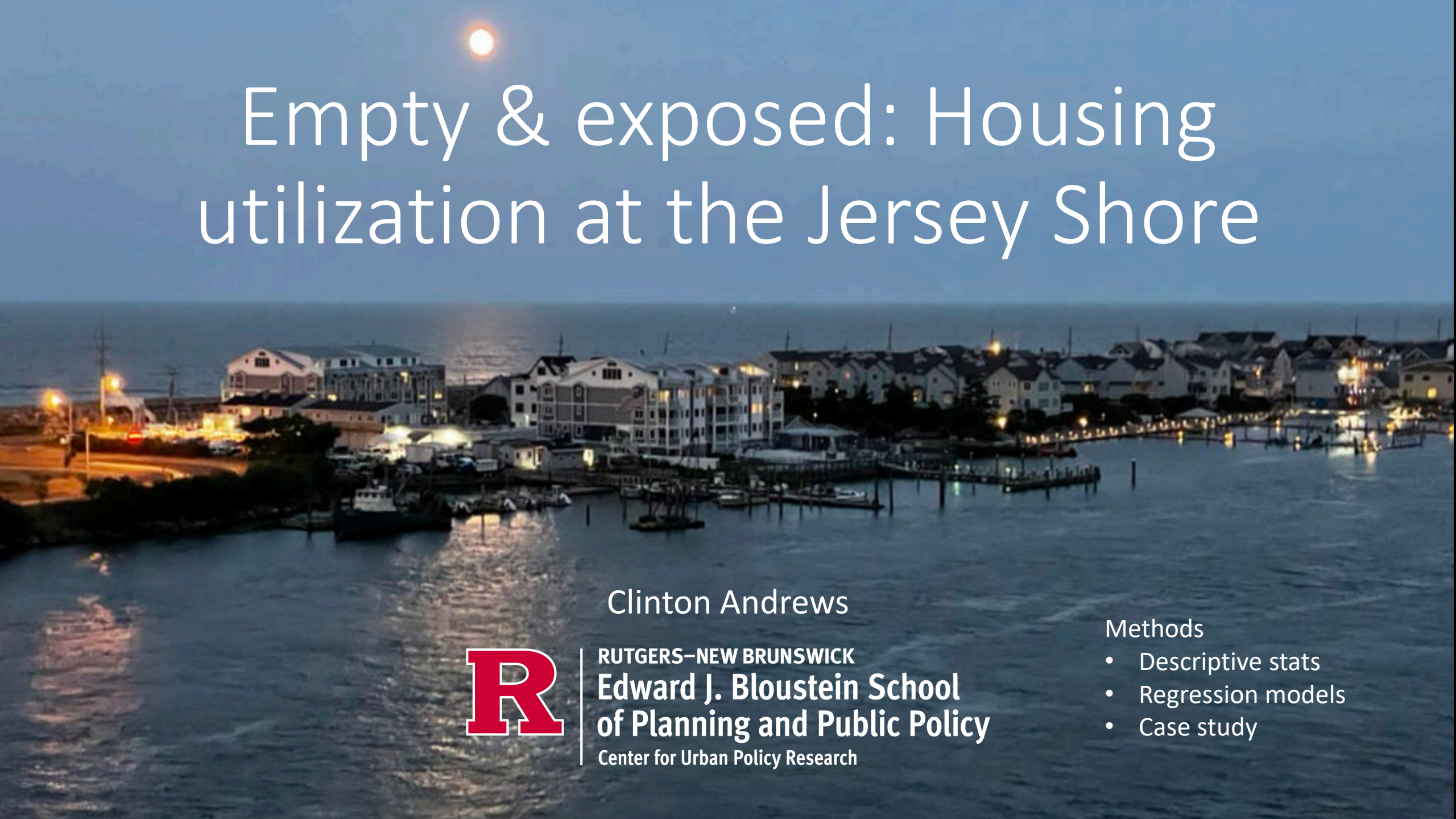
Empty & exposed: Housing utilization at the Jersey Shore



Clinton Andrews

RUTGERS–NEW BRUNSWICK
Edward J. Bloustein School of Planning and Public Policy
Center for Urban Policy Research

Methods

- Descriptive stats
- Regression models
- Case study

Questions

- Is the region is attracting residents and investment in spite of coastal hazards?
- How seasonal is the use of the housing stock?
- Do municipalities vary by type of seasonal resort economy?
- What are implications for planners?





https://architizer.com/blog/inspiration/stories/tiny-houses-lavallette-new-jersey-what-architects-can-learn-from-a-mid-century-beach-community/ https://www.aricgitomerarchitect.com/the-most-common-architectural-styles-in-new-jersey/ https://www.nj.com/realestate-news/2025/02/check-out-these-waterfront-jersey-shore-homes-that-are-priced-under-1-million.html https://stonehengebuilt.com/2016/07/26/products-love-beach-homes-2/

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Sea Bright, NJ

Maps by Michael Siegel, from Mapping New Jersey: An Evolving Landscape. Maxine N. Lurie and Peter O. Wacker, eds., 2009, Rutgers, The State University. New Brunswick: Rutgers University Press.





Asbury Park, NJ

Maps by Michael Siegel, from Mapping New Jersey: An Evolving Landscape. Maxine N. Lurie and Peter O. Wacker, eds., 2009, Rutgers, The State University. New Brunswick: Rutgers University Press.





Mantoloking, NJ

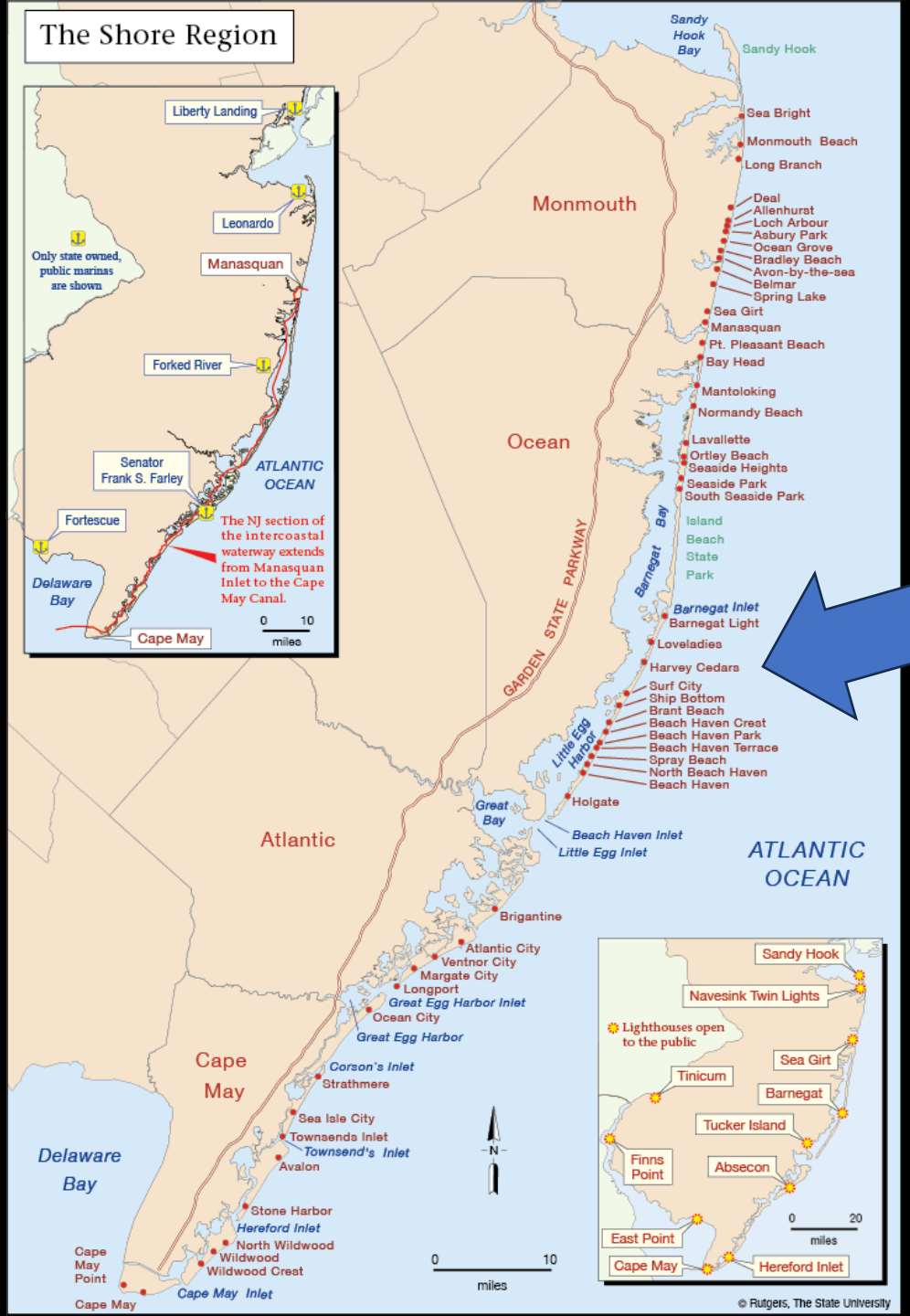
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Ortley Beach, NJ

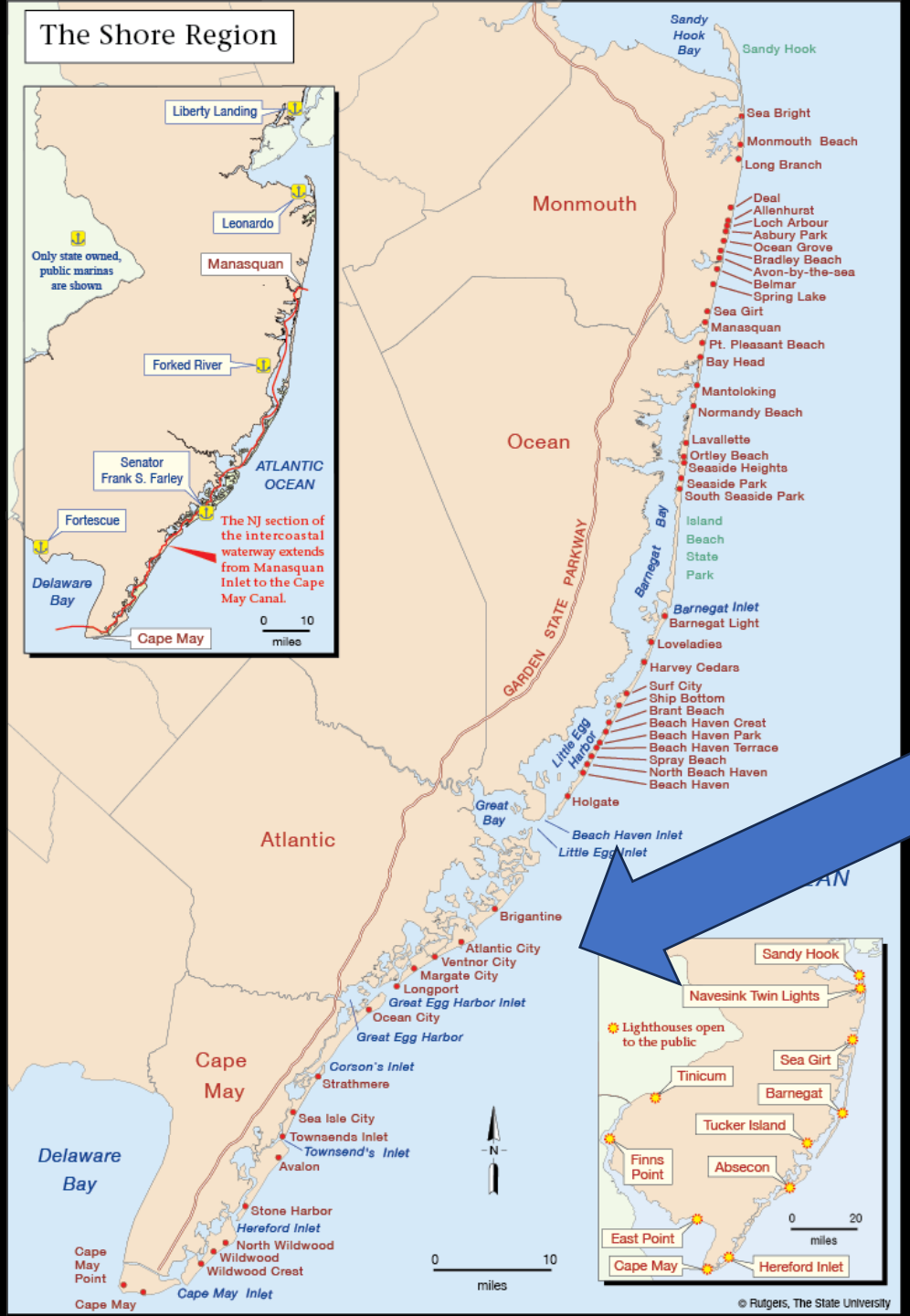
Maps by Michael Siegel, from Mapping New Jersey: An Evolving Landscape. Maxine N. Lurie and Peter O. Wacker, eds., 2009, Rutgers, The State University. New Brunswick: Rutgers University Press.





Harvey Cedars, NJ

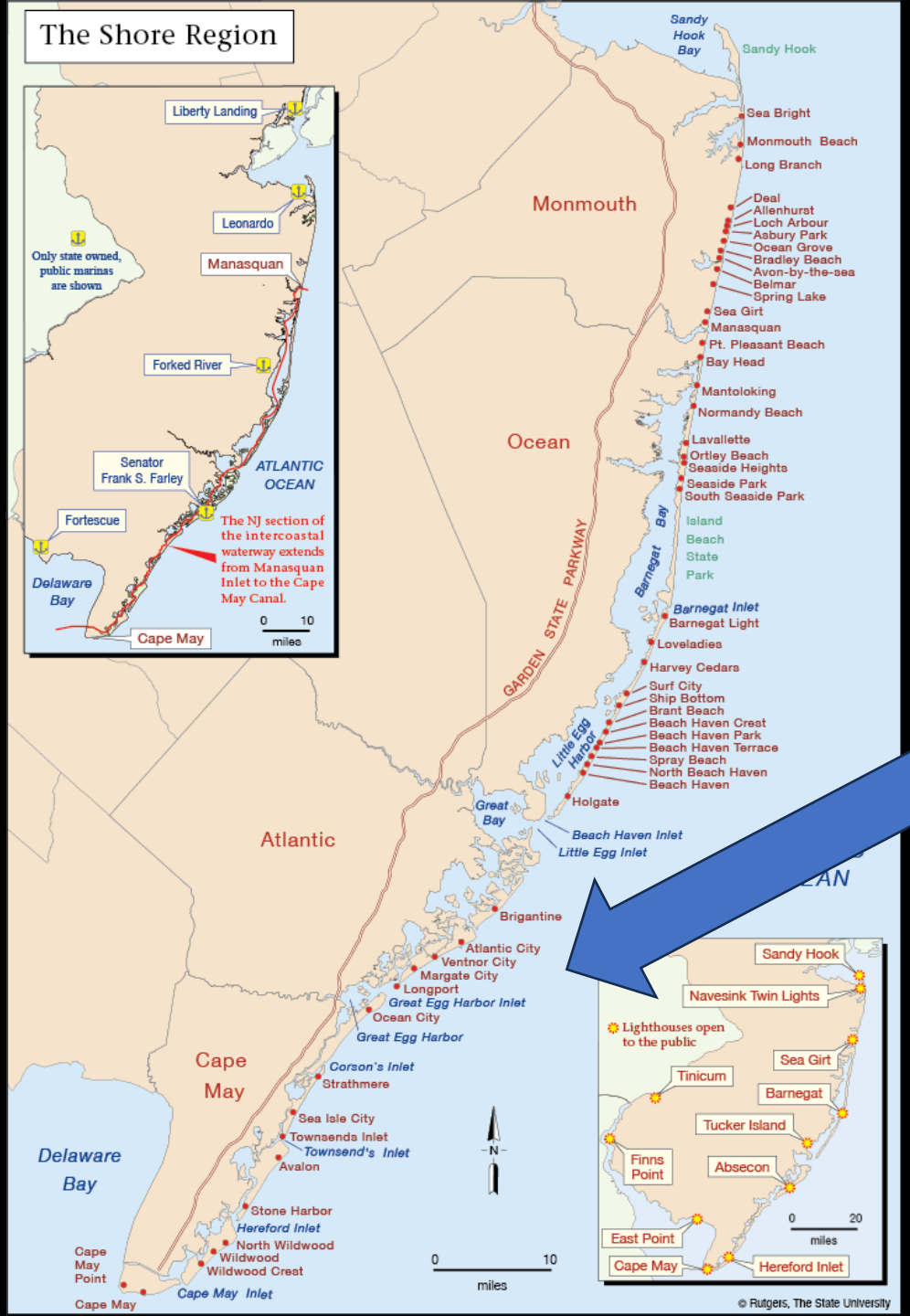
Maps by Michael Siegel, from Mapping New Jersey: An Evolving Landscape. Maxine N. Lurie and Peter O. Wacker, eds., 2009, Rutgers, The State University. New Brunswick: Rutgers University Press.





Atlantic City, NJ

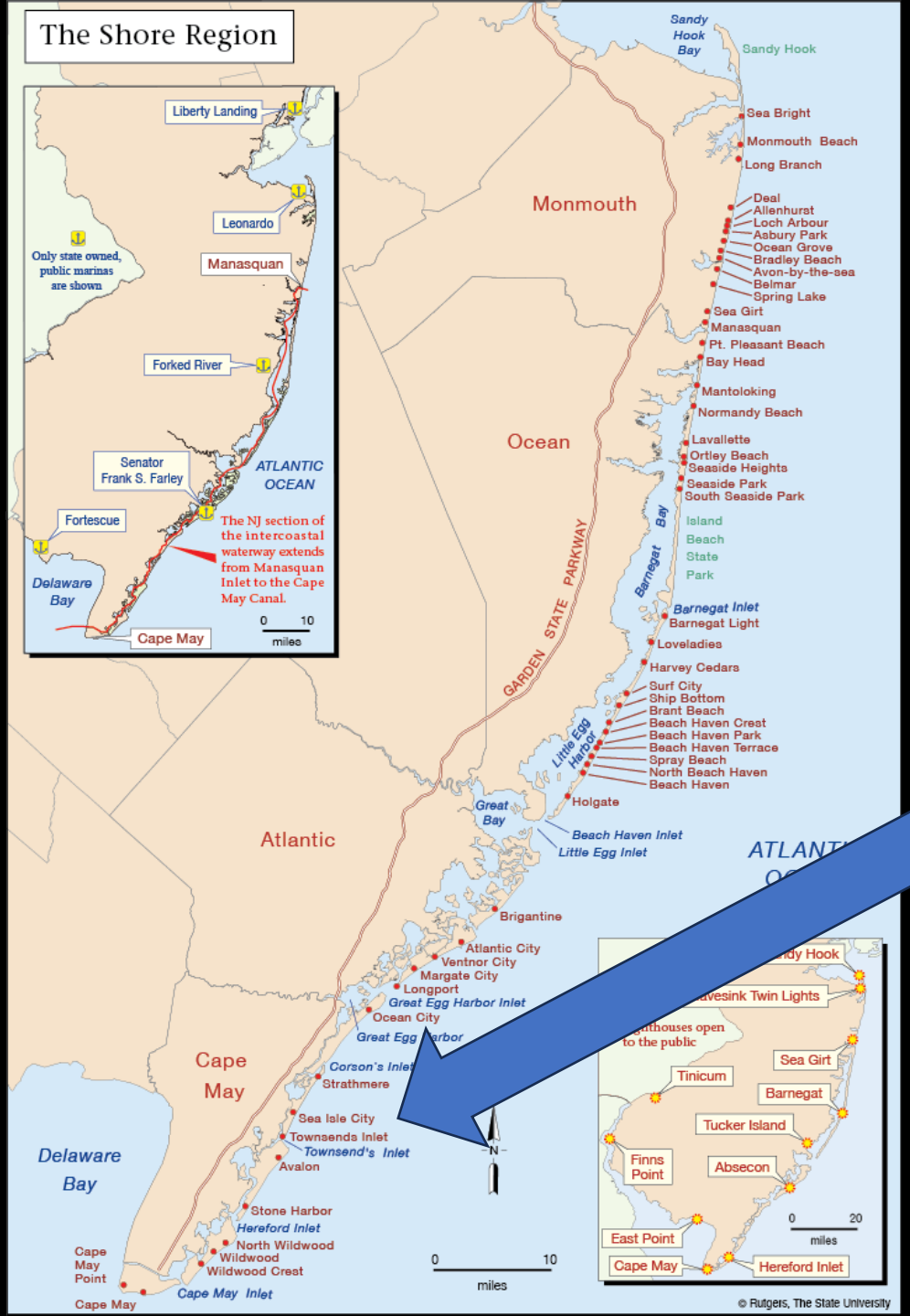
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Ventnor City, NJ

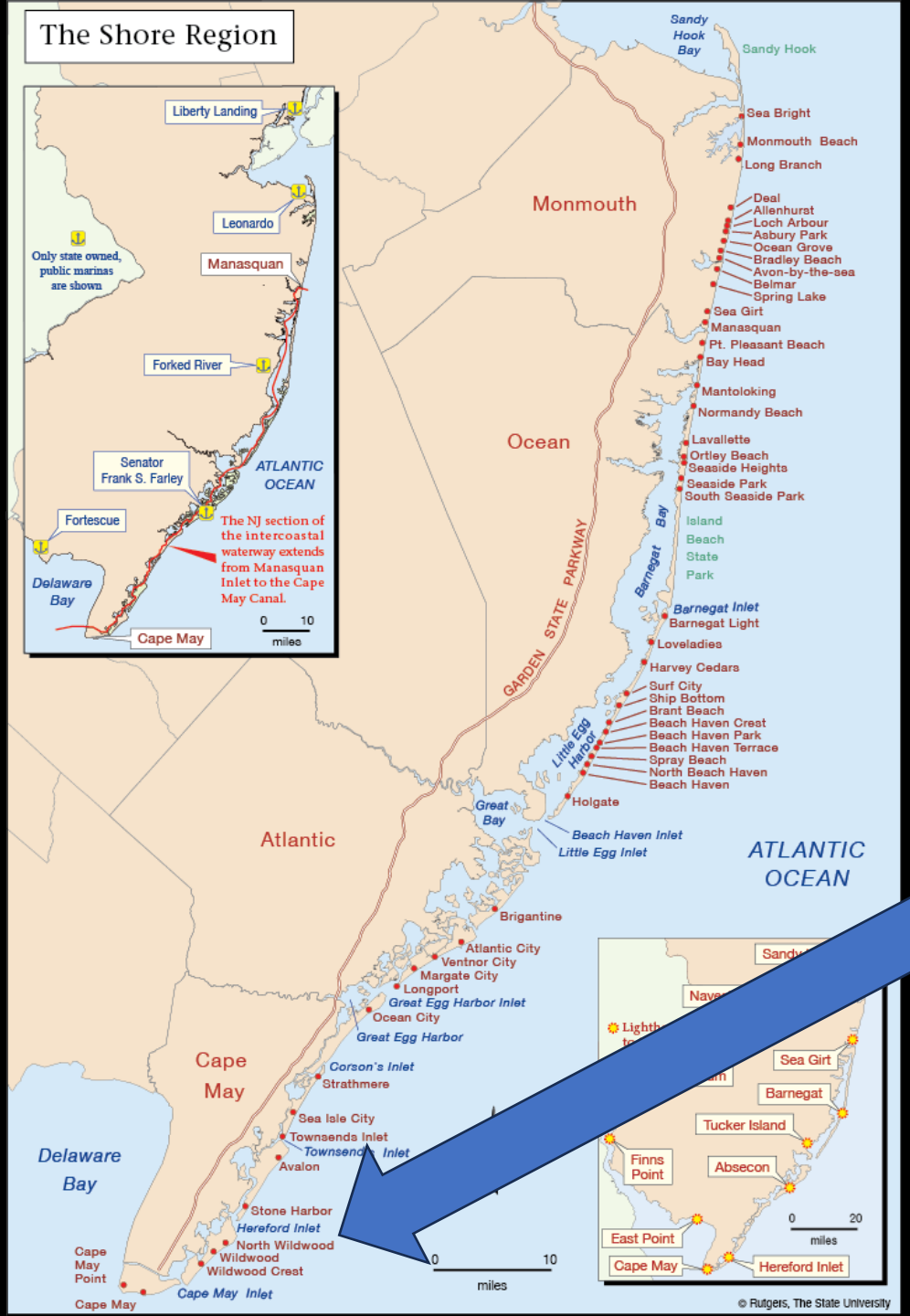
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Sea Isle City, NJ

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Wildwood, NJ

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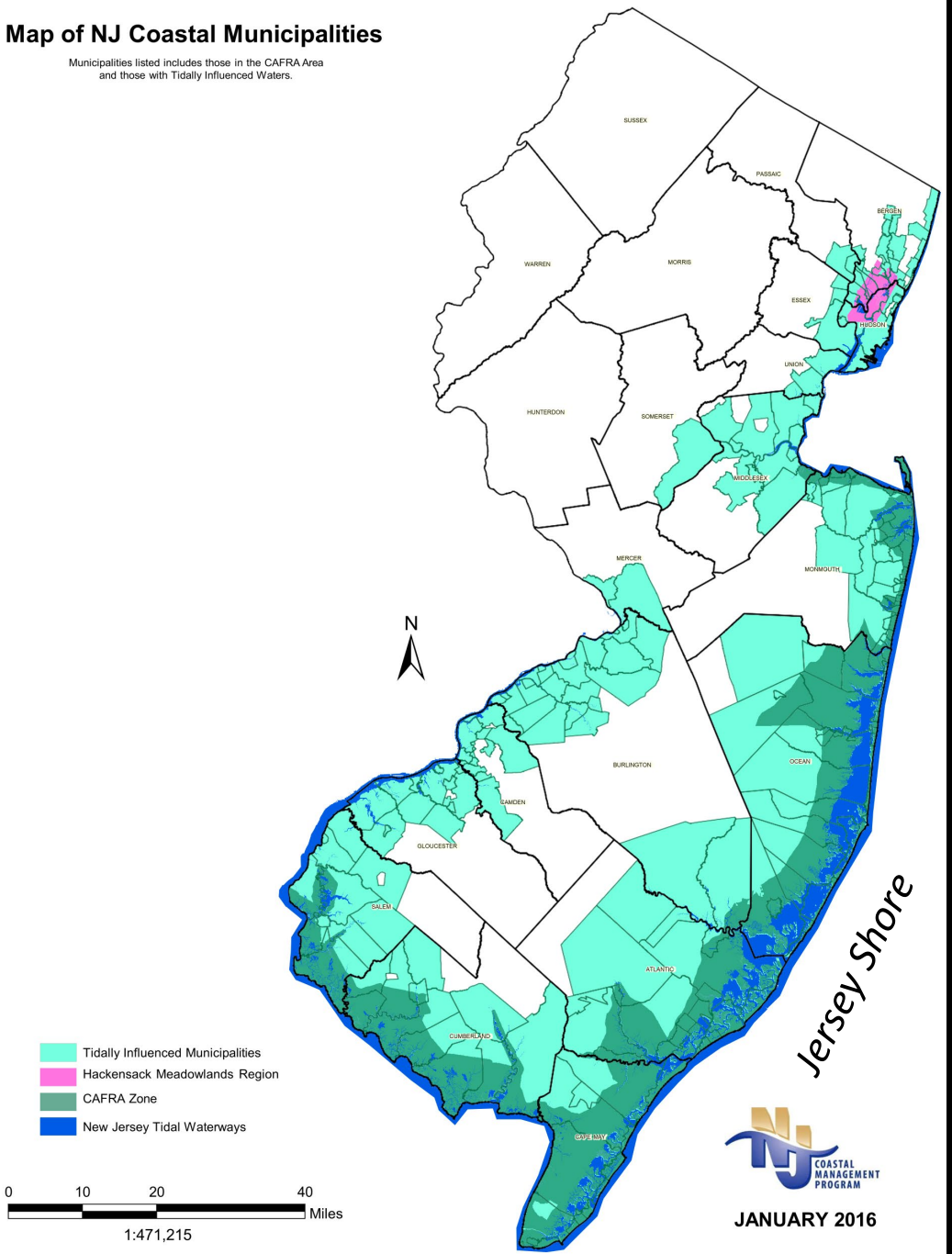


Cape May, NJ

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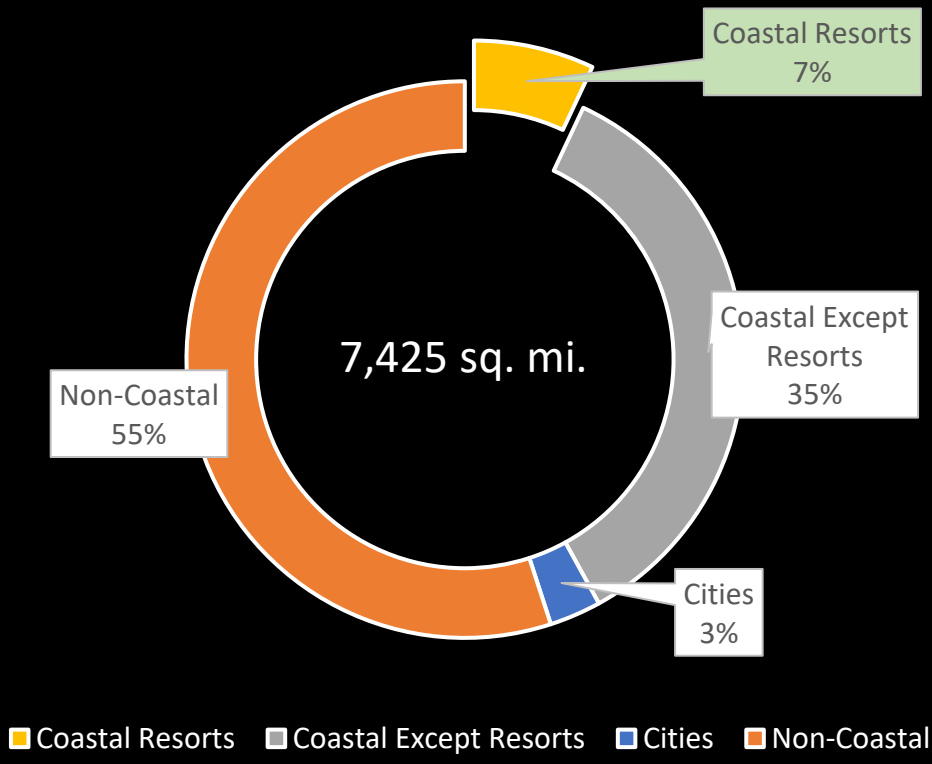
New Jersey Municipalities

- **Coastal Resort Municipalities**: This is the archetypal *Jersey Shore*, defined as the 55 coastal municipalities along the Atlantic Ocean coastline (as opposed to most of the Raritan and Delaware bays) in Monmouth, Ocean, Atlantic, and Cape May counties excepting the less-touristic cities of Asbury Park and Long Branch.
- **Coastal Except Resort Municipalities**: The Coastal Except Resort Municipalities designation used in the paper draws from the list of 222 All Coastal Municipalities but excludes those designated as Resort municipalities and Cities, leaving 167 jurisdictions.
- **Non-Coastal Municipalities**: Defined as the 322 New Jersey municipalities not designated as Coastal, Resort, or Cities.
- **Cities**: Defined as the 19 highly urbanized municipalities having a "City" form of government according to the New Jersey department of Community Affairs, with a population exceeding 30,000 in 2022.

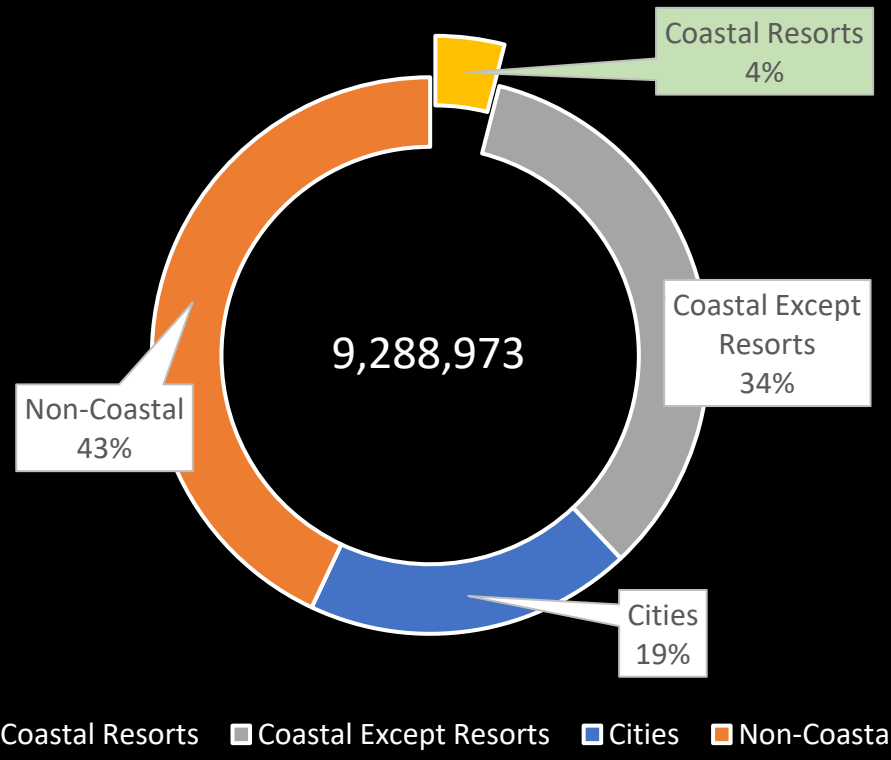


New Jersey's shore is a small part of the state but gets lots of attention

Land area (square miles)

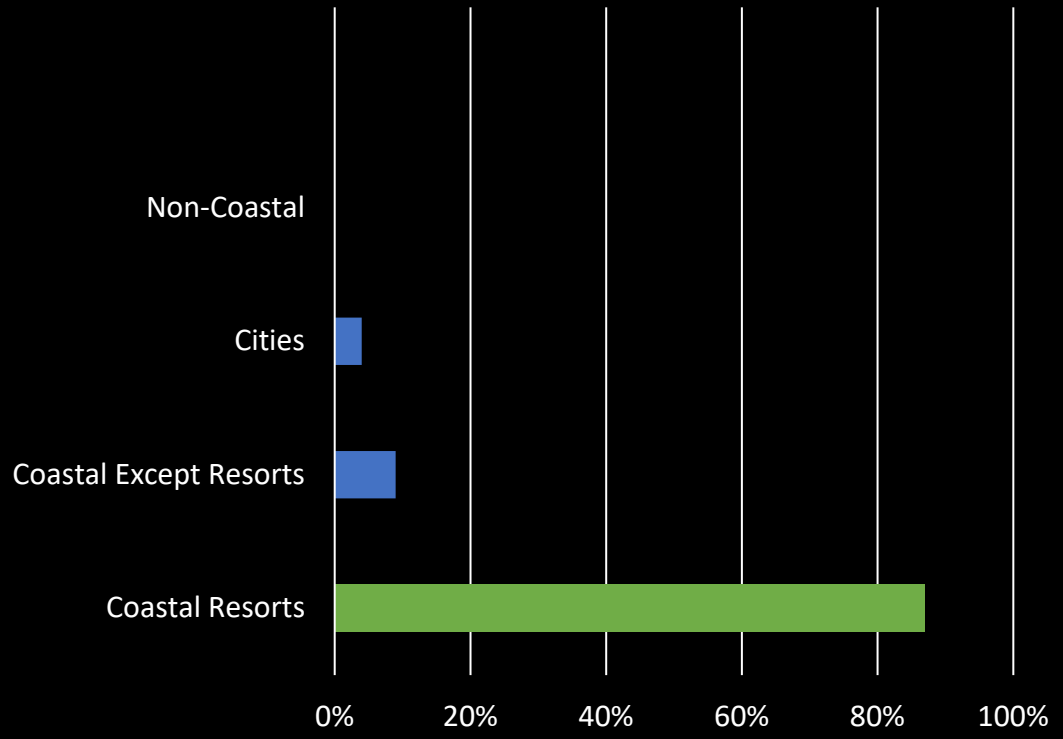


Population (2023)

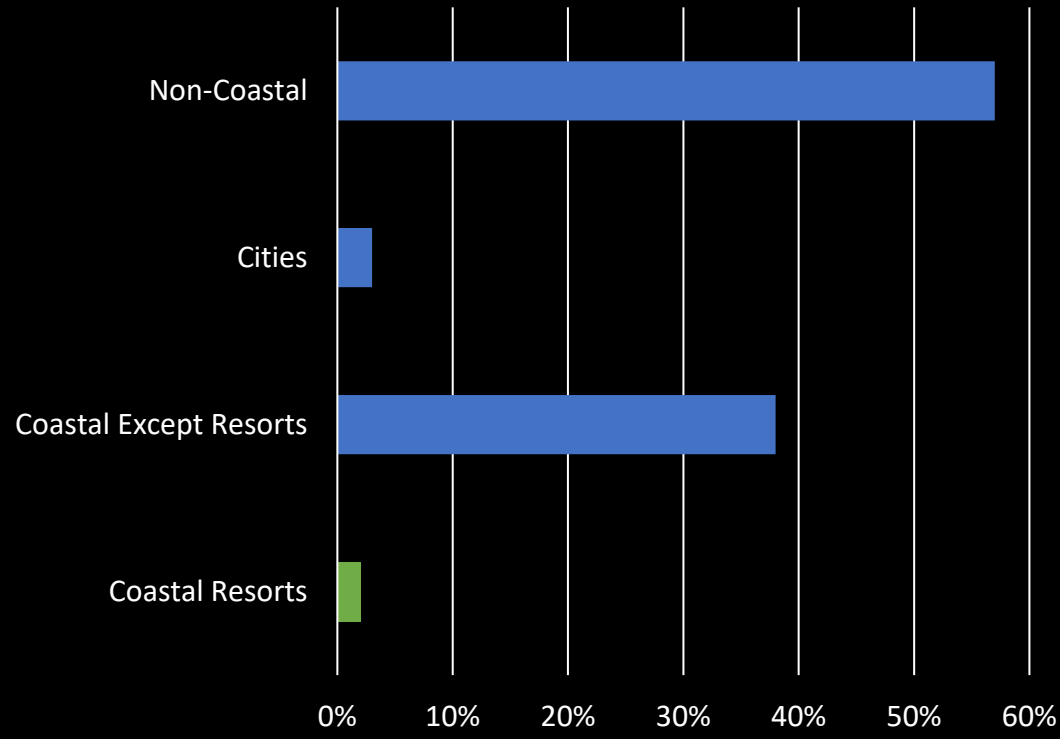


Amenities are high at the Jersey Shore

Beach Length (% of State Total)



Residential Buyouts by Government (% of State Total)



Coastal Hazards

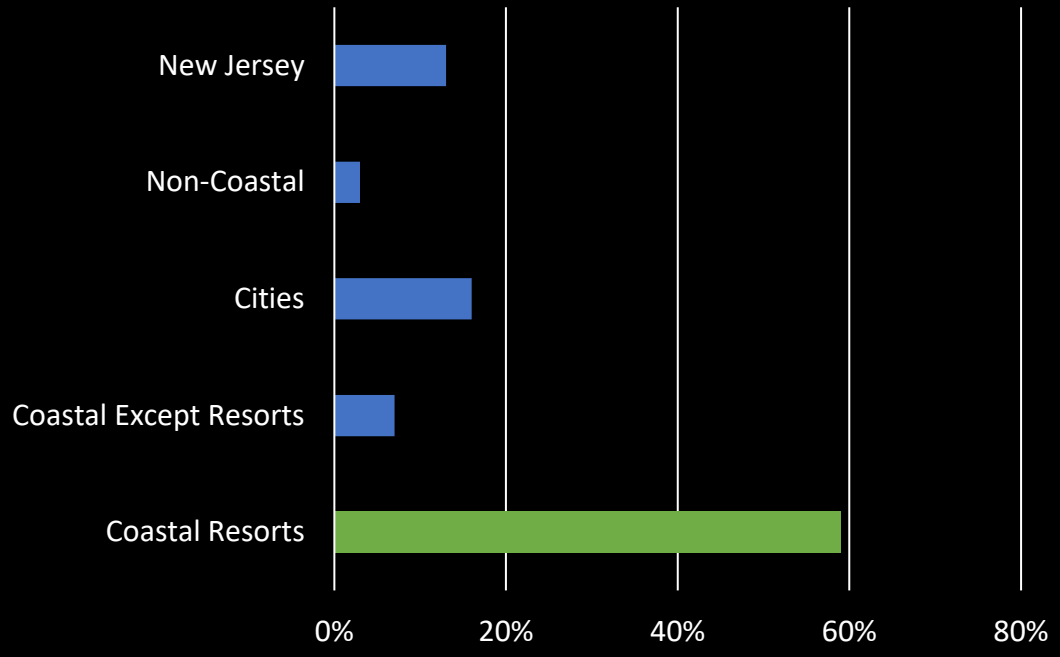




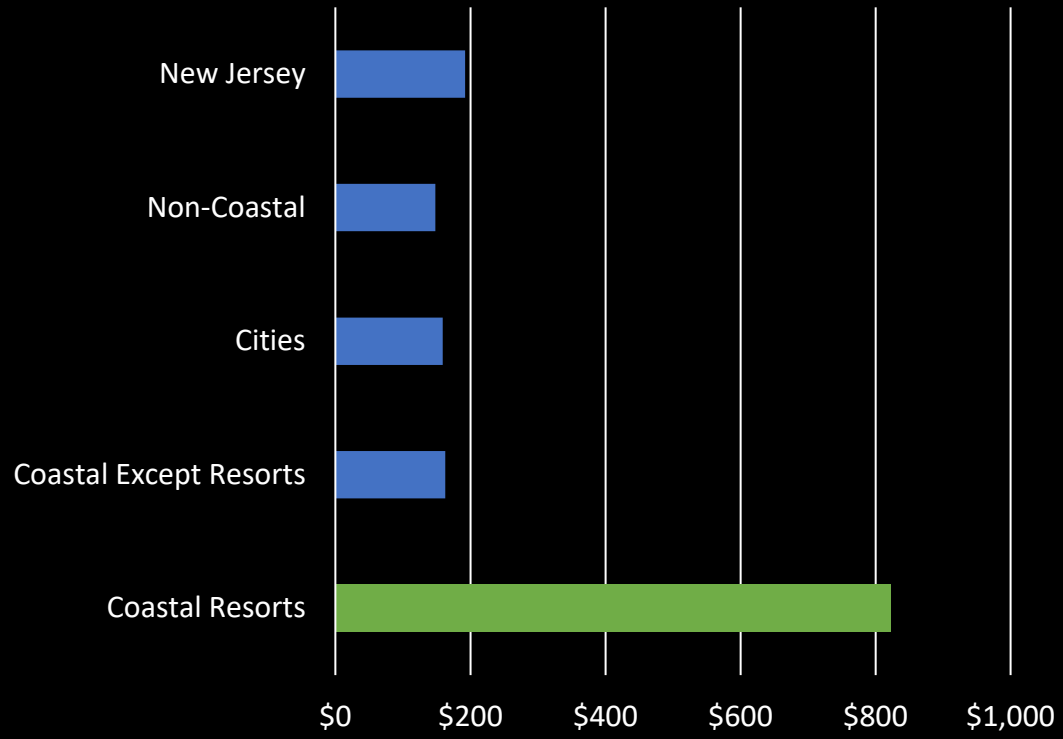
Go to https://www.njfloodmapper.org/

Physical risks are high at the Jersey Shore

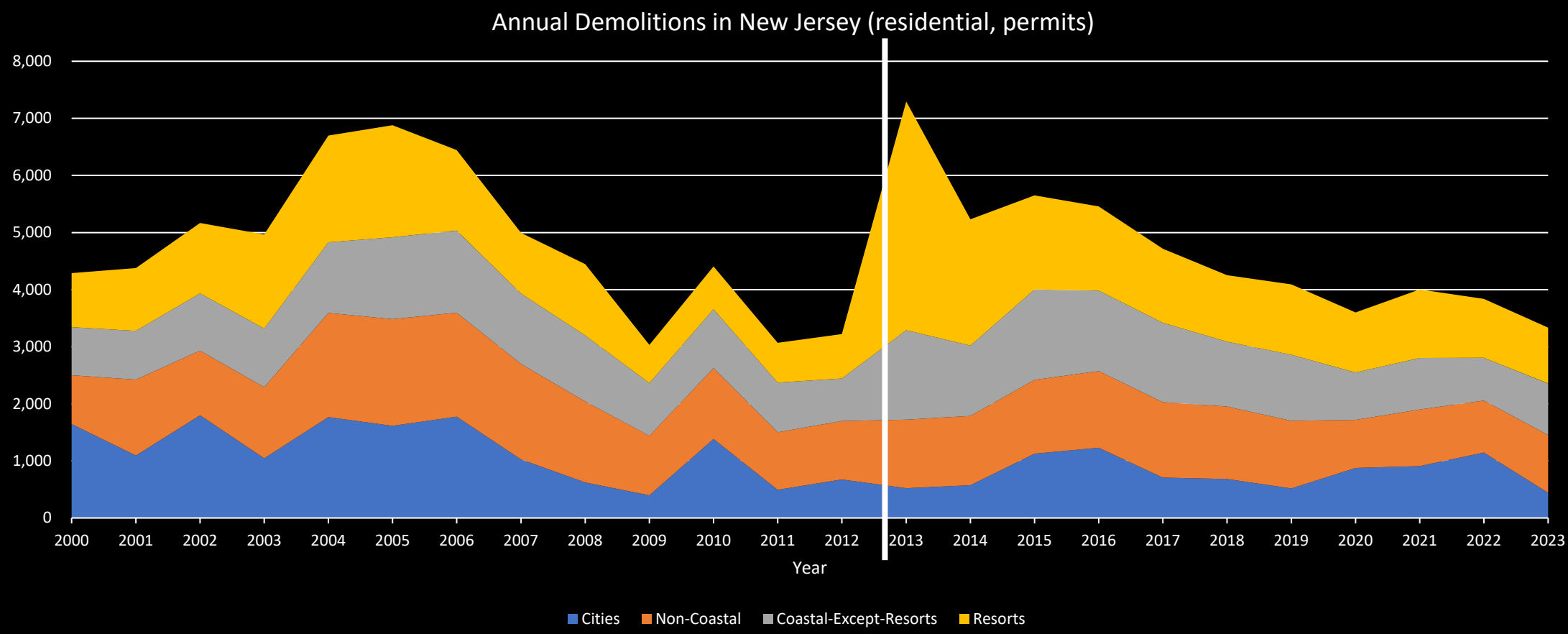
Percentage of Assessed Property Value in 100-yr Floodplain 2022



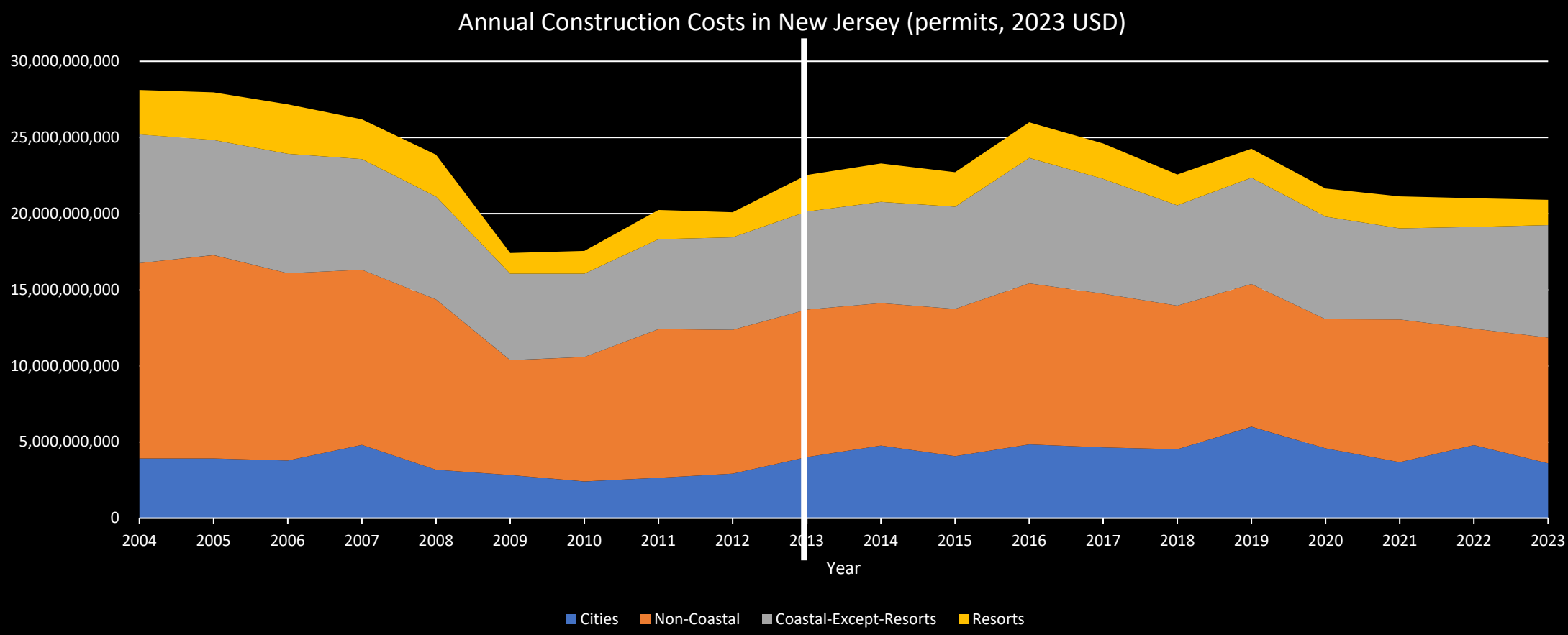
FEMA Assistance 2002 – 2023 per 2022 Housing Unit (USD)



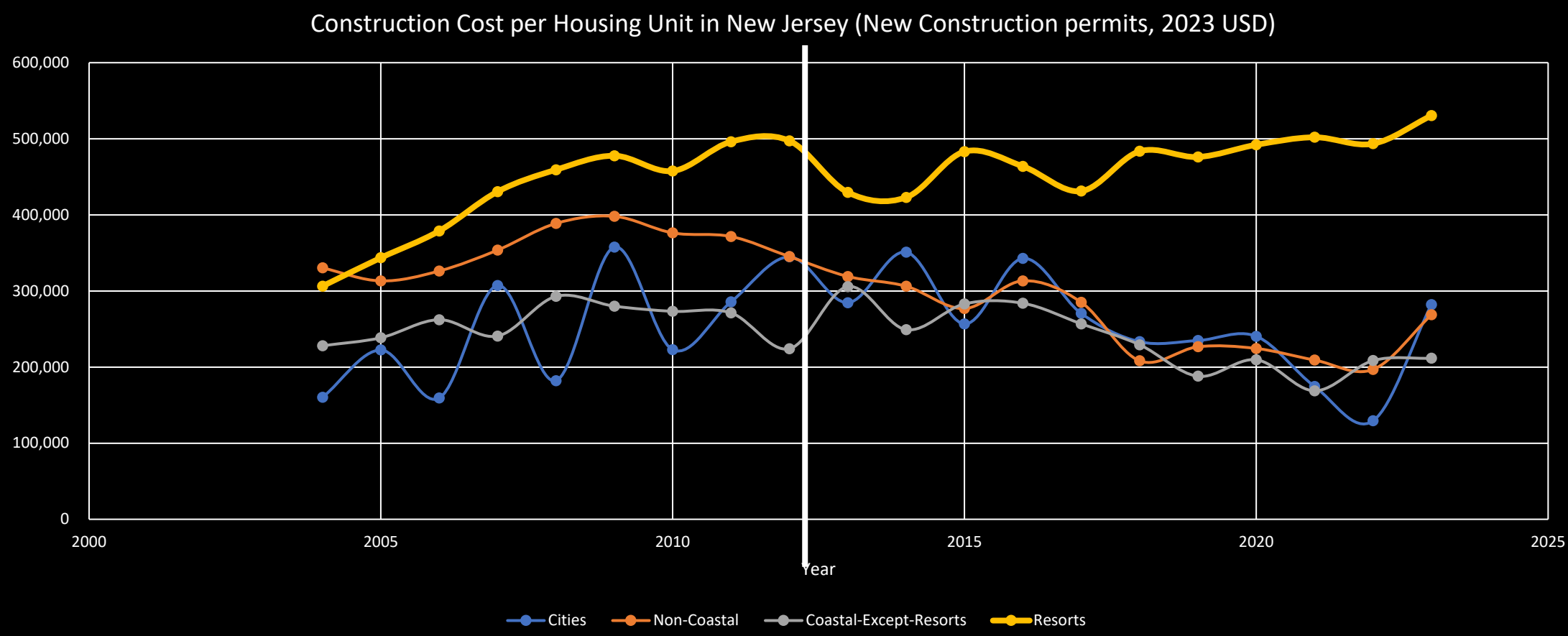
Spike in demolitions on Jersey Shore after Sandy in 2012



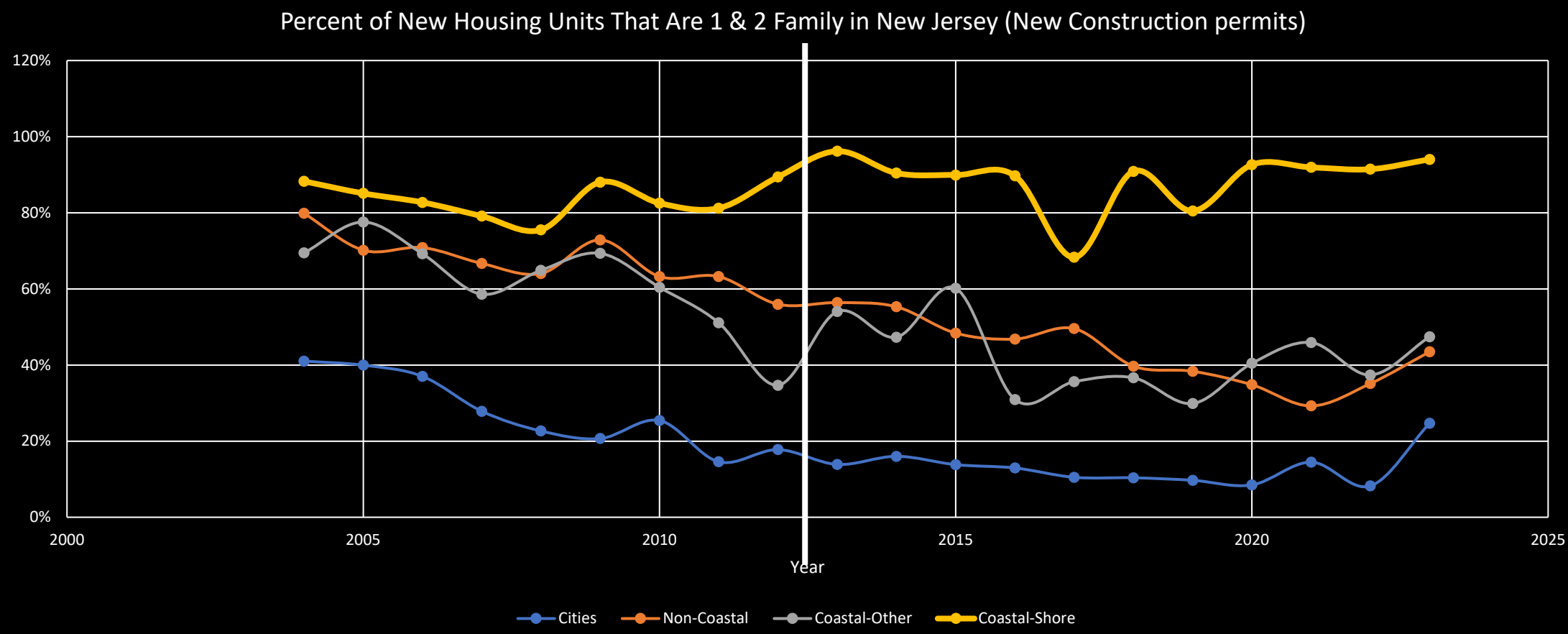
Steady investment in Jersey Shore after Sandy (>$2B/yr)



Relatively more expensive housing at the Jersey Shore



Relatively more 1-2 family homes built at the Jersey Shore



Questions

- Is the region is attracting residents and investment in spite of coastal hazards?
- How seasonal is the use of the housing stock?
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Resort housing

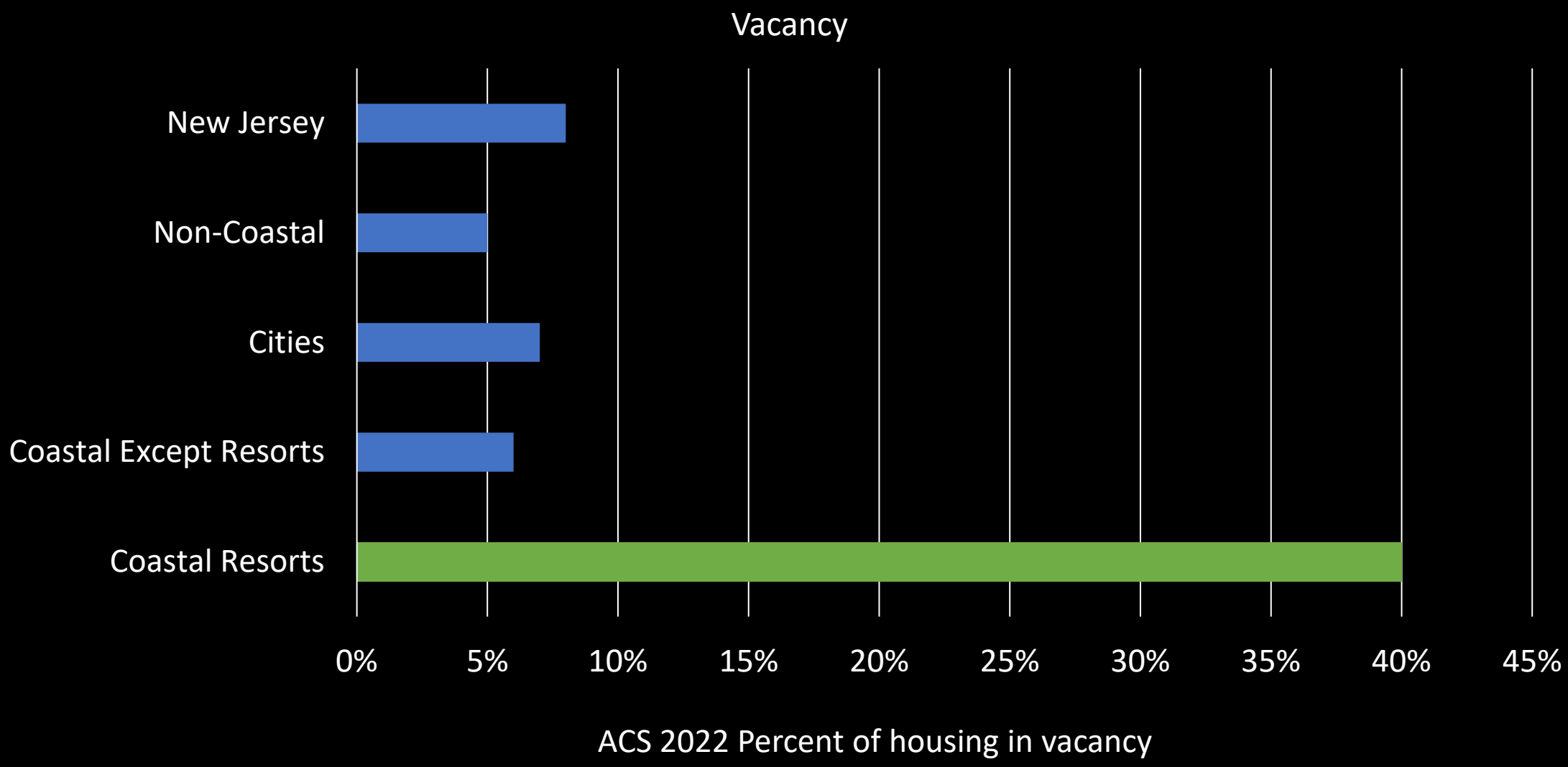
- Tents
- Guest rooms in farmhouses
- Hotels
- Short term rentals
- Second homes

- Workforce housing



Highlander Hotel, Highlands, NJ 1950s

More vacant housing at Jersey Shore

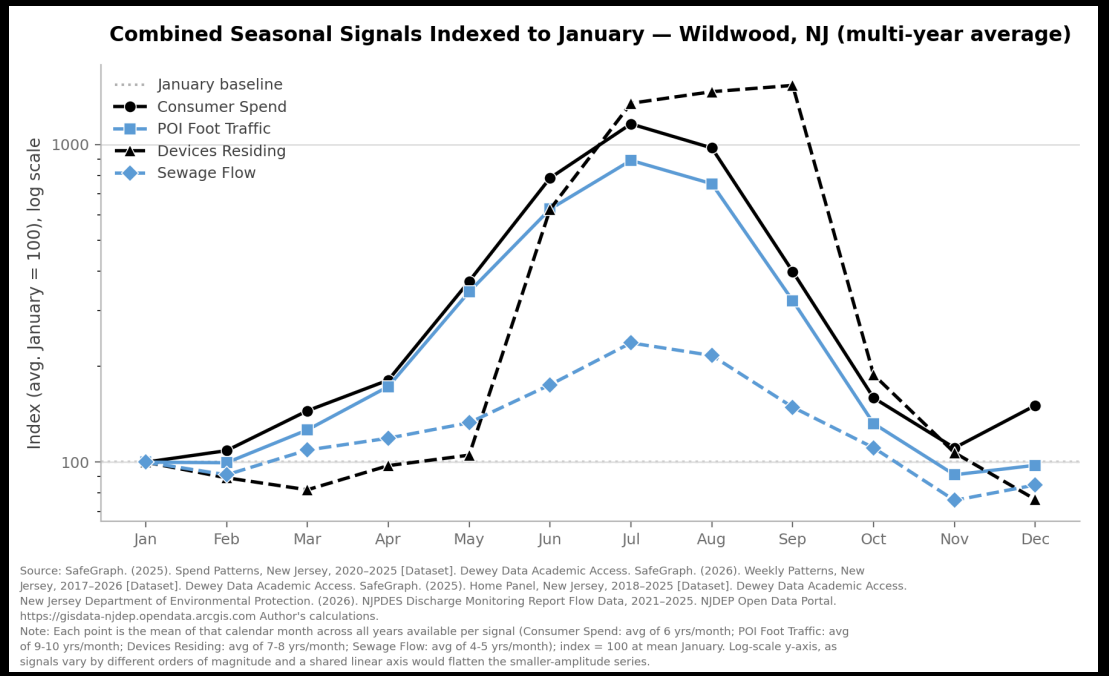


Wildwood, NJ

Historical trend



Seasonality



Questions

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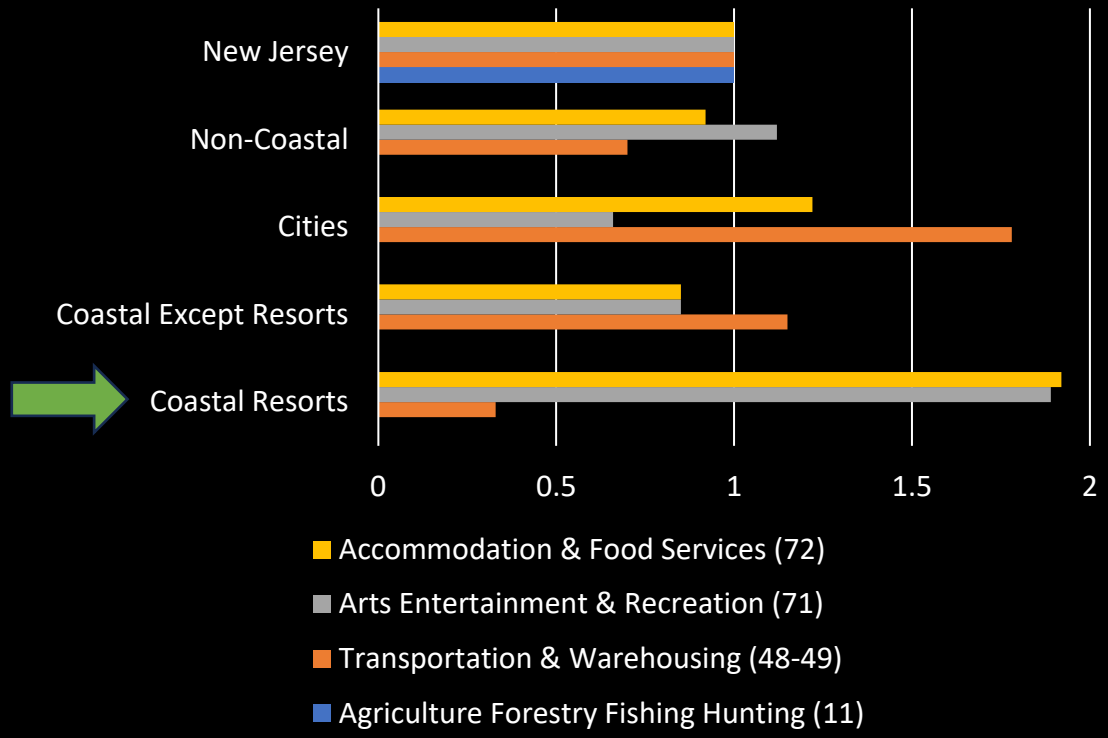
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Jersey Shore has a Tourism Economy

Location Quotients by Residents' Occupations



Location Quotients by Number of Establishments



LQ > 1 implies specialization in that industry (NAICS code)

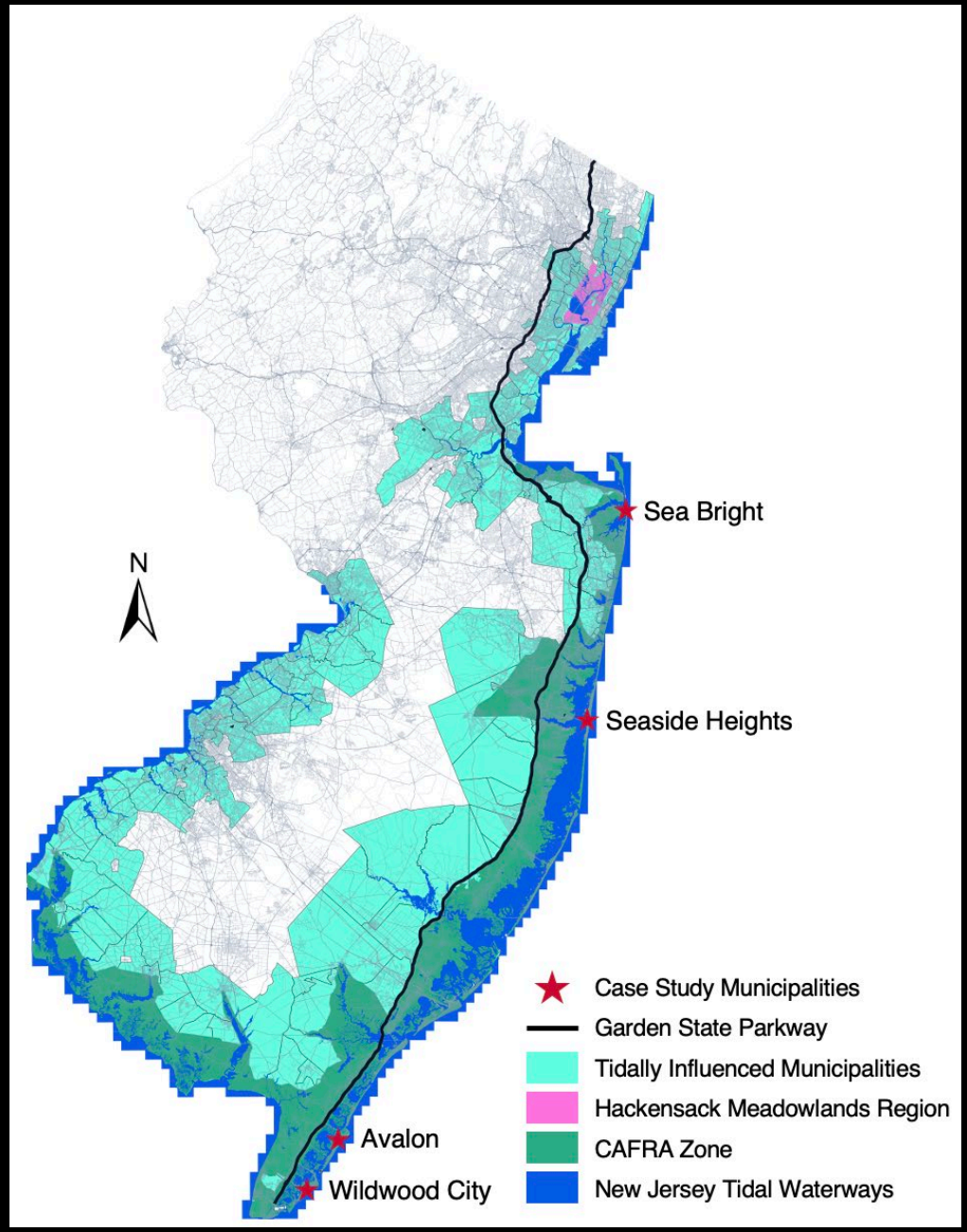
Types of Resort Economies

- Mostly day trippers (boardwalks, amusements, restaurants)
- Mostly short-term visitors (hotels, short-term rentals)
- Mostly seasonal homes (home improvements, contractors)
- Year-round residents (schools, services, groceries)

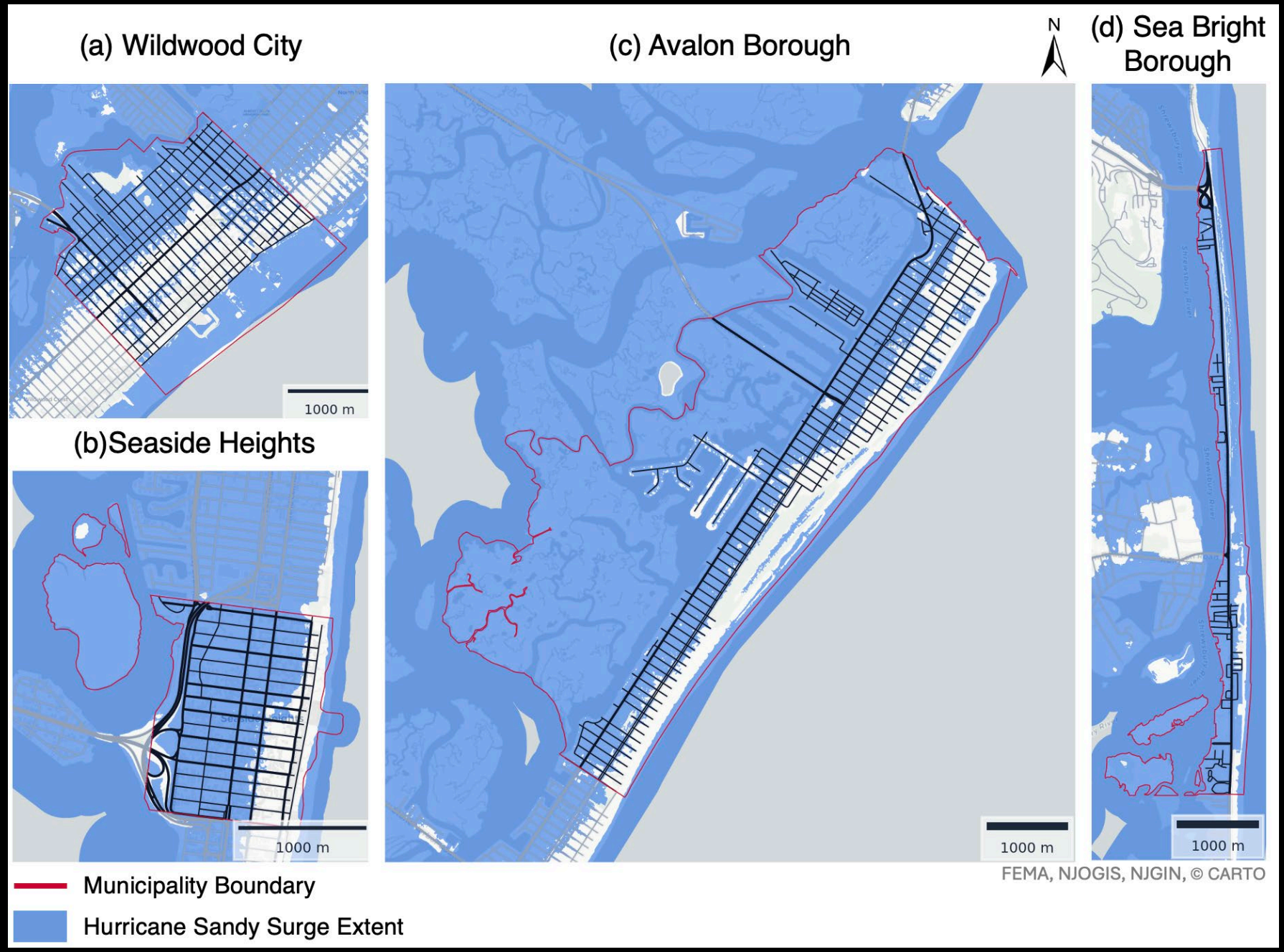


Case studies

		Motivation to acquire property	
		Investment	Identity
Housing Utilization	Year-round	Day-trippers (Seaside Heights)	Year-round (Sea Bright)
	Seasonal	Overnight visitors (Wildwood)	Summer homes (Avalon)



Case studies



Case studies

Indicator	Sea Bright Borough (Monmouth County)	Avalon Borough (Cape May County)	Wildwood City (Cape May County)	Seaside Heights Borough (Ocean County)
	Residential, high flood risk	Summer residential colony, high flood risk	Summer beach resort, high flood risk	Summer party town, high flood risk
Dominant Users	Year-round residents + summer residents + summer visitors	Summer residents	Summer residents + summer visitors + day-trippers	Day-trippers + summer visitors
Year-round residents (persons)	942	1488	2646	1325
Housing Occupancy				
Total housing units	1158	5454	6553	3136
Year-round (%)	81%	14%	40%	42%
Seasonal (%)	14%	81%	52%	51%
Rental (%)	25%	1%	23%	25%
Hotels (# of rooms)	76	449	908	967
Short-term rentals (# of listings)	40	289	2632	1035

Case studies: Workforce housing

Indicator	Sea Bright Borough (Monmouth County)	Avalon Borough (Cape May County)	Wildwood City (Cape May County)	Seaside Heights Borough (Ocean County)
Housing cost burden % (rent > 30% MHHI)	32%	24%	56%	67%
Homeowner Housing cost burden % (Mortgage >30% MHHI)	22%	14%	19%	27%

Case studies: Mobile phone-based seasonality

Indicator	Sea Bright Borough (Monmouth County)	Avalon Borough (Cape May County)	Wildwood City (Cape May County)	Seaside Heights Borough (Ocean County)
Year-round resident stability index (0 to 100; device-derived, not a share of occupied housing units)	34	9	22	31
Day-tripper proxy (Non-lodging visitor activity (Conservative excess non-lodging activity index, 0-100)	0	0	33	61
Lodging activity (Lodging seasonality index, 0-100)	89	94	88	83

Case studies: Economic specialization

Indicator	Sea Bright Borough (Monmouth County)	Avalon Borough (Cape May County)	Wildwood City (Cape May County)	Seaside Heights Borough (Ocean County)
Dominant sectors (NAICS LQ>1)	Arts/Entertainment: 8.34 Accommodation: 5.73	Accommodation: 5.48 Real Estate: 3.34 Arts/Entertainment: 2.77 Construction: 1.09 Retail Trade: 1.03	Accommodation: 4.79 Retail Trade: 1.21 Real Estate: 1.06	Accommodation: 4.9
Wage seasonality (peak/off-season ratio)	1.7	2.7	2.9	2.7
Consumer expenditures seasonality (peak/off-season ratio) Ratio (Percentile Score) Statewide: 3.18	26.8 (91.5)	16.9 (88.7)	18.9 (89.3)	58.3 (95.1)

Questions & Answers

- Is the region is attracting residents and investment in spite of coastal hazards? *No net increase in population. Yes, continued housing investment. Capital, rather than year-round occupants, is what is entering the region.*
- How seasonal is the use of the housing stock? *Extremely seasonal, especially in the southern areas.*
- Do municipalities vary by type of seasonal resort economy? *Yes!*
- What are implications for planners?





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https://stonehengebuilt.com/2016/07/26/products-love-beach-homes-2/

Implications for planners

- Differentiate plans by resort type and housing function
- Integrate housing, tourism, and workforce planning.
- Target public risk assistance toward year-round residents.
- Plan infrastructure for seasonal peak populations.
- Monitor changing housing utilization, not just growth.



Thanks to students Amelia Allen, Ivonne Cordier Gavancho, Shawn Gaffney, Mozammel Hoque, Zarak Khan, Junghoon Lee, Shuhan Lei, Abdul Kalam Mustaq, Artem Pankin, Shreyashree Pradhan, Tiergan Reynolds, Lucas Weston, Matthew Zarzecki. Thanks to NSF for Awards CMMI 2053637 & ICER 2103754.



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Descriptive Statistics

Variable	Obs	Mean	Std. dev.	Min	Max	Source
Land Area (sq. mi.)	561	13.06	18.08	0.09	110.90	NJDOL (2024)
(km^2)	561	33.77	46.75	0.22	287.22	
Population 2022	561	16557.75	26243.44	224	311549	NJDOL (2024)
Population Density (persons/sq.mi.)	561	3627.21	5773.36	6.82	62259.48	NJDOL (2024)
(persons/km^2)	561	1393.09	2225.46	0.11	24038.50	
Housing Units 2022	559	6686.83	10878.99	27	140104.80	ACS (2024)
Median Housing Value 2022	561	498040.30	299607.90	69300	2000001	ACS (2024)
Vacant Housing Units 2022 (%)	561	.10	.15	0	.87	ACS (2024)
Change in Housing Units 2010-2022	561	.05	.13	-.56	1.15	ACS (2024)
Households 2022	559	6256.65	10173.18	27	130213	ACS (2024)
Households Renting 2022 (%)	561	.27	.18	0	.90	ACS (2024)
Households Moving in Past 1 Year 2022 (%)	561	.10	.05	.01	.36	ACS (2024)
Adults with Bachelors Degree or Higher 2022 (%)	561	.44	.19	.06	.87	ACS (2024)
Race Non-White 2022 (%)	561	.27	.19	.01	.97	ACS (2024)
Age 65-plus Years (%)	561	.19	.08	.04	.76	ACS (2024)
Median Age of Population 2022 (Years)	561	43.60	6.67	18.40	71.30	ACS (2024)
Per Capita Income 2022 (USD)	558	57176.06	21914.21	15903	159649	ACS (2024)
Median Household Income 2022 (USD)	558	114885.30	43152.97	29821	250000	ACS (2024)
Assessed Property Value 2022 (USD)	561	2.27e+09	3.02e+09	2.15e+07	3.88e+10	Bamrah, Farooq & Listokin (2025)
Assessed Property Value in 100-yr Floodplain 2022 (USD)	561	3.05e+08	1.11e+09	1700	1.17e+10	Bamrah, Farooq & Listokin (2025)
Assessed Property Value in 100-yr Floodplain 2022 (%)	561	.11	.22	0	1.0	Calculated
FEMA $ (Total amount approved in dollars under FEMAs housing assistance program 2002-2023)	556	1186709	2587742	0	2.65e+07	FEMA (2024)
FEMA $/Housing Unit	556	376.27	1539.94	0	26464.72	Calculated
Property Buyouts (parcels)	561	3.00	22.55	0	390	Listokin et al 2024
Economic Specialization (Location Quotient in NAICS 71-72 Occupations, 2022)	561	1.04	.58	0	4.78	ACS (2024)
Resort Designation	561	0.10	0.30	0	1	NJSP (2016)
City Designation	561	0.04	0.19	0	1	NJOIT (2023)
Non-coastal Designation	561	0.57	0.50	0	1	NJDEP (2016)
Coastal-except-resort Designation	561	0.30	0.46	0	1	NJDEP (2016), NJSP (2016)

Logistic Regression Models Predicting Type of Municipality Significance: p < 0.001 ***, p < 0.01 **, p < 0.05 *

Explanatory Variable:	Dependent Variable→	Coastal	Coastal Except Resorts	Resorts Only	Resorts Only			Resorts Only
	Model Type	Logistic Regression	Logistic Regression	Logistic Regression	Logistic Regression Trim			Spatial Lag Regression Trim
Housing-related Variables								
Post-Sandy Growth in Housing Units (2013-2023, %)	Odds Ratio Std. Error Sig.	11.87454 (10.14949) **	7.128714 (5.767206) *	.1708065 (1.099135)				
Vacant /Seasonal Housing Units (% of Total, 2022)	Odds Ratio Std. Error Sig.	875162.6 (2379685) ***	.0048709 (.0076985) ***	1.37e+41 (5.00e+42) **	1.26e+30 (2.69e+31) ***		Coefficient Std. Error Sig.	1.03561 (.0698348) ***
Households Moving in the Past Year (% of Total, 2022)	Odds Ratio Std. Error Sig.	.8667825 (2.30645)	.427122 (1.106164)	6.11e+10 (1.09e+12)				
Rental Housing Units (% of Total, 2022)	Odds Ratio Std. Error Sig.	.0679684 (.0754235) *	.057448 (.059916) **	.0000642 (.0005206)				
Median Housing Value ($, 2023)	Odds Ratio Std. Error Sig.	1.000001 (9.20e-07)	1.000000 (1.00e-06)	1.0000 (.0000126) *	1.000021 (7.28e-06) **		Coefficient Std. Error Sig.	4.30025e-08 (3.20022e-08)
Population-Related Variables								
Non-White Population (% of Total, 2022)	Odds Ratio Std. Error Sig.	2.43116 (1.748972)	3.84602 (2.582517) *	2.20e-16 (3.37e-15) *	5.93e-13 (6.29e-12) **		Coefficient Std. Error Sig.	-.0671856 (0.0369298)
Age 65+ Population (% of Total, 2022)	Odds Ratio Std. Error Sig.	.3215979 (.8126877)	.0303413 (.0708199)	.0000383 (.0003872)				
Median Household Income ($, 2022)	Odds Ratio Std. Error Sig.	.9999807 (7.08e-06) **	.9999813 (6.85e-06) **	.9996661 (.0001381) *	.9997687 (.000082) **		Coefficient Std. Error Sig.	2.10278e-07 (5.71743e-07)
Location-Related Variables								
Economic Specialization	Odds Ratio Std. Error Sig.	1.560839 (.3927128)	1.006262 (.2103088)	22.09692 (36.0351)	12.71729 (15.34128) *		Coefficient Std. Error Sig.	.0319061 (.013006) *
Percent of Property Value in 100-yr Floodplain 2022 (%)	Odds Ratio Std. Error Sig.	262.3898 (309.4559) ***	22.98785 (18.61632) ***	.3813366 (1.629275)				
FEMA $ per Housing Unit (2002-2023)	Odds Ratio Std. Error Sig.	.999766 (.0002363)	.9997396 (.0001917)	1.002111 (.0012617)	1.001526 (.0007538) *		Coefficient Std. Error Sig.	9.81276e-06 (4.5696e-06) *
Buyouts (#, 2002-2023)	Odds Ratio Std. Error Sig.	1.002947 (.0039572)	1.000972 (.0039882)	.7465961 (2.947807)				
Spatial Weights (distance based)							Coefficient Std. Error Sig.	.373861 (.0410715) ***
Constant	Odds Ratio Std. Error Sig.	.8919201 (.9757084)	10.38702 (10.07991) *	254.8373 (1654.672)	2.606099 (7.209668)		Coefficient Std. Error Sig.	-.0913948 (.0319849) **
Nimber of observations		556	556	556	558			564
Log Likelihood		-272.05658	-304.56082	-9.9039911	-12.428694			260.706
LR chi sq (9 & 2)		201.43 (12)	67.08 (12)	339.04 (12)	333.99 (6)			
Prob > chi2		0.0000	0.0000	0.0000	0.0000			0.0000
Pseudo R2		0.2702	0.0992	0.9448	0.9307		R2	0.7445