless properly controlled, development within flood hazard areas obstructs and displaces floodwaters, which exacerbates the frequency, intensity, duration, and extent of flooding. Loss of life, injury, and property damage also result from collapsed structures, unsecured materials, and other debris carried by floodwaters. Furthermore, improperly built structures are subject to severe and repetitive flood damage, resulting in the displacement of residents and prolonged economic disruption or loss.*

These flood concerns are particularly relevant for a barrier island community, such as Avalon, subject to the impacts of sea level rise due to climate change and with limited evacuation options during flood events. It is well known that New Jersey's coastal areas have suffered increased flooding in recent years. This is in part due to sea level rise as well as increased extreme precipitation events. In fact, the New Jersey coastline has a greater rate of sea-level rise rate compared to the global average due in part to land subsidence. Consider for example that Atlantic City, not far from Avalon Borough, experienced more than double the global rate of sea level rise from 1911 to 2023<sup>3</sup>.

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<sup>1</sup> Comments on NJDEP New Rule Pre-Proposal documentation for "Resilient Environments and Landscapes (REAL)" reformation of existing Land Use Regulations in the State of New Jersey, Prepared by Peter Lomax of the Lomax Consulting Group, dated June 25, 2024.

<sup>2</sup> Ibid.

<sup>3</sup> Wamsher, I., Shope, J., Broccoli, A., Gerbush, M., Herb, J., Kaplan, M., Kohut, J., Saba, G., Garzio, L., Nazzaro, L. & Robinson, D. 2024. State of the Climate: New Jersey 2023. Rutgers, The State University of New Jersey, New Brunswick, NJ.

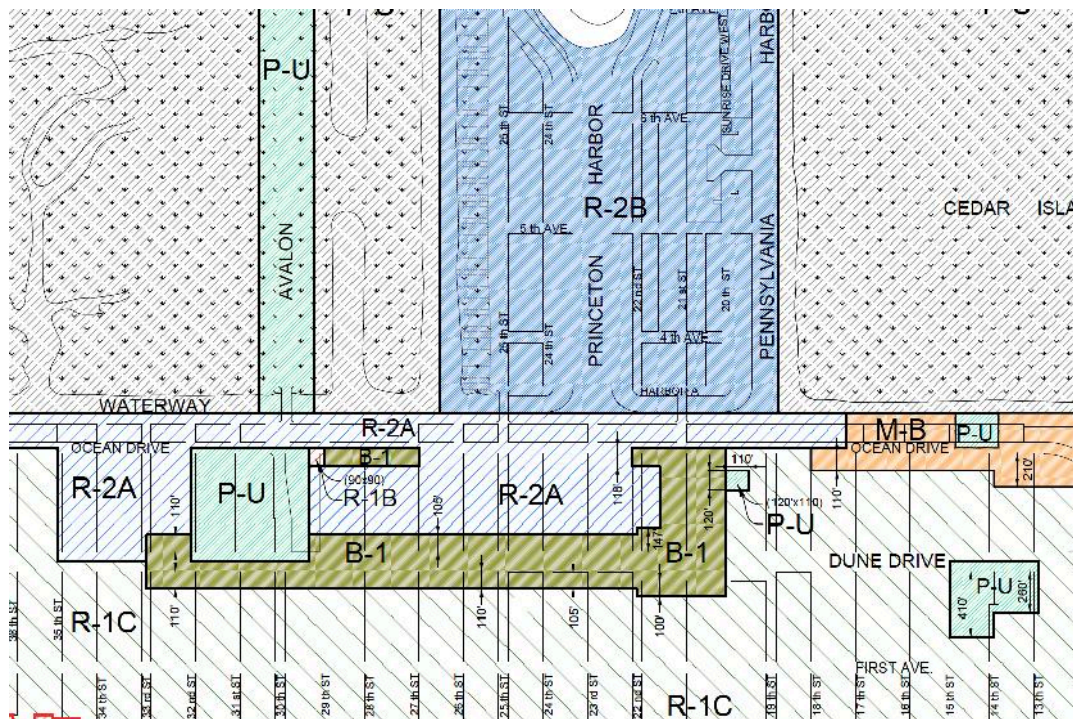




Given the Borough's already significant vulnerability to flooding and anticipated increased flooding in the years to come, the Borough does have lands which are suitable for affordable housing, and which are likely to be redeveloped during the fourth round. For these reasons, the Borough is unable to identify parcels that are likely to redevelop during the fourth round, and which are suitable for households with low and moderate incomes. Notwithstanding, the Borough continues its commitment to the unmet need strategies set forth in the third round housing plan.

### Accessory Apartment Program

An accessory apartment is a self-contained residential dwelling created within an existing home, or through the conversion of an existing accessory structure on the same site, or by an addition to an existing home. The Borough created a 10-home accessory apartment program for the B-1 zoning district that will create 1 very low income home, 4 low income homes and 5 moderate income homes. The program funding in the amount of \$20,000 for moderate-income homes, \$25,000 for low-income homes, and \$30,000 for very low-income homes. No accessory apartments have been created to date; however, the Borough will enhance its marketing efforts to generate interest in the program. All affordable homes shall be restricted, regulated and administered consistent with the Borough's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.).



Excerpt of the Borough's 2024 Zoning Map that identifies the B-1 District



### B-1 District Overlay

Avalon adopted an overlay to its B-1 district to also permit upper story inclusionary multi-family housing homes. The affordable housing set-aside is 15% for rental homes and 20% for sale homes. Not only does the overlay permit residential use, where none is otherwise permitted, but the maximum height is permitted to increase to 3 stories / 34 feet. This overlay district has not been utilized. However, this should be compared to the minimal amount of development that occurred in the Borough over the last several years. As such, the lack of interest in the overlay is consistent with the lack of new development in the Borough. All affordable homes shall be restricted, regulated and administered consistent with the Borough's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This shall include but is not limited to income distribution, bedroom distribution, and phasing.

### Mandatory Set-aside Ordinance

The Borough adopted a mandatory set-aside ordinance that requires, where via use variance, rezoning, or redevelopment, the Borough permits multi-family housing with 5 homes or greater that an affordable housing set-aside will be imposed on the development. The Ordinance requires a 20% set-aside where the affordable homes are for sale and 15% where the affordable homes are for rent. All affordable homes shall be restricted, regulated and administered consistent with the Borough's affordable housing regulations, the Uniform Housing Affordability Controls rules (N.J.A.C. 5:80-26.1 et seq.) and the New Jersey Fair Housing Act (N.J.S.A. 52:27D-301 et seq.). This shall include but is not limited to income distribution, bedroom distribution, and phasing.

### ***Distribution of Affordable Homes***

In addition to meeting the total obligations, the Borough must also meet a rental obligation, maximum senior homes, family obligation, very low income obligation, and maximum bonus credits, as set forth in the Fair Housing Act.

The 0 RDP for all rounds eliminates the requirements for rental and family rental homes and eliminates the opportunity for bonus credits. The following standards apply to the unmet need.

#### Maximum Senior

- Maximum age-restricted homes = 30% (obligation) (25% in the first, second and third rounds)
- The Borough has no senior affordable homes planned.

#### Minimum Family

- Minimum family homes = 50% (homes meeting the obligation)
- All strategies promote family affordable homes; none address non-family housing.



#### Minimum Very Low Income

- Minimum very low income homes = 13% (fourth round homes created or approved on or after July 1, 2008)
- Developments with affordable homes will be required to include not less than 13% very low income homes; one accessory apartment will be very low income.

#### Minimum Family Very Low Income

- Minimum family very low income homes = 50% (very low income obligation)
- No strategies address non-family housing. Additionally, developments with affordable homes will be required to include not less than 13% very low income homes; one accessory apartment will be very low income.

### CONSISTENCY WITH THE STATE DEVELOPMENT AND REDEVELOPMENT PLAN

The Borough is in Environmentally Sensitive / Barrier Island Planning Area, pursuant to the State Development and Redevelopment Plan. This Planning Area is not the preferred Planning Area for affordable housing. The Borough's limited affordable housing policies, which promote limited increased development, are consistent with the applicable intent of this Planning Area in the State Plan, including but not limited to, "minimize the risks from natural hazards".

### AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING

Avalon Borough's Affordable Housing Ordinance and affirmative marketing plan is in part, but will be further amended to be, consistent with the Fair Housing Act, the Uniform Housing Affordability Control Rules, *N.J.A.C. 5:80-26.1 et seq.*, and the Division of Local Planning Services Fair Housing Act Rules, *N.J.A.C. 5:99*. As of the adoption of this Housing Plan, the latter two are in the process of being amended.

The Borough's Affordable Housing Ordinance, Section 27-11 of the Borough Code, governs the establishment of affordable homes in the Borough as well as regulating the occupancy of such homes. The Borough's Affordable Housing Ordinance addresses the phasing of affordable homes, the low/moderate income split, bedroom distribution, occupancy standards, affordability controls, establishing rents and prices, affirmative marketing, income qualification, etc. All newly created affordable homes, with limited exceptions, will comply with the affordability control period of 30 years for sale homes or 40 years for rental homes, as required by the Fair Housing Act and the Uniform Housing Affordability Control Rules.

The Borough created the position of the Municipal Housing Liaison and appointed a staff member to the position. The consultant affordable housing administrator overseeing any affordable housing





development will conduct the administration and affirmative marketing of the applicable affordable housing sites. The affirmative marketing plan will be designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to the affordable homes located in the Borough. Additionally, the affirmative marketing plan is intended to target those potentially eligible persons who are least likely to apply for affordable homes and who reside in the Borough's housing region, Region 6 consisting of Cape May, Atlantic, Cumberland and Salem Counties.

The affirmative marketing plan provides regulations for qualification of income eligibility, price and rent restrictions, bedroom distribution, affordability control periods, and home marketing in accordance with N.J.A.C. 5:80-26.1 et seq. This plan must be adhered to by all private, non-profit, and municipal developers of affordable housing homes and must cover the period of deed restriction or affordability controls on each affordable home.

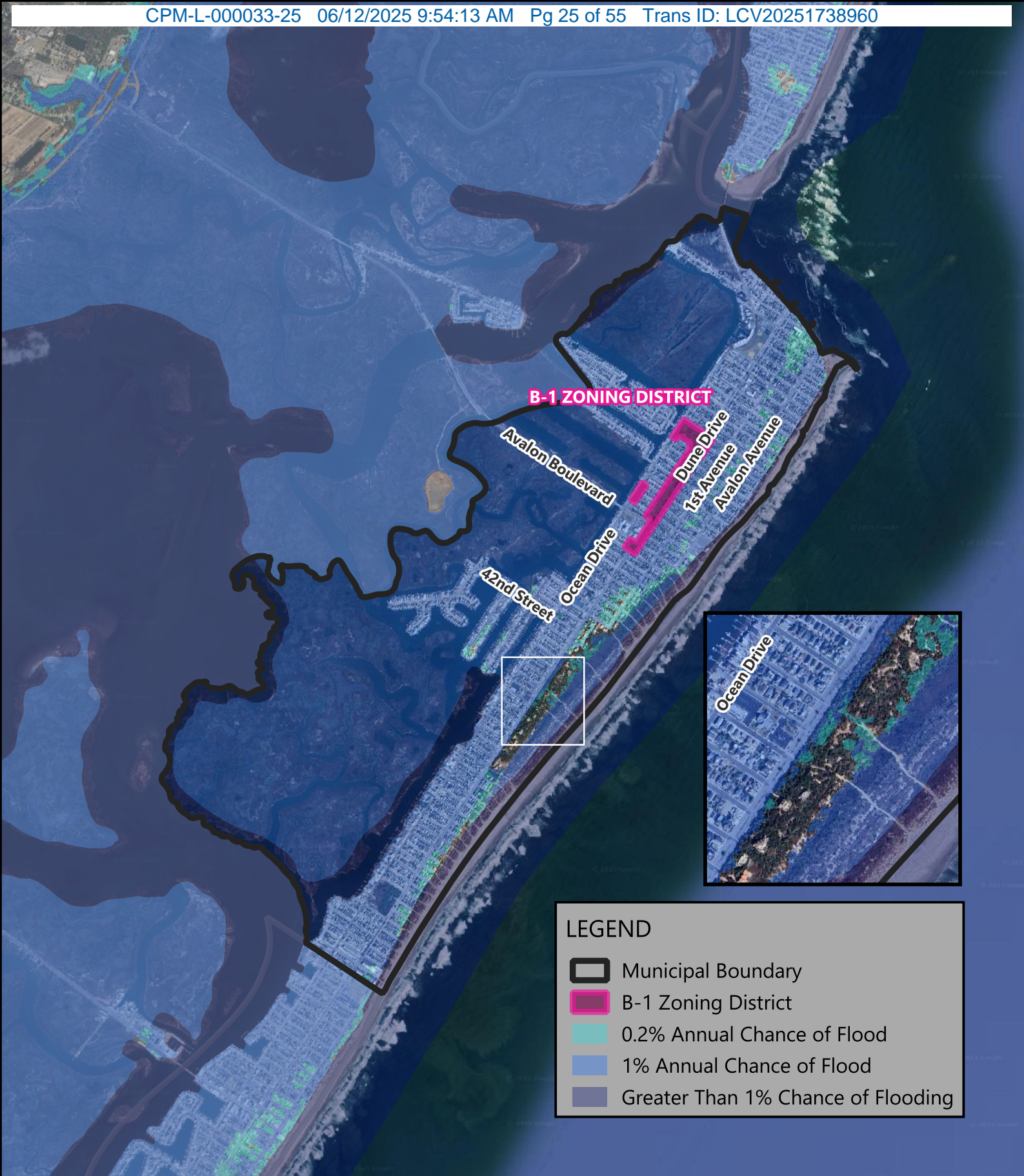
### **AFFORDABLE HOUSING TRUST FUND**

The Borough does not collect development fees and has not collected payments in lieu of construction, or other affordable housing funds. As such, the Borough does not have an affordable housing trust fund.



## APPENDIX 1:

## AFFORDABLE HOUSING MAP



# **AFFORDABLE HOUSING STRATEGIES** **FOURTH ROUND HOUSING PLAN**

BOROUGH OF AVALON | CAPE MAY COUNTY

DATA SOURCES: Basemap, Google Earth; Flood Hazard Areas, FEMA; All Other GIS Data, NJ DEP



0 0.5 1 mi



## APPENDIX 2:

### HOUSING, DEMOGRAPHIC & EMPLOYMENT ANALYSIS

## **APPENDIX 2.**

# **HOUSING, DEMOGRAPHIC & EMPLOYMENT ANALYSIS**

2025 FOURTH ROUND HOUSING PLAN

HOUSING ELEMENT & FAIR SHARE PLAN

AVALON BOROUGH

CAPE MAY COUNTY

NEW JERSEY





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## DEMOGRAPHIC ANALYSIS

In the middle of the twentieth century, Avalon's population grew swiftly rising by sevenfold from 1940 to 1980 (Table 1). A 36.7% increase in population in the 1940s was followed by a 62.4% rise in the 1950s. The fastest decade-over-decade growth came in the 1960s, when the population expanded by 84.6%. The number of residents continued to swell in the 1970s, when the population jumped by 68.5%, but then, the flood of new arrivals ended abruptly. The number of residents sank in the 1980s, which saw a population decline of 16.3%. The population recovered somewhat during the 1990s, when it rose by 18.5% before receding once again. The 2000s brought a stunning population loss of 37.8%, which, in turn, gave way to a drop of 6.8% in the 2010s. The long-term decline in Avalon's population parallels the twenty-first century decline of the population countywide. As of 2020, 1,243 persons lived in Avalon, well below its peak population.

It should be noted here that, although the total population data in Table 1 is drawn from the Decennial U.S. Census survey, all subsequent Census Bureau data contained herein comes from the 2019-2023 American Community Survey (ACS), which is calculated as a 5-year estimate.

**Table 1: Population Trends (1940-2020)**

Year	Avalon		Cape May County		New Jersey	
	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade
1940	313	--	28,919	--	4,160,165	--
1950	428	36.7%	37,131	28.4%	4,835,329	16.2%
1960	695	62.4%	48,555	30.8%	6,066,782	25.5%
1970	1,283	84.6%	59,554	22.7%	7,171,112	18.2%
1980	2,162	68.5%	82,266	38.1%	7,365,011	2.7%
1990	1,809	-16.3%	95,089	15.6%	7,730,188	5.0%
2000	2,143	18.5%	102,326	7.6%	8,414,350	8.9%
2010	1,334	-37.8%	97,265	-4.9%	8,791,894	4.5%
2020	1,243	-6.8%	95,263	-2.1%	9,288,944	5.7%

*Source: Census Bureau, Decennial Census; NJ Dept of Labor and Workforce Department*

Avalon has a disproportionate number of aging residents, with the median resident 63.3 years of age (Table 2). More than half of the community's population is 65 years of age or older. An additional 22.0% of the population is between the ages of 55 and 64. Younger adults account for relatively small segments of the community, with residents 20 to 34 years of age representing 6.6% of the population and those 35 to 54 years of age accounting for 12.8% of residents. There are relatively few children living in Avalon. Children under the age of 5 make up 2.2% of the population while persons between the ages of 5 and 19 comprise the remaining 7.8% of the population. The population is relatively balanced between the sexes,



with men accounting for 50.4% of the population and women 49.6%. Men tend to be somewhat older, with a median age of 66.0 years of age, while women have a median age of 61.0 years of age.

**Table 2: Population by Age and Sex**

Age Group	Total Population		Male		Female	
	Number	% of Population	Number	% of Population	Number	% of Population
Under 5 years old	32	2.2%	24	3.2%	8	1.1%
5 to 19 years of age	115	7.8%	56	7.5%	59	8.0%
20 to 34 years of age	69	4.7%	49	6.6%	20	2.7%
35 to 54 years of age	189	12.8%	103	13.8%	86	11.7%
55 to 64 years of age	325	22.0%	145	19.5%	180	24.6%
65+ years of age	748	50.6%	368	49.4%	380	51.8%
<b>Total</b>	<b>1,478</b>	<b>100.0%</b>	<b>745</b>	<b>100.0%</b>	<b>733</b>	<b>100.0%</b>
<b>Median age</b>	<b>63.3</b>		<b>66.0</b>		<b>61.0</b>	

*Source: Census Bureau, 2019-2023 5-Year American Community Survey*

The growth of the senior population is part of a long-term trend. In 2013, ten years prior to 2023, only 15.5% of the population was below the age of 35. Since then, younger persons have not arrived in sufficient numbers to counterbalance the growth of the community's older cohorts. Should the population of younger and middle-aged adults remain small, the borough could struggle to provide the facilities and services necessary to meet the needs of its elderly residents.

**Table 3: Population Change by Age, 2013 to 2023**

Age Group	2013		2023		Change, 2013 to 2023	
	2013	%, Total Population	2023	%, Total Population	Total Change	% Change
Under 5 years old	8	0.4%	32	2.2%	24	300.0%
5 to 19 years of age	223	11.6%	115	7.8%	-108	-48.4%
20 to 34 years of age	68	3.5%	69	4.7%	1	1.5%
35 to 54 years of age	338	17.6%	189	12.8%	-149	-44.1%
55 to 64 years of age	548	28.5%	325	22.0%	-223	-40.7%
65 years of age and older	739	38.4%	748	50.6%	9	1.2%
<b>Total</b>	<b>1,924</b>	<b>--</b>	<b>1,478</b>	<b>--</b>	<b>-446</b>	<b>-23.2%</b>
<b>Median Age</b>	<b>61.9</b>		<b>63.3</b>		<b>1.4</b>	<b>2.3%</b>

*Source: 2009-2013, 2019-2023 5-Year American Community Survey*



Households in Avalon tend to be relatively small. The average household size in the borough is comprised of 1.90 residents (Table 4). This is below the average household size in Cape May County, 2.11 persons. Altogether, one- and two-person households account for 68.8% of all households in Avalon. Of this group, two-person households comprise 35.0% of households in the borough while one-person households comprise 33.8%. Three-person households account for a further 15.2% of households while 4-person households make up another 10.3%. Only a relative handful of households, 5.7% in all, have five persons or more. By comparison, 10.2% of households statewide consist of five persons or more.

**Table 4: Household Size**

Household Size	Avalon		Cape May County		New Jersey	
	Total	%	Total	%	Total	%
1-person	167	33.8%	13,293	30.0%	918,897	26.4%
2-person	173	35.0%	17,939	40.4%	1,081,842	31.1%
3-person	75	15.2%	6,015	13.6%	594,946	17.1%
4-person	51	10.3%	4,469	10.1%	530,520	15.3%
5-person	25	5.1%	1,764	4.0%	218,492	6.3%
6-person	1	0.2%	656	1.5%	79,678	2.3%
7-person household or more	2	0.4%	233	0.5%	53,980	1.6%
Total Households	494	100.0%	44,369	100.0%	3,478,355	100.0%
<b>Average Household Size</b>	<b>1.90</b>		<b>2.11</b>		<b>2.61</b>	

*Source: 2019-2023 5-Year American Community Survey*

About two in three Avalon households are made up of families (Table 5). Similarly, family households constitute 67.8% of households statewide. In Avalon, though, family households comprise 2.32 persons on average, far below the average in New Jersey, 3.19 persons. The average household size for nonfamily households in Avalon is also low, 1.04 persons, compared in the state as a whole. The meager household size, along with the aging of the population, will likely hinder population growth for years to come.

**Table 5: Family and Nonfamily Households**

Household Type	Avalon	Cape May County	New Jersey
Total family households	67.1%	65.7%	67.8%
Total nonfamily households	32.9%	34.3%	32.2%
Average household size, family households	2.32	2.56	3.19
Average household size, nonfamily households	1.04	1.12	1.22

*Source: 2019-2023 5-Year ACS*



The community is well-educated. Of all residents at least 25 years of age, a remarkable 69.7% have at least a bachelor's degree while 26.2% have a graduate or professional degree. Such high levels of education depart sharply from the rates in most of the rest of Cape May County, where only 37.4% of residents have a bachelor's degree. Overall, 98.0% of Avalon residents have earned a high school diploma. Given the strong relationship between educational attainment and income, the high levels of education play a major role in shaping the borough's economy.

**Table 6: Educational Attainment**

Highest level of education	Avalon	Cape May County	New Jersey
Less than 9th grade	0.6%	2.0%	4.6%
9th to 12th grade, no diploma	1.4%	3.3%	4.7%
High school graduate (includes equivalency)	10.7%	31.7%	25.7%
Some college, no degree	10.9%	18.0%	15.3%
Associate's degree	6.7%	7.6%	6.7%
Bachelor's degree	43.5%	23.3%	25.8%
Graduate or professional degree	26.2%	14.1%	17.1%
<b>High school graduate or higher</b>	<b>98.0%</b>	<b>94.6%</b>	<b>90.7%</b>
<b>Bachelor's degree or higher</b>	<b>69.7%</b>	<b>37.4%</b>	<b>42.9%</b>

Source: 2019-2023 5-Year ACS

White persons who are not Hispanic make up an overwhelming share of the population of Avalon, 93.4% (Table 7). Racial and ethnic minorities make up a relatively meager share of the Cape May County population in general. Approximately 1.6% of the community is Asian-American, well below the statewide share, 9.8%. Black residents account for a mere 0.1% of the population, a fraction of the figure for Cape May County, 3.1%. For New Jersey, where they constitute more than 1 in 5 residents, Hispanics make up a relatively small number of Avalon residents, 2.9% overall. Countywide, Hispanics comprise 8.1% of the population.

**Table 7: Race and Ethnicity**

Race and Ethnicity	Avalon	Cape May County	New Jersey
<b>Non-Hispanic</b>	<b>97.1%</b>	<b>91.9%</b>	<b>78.1%</b>
White	93.4%	84.4%	51.9%
Black	0.1%	3.1%	12.3%
Asian	1.6%	0.7%	9.8%
Other Race Alone	0.0%	0.3%	0.8%
Two or more Races	1.9%	3.5%	3.2%
<b>Hispanic (All Races)</b>	<b>2.9%</b>	<b>8.1%</b>	<b>21.9%</b>



Race and Ethnicity	Avalon	Cape May County	New Jersey
Hispanic, White	0.7%	2.6%	5.0%
Hispanic, Black	0.0%	0.3%	0.7%
Hispanic, Other	0.0%	2.9%	8.9%
Hispanic, Two or More Races	2.2%	2.3%	7.4%

*Source: 2019-2023 5-Year ACS*

## SOCIOECONOMIC ANALYSIS

Avalon is a very affluent community. According to the most recent American Community Survey, 30.5% of households have an income of at least \$200,000, more than twice the percentage countywide (Table 8). The median household income is \$143,482, well above the median for Cape May County, \$88,046. The mean household income in the borough, \$228,118 far surpasses the median, which indicates that the income distribution is greatly skewed towards the top. Approximately two-thirds of households in the borough, 67.0%, have an income of \$100,000 or higher. At the other end of the spectrum, 14.4% of households have an income less than \$50,000.

**Table 8: Household Income**

HH Income	Avalon	Cape May County	New Jersey
Less than \$25,000	4.8%	11.7%	11.9%
\$25,000-\$50,000	9.6%	16.4%	13.3%
\$50,000-\$100,000	21.5%	28.1%	24.3%
\$100,000-\$200,000	33.4%	29.4%	29.7%
More than \$200,000	30.6%	14.4%	20.7%
<b>Median HH Income</b>	<b>\$143,482</b>	<b>\$88,046</b>	<b>\$101,050</b>
<b>Mean HH Income</b>	<b>\$228,118</b>	<b>\$119,743</b>	<b>\$140,299</b>

*Source: 2019-2023 5-Year ACS*

Even so, it's necessary to note the presence of persons who have limited resources. To that end, the poverty rate in Avalon is 3.7% (Figure 9). That is less than half the rate for Cape May County, or 8.7%. The poverty rate for children is marginally above the overall rate, 4.3%. Likewise, the poverty rate for senior residents is 4.3% as well.

**Table 9: Poverty Rate**

Indicator	Avalon	Cape May County	New Jersey
Poverty Rate, Overall	3.7%	8.7%	9.8%
Poverty Rate, Under 18 years old	4.3%	11.0%	13.3%
Poverty Rate, Seniors	4.3%	4.8%	9.5%

*Source: 2019-2023 5-Year ACS*

Over the past decade, unemployment in Avalon has stayed below the level reported for Cape May County, but remained stubbornly above the statewide rate (Table 10). In 2013, the borough had an unemployment rate of 10.4%. Employment steadily picked up over the course of the 2010s before reaching a low of 4.8% in 2019. The unemployment rate shot up again in 2020, with the onset of the pandemic, reaching 10.3% before declining over the next two years. As of 2023, the borough has an unemployment rate of 5.8%.

**Table 10: Unemployment Rate**

Year	Avalon	Cape May County	New Jersey
2013	10.4%	14.6%	8.4%
2014	8.6%	12.2%	6.7%
2015	7.2%	11.0%	5.7%
2016	7.9%	9.8%	4.9%
2017	6.1%	9.1%	4.5%
2018	5.4%	8.2%	4.0%
2019	4.8%	7.0%	3.5%
2020	10.3%	13.7%	9.4%
2021	7.5%	9.3%	6.7%
2022	5.2%	6.8%	3.9%
2023	5.8%	7.6%	4.4%

*Source: NJ Dept. of Labor and Workforce Development*

For-profit companies employ 68.4% of the borough's working population, higher than the share at the county level (Table 11). The municipality, has a high percentage of self-employed residents as well, 14.0%, almost all of whom are business owners. The relatively high share of business owners, 12.6% of all employed residents, indicates a strong entrepreneurial presence. An additional 12.1% of employed residents are government workers, well below the rate for Cape May County, where 22.4% of employed residents work in the public sector. Not-for-profit employees account for 5.5% of the working population.

**Table 51: Class of Worker**

Class of Worker	Avalon	Cape May County	New Jersey
For-profit company employee	68.4%	58.4%	69.2%
Not-for-profit employee	5.5%	8.1%	7.6%
Government Worker	12.1%	22.4%	14.2%
Self-employed, business owner	12.6%	4.3%	3.9%
Self-employed, contractor	1.4%	6.9%	5.1%

*Source: 2019-2023 5-Year ACS*

Approximately 53.0% of workers have management, business, science, and arts occupations (Table 12). These are individuals who work in occupations that demand a singular set of skills and knowledge. The community also includes a higher-than-average percentage of workers in sales and office occupations, 26.2%, exceeding the 21.8% countywide. Fewer residents have blue-collar jobs. While 8.9 and 6.9% of Cape May County and New Jersey workers work in natural resources, construction, or maintenance occupations, only 1.4% of working Avalon residents do. The story is the same for service occupations, which is how 11.5% of Avalon residents earn their pay, just over half the share in Cape May County, 20.0%. Meanwhile, 7.8% of the employed population has a natural resources, construction, or maintenance occupation, above the countywide figure, but significantly below the share statewide, 11.3%.

**Table 62: Occupation**

Occupation	Avalon	Cape May County	New Jersey
Management, business, science, and arts	53.0%	41.5%	46.9%
Service occupations	11.5%	20.0%	14.8%
Sales and office occupations	26.2%	21.8%	20.0%
Natural resources, construction, and maintenance occupations	1.4%	9.4%	6.9%
Production, transportation, and material moving	7.8%	7.4%	11.3%

*Source: 2019-2023 5-Year ACS*

Avalon residents are employed in all of the major industrial sectors, but the professional, scientific, and management sector is especially critical to the local economy. This sector employs 17.7% of Avalon's employed population, significantly higher than the county- and statewide rates, 9.0% and 15.4%, respectively. (Table 13) According to the US Bureau of Labor Statistics, these are "activities that require a high degree of expertise and training" and encompass professions as disparate as the law, accounting, and engineering. The financial sector also figures prominently. Of working residents, 14.7% work in the finance, insurance, and real estate sector, compared to 10.3% statewide. The community also has a higher-than-average share of residents who work in the retail and food and accommodation sectors, 9.9%





and 12.4%. It should be no surprise that a sizable number of residents work in these sectors, given how integral the Jersey Shore is to the local economy.

**Table 73: Industry**

Industry	Avalon	Cape May County	New Jersey
Agriculture, forestry, fishing and hunting, and mining	0.0%	0.9%	0.3%
Construction	3.7%	10.9%	6.4%
Manufacturing	4.8%	5.1%	9.8%
Wholesale trade	4.6%	2.8%	3.4%
Retail trade	9.9%	8.1%	8.7%
Transportation and warehousing, and utilities	8.2%	4.4%	6.9%
Information	2.0%	2.0%	2.9%
Finance and insurance, and real estate and rental and leasing	14.7%	8.0%	10.3%
Professional, scientific, and management, and administrative and waste management services	17.7%	9.0%	15.4%
9Educational services	8.0%	10.2%	8.9%
Health care and social assistance	8.9%	14.1%	13.3%
Arts, entertainment, and recreation, and accommodation and food services	12.4%	10.6%	4.8%
Other services except public administration	2.3%	3.8%	3.5%
Public administration	2.8%	10.0%	5.3%

*Source: 2019-2023 5-Year ACS*

An outsize share of the employed population, 30.1%, works from home, more than triple the percentage countywide, 9.9% (Table 14). A majority of working residents, 58.4%, get to work by car, including 55.1% who drive to work alone. Yet, Avalon residents are less likely to drive or carpool than their peers elsewhere



in Cape May County, where 82.0% of working residents get to work by car. A significant number of workers walk or ride a bike to work, with 3.7% doing the former and 5.9% the latter.

**Table 14: Means of Transport to Work**

Means of Transport	Avalon	Cape May County	New Jersey
Drove alone	55.4%	73.7%	63.7%
Carpooled	3.0%	8.3%	7.7%
Public transportation	0.7%	0.7%	8.5%
Walked	3.7%	3.9%	2.6%
Bicycle	5.9%	1.1%	0.3%
Taxicab, motorcycle, or other means	1.1%	2.5%	2.1%
Worked from home	30.1%	9.9%	15.0%
Source: 2019-2023 5-Year ACS			

Some workers have exceedingly long commutes. Almost one in five commuters, 19.1%, needs at least an hour to get to the workplace (Table 15). A large segment of residents, though, have a commute that is comparably short, as two in five commuters need less than a quarter of an hour to get to their workplace. In addition, more than a quarter of commuters, 26.8%, take between 15 and 29 minutes to get to work. All told, the average Avalon commuter has a commute of 28.7 minutes, significantly above the county average, 22.7 minutes, but the below the average statewide, 30.9 minutes.

**Table 15: Travel Time to Work**

Travel Time	Avalon	Cape May County	New Jersey
Less than 10 minutes	20.9%	20.6%	9.9%
10 to 14 minutes	19.1%	17.2%	11.5%
15 to 19 minutes	6.9%	15.9%	13.1%
20 to 24 minutes	19.9%	14.4%	12.9%
25 to 29 minutes	0.8%	5.0%	6.7%
30 to 34 minutes	3.8%	10.3%	13.7%
35 to 44 minutes	5.4%	4.7%	8.2%
45 to 59 minutes	4.1%	4.6%	9.9%
60 or more minutes	19.1%	7.4%	14.2%
<b>Mean travel time to work (minutes)</b>	<b>28.7</b>	<b>22.7</b>	<b>30.9</b>
Source: 2019-2023 5-Year ACS			

Given that one- and two-person households predominate in Avalon, few households have more than two cars. To put it somewhat differently, 20.4% of households possess 3 cars or more (Table 16). This is far



less than the share for Cape May County, 29.6%. A plurality of households, 41.1%, have two cars while 38.6% have one automobile, almost double the countywide figure.

**Table 16: Total Vehicles Available**

Total Vehicles	Avalon	Cape May County	New Jersey
No vehicle	0.0%	3.4%	6.4%
1 vehicle	38.6%	21.1%	23.3%
2 vehicles	41.1%	45.9%	39.9%
3 or more vehicles	20.4%	29.6%	30.3%

Source: NJ 2019-2023 5-Year ACS

## HOUSING ANALYSIS

Homeownership is the predominant form of tenure in Avalon. That is, 95.9% of residents live in owner-occupied housing units (Table 17). The remaining 4.1% of the population lives in renter-occupied housing. The municipality's owner-occupied share far surpasses the respective state- and countywide shares, 63.7% and 79.3%.

**Table 17: Tenure**

Tenure	Avalon	Cape May County	New Jersey
Owner-Occupied	95.9%	79.3%	63.7%
Renter-Occupied	4.1%	20.7%	36.3%

Source: 2019-2023 5-Year ACS

Tourism shapes the local housing market to an undue degree. A majority of the housing units in Cape May County, 55.5%, is technically vacant, as units are set aside for persons visiting the Jersey Shore. (Table 18) In Avalon, vacant housing is ubiquitous, with 85.7% of housing units lacking a full-time occupant.

**Table 18: Occupancy Status**

Occupancy Status	Avalon	Cape May County	New Jersey
Occupied	14.3%	44.5%	92.1%
Vacant	85.7%	55.5%	7.9%

Source: 2019-2023 5-Year ACS



In precise terms, units reserved for part-time residents or travelers account for 92.3% of the vacant homes in Avalon. (Table 19). Countywide, homes used on a seasonal or occasional basis constitute 89.9% of vacant housing. In all, 38.1% of seasonal housing units in New Jersey are located in Cape May County. Another 5.6% of empty Avalon homes are for rent while a further 0.8% are for sale, with 0.8% of units sold, but not yet occupied. Units vacant for other reasons, a category that often encompasses abandoned or dilapidated units, comprise just 0.5% of the vacant housing in the borough while 0.4% of vacant homes are set aside for migrant workers.

**Table 19: Vacancy Status**

Vacancy Status	Avalon	Cape May County	New Jersey
For rent	5.6%	7.0%	16.0%
Rented, not occupied	0.0%	0.1%	2.7%
For sale only	0.8%	0.9%	6.4%
Sold, not occupied	0.6%	0.4%	4.1%
For seasonal, recreational, or occasional use	92.3%	89.6%	43.7%
For migrant workers	0.4%	0.1%	0.0%
Other vacant	0.5%	1.9%	27.1%

*Source: 2019-2023 5-Year ACS*

Housing in Avalon is largely comprised of single-family residences (Table 20). To be precise, 67.8% of homes are detached one-family residences, with an additional 22.1% attached. In the broader state, single-family housing, whether attached or detached, accounts for a combined 62.7% of the housing stock. Two-family residences account for 1.5% of homes while 1.4% are in buildings with 3 or 4 dwellings. The borough does have a modest amount of multifamily housing, defined as buildings with 5 housing units or more. Buildings with 5 to 9 units comprise 2.5% of the housing stock while buildings with 10 to 19 units account for 0.8% of units. An additional 3.8% of units are located in buildings of 20 units or more. In total, multifamily housing constitutes 7.1% of the housing in the borough.

**Table 20: Units in Structure**

Housing Type	Avalon	Cape May County	New Jersey
1, detached	67.8%	52.3%	52.7%
1, attached	22.1%	25.5%	10.0%
2	1.5%	6.7%	8.6%
3 or 4	1.4%	3.2%	6.1%
5 to 9	2.5%	3.1%	4.7%
10 to 19	0.8%	2.0%	4.9%
20 to 49	0.6%	1.8%	4.2%



Housing Type	Avalon	Cape May County	New Jersey
50 or more	3.2%	2.3%	7.9%
Mobile home	0.0%	3.1%	0.9%
Boat, RV, van, etc.	0.0%	0.0%	0.0%

Source: 2019-2023 5-Year ACS

Avalon homeowners overwhelmingly reside in one-family detached residences, totaling 89.9% of the owner-occupied stock (Table 21). The remainder of owner-occupied housing consists of attached one-family houses, two-family dwellings three-to-four family structures, and multifamily buildings. One-family detached housing accounts for over a third of the rental housing stock, or 35.6%. A sizable number of renters also live in one-family attached dwellings, 17.5%. In other words, 53.1% of renters live in one-family homes. Another 9.9% of rental units are in two-family residences while 3.8% are in three- and four-family structures. Multifamily housing comprises a relatively low share of the borough's renter-occupied housing, 31.6%. This is a lower percentage than for Cape May County, 34.3%, and is dwarfed by the comparable figure for New Jersey, 50.1%. In Avalon, buildings with 10 to 19 units supply most of the rentals located in multifamily structures, 22.6% of rentals overall, with an additional 4.5% in buildings with 5 to 9 units, and another 4.5% in buildings with 20 apartments or more.

**Table 81: Units in Structure by Tenure**

Housing Type	Avalon		Cape May County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1, detached	73.7%	42.9%	76.5%	33.5%	77.1%	11.7%
1, attached	19.4%	28.6%	9.4%	11.0%	10.2%	8.4%
2	1.1%	21.4%	3.8%	20.5%	4.6%	15.5%
3 or 4	0.8%	7.1%	1.7%	12.4%	1.7%	13.8%
5 to 9	4.1%	0.0%	2.2%	5.6%	1.4%	10.6%
10 to 19	0.0%	0.0%	0.5%	6.2%	1.2%	11.4%
20 to 49	0.0%	0.0%	0.8%	2.4%	1.0%	9.7%
50 or more	1.0%	0.0%	1.3%	8.0%	1.8%	18.4%
Mobile home	0.0%	0.0%	3.8%	0.4%	1.1%	0.4%
Boat, RV, van, etc.	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%

Source: 2019-2023 5-Year ACS

Most of Avalon's population growth occurred during the second half of the twentieth century. As such, homes built before the Second World War are relatively uncommon, with just 4.7% of housing units built prior to 1940. (Table 22). The share of existing units erected in the 1940s and 50s is scant as well, with just 2.3% and 3.3% of dwellings dating to the respective decades. About a tenth of the housing supply was



constructed in the 1960s, 9.8% in all, while 15.6% of units were put up in the 1970s. The 1980s was particularly productive from the standpoint of homebuilding, considering that 21.3% of homes were constructed over the course of the decade. Roughly one in three residences have been built since the turn of the century, with 19.1% of all dwellings constructed in the 2000s, 13.2% in the 2010s, and 1.6% in 2020 or later.

**Table 92: Year Structure Built**

Year Structure Built	Avalon	Cape May County	New Jersey
Built 2020 or later	1.6%	0.6%	0.6%
Built 2010 to 2019	13.2%	5.8%	5.8%
Built 2000 to 2009	19.1%	9.4%	9.1%
Built 1990 to 1999	9.2%	11.3%	9.1%
Built 1980 to 1989	21.3%	15.8%	11.9%
Built 1970 to 1979	15.6%	13.2%	12.4%
Built 1960 to 1969	9.8%	14.0%	13.0%
Built 1950 to 1959	3.3%	12.3%	14.1%
Built 1940 to 1949	2.3%	4.2%	6.7%
Built 1939 or earlier	4.7%	13.5%	17.5%
Source: 2019-2023 5-Year ACS			

Homes in Avalon are large relative to the housing stock in the rest of the county and state. Overall, 65.6% of homes in the municipality have four bedrooms or more (Table 23). This surpasses the respective figures for New Jersey and Cape May County, 25.6% and 31.9%. Another 24.0% of homes have three bedrooms. Only 10.4% of residences have two bedrooms or less. In contrast, 28.8% of homes in Cape May County and 42.7% of homes in the Garden State have two bedrooms or less.

**Table 23: Number of Bedrooms, Housing Stock**

Total Bedrooms	Avalon	Cape May County	New Jersey
No bedroom	0.2%	1.3%	3.0%
1 bedroom	3.2%	6.8%	14.2%
2 bedrooms	7.0%	20.7%	25.5%
3 bedrooms	24.0%	39.3%	31.8%
4 bedrooms	28.7%	22.7%	19.7%
5 or more bedrooms	36.9%	9.2%	5.9%
Source: 2019-2023 5-Year ACS			





The borough's housing stock is in excellent condition (Table 24). Remarkably, the Census found no residences in Avalon to be lacking complete plumbing or kitchen facilities. Similarly, no homes in the borough lack telephone service. A small segment of occupied units, 0.8%, have overcrowded conditions, with more than one occupant per room. Still, the share of overcrowded homes in Avalon trails the percentage in Cape May County, 1.2%, and in New Jersey in particular, 3.7%. Approximately 0.9% of homes do not use a heating fuel. Natural gas supplied by a utility is the most popular fuel, heating 77.5% of households, while electricity is used in just over a fifth of homes, 20.8%.

**Table 24: Housing Quality Indicators**

Home Heating Fuel	Avalon	Cape May County	New Jersey
Utility gas	77.5%	66.3%	73.3%
Bottled, tank, or LP gas	0.0%	5.3%	2.5%
Electricity	20.8%	21.2%	15.6%
Fuel oil, kerosene, etc.	0.0%	4.4%	6.8%
Coal or coke	0.0%	0.1%	0.0%
Wood	0.0%	0.4%	0.3%
Solar energy	0.8%	0.4%	0.2%
Other fuel	0.0%	1.3%	0.5%
No fuel used	0.9%	0.6%	0.8%
<b>Lacking facilities</b>			
Lacking complete plumbing facilities	0.0%	0.2%	0.3%
Lacking complete kitchen facilities	0.0%	0.8%	0.8%
No telephone service available	0.0%	0.5%	0.9%
<b>Occupants Per Room</b>			
1.00 or less	99.2%	98.7%	96.3%
1.01 to 1.50	0.8%	1.1%	2.4%
1.51 or more	0.0%	0.1%	1.3%

Source: 2019-2023 5-Year ACS

Long-time residents form a sizable segment of the community (Table 25). Significantly, 33.9% of householders moved into their home prior to 2000, compared to 26.0% countywide. Approximately two-thirds of householders, 66.1%, moved into their home during the twenty-first century, which falls short of the share for Cape May County, 74.0%. Almost half of householders, 44.7%, moved into their homes in 2010 or later.

**Table 25: Year Moved In**

Year Moved In	Avalon	Cape May County	New Jersey
Moved in 2021 or later	5.2%	7.8%	8.3%
Moved in 2018 to 2020	10.5%	20.0%	20.6%
Moved in 2010 to 2017	29.0%	27.7%	28.6%
Moved in 2000 to 2009	21.4%	18.5%	19.2%
Moved in 1990 to 1999	14.7%	12.7%	11.4%
Moved in 1989 and earlier	19.2%	13.3%	11.9%
Source: 2019-2023 5-Year ACS			

## HOUSING MARKET ANALYSIS

Most homeowners do not have a mortgage. In all, only 38.6% of homeowners have a mortgage while 61.4% do not (Table 26). The share of owner-occupied homes without a mortgage in Avalon is well in excess of the respective state- and countywide totals, 35.6% and 40.8%.

**Table 26: Mortgage Status**

Mortgage Status	Avalon	Cape May County	New Jersey
With a mortgage	38.6%	59.2%	64.4%
Without a mortgage	61.4%	40.8%	35.6%
Source: 2019-2023 5-Year ACS			

Homes in Avalon have enormous values compared with the wider county and state. More than four-fifths of homes in the borough have a value that exceeds \$1,000,000, compared to 10.1% for Cape May County and 6.6% in New Jersey overall (Table 27). Accordingly, the median home value is \$1,756,100, more than four times the median statewide. A further 6.5% with a value of at least \$750,000 and less than \$999,999. Approximately, 8.9% of residences have a value below \$500,000. By comparison, 61.8% of homes in New Jersey and 65.7% in Cape May County have a value below \$500,000.

**Table 27: Home Values**

Home Value	Avalon	Cape May County	New Jersey
Less than \$100,000	2.0%	5.0%	4.4%
\$100,000 to \$299,999	2.5%	26.7%	23.6%



Home Value	Avalon	Cape May County	New Jersey
\$300,000 to \$499,999	4.4%	33.8%	33.8%
\$500,000 to \$749,999	3.4%	17.0%	23.0%
\$750,000 to \$999,999	6.5%	7.5%	8.6%
\$1,000,000 or more	81.2%	10.1%	6.6%
<b>Median home value</b>	<b>\$1,756,100</b>	<b>\$566,500</b>	<b>\$427,600</b>
<i>Source: 2019-2023 5-Year ACS</i>			

Data from the New Jersey Division of Taxation supports the Census's home value data. The average sales price in Avalon has exceeded the Census median of \$1,756,100 in each of the last five years (Table 28). The number of homes soared during the pandemic, with 307 homes sold in 2021 and 226 in 2022. Homes sales have since slipped below their pre-pandemic level while prices have continued to soar. By 2024, the average home price in Avalon was \$2,801,584, more than doubling since 2015. Hence, the drop in home sales is evidently due to fewer owners putting their homes on the market. Low inventory is an issue for all of Cape May County, with 2,044 homes sold in 2024, the lowest in more than a decade.

**Table 28: Home Sales**

Year	Avalon		Cape May County	
	Total Sales	Avg Sales Price	Total Sales	Avg Sales Price
2015	215	\$1,336,091	2,464	\$536,661
2016	192	\$1,272,240	2,467	\$509,656
2017	236	\$1,429,932	2,930	\$557,271
2018	74	\$1,475,174	2,896	\$484,396
2019	250	\$1,613,305	3,333	\$577,919
2020	201	\$1,788,846	3,209	\$567,133
2021	307	\$2,059,014	4,955	\$691,938
2022	226	\$2,330,022	3,481	\$805,491
2023	123	\$2,569,427	2,240	\$864,087
2024	106	\$2,801,584	2,044	\$935,545
<i>Source: NJ Division of Taxation, NJ Treasury</i>				

The rise in home values has sent the assessed value of residential properties upward as well. As of 2024, the average residential property had an assessed value of \$1,742,869 (Table 29). This is a marked increase from 2016, when the average home assessment was \$1,328,416. To some extent, the steeper figure keeps assessments in line with market conditions. Home assessments have increased more modestly in Cape



May County as a whole. A similar trend has played out in Cape May County as a whole, where the average assessed value rose from \$477,560 in 2016 to \$530,494 in 2024.

**Table 29: Residential Tax Assessments**

Year	Total Lots, Avalon	Average Assessment	Total Lots, Cape May County	Average Assessment
2016	5,330	\$1,328,416	88,486	\$477,560
2020	5,444	\$1,622,032	89,546	\$507,939
2024	5,489	\$1,742,869	91,038	\$530,494

*Source: NJ Division of Taxation, NJ Treasury*

Avalon residents are somewhat better situated to meet the cost of housing than their peers in the rest of Cape May County. The share of households in the borough who are considered cost-burdened - those that spend at least 30% of household income on housing costs - is less than the comparable figures for the county and state. In all, 27.4% of Avalon households cost-burdened compared to 32.3% in Cape May County and 35.7% in New Jersey (Table 30). Another 15.0% of households spend between 20% and 29% of their income on housing. Conversely, more than half of the households in the community, 54.8%, spend less than 20% of their income on housing, eclipsing the figure for Cape May County, 42.5%. Given how steep home values in Avalon are, the comparatively lighter cost burden can be attributed to the fruitful incomes earned by the community's residents.

**Table 30: Burden of Housing Costs, All Households**

Housing Costs as % of Household Income	Avalon	Cape May County	New Jersey
Less than 20% of household income	54.8%	42.5%	39.3%
20 to 29% of household income	15.0%	22.4%	22.9%
30% or more of household income	27.4%	32.3%	35.7%
Zero or negative income	0.8%	1.2%	1.1%
No cash rent	2.1%	1.7%	1.1%

*Source: 2019-2023 5-Year ACS*

Homeowners are under less financial strain than renters. Of all homeowners, 26.9% spend at least 30% of their income on housing (Table 31). Of the remaining households, 57.4%, spend less than 20% of their income on housing, somewhat more than in Cape May County as a whole, while an additional 14.9% of Avalon homeowners allocate between 20% and 29% of their income towards the cost of housing.

**Table 101: Burden of Housing Costs, Owner-Occupied Housing**

Housing Costs as % of Household Income	Avalon	Cape May County	New Jersey
Less than 20% of household income	57.4%	48.9%	48.1%
20 to 29% of household income	14.9%	22.4%	22.7%
30% or more of household income	26.9%	27.5%	28.5%
Zero or negative income	0.8%	1.2%	0.6%

Source: 2019-2023 5-Year ACS

In terms of monthly costs, 59.4% of households with a mortgage pay \$3,000 or more on housing (Table 32). This far outpaces the comparable rate for Cape May County, 20.6%. Likewise, the median monthly cost of housing, \$3,379, far exceeds the countywide median, \$2,175. Steep housing costs are a deeply concerning issue for the entire state of New Jersey, where the median monthly cost for homeowners with a mortgage is \$2,767.

**Table 32: Monthly Costs, Homeowners with a Mortgage**

Monthly housing costs	Avalon	Cape May County	New Jersey
Less than \$500	0.7%	0.4%	0.4%
\$500 to \$999	2.1%	3.9%	1.8%
\$1,000 to \$1,499	2.1%	14.8%	6.6%
\$1,500 to \$1,999	4.2%	22.2%	13.7%
\$2,000 to \$2,499	20.1%	25.0%	17.7%
\$2,500 to \$2,999	11.3%	13.2%	17.0%
\$3,000 or more	59.4%	20.6%	42.7%
<b>Median monthly housing cost</b>	<b>\$3,379</b>	<b>\$2,175</b>	<b>\$2,787</b>

Source: 2019-2023 5-Year ACS

Monthly housing costs are necessarily lower for those households without a mortgage. Still, housing-related spending is high for these households as well, with a median monthly cost of \$1,331 (Table 33). In total, 74.7% of households without a mortgage spend \$1,000 on housing. These expenditures go towards taxes, insurance payments, utilities, and other fees. In comparison, 39.7% of households without a mortgage in Cape May County spend more than \$1,000. An additional 11.8% of households without a mortgage spend between \$800 and \$1,000 a month on housing while 7.6% spend between \$600 and \$799. The remaining 6.0% of households without a mortgage expend less than \$600 every month on housing costs, significantly less than in either the state or county, where 9.5% and 15.7% of such households expend less \$600 a month.

**Table 33: Monthly Costs, Homeowners without a Mortgage**

Monthly housing costs	Avalon	Cape May County	New Jersey
Less than \$250	0.0%	1.5%	1.9%
\$250 to \$399	4.9%	2.5%	2.6%
\$400 to \$599	1.1%	11.7%	5.0%
\$600 to \$799	7.6%	20.9%	8.8%
\$800 to \$999	11.8%	23.7%	14.6%
\$1,000 or more	74.7%	39.7%	67.1%
<b>Median monthly housing costs</b>	<b>\$1,331</b>	<b>\$917</b>	<b>\$1,205</b>

Source: 2019-2023 5-Year ACS

Housing costs put an even greater strain on renters in New Jersey, where 48.3% of renting households are cost-burdened (Table 34). Of the small number of renting households in Avalon, 35.7% spend more than 30% of their income on housing. Additionally, 16.7% of households that rent expend between 20% and 29% of their income on housing costs while 9.5% expend less than 20% of their income on housing. A significant number of renters, 38.1%, pay no cash rent, a far greater percentage than in the state overall, or 2.9%. In the main, renters in Avalon are far better placed to absorb costs than their peers in other communities.

**Table 34: Burden of Housing Costs, Renter-Occupied Housing**

Housing Costs as % of Household Income	Avalon	Cape May County	New Jersey
Less than 20% of household income	9.5%	17.9%	23.8%
20 to 29% of household income	16.7%	22.4%	23.1%
30% or more of household income	35.7%	50.7%	48.3%
Zero or negative income	0.0%	1.0%	1.9%
No cash rent	38.1%	8.1%	2.9%

Source: 2019-2023 5-Year ACS

Rental tenants pay higher rent than elsewhere in Cape May County. According to ACS data, the median rent is \$1,615, well above the \$1,345 estimated for the county. (Table 35). Overall, 61.5% of households in renter-occupied housing have a rent of \$1,500 or higher. This easily eclipses the share countywide, which is 42.0%. The remaining 38.5% of Avalon renters have a rent between \$1,000 and \$1,499. It should be noted there is a sizable quantity of inexpensive rentals in Cape May County, with 28.8% of units having a rent of less than \$1,000.

**Table 35: Gross Rent**

Gross Rent	Avalon	Cape May County	New Jersey
Less than \$500	0.0%	5.3%	6.3%
\$500 to \$999	0.0%	23.5%	8.7%
\$1,000 to \$1,499	38.5%	29.3%	26.3%
\$1,500 to \$1,999	50.0%	25.7%	28.5%
\$2,000 to \$2,499	11.5%	13.0%	15.9%
\$2,500 to \$2,999	0.0%	2.1%	6.7%
\$3,000 or more	0.0%	1.2%	7.6%
<b>Median rent</b>	<b>\$1,615</b>	<b>\$1,345</b>	<b>\$1,653</b>

Source: 2019-2023 5-Year ACS

## DEVELOPMENT TRENDS

In the last 20 years, Borough staffers have approved building permits on average for the construction of 86 housing units annually (Table 36). The pace of homebuilding has stayed consistent in the last decade, with 88 units permitted per year on average building per on average annually. All told, building permits for 1,712 homes have been approved since 2004.

**Table 36: Total Housing Permits Issued Per Year, 2004-2023**

Year	Avalon	Cape May County	New Jersey
2004	110	2,432	39,238
2005	188	2,638	39,688
2006	100	1,661	32,048
2007	82	1,185	25,948
2008	59	517	16,338
2009	40	412	11,145
2010	51	432	11,885
2011	60	445	11,882
2012	63	517	15,270
2013	76	683	18,795
2014	73	646	22,896
2015	72	639	19,503
2016	75	635	24,170





Year	Avalon	Cape May County	New Jersey
2017	100	774	25,961
2018	97	686	26,048
2019	72	685	30,770
2020	87	637	26,680
2021	102	824	30,044
2022	117	734	31,792
2023	88	703	21,682
<b>10-Year Average</b>	<b>88</b>	<b>695</b>	<b>25,304</b>
<b>20-Year Average</b>	<b>86</b>	<b>894</b>	<b>24,089</b>

*Source: NJ Dept. of Community Affairs*

One- and two-family residences accounted for most of the residential building permits issued in the last twenty years (Table 37). This is a departure from the homebuilding trends statewide, but is consistent with the building patterns in Cape May County. Overall, an average of 82 one- and two-family homes have been permitted annually in Avalon. In addition, 3 multifamily homes and 1 mixed-use unit are permitted every year on average.

**Table 37: Total Housing Permits Issued by Type, 2004-2023**

Year	Avalon			Cape May County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2004	110	0	0	2,061	335	36	27,103	11,383	752
2005	143	45	0	2,169	457	12	26,715	12,687	286
2006	93	7	0	1,326	332	3	20,090	11,760	198
2007	81	1	0	898	273	14	14,235	11,553	160
2008	53	6	0	446	71	0	8,960	7,102	276
2009	40	0	0	296	115	1	6,776	4,309	60
2010	51	0	0	421	10	1	6,934	4,733	218
2011	60	0	0	420	25	0	6,236	5,184	462
2012	63	0	0	488	27	2	6,700	8,527	43
2013	76	0	0	657	20	6	9,666	8,998	131
2014	73	0	0	609	21	16	10,678	11,909	309
2015	72	0	0	579	54	6	9,470	9,989	44
2016	73	0	2	625	6	4	8,885	15,217	68
2017	100	0	0	742	32	0	9,201	16,146	614



Year	Avalon			Cape May County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2018	97	0	0	621	60	5	9,026	16,811	211
2019	72	0	0	630	54	1	8,954	21,762	54
2020	87	0	0	598	38	1	8,673	17,950	57
2021	102	0	0	784	38	2	10,479	19,471	94
2022	110	0	7	658	69	7	9,163	21,913	716
2023	82	4	2	633	65	5	9,552	11,538	592
<b>10-Year Average</b>	<b>87</b>	<b>0</b>	<b>1</b>	<b>648</b>	<b>44</b>	<b>5</b>	<b>9,408</b>	<b>16,271</b>	<b>276</b>
<b>20-Year Average</b>	<b>82</b>	<b>3</b>	<b>1</b>	<b>783</b>	<b>105</b>	<b>6</b>	<b>11,375</b>	<b>12,447</b>	<b>267</b>

*Source: NJ Dept. of Community Affairs*

While building permits for new homes in Avalon have been steadily approved for years, so, too, have demolition permits. Evidently, many houses were torn down to clear sites for the homes constructed this century. In all, Borough staff have approved demolition permits for an average of 69.8 housing units annually since 2004 (Table 38). Most of these buildings were one- and two-family homes, 1,396 units in all. Demolition permits were also approved for 55 multifamily units and 1 mixed-use unit.

**Table 38: Demolition Permits, 2004-2023**

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	110	38	0	148
2005	130	7	0	137
2006	78	0	0	78
2007	61	0	0	61
2008	52	0	0	52
2009	36	0	0	36
2010	46	0	0	46
2011	56	3	0	59
2012	48	0	0	48
2013	73	3	0	76
2014	69	0	0	69
2015	68	0	0	68
2016	67	2	0	69
2017	82	2	0	84



Year	1-2 Family	Multifamily	Mixed-Use	Total
2018	73	0	0	73
2019	65	0	0	65
2020	83	0	0	83
2021	75	0	0	75
2022	75	0	0	75
2023	49	0	1	50
<b>Total</b>	<b>1396</b>	<b>55</b>	<b>1</b>	<b>1452</b>
<b>10-Year Average</b>	<b>70.6</b>	<b>0.4</b>	<b>0.1</b>	<b>71.1</b>
<b>20-Year Average</b>	<b>69.8</b>	<b>2.75</b>	<b>0.05</b>	<b>72.6</b>
<i>Source: NJ Dept of Community Affairs</i>				

The change in the housing supply is, therefore, less sweeping than it seems at first glance. Adjusting for demolition, the municipality has permitted, on net, 17.2 housing units per year on average in the last decade (Table 39). The homes created are almost entirely one- and two-family units, 16.2 units per year while an average of 1 mixed-use home on net has been added to the housing stock every year. For the last two decades, an average of 13 homes have been permitted on net every year.

**Table 39: Net Housing Permits, 2004-2023**

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	0	-38	0	-38
2005	13	38	0	51
2006	15	7	0	22
2007	20	1	0	21
2008	1	6	0	7
2009	4	0	0	4
2010	5	0	0	5
2011	4	-3	0	1
2012	15	0	0	15
2013	3	-3	0	0
2014	4	0	0	4
2015	4	0	0	4
2016	6	-2	2	6
2017	18	-2	0	16



Year	1-2 Family	Multifamily	Mixed-Use	Total
2018	24	0	0	24
2019	7	0	0	7
2020	4	0	0	4
2021	27	0	0	27
2022	35	0	7	42
2023	33	4	1	38
<b>Total</b>	<b>242</b>	<b>8</b>	<b>10</b>	<b>260</b>
<b>10-Year Average</b>	<b>16.2</b>	<b>0</b>	<b>1</b>	<b>17.2</b>
<b>20-Year Average</b>	<b>12.1</b>	<b>0.4</b>	<b>0.5</b>	<b>13</b>

*Source: NJ Dept of Community Affairs*

Avalon has permitted a comparatively small amount of nonresidential development over the past 20 years. Following the financial crisis, office and retail development fell off sharply, with only a handful of projects apparently approved (see Table 40). Since 2004, an average of 6,943 square feet of office development has been permitted every year while 5,000 square feet of retail space has been permitted on average. Most nonresidential development in the state is made up of uses that NJ DCA aggregates into an 'Other' category. The 'Other' category encompasses civic, institutional, industrial, and miscellaneous commercial uses, among others. In Avalon, municipal staffers permitted a yearly average of 5,062 square feet of development that falls under the 'Other' label.

**Table 110: Building Permits, Nonresidential Construction, 2004-2023**

Year	Avalon			Cape May County		
	Office	Retail	Other	Office	Retail	Other
2004	12,774	15,501	33,654	176,018	246,876	1,049,493
2005	1,165	67,363	2,699	126,311	399,663	243,945
2006	900	16,842	3,307	79,758	194,680	372,398
2007	0	0	19,107	23,386	40,830	260,448
2008	21,206	0	1,847	110,069	99,235	166,795
2009	1,136	0	454	66,439	201,681	105,685
2010	0	294	1,958	19,038	32,172	129,429
2011	0	0	2,083	40,506	2,603	169,266
2012	0	0	3,069	75,947	14,305	170,690
2013	0	0	1,248	31,438	2,076	133,359



Year	Avalon			Cape May County		
	Office	Retail	Other	Office	Retail	Other
2014	0	0	1,069	37,284	2,887	144,891
2015	0	0	17,792	52,872	5,585	118,327
2016	0	0	1,319	129,746	38,363	225,847
2017	0	0	2,201	39,604	149,583	139,716
2018	0	0	7,543	49,447	17,149	143,236
2019	154	0	622	107,312	10,207	174,645
2020	0	0	276	28,242	4,482	144,442
2021	0	0	364	95,713	43,651	111,244
2022	83,424	0	0	134,623	9,365	332,584
2023	18,109	0	623	72,273	10,558	371,761
<b>20-Year Average</b>	<b>6,943</b>	<b>5,000</b>	<b>5,062</b>	<b>74,801</b>	<b>76,298</b>	<b>235,410</b>

*Source: NJ Dept. of Community Affairs*

## PLANNING PROJECTIONS

Cape May County is served by the South Jersey Transportation Planning Organization (SJTPO), one of New Jersey's three metropolitan planning organizations. SJTPO calculates population and employment projections to anticipate the long-range planning needs of the North Jersey portion of the New York metropolitan area.

The agency forecasts that the population of Avalon will further decline between 2020 and 2060 (Table 41), decreasing from 1,243 to 1,132 residents. SJTPO planners anticipate that the population of the four-county region will fall as a whole, with a population decline of 31,736 persons. The population of Cape May County is similarly expected to decline, dropping by a projected 10,114 persons. Interestingly, the agency expects employment to increase throughout the four-county region, with a net increase of 68,853 workers. More locally, SJTPO projects a net increase of 403 workers in Avalon and 14,447 workers for Cape May County as a whole.

**Table 41: Long-term Population, Household and Employment Forecasts**

Indicator	Avalon	Cape May County	SJTPO
<b>2020 Population</b>	1,243	95,263	588,786
<b>2060 Population</b>	1,132	85,149	557,050
<b>Net Population, 2020 to 2060</b>	<b>-111</b>	<b>-10,114</b>	<b>-31,736</b>



Indicator	Avalon	Cape May County	SJTPO
<b>2020 Employment</b>	1,637	58,229	310,002
<b>2060 Employment</b>	2,040	72,676	378,855
<b>Net Employment, 2020 to 2060</b>	<b>403</b>	<b>14,447</b>	<b>68,853</b>

*Source: SJTPO*