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CAPE MAY COUNTY LAND USE ISSUES

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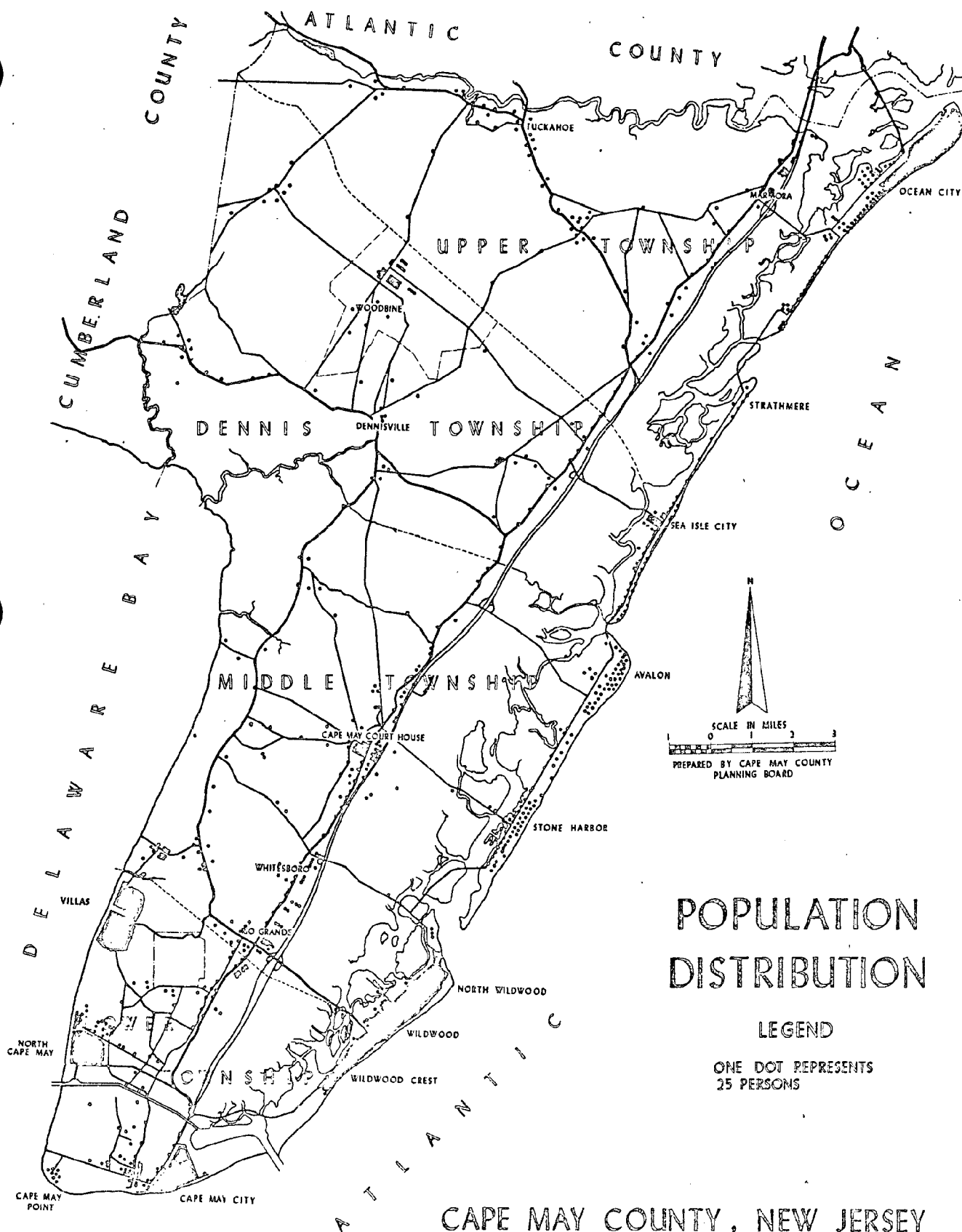
Cape May County Land Use Issues

1. Land Use Patterns

Issue - In response to an economic orientation heavily weighted towards the seasonal tourist industry, development in Cape May County has taken a form similar to that of other coastal counties, i.e., high density residential and commercial development along the barrier beaches and haphazard, low density sprawl development inland from the oceanfront. Present pressures for the development of year-round residential units on the mainland and on the barrier beaches are affecting the capacity of Cape May County to accommodate the seasonal tourism which accounts for approximately 90% of the County's economic base.

Discussion and Analysis - As shown on the accompanying map, the population of Cape May County is most heavily concentrated within the barrier beach communities of Ocean City, Sea Isle City, Avalon, Stone Harbor, the Wildwoods and Cape May City. About 51%, (30,558) of the County's total 1970 population of 59,554 live in these communities. Also, the bulk of the County's seasonal units, multiple-family structures and hotel/motel facilities are located in these communities where it was estimated that only 20 to 30 percent of the total units are occupied year-round.¹ In contrast, 90% of the residential units on the mainland are occupied on a year-round basis, and most units are low density, single-family homes spread out along main roads. Pockets of concentrated population on the mainland are found in North Cape May, Villas, Cape May Court House, Rio Grande and Woodbine. Lower and Middle Townships, which include the first four of these communities, accounted for almost one-third of the County's total 1970 population.

The County's prime agricultural land roughly parallels Route 9, which forms the "spine" of the peninsular mainland. Agricultural activities are declining steadily, however, reflecting the State trend in agriculture, and much prime farmland is being taken up by development. The value of agriculture products sold declined from \$2,085,001 in the 1954 to \$1,094,000 in 1970. Agricultural sales accounted for



CAPE MAY COUNTY, NEW JERSEY

Source: Cape May County Planning Board, "Cape May County Data Book"

less than one percent of the County's economy in 1970.

Industrial activities accounted for just under seven percent of the County's economic activity in 1970, or approximately \$14,000,000. Development for industry is occurring on the mainland near the airports in Lower Township and Woodbine.² Clothing manufacture, seafood canning and the extraction of magnesium from sea water are the leading industries. According to the County Planning Board, prospects are for continued increases in the expansion and importance of the industrial segment of the County's economy.³

Cape May County has maintained a consistently high growth rate since the 1930's. The population increased from 37,131 in 1950 to 48,555 in 1960, a 30.8% increase. From 1960 to 1970, the population increased by another 22.7%, to 59,554.⁴ The winter population is projected to reach 109,600 by 1990, an increase of 84% over the 1970 figure.⁵

The increase in year-round population is predominantly attributable to immigration. According to the 1973 Social and Economic Resources Study, 21.6% (13,592 people) of the County's estimated 1972 population moved into the County within the preceeding five years (1967 to 1972). Growth has been proceeding at a fairly rapid rate and has begun to occur throughout the County. Table 1 gives the number of building permits issued in each of the County's municipalities between 1967 and 1972. The authorized building permits for both the mainland townships and the resort communities had been increasing steadily since 1967.⁶ A partial explanation for the increased rate of growth is:

- (1) second homes are becoming more accessible to a wider range of income groups;
- (2) due to the fact that Cape May County is on the "frontier" of the metropolitan area, land is even less expensive than in Ocean or Atlantic counties;

- (3) transportation improvements such as the Garden State Parkway in the 1950's and 1960's made the County more accessible; and
- (4) the shore areas are increasingly becoming retirement centers, with both new housing being constructed for the retirement market and with the conversion of their "second" homes to year-round residences by the retirees themselves.

In terms of specific areas of new growth, single-family construction (as indicated by the number of authorized building permits), has experienced the greatest increase in the resort municipalities of Avalon and Ocean City and in Lower and Middle Townships on the mainland. The issuance of multiple-family permits has increased most sharply in the resort communities of North Wildwood, Ocean City, Stone Harbor and Wildwood. Also, in 1973, Middle Township received a request for over 1,700 units of multi-family construction. The following is a description of new growth areas in the County:

" ... Lower Township exhibits new growth areas near the airport region on Shunpike and Townback Road. Growth areas are concentrated in the lower center portion of Middle Township in Whitesboro, and there is scattered new development along U.S. Route 9. Green Creek and Marlyn Manor are also showing increased development in the lower western sector of Middle Township.

In Dennis Township, subdivision activity is taking place just north of South Seaville along Kings Highway. Scattered subdivision activity is taking place between the Garden State Parkway and U.S. Route 9 east of Cedar Grove. In the western section of Dennis Township, subdivision activity is taking place south of Belleplain along Cedar Bridge and Woodbine Roads. Southwest of the Borough of Woodbine, there are major subdivision centers, both along Henkensifkin Road.

Upper Township is the second most active municipality for subdivision growth. The major growth centers are located South of Tuckahoe and in the Northeast corner of the township near Marmora. Heavy subdivision activity is taking place between The Garden State Parkway and U.S. Route 9 in the eastern section of Upper Township."⁷

TABLE 1

Residential construction authorized by building permits for Cape May County, New Jersey, 1967 to 1972.

Municipalities	Single Family			Two Family			3-4 Family			5 or more Family			All Dwelling Permits													
	1967	1968	1969	1970	1971	1967	1968	1969	1970	1971	1967	1968	1969	1970	1971	1967	1968	1969	1970	1971	1972					
<u>Resorts</u>																										
Avalon	137	143	115	72	114	14	32	24	16	38	0	0	0	0	0	21	151	175	139	88	173	307				
Cape May	38	12	4	14	6	2	4	10	14	42	0	0	0	8	28	0	0	0	0	0	97	16	22	36	76	100
North Wildwood	5	15	44	14	11	46	30	10	6	16	3	27	3	12	9	42	0	0	0	112	96	72	57	32	148	300
Ocean City	155	182	140	103	117	112	104	118	172	150	0	15	0	16	0	52	52	89	68	115	319	353	347	350	382	728
Sea Isle City	50	32	51	54	8	44	66	64	62	130	4	0	0	4	31	0	0	0	12	98	98	115	120	254	619	
Stone Harbor	20	28	27	21	26	8	10	8	14	8	0	3	0	0	0	6	0	12	0	88	34	41	47	35	122	85
Cape May Point	6	4	3	1	3	2	0	0	0	2	0	0	0	0	0	0	0	0	0	0	8	4	3	1	5	7
West Cape May	3	0	9	6	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	0	9	6	5	3
West Wildwood	2	1	9	0	3	0	0	0	0	8	8	0	0	0	3	0	0	0	0	13	10	1	9	0	27	4
Wildwood	4	1	3	1	7	0	2	2	6	0	4	0	4	0	0	0	112	184	57	8	9	121	191	64	9	9
Wildwood Crest	38	22	28	30	27	4	4	6	8	0	15	13	4	4	0	40	6	26	25	7	97	45	64	63	34	51
<u>Mainland</u>																										
Upper Township	28	45	33	43	82	0	0	2	0	2	4	0	0	0	0	0	0	0	0	0	32	45	35	43	84	143
Lower Township	163	127	100	128	188	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	165	127	100	129	188	614
Middle Township	40	55	80	91	136	4	4	0	0	0	3	0	0	0	0	42	0	0	0	0	44	59	80	91	136	160
Dennis Township	7	9	15	15	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	7	9	15	15	17	47
Woodbine	0	5	3	1	12	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	3	1	12	12
Total	696	681	664	594	762	238	256	244	298	396	41	58	11	44	71	182	58	239	277	425	1018	1059	1166	1201	1809	3298

Source: Office of Business Economics 1967-72.

Population projections for the County vary, with the State's figure being substantially lower than those produced by the County Planning Board. The New Jersey Department of Labor and Industry has prepared only a year-round projection for the County as a whole, and that figure is currently being revised. In 1990, in terms of year-round population, the State estimates 76,741, and the County 122,550. The seasonal population for 1990 is 677,700 by the County.

Residential construction for the year-round population is expected to continue in the mainland communities where the land is cheaper and more available. The shore communities will continue to be the most desirable location for the seasonal population, and development will continue there, although nearly all buildable land is now occupied.

It was estimated in 1973 that 60% of the projected increase in seasonal population will occur in the already highly developed resort communities.⁸ This will be made possible through redevelopment and by building at higher densities. Though single-family houses predominate throughout the County, the trend at the shore is toward more multiple family, hotels and motels in order to maximize the value of the land. Also, as single family structures grow older and become dilapidated, they are being replaced with structures of higher density such as high rises, garden apartments and townhouses.

Implications - The trends in the growth and development of Cape May County are a function of the value of the land. The most valuable property is located directly on the coast, and generally the value of land decreases as one moves inland.

The combination of increasing land costs and a scarcity of vacant, buildable land along the coast results in new development being constructed at increasingly higher densities. As older housing becomes dilapidated or not sufficiently profitable

to its owner, it is removed to make room not for another single family house, but for higher density uses such as garden apartments, hotels, motels and commercial facilities.

The result of this trend is that some of the shore communities are gradually becoming more densely developed. As densities increase, local services such as roads, sewerage and water supply are strained. Additionally, since more visitors and more year-round residents can thus be accommodated on the same amount of land, the beaches will be increasingly overcrowded and their capacity to serve as a regional recreation resource will be severely diminished. This situation may ultimately have an adverse impact on the tourist trade, which still accounts for 90% of the County's economic activity. The County Planning Board noted in a 1974 supplement to the "Cape May County Data Book":

" ... We are fast approaching the upper limits of tourist accommodation in the County. The County must soon determine the ultimate growth limits for permanent and tourist population and the best means of accommodating that development while maximizing the positive environmental character of the land and maintaining the resort economy."

Building at higher densities can also mean that the heights of the new buildings will be increased to the point that new structures along the coast tower over the existing older buildings. High-rise hotels and motels and condominiums are already being built along the coast, particularly in Wildwood; and more are proposed. This building activity is evidenced by past CAFRA applications.⁹ The erratic skyline which results from such building activities can seriously affect the aesthetics of an area and can lead to visual pollution of the coastline.

Another potential impact of the high property values along the coast is the effect such values have on the older and/or less wealthy resident who is trying to maintain his own property. With developers and property-owners seeking to maximize their profits, the resident who simply wishes to maintain a single-family house may

be hard-pressed to do so, in light of property taxes, pressure to sell, etc. Also as single-family or less expensive structures deteriorate over time, they may often be replaced with high density residential and commercial uses. Therefore, it becomes more difficult for the older person of limited financial resources to find a place to live. This is particularly significant when one considers that Cape May is increasingly being regarded as a retirement center, and that those elderly who retire to Cape May are not as wealthy as those who settle in Ocean County. The elderly in Cape May do not live in retirement communities, but rather in second homes which they bought years ago. Some publicly assisted year-round housing has been built in Wildwood and Cape May City, but little public redevelopment is expected in the future because of lack of funds. Private redevelopment is not economically feasible without an increase in densities, and this again changes the character of the area and increases the costs of obtaining shelter.

On the mainland, development trends are expected to continue in much the same manner as at present. As land costs begin to rise on the mainland, development may occur at higher densities, e.g., in the form of garden apartments. The increase in density will most likely occur in the areas nearest the coast.

Because development on the mainland is relatively non-contiguous, a problem of sprawl may begin to appear as future development occurs. Also, new roads will have to be extended out to service any large subdivisions, and this will cut into the County's open space. The availability of large tracts of open space is critical in a resort economy such as Cape May County's. With increasing and unplanned development, it may lose its recreational character and become less attractive to potential seasonal visitors.

Cape May County is relatively undeveloped, and it is still possible to formulate a rational development scheme for the County as a whole. Present planning and zoning, however, must be studied and updated in order to provide an adequate

framework for future growth. In an evaluation of the present municipal planning effort, it was determined that:

"In general, the present zoning, though recently amended, is based on local comprehensive plans which were prepared years ago and have not been updated. The zoning codes are not consistent with recent environmental laws and guidelines, particularly the wetlands act. The codes do not make adequate provision for encouragement of innovative development designs, protection of historic zones, open space and parks, farming and other environmentally important areas. The codes perpetuate, rather than phase out, strip commercial development that is inconsistent with local and county land use planning. Finally, the codes are a necessary tool for implementing rational development policies and need to be revised to consider recent environmental laws and guidelines and to fit consistently with each other so that county-wide provision of a WWDS (Waste Water Disposal System) can be done economically."¹⁰

The Cape May Planning Board is presently in the process of updating and revising the County Comprehensive Plan. The County Planning Board is attempting to develop density guidelines based upon capacity and also expects to address the issue of development timing.¹¹ Additionally, municipal zoning ordinances are presently being revised to be more consistent with municipal comprehensive plans.

Research recommendations-

1. Inconsistencies between local zoning codes and recent environmental laws and guidelines and between local zoning codes and local and County master plans should be identified so that proposals for new development can be reviewed with full knowledge of any environmental or land use conflicts which may occur.

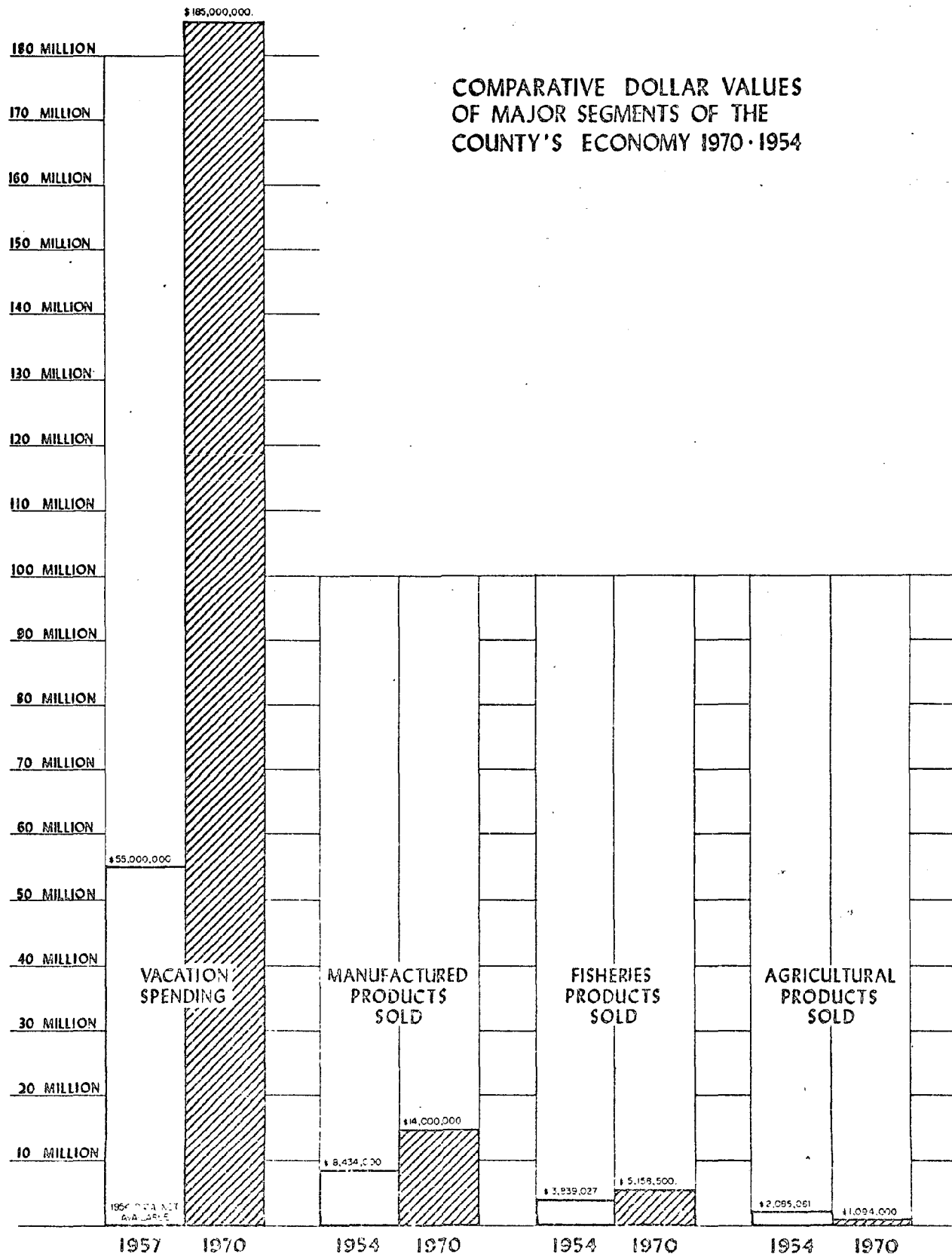
2. Due to the overriding importance of the resort segment of the County's economy, research should be undertaken to identify accurately any points beyond which increasingly dense development may adversely affect the resort industry. Beach capacities and the potential for opening up presently unutilized beaches would also be desirable.

2. Seasonal Population

Issue - The economy of Cape May County is predominantly resort oriented. Thus, the County is faced with the task of accommodating an influx of visitors during the summer months which can increase the year-round population from 5 to 15 times. The provision of facilities and services, such as new and improved roads and highways, sewerage, water supply, health facilities and first aid and rescus squads, which are needed by the large summer population, is making the County more attractive as a location for new year-round development.

Discussion and Analysis - Cape May County's economy is almost totally dependent on the tourist industry. This fact is illustrated by the accompanying chart which depicts the amount of income generated by the tourist industry in proportion to the value of manufactured products sold, fisheries products sold and agricultural products sold. Approximately ninety percent of the County's economic activity is resort related; 60% in the form of direct investments in the resort business and 30% indirectly related to the resort business.¹² The County Planning Board has noted that there is very little industrial activity in the County, and that there is a shortage of year-round employment opportunities. Of the 38,700 jobs that the County Planning Board identified as available in 1970, between 17,000 and 20,000 were directly created by the resort industry. However, since approximately 50% of the seasonal resort jobs are held by non-residents of the County, winter and year-round unemployment is not as large a problem as might otherwise be expected.¹³

RESORT BUSINESS SHAPES CAPE MAY COUNTY'S ECONOMY



Source: Cape May County Planning Board, "Cape May County Data Book"

The extent and importance of the resort industry is reflected in the large numbers of visitors who are drawn to the County's beaches and resort facilities each summer. Table 2 illustrates the differences between summer and winter population levels in eight of the County's seacoast resort towns as the differences existed in 1970 and as they are projected for the 2000.

For the County as a whole, the population estimate for the winter of 1970 was 59,554 and for the summer 545,600; an increase of 816%. By the year 2000, the winter population is estimated to reach 147,130 and the summer population 720,500; an increase of 389%.

Another indication of the strength of the County's resort industry is the widespread geographic area from which the summer vacationers come. A survey by the Cape May County Chamber of Commerce indicated the following origin breakdown:

New Jersey	32.4%
Pennsylvania	23.9%
New York	13.7%
Canada	11.5%
Other States	18.5%

Since more than 90% of these visitors travel by automobile, the number of cars during peak periods also increases sharply. It has been estimated that in 1970 there were 25,000 cars in the County year-round, but that number swelled to 191,000 on peak weekends, an increase of 664%. By 1990, the year-round figure is expected to be 46,000 and the peak figure 230,000.¹⁴ At peak travel times, the bulk of the traffic is headed in the same direction, i.e. toward the beaches. As a result,

TABLE 2

<u>Municipality</u>	<u>1970</u>		<u>1970</u> <u>% Increase</u>	<u>2000</u>		<u>2000</u> <u>% Increase</u>
	<u>Winter</u>	<u>Summer</u>		<u>Winter</u>	<u>Summer</u>	
Avalon	1,283	21,200	1,552%	5,000	33,000	560%
Cape May City	4,392	26,000	491%	6,500	33,000	407%
North Wildwood	3,914	67,600	1,621%	7,000	84,000	1,100%
Ocean City	10,575	117,100	1,007%	23,000	135,000	486%
Sea Isle City	1,712	18,700	992%	4,000	26,000	550%
Stone Harbor	1,089	19,400	1,681%	2,600	27,000	938%
Wildwood	4,110	83,200	1,924%	5,500	100,000	1,718%
Wildwood Crest	3,483	49,500	1,321%	7,000	66,000	842%

Source: Adapted from Table 1, Population Estimates and Projections for Cape May Municipalities, Cape May County Planning Board, "Cape May County Data Book", November, 1973.

roads and parking areas must constantly be expanded and improved even though they are relatively unused during most of the year. These improvements, although necessary for the resort industry, also serve to make the County more desirable for year-round, residential development whose inhabitants compete with tourists for the use of the County's recreational facilities.

The extent of the County's orientation towards the resort industry is also evident in the number of seasonal housing units. In 1970, the County had a total of 53,132 dwelling units. Of these, 25,348, or 48%, were vacant seasonal and migratory units identified by the 1970 U.S. Census.¹⁵ In comparison, only 4% of the housing units throughout the State are seasonal.

There are no reliable statistics available on the number of hotel, motel and tourist home units in the County or on their occupancy rate during the peak season. However, the 1967 Leisure Market Study indicated that 18.1% of the County's overnight visitors utilized rooming house accommodations, 21% utilized hotels and motels, 30.3% utilized rented houses and apartments, 9.3% stayed with friends and 20.8% utilized campgrounds.¹⁶

Campground facilities have been increasing rapidly in numbers and importance. In 1963, only 1% of the County's overnight visitors patronized campgrounds, while in 1973, there were some 44 campgrounds which could accommodate approximately 30,000 people at a time.¹⁷ Most of these campers come to the County to make use of the ocean beaches. Thus, the provision of swimming pools, tennis courts, playgrounds or other recreational facilities on the campground property does little to insulate the highways and beaches of the County from the added daily traffic burden created by campers on their way to the ocean or to the tourist facilities of the resort towns, regardless of claims to the contrary by prospective campground developers.

Important as the number of seasonal housing units and overnight accommodation facilities are to an understanding of the County's resort economy, they do not present a complete picture. The County Planning Board estimated that the peak day tourist population in 1970 was 625,000. This was an increase of 79,400 over the estimated resident summer population and, as such, indicated the intensity of utilization of the County's beaches by day-trippers. The large number of day-visitors is a direct result of improved highway access.

In addition to the increased numbers of one day visitors, there is a general trend toward a longer tourist season; from May through September and even into October, instead of the traditional vacation months of June, July and August. As a result, the peak tourist period, which used to occur in August, now occurs in late July. Also, tourists appear to be taking shorter vacations and more weekend trips instead of the week-or-two week long vacations of the past. The County Planning Board attributes both of these changes to the pressure of increased tourism and the desire of vacationers who are not restricted by school schedules to avoid the crowds which jam the County's highways, beaches and other tourist facilities during July and August.

Implications - In order to accommodate the annual summer influx of visitors to the beaches and resorts of Cape May County, the County and its individual municipalities must provide facilities and services at a scale in excess of that which would be required by the County's present year-round population. This situation, although necessary to the maintenance of the County's economic structure, may work over the long term to the disadvantage of the tourist based economy. The County Planning Board has stated:

"There is no doubt that the County with its miles of beaches will continue to be dominated by the resort economy. There is doubt, however, regarding the future of the resort economy itself. This economy was built on beach oriented recreation, and its continued growth is directly related to the availability and quality of beaches. There are signs that the County's beaches are nearing the end of their potential as the basis for continuing growth of

resort business. Our beaches are becoming so heavily used that their remaining capacity to provide enjoyable outdoor recreation is limited.

The heavy demands on the County's highways, beaches and other vacation facilities are causing changes in the usual pattern of tourism. These changes are complementary to the existing tourist industry, but at the same time, they should be regarded as warning signals that our potential in the seashore recreation business is reaching its limit. If the County is to retain its position as a quality resort area, solutions to the inherent problems of resort activity must be sought."¹⁸

The "inherent problems" mentioned include increased pressures and overcrowding of the beaches and other tourist facilities by the tourists themselves. However, the problems may also include the displacement of the tourist population by increasing numbers of year-round residents. The very provision of such capital facilities as new and improved roads, regional sewerage services and water supply services, health facilities and first aid and rescue squads, at a large enough scale to accommodate the needs of the seasonal population, in itself makes the County more desirable as a location for new year-round development. The changing proportion of year-round residents to summer visitors has been previously discussed. The proportion of year-round residents to summer visitors is expected to double for the County as a whole between 1970 and the year 2000. This situation may seriously affect the capacity of the County's recreational resources to continue to constitute a major portion of the County's economic base as more and more tourists are displaced by new year-round residents.

Another phenomenon which is related to the fact that Cape May County has long been resort oriented is the existence of increasing amounts of sub-standard housing which, in some municipalities, tends to be replaced by higher density, year-round residential structures. About 50% of the total housing units in the County are occupied on a year-round basis. Only about 45% of the total, however, have central heating, due to the fact that many of the units were originally constructed to be used

only during the summer months. Such seasonal housing is often not up to health and safety standards for year-round housing. However, many of these housing units are now being occupied on a year-round basis, in particular by senior citizens who purchased them years ago as summer homes and who are now using the houses as year-round dwellings. The result of such use is that there is a larger portion of substandard housing units now being occupied. In addition, maintenance problems which tend to affect these seasonal-type units may lead to their deterioration. Eventually, this may affect the appearance of an area, and its attractiveness to the tourist trade may be reduced. Also, the deterioration of single family homes which occurs under these conditions may make them ripe for demolition by private developers and result in the conversion of the land to higher density uses such as townhouses, garden apartments and luxury high-rises. This conversion to year-round dwellings may produce enough competition from local residents for the use of the beaches that the tourists may be displaced, thus resulting in an adverse impact on the County's economy.

Research Recommendations -

1. Information is needed on the number of hotel, motel and tourist home units in the County and on their rates of occupancy during the summer season. Information on the length of stay by visitors and their spending patterns would also be useful.
2. Information documenting the rate at which high density residential structures are being built is needed, along with information regarding the number of units in such structures which are used seasonally and the number of units used for year-round living.
3. Information on development trends on a municipal basis is needed so that particular areas of concern can be identified and analyzed. The information should include new single family and multi-family development proposals, an indication of whether or not the new use represents an increase in population density, and a breakdown as to how many of the units are expected to be occupied year-round and

how many on a seasonal basis.

3. Elderly population

Issue - Cape May County is increasingly being regarded as a retirement center. There is a large elderly population, and its percentage of the total population is steadily increasing. Unlike those elderly who reside in retirement villages in Ocean County, Cape May County's elderly generally have low incomes and thus require more public assistance in the areas of housing, health care and other public services.

Discussion and Analysis - The median age of the population of Cape May County is 39.9 years. This is the highest median age within any county in the State. In 1970, almost 20% (11,832 persons) of the total County population was age 65 or older. In comparison, only the nearby resort/retirement counties of Atlantic and Ocean show similarly high figures; Atlantic County with 16.2% and Ocean County with 15.8% of their populations over age 65. The New Jersey average for persons over age 65 is only 9.7%, which is less than half that of Cape May County.

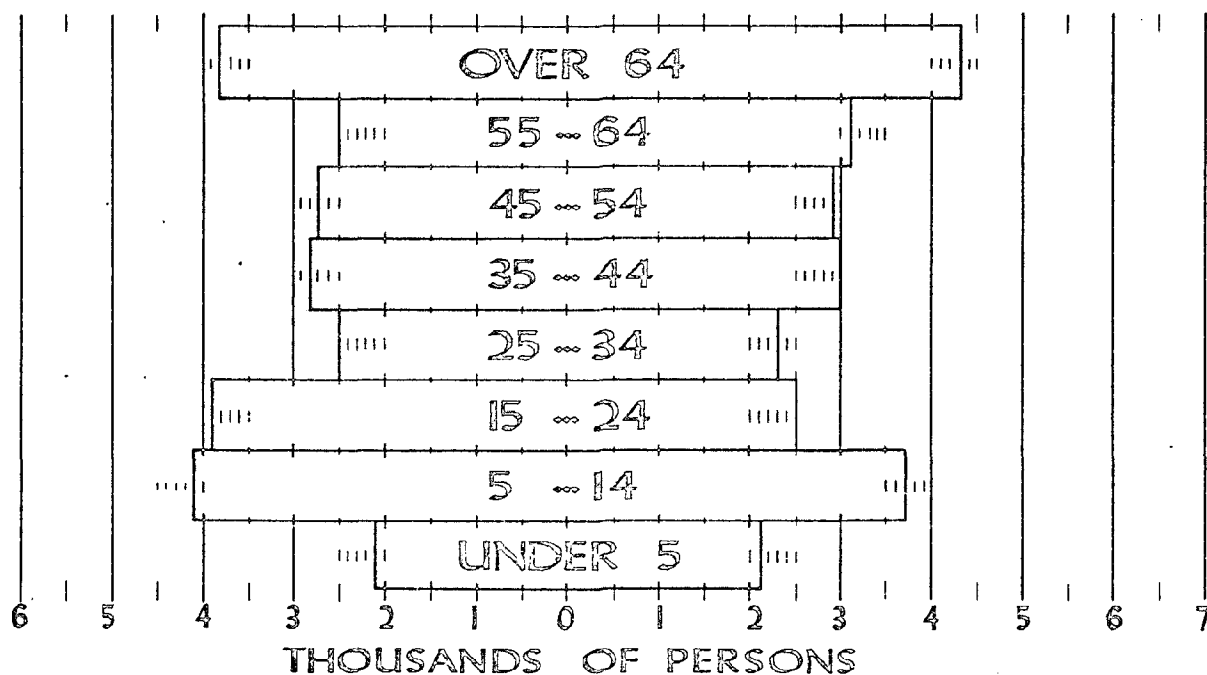
The elderly population of Cape May County is increasing steadily in proportion to the rest of the population. The accompanying chart prepared by the Cape May County Planning Board shows that between 1960 and 1970, the "Over 64" segment of the population increased 46.9%, from 8,100 to 11,900 persons. During the same period, the average increase among the remaining population groups was only 18.9%. There has also been a heavy in-migration of those in the 45 to 64 age group, and the trend toward an older population is expected to continue. As the 45 to 64 age group grows older, the proportion of elderly to the rest of the population will increase accordingly. In fact, in 1970, 26.7% of the total County population was over 60 years old. This was the highest percentage of any of the coastal zone counties.

POPULATION BY AGE AND SEX

CAPE MAY COUNTY

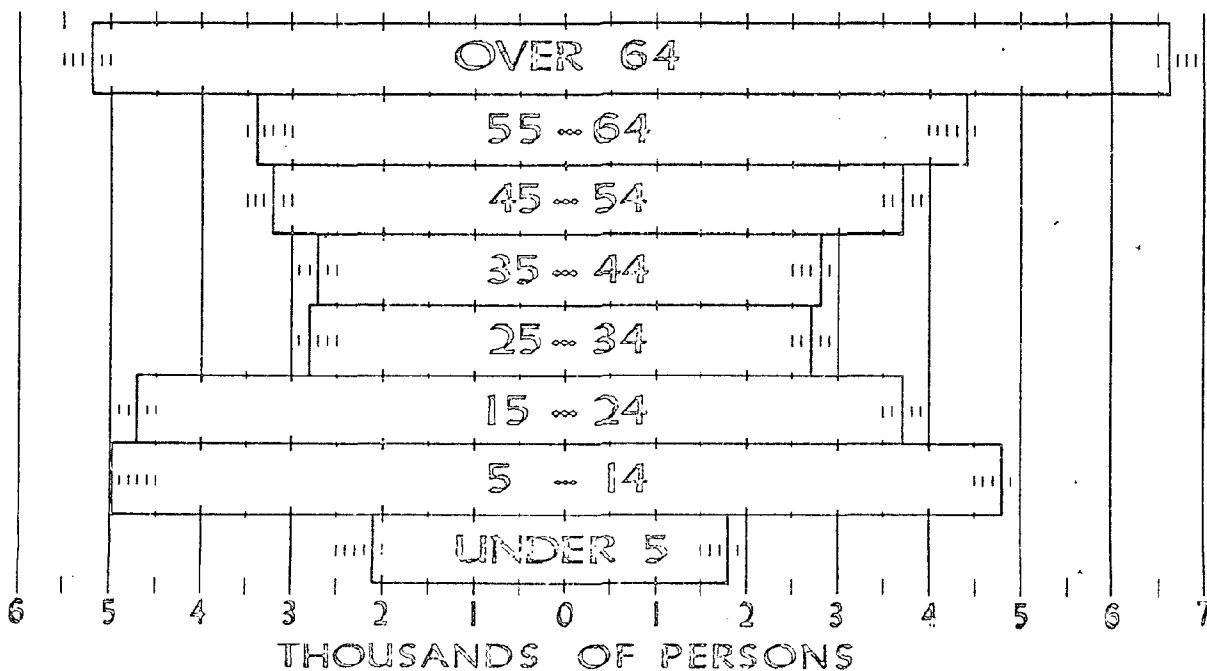
1960

MALE FEMALE



1970

MALE FEMALE



There are several reasons for Cape May's large elderly population. First, the recreational potential of the County has long resulted in a large market for "second" homes. Upon the retirement of their owners, these summer homes have often been converted into year-round dwellings. This situation continues to exist today.

Secondly, the relatively inexpensive land which may still be found inland from the coastal communities has made the County's housing market financially accessible to retirees who require lower cost housing than may be obtained elsewhere. In addition, the vacation-like atmosphere of the County attracts retirees who desire a less congested, less hectic life style, whether or not they previously owned property there.

A third reason is that there is a continuing out-migration of younger, working age persons who leave the County in order to find better employment opportunities. Cape May has historically offered limited job choices outside of the tourist or marine-oriented industries. Also, it is not within reasonable commuting distance of large employment centers.

Unlike the senior citizens who have settled in the retirement villages of Ocean County, the elderly in Cape May County tend to have low incomes. In fact, Cape May County is a relatively low income county. The median income and level of educational attainment in the County are below the State averages. In the over 65 age group in 1970, 22.5%, or 2,665 persons, had below poverty level incomes. In comparison, the State average of those poverty-level persons over 65 was 18.1%, and in all CAFRA counties, the average was 18.9%. Cape May City has a particularly large concentration of elderly with 47.1% of its population over age 65. Other municipalities with more than 25% of their population over 65 years of age include: Ocean City, 25.8%; Stone Harbor, 28.6%; and West Wildwood, 27.7%.

Because Cape May County is on the "frontier" of the metropolitan area, land and homes have sold and continue to sell for lower prices than in the resort counties to the north. Thus, lower income groups have been able to purchase either vacation homes to be converted to permanent dwellings when they retire, or, to purchase a year-round home upon retirement. Since senior citizens generally experience a marked decline in income as they reach retirement age, the lower cost housing available in the County has served to attract increasing numbers of older persons.

Implications - The existence of a large elderly population impacts on the County in a number of ways. For example, the housing needs of the elderly center on their limited incomes. Even though housing in Cape May County is lower in cost than housing in other areas, many of the County's low income elderly may pay more than 25% of their income for housing, and they may be forced to occupy substandard units.

Another problem in terms of the overall housing supply for the elderly is that in several of the County's older cities, such as West Cape May and Wildwood, older housing structures may be occupied by elderly who are unable to afford to maintain the properties. Often these elderly owners are forced to sell their properties and, due to the dilapidated condition of the properties, the homes are often purchased by private business interests and razed. In their places are erected structures of higher residential densities or other uses which will yield greater income. The net effect is to place more and more of the housing market beyond the means of those on fixed incomes. The supply of publicly assisted housing is inadequate in the County. There is a long waiting list for the units that presently exist. The County Planning Board has identified a need for over 1,500 units of housing between 1972 and 1980 for low income and elderly families.¹⁹

Property taxes and maintenance costs are particular problems for many of the elderly. The maintenance problem is exacerbated by the fact that many of their

housing units were originally intended only for seasonal use. Some of the older of these seasonal units have construction deficiencies, such as a lack of central heating, poor insulation, minimal electrical service and generally poorer quality materials which make them unsuited for year-round use. As the cost of upkeep becomes prohibitive, these homes fall into disrepair, and more and more units become substandard.

The large elderly population also impacts on the extent of health services, transportation and recreational activities which must be offered. As individuals grow older, they become less mobile and require more frequent health care. There is a direct correlation, for example, between age and the number of days spent in the hospital. Visiting nurse services also are used more by the elderly than by other elements of the population.

In a 1969 application for 701 planning funds, the County Planning Board noted that limited health and hospital services were problems in the County. A County Health Center has been planned for the central location of Cape May Court House and is expected to be in operation sometime in 1976. The center will improve the existing health services available to the elderly and will include an Office on Aging, whose purpose will be to administer senior citizen health and other programs and to keep the senior citizens informed on community activities. Though the health center will improve existing conditions, there is still a problem of maintaining an adequate number of physicians throughout the County in the face of the large seasonal fluctuations in population levels. Also, the cost of health services must be maintained within the limited means of the County's elderly residents.

The County Planning Board noted in its 1969 application for 701 planning funds that public transportation in the County was inadequate. Adequate public

transportation is particularly needed by the elderly who often are not capable of driving or who cannot afford to maintain a car. A Senior Citizen Bus Route was initiated in 1974, and it will provide service to the County Health Center. The route does not serve the entire County, however, and thus expansion or additional public service lines are required to meet the needs of the elderly.

At the present time, a large number of senior citizens live in the more densely developed areas along the shore or in the few town centers throughout the County. Thus, they may be within walking distance of downtown shopping areas and would not need public transportation. However, a 1972¹¹ County Housing Study notes that newer and younger residents of the County prefer suburban shopping areas such as Dennisville to the downtown areas.²⁰ As a result, the downtown areas are weakening, and there may be a corresponding lessening of shopping opportunities for the older residents who are confined by age or income to these areas.

Generally, since Cape May's elderly tend to be of lower incomes and are not concentrated in retirement villages which have their own infrastructure, the responsibility to make needed services and facilities available will fall to the County and its individual municipalities.

Research recommendations -

1. The rate of conversion of seasonal housing units to year-round use should be identified and correlated with the incidence of substandard dwellings occupied by the elderly. Also, documentation is needed to determine whether or not the supply of housing available to those on limited incomes is decreasing as a result of the redevelopment of land at higher population densities or as a result of increasing competition for housing by in-migrants of higher income levels.

2. A general survey and geographic analysis of hospital beds, physicians, health services, transportation services and recreational and other activities available to the elderly is needed.

FOOTNOTES

¹Jack Mc Cormick and Associates, "Preliminary Inventory and Analysis of the Social and Economic Resources of Cape May County", June, 1973, p.12.

²Ibid., p.22.

³Cape May County Planning Board, 'Cape May County Data Book'.

⁴Mc Cormick, op. cit., p.76.

⁵Cape May County Planning Board, op. cit. Table I, November 1973.

⁶Mc Cormick, op. cit., p.17

⁷Ibid. p.18

⁸Ibid.

⁹Recent CAFRA applications for hotels and condominiums in Cape May County include:

Ocean City, application for 36 unit condominium filed June, 1974;
Cape May City, application for 40 unit condominium filed July, 1974,
later cancelled;
Ocean City, application for 40 unit condominium filed July, 1974,
later cancelled;
Cape May City, application for 32 unit condominium filed July, 1974,
later cancelled;
Sea Isle City, application for motel filed July, 1974; and
Cape May City, application for 40 unit condominium filed November, 1974.

¹⁰Mc Cormick op. cit., p.74.

¹¹Interview with Elwood Jarmer at Cape May County Court House, September 19, 1975.

¹²Ibid.

¹³Cape May Planning Board, "Cape May County Data Book", Cape May County's Resort Economy.

¹⁴Jack Mc Cormick and Associates, "Preliminary Facilities Plan and Environmental Assessment of the Proposed Plan, May, 1974 p.112.

¹⁵Cape May Planning Board, op. cit., Housing Information.

¹⁶George Sternlieb, Leisure Market Studies, Urban Studies Center, Rutgers University, February 1969, p.87.

¹⁷Mc Cormick, "Preliminary Inventory" June, 1973, p.86.

¹⁸Cape May County Planning Board, op. cit., Resort Economy.

¹⁹Cape May County Planning Board, "Housing. Cape May County", October, 1972, p.81

²⁰Ibid., pp.1-2

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