

FOURTH ROUND

HOUSING ELEMENT AND FAIR SHARE PLAN

BOROUGH OF WEST WILDWOOD | CAPE MAY COUNTY, NEW JERSEY

MAY 2025

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

ADOPTED BY THE PLANNING BOARD:

ENDORSED BY THE COMMISSIONERS:

PREPARED BY:



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NEW JERSEY PROFESSIONAL PLANNER LICENSE #5537

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

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INTRODUCTION & EXECUTIVE SUMMARY

Since the 1975 New Jersey Supreme Court decision known as “Mount Laurel I,” New Jersey municipalities have had a constitutional obligation to provide opportunities for 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 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 overlaid 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



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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% |
| Total | 564 | 100.0% | 222 | 100.0% | 342 | 100.0% |
| Median age | 63.3 | | 66.0 | | 61.0 | |

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% |
| Median Age | 55.8 | 63.3 |

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% |
| Average HH Size | 2.00 | | 2.11 | | 2.61 | |

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> | 2.33 |
| <i>Avg nonfamily size</i> | 1.15 |
| Total HH with person under 18 present | 17.8% |
| Total HH with person age 65 and over present | 74.5% |

Source: 2019-2023 5-Year ACS

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% |
| <i>High school graduate or higher</i> | 85.8% | 94.6% | 90.7% |
| <i>Bachelor's degree or higher</i> | 18.8% | 37.4% | 42.9% |

Source: 2019-2023 5-Year ACS

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% |
| Median HH Income | \$64,750 | \$88,046 | \$101,050 |
| Mean HH Income | \$87,466 | \$119,743 | \$140,299 |

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% |
| Mean travel time to work (minutes) | 19.7 | 22.7 | 30.9 |

Source: 2019-2023 5-Year ACS

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% |

Source: NJ 2019-2023 5-Year ACS



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% |

Source: 2019-2023 5-Year ACS

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% |

Source: 2009-2013 5-Year ACS



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% |
| Lacking facilities | | | |
| 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% |
| Occupants Per Room | | | |
| 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% |
| Median home value | \$364,900 | \$566,500 | \$427,600 |

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% |
| Median monthly housing cost | \$2,125 | \$2,175 | \$2,787 |

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% |
| Median monthly housing costs | \$1,010 | \$917 | \$1,205 |

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% |
| Median rent | \$1,400 | \$1,345 | \$1,653 |

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 |
| TOTAL | 175 | 0 | 0 | 175 |
| 10-YEAR Average | 7 | 0 | 0 | 7 |
| 20-YEAR Average | 8.75 | 0 | 0 | 8.75 |



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 |
| 10-YEAR Average | 7 | 0 | 0 | 648 | 44 | 5 | 9,408 | 16,271 | 276 |
| 20-YEAR Average | 9 | 0 | 0 | 783 | 105 | 6 | 11,375 | 12,447 | 267 |

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 |
| 10-Year Average | 2 | 0 | 0 | 465 | 27 | 3 | 6,705 | 9,371 | 127 |

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 |
| TOTAL | 83 | 0 | 0 | 83 |
| 10-YEAR Average | 3.7 | 0 | 0 | 3.7 |
| 20-YEAR Average | 4.15 | 0 | 0 | 4.15 |

Source: NJ Dept of Community Affairs

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 |
| 20-YEAR AVG | 0 | 0 | 45 | 74,801 | 76,298 | 463,642 | 7,037,338 | 2,937,091 | 47,624,540 |

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 |
|-------------------------------------|---------------|-----------------|----------------|
| 2015 Population | 572 | 96,612 | 591,489 |
| 2060 Population | 578 | 85,149 | 580,702 |
| Net Residents, 2015 to 2060 | 6 | -11,463 | -10,787 |
| 2015 Employment | -- | 60,317 | 327,512 |
| 2060 Employment | -- | 72,676 | 378,855 |
| Net Employment, 2015 to 2060 | -- | 12,359 | 51,343 |

Source: SJTPO

Appendix B

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 Triad Associates 1301 W. Forest Grove Road Vineland, NJ (856) 690-9590 | | 1b. Development or Program Name, Address Borough of West Wildwood Rental Housing Rehabilitation Program | |
| 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) <p style="text-align: center;">N/A</p> | |
| 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 Atlantic, Cape May, Cumberland, Salem | | 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 |
|--------------------------------------|--|---|---------------------------------------|
| TARGETS ENTIRE COAH REGION 6 | | | |
| Daily Newspaper | | | |
| X | One display ad beginning at the start of the marketing process | Press of Atlantic City | |
| X | Continuous | www.triadhousingprogram.com | |
| X | As Needed | Craigslist/Zillow | |
| TARGETS PARTIAL COAH REGION 6 | | | |
| 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 |
|--------------------------------------|----------------------------------|---|--|
| TARGETS ENTIRE COAH REGION 6 | | | |
| <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 | |
| TARGETS PARTIAL COAH REGION 6 | | | |
| <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 |
|--------------------------------------|--|---|---|
| TARGETS PARTIAL COAH REGION 6 | | | |
| X | 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 |
|-------------------------------------|----------------------------------|------------------------------------|--|
| TARGETS ENTIRE COAH REGION 6 | | | |
| AM | | | |
| <input type="checkbox"/> | | WFIL 560 | Christian |
| <input type="checkbox"/> | | WIP 610 | |
| <input type="checkbox"/> | | WNTP 990 | |
| <input type="checkbox"/> | | WWJZ 640 | |
| FM | | | |
| <input type="checkbox"/> | | WFGP-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 | | | |
| <input type="checkbox"/> | | WIBG 1020 | Christian |
| <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"/> | | WTTT 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 |
|-------------------------------------|---|----------------------|----------------------|--|
| TARGETS ENTIRE COAH REGION 6 | | | | |
| Weekly | | | | |
| <input checked="" type="checkbox"/> | One display ad during the marketing process | Al Dia | Philadelphia Area | Spanish-Language |
| <input type="checkbox"/> | | Nuestra Comunidad | Central/South Jersey | Spanish-Language |

TARGETS PARTIAL COAH REGION 6

Weekly

| | | | | |
|--------------------------|--|--|------------------|---------------------|
| <input type="checkbox"/> | | Jewish Times of the South Jersey Shore | South Shore area | Jewish community |
| <input type="checkbox"/> | | Ukrainian Weekly | New Jersey | Ukrainian community |

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 | | | |
| <input checked="" type="checkbox"/> | Flyers to be mailed at beginning of Marketing | AtlantiCare Health System | 2500 English Creek Ave, Egg Harbor Twp, NJ |
| <input checked="" type="checkbox"/> | Flyers to be mailed at beginning of Marketing | Shore Memorial Hospital | 700 Shore Rd, Somers Point, NJ |
| <input checked="" type="checkbox"/> | Flyers to be mailed at beginning of Marketing | Atlantic City Electric | 2542 Fire Rd, Egg Harbor Township, NJ |
| <input checked="" type="checkbox"/> | Flyers to be mailed at beginning of Marketing | Wawa | various locations |
| <input checked="" type="checkbox"/> | Flyers to be mailed at beginning of Marketing | Wal-mart | various locations |
| <input checked="" type="checkbox"/> | Flyers to be mailed at beginning of Marketing | Shoprite | various locations |
| <input checked="" type="checkbox"/> | Flyers to be mailed at beginning of Marketing | Kessler Memorial Hospital | 600 S White Horse Pike, Hammonton, NJ |
| <input checked="" type="checkbox"/> | Flyers to be mailed at beginning of Marketing | South Jersey Industries Inc. | 1 South Jersey Plz, Hammonton, NJ |
| <input checked="" type="checkbox"/> | Flyers to be mailed at beginning of Marketing | Flagship Resort | 60 N Maine Ave, Atlantic City, NJ |
| <input checked="" type="checkbox"/> | Flyers to be mailed at beginning of Marketing | Bacharach Institute for Rehabilitation | 61 West Jimmie Leeds Road Pomona, NJ |
| <input checked="" type="checkbox"/> | Flyers to be mailed at beginning of Marketing | Lowes Home Improvement | various locations |
| <input checked="" type="checkbox"/> | Flyers to be mailed at | Home Depot | various locations |

| | | | |
|---|---|----------------------------|--|
| | 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 | https://www.facebook.com/NAACPAC | Multi-racial/ethnic | and application forms, flyers and advertising posters to be mailed at the initiation of Marketing |
| Cape May County NAACP | https://www.facebook.com/cmnaacp | 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 |
|---|------------------------------|---|
| X | Atlantic County | 5901 Main Street, Mays Landing, NJ 08330 (609)625-4011 |
| X | Cape May County Main Library | 30 Mechanic Street, Cape May Courthouse, NJ |
| X | Cumberland County Library | 800 East Commerce Street, Bridgeton, NJ 08302 |
| X | 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 UHORP/MONI funding).

Katherine Pachowski, Triad Associates

Name (Type or Print)

Administrative Agent for Housing Rehabilitation Program

Title/Municipality

Signature _____ Date _____