

Element 2 *Housing*

2.1 Introduction

This Housing Element has been prepared in response to the New Jersey Fair Housing Act, P.L., 1985, Chapter 222 and the Rules of the Council on Affordable Housing (C.O.A.H.) in furtherance of the Borough's intent to provide a realistic and reasonable opportunity for the development of low and moderate income housing.

C.O.A.H. defines the Housing Element as that portion of a municipality's Master Plan consisting of reports, statements, proposals, maps, programs, and text designed to meet the municipality's fair share of its region's present and prospective housing needs.

2.2 Purpose

The purpose of this element is to:

- Identify whether any changes to the Land Use Plan are warranted due to the evaluation of population, housing and employment trends from the 2000 Census and the Borough's general land use and demographic trends;
- Provide sufficient background information for the planning of the Borough's fair share low and moderate income housing; and
- Evaluate possible recommendations for the improvement of residential standards and proposals for the construction and improvement of affordable housing within the Borough of West Wildwood.

2.3 Goals, Objectives and Assumptions

This section updates and refines the specific objectives of the previously adopted Housing Element, providing a framework for balancing preservation and economic development. The following specific objectives advance the broader goals of this Master Plan, which are to protect the public health, safety, morals and general welfare. This Housing Element will implement the objectives stated below.

- **Goal:** To preserve the established residential districts and neighborhoods and provide a variety and range of housing types to meet the various physical, income, and age level needs of both seasonal and year round residents.

- Objective: To maintain and enhance opportunities for residents to obtain housing at affordable prices through encouraging the existence of a range of housing types.
- Objective: To promote the conservation of traditional and/or historic housing and to prevent the degradation of the environment that may occur through improper use of land.
- Objective: To encourage a balance of land: residential, commercial, conservation, and water-oriented development, in areas and at intensities compatible with environmental and natural resource capabilities.
- Objective: To promote appropriate population densities and concentrations which promote the well being of the residents, neighborhoods, the region, and the preservation of the environment.
- Objective: To ensure that adequate off-street parking is provided for any new development.
- Objective: To protect the existing wetlands areas in the Borough by providing adequate buffers and transitional areas / uses.
- Objective: To protect housing and the access routes to from tidal flooding.

Furthermore, the following housing policies and principals will help to provide the basis for the Land Use Plan:

- A. To preserve, maintain, and upgrade the quality of existing residential and commercial areas.
- B. To provide the reasonable opportunity for an appropriate variety and choice of housing to meet the needs, desires and resources of all categories of people who desire to live within the municipality.
- C. To recognize existing patterns and densities of development and encourage future growth and redevelopment that is contiguous with existing developed areas and compatible with its established character.
- D. To protect and enhance the quality of life and living environment which has historically been an essential part of the character of the community.
- E. To consider and evaluate innovative development proposals that would enhance and protect environmental features, minimize energy usage and encourage a creative design that is also consistent with the other policies of the City.

- F. To adopt realistic zoning regulations which provide the maximum amount of protection from flooding.

Assumptions

- A. The casino industry and the seasonal tourist industry inherent with a “coastal” / seashore community will continue to affect growth in the Borough.
- B. The population of Borough of West Wildwood will remain consistent with its historical trend / pattern. The population of Cape May County in general will continue to grow, but growth may slow as land that is not environmentally constrained continues to be developed.
- C. The Borough will be able to guide its growth and/ or redevelopment in accordance with the Municipal Land Use Law and will continue to provide comments and responses to any proposed County, State or regional development policies that may affect the municipality.
- D. Current planning efforts through the Cape May County Municipal Utilities Authority for public sewerage facilities over the next several decades will provide sufficient capacity to accommodate any potential new growth or redevelopment.
- E. The Borough's critical environmental areas will also be monitored and governed by other governmental legislation (Federal and State) affecting growth and development.

2.4 Existing Housing Inventory

Element 3 – Population, Employment and Education Demographics contains a complete inventory of the housing conditions in West Wildwood. The information provided in this portion of the Master Plan is based on the most recent census data information – the 2000 Census. Based on estimates provided in this census, it is estimated that there were a total of 776 housing units in West Wildwood. Approximately twenty-six percent (26%) of these units were occupied by year round or permanent residents.

Approximately forty-three percent (43%) of the Borough’s housing stock was constructed between 1940 and 1959. The average value of housing units in 2000 was between \$59,000 and \$99,000. Nearly three-quarters (74%) of the housing in the Borough was detached single-family dwelling. Approximately fourteen percent (13.8%) of the Borough’s housing stock was two-family dwellings. Less than three percent (2.8%) of the dwellings in the Borough were twenty (20) or more dwelling units.

2.5 Projection of Future Housing Stock

The entire municipality is located in Coastal Area Facilities Review Act (CAFRA) jurisdiction and is regulated by the New Jersey Department of Environmental Protection (NJDEP). Due to the presence of environmental constraints, there are restrictions on the growth pattern and capacity of the Borough. The Master Plan and Zoning Ordinance of West Wildwood are generally in conformance with the CAFRA regulations. It is projected that the Borough's housing stock will continue to slightly increase during the next two (2) decades. Current market conditions, increasingly stricter environmental standards, and limited amounts of vacant land will impact the housing market in West Wildwood.

Each of the Borough's four (4) zoning districts that are identified in the Borough's Zoning Ordinance were listed and described in Section 1, the Land Use Element. Of the four (4) zoning districts listed, all but the Conservation (C) are appropriate for continued development of residential uses.

There is currently one (1) significant area of vacant, developable land in the Borough. This area is identified as North Drive. Additional housing opportunities may be developed in this section of the municipality.

2.6 Housing Opportunities and Challenges

2.6.1. Code Enforcement and Property Maintenance

Typically mature homes require more maintenance and, if neglected over time, and become deteriorated. The higher the percentage of older homes in a neighborhood results in a greater potential for concentration of deteriorated and deteriorating housing conditions. Such homes, depending on local conditions, may be considered as less valuable than more modern structures or may be inhabited by residents with modest incomes or by senior citizens who may have difficulty affording the continued maintenance required of these mature structures. They could also be owned by landlords who may limit their maintenance investments depending upon the rate of tenant turnovers or income potential. Code enforcement, therefore, becomes an important local issue in maintaining housing stock, property values, and public health, safety, security, and quality of life.

2.6.2. Senior Housing

Historically the senior citizen aged population has been impacted by housing choices because of their reliance on fixed incomes. In such cases, they may not be able to afford to pay increasing property taxes, high maintenance costs, and energy costs associated with older homes. Many

seniors, however, would like to stay in their homes and neighborhoods if they could afford to do so.

Given the affluence of many of today's "baby boomers" and the need or desire to continue working at least part time through retirement has expanded the housing choices and options for this newer generation of senior citizens. The Borough may consider reviewing their Land Use Plan and Zoning Ordinance to consider permitting newly constructed senior housing. It is worth noting that senior housing may provide up to twenty-five percent (25%) of any municipality's future Council on Affordable Housing (COAH) obligation.

2.6.3. Zoning and Density

A large portion of the Borough's housing stock was built during the 1940s and 1950s. These homes were often used as small bungalows for summer residences and have either become year round residences or, in some cases replaced by a more modern structure.

An emerging trend that has influenced how the typical single-family dwelling is used is the desire and need to care for our aging population. In many cases the family desires to provide living accommodations to an elderly relative. This has spurred the addition of "mother-in-law suites" or small "cottages" in the same location as the primary single-family dwelling. Some of these established dwellings may encounter difficulties meeting the Zoning Ordinance bulk and area requirements because of the small size of the lots.

A second problem that arises in many of the resort communities is the conversion of garages or storage space into small apartments or secondary dwelling units. This in effect doubles the density of the existing lot.

2.6.4. First Time Home Buyer Program

The quiet close knit community, residential charm, relatively affordable housing stock, proximity to Atlantic City and the casino industry, prominent water features and scenic views makes West Wildwood a very desirable place to live. The Borough should evaluate all opportunities to continue to develop incentives for young families to reside in the municipality. This process may include a revolving loan program for qualifying rehabilitation projects or households and would require a minimum occupancy of five (5) to ten (10) years.

2.6.5. Historic Preservation

While many of the homes in the Borough are currently over fifty (50) years of age, most of them are not historically significant and have lost their characteristic architectural features over time.

At this time, housing improvement, design considerations, aesthetic enhancement, and economic development are of a higher priority than the historic preservation of older homes. Property owners should however be encouraged to maintain and rehabilitate their properties in a manner that is consistent and visually compatible with the character of the surrounding neighborhood.

2.6.6. Design Standards and Guidelines

Even though there were 40 building permits issued between 1990 and 2000, there has only been a net increase of two (2) dwelling units in the Borough during that same time period. This means that many of the building permits that were issued were for dwellings that were demolished. This equates to roughly five percent (5%) of the Borough's housing stock being replaced with a newer and potentially larger structure during that same decade.

The type of "replacement" dwellings that has recently been constructed are often larger than the former seasonal bungalows that they replaced. Many of the older homes were constructed during the 1940s and 1950s prior to the introduction of FEMA and the current flood regulations. Often times the dwelling was constructed at or slightly above grade.

Typically the newer replacement dwellings have raised the first floor elevation of the home to provide off-street parking underneath the dwelling while complying with the minimum required Base Flood Elevation for habitable space. Often times these dwellings also now rise two (2) to three (3) stories above the garage and appear to tower over the remaining one to two story bungalows that were constructed at grade.

The design professional must balance the various design and zoning standards. It is noted that if the dwelling is closer than five feet to the side property line the fire code requires a rated wall or provide fire suppression. To be price point competitive the dwelling is designed with a featureless wall with limited windows resulting in a dependence of air conditioning. Prior master plans suggested allowing bump-outs but this relief from zoning restrictions does not change the fire code and the bump-outs would require fire suppression.

Constructing a building to a four foot setback may reduce the unit square foot construction cost at the expense of higher annual utility costs.

The Borough should consider amending the zoning ordinance to increase the side yard setback to a minimum of five feet to conform with the requirements of the New Jersey State Fire Code.