

## **FOURTH ROUND**

### **HOUSING ELEMENT AND FAIR SHARE PLAN**

BOROUGH OF WEST WILDWOOD | CAPE MAY COUNTY, NEW JERSEY

MAY 2025



**MAY 2025**

**FOURTH ROUND HOUSING ELEMENT  
AND FAIR SHARE PLAN**

ADOPTED BY THE PLANNING BOARD: MAY 15, 2025

ENDORSED BY THE COMMISSIONERS:

PREPARED BY:

A handwritten signature in black ink, appearing to be 'KL' or 'KLE', written over a horizontal line.

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NEW JERSEY PROFESSIONAL PLANNER LICENSE #5537

**KYLE + MCMANUS ASSOCIATES**

A SIGNED AND SEALED ORIGINAL IS ON FILE WITH THE BOROUGH CLERK

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## TABLE OF CONTENTS

Introduction & Executive Summary .....	1
The Housing Element and Fair Share Plan .....	1
Affordability Requirements .....	2
Present and Prospective Need Obligation.....	4
Fair Share Plan.....	6
Third Round Compliance Status .....	6
The Fourth Round Compliance Process.....	6
Consideration of Affordable Housing Options .....	7
Satisfaction of the Fourth Round Affordable Housing Obligation.....	7
Preservation of multigenerational family continuity .....	8
State Development and Redevelopment Plan Consistency.....	8
Affordable Housing Administration & Affirmative Marketing .....	9
Affordable Housing Trust Fund .....	10
Cost Generation .....	10

## APPENDICES

- A. Housing Element
- B. Spending Plan
- C. Resolutions

## **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 the creation of low and moderate housing units. 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 units that must be created or planned for creation to have “satisfied” their constitutional obligation, commonly referred to as their affordable housing obligation. The purpose of this Fourth Round Housing Element and Fair Share Plan is to present how West Wildwood Borough will address its affordable housing obligation.

Affordable housing in New Jersey is defined as housing units which are reserved for households with incomes not more than 80% of the regional median income. Each affordable unit, with limited exceptions, must remain reserved for very-low-, low-, and moderate-income households for a minimum of 30 years and for rental units, 40 years, and it is typically enforced by a deed restriction. Each affordable unit is eligible for one “credit” against the obligation and certain units are eligible for “bonus credits,” which provide more than one credit per unit. In addition to providing the minimum number of credits, municipalities must ensure diversity in the level of affordability – meaning very-low-, low- and moderate-income units – and diversity in the size of affordable units – meaning one-, two-, and three-bedroom units.

Participation in this process, and therefore satisfaction of the affordable housing obligation, can be achieved voluntarily or involuntarily. However, our laws heavily incentivize voluntary compliance. Municipalities that do not voluntarily comply may be vulnerable to “builder’s remedy” litigation. A builder’s remedy is a litigation tool to compel the municipality to include a builder’s site in the Fair Share plan. However, to secure such a remedy, the developer must “succeed in litigation,” provide a “substantial” affordable housing set-aside and the developer’s “proposed project” must not clearly violate “sound land use planning.” The Supreme Court’s desire to ensure that developers who provide affordable housing do so in accordance with sound planning, which is a pillar of the Mount Laurel doctrine.

### **The Housing Element and Fair Share Plan**

In accordance with the Fair Housing Act, as amended (FHA), this Housing Element and Fair Share Plan includes the following:

- a. An inventory of the municipality’s housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated;
- b. A projection of the municipality’s housing stock, including the probable future construction of low and moderate income housing for the next ten (10) years, taking into account, but not necessarily limited to, construction permits issued, approvals of

applications for development, and probable residential development of lands;

- c. An analysis of the municipality's demographic characteristics, including, but not necessarily limited to, household size, income level, and age; and
- d. An analysis of the existing and probable future employment characteristics of the municipality.
- e. A determination of the municipality's present and prospective fair share of low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share of low- and moderate-income housing; and
- f. A consideration of the lands most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to providing low and moderate income housing.
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c. 273 (C.52:27D-329.20)
- h. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

Items a through d are included as an appendix item and items e through h are included in the body of this Fair Share Plan.

## **AFFORDABILITY REQUIREMENTS**

Affordable housing is defined under New Jersey's FHA as a dwelling, either for sale or rent, which is within the financial means of households of very-low-, low-, or moderate-income, as is measured within each housing region. West Wildwood Borough is in Region 6, which includes Atlantic, Cape May, Cumberland, 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.

Uniform Housing Affordability Controls (UHAC) at N.J.A.C. 5:80-26.3, et seq., requires that the maximum rent for a qualified unit be affordable to households with incomes 60% or less than the median income for the region. The average rent must be affordable to households with incomes no greater than 52% of the median income. The maximum sale prices for affordable units 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 uses 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. It is from these income limits that the rents and sale prices for affordable units are derived. Said income limits post Mount Laurel IV are now set by Court Order.

Income limits for all units that are part of the Borough’s Housing Element and Fair Share Plan, excluding those which income limits are already established through a federal program, shall be updated by the Borough as HUD publishes median incomes and income limits as follows:

- Regional income limits shall be established for the region that the Borough is located within (i.e., Region 6) based on the median income by household size, which shall be established by a regional weighted average of the uncapped Section 8 income limits published by HUD. To compute this regional income limit, the HUD determination of median county income for a family of four (4) is multiplied by the estimated households within the county according to the most recent decennial Census. The resulting product for each county within the housing region is summed. The sum is divided by the estimated total households from the most recent decennial Census in the Borough’s housing region. This quotient represents the regional weighted average of median income for a household of four (4).
- The income limit for a moderate-income unit for a household of four (4) shall be 80% of the regional weighted average median income for a family of four (4). The income limit for a low-income unit for a household of four (4) shall be 50% of the HUD determination of the regional weighted average median income for a family of four (4). The income limit for a very low-income unit for a household of four (4) shall be 30% of the regional weighted average median income for a family of four (4). These income limits shall be adjusted by household size based on multipliers used by HUD to adjust median income by household size. In no event shall the income limits be less than those for the previous year.
- The Regional Asset Limit used in determining an applicant’s eligibility for affordable housing pursuant to N.J.A.C. 5:80-26.16(b)3 shall be calculated by the Borough annually by taking the percentage increase of the income limits calculated pursuant to the methodology outlined above over the previous year's income limits and applying the same percentage increase to the Regional Asset Limit from the prior year. In no event shall the Regional Asset Limit be less than that for the previous year.

For 2024, the Affordable Housing Professionals of New Jersey (“AHPNJ”) and Fair Share Housing Center (FSHC) have jointly developed updated income limits for all housing regions in New Jersey, which were calculated using the methodology outlined above. As approved by the Court, these income limits for Region 6 will be utilized for West Wildwood. See Table 1 for 2024 income limits for Region 6.



Table 1: 2024 Income Limits for Region 6					
Household Income Levels	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5-Person Household
Moderate	\$55,081	\$62,950	\$70,819	\$78,688	\$84,983
Low	\$34,426	\$39,344	\$44,262	\$49,180	\$53,114
Very Low	\$20,655	\$23,606	\$26,557	\$29,508	\$31,868
Source: 2024 Income Limits prepared by Affordable Housing Professionals of New Jersey.					

## **PRESENT AND PROSPECTIVE NEED OBLIGATION**

The fair share affordable housing obligation consists of a rehabilitation component (present need) and a new construction component (prospective need). Pursuant to the Amended Fair Housing Act (FHA), the NJ State Department of Community Affairs (DCA) was required to calculate the rehabilitation (present need) and prospective need obligations for municipalities within the State. However, the amended FHA entitled municipalities to adjust the obligation if the information used in the DCA calculation was outdated or in error. After the review of the DCA methodology for the present and prospective need obligations, the Borough determined that the DCA calculation was correct and adopted the DCA calculations for present and prospective need for the Fourth Round. The Borough's obligation for the Fourth Round is as follows

- **Present Need (Rehabilitation): 8 units.** The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing units existing in West Wildwood Borough occupied by low- and moderate-income households.
- **Prospective Need: 4 units.** The prospective need obligation can be defined as the cumulative July 1, 2025, through June 30, 2035, new construction affordable housing obligation.

## **Vacant Land Adjustment and Realistic Development Potential (RDP) Analysis**

If there is a lack of sufficient land to meet the new construction obligation, a municipality is entitled to rely on COAH regulations to adjust the new construction obligation downward pursuant to *N.J.S.A 52:27D-311 (m)*. The adjusted number is known as the realistic development potential (RDP). The RDP represents the portion of the new construction affordable housing obligation that can theoretically be addressed with inclusionary development (defined as a mix of market and affordable units) on lots identified as being suitable in the Vacant Land Analysis ("VLA"). The portion of the new construction obligation for which

there is insufficient land is known as the “unmet need”. The unmet need is calculated as the difference between the total obligation and the RDP.

Due to the total Prior Round (1987-1999) and Third Round (1999-2025) obligations being outsized as compared to the availability of developable land in West Wildwood Borough, the Borough applied a vacant land adjustment that reflects a Realistic Development Potential (hereinafter “RDP”) and a remaining unmet need.

The Borough’s vacant land adjustment resulted in a combined Prior Round and Third Round RDP and unmet need of the following:

- RDP: 0 units
- Unmet Need: 72 units

The Amended FHA permits municipalities to rely on COAH regulations that do not contradict the Amended FHA or a binding court decision. COAH regulations recognized that a municipality that spent the time and effort to secure a vacant land adjustment should not be required to do that analysis again:

*COAH regulations N.J.A.C. 5:97-5.1 (d): A vacant land adjustment that was granted as part of a first round certification or judgment of compliance shall continue to be valid provided the municipality has implemented all of the terms of the substantive certification or judgment of compliance, and received or petitioned to the Council for second round substantive certification or was under the Court's jurisdiction for second round. If the municipality failed to implement the terms of the substantive certification or judgment of compliance, the Council may reevaluate the vacant land adjustment.*

The Borough was originally granted a Final Judgment of Compliance from Cape May County Superior Court for the Prior and Third round adjusted obligation on October 18, 2021. The Court found that the Borough was entitled to adjust its new construction obligation to zero (0) based upon the lack of vacant developable land. Under COAH Third Round regulations, the Borough is entitled to rely on its prior vacant land adjustment. N.J.A.C. 5:97-5.1 (d). Although COAH was abolished by N.J.S.A. 52:27D-304.1, the Borough is entitled to rely on COAH’s Third Round regulation since it has not been contradicted by statutory amendment or a binding court decision. N.J.S.A. 52:27D-311(m).

The Borough has implemented all the terms of the Judgment of Compliance and therefore does not need to reevaluate the vacant land adjustment.

In addition, there have been no changes within the Borough since the Court approval that would create additional realistic development opportunities. Since the Borough lacked sufficient land to satisfy its Prior and Third Round Obligation of 72, it obviously lacks sufficient land to satisfy the additional 4-unit obligation imposed in the Fourth Round. The Borough’s continued entitlement to a vacant land adjustment for the 4-unit Fourth Round obligation is also assumed to be valid.

As such, the Borough shall rely on COAH’s regulations and adopts an RDP of zero (0) for the Fourth Round.

## **Unmet Need Determination**

The Borough's prospective need obligation is four (4) units and with a zero (0) RDP, the full prospective need obligation is considered to be unmet need. The Amended FHA requires a municipality that receives an adjustment of the prospective need to identify sufficient parcels that are likely to redevelop during the fourth round to address 25 percent of the "adjusted number," with realistic or meaningful zoning. However, the Borough has already established inclusionary overlay zoning in all realistic areas of the municipality, which has been approved by the Court in the Third Round and therefore will continue to rely upon the existing overlay districts to address the Fourth Round Unmet Need.

## **FAIR SHARE PLAN**

### **Third Round Compliance Status**

Pursuant to the Amended FHA, the Fourth Round Fair Share Plan is required to provide an assessment of the degree to which the prior rounds fair share obligations have been met as established by prior court approval. The municipality is required to determine to what extent the obligation is unfulfilled or whether the municipality has excess credits. If a prior round obligation remains unfulfilled the municipality shall address the prior round unfulfilled obligation in this Fourth Round Fair Share Plan. Units included as part of the municipality's unfulfilled prior round obligation shall not count towards the cap on units in the municipality's Fourth Round prospective need obligation. In addressing the status of the prior round projects, the municipality must demonstrate how any sites that were not built in the prior rounds continue to present a realistic opportunity.

The Borough implemented two (2) overlay districts and adopted a development fee ordinance and a mandatory setaside ordinance. The Commercial Overlay zone and the Marine Commercial Overlay zone permit inclusionary housing at a maximum density of 12 dwelling units per acre with an affordable setaside of 15% where the affordable units are for rent and 20% where the affordable units are for sale.

These overlay zoning districts were adopted on May 7, 2021 and remain in effect creating meaningful opportunities for redevelopment of the parcels to create affordable housing.

### **The Fourth Round Compliance Process**

On March 20, 2024, Governor Murphy signed an amendment to the Fair Housing Act into law ("Amended FHA") that created new procedures and laws. Pursuant to the Amended FHA, by January 31, 2025, municipalities must adopt a "binding resolution"; and file a declaratory relief lawsuit with the Court and "the Program" that includes the binding resolution within 48 hours from the adoption of the binding resolution. In addition, the municipality must publish the resolution on a publicly accessible internet website and the municipal website. In addition, the municipality must file a Housing Element and Fair Share Plan with the Court and Program by June 30, 2025, and comply with a series of other requirements.

The Borough took the necessary steps required by the Amended FHA by adopting the binding resolution and filed the declaratory relief action to establish the Fourth Round obligation. The Borough and the Planning Board will adopt, endorse and submit this Housing Element and Fair Share Plan with the Court and the Program prior to June 30, 2025 in order to comply with the Amended FHA deadline.

### **Consideration of Affordable Housing Options**

The Borough did not receive proposals from developers of affordable housing project to satisfy the Fourth Round prospective need obligation.

The Borough believes that the projects that exist and are proposed in this Fair Share Plan represent the best options for affordable housing in the Borough. The mechanisms within this Fourth Round Fair Share Plan satisfy the Borough's affordable housing obligation as adjusted.

### **Satisfaction of the Fourth Round Affordable Housing Obligation**

#### **Satisfaction of the Rehabilitation Obligation**

West Wildwood Borough's rehabilitation obligation is eight (8) units. The Borough is taking credit for at least one (1) unit of rehabilitation that was completed during the Third Round which reduces the rehabilitation obligation to seven (7) units. The Borough will continue to address this obligation through participation in the Wildwood Regional Affordable Homeowner Repair Program. This regional program is funded by Small Cities Recaptured Funds. The loans need not be repaid until the property is sold or the title is transferred. All homeowner and rental rehabilitated units will comply with the definition of a substandard unit in N.J.A.C. 5:93-5.2(b), which states, "a unit with health and safety code violations that require the repair or replacement of a major system." Major systems include weatherization, roofing, plumbing, heating, electricity, sanitary plumbing, lead paint abatement and/or load bearing structural systems. All rehabilitated units shall meet the applicable construction code. Additionally, all rehabilitated units shall be occupied by low- or moderate-income households and subject to 10-year affordability controls, which shall be placed on the property in the form of a lien or deed restriction. The average hard cost will be at least \$10,000.

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

The Court found that the Borough was entitled to adjust its new construction obligation to zero (0) based upon the lack of vacant developable land. Under COAH Third Round regulations, the Borough is entitled to rely on its prior vacant land adjustment. N.J.A.C. 5:97-5.1 (d). The Borough has implemented all the terms of the Judgment of Compliance and therefore does not need to reevaluate the vacant land adjustment. Therefore, the Fourth Round RDP is zero (0). Since the Borough lacked sufficient land to satisfy its Prior and Third Round Obligation of 72, it obviously lacks sufficient land to satisfy the additional

4-unit obligation imposed in the Fourth Round. The Borough's continued entitlement to a vacant land adjustment for the 4-unit Fourth Round obligation is also assumed to be valid.

The remaining obligation is known as the Fourth Round Unmet Need and will not be addressed through any new overlay districts or changes to the existing overlay districts. The Borough has already overlayed all possible areas where inclusionary redevelopment could occur, which was approved by the Court in the Third Round. That zoning remains in effect. The Borough is in State Planning Area 5B which is the Environmentally Sensitive Barrier Island Planning Area pursuant to the 2001 State Development and Redevelopment Plan (SDRP). In addition, the entire Borough is in the special 100 year flood hazard zone per Federal Emergency Management Agency (FEMA) mapping. Additional development, especially affordable housing units are not encouraged in an Environmentally Sensitive Barrier Island Planning by the SDRP. Therefore, the Borough believes that zoning for additional affordable housing opportunities would not support sound planning principles and create additional health, safety and welfare issues for future low-income and moderate-income families.

## **PRESERVATION OF MULTIGENERATIONAL FAMILY CONTINUITY**

The 2024 FHA 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, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c. 273 (C.52:27D-329.20). 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. A review of the Borough's ordinance indicates that there are no ordinances that would specifically create a detraction from meeting the Commission's goal of enabling senior citizens to reside at the homes of their extended families. In fact, the Borough defines a household unit that is permitted to live in a single family dwelling in such a way that a senior citizen may live in that single family dwelling unit with their extended family which is a permitted use in the residential zoning districts. The West Wildwood ordinances advance the multigenerational family continuity goal.

## **STATE DEVELOPMENT AND REDEVELOPMENT PLAN CONSISTENCY**

The Fourth Round Housing Element and Fair Share Plan is consistent with the 2001 State Development and Redevelopment Plan (SDRP). The Borough is in PA5B – Environmentally Sensitive Barrier Island Planning Area in accordance with the SDRP mapping and affordable housing is not encouraged in this planning area. As such, the Borough is not proposing to increase the existing overlay zone area nor increase the permitted densities in the existing overlay zones.

## **AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING**

West Wildwood Borough adopted an Affordable Housing Ordinance in accordance with COAH's substantive rules and UHAC. The Affordable Housing Ordinance governs the establishment of affordable units in the Borough as well as regulating the occupancy of such units. The Borough's Affordable Housing Ordinance covers the phasing of affordable units, the low/moderate income split, bedroom distribution, occupancy standards, affordability controls, establishing rents and prices, affirmative marketing, income qualification, etc. The Borough will update the Affordable Housing Ordinance as needed and determined by the Program or Court.

The Borough also established the position of the Municipal Housing Liaison and appointed a staff member to the position. The Borough will rely on an affordable housing administrator to conduct the administration and affirmative marketing of its affordable housing sites. However, the Borough will permit developers who demonstrate the appropriate experience and expertise to administer their own units as both are experienced affordable housing administrators. The affirmative marketing plans are 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 units located in the Borough. Additionally, the affirmative marketing plan is intended to target those potentially eligible people who are least likely to apply for affordable units and who reside in the Borough's housing region, Region 6, consisting of Atlantic, Cape May, Cumberland and Salem counties.

The administrative agent, who is a consultant to the Borough, is responsible for the marketing, the setting of sale and rental prices for affordable units, income certification of applicants, creation of a waiting list of income certified applicants and the initial random selection process for new affordable housing units. The Borough's Operating Manual, which describes the policies and procedures used to create affordable housing units and fill them with income-eligible families, is available on the Borough's website.

The existing affirmative marketing plan includes regulations for qualifications of income eligibility, price and rent restrictions, bedroom distribution, affordability control periods, and unit marketing in accordance with N.J.A.C. 5:80-26.1 et seq. All newly created affordable units will comply with the 30-year affordability control required by UHAC, N.J.A.C. 5:80-26.5 and 5:80-26.11. This plan must be adhered to by all private, non-profit, and municipal developers of affordable housing units and must cover the period of deed restriction or affordability controls on each affordable unit.

## **AFFORDABLE HOUSING TRUST FUND**

A development fee ordinance was adopted to create a dedicated revenue source for affordable housing.

The future Spending Plan will cover anticipated revenues, collection of revenues, and the use of revenues, which will be prepared in accordance with COAH's applicable substantive rules. All collected revenues will be placed in the Borough's Affordable Housing Trust fund and will be utilized for the rehabilitation program, affordability assistance and administrative costs.

At least 30% of collected development fees, excluding expenditures made since July 17, 2008, when affordability assistance became a statutory requirement in the Fair Housing Act, shall be used to provide affordability assistance to low- and moderate-income households in affordable units included in a municipal Fair Share Plan. At least one-third (1/3) of the affordability assistance must be expended on very-low income units. Additionally, no more than 20% of the revenues collected from development fees each year, shall be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to prepare or implement a rehabilitation program, a new construction program, a housing element and fair share plan, and/or an affirmative marketing program.

## **COST GENERATION**

The Borough's Land Development Ordinance has been reviewed to eliminate unnecessary cost generating standards. The Borough will adopt, if needed, Planning Board rules for expediting the review of development applications containing affordable housing. Such expedition may consist of, but is not limited to, scheduling pre-application conferences and special monthly public hearings. Furthermore, development applications containing affordable housing shall be reviewed for consistency with the Land Development Ordinance, Residential Site Improvement Standards (N.J.A.C. 5:21-1 et seq.) and the mandate of the FHA regarding unnecessary cost generating features. West Wildwood Borough shall comply with COAH's requirements for unnecessary cost generating requirements, N.J.A.C. 5:93-10.1, procedures for development applications containing affordable housing, N.J.A.C. 5:93-10.4, and requirements for special studies and escrow accounts where an application contains affordable housing.

## Appendix A





## **TABLE OF CONTENTS**

TABLE OF CONTENTS.....	1
<i>Table 1: Population Trends (1940-2020)</i> .....	3
<i>Table 2: Population by Age and Sex</i> .....	4
<i>Table 3: Share of Population by Age Group, 2013 and 2023</i> .....	4
<i>Table 4: Household Size</i> .....	5
<i>Table 5: Family and Non-Family Households, West Wildwood</i> .....	6
<i>Table 6: Educational Attainment</i> .....	6
<i>Table 7: Race and Ethnicity</i> .....	7
<i>Table 8: Household Income</i> .....	8
<i>Table 9: Poverty Rate</i> .....	8
<i>Table 10: Unemployment Rate</i> .....	9
<i>Table 11: Occupation</i> .....	9
<i>Table 12: Industry</i> .....	10
<i>Table 13: Means of Transport to Work</i> .....	11
<i>Table 14: Travel Time to Work</i> .....	11
<i>Table 15: Total Vehicles Available</i> .....	12
<i>Table 16: Tenure</i> .....	13
<i>Table 17: Occupancy Status</i> .....	13
<i>Table 18: Vacancy Status</i> .....	14
<i>Table 19: Units in Structure</i> .....	14
<i>Table 20: Units in Structure by Tenure</i> .....	15
<i>Table 21: Year Structure Built</i> .....	16
<i>Table 22: Number of Bedrooms, Housing Stock</i> .....	16
<i>Table 23: Housing Quality Indicators</i> .....	17
<i>Table 24: Year Moved In</i> .....	18
<i>Table 25: Mortgage Status</i> .....	18
<i>Table 26: Home Values</i> .....	19
<i>Table 27: Home Sales, 2015-2024</i> .....	19
<i>Table 28: Residential Tax Assessments, 2016-2024</i> .....	20



<i>Table 29: Burden of Housing Costs, All Households.....</i>	<i>21</i>
<i>Table 30: Burden of Housing Costs, Owner-Occupied Housing.....</i>	<i>21</i>
<i>Table 31: Monthly Costs, Homeowners with a Mortgage.....</i>	<i>22</i>
<i>Table 32: Monthly Costs, Homeowners without a Mortgage.....</i>	<i>22</i>
<i>Table 33: Burden of Housing Costs, Renter-Occupied Housing.....</i>	<i>23</i>
<i>Table 34: Gross Rent.....</i>	<i>23</i>
<i>Table 35: Total Housing Permits Issued Per Year, 2004-2023.....</i>	<i>24</i>
<i>Table 36: Total Housing Permits Issued by Type, 2004-2023.....</i>	<i>25</i>
<i>Table 37: Certificates of Occupancy, 2014-2023.....</i>	<i>26</i>
<i>Table 38: Demolition Permits, 2004-2023.....</i>	<i>26</i>
<i>Table 39: Building Permits Nonresidential Construction, 2004-2023.....</i>	<i>28</i>
<i>Table 40: Long-term Population, Household and Employment Forecasts.....</i>	<i>29</i>



## DEMOGRAPHIC ANALYSIS

The full-year population of West Wildwood is relatively small compared to most municipalities in the Garden State. The 2020 Decennial Census found the community's population to be 540 residents, a 10.4% decline from the 2010 survey. Nevertheless, the small number belies the seismic percentage changes that the borough's population has undergone from decade to decade. In 1940, the population consisted of a mere 146 residents. For the most part, the number of total residents increased by double-digit percentages in the subsequent decades of the twentieth century. In percentage terms, the decade of greatest growth was the 1940s, when the community added 91 residents, a gain of 62.3%. Following a decline during the 1950s, the population expanded greatly during the decades that followed. The population grew by 13.5% during the 1960s, 53.2% during the 1970s, and 25.8% during the 1980s. After 1990, population growth stagnated, with population declines during the 1990s and 2010s bookending a population spurt during the 2010s. The historical changes in the borough's population are mirrored by those of Cape May County, with population expanding at a breakneck pace until 1990 before plateauing in subsequent decades.

It should be noted here that, while the total population data in Table 1 is drawn from the Decennial U.S. Census survey, all subsequent Census Bureau data was obtained from the 2019-2023 American Community Survey (ACS), a 5-year estimate of results from annual surveys that are averaged together.

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

Year	West Wildwood		Cape May County		New Jersey	
	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade	Total Population	% Change, Decade-on-Decade
1940	146	--	28,919	--	4,160,165	--
1950	237	62.3%	37,131	28.4%	4,835,329	16.2%
1960	207	-12.7%	48,555	30.8%	6,066,782	25.5%
1970	235	13.5%	59,554	22.7%	7,171,112	18.2%
1980	360	53.2%	82,266	38.1%	7,365,011	2.7%
1990	453	25.8%	95,089	15.6%	7,730,188	5.0%
2000	448	-1.1%	102,326	7.6%	8,414,350	8.9%
2010	603	34.6%	97,265	-4.9%	8,791,894	4.5%
2020	540	-10.4%	95,263	-2.1%	9,288,944	5.7%

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

West Wildwood has a disproportionate number of aging residents. The median resident is 63.3 years old, with the men having a median age of 66.0 while, for women, the median is 61.0. Women outnumber men, making up 60.6% of total residents, compared to 39.4% for men. In total, 41.3% of the population is at least 65 years of age. A further 26.6% population is between the ages of 55 and 64. In ten years time,



seniors could amount to two-thirds of the total population. Younger adults make up smaller segments of the community, with residents 20 to 34 years of age representing 3.2% of the population and those 35 to 54 years of age accounting for 12.2% of residents. There are relatively few children living in West Wildwood. Children under the age of 5 make up 7.6% of the population while persons between the ages of 5 and 19 comprise the remaining 9.0% of the population.

**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	43	7.6%	0	0.0%	43	12.6%
5 to 19 years of age	51	9.0%	15	6.8%	36	10.5%
20 to 34 years of age	18	3.2%	8	3.6%	10	2.9%
35 to 54 years of age	69	12.2%	30	13.5%	39	11.4%
55 to 64 years of age	150	26.6%	38	17.1%	112	32.7%
65+ years of age	233	41.3%	131	59.0%	102	29.8%
<b>Total</b>	<b>564</b>	<b>100.0%</b>	<b>222</b>	<b>100.0%</b>	<b>342</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 has been looming for years. In 2013, ten years prior to 2023, only 21.3% 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: Share of Population by Age Group, 2013 and 2023**

Age Group	2013	2023
Under 5 years old	2.7%	7.6%
5 to 19 years of age	10.8%	9.0%
20 to 34 years of age	7.8%	3.2%
35 to 54 years of age	26.7%	12.2%
55 to 64 years of age	17.5%	26.6%
65+ years of age	34.5%	41.3%
<b>Median Age</b>	<b>55.8</b>	<b>63.3</b>

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



Households in West Wildwood are relatively small. The average household size in the borough is 2.00 residents (Table 4). This is lower than the average household sizes in Cape May County, 2.11 persons, and substantially lower than the average household size for New Jersey, 2.61 persons. Only a relative handful of households, 5.8% in all, have more than three persons. Per the American Community Survey, no households have more than 6 persons. Remarkably, one- and two-person households comprise 77.9% of all households in West Wildwood, far more than 59.1% of households in the broader county. In particular, two-person households make up over half of the households in the borough, 53.5%, while one-person households account for 24.4%. Three-person households comprise the remaining 16.4% of West Wildwood households.

**Table 4: Household Size**

Household Size	West Wildwood		Cape May County		New Jersey	
	Total	%	Total	%	Total	%
1-person	67	24.4%	13,293	30.0%	918,897	26.4%
2-person	147	53.5%	17,939	40.4%	1,081,842	31.1%
3-person	45	16.4%	6,015	13.6%	594,946	17.1%
4-person	5	1.8%	4,469	10.1%	530,520	15.3%
5-person	4	1.5%	1,764	4.0%	218,492	6.3%
6-person	7	2.5%	656	1.5%	79,678	2.3%
7-person HH or more	0	0.0%	233	0.5%	53,980	1.6%
Total, HH	275	100.0%	44,369	100.0%	3,478,355	100.0%
<b>Average HH Size</b>	<b>2.00</b>		<b>2.11</b>		<b>2.61</b>	

Source: 2019-2023 5-Year American Community Survey

Most households in the community are deemed by the Census to be families, or two or more people living in the same housing unit and related to one another. Altogether, family households account for 71.3% of households in the borough (Table 5). The average family household has 2.33 persons while non-family households have an average of 1.15 persons. As mentioned above, relatively few children live in West Wildwood, with 17.8% of households having a person under the age of 18. As for aging residents, a stunning 74.5% of households include a person over the age of 65. What's more, 84.5% of households include someone 60 years of age and older. Given that persons 65 years and older comprise only 41.3% of the population, it's reasonable to conclude that many older persons live with a younger family member who cares for them.

**Table 5: Family and Non-Family Households, West Wildwood**

Household Type	% of Households
Total family households	71.3%
Total nonfamily households	28.7%
<i>Avg family size</i>	<i>2.33</i>
<i>Avg nonfamily size</i>	<i>1.15</i>
Total HH with person under 18 present	17.8%
Total HH with person age 65 and over present	74.5%
<i>Source: 2019-2023 5-Year ACS</i>	

The educational attainment rates estimated for West Wildwood are well below the state- and countywide rates. Of all residents at least 25 years of age, only 18.8% have at least a bachelor's degree while 6.3% possess a graduate or professional degree (Table 6). By contrast, 37.4% of residents in Cape May County have a bachelor's degree or higher while 14.1% have a graduate or professional degree. A sizable number of community residents, 14.2%, do not have a high school diploma, compared to 5.3% for the county overall.

**Table 6: Educational Attainment**

Highest level of education	West Wildwood	Cape May County	New Jersey
Less than 9th grade	3.4%	2.0%	4.6%
9th to 12th grade, no diploma	10.8%	3.3%	4.7%
High school graduate (includes equivalency)	40.5%	31.7%	25.7%
Some college, no degree	18.5%	18.0%	15.3%
Associate's degree	8.0%	7.6%	6.7%
Bachelor's degree	12.5%	23.3%	25.8%
Graduate or professional degree	6.3%	14.1%	17.1%
<b><i>High school graduate or higher</i></b>	<b><i>85.8%</i></b>	<b><i>94.6%</i></b>	<b><i>90.7%</i></b>
<b><i>Bachelor's degree or higher</i></b>	<b><i>18.8%</i></b>	<b><i>37.4%</i></b>	<b><i>42.9%</i></b>
<i>Source: 2019-2023 5-Year ACS</i>			

White persons who are not Hispanic make up an overwhelming share of the population of West Wildwood, 80.3% (Table 7). In general, Cape May County is not particularly diverse, with non-Hispanic whites making up 84.4% of the population, significantly higher than the state overall, where the figure is 51.9%. The Hispanic population is relatively small, 3.4%, for a state where 21.9% of residents are Hispanic.



Black residents comprise 3.0% of the population, close to the percentage countywide, 3.1%. Intriguingly, 12.2% of the population is multiracial, far surpassing the statewide share of 3.2%.

**Table 7: Race and Ethnicity**

Race and Ethnicity	West Wildwood	Cape May County	New Jersey
<i>Non-Hispanic</i>	96.6%	91.9%	78.1%
White	80.3%	84.4%	51.9%
Black	3.0%	3.1%	12.3%
Asian	0.0%	0.7%	9.8%
Other Race Alone	1.1%	0.3%	0.8%
Two or more Races	12.2%	3.5%	3.2%
<i>Hispanic (All Races)</i>	3.4%	8.1%	21.9%
Hispanic, White	0.0%	2.6%	5.0%
Hispanic, Black	0.0%	0.3%	0.7%
Hispanic, Other	1.8%	2.9%	8.9%
Hispanic, Two or More Races	1.6%	2.3%	7.4%

## **SOCIOECONOMIC ANALYSIS**

Households in West Wildwood tend to live on relatively modest means. According to ACS data, 38.3% of households have an income of less than \$50,000 (Table 8). The median household income is \$64,750, considerably lower than the Cape May County median, \$88,046. If incomes tend to be modest, the distribution of income is relatively balanced compared to the broader county. A relatively small number of households have an income under \$25,000, 5.5% overall, and less than half the share countywide, 11.7%. At the same time, an inconsiderable percentage of households have an income of at least \$200,000, 7.3% in all, or just over half the percentage countywide, 14.4%. Almost a third of households, 32.8%, have an income between \$25,000 and \$49,999. An additional 30.2% have an income between \$50,000 and \$99,999. The remaining 24.3% of households have an income between \$100,000 and \$199,999.

**Table 8: Household Income**

HH Income	West Wildwood	Cape May County	New Jersey
Less than \$25,000	5.5%	11.7%	11.9%
\$25,000-\$49,999	32.8%	16.4%	13.3%
\$50,000-\$99,999	30.2%	28.1%	24.3%
\$100,000-\$199,999	24.3%	29.4%	29.7%
More than \$200,000	7.3%	14.4%	20.7%
<b>Median HH Income</b>	<b>\$64,750</b>	<b>\$88,046</b>	<b>\$101,050</b>
<b>Mean HH Income</b>	<b>\$87,466</b>	<b>\$119,743</b>	<b>\$140,299</b>

Source: 2019-2023 5-Year ACS

Poverty is less of an issue in West Wildwood than it is in the wider county (Table 9). The borough has a poverty rate of 3.5%, considerably less than the rate for the entire county, 8.7%. The poverty rate for persons 65 years of age and older, a large demographic group in the borough, is 3.0%, less than estimated for the rest of Cape May County, where 4.8% of seniors live in poverty.

**Table 9: Poverty Rate**

Indicator	West Wildwood	Cape May County	New Jersey
Poverty Rate, Overall	3.5%	8.7%	9.8%
Poverty Rate, Under 18 years old	0.0%	11.0%	13.3%
Poverty Rate, Seniors	3.0%	4.8%	9.5%

Source: 2019-2023 5-Year ACS

Over the past decade, West Wildwood workers suffered from substantially higher unemployment rates than their compatriots elsewhere in their state (Table 10). Over the last decade, the borough's unemployment rate has rarely strayed below 10%. The lowest rate measured by State of New Jersey analysts for the municipality came in 2016, when the unemployment rate fell to 9.1%. Unemployment has often shot much higher, hitting 15.7% in 2020, for example. In general, unemployment is more prevalent in Cape May County than in the wider state, with the countywide rate often double the rate statewide. As of 2023, the rate of unemployment for West Wildwood was 12.7% while the rate for Cape May County was 7.6%.



**Table 10: Unemployment Rate**

Year	West Wildwood	Cape May County	New Jersey
2013	18.8%	14.6%	8.4%
2014	16.3%	12.2%	6.7%
2015	14.7%	11.0%	5.7%
2016	9.1%	9.8%	4.9%
2017	12.2%	9.1%	4.5%
2018	10.4%	8.2%	4.0%
2019	9.2%	7.0%	3.5%
2020	15.7%	13.7%	9.4%
2021	11.9%	9.3%	6.7%
2022	10.8%	6.8%	3.9%
2023	12.7%	7.6%	4.4%

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

A lower share of borough residents, 36.4%, work in management, business, service, and arts occupations than reported for the state and county, 46.9% and 41.5% (Table 11). These occupations are relatively well-paying and translate to better household incomes. West Wildwood does have an atypically high share of residents who work in sales and occupations, 34.3%, compared to either the state or county, 20.0% and 21.8%, respectively. The labor force also includes a higher-than-average percentage of workers, 11.1%, who earn their living in natural resources, construction, and manufacturing roles. Slightly fewer residents, 18.2%, work in service occupations than in Cape May County as a whole, 20.0%. A sizable number of these workers presumably work in jobs dependent on tourism, a critical component of the county's economy.

**Table 51: Occupation**

Occupation	West Wildwood	Cape May County	New Jersey
Management, business, science, and arts	36.4%	41.5%	46.9%
Service occupations	18.2%	20.0%	14.8%
Sales and office occupations	34.3%	21.8%	20.0%
Natural resources, construction, and maintenance occupations	11.1%	9.4%	6.9%
Production, transportation, and material moving	0.0%	7.4%	11.3%

*Source: 2019-2023 5-Year ACS*



The retail sector employs an inordinate percentage of residents, 15.2%, almost double the rates for the county and state (Table 12). Residents are well-represented in education and healthcare, two sectors that are critical to economic development in the twenty-first century, and which employ 19.2% and 18.2% of borough residents, respectively. Two sectors typically associated with blue-collar jobs, manufacturing and wholesale, also employ a higher-than-average percentage of West Wildwood's working population, 11.1% and 9.1%.

**Table 62: Industry**

Industry	West Wildwood	Cape May County	New Jersey
Agriculture, forestry, fishing and hunting, and mining	0.0%	0.9%	0.3%
Construction	7.1%	10.9%	6.4%
Manufacturing	11.1%	5.1%	9.8%
Wholesale trade	9.1%	2.8%	3.4%
Retail trade	15.2%	8.1%	8.7%
Transportation and warehousing, and utilities	0.0%	4.4%	6.9%
Information	0.0%	2.0%	2.9%
Finance and insurance, and real estate and rental and leasing	4.0%	8.0%	10.3%
Professional, scientific, and management, and administrative and waste management services	0.0%	9.0%	15.4%
Educational services	19.2%	10.2%	8.9%
Health care and social assistance	18.2%	14.1%	13.3%
Arts, entertainment, and recreation, and accommodation and food services	4.0%	10.6%	4.8%
Other services except public administration	8.1%	3.8%	3.5%
Public administration	4.0%	10.0%	5.3%

Source: 2019-2023 5-Year ACS



A large majority of the workforce, 78.2% drives to their job alone (Table 13). Fewer residents, 3.4% of workers, carpool to work, however, compared to the county as whole, 8.3%. A sizable segment of the working population walks to work, 4.6%. This surpasses the 3.9% reported for Cape May County, a place where many workers live in relatively compact Shore communities. The share of residents working from home, 12.1% is larger than in the county as a whole, 9.9%.

**Table 13: Means of Transport to Work**

Means of Transport	West Wildwood	Cape May County	New Jersey
Drove alone	78.2%	73.7%	63.7%
Carpooled	3.4%	8.3%	7.7%
Public transportation	1.7%	0.7%	8.5%
Walked	4.6%	3.9%	2.6%
Bicycle	0.0%	1.1%	0.3%
Taxicab, motorcycle, or other means	0.0%	2.5%	2.1%
Worked from home	12.1%	9.9%	15.0%

*Source: 2019-2023 5-Year ACS*

Employed residents generally have a shorter commute than workers in much of the state (Table 14). To be precise, 58.9% of commuting residents have a commute of less than 20 minutes compared to 34.5% for New Jersey overall. Even so, fewer residents appear to work within a very short distance from home relative to the rest of the county. While 27.5% of borough commuters have a commute of less than 15 minutes, 37.8% of workers in Cape May County do. As for those residents with longer commutes, 24.8% take a half hour or more to get to work, more than the 27.0% for Cape May County and the 46.0% for the Garden State as a whole. On average, West Wildwood commuters going to work have a travel time of 19.7 minutes, less than the 22.7 minutes for the average commuter in the county as a whole.

**Table 14: Travel Time to Work**

Travel Time	West Wildwood	Cape May County	New Jersey
Less than 10 minutes	14.4%	20.6%	9.9%
10 to 14 minutes	13.1%	17.2%	11.5%
15 to 19 minutes	31.4%	15.9%	13.1%
20 to 24 minutes	14.4%	14.4%	12.9%
25 to 29 minutes	2.0%	5.0%	6.7%
30 to 34 minutes	13.7%	10.3%	13.7%
35 to 44 minutes	5.2%	4.7%	8.2%



Travel Time	West Wildwood	Cape May County	New Jersey
45 to 59 minutes	3.3%	4.6%	9.9%
60 or more minutes	2.6%	7.4%	14.2%
<b>Mean travel time to work (minutes)</b>	<b>19.7</b>	<b>22.7</b>	<b>30.9</b>
<i>Source: 2019-2023 5-Year ACS</i>			

Given that one- and two-person households predominate in West Wildwood, few households have more than two cars. Specifically, 8.8% of households possess 3 cars or more (Table 15). This is far less than the share for Cape May County, 29.6%. A plurality of households, 45.6%, have two cars while 43.6% have one automobile, roughly twice the countywide figure. A tiny percentage of households, 1.8%, have no vehicle at all.

**Table 15: Total Vehicles Available**

Total Vehicles	West Wildwood	Cape May County	New Jersey
No vehicle	1.8%	3.4%	6.4%
1 vehicle	43.9%	21.1%	23.3%
2 vehicles	45.6%	45.9%	39.9%
3 or more vehicles	8.8%	29.6%	30.3%
<i>Source: NJ 2019-2023 5-Year ACS</i>			



## **HOUSING ANALYSIS**

West Wildwood is a community of homeowners. To be specific, 90.1% of residents live in owner-occupied housing. The remaining 9.1% of residents live in rentals (Table 18). This breakdown marks a substantial departure from the tenure data elsewhere. In Cape May County, 79.3% of residents live in owner-occupied housing. Statewide, 63.7% of housing units are owner-occupied, with 36.3% of rentals.

**Table 16: Tenure**

Tenure	West Wildwood	Cape May County	New Jersey
Owner-Occupied	90.9%	79.3%	63.7%
Renter-Occupied	9.1%	20.7%	36.3%

*Source: 2019-2023 5-Year ACS*

Tourism shapes the local housing market. 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 17) Vacant housing is especially ubiquitous in West Wildwood, where 68.3% of units meet the Census's definition for vacant, the vast majority of which are set aside for travelers.

**Table 17: Occupancy Status**

Occupancy Status	West Wildwood	Cape May County	New Jersey
Occupied	31.7%	44.5%	92.1%
Vacant	68.3%	55.5%	7.9%

*Source: 2019-2023 5-Year ACS*

In precise terms, housing set aside for beachgoers account for 97.8% of vacant units in West Wildwood (Table 18). Overall, homes used only seasonally make up 89.9% of the vacant housing in Cape May County. In all, 38.1% of seasonal housing units in New Jersey are located in Cape May County. Units vacant for other reasons, a category that often encompasses abandoned or dilapidated units, comprise 1.9% of the vacant housing in the borough, the same rate seen countywide.

**Table 18: Vacancy Status**

Vacancy Status	West Wildwood	Cape May County	New Jersey
For rent	0.0%	7.0%	16.0%
Rented, not occupied	0.0%	0.1%	2.7%
For sale only	0.3%	0.9%	6.4%
Sold, not occupied	0.0%	0.4%	4.1%
For seasonal, recreational, or occasional use	97.8%	89.6%	43.7%
For migrant workers	0.0%	0.1%	0.0%
Other vacant	1.9%	1.9%	27.1%
Source: 2019-2023 5-Year ACS			

Housing in West Wildwood is comprised largely of single-family residences (Table 19). To be precise, 79.9% of homes are detached one-family residences, with an additional 12.0% attached. Countywide, single-family housing, detached and attached alike, constitutes 77.8% of the housing stock. Those looking for homes that aren't one-family have some options. Two-family residences account for 2.5% of homes while 2.1% are in three- or four-unit dwellings. In comparison, two-unit structures comprise 6.7% of units countywide while three- and four-unit structures account for 3.2% of the housing stock in the county. According to the American Community Survey, there are few multifamily buildings in West Wildwood, with 3.5% of homes located in multifamily structures, typically defined as having 5 housing units or more. In Cape May County, 9.2% of housing units are located in multifamily structures.

**Table 19: Units in Structure**

Housing Type	West Wildwood	Cape May County	New Jersey
1, detached	79.9%	52.3%	52.7%
1, attached	12.0%	25.5%	10.0%
2	2.5%	6.7%	8.6%
3 or 4	2.1%	3.2%	6.1%
5 to 9	0.0%	3.1%	4.7%
10 to 19	0.0%	2.0%	4.9%
20 to 49	3.5%	1.8%	4.2%
50 or more	0.0%	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			



The scarcity of multifamily buildings, which provide of 50.1% of New Jersey's rental housing, is one reason so few people rent in West Wildwood. For those who do, 32.0% live in detached single-family residences while 36.0% live in single-family attached homes (Table 20). A further 32.0% renters live in three- and four-family buildings. Homeowners overwhelmingly live in single-family detached housing, which composes 86.4% of the owner-occupied stock in the borough. One-family attached units account for 7.2% of owner-occupied housing while three- and four-family structures provide 1.2% of these units. The remaining 5.2% of owner-occupied units are condos in buildings of between 20 and 49 units.

**Table 70: Units in Structure by Tenure**

Housing Type	West Wildwood		Cape May County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1, detached	86.4%	32.0%	76.5%	33.5%	77.1%	11.7%
1, attached	7.2%	36.0%	9.4%	11.0%	10.2%	8.4%
2	0.0%	0.0%	3.8%	20.5%	4.6%	15.5%
3 or 4	1.2%	32.0%	1.7%	12.4%	1.7%	13.8%
5 to 9	0.0%	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	5.2%	0.0%	0.8%	2.4%	1.0%	9.7%
50 or more	0.0%	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*

As mentioned above, most of West Wildwood's population growth occurred during the second half of the twentieth century. This history is reflected in Census data, with only 9.7% of homes in structures built before 1940 (Table 21). Development began in earnest in the 1940s, when 18.0% of residences were constructed. Growth continued apace in subsequent decades, with 15.0% of homes built in the 1950s, 14.6% in the 1960s, and 9.8% in the 1970s. A spate of homebuilding occurred between 2000s and 2010, with 14.1% of homes dating to that decade. Residential construction has slackened since then as only 5.0% of homes have been built since 2009. This mirrors Cape May County, where only 6.4% of homes have been built in the last fifteen years. The anemic population growth seen in recent decades is surely a factor behind the slowdown in housing construction.

**Table 81: Year Structure Built**

Year Structure Built	West Wildwood	Cape May County	New Jersey
Built 2020 or later	0.2%	0.6%	0.6%
Built 2010 to 2019	4.8%	5.8%	5.8%
Built 2000 to 2009	14.1%	9.4%	9.1%
Built 1990 to 1999	7.3%	11.3%	9.1%
Built 1980 to 1989	6.5%	15.8%	11.9%
Built 1970 to 1979	9.8%	13.2%	12.4%
Built 1960 to 1969	14.6%	14.0%	13.0%
Built 1950 to 1959	15.0%	12.3%	14.1%
Built 1940 to 1949	18.0%	4.2%	6.7%
Built 1939 or earlier	9.7%	13.5%	17.5%
<i>Source: 2019-2023 5-Year ACS</i>			

Interestingly, the housing stock is especially suited for larger households. Three-bedroom units constitute 39.9% of the borough's housing stock while four-bedroom units comprise 31.3% of units. A further 5.3% of houses have five bedrooms or more. In total, 76.5% of housing units have three bedrooms or more. This is a large share of homes in a community where most households comprise one or two persons, and, presumably, many of these larger homes are second homes or used by vacationers. Countywide, 71.2% of units have three bedrooms or more. As for smaller housing units, 23.5% of West Wildwood homes have two bedrooms or less. Of this, 17.5% of homes have two bedrooms, 5.7% have one bedroom, and 0.3% have no separate bedroom. In Cape May County, 22.8% of units have two bedrooms or less.

**Table 22: Number of Bedrooms, Housing Stock**

Total Bedrooms	West Wildwood	Cape May County	New Jersey
No bedroom	0.3%	1.3%	3.0%
1 bedroom	5.7%	6.8%	14.2%
2 bedrooms	17.5%	20.7%	25.5%
3 bedrooms	39.9%	39.3%	31.8%
4 bedrooms	31.3%	22.7%	19.7%
5 or more bedrooms	5.3%	9.2%	5.9%
<i>Source: 2009-2013 5-Year ACS</i>			





The municipality has a disproportionate share of homes that lack essential facilities. (Table 23). Specifically, 4.4% of housing units lack complete plumbing facilities with another 4.4% lacking sufficient kitchen facilities. In comparison, only 0.2% of housing units in Cape May County lack adequate plumbing facilities while 0.8% of homes in the county lack complete kitchen facilities. This is most apparent in the metric for overcrowding. More positively, no homes in West Wildwood lack telephone service. The Census also found that no West Wildwood households lacked plumbing or kitchen facilities. Overcrowding does not appear to be an issue either as no homes had more a greater number of residents than rooms. As for fuel, 88.0% of West Wildwood households use natural gas supplied by a utility for heat. This figure is well above the 66.3% of households in all of Cape May County. Electricity is used to heat 10.9% of homes in the borough while solar power is used to heat 1.1%.

**Table 23: Housing Quality Indicators**

Home Heating Fuel	West Wildwood	Cape May County	New Jersey
Utility gas	88.0%	66.3%	73.3%
Bottled, tank, or LP gas	0.0%	5.3%	2.5%
Electricity	10.9%	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	1.1%	0.4%	0.2%
Other fuel	0.0%	1.3%	0.5%
No fuel used	0.0%	0.6%	0.8%
<b>Lacking facilities</b>			
Lacking complete plumbing facilities	4.4%	0.2%	0.3%
Lacking complete kitchen facilities	4.4%	0.8%	0.8%
No telephone service available	0.0%	0.5%	0.9%
<b>Occupants Per Room</b>			
1.00 or less	100.0%	98.7%	96.3%
1.01 to 1.50	0.0%	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 24). A noteworthy 41.8% of householders moved into their home before 2000, compared to 26.0% of householders countywide. A further 29.1% of householders in the municipality moved into their home in the twenty-first century. In total, 70.9% of householders moved into their home before 2010, compared with 44.5% in the wider county and 42.5% in New Jersey overall. A small number of householders, 8.0% in all, moved into their



home in 2018 or later relative to the county, where the figure is 55.5% The limited supply of rental housing probably contributes to the modest number of recent movers.

**Table 24: Year Moved In**

Year Moved In	West Wildwood	Cape May County	New Jersey
Moved in 2021 or later	4.4%	7.8%	8.3%
Moved in 2018 to 2020	7.6%	20.0%	20.6%
Moved in 2010 to 2017	17.1%	27.7%	28.6%
Moved in 2000 to 2009	29.1%	18.5%	19.2%
Moved in 1990 to 1999	24.7%	12.7%	11.4%
Moved in 1989 and earlier	17.1%	13.3%	11.9%

*Source: 2009-2013 5-Year ACS*

## HOUSING MARKET ANALYSIS

Given the outsize number of longtime residents, it is no surprise that most owner-occupied homes no longer have a mortgage. In all, only 34.4% of homeowners have a mortgage while 65.6% do not (Table 25). The share of owner-occupied homes without a mortgage in West Wildwood is far in excess of the countywide share of 40.8%.

**Table 25: Mortgage Status**

Mortgage Status	West Wildwood	Cape May County	New Jersey
With a mortgage	34.4%	59.2%	64.4%
Without a mortgage	65.6%	40.8%	35.6%

*Source: 2019-2023 5-Year ACS*

Home values in the borough are below those of the wider state and county (Table 26). The median home in West Wildwood has a value of \$364,000 compared to \$566,500 in Cape May County. The disparity with the larger county is especially stark, given that the county median is significantly above the statewide figure, \$427,000. At the low end of home values, 30.0% of homes have a value less than \$300,000, with 2.4% valued under \$100,000. At the high end, 21.2% have a value of at least \$500,000. The remainder, 48.8%, are valued between \$300,000 and \$500,000.

**Table 26: Home Values**

Home Value	West Wildwood	Cape May County	New Jersey
Less than \$100,000	2.4%	5.0%	4.4%
\$100,000 to \$299,999	27.6%	26.7%	23.6%
\$300,000 to \$499,999	48.8%	33.8%	33.8%
\$500,000 to \$749,999	16.4%	17.0%	23.0%
\$750,000 to \$999,999	1.2%	7.5%	8.6%
\$1,000,000 or more	3.6%	10.1%	6.6%
<b>Median home value</b>	<b>\$364,900</b>	<b>\$566,500</b>	<b>\$427,600</b>

*Source: 2019-2023 5-Year ACS*

Although home values estimated by the Census are relatively modest, data from the New Jersey Division of Taxation indicate that prices have soared in recent years. Since 2019 the average price of a home sold has skyrocketed from \$275,662 to \$579,494 last year, an increase of 210.2% (Table 27). Similarly, the average price of homes in Cape May County has risen from \$577,919 to \$935,545, a gain of 161.9%. As of last year, the average sales price in the municipality amounted to 61.9% the average sales price countywide. The appreciation in home prices is particularly stark given that, as recently as 2015, the average sales price in West Wildwood was only \$203,597. The shift in homebuying that occurred during the pandemic is clearly driving the appreciation. The total number of home sales increased in 2020 and 2021 as people took advantage of work-from-home to adjust their living patterns. Prices have continued to increase even though fewer homes in Cape May County are sold annually compared to the years immediately preceding the pandemic. This suggests that demand continues to be robust and sales are trailing off only because more homeowners are remaining in place.

**Table 27: Home Sales, 2015-2024**

Year	West Wildwood		Cape May County	
	Total Sales	Avg Sales Price	Total Sales	Avg Sales Price
2015	17	\$203,597	2,464	\$536,661
2016	8	\$252,250	2,467	\$509,656
2017	16	\$244,400	2,930	\$557,271
2018	18	\$234,383	2,896	\$484,396
2019	21	\$275,662	3,333	\$577,919
2020	28	\$303,605	3,209	\$567,133
2021	46	\$330,005	4,955	\$691,938
2022	24	\$437,459	3,481	\$805,491



Year	West Wildwood		Cape May County	
	Total Sales	Avg Sales Price	Total Sales	Avg Sales Price
2023	15	\$568,367	2,240	\$864,087
2024	16	\$579,494	2,044	\$935,545
Source: NJ Division of Taxation, NJ Treasury				

The spike in home values has not yet affected residential tax assessments in West Wildwood (Table 28). Since 2016, the average assessment has actually declined from \$276,478 to \$260,258 in 2024. At the same time, the residential assessments have risen in Cape May County from an average of \$477,560 in 2016 to \$530,494 in 2024. Should municipal assessments eventually rise to reflect the increase in home prices, homeowners will pay more in property taxes than they have been accustomed to paying.

**Table 28: Residential Tax Assessments, 2016-2024**

Year	Total Lots, West Wildwood	Average Assessment	Total Lots, Cape May	Average Assessment
2016	772	\$276,478	88,486	\$477,560
2020	796	\$245,961	89,546	\$507,939
2024	828	\$260,258	91,038	\$530,494
Source: NJ Division of Taxation, NJ Treasury				

Given the rise in home values, the cost of housing may become of increasingly serious concern in the years to come. Housing is generally considered to be affordable if the amount of rent, mortgage, and other essential costs consume less than 30% of a household's income. If a household spends more than 30% of its income on housing, it is considered cost-burdened. According to the Census's American Community Survey, approximately one-third of West Wildwood households, 33.1%, are cost-burdened (Table 29). This is marginally higher than the 32.3% for Cape May County, but less than the 35.7% reported statewide. Another 30.5% of households spend between 20% and 29% of their income on housing costs while 35.3% spend less than 20% of household income on housing. Unlike other municipalities in the county, no households were found to have effectively negative or no income.

**Table 29: Burden of Housing Costs, All Households**

Housing Costs as % of HH Income	West Wildwood	Cape May County	New Jersey
Less than 20% of HH Income	35.3%	42.5%	39.3%
20 to 29% of HH Income	30.5%	22.4%	22.9%
30% or more of HH Income	33.1%	32.3%	35.7%
Zero or negative income	0.0%	1.2%	1.1%
No cash rent	1.1%	1.7%	1.1%

*Source: 2019-2023 5-Year ACS*

More homeowners in West Wildwood are cost-burdened than in the county overall (Table 30). All told, an estimated 34.0% of homeowners must set aside at least 30% of their income on housing costs (Table 30). In comparison, 27.5% of homeowners in Cape May County are cost-burdened while, statewide, 28.5% are altogether. At the other end of the scale, 34.0% of homeowners in the municipality spend less than 20.0% of their income on housing. This is significantly less than the percentage in the rest of the county and state, where 48.9% and 48.1% of homeowners expend less than 20% of their income on housing. As mentioned above, household incomes in West Wildwood fall short of those in the larger county and state, and, thus, feel greater strain from the cost of housing. The sharp spike in home prices since the pandemic could be perilous for these households, as they struggle to keep up with soaring housing costs.

**Table 90: Burden of Housing Costs, Owner-Occupied Housing**

Housing Costs as % of HH Income	West Wildwood	Cape May County	New Jersey
Less than 20% of HH Income	34.0%	48.9%	48.1%
20 to 29% of HH Income	32.0%	22.4%	22.7%
30% or more of HH Income	34.0%	27.5%	28.5%
Zero or negative income	0.0%	1.2%	0.6%

*Source: 2019-2023 5-Year ACS*

In terms of monthly costs, 43.0% of households with a mortgage pay \$2,500 or more on housing (Table 31). This greatly outpaces the comparable rate for Cape May County, 33.8%. That said, the median monthly cost, \$2,125 is slightly lower than the county median, \$2,175. Overall, 52.3% of homeowners with a mortgage spend at least \$2,000 a month on housing, compared with 58.8% in Cape May County. Another 27.9% of homeowners expend between \$1,500 and \$1,999 a month on housing. Of the remaining households, 16.3% spend between \$1,000 and \$1,499 per month on housing while 3.5% expend less than \$1,000 a month on housing.

**Table 31: Monthly Costs, Homeowners with a Mortgage**

Monthly housing costs	West Wildwood	Cape May County	New Jersey
Less than \$500	0.0%	0.4%	0.4%
\$500 to \$999	3.5%	3.9%	1.8%
\$1,000 to \$1,499	16.3%	14.8%	6.6%
\$1,500 to \$1,999	27.9%	22.2%	13.7%
\$2,000 to \$2,499	9.3%	25.0%	17.7%
\$2,500 to \$2,999	22.1%	13.2%	17.0%
\$3,000 or more	20.9%	20.6%	42.7%
<b>Median monthly housing cost</b>	<b>\$2,125</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 \$1,010 (Table 32). Significantly, a larger percentage of West Wildwood households without a mortgage, 51.2%, spend more than \$1,000 a month on housing than in Cape May County overall, 39.7%. Moreover, another 35.4% of said households pay between \$800 and \$999 a month on housing. In total, 86.6% of households without a mortgage spend at least \$800 a month on housing costs. These expenditures go towards taxes, insurance payments, utilities, and other fees. In comparison, 63.4% of comparable households in Cape May County spend more than \$800 a month on housing. These figures are all the more stark considering that household incomes in West Wildwood are relatively modest.

**Table 32: Monthly Costs, Homeowners without a Mortgage**

Monthly housing costs	West Wildwood	Cape May County	New Jersey
Less than \$250	1.8%	1.5%	1.9%
\$250 to \$399	0.0%	2.5%	2.6%
\$400 to \$599	2.4%	11.7%	5.0%
\$600 to \$799	9.1%	20.9%	8.8%
\$800 to \$999	35.4%	23.7%	14.6%
\$1,000 or more	51.2%	39.7%	67.1%
<b>Median monthly housing costs</b>	<b>\$1,010</b>	<b>\$917</b>	<b>\$1,205</b>

*Source: 2019-2023 5-Year ACS*

For renting households, the financial strain is comparably light. Almost half of all renting households in West Wildwood, 48.0%, pay less than 20% of their income on housing. This is almost triple the percentage for Cape May County, where only 17.9% of renting households spend less than 20% of their income on



housing. Additionally, 16.0% of households spend between 20% and 29% of their income on housing. Just shy of a quarter of renters spend at least 30% of their income on housing costs, less than half the figure for Cape May County, 50.7%. It is also far less than the share statewide, 48.3%. It's important to note that 12.0% of households in renter-occupied housing located in the borough do not pay rent.

**Table 33: Burden of Housing Costs, Renter-Occupied Housing**

Housing Costs as % of HH Income	West Wildwood	Cape May County	New Jersey
Less than 20% of HH Income	48.0%	17.9%	23.8%
20 to 29% of HH Income	16.0%	22.4%	23.1%
30% or more of HH Income	24.0%	50.7%	48.3%
Zero or negative income	0.0%	1.0%	1.9%
No cash rent	12.0%	8.1%	2.9%

*Source: 2019-2023 5-Year ACS*

Rental tenants in West Wildwood tend to pay higher rent than elsewhere in Cape May County. The median rent in the borough is \$1,400, somewhat higher than county median, \$1,345. Even so, rents are lower in Cape May County than they are statewide. Only 18.2% of renters in the borough pay less than \$1,000 a month in rent, while 40.9% pay between \$1,000 and \$1,499 a month, and a similar percentage pay between \$1,500 and \$1,999. No households in the borough pay more than \$2,000 a month on rent while, countywide, 16.3% have a rent of that magnitude.

**Table 34: Gross Rent**

Gross Rent	West Wildwood	Cape May County	New Jersey
Less than \$500	0.0%	5.3%	6.3%
\$500 to \$999	18.2%	23.5%	8.7%
\$1,000 to \$1,499	40.9%	29.3%	26.3%
\$1,500 to \$1,999	40.9%	25.7%	28.5%
\$2,000 to \$2,499	0.0%	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>\$1,400</b>	<b>\$1,345</b>	<b>\$1,653</b>

*Source: 2019-2023 5-Year ACS*



## DEVELOPMENT TRENDS

Permits for the construction of new housing in West Wildwood have climbed over the last decade. On average, the Borough approved building permits for seven (7) housing units annually in the last ten (10) years (Table 35). The twenty-year average continues to outpace the ten-year average, but only because of the torrid pace of construction that occurred before the housing bubble burst

**Table 35: Total Housing Permits Issued Per Year, 2004-2023**

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	30	0	0	30
2005	36	0	0	36
2006	26	0	0	26
2007	7	0	0	7
2008	3	0	0	3
2009	0	0	0	0
2010	1	0	0	1
2011	0	0	0	0
2012	1	0	0	1
2013	1	0	0	1
2014	0	0	0	0
2015	5	0	0	5
2016	9	0	0	9
2017	3	0	0	3
2018	7	0	0	7
2019	9	0	0	9
2020	4	0	0	4
2021	12	0	0	12
2022	13	0	0	13
2023	8	0	0	8
<b>TOTAL</b>	<b>175</b>	<b>0</b>	<b>0</b>	<b>175</b>
<b>10-YEAR Average</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>7</b>
<b>20-YEAR Average</b>	<b>8.75</b>	<b>0</b>	<b>0</b>	<b>8.75</b>





In the last decade, permits approved for multifamily and mixed-use housing represented a mere 7.0% of housing permitted on average annually in Cape May County. In contrast, multifamily construction accounted for most of the housing permitted annually in the state over the same period, or 63.4% of residential building permits. In short, one- and two-family housing is becoming ever more critical to the local housing market, defying statewide trends.

**Table 36: Total Housing Permits Issued by Type, 2004-2023**

Year	West Wildwood			Cape May County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2004	30	0	0	2,061	335	36	27,103	11,383	752
2005	36	0	0	2,169	457	12	26,715	12,687	286
2006	26	0	0	1,326	332	3	20,090	11,760	198
2007	7	0	0	898	273	14	14,235	11,553	160
2008	3	0	0	446	71	0	8,960	7,102	276
2009	0	0	0	296	115	1	6,776	4,309	60
2010	1	0	0	421	10	1	6,934	4,733	218
2011	0	0	0	420	25	0	6,236	5,184	462
2012	1	0	0	488	27	2	6,700	8,527	43
2013	1	0	0	657	20	6	9,666	8,998	131
2014	0	0	0	609	21	16	10,678	11,909	309
2015	5	0	0	579	54	6	9,470	9,989	44
2016	9	0	0	625	6	4	8,885	15,217	68
2017	3	0	0	742	32	0	9,201	16,146	614
2018	7	0	0	621	60	5	9,026	16,811	211
2019	9	0	0	630	54	1	8,954	21,762	54
2020	4	0	0	598	38	1	8,673	17,950	57
2021	12	0	0	784	38	2	10,479	19,471	94
2022	13	0	0	658	69	7	9,163	21,913	716
2023	8	0	0	633	65	5	9,552	11,538	592
<b>10-YEAR Average</b>	<b>7</b>	<b>0</b>	<b>0</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>9</b>	<b>0</b>	<b>0</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*



A similar pattern can be seen in the certificate of occupancy data. As with building permits, certificates of occupancy were issued only for one- and two-family homes (Table 37). Countywide, 94.0% of certificates of occupancy for homes were for 1- and 2-family homes while 43.5% were issued for 1- and 2-family at the state level. In contrast, multifamily housing accounted for 6.0% of residential certificates of occupancy in Cape May County, compared to 55.8% at the state level.

**Table 37: Certificates of Occupancy, 2014-2023**

Year	West Wildwood			Cape May County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2014	0	0	0	592	6	18	8,158	5,042	55
2015	2	0	0	549	14	6	8,308	7,010	72
2016	5	0	0	487	19	3	7,912	7,073	38
2017	3	0	0	529	11	0	7,511	8,955	259
2018	4	0	0	502	61	0	7,164	9,861	293
2019	2	0	0	362	24	1	5,309	11,097	389
2020	0	0	0	373	40	0	5,716	9,755	54
2021	2	0	0	358	34	1	4,818	12,801	24
2022	3	0	0	428	7	1	5,167	10,545	66
2023	3	0	0	469	58	1	6,983	11,568	17
<b>10-Year Average</b>	<b>2</b>	<b>0</b>	<b>0</b>	<b>465</b>	<b>27</b>	<b>3</b>	<b>6,705</b>	<b>9,371</b>	<b>127</b>

*Source: NJ Dept. of Community Affairs*

Table 38 contains the data for demolition permits issued since 2004. Over the last two decades, West Wildwood has issued demolition permits for an average of 4.15 housing units yearly, just under half the twenty-year average for building permits, or 8.75 units a year. To summarize, West Wildwood has permitted a net increase of 4.6 units a year since 2004.

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

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	8	0	0	8
2005	8	0	0	8
2006	12	0	0	12
2007	4	0	0	4
2008	0	0	0	0



Year	1-2 Family	Multifamily	Mixed-Use	Total
2009	1	0	0	1
2010	2	0	0	2
2011	3	0	0	3
2012	3	0	0	3
2013	5	0	0	5
2014	5	0	0	5
2015	7	0	0	7
2016	3	0	0	3
2017	1	0	0	1
2018	7	0	0	7
2019	4	0	0	4
2020	0	0	0	0
2021	3	0	0	3
2022	1	0	0	1
2023	6	0	0	6
<b>TOTAL</b>	<b>83</b>	<b>0</b>	<b>0</b>	<b>83</b>
<b>10-YEAR Average</b>	<b>3.7</b>	<b>0</b>	<b>0</b>	<b>3.7</b>
<b>20-YEAR Average</b>	<b>4.15</b>	<b>0</b>	<b>0</b>	<b>4.15</b>
<i>Source: NJ Dept of Community Affairs</i>				

Hardly any nonresidential development has occurred in West Wildwood over the past two decades (Table 39). In particular, office and retail construction has been nonexistent. Permits for nonresidential construction were approved in 2004, when 479 square feet of nonresidential construction were permitted, and in 2020, when 420 square feet was permitted. Before the 2010s, retail development eclipsed that of offices. After 2010, retail construction fell away while office development has continued at a consistent rate. This mirrors the statewide trend, with retail development petering out while office construction remains steady.

**Table 39: Building Permits Nonresidential Construction, 2004-2023**

Year	West Wildwood			Cape May County			New Jersey		
	Office	Retail	Other	Office	Retail	Other	Office	Retail	Other
2004	0	0	479	176,018	246,876	1,849,132	12,219,068	4,911,257	60,480,050
2005	0	0	0	126,311	399,663	1,162,773	11,038,132	5,965,258	57,826,057
2006	0	0	0	79,758	194,680	1,102,060	11,113,555	5,186,662	50,099,965
2007	0	0	0	23,386	40,830	966,462	9,569,501	5,423,889	60,025,809
2008	0	0	0	110,069	99,235	319,965	7,962,998	5,557,101	41,337,149
2009	0	0	0	66,439	201,681	263,395	4,253,888	2,248,935	20,282,771
2010	0	0	0	19,038	32,172	141,072	5,496,579	2,192,231	21,301,932
2011	0	0	0	40,506	2,603	215,791	4,915,544	1,680,445	18,523,445
2012	0	0	0	75,947	14,305	215,166	7,395,704	2,088,658	28,988,891
2013	0	0	0	31,438	2,076	164,371	5,830,508	2,240,758	37,616,944
2014	0	0	0	37,284	2,887	263,759	5,426,729	3,536,522	48,259,634
2015	0	0	0	52,872	5,585	190,541	5,751,737	3,544,141	35,403,082
2016	0	0	0	129,746	38,363	313,048	7,183,084	2,913,461	63,877,316
2017	0	0	0	39,604	149,583	187,455	6,826,372	2,153,638	55,785,804
2018	0	0	0	49,447	17,149	222,982	5,316,607	3,122,448	50,462,395
2019	0	0	0	107,312	10,207	266,451	5,724,671	1,286,733	59,776,078
2020	0	0	420	28,242	4,482	189,651	5,525,377	2,023,918	52,998,908
2021	0	0	0	95,713	43,651	215,898	5,074,155	786,303	71,178,694
2022	0	0	0	134,623	9,365	479,480	7,716,195	622,440	70,204,161
2023	0	0	0	72,273	10,558	543,394	6,406,348	1,257,019	48,061,712
<b>20-YEAR AVG</b>	<b>0</b>	<b>0</b>	<b>45</b>	<b>74,801</b>	<b>76,298</b>	<b>463,642</b>	<b>7,037,338</b>	<b>2,937,091</b>	<b>47,624,540</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 forecasts future population and employment for municipalities in Cape May, Atlantic, Cumberland, and Salem Counties.

The agency forecasts that the population of West Wildwood will marginally increase between 2015 and 2060 (Table 40), growing from 572 to 578 residents. The projected population gain is an outlier for South Jersey. SJTPO expects the population of Cape May County to decline by 11,463 residents between 2015 and 2060. For the four counties within its jurisdiction, the agency anticipates a net loss of 10,787 residents by 2060. It appears that in forecasting future employment, SJTPO mistakenly swapped the data for West Wildwood with another Cape May municipality as the table states that 2,049 workers were employed in the borough in 2015, more than twenty times the US Department of Labor estimate. Nevertheless, SJTPO expects overall employment in Cape May County to grow by 12,359 workers, while employment should increase by 51,343 workers in the SJTPO region by 2060.

**Table 40: Long-term Population, Household and Employment Forecasts**

Metric	West Wildwood	Cape May County	SJTPO
<b>2015 Population</b>	572	96,612	591,489
<b>2060 Population</b>	578	85,149	580,702
<b>Net Residents, 2015 to 2060</b>	<b>6</b>	<b>-11,463</b>	<b>-10,787</b>
<b>2015 Employment</b>	--	60,317	327,512
<b>2060 Employment</b>	--	72,676	378,855
<b>Net Employment, 2015 to 2060</b>	--	<b>12,359</b>	<b>51,343</b>

*Source: SJTPO*

## Appendix B

## BOROUGH OF WEST WILDWOOD

### AFFORDABLE HOUSING SPENDING PLAN: FOURTH ROUND

#### INTRODUCTION

On February 5, 2021, the Borough adopted a mandatory development fee ordinance. The 2021 ordinance included the establishment of residential development fees in the amount of 1% of the equalized assessed value of residential development and nonresidential development fees in the amount of 2.5% of the equalized assessed value of nonresidential development.

All development fees, payments in lieu of constructing affordable units on site, "other" income, and interest generated by the fees are deposited in one (1) separate interest-bearing account dedicated toward the creation of affordable housing. These funds shall be spent in accordance with N.J.A.C. 5:93-8.16, as described in the sections that follow.

This spending plan is submitted to the Superior Court of New Jersey for approval to expend Affordable Housing Trust Fund monies that will contribute to the rehabilitation program. All initial funds will be expended toward the Borough's rehabilitation program. Additionally, once affordable units are produced within the Borough, it will expend funds on affordability assistance (including infrastructure grants), including expenditures to create very-low income units or to render existing units more affordable, and toward administrative expenses.

## REVENUES FOR CERTIFICATION PERIOD

To calculate a projection of revenue anticipated during the period of Fourth Round Judgment of Repose, West Wildwood considered the following:

(a) **Development fees:** **\$570,000**

1. Residential and nonresidential projects which have had development fees imposed upon them at the time of preliminary or final development approvals;
2. All projects currently before the planning and zoning boards for development approvals that may apply for building permits and certificates of occupancy; and
3. Future development that is likely to occur based on historical rates of development.

(b) **Payment in lieu (PIL): \$0**

Actual and committed payments in lieu of construction from developers. The Borough does not anticipate receiving payment-in-lieu of construction through the Third Round.

(c) **Other funding sources:** **\$0**

The Borough does not anticipate future funds from this category at this time. Funds from other sources, include, but are not limited to the sale of units with extinguished controls, repayment of affordable housing program loans, rental income, and proceeds from the sale of affordable units. All monies in the Affordable Housing Trust fund are anticipated to come from development fees and interest.



(d) Projected interest: \$ 0

The development fees are deposited into a mixed Trust account and therefore no interest is allocated to the Affordable Housing Trust Fund.

Table SP-1 indicates the anticipated revenue to be generated from development impact fees and interest. West Wildwood Borough projects a Total of \$570,000 to be collected between July 2025 and June 30, 2035, including interest, to be used for affordable housing purposes. All interest earned on the account shall accrue to the account to be used only for the purposes of affordable housing.

Source of Funds – Housing Trust Fund 2025 through 2035

Year Source of Funds	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2025- 2035 Total
Projected Residential Development	\$28.5K	\$57K	\$57K	\$57K	\$57K	\$57K	\$57K	\$57K	\$57K	\$57K	\$28.5K	\$570K
Projected Non- Residential Development	-	-	-	-	-	-	-	-	-	-	-	-
Interest	-	-	-	-	-	-	-	-	-	-	-	-
Total	\$28.5K	\$57K	\$57K	\$57K	\$57K	\$57K	\$57K	\$57K	\$57K	\$57K	\$28.5K	\$570K

## **ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS**

The following procedural sequence for the collection and distribution of development fee revenues shall be followed by West Wildwood Borough:

### **a) Collection of development fee revenues:**

All collection of development fee revenues will be consistent with local regulations which follow COAH administrative models for both residential and non-residential developments and in accordance with N.J.S.A. 40:55D-8.1 through 8.7.

### **(b) Distribution of development fee revenues:**

The governing body may hear and decide upon a request for development fee revenues for the purpose of creating affordable housing. The governing body reviews the request for consistency with the Spending Plan and adopts the recommendation by resolution.

The release of funds requires the adoption of the governing body resolution. Once a request is approved by resolution, the Chief Financial Officer releases the requested revenue from the trust fund for the specific use approved in the governing body's resolution.

## **DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS**

### **(c) Rehabilitation: \$175,000**

West Wildwood Borough has a 8-unit rehabilitation obligation and intends to satisfy that obligation through participation in the Wildwood Regional Affordable Homeowner Repair Program. The Borough will devote the funds for rehabilitation assistance to the upgrade of a substandard unit for income-eligible homeowners qualified through the county program in accordance with N.J.A.C. 5:93-5.2. The

2025 Spending Plan

West Wildwood Borough, Cape May County, NJ

page 5

expenditure of funds on the Borough's rehabilitation program will be a priority over the remaining expenditures set forth in this Spending Plan.

**(d) Affordability Assistance (N.J.A.C. 5:93-8.16(c))**

The Borough will initially prioritize trust fund expenditures toward its rehabilitation obligation until affordable units are produced within the Borough that would qualify for the affordability assistance program. Once affordable units come online, West Wildwood Borough is required to spend a minimum of 30 percent of development fee revenue to render affordable units more affordable and at least one-third of that amount must be dedicated to very low-income households or to create very low-income units (i.e. households with incomes less than 30 percent of the regional median income). The actual affordability assistance minimums should be calculated based on actual revenues.

Projected Minimum Affordability Assistance Requirement		
Balance as of April 30, 2025		\$172,390
Development Fees Projected 2025-2035	+	\$570,000
Interest Projected 2025-2035	+	\$0
<b>Total</b>	<b>=</b>	<b>\$742,390</b>
Affordability Assistance Funds Provided since 2021	-	\$0
<b>Total</b>	<b>=</b>	<b>\$742,390</b>
30 Percent Requirement	x 0.30 =	\$222,717
<b>Projected Minimum Affordability Assistance Requirement</b>	<b>=</b>	<b>\$222,717</b>
<b>Projected Minimum Very Low-Income Requirement</b>	<b>÷ 3 =</b>	<b>\$74,239</b>

Based on fees and interest for projected revenues, West Wildwood Borough will dedicate at least \$222,717 from the affordable housing trust fund to render units

more affordable, including \$74,239 to render units more affordable to households with income at 30 percent or less of median income by region. This program will be subordinate to the Borough's Rehabilitation Program until such time as affordable units are created within the Borough, thus necessitating the affordability assistance program. Please refer to the affordability assistance program manual provided as an appendix to the Spending Plan for details of how the affordability assistance funds are anticipated to be used. It may use a variety of vehicles to do this including, but not limited to the following:

- Emergency Repair Program;
- Down-payment assistance;
- Rental assistance;
- Security deposit assistance;
- Moving expenses;
- Low interest loans;
- Assistance with homeowners' association or condominium fees and special assessments; and/or
- Converting low-income units to very-low-income units or creating new very-low income units, etc.

The Borough will work with its affordable housing providers and administrator to expand outreach to ensure the existing and new households of very-low-, low- and moderate-income programs can take advantage of affordability assistance programs. Additionally, the Borough will work with affordable housing providers to convert low income units to very low-income units.

#### **(e) Administrative Expenses (N.J.A.C. 5:93-8.16(e))**

West Wildwood Borough may use Affordable Housing Trust Fund revenue for related administrative costs up to a 20 percent limitation pending funding availability after programmatic and affordability assistance expenditures. The

actual administrative expense maximum is calculated on an ongoing basis based on actual revenues.

Projected Administrative Expenses		
Balance as of April 30, 2025		\$172,390
Development Fees Projected 2025-2035	+	\$570,000
Interest Projected 2021-2025	+	\$0
<b>Total</b>	<b>=</b>	<b>\$742,390</b>
<b>Administrative Fees Expended since 2021</b>	<b>-</b>	<b>\$11,094</b>
<b>Total</b>	<b>=</b>	<b>\$731,296</b>
20 Percent Maximum Permitted Administrative Expenses	x 0.20 =	\$146,259
<b>Projected Allowed Administrative Expenditures</b>	<b>=</b>	<b>\$146,259</b>

West Wildwood Borough projects that \$146,259 may be available from the affordable housing trust fund to be used for administrative purposes. Projected administrative expenditures, subject to the 20 percent cap, are as follows:

- Borough Attorney, Engineer, and Planner fees related to plan preparation and implementation, and to obtaining Judgment of Compliance and Repose;
- Administration fees related to rehabilitation, extension of expiring controls, affordability assistance programs, and municipally-sponsored construction programs;
- Affirmative Marketing;
- Income qualification of households; and

- Administration of Borough's Affordable Housing Units.

## EXPENDITURE SCHEDULE

West Wildwood Borough intends to use Affordable Housing Trust Fund revenues for its rehabilitation program, affordability assistance including the creation of very-low income units and making existing units more affordable, and administrations expenses. Additionally, this expenditure schedule meets the requirement that trust fund revenues are expended within four years of their collection.

Projected Expenditure Schedule 2025 Through 2035

Program	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
Rehabilitation	\$8.7k	\$17.5k	\$17.5k	\$17.5k	\$17.5k	\$17.5k	\$17.5k	\$17.5k	\$17.5k	\$17.5k	\$8.7k	\$175k
Affordability Assistance	\$11k	\$22k	\$22k	\$22k	\$22k	\$22k	\$22k	\$22k	\$22k	\$22k	\$11k	\$222k
Administration	\$10k	\$3.3k	\$3.3k	\$3.3k	\$3.3k	\$3.3k	\$3.3k	\$3.3k	\$3.3k	\$3.3k	\$10k	\$50k
100% Infill Projects	-	-	-	-	-	-	\$58k	\$58k	\$58k	\$58k	\$58k	\$294k
<b>TOTAL</b>	<b>\$25k</b>	<b>\$33.3k</b>	<b>\$33.3k</b>	<b>\$33.3k</b>	<b>\$33.3k</b>	<b>\$33.3k</b>	<b>\$91.3k</b>	<b>\$91.3k</b>	<b>\$91.3k</b>	<b>\$91.3k</b>	<b>\$83k</b>	<b>\$742k</b>

## EXCESS OR SHORTFALL OF FUNDS

In the event that a shortfall of anticipated revenues occurs, West Wildwood will fund the shortfall through bonding or other funding mechanisms to satisfy the gap in funding. In the event that funds exceed projected expenditures, the Borough will devote any excess funds on additional affordability assistance above the 30 percent minimum requirement. Alternatively, the Borough reserves the opportunity to amend its Housing Element and Fair Share Plan, as well as this Spending Plan, to create additional affordable housing opportunities.

2025 Spending Plan

Borough of West Wildwood, Cape May County, NJ

page 9

## SUMMARY

The Borough of West Wildwood intends to spend Affordable Housing Trust Fund revenues pursuant to the extant regulations governing such funds and consistent with the housing programs outlined in the 2025 Fourth Round Housing Plan Element and Fair Share Plan. West Wildwood anticipates \$570,000 in revenues before the expiration of a Fourth Round Judgment of Repose. At this time, the Borough estimates that approximately \$222,717 of Trust Funds will be spent to create very low-income units, and to make units more affordable. The Borough intends to prioritize all trust fund money for its rehabilitation program until such time as affordable housing units are created, which will necessitate the affordability assistance program. In addition, the Borough will dedicate excess funds towards 100% affordable infill projects for single family attached or detached homes which will be allocated toward the last 5 years of Round Four.



Spending Plan Summary	
Revenues	
Balance as of April 30, 2025	\$172,390
Projected Revenue from 2025 through 2035	\$570,000
1. Development Fees	+ \$570,000
2. Payments-In-Lieu of Construction	+ \$0.00
3. Other Funds	+ \$0.00
Interest	+ \$0
Total Projected Balance	= \$742,390
Expenditures	
Funds Used for Rehabilitation	- \$80,000
Affordability Assistance	- \$
New Construction	- \$0
Administration	- \$
Total Projected Expenditures	= \$
Remaining Balance	= \$0.00

## 2025 Spending Plan

Borough of West Wildwood, Cape May County, NJ

## Appendix C



**BOROUGH OF WEST WILDWOOD  
COUNTY OF CAPE MAY  
STATE OF NEW JERSEY**

**RESOLUTION 2021-069**

**ADOPTION OF AN AFFIRMATIVE MARKETING PLAN FOR THE BOROUGH OF  
WEST WILDWOOD**

**WHEREAS**, the Borough of West Wildwood's Housing Element and Fair Share Plan promotes an affordable housing program pursuant to the Fair Housing Act (N.J.S.A. 52:27D-301, et. seq.), the New Jersey Uniform Housing Affordability Controls ("UHAC") (N.J.A.C. 5:80-26.1 et. seq.) and the Council on Affordable Housing ("COAH") Rules (N.J.A.C. 5:93-1, et. seq.); and

**WHEREAS**, in accordance with applicable COAH Rules and the provisions of UHAC, the Borough of West Wildwood is required to adopt by resolution an Affirmative Marketing Plan to ensure that all affordable housing units created, including those created or re-rented through rehabilitation, are affirmatively marketed to very low-, low- and moderate-income households, particularly those living and/or working within Housing Region 6, the Housing Region encompassing the Borough of West Wildwood.

**NOW, THEREFORE, BE IT RESOLVED**, that the Mayor and Commission of the Borough of West Wildwood, County of Cape May, State of New Jersey, do hereby adopt the Affirmative Marketing Plan set forth as attached hereto.

	Motion	Second	Yes	No	Abstain	Absent
Mayor Matthew J. Ksiazek			X			
Commissioner John J. Banning	X		X			
Commissioner Joseph D. Segrest		X	X			

I, **Donna L. Frederick, RMC, Municipal Clerk** for the Borough of West Wildwood in the County of Cape May and State of New Jersey, do hereby certify that the foregoing is a correct and true copy of a Resolution adopted by the Board of Commissioners of the Borough of West Wildwood, New Jersey at a **Regular Meeting** held via online access through Zoom.us on **May 7, 2021**.



**Donna L. Frederick, RMC**  
**Municipal Clerk**

## AFFIRMATIVE FAIR HOUSING MARKETING PLAN

### For Affordable Housing in **(REGION 6)**

#### I. APPLICANT AND PROJECT INFORMATION

(Complete Section I individually for all developments or programs within the municipality.)

1a. Administrative Agent Name, Address, Phone Number <b>Triad Associates</b> <b>1301 W. Forest Grove Road</b> <b>Vineland, NJ</b> <b>(856) 690-9590</b>		1b. Development or Program Name, Address <b>Borough of West Wildwood</b> <b>Rental Housing Rehabilitation Program</b>	
1c. Number of Affordable Units:  Number of Rental Units:  Number of For-Sale Units:	1d. Price or Rental Range From To be determined To To be determined	1e. State and Federal Funding Sources (if any)  N/A	
1f. <input type="checkbox"/> Age Restricted  <input type="checkbox"/> Non-Age Restricted	1g. Approximate Starting Dates Advertising: To be Determined Occupancy: To be Determined		
1h. County <b>Atlantic, Cape May, Cumberland, Salem</b>		1i. Census Tract(s):	
1j. Managing/Sales Agent's Name, Address, Phone Number			
1k. Application Fees (if any):    Application fee applies. Credit and Criminal Background Check Fees may apply.			

(Sections II through IV should be consistent for all affordable housing developments and programs within the municipality. Sections that differ must be described in the approved contract between the municipality and the administrative agent and in the approved Operating Manual.)

#### II. RANDOM SELECTION

##### 2. Describe the random selection process that will be used once applications are received.

###### Initial Randomization

Applicants are selected at random before income-eligibility is determined, regardless of household size or desired number of bedrooms. The process is as follows:

After advertising is implemented, applications are accepted for 60 days.

At the end of the period, sealed applications are selected one-by-one through a lottery (unless fewer applications are received than the number of available units, then all eligible households will be placed in a unit).

An applicant pool is created by listing applicants in the order selected.

Applications are reviewed for income-eligibility. Ineligible households are informed that they are being removed from the applicant pool or given the opportunity to correct and/or update income and household information.

Eligible households are matched to available units based upon the number of bedrooms needed (and any other special requirements, such as the need for an accessible unit).

If there are sufficient names remaining in the pool to fill future re-rental, the applicant pool shall be closed.

When the applicant pool is close to being depleted, the Administrative Agent will re-open the pool and conduct a new random selection process after fulfilling the affirmative marketing requirements. The new applicant pool will be added to the remaining list of applicants.

### III. MARKETING

3a. Direction of Marketing Activity: (indicate which group(s) in the housing region are least likely to apply for the housing without special outreach efforts because of its location and other factors)

☐ White (non-Hispanic)
 ☒ Black (non-Hispanic)
 ☒ Hispanic
 ☐ American Indian or Alaskan Native
   
☐ Asian or Pacific Islander
 ☐ Other group:

3b. Commercial Media (required) (Check all that applies)

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL NEWSPAPER(S)	CIRCULATION AREA
<b>TARGETS ENTIRE COAH REGION 6</b>			
Daily Newspaper			
<input checked="" type="checkbox"/>	One display ad beginning at the start of the marketing process	Press of Atlantic City	
<input checked="" type="checkbox"/>	Continuous	www.triadhousingprogram.com	
<input checked="" type="checkbox"/>	As Needed	Craigslist/Zillow	
<b>TARGETS PARTIAL COAH REGION 6</b>			
Daily Newspaper			
<input type="checkbox"/>		Atlantic Daily Sentinel	Atlantic
<input type="checkbox"/>		Press of Atlantic City	Atlantic, Cape May, Cumberland, Ocean
<input type="checkbox"/>		Bridgeton News	Cumberland
<input type="checkbox"/>		Daily Journal	Cumberland
<input type="checkbox"/>		Today's Sunbeam	Salem
Weekly Newspaper			
<input type="checkbox"/>		Atlantic County Record	Atlantic
<input type="checkbox"/>		Beachcomber News	Atlantic
<input type="checkbox"/>		Current of Absecon and Galloway Township	Atlantic
<input type="checkbox"/>		Current of Down Beach	Atlantic
<input type="checkbox"/>		Current of Egg Harbor Township	Atlantic
<input type="checkbox"/>		Current of Mays Landing and Hamilton Township	Atlantic



<input type="checkbox"/>		Current of Northfield, Linwood and Somers Point	Atlantic
<input type="checkbox"/>		Egg Harbor News	Atlantic
<input type="checkbox"/>		Hammonton Gazette	Atlantic
<input type="checkbox"/>		Hammonton News	Atlantic
<input type="checkbox"/>		Mainland Journal	Atlantic
<input type="checkbox"/>		Record Journal	Atlantic
<input type="checkbox"/>		Atlantic City Weekly	Atlantic, Cape May, Cumberland
<input type="checkbox"/>		Cape May County Herald	Cape May
<input type="checkbox"/>		Cape May Gazette	Cape May
<input type="checkbox"/>		Cape May Star & Wave	Cape May
<input type="checkbox"/>		Gazette of Upper Township	Cape May
<input type="checkbox"/>		Ocean City Gazette	Cape May
<input type="checkbox"/>		Wildwood Leader	Cape May
<input type="checkbox"/>		Cumberland Reminder	Cumberland

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL TV STATION(S)	CIRCULATION AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
<b>TARGETS ENTIRE COAH REGION 6</b>			
<input type="checkbox"/>		3 KYW-TV CBS Broadcasting Inc.	
<input type="checkbox"/>		6 WPVI-TV American Broadcasting Companies, Inc (Walt Disney)	
<input type="checkbox"/>		23 WNJS New Jersey Public Broadcasting Authority	
<input type="checkbox"/>		61 WPPX Paxson Communications License Company, LLC	
<b>TARGETS PARTIAL COAH REGION 6</b>			
<input type="checkbox"/>		8 WPSJ-LP Engle Broadcasting	Atlantic
<input type="checkbox"/>		52 WNJT New Jersey Public Broadcasting Authority	Atlantic
<input type="checkbox"/>		40 WMGM-TV Access 1 New Jersey License Company	Atlantic, Cape May, Cumberland
<input type="checkbox"/>		62 WWSI Hispanic Broadcasters of Philadelphia, Llc	Atlantic, Cape May, Cumberland
<input type="checkbox"/>		10 WCAU NBC Telemundo License Co.	Atlantic, Cumberland, Salem

		(General Electric)	
<input type="checkbox"/>		12 WHYY-TV WHYY, Inc.	Atlantic, Cumberland, Salem
<input type="checkbox"/>		17 WPHL-TV Tribune Company	Atlantic, Cumberland, Salem
<input type="checkbox"/>		29 WTXF-TV Fox Television Stations, Inc. (News Corp.)	Atlantic, Cumberland, Salem
<input type="checkbox"/>		35 WYBE Independence Public Media Of Philadelphia, Inc.	Atlantic, Cumberland, Salem
<input type="checkbox"/>		48 WGTW-TV Trinity Broadcasting Network	Atlantic, Cumberland, Salem
<input type="checkbox"/>		57 WPSG CBS Broadcasting Inc.	Atlantic, Cumberland, Salem
<input type="checkbox"/>		65 WUVP-TV Univision Communications, Inc.	Atlantic, Cumberland, Salem
<input type="checkbox"/>		64 WDPB WHYY, Inc.	Cape May
<input type="checkbox"/>		2 WMAR-TV Scripps Howard Broadcasting Company	Cumberland, Salem
<input type="checkbox"/>		13 WJZ-TV CBS Broadcasting Inc.	Cumberland, Salem
<input type="checkbox"/>		43 WPMT Tribune Company	Salem

	DURATION & FREQUENCY OF OUTREACH	NAMES OF CABLE PROVIDER(S)	BROADCAST AREA
<b>TARGETS PARTIAL COAH REGION 6</b>			
<b>X</b>	One ad beginning at the start of the marketing process	Comcast of Avalon, South Jersey, Wildwood	All Atlantic, Cape May, Cumberland and Salem Counties

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL RADIO STATION(S)	BROADCAST AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
<b>TARGETS ENTIRE COAH REGION 6</b>			
<b>AM</b>			
<input type="checkbox"/>		WFIL 560	Christian
<input type="checkbox"/>		WIP 610	
<input type="checkbox"/>		WNTX 990	
<input type="checkbox"/>		WWJZ 640	
<b>FM</b>			
<input type="checkbox"/>		WFG-FM 96.9	
<input type="checkbox"/>		WIXM 97.3	
<input type="checkbox"/>		WMGM 103.7	
<input type="checkbox"/>		WSJO 104.9	
<input type="checkbox"/>		WZXL 100.7	



TARGETS PARTIAL COAH REGION 6			
AM			Christian
<input type="checkbox"/>		WIBG 1020	
<input type="checkbox"/>		WKXW 1450	
<input type="checkbox"/>		WMID 1340	
<input type="checkbox"/>		WOND 1400	
<input type="checkbox"/>		WTKU 1490	
<input type="checkbox"/>		WURD 900	
<input type="checkbox"/>		WGYM 1580	
<input type="checkbox"/>		KYW 1060	
<input type="checkbox"/>		WNJC 1360	
<input type="checkbox"/>		WPHT 1210	
<input type="checkbox"/>		WWDB 860	
<input type="checkbox"/>		WNWR 1540	
<input type="checkbox"/>		WPEN 950	
<input type="checkbox"/>		WCMC 1230	
<input type="checkbox"/>		WMVB 1440	
<input type="checkbox"/>		WTMR 800	
<input type="checkbox"/>		WDEL 1150	
<input type="checkbox"/>		WFAI 1510	
<input type="checkbox"/>		WMIZ 1270	Hispanics
<input type="checkbox"/>		WSNJ 1240	
<input type="checkbox"/>		WVCH 740	Christian
<input type="checkbox"/>		WPWA 1590	
FM			
<input type="checkbox"/>		WLFR 91.7	Atlantic
<input type="checkbox"/>		WTKU-FM 98.3	Atlantic
<input type="checkbox"/>		WAJM 88.9	Atlantic, Cape May
<input type="checkbox"/>		WJSE 102.7	Atlantic, Cape May
<input type="checkbox"/>		WKOE 106.3	Atlantic, Cape May
<input type="checkbox"/>		WTTH 96.1	Atlantic, Cape May
<input type="checkbox"/>		WZBZ 99.3	Atlantic, Cape May

<input type="checkbox"/>		WAYV 95.1	Atlantic, Cape May, Cumberland
<input type="checkbox"/>		WPUR 107.3	Atlantic, Cape May, Cumberland
<input type="checkbox"/>		WRTQ 91.3	Atlantic, Cape May, Cumberland
<input type="checkbox"/>		WXGN 90.5	Atlantic, Cape May, Cumberland
<input type="checkbox"/>		WXXY-FM 88.7	Atlantic, Cape May, Cumberland
<input type="checkbox"/>		WNJN-FM 89.7	Atlantic, Cumberland, Salem
<input type="checkbox"/>		WAIV 102.3	Cape May
<input type="checkbox"/>		WBZC 88.9	Cape May
<input type="checkbox"/>		WCZT 98.7	Cape May
<input type="checkbox"/>		WGBZ 105.5	Cape May
<input type="checkbox"/>		WILW 94.3	Cape May
<input type="checkbox"/>		WWCJ 89.1	Cape May
<input type="checkbox"/>		WRDX 94.7	Cape May, Cumberland, Salem
<input type="checkbox"/>		WVLT 92.1	Cape May, Cumberland, Salem
<input type="checkbox"/>		WRTI 90.1	Cape May, Salem
<input type="checkbox"/>		WBEB 101.1	Cumberland, Salem
<input type="checkbox"/>		WBEN-FM 95.7	Cumberland, Salem
<input type="checkbox"/>		WDAS-FM 105.3	Cumberland, Salem
<input type="checkbox"/>		WIOQ 102.1	Cumberland, Salem
<input type="checkbox"/>		WJBR-FM 99.5	Cumberland, Salem
<input type="checkbox"/>		WJJZ 106.1	Cumberland, Salem
<input type="checkbox"/>		WJKS 101.7	Cumberland, Salem
<input type="checkbox"/>		WKDN 106.9	Cumberland, Salem (Christian)
<input type="checkbox"/>		WMGK 102.9	Cumberland, Salem
<input type="checkbox"/>		WMMR 93.3	Cumberland, Salem
<input type="checkbox"/>		WNJB-FM 89.3	Cumberland, Salem
<input type="checkbox"/>		WOGL 98.1	Cumberland, Salem
<input type="checkbox"/>		WPHI-FM 100.3	Cumberland, Salem
<input type="checkbox"/>		WRDW-FM 96.5	Cumberland, Salem
<input type="checkbox"/>		WSTW 93.7	Cumberland, Salem
<input type="checkbox"/>		WUSL 98.9	Cumberland, Salem

<input type="checkbox"/>		WXTU 92.5	Cumberland, Salem
<input type="checkbox"/>		WYSP 94.1	Cumberland, Salem
<input type="checkbox"/>		WHYY-FM 90.9	Salem
3c. Other Publications (such as neighborhood newspapers, religious publications, and organizational newsletters) (Check all that applies)			
DURATION & FREQUENCY OF OUTREACH	NAME OF PUBLICATIONS	OUTREACH AREA	RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
<b>TARGETS ENTIRE COAH REGION 6</b>			
Weekly			
X	One display ad during the marketing process	Al Dia	Philadelphia Area
<input type="checkbox"/>		Nuestra Comunidad	Central/South Jersey
<b>TARGETS PARTIAL COAH REGION 6</b>			
Weekly			
<input type="checkbox"/>		Jewish Times of the South Jersey Shore	South Shore area
<input type="checkbox"/>		Ukrainian Weekly	New Jersey
3d. Employer Outreach (names of employers throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing) (Check all that applies)			
DURATION & FREQUENCY OF OUTREACH	NAME OF EMPLOYER/COMPANY	LOCATION	
Atlantic County			
X	Flyers to be mailed at beginning of Marketing	AtlantiCare Health System	
X	Flyers to be mailed at beginning of Marketing	Shore Memorial Hospital	
X	Flyers to be mailed at beginning of Marketing	Atlantic City Electric	
X	Flyers to be mailed at beginning of Marketing	Wawa	
X	Flyers to be mailed at beginning of Marketing	Wal-mart	
X	Flyers to be mailed at beginning of Marketing	Shoprite	
X	Flyers to be mailed at beginning of Marketing	Kessler Memorial Hospital	
X	Flyers to be mailed at beginning of Marketing	South Jersey Industries Inc.	
X	Flyers to be mailed at beginning of Marketing	Flagship Resort	
X	Flyers to be mailed at beginning of Marketing	Bacharach Institute for Rehabilitation	
X	Flyers to be mailed at beginning of Marketing	Lowes Home Improvement	
X	Flyers to be mailed at	Home Depot	



	beginning of Marketing		
X	Flyers to be mailed at beginning of Marketing	Comar Inc.	1 Comar Pl, Buena, NJ
X	Flyers to be mailed at beginning of Marketing	Marriot Seaview Resorts	401 S New York Rd, Galloway, NJ
X	Flyers to be mailed at beginning of Marketing	Ole Hansen & Sons	100 Old Port Republic Rd, Galloway, NJ
X	Flyers to be mailed at beginning of Marketing	Acme Markets	various locations
X	Flyers to be mailed at beginning of Marketing	Atlantic City Linen	18 N New Jersey Ave, Atlantic City, NJ
X	Flyers to be mailed at beginning of Marketing	The Press of Atlantic City	1000 W Washington Ave, Pleasantville, NJ

## Cape May County

X	Flyers to be mailed at beginning of Marketing	Cape Regional Medical Center	2 Stone Harbor Blvd, Cape May Court House, NJ 08210
X	Flyers to be mailed at beginning of Marketing	Cold Spring Rush Fish and Supply Co	906 Schellenger St, Cape May, NJ
X	Flyers to be mailed at beginning of Marketing	Acme Markets	various locations
X	Flyers to be mailed at beginning of Marketing	Wawa	various locations
X	Flyers to be mailed at beginning of Marketing	Cape Counseling Services	687 Route 9, Cape May, NJ
X	Flyers to be mailed at beginning of Marketing	Shores at Wesley Manor	2201 Bay Ave, Ocean City, NJ
X	Flyers to be mailed at beginning of Marketing	Shop Rite	various locations
X	Flyers to be mailed at beginning of Marketing	Verizon	various locations
X	Flyers to be mailed at beginning of Marketing	Holy Redeemer Visiting Nurse Association	6727 Delilah Rd # F, Egg Harbor Twp, NJ

## Cumberland County

X	Flyers to be mailed at beginning of Marketing	South Jersey Healthcare	333 Irving Ave, Bridgeton, NJ
X	Flyers to be mailed at beginning of Marketing	Durand Glass Manufacturing Co.	901 S. Wade Blvd, Millville, NJ
X	Flyers to be mailed at beginning of Marketing	Training School at Vineland	1667 E. Landis Ave Vineland, NJ 08361
X	Flyers to be mailed at beginning of Marketing	Alcan Global Pharmaceutical Packaging Inc.	1101 Wheaton Ave, Millville, NJ
X	Flyers to be mailed at beginning of Marketing	Kimble Glass Inc./ Kontes Glass Co.	537 Crystal Ave, Vineland, NJ and 1300 Wheaton Ave, Millville, NJ 1022 Spruce St, Vineland, NJ
X	Flyers to be mailed at beginning of Marketing	Wawa	various locations
X	Flyers to be mailed at beginning of Marketing	Wheaton Science Products	1501 N 10th St, Millville, NJ
X	Flyers to be mailed at beginning of Marketing	ShopRite	various locations
X	Flyers to be mailed at beginning of Marketing	Progresso Quality Foods	3501 S East Blvd, Vineland, NJ
X	Flyers to be mailed at beginning of Marketing	Seabrook Brothers & Sons Inc.	1031 Parsonage Rd, Bridgeton, NJ
X	Flyers to be mailed at beginning of Marketing	Sheppard Bus Service	35 Rockville Rd, Bridgeton, NJ and 212 L St, Millville, NJ
X	Flyers to be mailed at beginning of Marketing	Acme Markets Inc.	101 Bluebird Ln, Millville, NJ

X	Flyers to be mailed at beginning of Marketing	Wal-Mart	various locations
X	Flyers to be mailed at beginning of Marketing	Leone Industries	443 S East Ave, Bridgeton, NJ
X	Flyers to be mailed at beginning of Marketing	Silverton Marine Corp.	301 Riverside Dr, Millville, NJ
X	Flyers to be mailed at beginning of Marketing	Sun National Bank	various locations
X	Flyers to be mailed at beginning of Marketing	F&S Produce	913 Bridgeton Ave, Rosenhayn, NJ
X	Flyers to be mailed at beginning of Marketing	Tri-County Community Action Partnership	110 Cohansey Street, Bridgeton

#### Salem County

X	Flyers to be mailed at beginning of Marketing	PSE&G	162 Route 45 Salem, NJ 08079
X	Flyers to be mailed at beginning of Marketing	Dupont De Nemours E I & Co.	Penns Grove, NJ 08069
X	Flyers to be mailed at beginning of Marketing	Mannington Mills	Frog Ocean Rd, Salem, NJ and 75 Mannington Mills Rd
X	Flyers to be mailed at beginning of Marketing	Memorial Hospital of Salem county	310 Woodstown Rd, Salem, NJ
X	Flyers to be mailed at beginning of Marketing	Conectiv	5 Collins Dr, Penns Grove, NJ
X	Flyers to be mailed at beginning of Marketing	Anchor Glass Container Corp.	83 Griffith St, Salem, NJ
X	Flyers to be mailed at beginning of Marketing	SJH Elmer Hospital	501 Front St, Elmer
X	Flyers to be mailed at beginning of Marketing	GEON Company	Porcupine Rd & US Highway, Pedricktown, NJ
X	Flyers to be mailed at beginning of Marketing	B&B Poultry	Almond Rd, Norma, NJ

3e. Community Contacts (names of community groups/organizations throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing)

Name of Group/Organization	Outreach Area	Racial/Ethnic Identification of Readers/Audience	Duration & Frequency of Outreach
Atlantic County Board of Realtors			Flyers to be mailed at beginning of Marketing
Cape May County Board of Realtors			Flyers to be mailed at beginning of Marketing
Cumberland County Board of Realtors			Flyers to be mailed at beginning of Marketing

3f. Community Contacts (names of community groups/organizations throughout the housing region who will receive direct notification of the availability of affordable housing units and who will be asked to post advertisements and distribute flyers and application forms regarding available affordable housing to their constituencies).

Name of Group/Organization	Outreach Area	Racial/Ethnic Identification of Readers/Audience	Duration & Frequency of Outreach
Fair Share Housing Center	510 Park Blvd., Cherry Hill, NJ 08002	Region 6 - Multi-racial/ethnic	When affordable housing units become available, notice of such availability to be provided,
NJ State Conference of NAACP	15 W Front St, Trenton, NJ 08608	Multi-racial/ethnic	
Latino Action Network	2560 U.S. Highway 22, Suite Number 322 Scotch Plains, NJ 07076	Multi-racial/ethnic	
Mainland/Pleasantville Mizpah		Multi-racial/ethnic	



Atlantic City NAACP	<a href="https://www.facebook.com/NAACPAC">https://www.facebook.com/NAACPAC</a>	Multi-racial/ethnic	and application forms, flyers and advertising posters to be mailed at the initiation of Marketing
Cape May County NAACP	<a href="https://www.facebook.com/cmznaacp">https://www.facebook.com/cmznaacp</a>	Multi-racial/ethnic	
Supportive Housing Association	185 Valley St, South Orange, NJ 07079	Multi-racial/ethnic	

#### IV. APPLICATIONS

Applications for affordable housing for the above units will be available at the following locations:	
4a. County Administration Buildings and/or Libraries for all counties in the housing region (list county building, address, contact person) (Check all that applies)	
BUILDING	LOCATION
<input checked="" type="checkbox"/> Atlantic County	5901 Main Street, Mays Landing, NJ 08330 (609)625-4011
<input checked="" type="checkbox"/> Cape May County Main Library	30 Mechanic Street, Cape May Courthouse, NJ
<input checked="" type="checkbox"/> Cumberland County Library	800 East Commerce Street, Bridgeton, NJ 08302
<input checked="" type="checkbox"/> Salem County Court House	92 Market Street, Salem, NJ 08079 (609)935-7510 Ext:8202
4b. Municipality in which the units are located (list municipal building and municipal library, address, contact person)	
West Wildwood Borough Hall 701 West Glenwood Avenue West Wildwood, NJ 08260 609-522-4845  Cape May county Library – Wildwood Crest Branch 6300 Atlantic Avenue, Wildwood Crest, NJ 08260 609-522-0564	
4c. Sales/Rental Office for units (if applicable)	
To be determined	

#### V. CERTIFICATIONS AND ENDORSEMENTS

I hereby certify that the above information is true and correct to the best of my knowledge. I understand that knowingly falsifying the information contained herein may affect the (select one: Municipality's COAH substantive certification or DCA Balanced Housing Program funding or HMFA UHROP/MONI funding).

*Katherine Pachowski, Triad Associates*

Name (Type or Print)

Administrative Agent for Housing Rehabilitation Program

Title/Municipality

Signature

Date