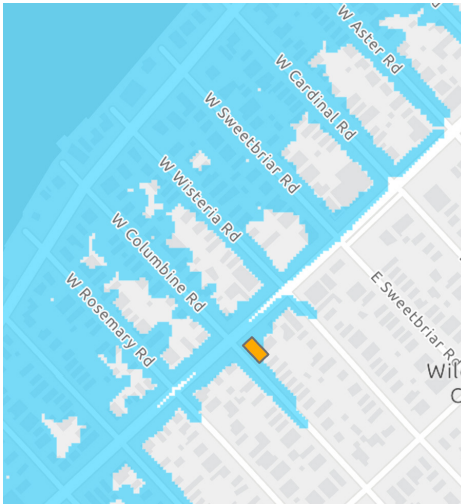
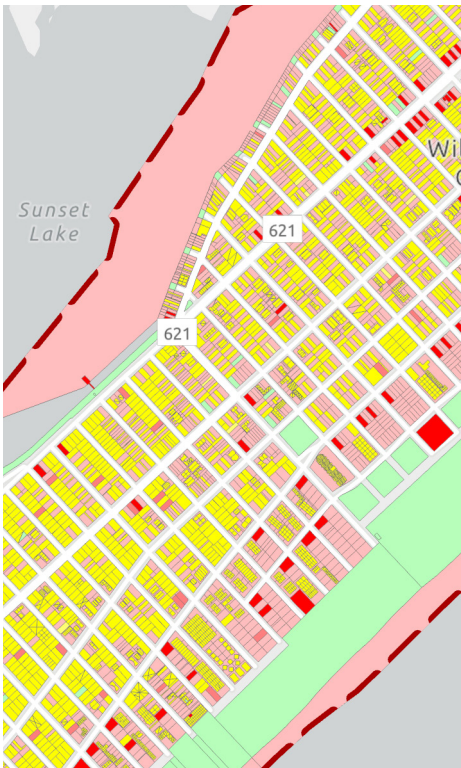




September 2026

Climate Change-Related Hazard Vulnerability Assessment

Borough of Wildwood Crest



This Climate Change-Related Hazard Vulnerability Assessment (CCRHVA) was prepared by the NJ Climate Change Resource Center in collaboration with the Borough of Wildwood Crest and was funded by the New Jersey Department of Environmental Protection through the American Rescue Plan Act. This analysis was conducted in the summer and fall of 2025 and relies upon the best available data and local plans at that time. The version of CCRHVA adopted by the Borough may be different than this document based on updated data and local plans, which may occur through their local master plan update process.

Table of Contents

I. Introduction	5
II. Methodology	7
III. Current and Future Climate Hazards	9
A. Heat	9
Land Surface Temperature	9
Heat Island Risk	11
Heat Waves	13
Extreme Heat Days.....	14
Days Below Freezing.....	14
B. Storms.....	15
Rainfall Intensity	15
Storm Frequency.....	16
Extreme Wind	16
C. Drought	17
Time in Drought.....	17
D. Flood	18
Current Flood Risks	19
Future Flood Risks.....	25
E. Wildfire.....	31
IV. Buildout Analysis	33
A. Areas Protected from Development	33
B. Developable Areas	37
Zoning Analysis	37
Buildout Analysis	42
Areas in need of Redevelopment.....	45
C. Exposure of Developable Areas	49
Areas with Least Flood Exposure.....	60
V. Exposure and Vulnerability Assessment.....	61
A. Facilities and Infrastructure	61
Heat	61
Storms.....	63
Drought	63
Flood	64
B. Land Use.....	72
MOD-IV Parcel Flood Analysis.....	72
Natural and Working Lands.....	75
C. Community Assets.....	80
Heat	81
Storms.....	83
Drought	83

Flood	84
D. Housing and People	91
Heat	94
Storms.....	96
Drought	97
Flood	97
VI. Impacts on Master Plan Elements	104
A. Master Plan Goals and Objectives	105
Climate Hazard Connections.....	105
Potential Resilience Considerations.....	106
B. 2005 Land Use Plan	107
Climate Hazard Connections.....	108
Potential Resilience Considerations.....	108
C. 2025 Housing Element and Fair Share Plan	109
Climate Hazard Connections.....	109
Potential Resilience Considerations.....	110
D. Technical Reports (Community Design Sub-element)	110
Climate Hazard Connections.....	110
Potential Resilience Considerations.....	111
E. Circulation Plan	111
Climate Hazard Connections.....	112
Potential Resilience Considerations.....	112
F. Utility Service	113
Climate Hazard Connections.....	113
Potential Resilience Considerations.....	114
G. Community Facilities	114
Climate Hazard Connections.....	115
Potential Resilience Considerations.....	116
H. Recreation (and Open Space)	117
Climate Hazard Connections.....	117
Potential Resilience Considerations.....	117
I. Conservation	118
Climate Hazard Connections.....	118
Potential Resilience Considerations.....	118
J. Economic Plan Element	119
Climate Hazard Connections.....	119
Potential Resilience Considerations.....	120
K. Historic Preservation Plan Element.....	120
Climate Hazard Connections.....	121
Potential Resilience Considerations.....	121
L. Recycling Plan Element	121
Climate Hazard Connections.....	122
Potential Resilience Considerations.....	122
M. Educational Facilities Element	122

Climate Hazard Connections.....	123
Potential Resilience Considerations.....	123
N. Green Buildings and Environmental Sustainability	123
Climate Hazard Connections.....	124
Potential Resilience Considerations.....	124
O. Public Access Plan Element	124
Climate Hazard Connections.....	125
Potential Resilience Considerations.....	125
Plan Endorsement	125
VII. Coordination with Other Planning	129
A. 2026 Cape May County Hazard Mitigation Plan and Wildwood Crest Municipal Annex ..	129
Climate Hazard Connections.....	130
Potential Resilience Considerations.....	131
B. 2019 Flood Mitigation and Storm Sewer Master Plan	132
Climate Hazard Connections.....	133
Potential Resilience Considerations.....	134
C. 2025 Emergency Operations Plan.....	134
Climate Hazard Connections.....	135
Potential Resilience Considerations.....	136
D. 2026 Proposed Capital Budget and Capital Improvement Program	137
Climate Hazard Connections.....	137
Potential Resilience Considerations.....	138
VIII. Appendices	139
Appendix A: Description of Wildwood Crest Borough	139
Appendix B: Data Sources	145

I. Introduction

The New Jersey (NJ) Municipal Land Use Law (MLUL) requires NJ municipalities to include a Climate Change-Related Hazard Vulnerability Assessment (CCRHVA) in the Land Use Element of the Municipal Master Plan. The New Jersey Climate Change Resource Center (NJCCRC) at Rutgers University, with funding from the New Jersey Department of Environmental Protection (NJDEP), developed this CCRHVA in coordination with the Borough of Wildwood Crest (henceforth, “Wildwood Crest”), in accordance with the requirements of the MLUL, including the following components:

- Analysis of current and future threats to, and vulnerabilities of, the municipality associated with climate change-related natural hazards, including, but not limited to, increased temperatures, drought, flooding, hurricanes, and sea-level rise (Section III);
- A build-out analysis of future residential, commercial, industrial, and other development in the municipality, and an assessment of the threats and vulnerabilities related to that development (Section IV);
- Identification of critical facilities, utilities, roadways, and other infrastructure that is necessary for evacuation purposes and for sustaining quality of life during a natural disaster, to be maintained at all times in an operational state (Section V);
- Analysis of the potential impact of natural hazards on relevant components and elements of the master plan (Section VI);
- A specific policy statement on the consistency, coordination, and integration of the climate change-related hazard vulnerability assessment with any existing or proposed natural hazard mitigation plan, floodplain management plan, comprehensive emergency management plan, emergency response plan, post-disaster recovery plan, or capital improvement plan (Section VII);
- Strategies and design standards that may be implemented to reduce or avoid risks associated with natural hazards (Sections VI and VII).

Wildwood Crest is located within Cape May County, New Jersey. Part of the Jersey Shore region, it is a residential community and resort destination with a year-round population and seasonal influx of visitors. The Borough forms the southern part of the barrier island known as “Five Mile Beach,” along with Wildwood and North Wildwood to the north and the unincorporated Diamond Beach area of Lower Township to the south. Wildwood Crest spans approximately 1.48 square miles, with over 38 percent of its area containing dunes, beach, waterways, and wetlands. The remaining portion of the Borough is almost completely developed.¹ It is characterized by a flat, low-lying coastal landscape, with elevations generally only a few feet above sea level. Land use is

¹ Borough of Wildwood Crest. 2005. [Wildwood Crest Land Use Plan](#).

predominantly residential, with a mix of single-family homes, multi-family housing, and seasonal accommodations, while commercial activity is concentrated along major corridors such as New Jersey Avenue (County Route 621) and Ocean Avenue, which also serve as primary transportation routes. The Borough is bounded by the Atlantic Ocean and a beach-dune system to the east and by back-bay waters, wetlands, and Sunset Lake to the west, with public access points and recreational spaces distributed throughout. Additional details about Wildwood Crest are included in Appendix A.

II. Methodology

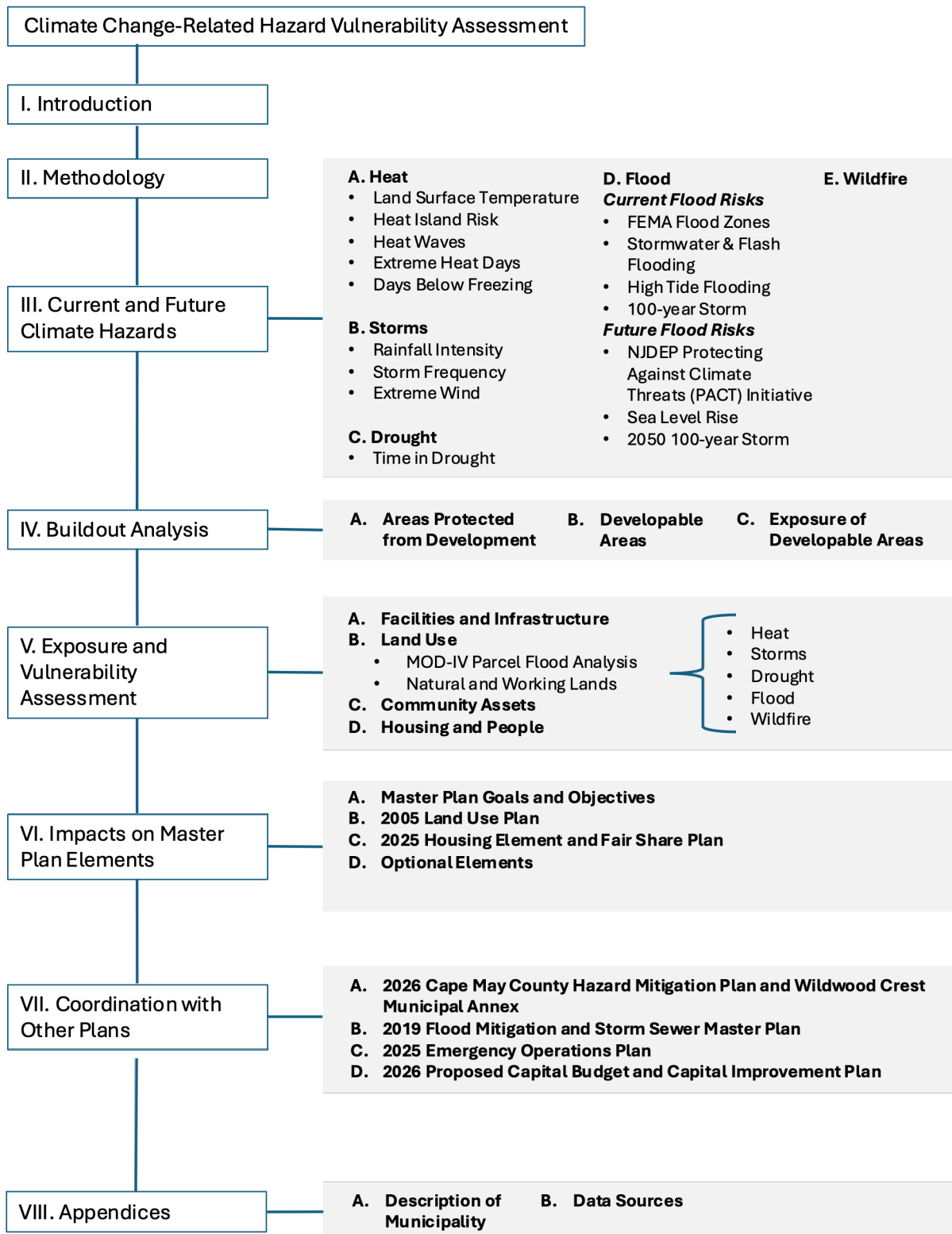
In accordance with the requirements of the MLUL, this assessment relies upon “the most recent natural hazard projections and best available science” provided by the NJDEP. This assessment was conducted in the summer and fall of 2025 and relies upon the best available data at that time. Publicly available datasets and data made available through various tools were utilized to analyze local climate change-related hazards and potential impacts to the Borough at the three planning horizons below. The hazard projections align with a moderate greenhouse gas emissions scenario representing a future with a reduction in fossil fuel use consistent with today’s global policies. It should be noted that the projected changes would be slightly greater under a higher greenhouse gas emissions scenario (i.e., representing a future with continued growth of fossil fuel use).

- Present day to assess current impacts and align with the shorter-term planning needs of the 10-year Master Plan Reexamination Report (MPRR) cycle.
- Mid-century to assess future impacts and align with longer-term community planning needs and visioning.
- Late-century to assess long-term planning needs and align with the NJDEP Protecting Against Climate Threats (PACT) initiatives including the Inland Flood Protection rule and Resilient Environments and Landscapes (REAL) coastal flood rule. These rules are detailed in Section III.D.

The results of the web-based assessment were presented to Wildwood Crest municipal staff and Green Team members to obtain feedback and confirm results. Wildwood Crest Green Team is a committee made up of resident volunteers and one borough employee. The Green Team is tasked to develop plans, implement programs, and assist with educational opportunities that support the creation of a sustainable community through effective governmental practices.

This document is organized into eight sections, depicted in Figure II-1. Each section addresses a required component as set forth by the MLUL.

Figure II-1. Wildwood Crest CCRHVA document structure



III. Current and Future Climate Hazards

The New Jersey Municipal Land Use Law (MLUL) requires a CCRHVA to include an “analysis of current and future threats to, and vulnerabilities of, the municipality associated with climate change-related natural hazards, including, but not limited to, increased temperatures, drought, flooding, hurricanes, and sea-level rise.” This section addresses that requirement and includes analysis of the additional hazards of extreme precipitation, wind, and wildfire.

A. Heat

Average annual temperatures in New Jersey have risen by about 4 °F since 1900. By 2100, the annual average temperature in New Jersey is projected to increase an additional 3.7–6.2 °F.² Increased temperatures can have adverse impacts on public health, infrastructure, and plants (see Section V). Urbanized areas are disproportionately affected by heat due to higher population density, more impervious surfaces, and fewer natural landscapes.

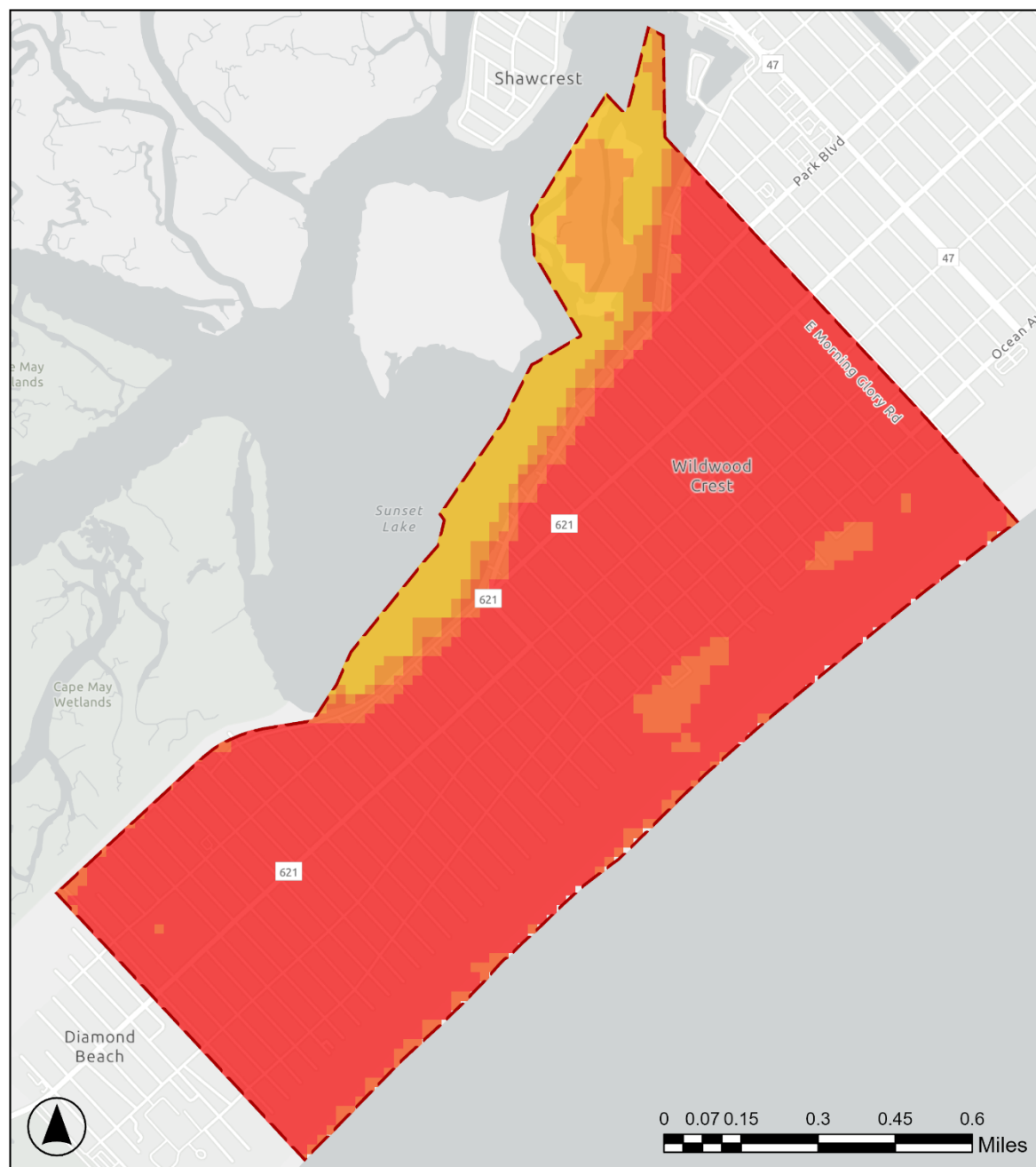
Land Surface Temperature

Map III-1 depicts land surface temperature (LST) across Wildwood Crest during the summer of 2022. The map shows that most of the Borough is classified in the “Over 110 °F” category (dark red), indicating elevated surface heating across most residential blocks, commercial corridors, and road networks. Smaller areas appear in the 100–110 °F range (orange), while the coolest temperatures shown in yellow (80–90 °F) and light orange (90–100 °F) are limited to areas near Sunset Lake and the back-bay, where proximity to open water provides localized cooling.

Despite elevated surface temperatures, Wildwood Crest benefits from steady coastal airflow from the Atlantic Ocean, which helps reduce near-surface air temperatures compared to inland municipalities. However, the LST patterns shown on the map demonstrate that surface heat accumulation remains significant, especially during mid-summer, and may contribute to localized thermal discomfort, increased cooling demand, and heat stress for vulnerable populations.

² Davies, K., Shope, J., Broccoli, A., Gerbush, M., Kaplan, M., Robinson, D., Nikolopoulos, E., Araujo, D., Kopp, R., Herb, J. & Spector, A. 2025. [State of the Climate: New Jersey 2024](#). Rutgers, The State University of New Jersey, New Brunswick, NJ. DOI: 10.7282/00000539.

Map III-1. Land surface temperature (°F) – Summer 2022



LEGEND

Land Surface Temperature 2022	90 - 100
Below 80	100 - 110
80 - 90	Over 110

(Sources: NJDEP and NJ Public Health Adapt, Rutgers University)

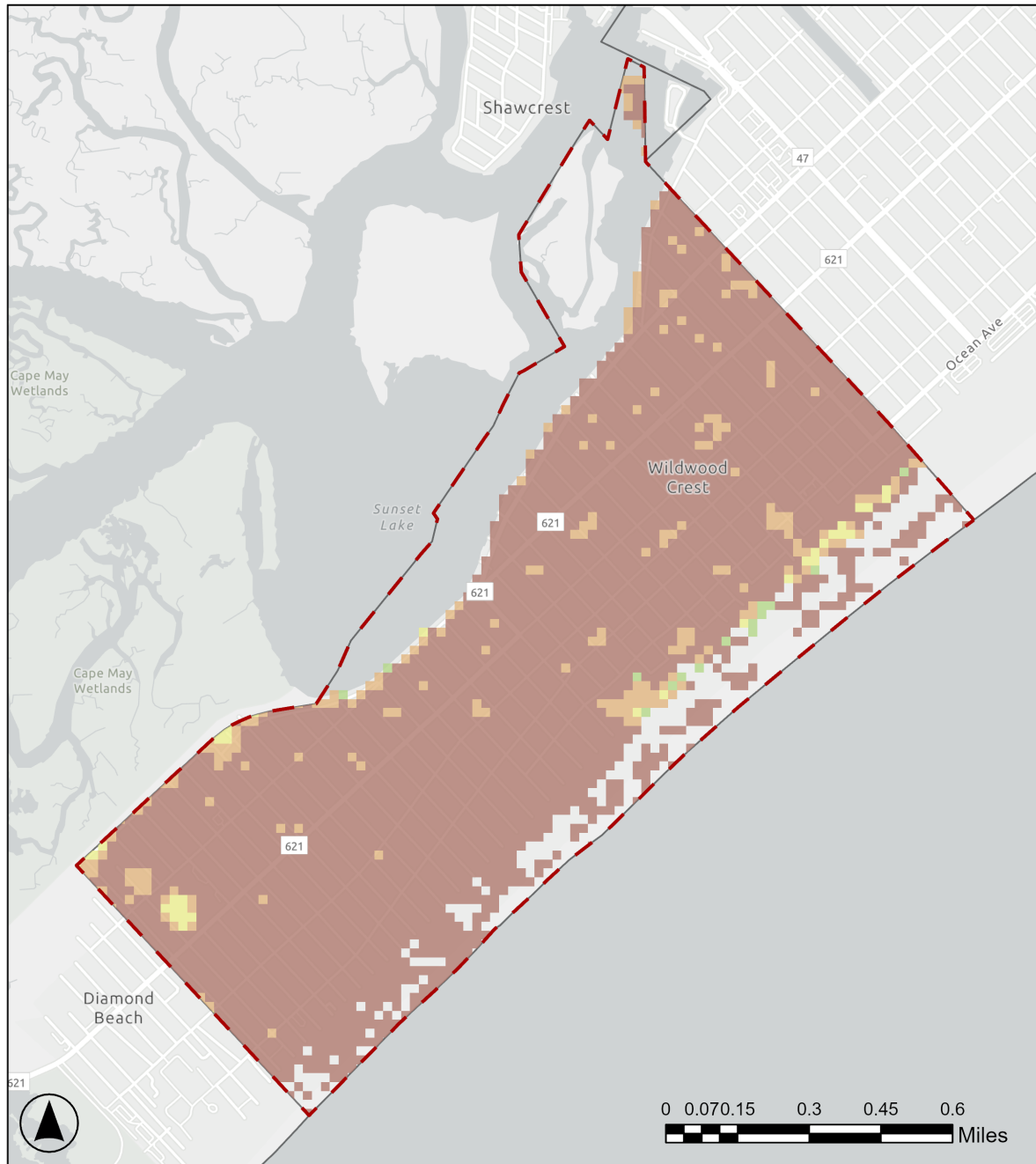
Heat Island Risk

While land surface temperature provides a granular depiction of potential heat impacts in the municipality, analysis of heat island risk offers a broader understanding of how heat can impact communities. A heat island is an area that is significantly warmer than the surrounding region. Areas with more impervious surface than tree canopy are at risk of the heat island effect. Heat islands can increase daytime temperatures, reduce nighttime cooling, and cause greater air pollution. Land use and zoning ordinances can mitigate heat island effects by setting standards for tree cover, vegetation, and impervious surface.

Map III-2 illustrates the ratio between tree canopy cover and impervious surface across Wildwood Crest. The analysis provides a ratio value from negative one (100% impervious cover) to positive one (100% tree canopy cover). This range of potential values is split evenly into five groups in the map below, ranging from “higher canopy cover” to “higher impervious cover.” The entire Borough is categorized as “Higher Impervious Cover,” indicating very limited tree canopy relative to the extent of paved surfaces, buildings, and other impervious features. This pattern is consistent with densely built barrier-island communities, where compact residential lots, narrow streets, and extensive commercial corridors leave minimal room for tree planting or natural vegetation.

Despite the Borough’s high impervious surface ratio, heat island risk is moderated by its coastal location. Proximity to the Atlantic Ocean reduces nighttime heat retention compared to inland towns with similar impervious levels. However, the lack of tree canopy still contributes to elevated surface heating during peak summer months, increasing the vulnerability of pedestrians, cyclists, outdoor workers, and older residents.

Map III-2. Heat island risk



LEGEND

Ratio Between Canopy Cover and Impervious Surface

- Higher Tree Canopy Cover
- Moderately Higher Tree Canopy Cover

- Equivalent Impervious/Canopy Cover
- Moderately Higher Impervious Cover
- Higher Impervious Cover

(Source: NJ Public Health Adapt)

Heat Waves

A heat wave is a period of unusually hot weather. Typically, heat waves are warmer than the historical averages for the area and much warmer than the temperatures before and after the heat wave event. Heat waves have a direct impact on human health, the local environment, and the economy (see Section V). Climate change is projected to drive longer and more frequent heat waves in NJ.³

Table III-1 provides a measure of change in future heat wave number and duration compared to a historical period of 1981–2010 at the county level. The threshold for a heat wave in Cape May County is three days with temperatures meeting or exceeding 81.4 °F. This threshold is the 95th percentile of 30 years (1981–2010) of daily average temperature during the warm season (May 1 to September 30). Average heat wave conditions are reflected in increasing frequency, longer duration, and greater intensity over time. Daily maximums emphasize the highest heat conditions a person may be exposed to, but extended periods of elevated conditions highlight the importance of sustained heat exposure for heat stress and illness.

Table III-1. Heat waves in Cape May County

	Baseline 1981-2010	Moderate Emissions	
		Mid-century 2036-2065	Late-century 2070-2099
Average annual number of heat waves	0.9	3.3	4.2
Average days of heat wave duration	3.2	7.6	9.6
Maximum days of heat wave duration	7.9	16.3	19.8

(Source: NJ Public Health Adapt – Climate Conditions that Impact Health)

The data for Cape May County indicates that the average number of heat waves annually may increase from about one per year historically to more than four per year by the end of the century. The average length of heat waves is also projected to increase, rising from about three days historically to eight to ten days by late-century. In addition, the maximum duration of heat waves may increase from around eight days historically to nearly twenty days by the end of the century, reflecting a substantial increase in the intensity and persistence of extreme heat events in Cape May County.

³ Davies, K., Shope, J., Broccoli, A., Gerbush, M., Kaplan, M., Robinson, D., Nikolopoulos, E., Araujo, D., Kopp, R., Herb, J. & Spector, A. 2025. [State of the Climate: New Jersey 2024](#). Rutgers, The State University of New Jersey, New Brunswick, NJ. DOI: 10.7282/00000539.

Extreme Heat Days

Table III-2 provides a measure of change in future extreme heat days compared to a historical period of 1981–2010 at the municipal level. The total number of days per year with maximum temperature above 95 °F is an indicator of how often very hot conditions occur. July is historically the hottest month in New Jersey. Higher maximum temperatures exceed thresholds of comfort, increasing the occurrence of heat-related illnesses, energy demand, and harmful impacts on plants and animals.

Table III-2. Extreme heat days

	Baseline 1981- 2010	Moderate Emissions		
		Change from Baseline		
		2030	2060	2090
Days greater than 95 °F	0	+ 2	+ 4	+ 6 - 8
Average daily high temp. in July (°F)	80	+ 2	+ 3	+ 3 - 4

(Source: NJ Public Health Adapt – Climate Conditions that Impact Health)

Wildwood Crest typically did not experience any days above 95 °F annually from 1981–2010. By 2030, this may increase by two days annually, and by six to eight days by the end of the century. The Borough experienced an average daily high temperature of 80 °F in July from 1981–2010. By 2030, the average daily high in July may increase by 2 °F, and by 3-4 °F by the end of the century.

Days Below Freezing

Table III-3 provides a measure of change in the future annual number of days below 32 °F compared to a historical period of 1981–2010 at the municipal level. Fewer very cold days mean fewer “code blue” situations, but potential impacts to agriculture, infrastructure, and disease vectors (e.g., mosquitoes and ticks).

Table III-3. Days below freezing

	Baseline 1981-2010	Moderate Emissions	
		Mid-century 2050-2070	Late-century 2080-2090
Average number of days below freezing	74	52	47

(Source: NJ Adapt Climate Snapshots – Forest Climate Risk Report)

Wildwood Crest experienced an average of 74 days below 32 °F annually from 1981–2010. By the middle of the century, this number is projected to decrease to about 52 freezing days per year, reflecting a noticeable reduction in cold-season conditions. By the late century, the average

number of days below freezing may decline even further to approximately 47 days annually, indicating a long-term warming trend that results in significantly fewer hard freezes and milder winter temperatures across the Borough.

B. Storms

Storms in New Jersey can bring heavy precipitation, flooding, and strong winds. Extreme events are those where conditions substantially exceed what is considered normal for a location. The NJCCRC's *State of the Climate: New Jersey 2024* reports that the frequency and intensity of extreme precipitation in New Jersey are expected to increase with climate change. The total annual rainfall within the state has increased by ~7% since the early 1900s, with the most intense events generating more rainfall compared to historical episodes. An increase in total annual rainfall of about 3–13% may occur by the end of the century with moderate greenhouse gas emissions; additionally, extreme 24-hour rainfall is projected to increase about 5–15%. Heavy rainfall can cause flooding and increase the likelihood of waterborne disease outbreaks. Heavy wind associated with storms can damage structures.

Rainfall Intensity

More intense rainfall means more rain within a given timespan, which can overwhelm stormwater infrastructure and cause flash flooding. Table III-4 provides a measure of change in rainfall over a 24-hour period for various annual storm probability events compared to a historical period of 1981–2010 at the municipal level. A storm with a lower percent chance of occurring represents a greater intensity of rainfall (although it occurs less frequently).

Table III-4. Rainfall (in inches) over 24 hours by annual storm probability

	Baseline 1981-2010	Moderate Emissions	
		Mid-century 2036-2065	Late-century 2070-2099
50% chance storm	3.05	3.26	3.39
20% chance storm	3.96	4.32	4.44
10% chance storm	4.75	5.23	5.32
4% chance storm	5.95	6.54	6.78
2% chance storm	6.99	7.76	7.97
1% chance storm	8.17	9.15	9.23

(Source: NJ Adapt Local Planning Navigator – Extreme Precipitation)

The baseline amount of rainfall in a 24-hour period in Wildwood Crest ranged from 3.05 inches during a 50% chance storm to 8.17 inches during a 1% chance storm for the period between 1981–2010. Throughout the century, these values are projected to increase modestly. By mid-century, a 50% chance storm may increase to 3.26 inches of rain within a 24-hour period, and a 1% chance storm may rise to 9.15 inches. By late-century, rainfall amounts may increase further, with the 50% chance storm reaching 3.39 inches and the 1% chance storm increasing to 9.23 inches, reflecting a gradual intensification of extreme precipitation events.

Storm Frequency

More frequent rainfall means that a given storm will occur more frequently in the future than it has historically. Table III-5 provides a measure of change in the frequency of the 10% chance (10-year) and 1% chance (100-year) storms compared to a historical period⁴ of 1950–2000 at the municipal level.

Table III-5. Increase in annual probability for the 10% and 1% chance storm

	Historical 1950-2000	Moderate emissions	
		Mid-century 2020-2069	Late-century 2050-2099
10% chance storm	11.57%	15.44%	16.84%
1% chance storm	0.99%	1.81%	1.97%

(Source: [Northeast Regional Climate Center](#), unpublished data)

The frequency of extreme rainfall events in Wildwood Crest is projected to increase throughout the century. The annual probability of the 10% chance (10-year) storm is projected to increase to approximately 15% by mid-century and 17% by late-century. The annual probability of the 1% chance (100-year) storm is projected to rise to 1.81% by mid-century and 1.97% annual chance by late-century.

Extreme Wind

Extreme wind can be a standalone hazard but typically occurs as a secondary effect of severe weather events such as nor'easters, tropical systems, and strong coastal thunderstorms. Wind hazards in Wildwood Crest were assessed using historic data on the occurrence of high wind events and tornadoes.^{5,6} Since 1950, seven tornadoes have been documented in Cape May County (EF0–EF2)⁷, though none have occurred within Wildwood Crest. Tornado activity in this region is rare; however, it demonstrates that localized, high-intensity wind events are possible along the Jersey Shore.

⁴ National Weather Service, National Oceanic and Atmospheric Administration. 2025. Precipitation Frequency Data Server. [Atlas 14 precipitation frequency estimates](#).

⁵ Rutgers New Jersey Agricultural Experiment Station. 2025. [Tornadoes in New Jersey: 1950 to Present](#).

⁶ National Centers for Environmental Information, National Oceanic and Atmospheric Administration. 2025. [Storm Events Database](#).

⁷ National Weather Service, National Oceanic and Atmospheric Administration. 2025. [The Fujita Scale](#).

High-wind events are far more common than tornadoes and pose the primary wind hazard for the Borough. According to the National Oceanic and Atmospheric Administration (NOAA), about 275 days of damaging wind events have been recorded in Cape May County since 1950. Due to its location along the Atlantic Ocean and back-bay waterways, Wildwood Crest has heightened exposure to extreme wind relative to inland communities. Wildwood Crest’s position on a barrier island increases vulnerability to strong winds that can damage structures, down utility lines, and worsen storm surge impacts along both the oceanfront and back-bay areas.

C. Drought

The NJCCRC’s *State of the Climate: New Jersey 2024* reports that New Jersey is projected to receive more of its rainfall from extreme precipitation events, with longer and drier periods between these events, resulting in more short-term drought conditions. Drought can have impacts across many sectors including public health, water supply management, agriculture, and the environment. Drought also increases the risk of wildfire (see Section III.E), especially in combination with high temperatures (Section III.A).⁸

Time in Drought

Table III-6 provides a measure of change in the percent time spent in drought conditions annually for Cape May County, compared to a historical period from 1981 to 2014. Droughts occur when evapotranspiration exceeds rainfall over a period of time that is considered abnormal for the region. Severe drought is when this imbalance becomes even more extreme due to heat or long periods without rainfall. These projections were developed based on modeled changes in precipitation and temperature, and do not account for variables such as soil moisture or reservoir levels.

Table III-6. Annual* percent time in drought in Cape May County

	Historical 1981-2014	Moderate emissions - Change from Baseline	
		Mid-century 2041-2070	Late-century 2071-2100
Drought	15.9%	+4.5%	+6.7%
Severe Drought	0%	+3.9%	+3.5%

(Source: Forthcoming dataset by Shope, J., Nikolopoulos, E., and Araujo, D.S.D.⁹)

**In the northern hemisphere, the hydrological “water year” is the 12-month period from October through September.*

⁸ New Jersey Office of Emergency Management. 2024. [State of New Jersey All-Hazards Mitigation Plan](#).

⁹ Shope, J., Nikolopoulos, E., and Araujo, D.S.D. 2025. DRAFT New Jersey Projected Future Drought Dataset Technical Documentation.

Historically, drought conditions have affected Cape May County approximately 16% (1–2 months) of the year. Time spent in drought annually may increase by 4.5% by mid-century and by 6.7% by late-century. Cape May County has not historically experienced severe drought conditions, but future severe droughts may occur 3.9% of the year by mid-century and 3.5% of the year by late-century.

D. Flood

Flooding damages property and infrastructure, disrupts services, and impacts health. Flooding in tidally influenced areas like Wildwood Crest is driven by three factors:

- Tidal flooding, caused by twice-daily high tides (also known as “sunny day” or “nuisance” flooding);
- Storm events, bringing heavy precipitation and/or storm surge; and
- Sea-level rise, increasing the overall height of tidally influenced waterbodies, thus increasing the frequency and intensity of tidal and storm flooding.

Wildwood Crest is subject to both coastal flooding and fluvial flooding (when intense rain events cause rivers and streams to overtop their banks). Although this analysis assesses coastal and fluvial flooding as separate risks in Wildwood Crest, it is important to note that the compound effects can be especially hazardous. Further modeling beyond the scope of this analysis is needed to assess the compound impacts.

This assessment identifies current and future flood risks in Wildwood Crest based on the measures listed in Table III-7.

Table III-7. Measures of current and future flood risk

Current flood risk measures	Future flood risk measures
<ul style="list-style-type: none">• FEMA flood zones• Stormwater and flash flooding• High tide flooding• Current storm scenario (100-year storm)	<ul style="list-style-type: none">• NJDEP Protecting Against Climate Threats (PACT) initiative• Sea-level rise (SLR) - 2050 and 2100• Future storm scenario (100-year storm in 2050)

Maps for each of these flood measures are included in this section. Section V includes a simplified set of measures to allow map visualization of a range of potential flood extents that approximately correspond with current and future flood scenarios. Table III-8 lists the simplified flood measures included in Section V.

Table III-8. Flood measures and approximate corresponding flood scenarios*

Flood Measure	Approximate corresponding scenario(s)**
2 feet coastal inundation	<ul style="list-style-type: none">• Current high tide flooding• 2050 sea-level rise permanent inundation
4 feet coastal inundation	<ul style="list-style-type: none">• Current 100-year storm coastal flood• 2100 sea-level rise permanent inundation
FEMA 1% Annual Chance flood zone	<ul style="list-style-type: none">• FEMA 1% Annual Chance flood zone
NJDEP Climate Adjusted Flood Elevation (CAFE)	<ul style="list-style-type: none">• FEMA 0.2% Annual Chance flood zone in some areas• 2050 100-year storm coastal flood in some areas

*Each flood measure/scenario is defined in its applicable section below.

**Scenarios approximately correspond with each flood measure in some, but not all, areas.

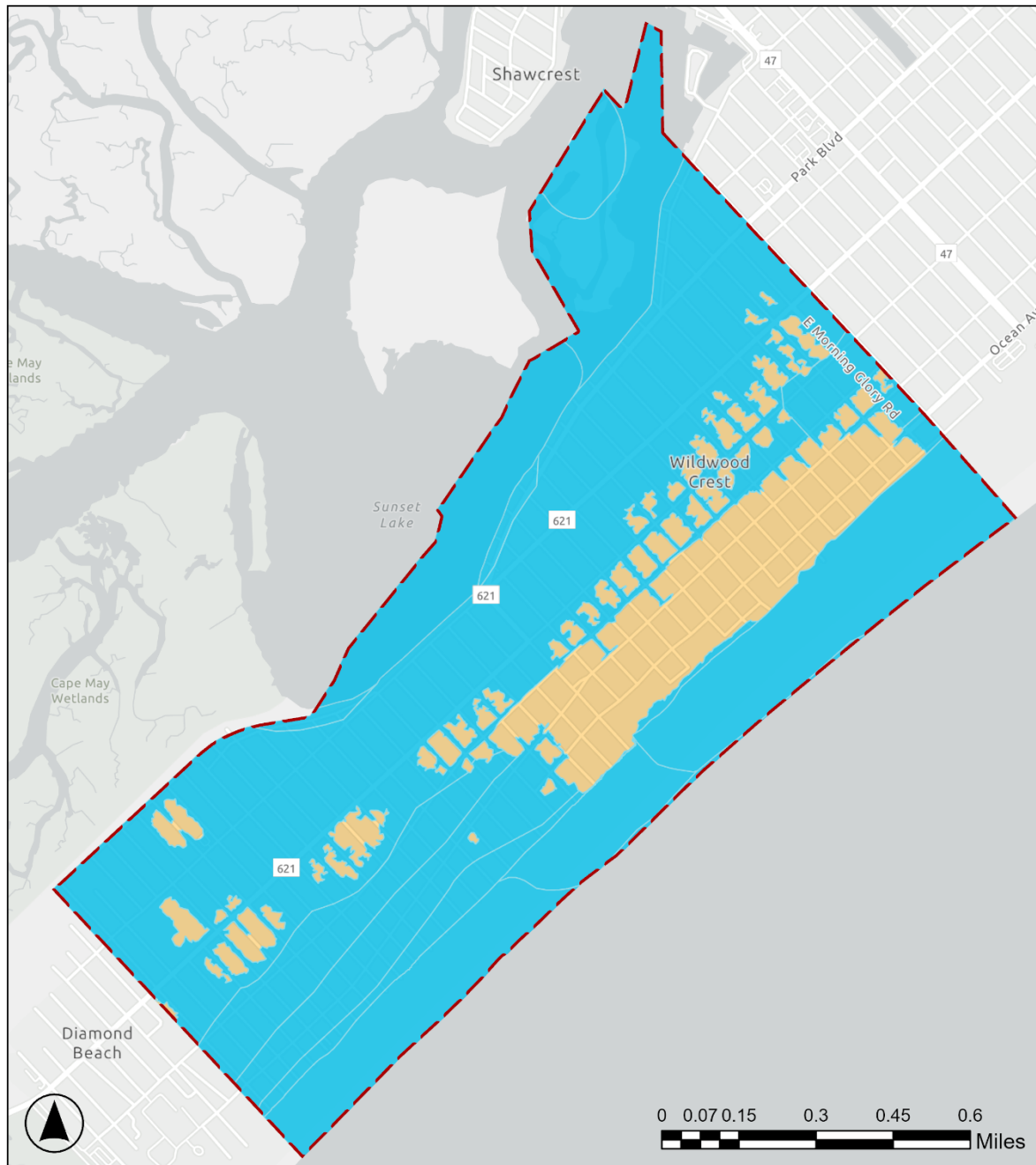
Current Flood Risks

FEMA Flood Zones

The Federal Emergency Management Agency (FEMA) models flood hazards for much of the state. The 1% annual (100-year) flood, also known as the base flood, has a 1% chance of being equaled or exceeded in any given year. The 0.2% annual (500-year) flood has a 0.2% chance of being equaled or exceeded in any given year. The regulatory floodway is a portion of the floodplain that must remain unobstructed to safely convey floodwaters and is an area where development is highly restricted.

Map III-3 depicts the FEMA flood zones in Wildwood Crest. A large majority of Wildwood Crest lies within FEMA's 1% annual chance flood zone (blue), reflecting the Borough's low elevations and barrier-island geography. This zone covers nearly all residential neighborhoods and commercial corridors on both the ocean side and back-bay side. The 0.2% annual chance flood zone (orange) extends across the Borough's interior residential grid. Wildwood Crest does not contain a regulatory floodway; instead, its flood vulnerability is driven by coastal processes including oceanfront surge, back-bay flooding, and tidal influences from Sunset Lake and surrounding waterways.

Map III-3. FEMA flood zones



LEGEND

- 1% annual chance flood
- 0.2% annual chance flood

(Sources: FEMA and NJ Adapt)

High Tide Flooding

High tide flooding is caused by twice-daily high tides. Although high tide flooding is typically minor, it can disrupt community life and essential services if roadways become impassable. High tide flooding is occurring more frequently as sea level rises. Table III-9 shows the increase in flooding days each decade since 1980 at Cape May, New Jersey. Located along the Atlantic coast, this tide gauge provides a good approximation of flood conditions in Wildwood Crest.

Table III-9. Historic flooding days at Cape May, NJ

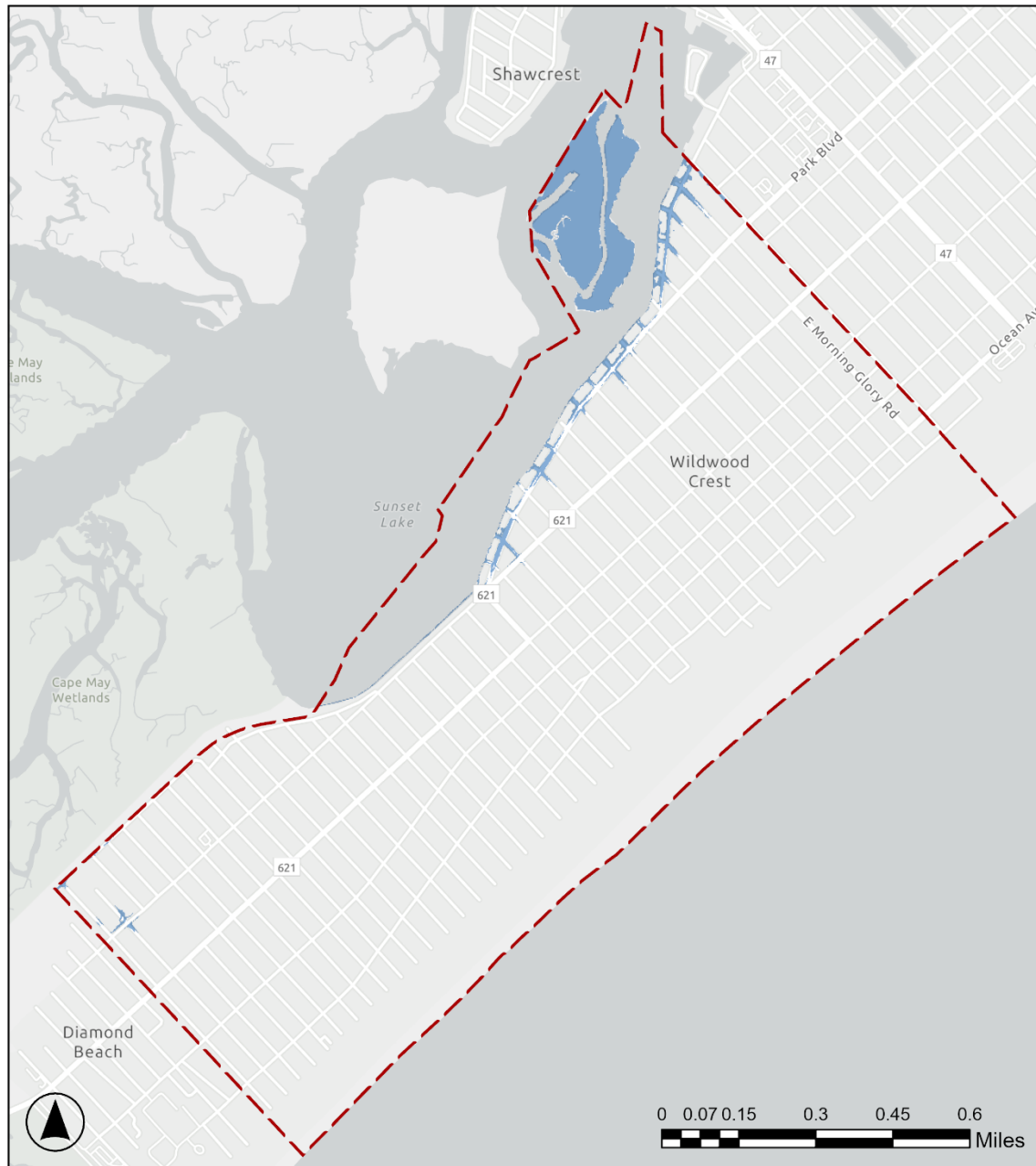
	1980-1989	1990-1999	2000-2009	2010-2019	2020-2024
Average flooding days per year	1.2	2.6	3.1	6.6	10.2

(Source: NOAA Sea Level Calculator – Changes in Flood Frequency)

Areas in Wildwood Crest currently subject to high tide flooding are depicted in Map III-4. The map depicts the extent of potential inundation at NOAA’s “minor” coastal flood threshold. Minor tidal flooding typically begins around 1.5 to 2 feet above the average high tide and is more disruptive than damaging.¹⁰ High tide flooding in Wildwood Crest primarily affects areas along the bayfront on the western side of the Borough. The map shows that several blocks adjacent to Sunset Lake and the back-bay waterways experience recurrent tidal inundation.

¹⁰ Sweet, W. V., Dusek, G., Obeysekera, J., Marra, J. J. National Oceanic and Atmospheric Administration. 2018. https://www.tidesandcurrents.noaa.gov/publications/techrpt86_PaP_of_HTFlooding.pdf.

Map III-4. High tide flooding locations



LEGEND

Hide Tide Flooding

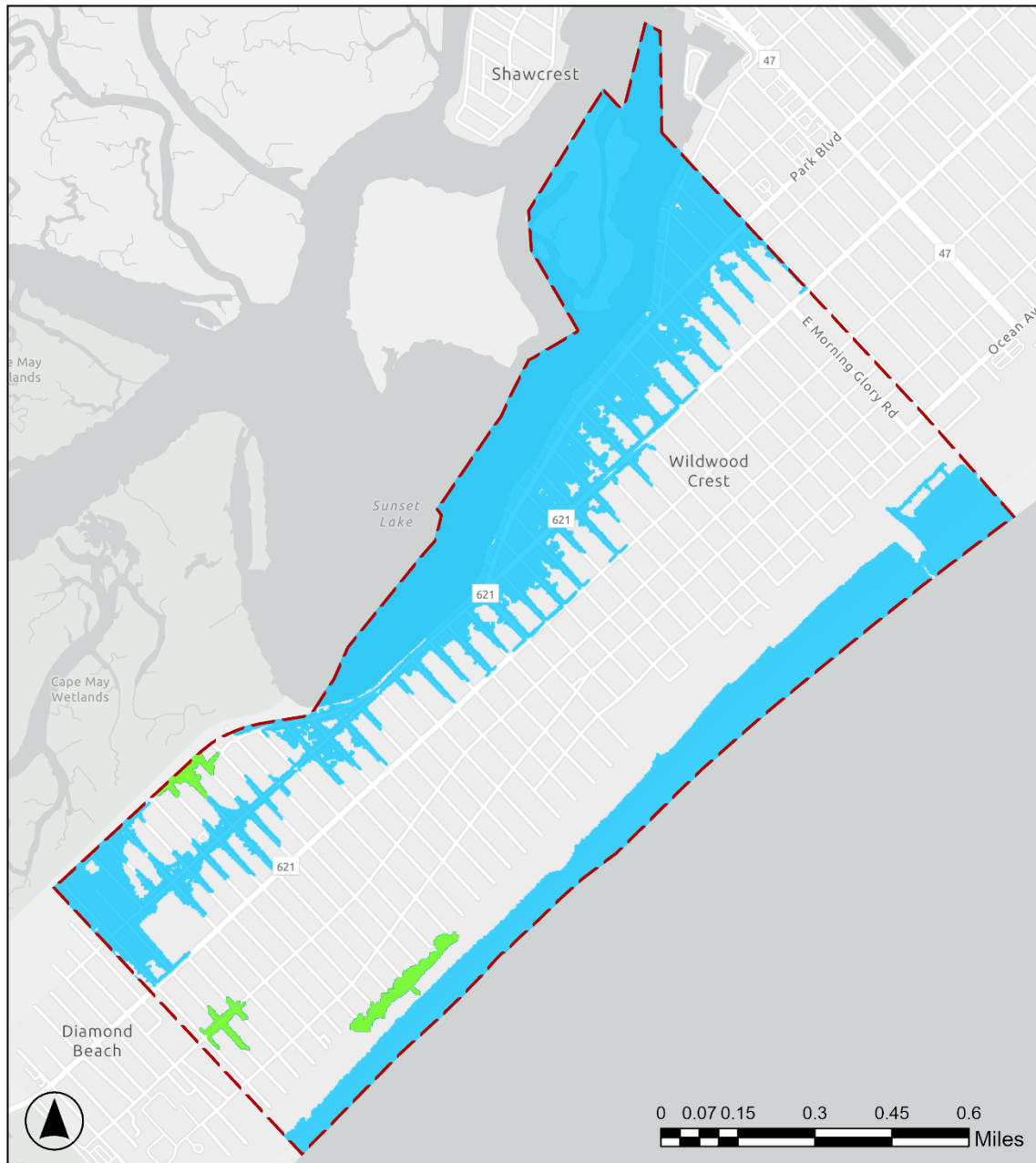
(Source: NOAA Sea-Level Rise Viewer)

100-Year Storm

The 100-year storm represents the coastal flood event that has a 1% chance of occurring annually according to modeling by NOAA. In Wildwood Crest, today's 100-year storm event is anticipated to cause approximately four feet of coastal inundation. This coastal inundation level may also be described as feet above Mean Higher High Water (MHHW), a tidal datum representing the average height of the highest tide each day over a 19-year period. Map III-5 depicts areas in Wildwood Crest that may be flooded during a 100-year storm event based on coastal storm flooding. It does not incorporate flooding due to rainfall, which may cause compounded impacts. The green "low-lying" areas on the map are below the elevation of the flood extent, and therefore have the potential to flood, but are hydrologically disconnected from the rest of the flooded area.

The map shows that a 100-year coastal storm would inundate portions of the Borough's bayfront residential areas, with floodwaters extending inland for one to two blocks on the west side of the island. Additional flooding is projected along the southern oceanfront where elevations are lowest.

Map III-5. Potential inundation from 100-year storm



LEGEND

- 4 ft. Coastal Inundation Extent
- 4 ft. Coastal Inundation Extent, Low-Lying Areas

(Source: NJ Climate Change Resource Center)

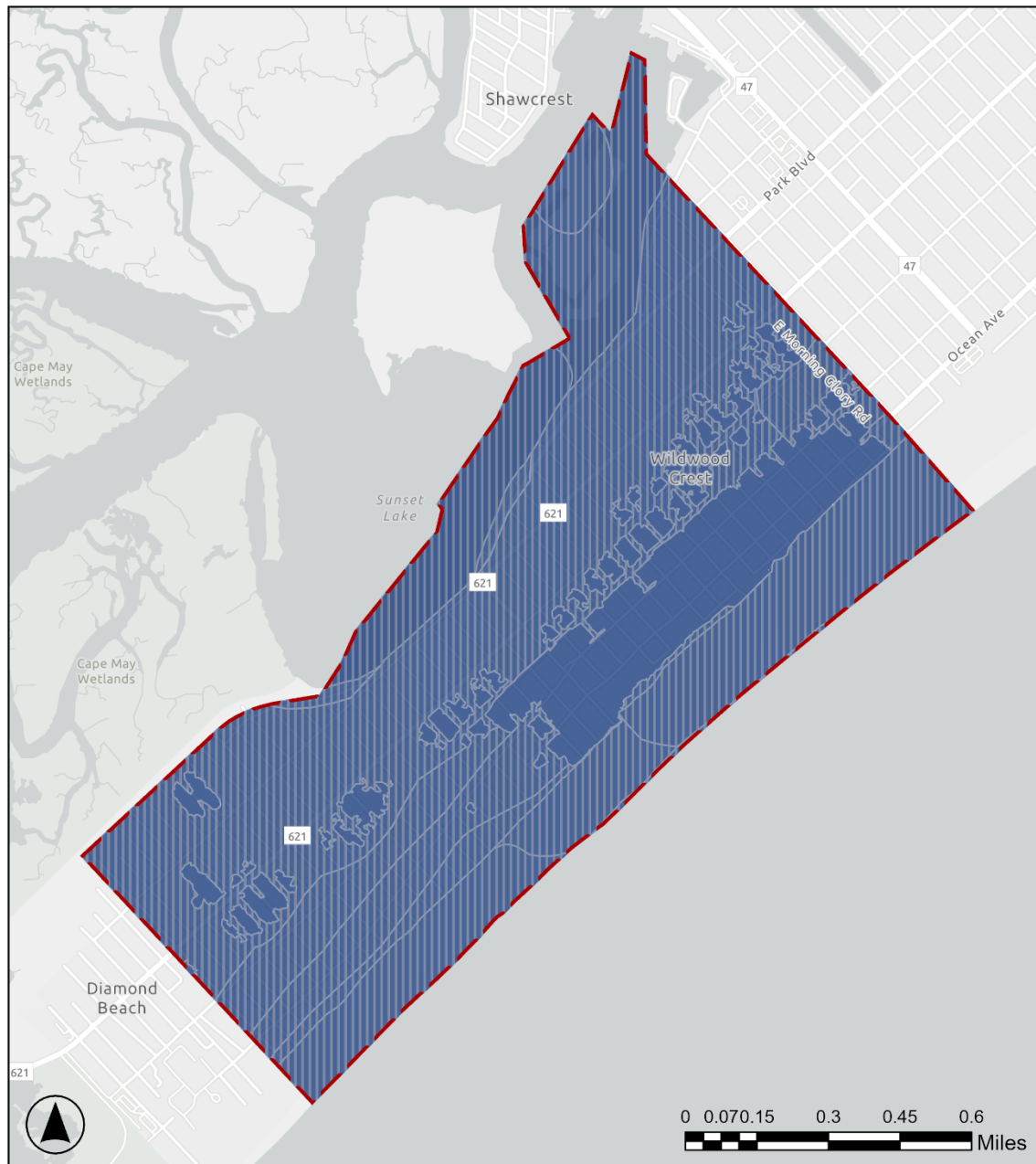
Future Flood Risks

NJDEP Protecting Against Climate Threats (PACT) Initiative

In 2020, NJDEP began a regulatory reform effort called Protecting Against Climate Threats (PACT) to make the state's natural and built environments more resilient to the impacts of climate change. Under this initiative, NJDEP passed two new rules to regulate development and redevelopment in areas of current and future flood risk in both fluvial and tidal areas. Adopted in July 2023, the Inland Flood Protection Rule established a new Design Flood Elevation (DFE) for specific types of new construction and redevelopment in inland/fluvial areas at risk of flooding. The new DFE is three feet above the elevation of the FEMA 1% Annual Chance Flood or, where NJDEP flood mapping is available, two feet above NJDEP's flood hazard area DFE if that is higher. Adopted in January 2026, the Resilient Environments and Landscapes (REAL) coastal flood rule adjusts Coastal Flood Hazard Areas to account for rising sea level by establishing a new Climate Adjusted Flood Elevation (CAFE) equal to the FEMA 1% Annual Chance Flood's Base Flood Elevation plus four feet to account for projected sea-level rise by 2100. On June 1, 2026, the NJDEP paused the implementation of the REAL rules by one year to consider additional public comment. Most coastal municipalities have both tidal areas subject to CAFE and fluvial areas subject to the Inland Flood Protection Rule.

Map III-6 depicts areas in Wildwood Crest that may be subject to each rule. It should be noted that the map is for planning purposes only and a site-specific survey is needed for flood impact analyses, permitting, or other legal or regulatory purposes. This information can support local efforts to safeguard community facilities, infrastructure, and assets.

Map III-6. Areas potentially subject to the NJDEP Protecting Against Climate Threats (PACT) initiatives



LEGEND

-  FEMA 1% annual chance flood zone
-  Approx. extent of REAL Climate Adjusted Flood Elevation

(Source: NJ Climate Change Resource Center and NJDEP)

Sea-Level Rise

The NJCCRC's *State of the Climate: New Jersey 2024* reports that sea level has been increasing in New Jersey at a rate of 2.2 inches per decade since 1980 due to global sea-level rise and land subsidence. Global sea-level rise is caused primarily by the added water from melting land-based ice and the expansion of seawater as it warms. Land subsidence, or sinking, is caused primarily by “glacial isostatic adjustment” (the ongoing response of the earth’s crust to the melting of the great ice sheets after the last ice age) and compaction of sediments due to natural processes and groundwater withdrawal.

Heightened sea levels present a greater likelihood of flooding during coastal storms or high tides and can salinate freshwater ecosystems and resources, resulting in impacts to aquatic communities, fresh groundwater, and water quality.¹¹ Based on the report of New Jersey’s 2025 Science and Technical Advisory Panel, under an intermediate greenhouse gas emissions scenario (approximately consistent with current global policies) and excluding potential rapid ice sheet loss, sea level is projected to increase 0.9 to 1.7 feet by 2050 and 2.2 to 3.8 feet by 2100. Including potential rapid ice-sheet loss processes could extend these ranges to 1.9 feet in 2050 and 4.5 feet in 2100.¹²

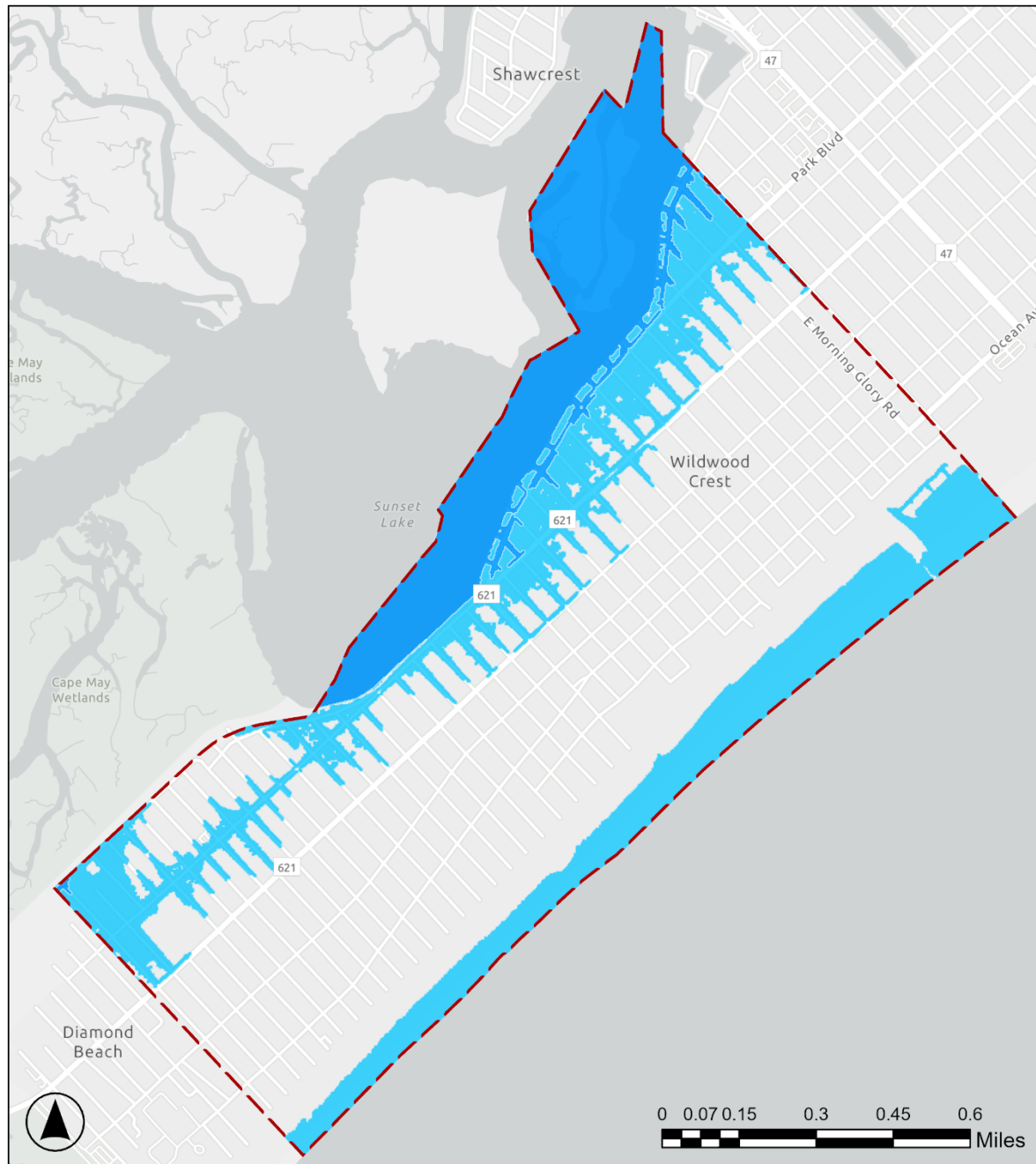
For planning purposes, statewide guidance recommends relying on conservative estimates of two feet of sea-level rise by 2050 and four feet of sea-level rise by 2100. Map III-7 depicts the potential extent of this projected permanent inundation in Wildwood Crest. Despite the gradual nature of sea-level rise, permanent inundation means that these areas may be impacted by each daily high tide by the end of the century.

Under the 2050 scenario, with approximately two feet of coastal inundation, flooding is projected along bayfront residences and roadways throughout much of Wildwood Crest, particularly along the western edge adjacent to the back-bay. This may contribute to wetland loss and/or migration (see Section V.B.). Under the 2100 scenario, with approximately four feet of coastal inundation, flooding expands further inland, affecting multiple blocks across the bayfront and low-lying interior areas, and may result in frequent flooding during high tide.

¹¹ New Jersey Department of Environmental Protection. 2025. [New Jersey Scientific Report on Climate Change](#). (Eds. B. Wiley, K. Raper, J. Bonventre, R. Hill, L.A. Lester, N.A. Procopio). Trenton, NJ. 275 pp.

¹² Kopp, R. E., A. Broccoli, G. Carleton, S. Dangendorf, R. DeConto, R. Frederiks, A.J. Garner, E. Grover Kopec, L. Haaf, B. Hamlington, N. Lin, J. Lorenzo-Trueba, J. Miller, D. Robinson, G. Vecchi, T. Wahl, J. Walker, J.M. Barr, J. Shope, D.K. Apoznanski, P. Kumar, L. Marxen, A. Spector, K. O’Neill, L. Auermuller, and M. Kaplan. [New Jersey’s Rising Seas and Changing Coastal Storms: Report of the 2025 Science and Technical Advisory Panel](#). Rutgers, The State University of New Jersey. Prepared for the New Jersey Department of Environmental Protection. Trenton, New Jersey.

Map III-7. Projected permanent inundation from future sea-level rise in 2050 and 2100



LEGEND

Projected Sea Level Rise 2050	Projected Sea Level Rise 2100
2 ft. Coastal Inundation Extent	4 ft. Coastal Inundation Extent

(Source: NJ Climate Change Resource Center)

2050 100-Year Storm

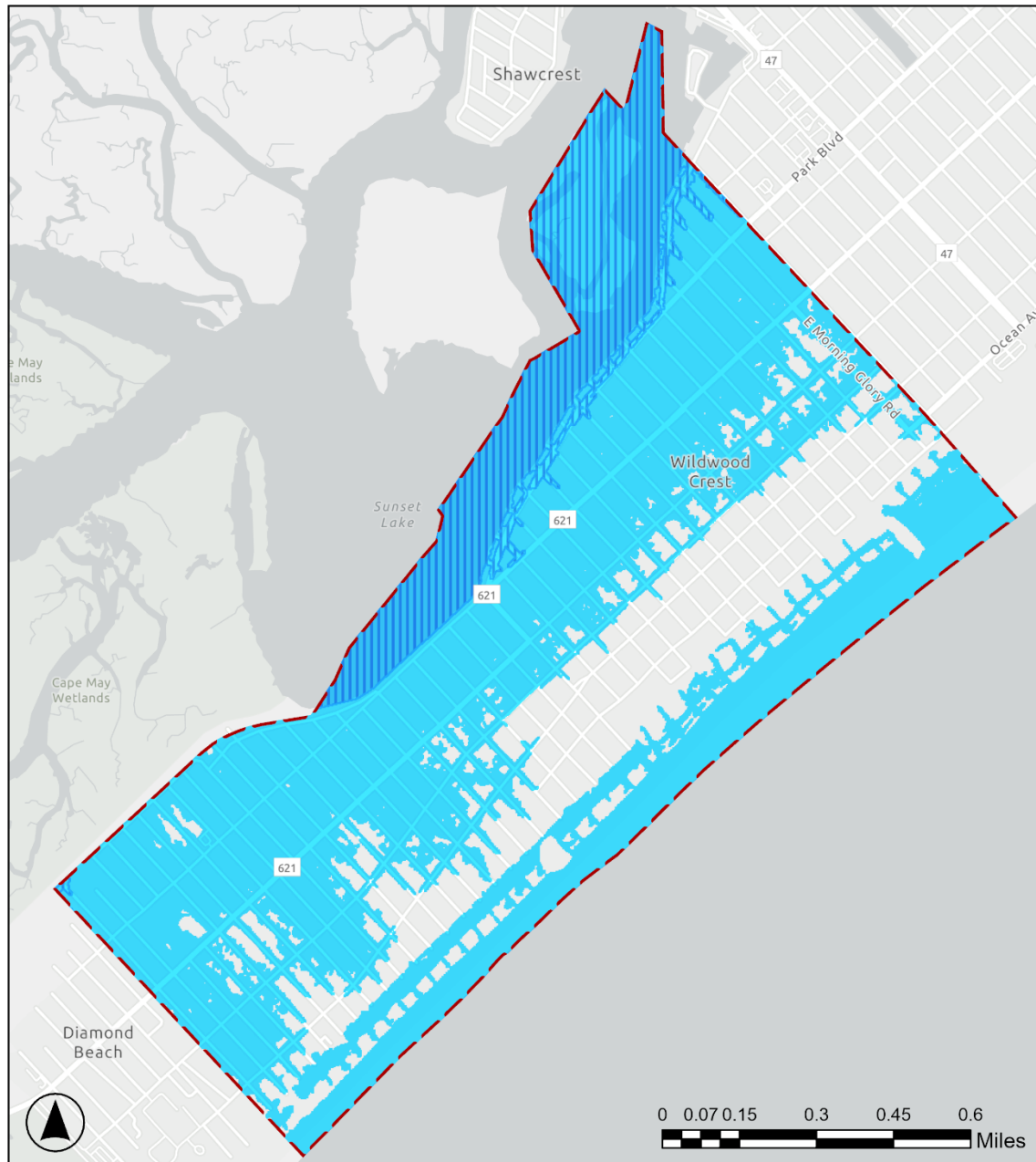
The coastal inundation modeling is based on land elevation and does not account for flood mitigation infrastructure (e.g., bulkheads, check valves, etc.). The extent of inundation depicted on the ocean side of the island does not account for dynamic coastal processes including wave action or the presence of dunes.

While sea-level rise inundation represents a permanent condition, additional analysis of the 100-year storm compounded with sea-level rise helps to understand a future temporary, extreme event.

Map III-8 depicts the extent of potential inundation in Wildwood Crest from a 100-year (1% chance) storm in 2050, including two feet of projected sea-level rise, resulting in approximately six feet of coastal inundation. The flood extent does not incorporate flooding due to rainfall, which may cause compounded impacts.

The map shows that the 6-foot coastal inundation extent (solid blue) may impact most of the Borough, with inundation on both the bayfront and oceanfront. Most residential and commercial areas appear to be exposed in this scenario, except for limited higher-elevation areas in the interior of the island.

Map III-8. Potential inundation from coastal flooding from 100-year storm in 2050



LEGEND

100 Year Storm 2050

6 ft. Coastal Inundation Extent

2 ft. Coastal Inundation Extent

(Source: NJ Climate Change Resource Center)

E. Wildfire

Wildfires are unplanned fires in natural areas including forests or grasslands. The NJCCRC's *State of the Climate: New Jersey 2024* reports that 798 wildfires burned 4,847 acres in New Jersey during the exceptionally dry 2024 fall season. Increasing temperatures are anticipated to cause greater evaporation and drier vegetation, exacerbating conditions contributing to wildfires. Wildfire smoke contains air pollutants that decrease air quality and pose risks to human health.

Wildfire hazards in Wildwood Crest were assessed using historic wildfire data from the National Interagency Fire Center (NIFC)¹³ and NOAA¹⁴ and data on risk to potential structures from the NJ Wildfire Risk Assessment Portal.¹⁵ The risk to potential structures dataset integrates modeled wildfire likelihood and intensity with generalized consequences to a structure on every pixel, allowing comparison of wildfire risk in locations with existing or future development.

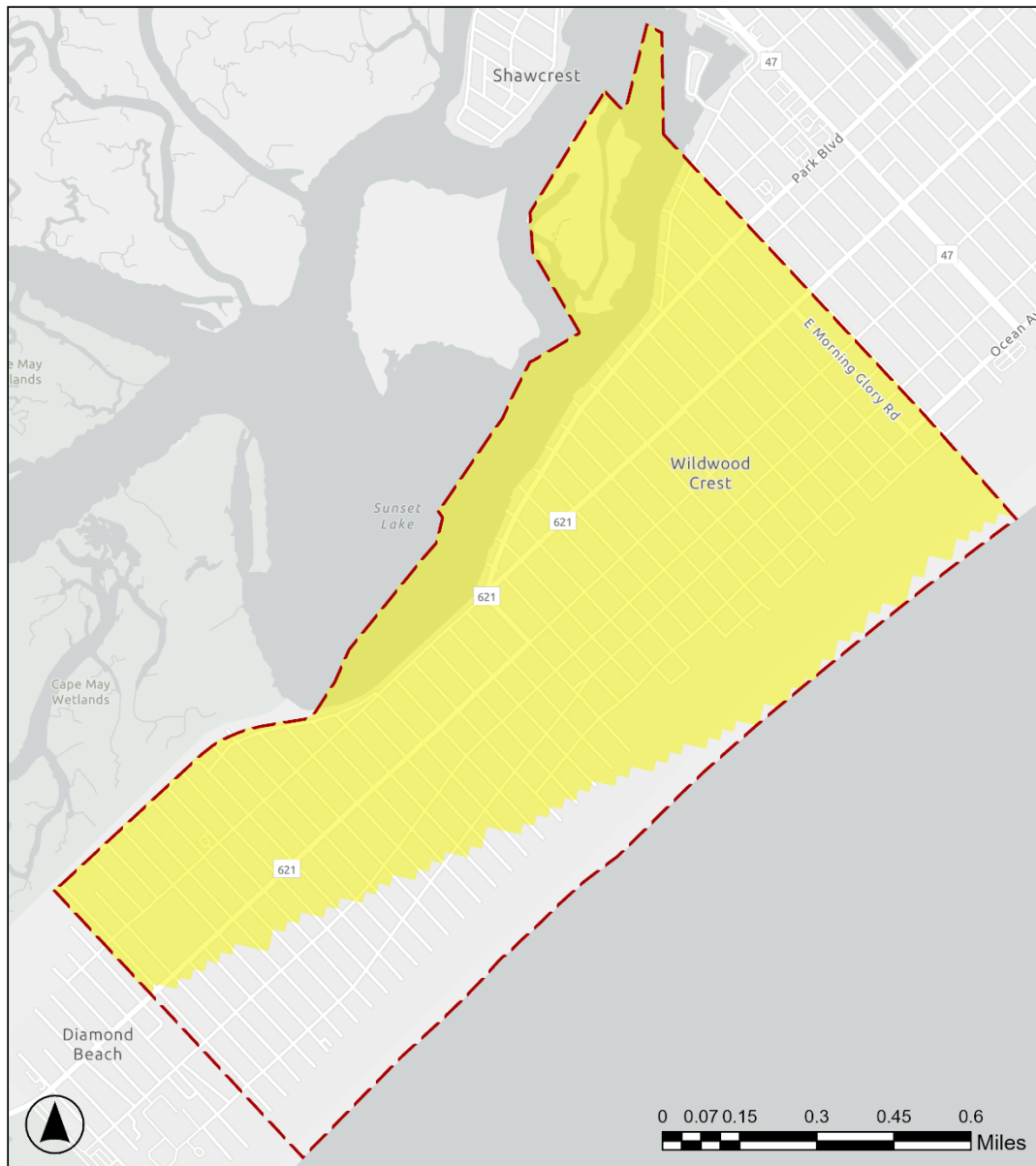
Map III-9 depicts wildfire risk to potential structures in Wildwood Crest. No wildfire incidents have been documented. The entire Borough is classified as low risk, reflecting its dense residential development, limited natural vegetation, and minimal forested land. Wildwood Crest contains no large upland wooded areas where wildfire spread is typically more likely, and surrounding communities across Five Mile Beach show similar low-risk classifications. As such, wildfire was not included for further analysis in Section V – Exposure and Vulnerability Assessment.

¹³ National Interagency Fire Center. 2025. [NIFC Open Data Site](#)

¹⁴ National Centers for Environmental Information, National Oceanic and Atmospheric Administration. 2025. [Storm Events Database](#).

¹⁵ New Jersey Forest Fire Service. 2025. [New Jersey Wildfire Risk Assessment Portal](#).

Map III-9. Wildfire risk to potential structures



LEGEND

Risk to Potential Structures	
Low	High

(Source: NJ Wildfire Risk Explorer and National Interagency Fire Center)

Note: Areas shown without shading indicate locations not classified within NJDEP's wildfire risk dataset, generally due to dense urban development and limited natural vegetation.

IV. Buildout Analysis

This section addresses the MLUL requirement that the CCRHVA include a “build out analysis of future residential, commercial, industrial, and other development in the municipality, and an assessment of the threats and vulnerabilities identified above related to that development.”

Certain areas within a municipality are not fit for development, including wetlands, water bodies, and buffers around protected lands or species. This section identifies and analyzes the developable areas within the municipality with respect to the current zoning designations and exposure to current and future climate hazards. This analysis is a high-level planning exercise and should not be substituted for site-specific determinations of developability, which require field survey and professional engineering evaluation. This analysis differs from other applications of buildout analyses, such as those used in determining a municipality’s realistic development potential to comply with affordable housing obligations.

The methodology used in this section includes the following steps:

- Identifying areas protected from development by removing lands that are already developed, water bodies, wetlands, public recreation lands, open space, and other constrained areas;
- Analyzing these areas with the current zoning districts and any areas identified by the municipality for redevelopment, then calculating the total potential development for these areas;
- Analyzing the exposure of developable areas to heat and flooding. Flooding being the primary risk for Wildwood Crest, this section details varying levels of exposure for potential lots and units, from areas that are expected to remain dry to those that may be completely inundated; and
- Finally, identifying the developable areas and potential development least exposed to flooding.

Because Wildwood Crest is a highly developed barrier-island municipality, the analysis identifies only a small number of scattered developable areas. Future growth opportunities are therefore more likely to occur through small-scale infill, redevelopment, or reuse of existing parcels rather than through large undeveloped tracts. Flooding is the primary climate-related constraint, given the Borough’s low elevation, coastal geography, and exposure to both back-bay and oceanfront flood hazards.

A. Areas Protected from Development

Areas protected from development were identified based on two broad categories, detailed in Table IV-1 and represented in Map IV-1:

- Non-developable areas are already developed lands (based on land use categories), water features, or wetlands.
- Constrained areas are those with development limitations due to environmental concerns.

Table IV-1. Areas protected from development

Areas Protected from Development	Land Types	Datasets
Non-Developable Areas	Water, wetlands, transportation, barren land with extractive mining*, non-vacant urban land, publicly owned recreational lands, and open space /conserved land	<ul style="list-style-type: none"> • 2020 Land Use Land Cover Dataset • 2023 Parcel MOD-IV Composite • Protected Areas Database (PAD-US 4.1) • State, Local and Nonprofit Open Space of New Jersey • Preserved Farmland of New Jersey
Constrained Areas	<ul style="list-style-type: none"> • Riparian buffers for inland and coastal waters • Threatened and endangered species habitat • Regional Commissions, where applicable (Pinelands Management area, Highlands Preservation area, Hackensack Meadowlands District) 	<ul style="list-style-type: none"> • Landscape Project v3.4 • Category One (C1) Waters of New Jersey • Preservation and Planning Area • Open Water Protection Area

Note: All land type categories and associated datasets identified in this table should be reviewed on a case-by-case basis to verify the nature, extent, and permanence of development restrictions.

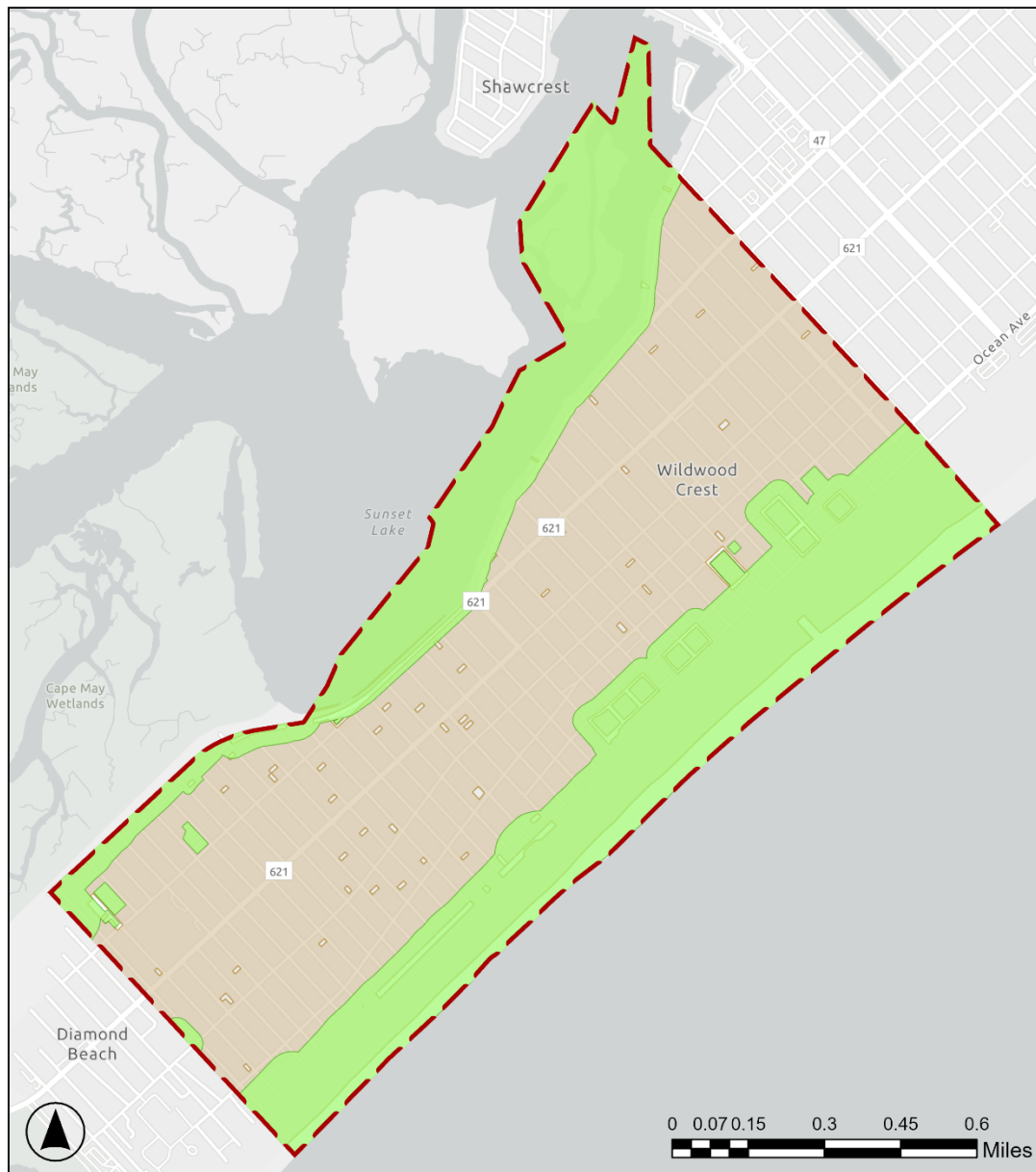
** Barren land with extractive mining was included as a non-developable area due to the highly disruptive nature of these practices to the landscape. It is possible that future conditions after remediation of such sites may revert them to developable land and should be evaluated on a case-by-case basis.*

Map IV-1 shows that most of Wildwood Crest is classified as either not developable or constrained. This reflects the Borough's existing built-out development pattern and its coastal environmental setting. The central portion of the Borough is largely classified as not developable because it is already occupied by residential neighborhoods, commercial areas, lodging uses, public facilities, and transportation corridors. Constrained lands are most visible along the oceanfront beach and dune system, the back-bay edge near Sunset Lake, and the northern wetland areas near Ephraim Island and adjacent tidal waterways.

The oceanfront east of Beach Avenue and Ocean Avenue includes beach and dune areas that serve as important recreational and coastal protection resources. These areas are not considered available for conventional development. Similarly, the western edge of the Borough along Sunset Lake, Park Boulevard, and the surrounding back-bay shoreline contains wetlands, tidal waters, and low-lying coastal lands that limit development potential. These natural systems also provide flood-buffering, habitat, and shoreline protection functions.

Overall, Map IV-1 demonstrates that Wildwood Crest has very limited remaining land available for future development. The buildout analysis therefore focuses on small, scattered infill areas within the existing municipal grid.

Map IV-1. Areas protected from development



LEGEND

- Not Developable
- Constrained

B. Developable Areas

Developable areas were identified through GIS-based analysis by excluding non-developable and constrained lands. The remaining areas were then compared with Wildwood Crest's zoning districts and mapped areas in need of redevelopment. These mapped developable areas are not necessarily individual tax parcels and should be understood as planning-level areas with potential development eligibility based on available GIS data and zoning assumptions.

Zoning Analysis

Map IV-2 depicts the zoning districts in Wildwood Crest. The Borough's zoning pattern reflects its role as a residential and resort community on a barrier island. Residential districts occupy much of the interior street grid, while hotel, motel, multi-family, commercial, marine commercial, and beachfront recreation districts are concentrated closer to the oceanfront, bayfront, and major corridors.

The R-2 Two-Family Residential Zone is the most prominent zoning district and covers much of the central developed area of the Borough. This district extends across many interior residential blocks between the bayfront and the oceanfront-oriented zoning districts. Streets such as Seaview Avenue, Pacific Avenue, Atlantic Avenue, Myrtle Road, Lotus Road, Rosemary Road, Columbine Road, Sweetbriar Road, Cardinal Road, and Aster Road fall within or near this broader residential pattern. The R-1 Low Density Residential Zone and R-1A Semi-Low Density Residential Zone are more limited in extent. These zones are visible in portions of the southern and southwestern areas of the Borough, including blocks near Seaview Avenue, Nashville Avenue, and the areas approaching Diamond Beach. These districts reflect lower-density residential patterns compared with the broader R-2 district.

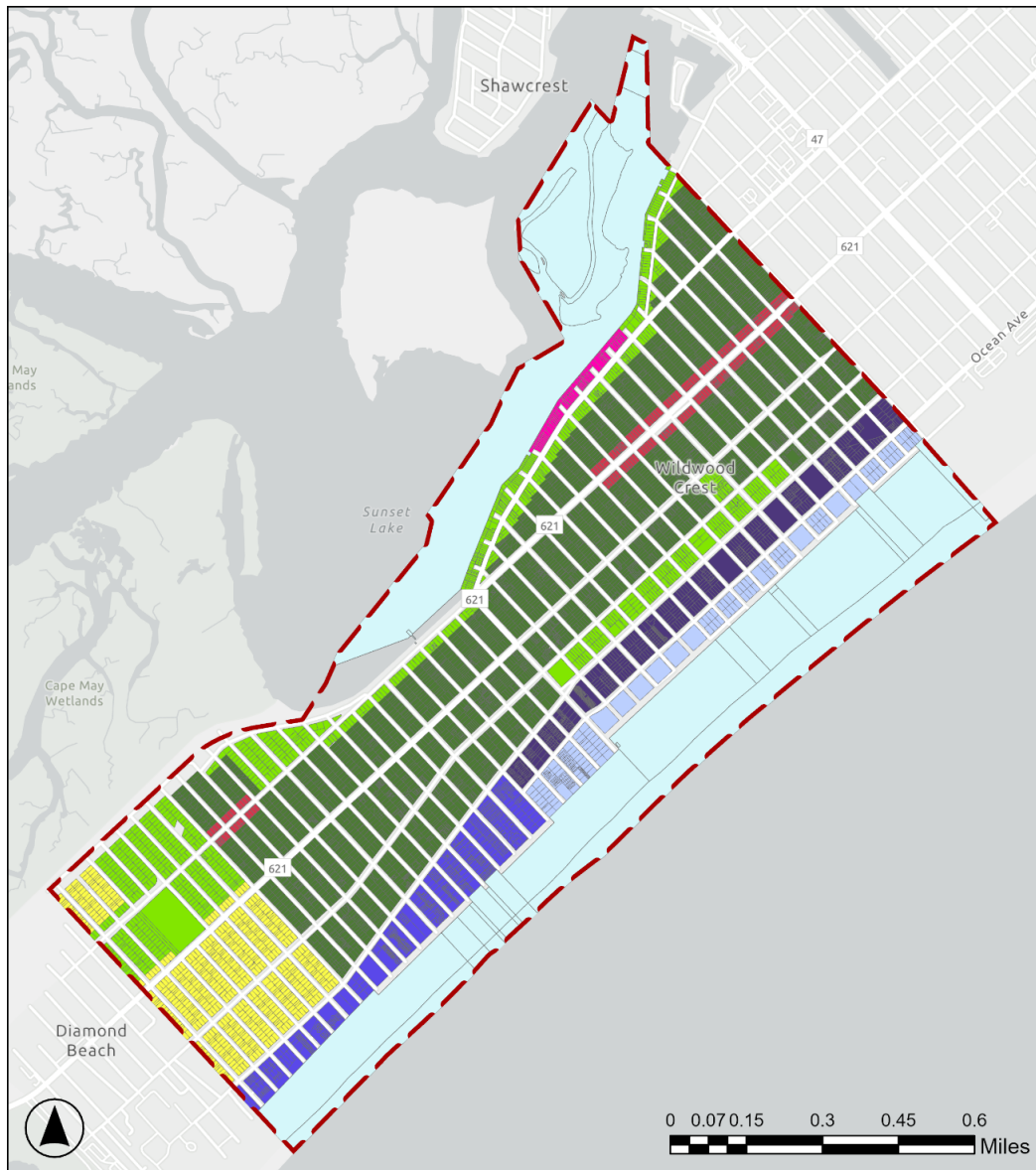
The B-1 Business Zone appears in smaller areas within the developed grid and supports commercial and service-oriented uses. These areas help serve both year-round residents and the seasonal visitor population. The MC Marine Commercial Zone is concentrated near the bayfront and Sunset Lake area, reflecting its relationship to marine-oriented and waterfront uses.

The M-1-A, M-1-B, and M-1-C Hotel/Motel/Multi-Family Zones are generally located closer to the oceanfront and tourism-oriented portions of the Borough, including areas near Ocean Avenue, Atlantic Avenue, Beach Avenue, and adjacent blocks. These districts reflect Wildwood Crest's established resort character and include lodging, multi-family residential, and visitor-serving uses.

The W-1 Beach Front Recreation Zone extends along the oceanfront beach and dune system. This zone supports open space, beach and water recreation, dune protection, beach access improvements, public safety facilities, and shore protection projects. The zoning ordinance also includes recreation-oriented provisions for the Sunset Lake area. These waterfront recreation zones are important to the Borough's identity and climate resilience but are not major sources of conventional private development potential.

Table IV-2 summarizes permitted uses and minimum lot requirements for each zoning district. Residential zones generally permit single-family or two-family uses, while the B-1 and MC districts allow commercial or marine-oriented uses. The hotel/motel/multi-family districts allow lodging and multi-family residential uses subject to district-specific dimensional standards. The W-1 district is primarily oriented toward recreation, public access, and coastal protection.

Map IV-2. Zoning



LEGEND

Zoning Districts

- | | |
|--------------------------------------|--------------------------------------|
| (Beachfront Recreation) W-1 | (Hotel/Motel/Multi-Family Zone) M-1C |
| (Business) B-1 | (Marine Commercial) MC |
| (Hotel/Motel/Multi-Family Zone) M-1A | (Low Density Residential) R-1 |
| (Hotel/Motel/Multi-Family Zone) M-1B | (Semi-Low Density Residential) R-1A |
| | (Two-Family Residential) R-2 |

Note: This map is the digitized version of the PDF zoning map available on the Borough's website.

Table IV-2. Wildwood Crest zoning ordinance

Zoning District	Permitted Uses	Minimum Lot Size
R-1 – Low Density Residential Zone	Single-family residences; parks/playgrounds not operated for profit; municipal buildings/uses; firehouses and volunteer ambulance corps buildings; community residences/shelters for six or fewer persons.	a. Lot Area: 4,800 sq ft minimum b. Lot Frontage: 60 ft minimum c. Lot Width: 60 ft minimum d. Lot Depth: 80 ft minimum from Denver Ave. to Jefferson Ave.
R-1A – Semi-Low Density Residential Zone	Single-family dwellings; parks/playgrounds not operated for profit; municipal buildings/uses; community residences/shelters for six or fewer persons.	a. Lot Area: 4,000 sq ft for 100 ft lot depth; 3,600 sq ft for 90 ft lot depth; 3,200 sq ft for 80 ft lot depth or less. b. Lot Frontage: 40 ft minimum c. Lot Width: 40 ft minimum d. Lot Depth: 100 ft / 90 ft / 80 ft depending on location
R-2 – Two-Family Residential Zone	Single-family and two-family residences; parks/playgrounds not operated for profit; municipal buildings/uses; community residences/shelters for six or fewer persons.	a. Single-family Lot Area: 4,000 sq ft for 100 ft depth; 3,600 sq ft for 90 ft depth; 3,200 sq ft for 80 ft depth or less. b. Two-family east/west Lot Area: 6,000 / 5,400 / 4,800 sq ft depending on lot depth. c. Two-family north/south Lot Area: 8,000 / 7,200 / 6,400 sq ft depending on lot depth. d. Lot Frontage/Width: 40 ft for single-family; 60 ft or 80 ft for two-family depending on orientation

Continued on next page

B-1 – Business Zone	Business, commercial, and office uses; upper-story residential in mixed-use buildings; retail stores; personal service establishments; food/service establishments; professional offices; banks and fiduciary institutions.	<p>a. Lot Area: 3,200 sq ft minimum</p> <p>b. First Floor Area: 750 sq ft minimum</p> <p>c. Lot Frontage: 40 ft minimum</p> <p>d. Lot Width: 40 ft minimum</p>
MC – Marine Commercial Zone	Marine-oriented business uses; pleasure boats and related dock-side services; jet-ski businesses; marine supply retail/service/repair; sightseeing and sport fishing boats; boatels near docking facilities; marinas/yacht clubs; marine gift shops; restaurants; retail stores.	<p>a. Lot Area: 3,200 sq ft minimum</p> <p>b. Lot Frontage: 40 ft minimum</p> <p>c. Lot Width: 40 ft minimum</p> <p>d. Minimum Floor Area: 750 sq ft</p>
M-1-A – Hotel, Motel and Multi-Family Zone	Hotel/motel uses and multi-family residential uses; accessory restaurant/coffee shop and gift shop associated with hotel/motel of 40 or more rooms.	<p>a. Minimum Lot Frontage: 80 ft for hotel/motel/multi-family</p> <p>b. Multi-family Density: 1 unit per 1,800 sq ft of lot area</p> <p>c. Hotel/Motel Unit Size: 375 sq ft minimum</p> <p>d. No separate minimum lot area listed in provided section.</p>

Continued on next page

M-1-B – Hotel, Motel and Multi-Family Zone	Hotel/motel, multi-family residential, and single-family/two-family residential as per R-2 regulations except as modified.	<p>a. Minimum Lot Frontage: 80 ft for hotel/motel/multi-family</p> <p>b. Multi-family Density: 1 unit per 1,800 sq ft of lot area</p> <p>c. Hotel/Motel Unit Size: 375 sq ft minimum</p> <p>d. Single-family/two-family uses follow R-2 standards except as modified.</p>
M-1-C – Hotel, Motel and Multi-Family Zone Continued on next page	Hotel/motel, multi-family residential, and single-family/two-family residential; single-family residential within buffer area follows R-1 standards except as modified.	<p>a. Minimum Lot Frontage: 80 ft for hotel/motel/multi-family</p> <p>b. Multi-family Density: 1 unit per 1,800 sq ft of lot area</p> <p>c. Hotel/Motel Unit Size: 375 sq ft minimum</p> <p>d. Buffer Zone: 100 ft minimum where applicable.</p>
W-1 – Beach Front Recreation Zone	Open space, beach and water recreation; protective dunes and related improvements; beach access walkways/stairs; public safety/convenience buildings such as first aid stations, lifeguard stations, comfort stations and piers; shore protection projects.	<p>No minimum lot area listed</p> <p>Maximum building height is one story, not to exceed 16 ft from base flood elevation.</p>

(Source: Wildwood Crest Land Use Ordinances, Chapter 85 – Land Development Ordinance; Article III)

Buildout Analysis

After broadly identifying the developable areas, the GIS-based zoning analysis resolved spatial discrepancies. Parcels that did not conform to the minimum lot size requirements of the applicable zoning designation were thoroughly reviewed before removing them from the analysis. Minimum lot sizes for each zoning district were used to determine how many potential lots could be developed within Wildwood Crest Borough.

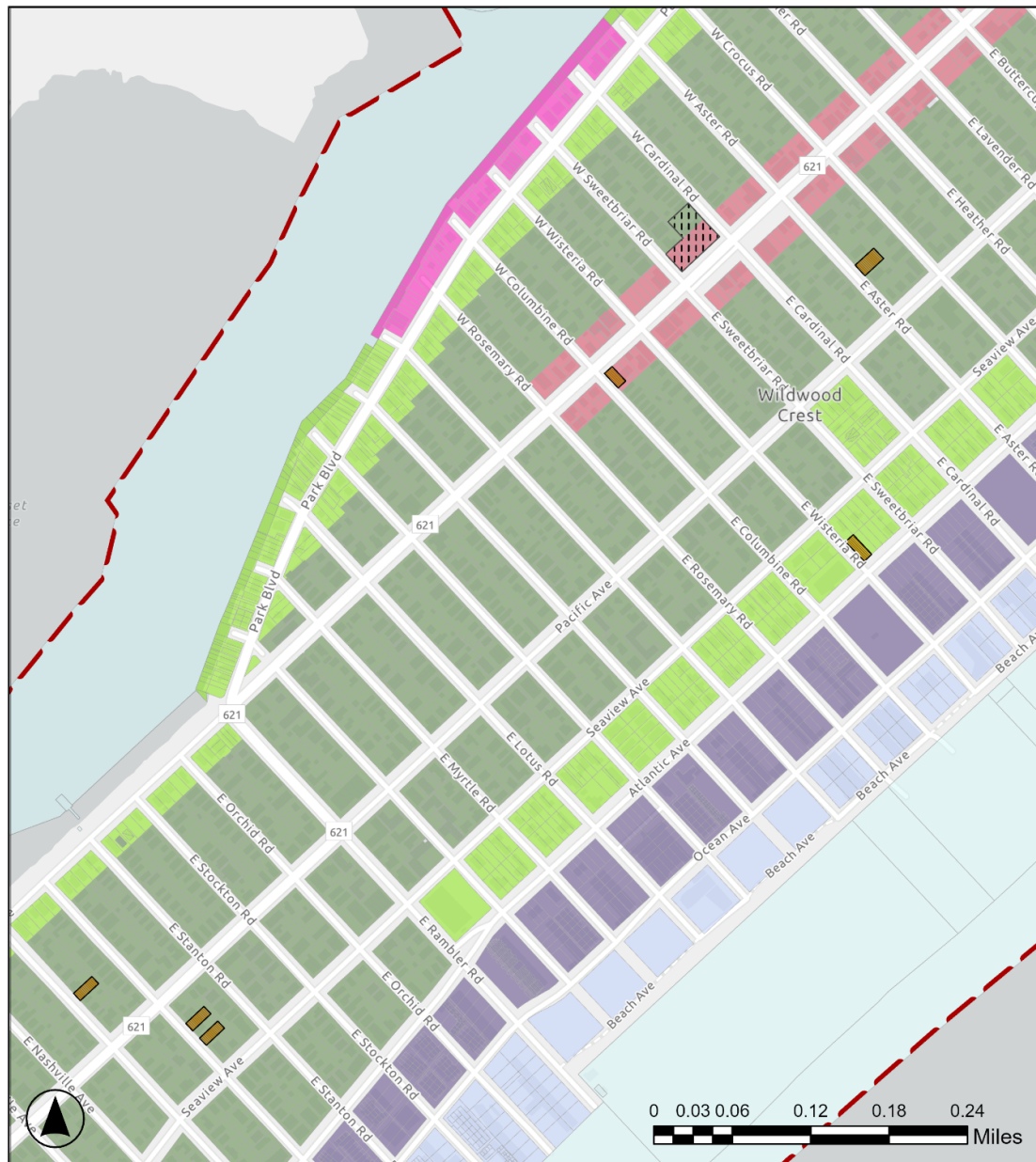
Table IV-3 shows the total available areas for development along with their development potential, calculated by applying an 80% gross-to-net conversion factor¹⁶ to account for roads, stormwater infrastructure, and utility easements. Across all zoning districts, a total of six developable areas were identified in Wildwood Crest, resulting in six potential new lots under the buildout assumptions used in this analysis. All of these six parcels are designated as vacant in the property tax parcel data (MOD IV data). Most mapped development potential is associated with the R-2 Two-Family Residential Zone, which includes four developable areas and accounts for four potential lots. The R-1A Semi-Low Density Residential Zone includes one developable area and accounts for one potential lot. The B-1 Business Zone also includes one developable area and accounts for one potential lot.

Map IV-3 illustrates the developable areas in relation to zoning districts. The mapped areas are small, scattered, and embedded within the existing developed grid rather than located in large undeveloped tracts. Visible developable areas appear near central and southern residential blocks, including areas near Aster Road, Cardinal Road, Sweetbriar Road, Seaview Avenue, Stockton Road, Nashville Avenue, and adjacent neighborhood streets. These areas are surrounded by existing residential, commercial, or lodging uses.

This pattern indicates that future development in Wildwood Crest is likely to occur as small infill development or redevelopment rather than outward expansion. Because of the Borough's limited remaining development capacity, site-specific review will be important for any future projects.

¹⁶ Lathrop, R.G., and Myers, J. 2023. Buildout analysis for the Southern Barnegat Bay Watershed. Center for Remote Sensing and Spatial Analysis, Rutgers University.

Map IV-3. Developable areas and zoning districts in Wildwood Crest



LEGEND

Developable Areas

- Developable Areas
- Areas in Need of Redevelopment

Zoning Districts

- (Beachfront Recreation) W-1
- (Business) B-1
- (Hotel/Motel/Multi-Family Zone) M-1A
- (Hotel/Motel/Multi-Family Zone) M-1B
- (Hotel/Motel/Multi-Family Zone) M-1C
- (Marine Commercial) MC
- (Low Density Residential) R-1
- (Semi-Low Density Residential) R-1A
- (Two-Family Residential) R-2

Table IV-3. Developable areas and development potential

Zoning District	Number of Developable Areas	Gross Developable Area (Sq. Ft.)	Net Developable Area (Sq. Ft.)	Minimum Lot Size (Sq. Ft.)	Potential Number of Lots
R-1 – Low Density Residential Zone	0	0	0	4,800	0
R-1A – Semi-Low Density Residential Zone	1	4,567	3,654	4,000	1
R-2 – Two-Family Residential Zone	4	18,215	14,572	4,000	4
B-1 – Business Zone	1	3,381	2,705	3,200	1
MC – Marine Commercial Zone	0	0	0	No Minimum	0
M-1-A – Hotel, Motel and Multi-Family Zone	0	0	0	No minimum	0
M-1-B – Hotel, Motel and Multi-Family Zone	0	0	0	No minimum	0
M-1-C – Hotel, Motel and Multi-Family Zone	0	0	0	No minimum	0
W-1 – Beach Front Recreation Zone	0	0	0	No minimum	0
Total	6	26,163	20,931		6

Areas in need of Redevelopment

New Jersey's Local Redevelopment and Housing Law (LRHL) authorizes municipalities to designate underutilized or substandard properties as areas in need of redevelopment and to transform them into healthier, more vibrant, or economically productive spaces. The redevelopment process has its own regulatory requirements and approvals under the LRHL, and hence the development potential for these areas is not included within this buildout analysis.

Wildwood Crest contains one mapped area in need of redevelopment¹⁷. This area is shown in Map IV-3 and carried forward in Maps IV-4 and IV-5. It is located within the developed municipal grid, near the central part of the Borough and in proximity to residential and commercial areas around New Jersey Avenue (CR 621), Pacific Avenue, Seaview Avenue, and nearby streets such as E. Sweetbriar Road, E. Cardinal Road, and E. Aster Road.

Flood exposure for this area as well as further in this analysis is categorized as follows:

- Not inundated: 0% of the area is exposed to flooding
- Limited inundation: 1% to 50% of the area is exposed to flooding
- Considerable inundation: 51% to 99% of the area is exposed to flooding
- Completely inundated: 100% of the area is exposed to flooding

As shown in Table IV-4, the redevelopment area is not exposed under the two feet coastal inundation scenario. Under the four feet coastal inundation scenario, the redevelopment area has limited exposure. However, the area is completely at risk under both the FEMA 1% annual chance flood zone and the approximate extent of REAL CAFE.

This finding is important for future redevelopment planning. Although the area may not be substantially affected under lower coastal inundation levels, it is highly vulnerable under current FEMA flood conditions and future climate-adjusted flood conditions. Any future redevelopment should therefore incorporate flood-resistant design, elevation, drainage, emergency access, stormwater management, and long-term sea-level rise considerations.

Table IV-4. Flood exposure of the areas in need of redevelopment

Area in need of redevelopment	Exposed at...			
	2 feet coastal inundation	4 feet coastal inundation	FEMA 1% Annual Chance Flood	Approx. extent of REAL CAFE
Area in need of redevelopment	No	Limited	Completely at risk	Completely at risk

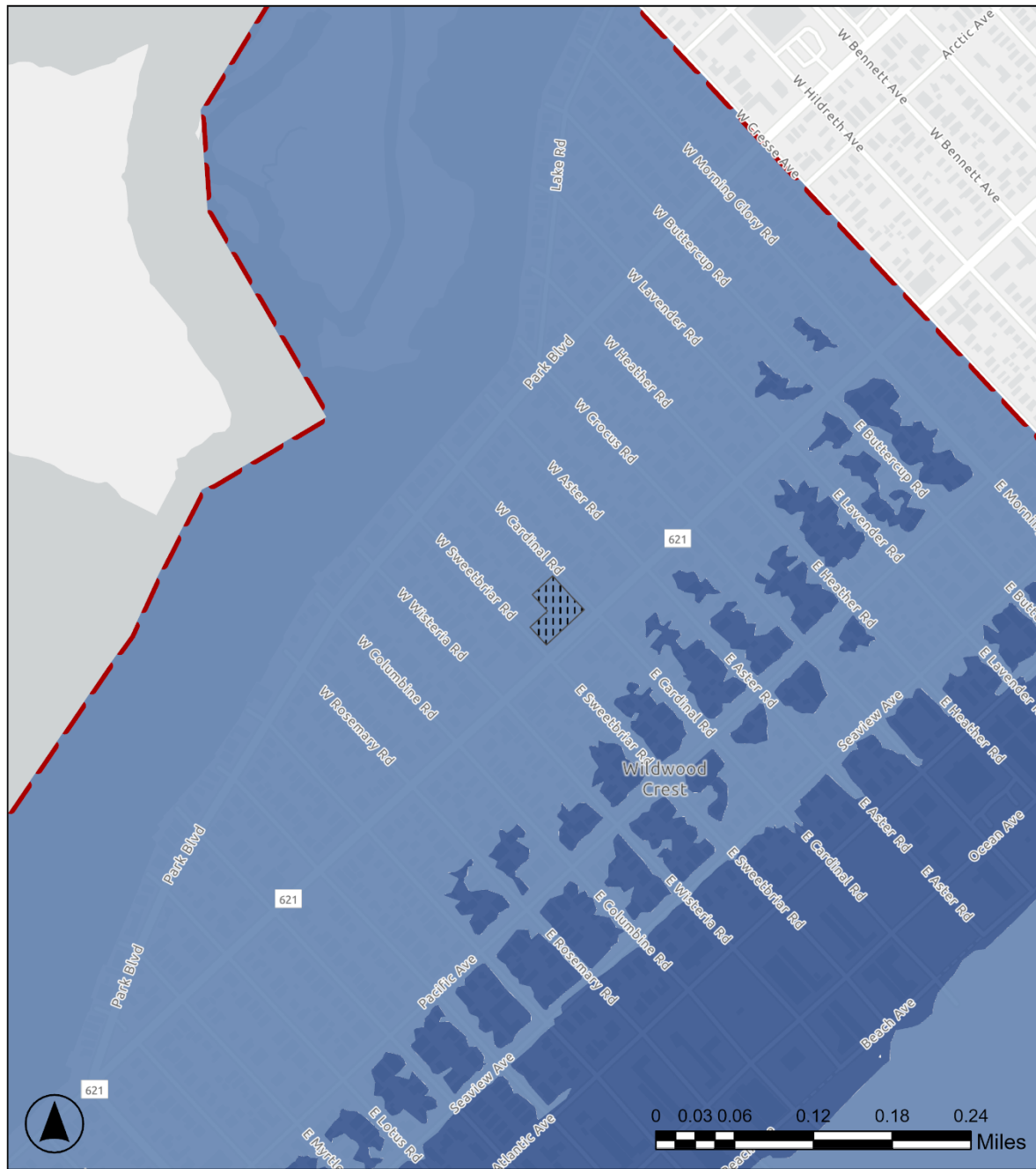
¹⁷ New Jersey Department of Community Affairs GIS. [Areas in need of redevelopment](#).

Coastal Inundation Extent

■ 2 ft. Coastal Inundation Extent

 Areas in Need of Redevelopment

Map IV-5. Areas in need of redevelopment within FEMA flood zones



LEGEND

FEMA Flood Scenario

— FEMA 1% annual chance flood zone

— Approx. extent of REAL Climate Adjusted Flood Elevation

▨ Areas in Need of Redevelopment

0 0.03 0.06 0.12 0.18 0.24 Miles

C. Exposure of Developable Areas

Identifying the climate hazard exposure of developable areas is the critical component of this buildout analysis to support decisions about where future development may face significant risk. This exposure analysis identifies how heat and flooding are projected to impact the development potential identified in Table IV-3.

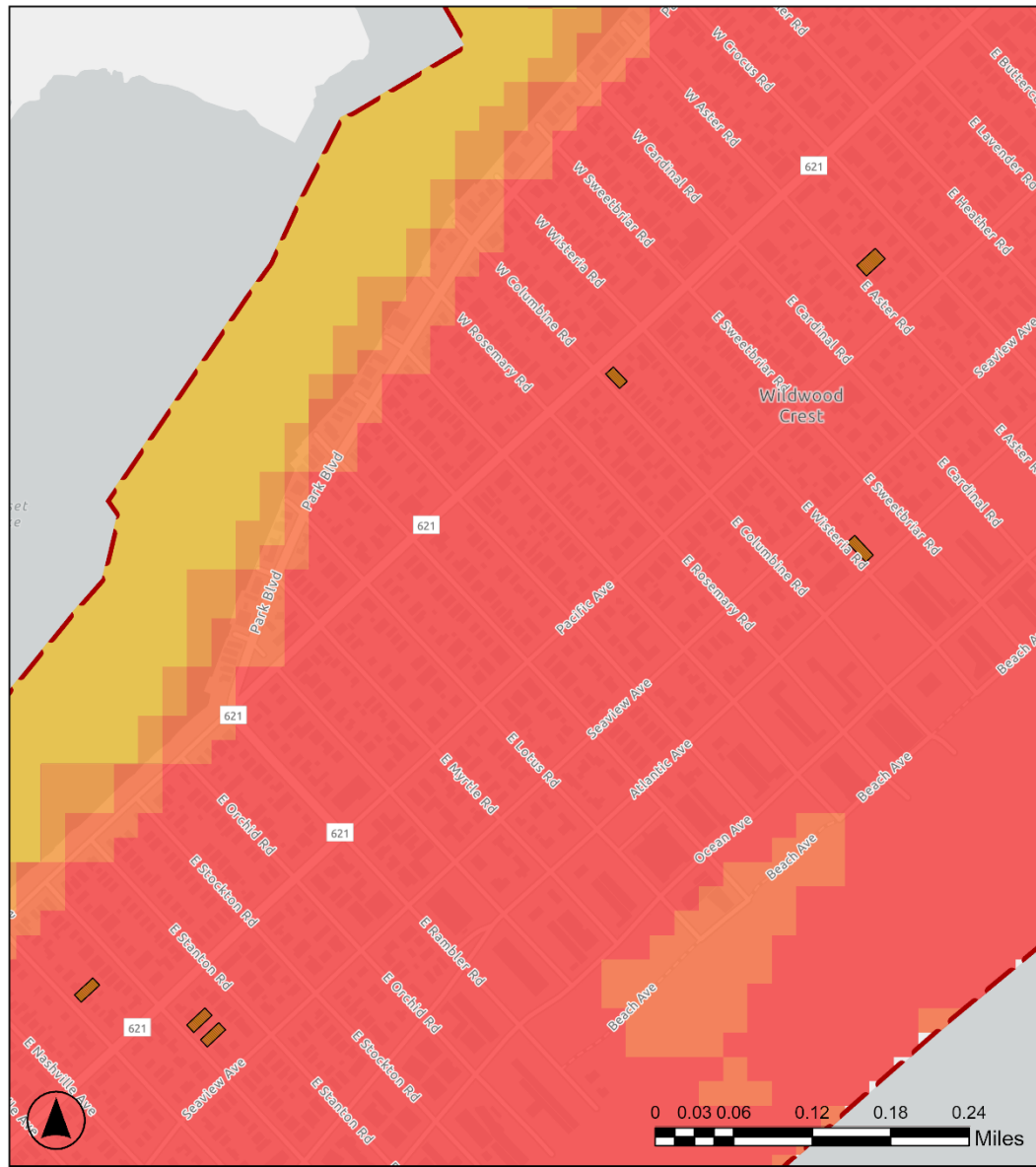
Map IV-6 depicts developable areas in relation to land surface temperature during the summer of 2022. As discussed in Section III.A, Wildwood Crest is projected to experience increasing heat throughout the century. The land surface temperature map shows that most of the Borough falls within the highest temperature range, over 110 °F, particularly throughout the central and southern portions of the developed grid. Slightly cooler areas are visible near Sunset Lake, back-bay wetlands, and portions of the northern waterfront where open water and natural surfaces provide localized cooling.

The mapped developable areas are generally located within developed residential and commercial blocks where land surface temperatures are high. Several small developable areas appear within or adjacent to areas classified as over 110 °F, including locations near E. Sweetbriar Road, E. Cardinal Road, E. Aster Road, E. Stockton Road, E. Nashville Avenue, Seaview Avenue, and nearby interior blocks. These areas are characterized by dense development, paved streets, driveways, buildings, and no tree canopy.

Although the amount of future development potential is very limited, any additional development may increase impervious surface coverage if not designed carefully. Future infill or redevelopment should therefore consider heat mitigation strategies, including tree planting where feasible, shade structures, reflective or lighter-colored surfaces, reduced surface parking, green stormwater infrastructure, and building/site designs that reduce heat retention.

Because Wildwood Crest is located along the coast, ocean breezes may moderate air temperatures compared to inland municipalities. However, the land surface temperature data still indicate elevated surface heating across much of the Borough, which may affect pedestrians, outdoor workers, older residents, renters, visitors, and other heat-sensitive populations during the summer season.

Map IV-6. Developable areas and land surface temperature (°F)



LEGEND

Developable Areas

Developable Areas

Land Surface Temperature 2022

Below 80
 80 - 90
 90 - 100
 100 - 110
 Over 110

Maps IV-7 through IV-10 depict the flood exposure of developable areas for each of the four flood measures listed in Table III-8 (two feet coastal inundation, four feet coastal inundation, FEMA 1% annual chance flood zone, and NJDEP Climate Adjusted Flood Elevation (CAFE)). Across all four flood scenarios, a clear pattern emerges in how developable areas are distributed among inundation categories. At 2 feet coastal inundation none of the developable areas are exposed to flooding, and at the 4 feet coastal inundation one developable area is impacted, while under the FEMA 1% annual chance flood zone, exposure becomes more significant.

Tables IV-5 through IV-8 present the developable areas impacted by each of the four flood measures: two feet coastal inundation, four feet coastal inundation, FEMA 1% annual chance flood, and the approximate extent of REAL Climate Adjusted Flood Elevation (CAFE). For these flood exposure categories, potential development is evaluated based on the six developable areas and six associated potential lots identified through the buildout analysis. At two feet of coastal inundation, all six developable areas and six potential lots remain not inundated. As the flood scenario increases to four feet, exposure increases slightly: five developable areas, representing five potential lots, remain not inundated, while one B-1 Business Zone area, representing one potential lot, becomes considerably inundated. Under the FEMA 1% annual chance flood zone, exposure becomes more significant: one developable area remains unexposed, two areas experience limited exposure, one area experiences considerable exposure, and two areas are completely exposed. Within the approximate extent of REAL Climate Adjusted Flood Elevation (CAFE), all six developable areas and six potential lots are completely exposed, indicating that Wildwood Crest's limited remaining development potential is highly vulnerable under future climate-adjusted flood conditions.

Table IV-5. Developable areas with development potential exposed at 2 feet coastal inundation

Zone ID	Total No. of Developable Areas	Not Inundated 0%				Limited Inundation (1 - 50%)				Considerable Inundation (51 - 99%)				Completely Inundated (100%)			
		No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/ Lots	No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/Lots	No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/Lots	No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/Lots
R-1 – Low Density Residential Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R-1A – Semi-Low Density Residential Zone	1	1	4,567	3,654	1	0	0	0	0	0	0	0	0	0	0	0	0
R-2 – Two-Family Residential Zone	4	4	18,215	14,572	4	0	0	0	0	0	0	0	0	0	0	0	0
B-1 – Business Zone	1	1	3,381	2,705	1	0	0	0	0	0	0	0	0	0	0	0	0
MC – Marine Commercial Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M-1-A – Hotel, Motel and Multi-Family Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M-1-B – Hotel, Motel and Multi-Family Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M-1-C – Hotel, Motel and Multi-Family Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
W-1 – Beach Front Recreation Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	6	6	26,163	20,931	6	0	0	0	0	0	0	0	0	0	0	0	0

Table IV-6. Developable areas with development potential exposed at 4 feet coastal inundation

Zone ID	Total No. of Developable Areas	Not Inundated 0%				Limited Inundation (1 - 50%)				Considerable Inundation (51 - 99%)				Completely Inundated (100%)			
		No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/ Lots	No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/Lots	No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/Lots	No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/Lots
R-1 – Low Density Residential Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R-1A – Semi-Low Density Residential Zone	1	1	4,567	3,654	1	0	0	0	0	0	0	0	0	0	0	0	0
R-2 – Two-Family Residential Zone	4	4	18,215	14,572	4	0	0	0	0	0	0	0	0	0	0	0	0
B-1 – Business Zone	1	0	0	0	0	0	0	0	0	1	3,381	2,705	1	0	0	0	0
MC – Marine Commercial Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M-1-A – Hotel, Motel and Multi-Family Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M-1-B – Hotel, Motel and Multi-Family Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M-1-C – Hotel, Motel and Multi-Family Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
W-1 – Beach Front Recreation Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	6	5	22,782	18,225	5	0	0	0	0	1	3,381	2,705	1	0	0	0	0

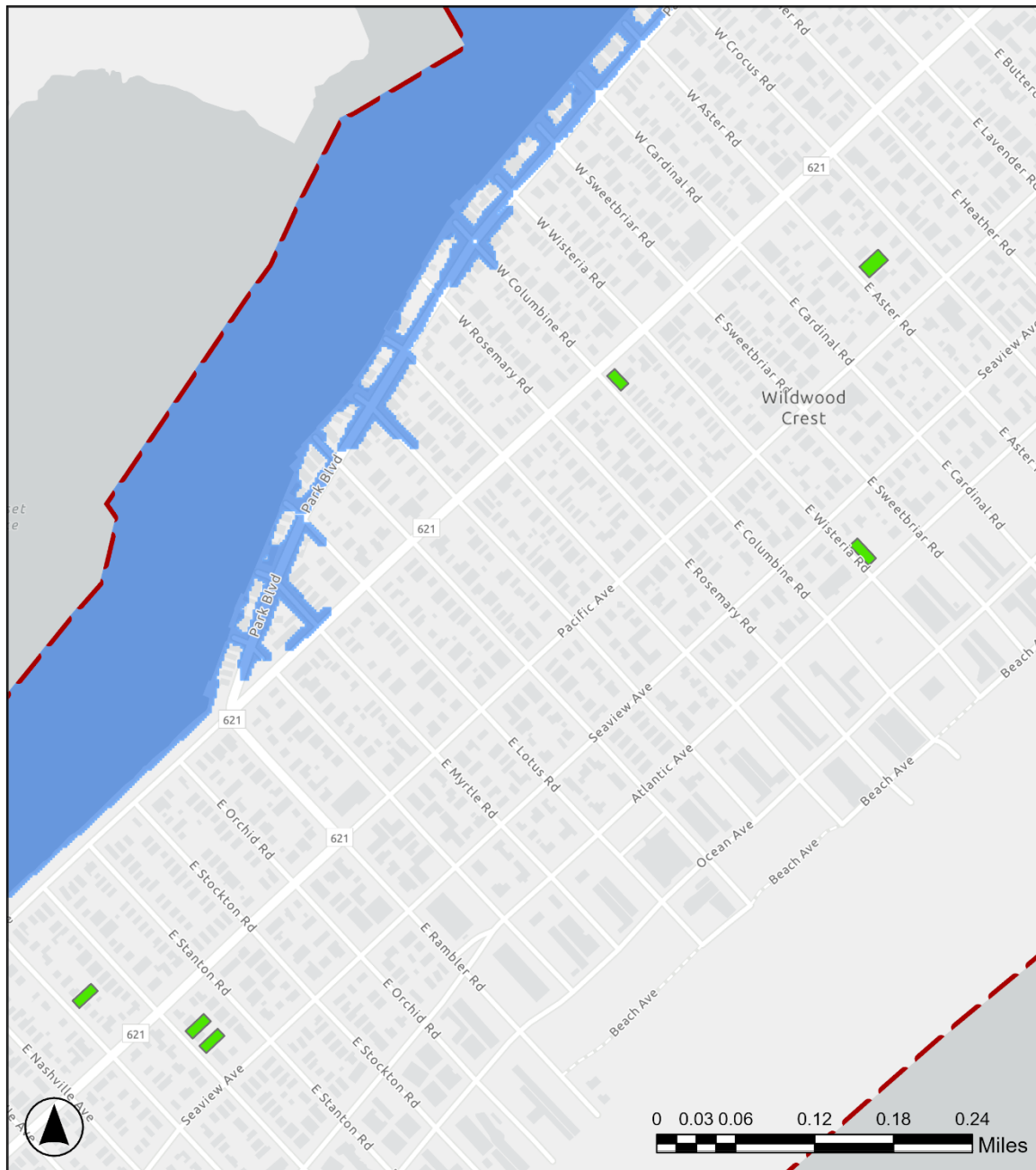
Table IV-7. Developable areas with development potential exposed within FEMA 1pct annual chance flood

Zone ID	Total No. of Developable Areas	Not Inundated 0%				Limited Inundation (1 - 50%)				Considerable Inundation (51 - 99%)				Completely Inundated (100%)			
		No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/ Lots	No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/Lots	No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/Lots	No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/Lots
R-1 – Low Density Residential Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R-1A – Semi-Low Density Residential Zone	1	1	4,567	3,654	1	0	0	0	0	0	0	0	0	0	0	0	0
R-2 – Two-Family Residential Zone	4	0	0	0	0	2	9,995	7,996	2	1	4,176	3,341	1	1	4043	3235	1
B-1 – Business Zone	1	0	0	0	0	0	0	0	0	0	0	0	0	1	3,381	2,705	1
MC – Marine Commercial Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M-1-A – Hotel, Motel and Multi-Family Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M-1-B – Hotel, Motel and Multi-Family Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M-1-C – Hotel, Motel and Multi-Family Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
W-1 – Beach Front Recreation Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	6	1	4,567	3,654	1	2	9,995	7,996	2	1	4,176	3,341	1	2	7,425	5,940	2

Table IV-8. Developable areas with development potential exposed within approx. extent of REAL CAFE

Zone ID	Total No. of Developable Areas	Not Inundated 0%				Limited Inundation (1 - 50%)				Considerable Inundation (51 - 99%)				Completely Inundated (100%)			
		No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/ Lots	No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/Lots	No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/Lots	No. of Developable Areas	Gross Area (Sq Ft)	Net Area (Sq Ft)	Units/Lots
R-1 – Low Density Residential Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
R-1A – Semi-Low Density Residential Zone	1	0	0	0	0	0	0	0	0	0	0	0	0	1	4,567	3,654	1
R-2 – Two-Family Residential Zone	4	0	0	0	0	0	0	0	0	0	0	0	0	4	18,215	14,572	4
B-1 – Business Zone	1	0	0	0	0	0	0	0	0	0	0	0	0	1	3,381	2,705	1
MC – Marine Commercial Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M-1-A – Hotel, Motel and Multi-Family Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M-1-B – Hotel, Motel and Multi-Family Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
M-1-C – Hotel, Motel and Multi-Family Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
W-1 – Beach Front Recreation Zone	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	6	0	0	0	0	0	0	0	0	0	0	0	0	6	26,163	20,931	6

Map IV-7. Levels of flood exposure for developable areas with development potential at 2 feet coastal inundation



LEGEND

Coastal Inundation Extent

2 ft. Coastal Inundation Extent

Developable Area- 2ft Coastal Inundated

Not Inundated

Map IV-8. Levels of flood exposure for developable areas with development potential at 4 feet coastal inundation



LEGEND

Coastal Inundation Extent

4 ft. Coastal Inundation Extent

Developable Areas - 4ft Coastal Inundation

Considerable Inundation

Not Inundated

FEMA Flood Scenario

Developable Areas - FEMA 1pct Annual Flood Chance

0 0.03 0.06 0.12 0.18 0.24 Miles

[illegible]

■ Approx. extent of REAL Climate Adjusted Flood Elevation Developable Areas- Approx. Extent of REAL CAFE
■ Completely Inundated

Areas with Least Flood Exposure

Focusing on areas that are either not inundated or experience only limited inundation, the two-foot coastal inundation scenario presents the least impact for Wildwood Crest, with all six developable areas, representing six potential lots, remaining not inundated. As flood exposure increases to the four-foot coastal inundation scenario, five of the six developable areas, representing five potential lots, remain not inundated, while the small B-1 Business Zone area, representing one potential lot, becomes considerably inundated. Under the FEMA 1% annual chance flood scenario, lower-exposure areas become more limited, with only one R-1A area, representing one potential lot, remaining unexposed to flood risk and two R-2 areas, representing two potential lots, experiencing limited flood risk; the remaining three developable areas are either considerably or completely at flood risk. Within the approximate extent of REAL Climate-Adjusted Flood Elevation (CAFE), all six developable areas, representing six potential lots, are completely exposed to flood risk. This indicates that while Wildwood Crest's limited infill development potential has relatively low exposure under the two-foot and, to a lesser extent, four-foot scenarios, long-term flood risk becomes a significant constraint under FEMA and future climate-adjusted flood conditions. Future development and redevelopment decisions should therefore consider elevation, flood-resistant design, stormwater management, emergency access, and sea-level rise from the earliest stages of planning.

V. Exposure and Vulnerability Assessment

New Jersey’s MLUL requires a CCRHVA to identify “critical facilities, utilities, roadways, and other infrastructure that is necessary for evacuation purposes and for sustaining quality of life during a natural disaster, to be maintained at all times in an operational state.” This section addresses and significantly expands upon that requirement, analyzing the climate hazard exposures of additional community facilities, assets, and population groups of importance to local planning. Where applicable, for consistency with Hazard Mitigation Planning, this section is categorized to facilitate alignment with FEMA Community Lifelines.

A. Facilities and Infrastructure

This sub-section addresses the MLUL’s requirement for a CCRHVA to identify “critical facilities, utilities, roadways, and other infrastructure that is necessary for evacuation purposes and for sustaining quality of life during a natural disaster.” It includes analysis of the following:

- Critical facilities are essential to maintain quality of life. These include facilities related to education (e.g., schools and childcare centers), safety and security (e.g., law enforcement, fire stations, and emergency operation centers), and health and medical care (e.g., hospitals, dialysis centers, VA medical facilities, and nursing homes), and commercial facilities that provide essential shopping and services (e.g., grocery stores, pharmacies, urgent care facilities, and banks).
- Infrastructure and utilities necessary to maintain services. These include facilities related to transportation and evacuation routes (e.g., roads, public transit, aircraft landing facilities, ferry terminals, gas stations, EV charging stations, and rail lines), energy (e.g., power plants), and water systems (e.g., wastewater treatment plants).
- Hazardous facilities and known contaminated sites from which climate hazards may cause releases of hazardous materials.

These facilities, sites, and assets fall within the following FEMA Community Lifelines: Safety and Security; Health and Medical; Food, Water, Shelter; Transportation; Energy; Communications; Water Systems; Hazardous Materials. Climate risks to facilities and infrastructure are related to the asset’s exposure to hazards and its ability to operate during or despite climate-related weather events. Risks also depend upon the ability of responders to provide services to the community from the asset and the ability of residents to access the services they provide.

Heat

As detailed in Section III.A, temperature projections indicate that Wildwood Crest may experience increasing heat throughout the century. Land surface temperature data from the summer of 2022 indicate temperatures over 110 °F across most of the Borough (see Map III-1). High temperatures have a variety of impacts on facilities and infrastructure. While heat will not necessarily impact critical facilities themselves, increasing temperatures will require greater health and medical

services response. This may include planning for increased mobilization to and from health facilities and cooling centers. The designated public cooling center in Wildwood Crest is the Wildwood Crest Branch Library, located at 6301 Ocean Ave. Additionally, schools have experienced operational challenges related to extreme heat. Older facilities often are not equipped with central air conditioners and may not be safe during extreme heat events.

Extreme heat also acts as a stressor on New Jersey's energy systems due to increased demand for electricity for cooling and heating¹⁸. Heat can impact energy infrastructure, increasing the likelihood of mechanical issues or service disruptions. Wildwood Crest does not contain major power plants and relies on regional energy infrastructure and distribution networks outside the Borough, making it vulnerable to disruptions in the broader grid during extreme heat events. To meet peak energy demand, particularly during extreme heat events, "peaker plants" are sometimes operated, but they can have negative impacts on local air quality and are a cost-burdensome solution.

Communications infrastructure is critical to the daily functions of municipalities and is especially vital to emergency response and management. Communication infrastructure can be physical or cyber and is vital to the functionality of other infrastructure systems like utilities and transportation. Extreme heat can be a threat to telecommunications or data centers that are already high heat generators with temperature thresholds that may not be designed to endure extreme heat. Intense heat waves can cause overheating of machinery, increase fire risks, and lead to malfunctions in cooling systems. Failure or degradation of equipment catalyzes a slowdown of services across all other facilities and infrastructure. Wildwood Crest relies on regional communications infrastructure, including cellular towers and broadcast transmission facilities located within and around the Borough. Disruptions to these systems during extreme heat events or other hazards could affect emergency communication, public alerts, and coordination of response services.

Hazardous materials are also of concern during extreme heat events since nearly all chemicals are affected by heat. Extreme temperatures can impact the storage and transport of hazardous materials, especially if they are volatile.¹⁹ Wildwood Crest contains one known contaminated site within the Borough, Stokes Laundry/Linen Supply at New Jersey Ave, which is located within areas exposed to flooding under both the FEMA 1% annual chance flood zone and climate-adjusted flood conditions (see Map V-2).

Heat also impacts transportation. High temperatures can warp materials and reduce the reliability of air, land, and maritime systems. This impacts how goods and people move across all travel modes, including roads, railways, public transit, active transportation, water transport, and aviation infrastructure. In Wildwood Crest, key transportation corridors, including County Route

¹⁸ Filión, N.A., Knutsen, M., and Phillips, S. New Jersey Department of Environmental Protection. 2025. [New Jersey Extreme Heat Resilience Action Plan](#).

¹⁹ New Jersey Office of Emergency Management. 2024. [State of New Jersey All-Hazards Mitigation Plan](#).

621 (New Jersey Avenue) and local street networks, are located in areas experiencing high land surface temperatures, often exceeding 100 °F. These corridors serve as primary routes for daily travel and emergency evacuation. Risks posed by high temperatures include accelerated degradation of road surfaces, potential impacts to vehicle performance, and public safety concerns for pedestrians and transit users in areas with limited shade or tree canopy.

Storms

As detailed in Section III.B, the frequency and intensity of extreme precipitation events are anticipated to increase throughout the century. Further, Wildwood Crest's position on a barrier island increases vulnerability to strong winds. Storm-driven extreme precipitation and wind affect the built environment across all sectors.

Extreme precipitation directly impacts stormwater management and water quality when overloaded water and sewage systems flood, with untreated water posing public health risks. For transportation, extreme precipitation events have been linked with increased risk of traffic accidents, road inaccessibility and/or closures, inability to use active transportation modes (e.g., biking and walking), pavement buckling, and material erosion on the base of bridges in water due to faster stream flow. Although not under municipal jurisdiction, major bridges serving Wildwood Crest include the George Redding Bridge connecting to Wildwood and the Ocean Drive bridges connecting to Lower Township. Additionally, increased frequency of extreme precipitation leads to faster rates of degradation and can disrupt maintenance of energy and transportation infrastructure (see discussion of relevant infrastructure in above section about heat).

Historically, high winds in New Jersey have caused fatalities and damage to residential, commercial, and industrial buildings as well as power, communication, transportation, water, and other lifeline systems.²⁰ Extreme winds can cause structural damage to facilities, including the breakage or collapse of compromised components such as building materials like roofs, signage, or windows and outdoor components like fencing or cooling systems. Facilities and infrastructure are also vulnerable to indirect hazards such as falling trees and downed power lines. Transportation, utilities, and communication infrastructure are also vulnerable, as high winds can lead to disruptions in public transit service, create hazardous conditions for road users, interrupt emergency communications, and catalyze water and power outages. Roadways, railways, and bridges can be shut down due to structural compromise or blockage from trees and/or debris. Extreme winds can also contribute to the spread of wildfires and contaminant dispersal.

Drought

As detailed in Section III.C, Wildwood Crest's time in drought is anticipated to increase throughout the century. Facilities and infrastructure that depend on water are those most affected by drought. Drinking water and water treatment may also be impacted, as the Borough relies on regional groundwater sources in Cape May County that are part of New Jersey's Coastal

²⁰ New Jersey Office of Emergency Management. 2024. [State of New Jersey All-Hazards Mitigation Plan](#).

Plain aquifer system. According to the New Jersey Statewide Water Supply Plan, these aquifers are vulnerable to increased demand and saltwater intrusion, particularly in coastal communities.²¹ Higher rates of groundwater pumping during drought conditions can impact water quality and exacerbate saltwater intrusion (the movement of saltwater into freshwater aquifers). Increased groundwater pumping during droughts may also increase the risk of land subsidence, particularly in sandy coastal soils,²² which can damage infrastructure such as sidewalks, roads, and underground utilities.

Flood

Transportation infrastructure is particularly vulnerable to flooding when roads and railways become impassable, disrupting daily life, emergency and healthcare services, and the food supply chain. Flooded energy and communications infrastructure can impact emergency response coordination and hinder oil, gas, and electricity production. For hazardous sites, flooding can mobilize pollutants and lead to acute and chronic health effects. Potential public health impacts from mobilized pollutants include respiratory illnesses from mold exposure and infectious disease spread from microorganism contamination of clean water. The pollution impacts of flooding can continue after flood waters recede. Finally, flooding impacts in water systems can include damaged wells, contaminated aquifers and wells, and backed-up sewage systems that can overflow and discharge sewage into communities and water sources.²³

Maps V-1 and V-2 depict potential flood exposure of Wildwood Crest's facilities and infrastructure (including critical facilities, government facilities, transportation infrastructure, hazardous sites, and industrial parcels) for each of the four flood measures listed in Table III-8 (two feet coastal inundation, four feet coastal inundation, FEMA 1% annual chance flood zone, and Climate-Adjusted Flood Elevation (CAFE). The analysis of hazardous sites includes known contaminated sites present within the municipality.

While no critical facilities or infrastructure are exposed under the 2-foot coastal inundation scenario, several community-serving facilities and transportation assets become vulnerable under the 4-foot coastal inundation, FEMA 1% annual chance flood, and Climate-Adjusted Flood Elevation (CAFE) scenarios (Maps V-1 and V-2). These exposed assets are primarily concentrated along Pacific Avenue and New Jersey Avenue, which represent some of the lowest-elevation corridors within Wildwood Crest.

Under the FEMA 1% annual chance flood and Climate-Adjusted Flood Elevation (CAFE) scenarios, Crest Memorial School (9100 Pacific Avenue) is exposed. This facility serves as the Borough's primary elementary school (approximately 276 students) and also operates as a licensed childcare center serving approximately 125 children. Flood exposure at this location places educational

²¹ Domber, S., Barr K., Snook, I., Hoy, D., Carreno, B., Drabik, J., Walsh, S. NJDEP Division of Water Resources Management. 2024. 2024 New Jersey Water Supply Plan. [2024 New Jersey Water Supply Plan](#).

²² National Oceanic Atmospheric Administration. [National Centers for Environmental Information](#). 2025.

²³ New Jersey Office of Emergency Management. 2024. [State of New Jersey All-Hazards Mitigation Plan](#).

facilities, utilities, and early childhood services at risk during major flood events, potentially limiting access to essential services during and after storms.

Similarly, the Wildwood Crest Volunteer Fire Company (7100 Pacific Avenue) is exposed under the Climate-Adjusted Flood Elevation (CAFE) condition. As the Borough's primary emergency response facility, flooding at this location could affect response times, equipment accessibility, and overall emergency operations. Nearby, the Wildwood Crest Police Department and Municipal building (6101 Pacific Avenue) also falls within the Climate-Adjusted Flood Elevation (CAFE) extent, posing potential challenges for law enforcement and public safety operations during severe flood events.

Transportation infrastructure also faces increasing risk under higher flood scenarios. All three EV charging stations serving Wildwood Crest two located along New Jersey Avenue and one associated with the Cape May County Library just north of the Borough are exposed under the 4-foot coastal inundation and FEMA flood scenarios. While these assets are not affected under the 2-foot scenario, their exposure under more severe conditions may hinder electric vehicle mobility, evacuation readiness, and visitor services. Additionally, portions of the Borough's designated hurricane evacuation route along New Jersey Avenue (CR 621) are at risk under the FEMA 1% annual chance flood scenario, with more extensive impacts under the Climate-Adjusted Flood Elevation (CAFE) condition, potentially complicating evacuation efforts.

Wildwood Crest contains one known contaminated site, Stokes Laundry Inc. (6112 New Jersey Avenue). This site is not exposed under the 2-foot inundation scenario but becomes exposed under both the 4-foot coastal inundation and FEMA flood scenarios. Because the site is classified as Active Post-Remediation with an existing Classification Exception Area (CEA), flood exposure may increase the risk of contaminant migration, posing environmental and public health concerns during coastal storm events.

To identify commercial facilities that provide essential shopping and services, Homeland Infrastructure Foundation-Level Data (HIFLD)²⁴ and USDA SNAP Retailers²⁵ datasets were reviewed. Although these facilities were not mapped because their locations frequently change, they include two primary grocery markets — Sun Crest Market and Tony's Farm Market — and one bank (Crest Savings Bank), along with several smaller convenience stores and pharmacies located along the New Jersey Avenue (CR 621) corridor. These commercial facilities fall within the FEMA 1% annual chance flood zone, and much of this corridor is also within the approximate extent of the NJDEP Climate Adjusted Flood Elevation (CAFE). This indicates that essential retail and service access points are located in areas with elevated flood risk under both current and future conditions. These commercial facilities are important for post-storm continuity of services and are typically analyzed in the Hazard Mitigation Plan (HMP). See Section VII.A for discussion of the Cape May County HMP and Wildwood Crest Municipal Annex. From a land use perspective, Wildwood Crest may consider overall impacts to commercial zoning, which is detailed in Section V.C.

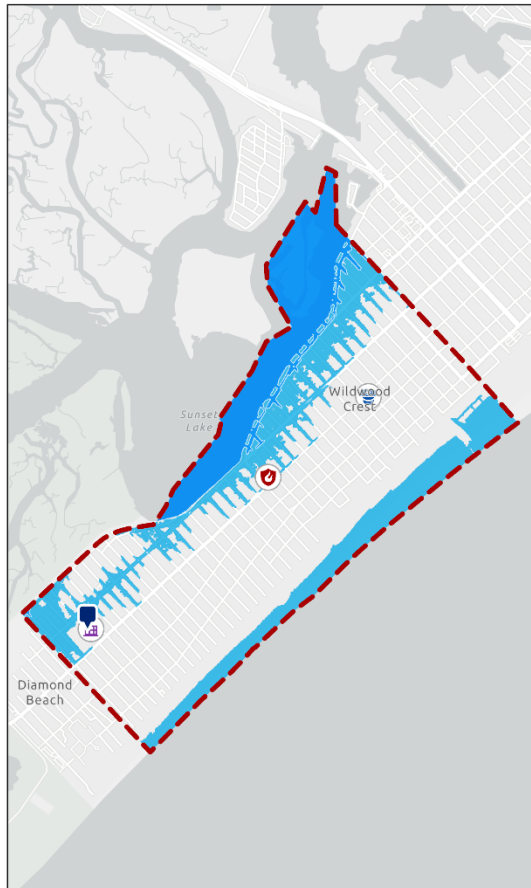
²⁴ U.S. Department of Homeland Security. 2025. [Homeland Infrastructure Foundation-Level Data \(HIFLD\)](#).

²⁵ U.S. Department of Agriculture. 2026. [Snap Retailer Location data](#).

Overall, Table V-1 summarizes the exposure of critical facilities and infrastructure at each flood level. Wildwood Crest’s primary vulnerabilities lie in community-serving assets, such as schools, childcare facilities, emergency services, and evacuation infrastructure. Their concentration within low-lying areas underscores the importance of comprehensive resilience planning to maintain essential services during future coastal flood events.

Map V-1. Facilities and infrastructure exposed at 2 feet and 4 feet coastal inundation

Critical Service Infrastructure



LEGEND

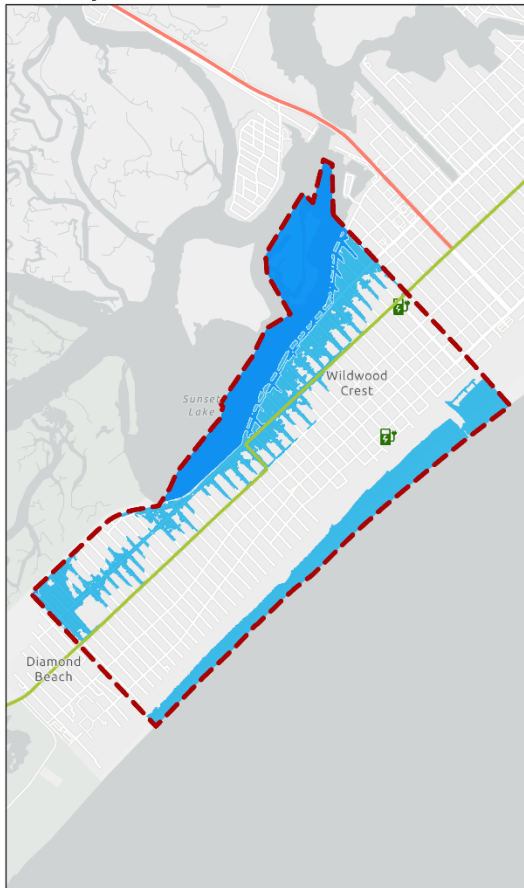
Coastal Flood Scenario

- 2 ft. Coastal Inundation Extent
- 4 ft. Coastal Inundation Extent

Critical Facilities

- Fire Station
- Child Care Centers
- Local Law Enforcement
- Public Schools

Transportation Infrastructure



LEGEND

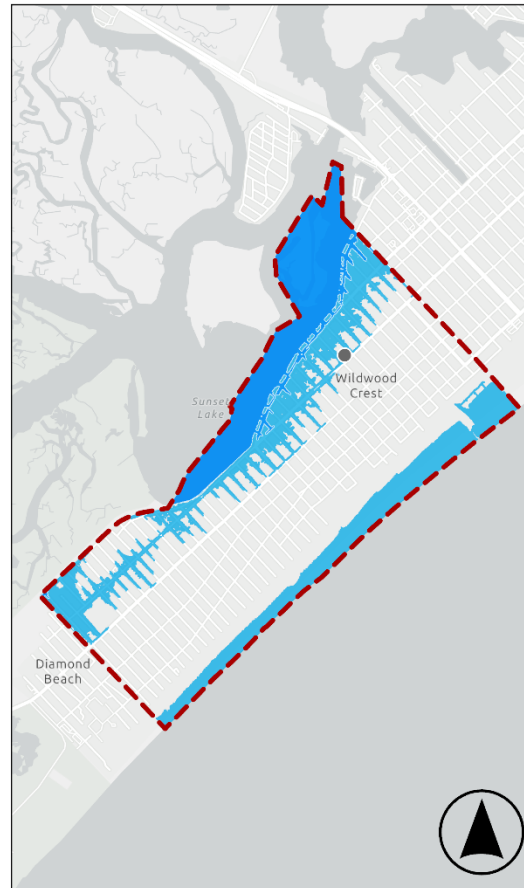
Hurricane Evacuation Routes

- State Highway
- Street

Transportation Infrastructure

- EV Charging Stations

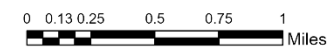
Hazardous Material



LEGEND

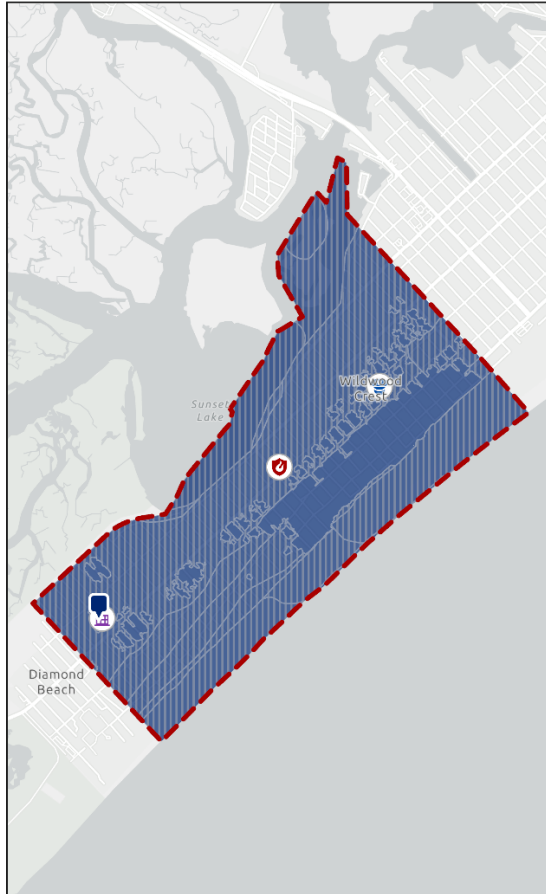
Hazardous Materials

- Known Contaminated Site



Map V-2. Facilities and infrastructure within FEMA and Climate-Adjusted Flood Elevation (CAFE) zones

Critical Service Infrastructure



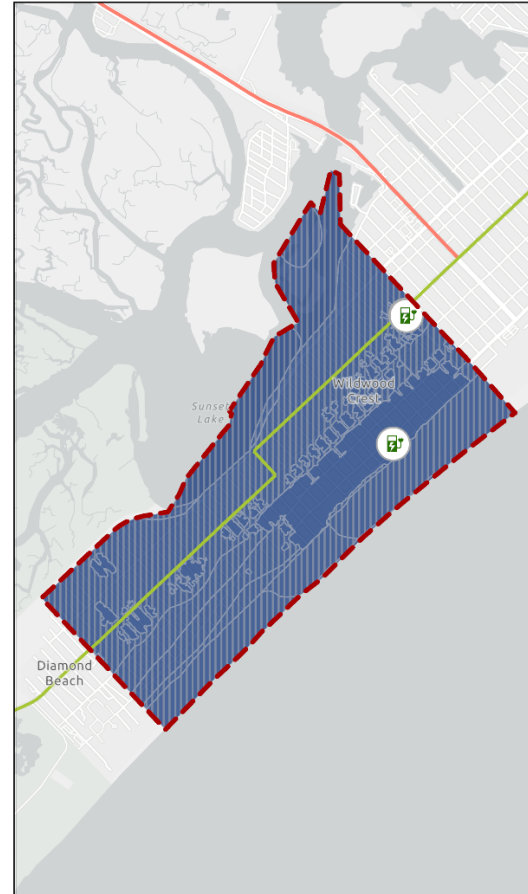
LEGEND

FEMA 1% annual chance flood zone
 Approx. extent of REAL Climate Adjusted Flood Elevation

Critical Facilities

Child Care Centers
 Fire Station
 Local Law Enforcement
 Public Schools

Transportation Infrastructure



LEGEND

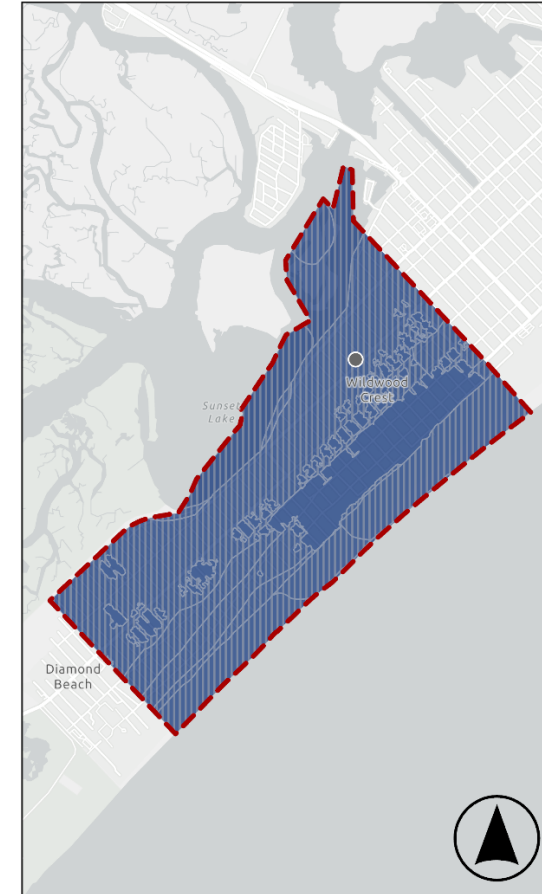
Hurricane Evacuation Routes

State Highway
 Street

Transportation Infrastructure

EV Charging Stations

Hazardous Material



LEGEND

Hazardous Materials

Known Contaminated Site

0 0.13 0.25 0.5 0.75 1 Miles

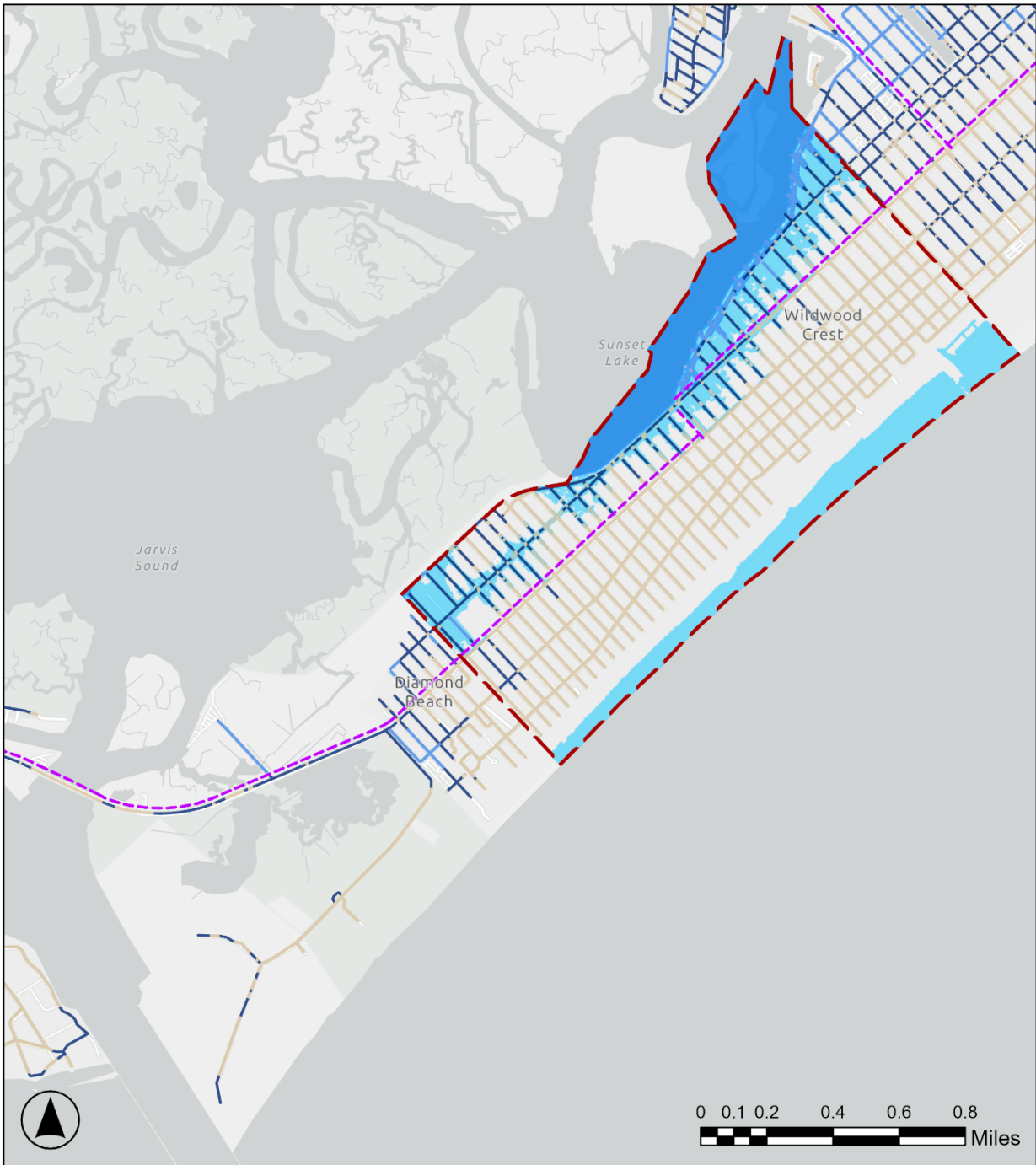
Table V-1. Flood exposure of facilities and infrastructure

	Total #	# Exposed in...			
		2 feet coastal inundation	4 feet coastal inundation	FEMA 1% Annual Chance Flood	Coastal flood rule (CAFE)
Safety and Security					
Child care centers	1	0	0	0	1
Fire stations	1	0	0	1	1
Local law enforcement	1	0	0	0	1
Public schools	1	0	0	1	1
Transportation					
EV charging stations	3	0	0	2	1
Hurricane evacuation routes	1	0	1	0	1
Hazardous sites					
Known Contaminated Sites	1	0	1	1	1

In addition to direct flood risk to facilities and infrastructure, it is important to understand potential impacts to access caused by flooding of surrounding roads and/or evacuation routes. Map V-3 depicts roadways in Wildwood Crest that are expected to be impacted by scenarios of two- and four-foot coastal inundation. The dark blue roads may flood at and beyond two feet coastal inundation. The light blue roads may be inundated at and beyond four feet coastal inundation. These roads are primarily along the bayfront and extend inland along residential streets perpendicular to the shoreline, presenting concerns for evacuations and/or emergency service access during flood events. The designated hurricane evacuation route, shown in purple dashed lines, follows New Jersey Avenue (CR 621) and is a critical corridor for evacuation; portions of this route show increasing vulnerability under higher inundation scenarios, particularly in low-lying areas towards the southern section of the Borough. It should be noted that this roadway analysis accounts only for coastal (tidal) flooding and does not incorporate the compound effects of fluvial flooding or rainfall, which may cause more significant impacts.

Roadway jurisdictions are shown on Map V-4. The map distinguishes roads by color depending on jurisdiction of the Highway Authority, State, County, Municipal, Private, or other entities. This information can support planning of flood adaptation strategies for roadways by understanding which entity is responsible for road maintenance, improvement, funding, and regulation.

Map V-3. Potential roadway flooding at 2 feet and 4 feet coastal inundation



LEGEND

2 ft. Coastal Inundation Extent

4 ft. Coastal Inundation Extent

Hurricane_Evacuation_Routes

Hurricane_Evacuation_Routes

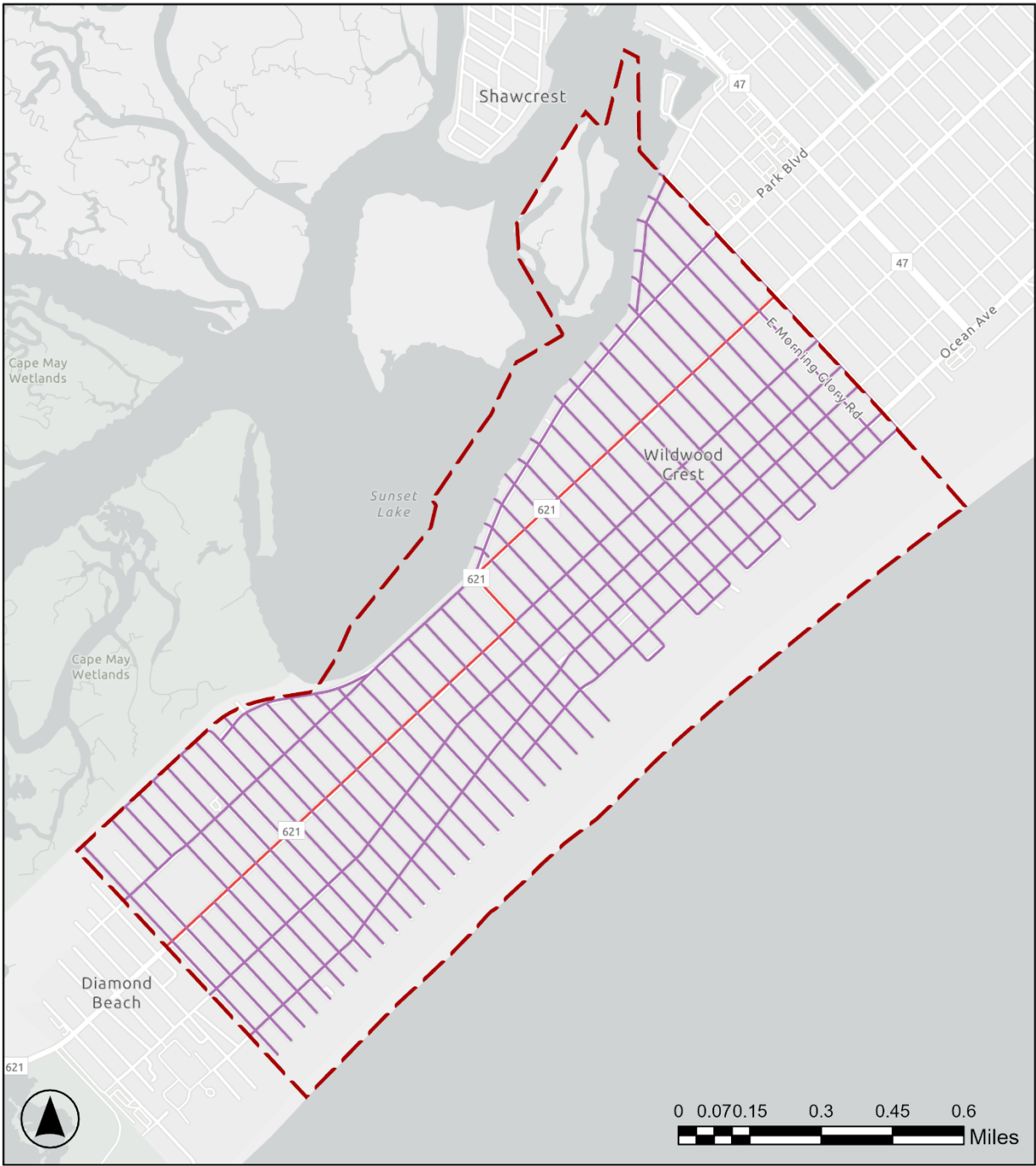
Road Indundation

Inundated at 2ft and above

Inundated at 4ft and above

Uninundated Roads

Map V-4. Roadway jurisdictions



LEGEND

Road Jurisdiction

- County
- Municipal

B. Land Use

MOD-IV Parcel Flood Analysis

The Parcels and MOD-IV Composite of NJ dataset provides basic information regarding property location, class, and tax value and taxation for each tax parcel in New Jersey.²⁶ This dataset was intersected with flood data to calculate the percentage of each parcel exposed under various flood scenarios. For the purposes of this assessment, a parcel is considered exposed if at least 50% of the land area is inundated or within the FEMA flood zone. At this threshold, structures are likely to be impacted on most parcels. Municipal equalized valuation ratios, from the NJ Division of Taxation's NJ 2023 Table of Equalized Valuations,²⁷ were applied to reflect assessment values that were closer to true market value. This information is useful when considering costs to repair, rebuild, or relocate after flood losses.

This assessment analyzed flood exposure for each property class for each of the four flood measures listed in Table III-8 (two feet coastal inundation, four feet coastal inundation, FEMA 1% annual chance flood zone, and the NJDEP Climate Adjusted Flood Elevation (CAFE)). The results are included in each relevant sub-section: Industrial property is included in Section V.A – Facilities and Infrastructure; Farm property is included in Section V.B – Natural and Working Lands; Commercial, schools, and other public property is included in Section V.C – Community Assets; Residential and apartment property is included in Section V.D – Housing and People.

As an overview, this section includes an analysis of all parcels in Wildwood Crest within the FEMA 1% annual chance flood zone, detailed in Table V-2 and depicted in Map V-5. Approximately 74% of all residential parcels (3,742 of 5,051 parcels) fall within the flood zone, representing 166 acres and a net equalized value of about \$2.22 billion. The net equalized value is the sum of land value and improvement value, divided by municipal equalized valuation ratios to reflect assessment values that are closer to true market value.²⁸ While improvement value captures the value of buildings and infrastructure most directly exposed to physical flood damage, the impact on land value is reflected directly in property taxes. Land values in flood-prone areas may decline independently of any improvements made to individual structures. Therefore, net value has been used in this assessment to reflect both fiscal and physical dimensions of flood risk. The significant exposure of residential areas presents current concerns for evacuation during storm events, particularly given the Borough's barrier island setting and limited evacuation routes (see Section V.D for further discussion).

²⁶ NJ Office of GIS. 2025. [Parcel and MOD-IV Composite of New Jersey](#).

²⁷ <https://www.nj.gov/treasury/taxation/pdf/lptval/2023/allcounties.pdf>

²⁸ Marxen, L., A. Spector, J. DeLura, K. Reddy, and M. Kaplan. 2025. Current and Future Flood Exposure to New Jersey Properties and Associated Assessed Property Value at Risk. Rutgers University. <https://doi.org/10.7282/00000502>

Commercial exposure is also significant, with 64% of parcels (82 of 128 parcels) and 12 acres at risk, valued at roughly \$173 million. Apartment properties show the highest proportional exposure, with 88% of parcels (21 of 24) affected, totaling approximately \$16 million. Both the public school parcels are exposed, valued at around \$19 million, while 77% of public property parcels (64 of 83 parcels) are exposed, representing about \$36 million in value. Three out of five church and charitable properties (~\$5 million in value) and 88% of other exempt properties are exposed (~\$7.6M in value).

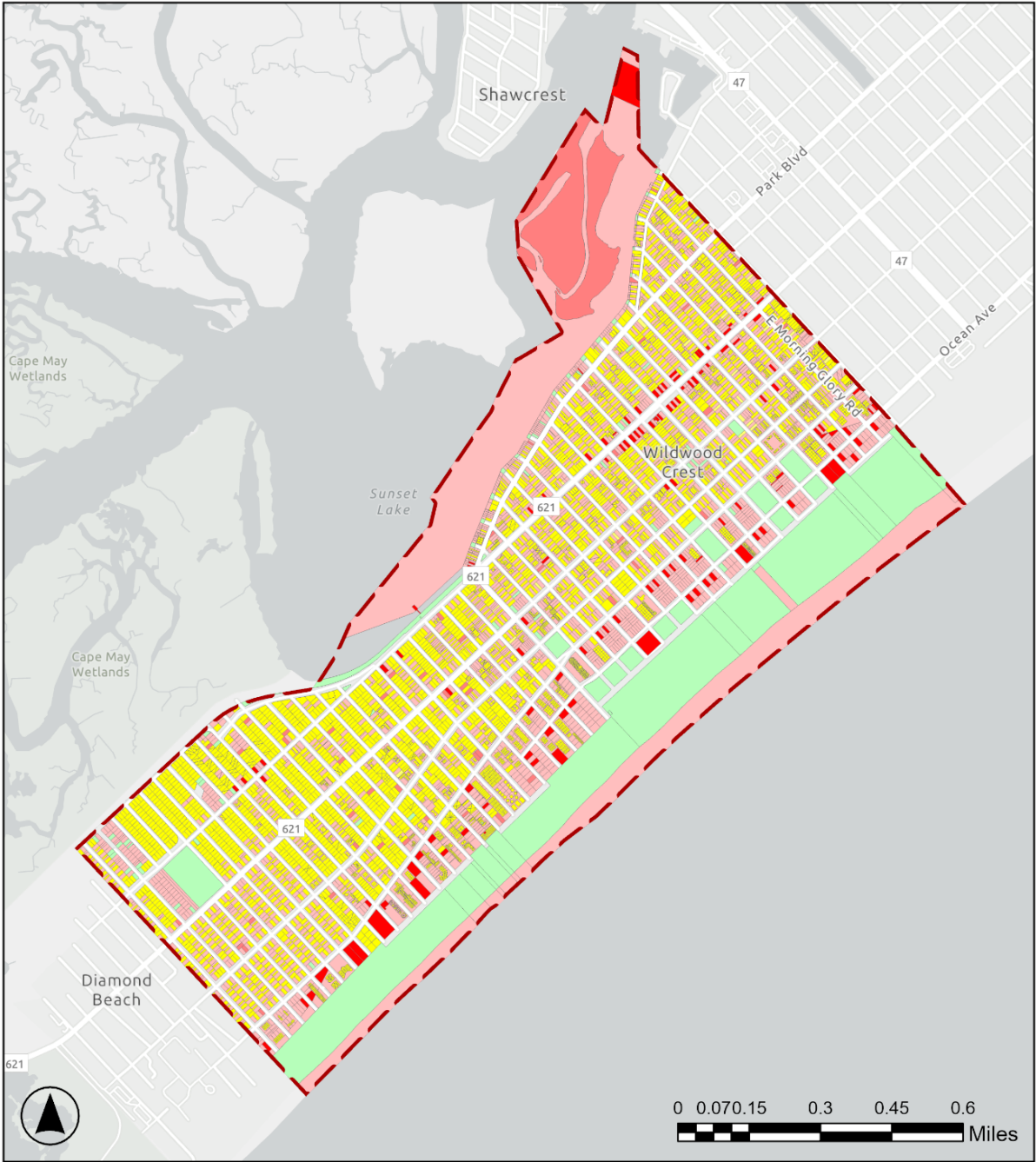
Table V-2. Property parcels within FEMA 1% annual chance flood zone

		Number / land area exposed in...		
		FEMA 1% Annual Chance Flood		
MOD IV Property Class	Total # parcels	# Parcels	Acres	Net Equalized Value* (\$)
Residential (2)	5,051	3,742 (74%)	166	\$2,222,567,007
Commercial (4A)	128	82 (64%)	12	\$172,504,357
Apartment (4C)	24	24 (100%)	1	\$18,199,219
Public School Property (15A)	2	2 (100%)	5	\$18,910,757
Public Property (15C)	83	64 (77%)	129	\$35,956,130
Church and Charitable Property (15D)	5	3 (60%)	0.15	\$5,085,938
Other Exempt properties not included in the above classifications (15F)	17	15 (88%)	1	\$7,631,911
Vacant Land (1)	55	47 (85%)	35	\$25,946,364
Unclassified Land	49,176	33,623 (68%)	11,701	N/A
Total	54,541	37,602	12,049	\$2,506,801,683

**Net Equalized Value is the sum of land and improvement values, adjusted to reflect market value*

(Note: Beachfront and marsh areas shown in pink are categorized as **Unclassified Land** in the parcel dataset. These areas represent open water, wetlands, dunes, or publicly owned coastal lands that do not contain taxable or classified residential or commercial structures. As a result, they are excluded from parcel-based exposure and risk calculations and appear unclassified on the map.)

Map V-5. Property parcels within FEMA 1% annual chance flood zone



- LEGEND
- Parcels Impacted more than 50% by Climate Adjusted Flood Elevation
- Residential
 - Apartments
 - Commercial
 - Schools and Other Public Property
 - Vacant
 - No Value

Natural and Working Lands

Natural and working lands include wetlands, forests, agricultural land, and other open/green space. These lands benefit communities in many ways. They are especially important for addressing climate change for their capacity to absorb carbon from the atmosphere and mitigate the impacts of increasing temperatures. In Wildwood Crest, natural and working lands primarily consist of coastal wetlands, beach and dune systems, recreational open spaces, and limited barren land along the oceanfront. Agricultural land is not present, and forested areas are minimal due to the Borough's barrier island setting and developed land use pattern. Wetlands are concentrated along the back-bay areas near Sunset Lake and provide important ecosystem services, including flood attenuation, storm surge buffering, water filtration, and carbon sequestration. The oceanfront beaches and dune systems serve as natural protective features that reduce wave energy and coastal erosion. Recreational lands and open spaces contribute to community use while also supporting stormwater management and localized cooling. These natural systems also support local biodiversity, particularly coastal and wetland-dependent species. Although traditional working lands are limited, these areas function as critical environmental infrastructure and play an important role in enhancing resilience to coastal flooding and climate-related impacts.

Heat

As detailed in Section III.A, temperature projections indicate that the Borough may experience increasing heat throughout the century. Extreme heat is likely to affect coastal wetlands and dune vegetation, where elevated temperatures can stress plant communities such as marsh grasses and dune-stabilizing vegetation, and degrade overall habitat conditions.

In wetlands, extreme heat can disrupt ecosystems by contributing to habitat loss, changes in wildlife diversity and behavior, and degrading soil and water quality. It can also lead to hypoxia (low dissolved oxygen levels). In forests and green spaces, high temperatures can degrade soil health, increase the frequency and duration of wildfires, and accelerate the life cycles of insect pests, allowing them to mature and spread more rapidly. In Wildwood Crest, elevated temperatures may also stress coastal vegetation, including marsh grasses and dune-stabilizing plants, reducing their ability to maintain habitat and shoreline stability. In developed and landscaped green spaces, high temperatures can degrade soil conditions and increase stress on vegetation.²⁹ When combined with extreme precipitation, heat can also increase the temperature of runoff entering waterways, resulting in water quality issues.

Storms

The increasing frequency of extreme precipitation events (see Section III.B) may impact natural and working lands across urban and rural areas, contributing to heightened risks from pests, diseases, invasive species, and storm-related damage.³⁰ Heavy precipitation and associated runoff increases the rate of streambank erosion and destabilization, which may

²⁹ National Crop Frequency data 2008-2025. [USDA, National Agricultural Statistics Service](#)

³⁰ New Jersey Office of Emergency Management. 2024. [State of New Jersey All-Hazards Mitigation Plan](#).

damage surrounding areas and impact water quality.³¹ In Wildwood Crest, these risks are particularly relevant along the back-bay areas and tidal waterways near Sunset Lake, where runoff and elevated water levels can contribute to shoreline erosion, flooding of adjacent low-lying areas, and degradation of wetland habitats. Wetlands can be sensitive to excess water and may be damaged when exposed to prolonged inundation, altering vegetation structure and ecological function. When combined with extreme precipitation, increased runoff can carry pollutants into coastal waters, further impacting water quality. Given the Borough's proximity to tidal waterways and coastal wetlands, these impacts may directly affect nearshore water quality and adjacent residential areas located in low-lying zones. Agricultural land is not present in Wildwood Crest due to its barrier island geography and fully developed land use pattern; however, the Borough's proximity to tidal waterways and wetlands increases the risk that stormwater runoff may directly impact coastal water quality and adjacent low-lying residential areas.

Flood

Natural and working lands serve as important natural resources that help absorb excess rainwater and buffer storm surge, thereby reducing flooding in surrounding areas. However, flooding can cause significant impacts to these landscapes. In watersheds, flooding can increase sedimentation and bank erosion, introducing hazardous materials into nearby water bodies and creating conditions favorable to waterborne pollution that may affect local water supplies. In addition to these human health and water quality concerns, flooding threatens ecosystems. Flooding can contribute to the inundation of vegetated lands, damaging vegetation and negatively affecting ecosystem health.

In coastal areas, tidal marshes are expected to migrate landward or "retreat" as sea level rises. Areas of current tidal marsh could convert to mud flats or open water and areas of existing dry land located landward of tidal marshes could be converted to new tidal marsh over time. For example, inundation could result in the loss of up to 92% of the state's brackish marshes, 32% of its tidal swamps, and 6% of its tidal freshwater marshes in the Delaware Estuary by 2100. Additionally, sea-level rise and other environmental stressors can accelerate beach and dune erosion, increasing the vulnerability of inland areas to overland flooding from coastal storm surges.

Map V-6 depicts flood risk to natural and working lands in Wildwood Crest for each of the four flood measures listed in Table III-8 (two feet coastal inundation, four feet coastal inundation, FEMA 1% annual chance flood zone, and the NJDEP Climate Adjusted Flood Elevation (CAFE)). The analysis includes recreational land, barren land, and wetlands (the Borough does not contain agricultural lands). Most of the natural and working lands are within the FEMA 1% annual chance flood zone, except for several parks on the northeast side of the Borough, which are within the NJDEP Climate Adjusted Flood Elevation (CAFE). Additionally, the coastal inundation scenarios expose Sunset Lake Bayfront Park at two feet coastal inundation and Washington Avenue Park at four feet coastal inundation. The land use-land cover data is remotely sensed and classifies oceanfront beaches as barren land (exposed at four feet coastal

³¹ New Jersey Department of Environmental Protection. 2025. [New Jersey Scientific Report on Climate Change](#). (Eds. B. Wiley, K. Raper, J. Bonventre, R. Hill, L.A. Lester, N.A. Procopio). Trenton, NJ. 275 pp.

inundation) and oceanfront dunes as wetlands. Ephraim Island on the northwest coast is an additional wetland area exposed at two feet coastal inundation.

Map V-7 depicts a time progression of potential marsh retreat from current day to 2050 (two feet of sea-level rise), to 2100 (four feet of sea-level rise). Ephraim Island is the only area of existing tidal marsh within Wildwood Crest and is projected to degrade to unconsolidated shore with two feet of sea-level rise and disappear with four feet of sea-level rise. Loss or degradation of these wetland areas could reduce their ability to buffer floodwaters, increasing flood risks to adjacent residential areas, public infrastructure, and community assets located along the bayfront.

Map V-6. Flood exposure of natural and working lands*

All Natural and Working Lands



LEGEND

Land use 2020

- Barren Land
- Wetland
- Recreational Land

Coastal Flooding 2ft & 4ft



LEGEND

Impacted at 2ft

Impacted at 4ft

- Recreational Land
- Barren Land
- Wetland

Hazardous Material



LEGEND

Impacted by FEMA 1Pct

Impacted by CAFÉ Zone

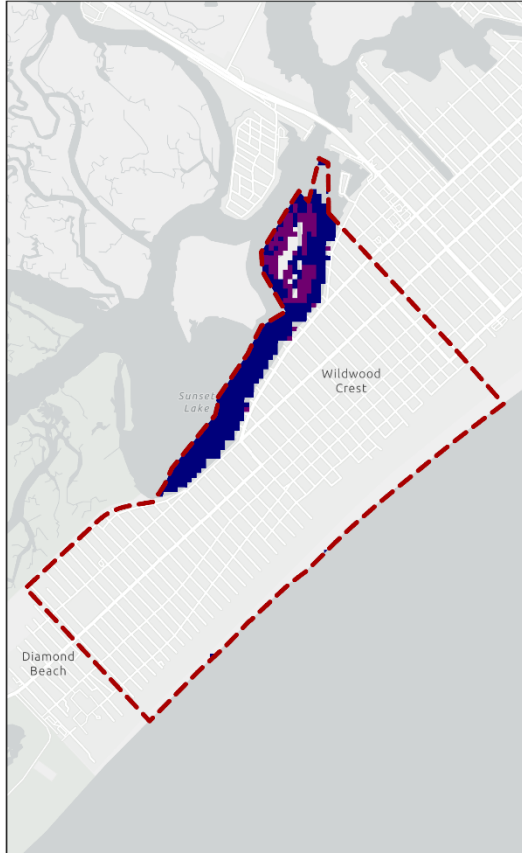
- Recreational Land
- Barren Land
- Wetland

0 0.13 0.25 0.5 0.75 1 Miles

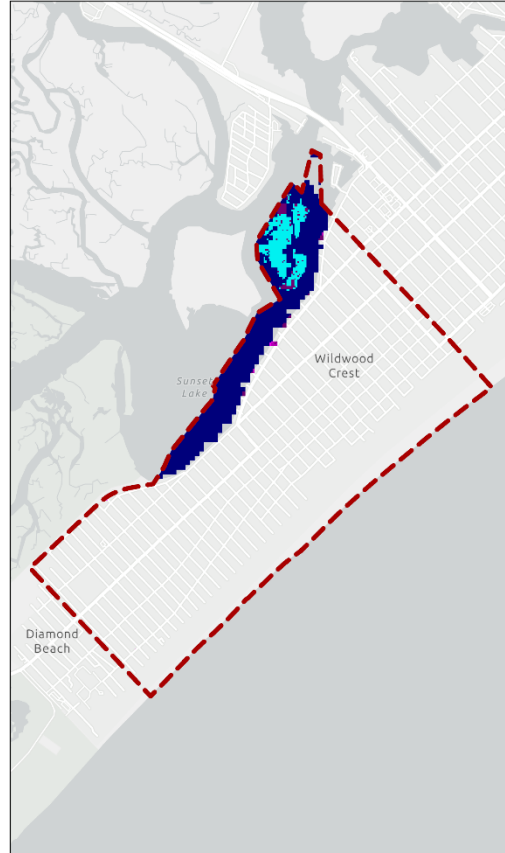
*Land use-land cover data is remotely sensed and represents the oceanfront sandy beach as “barren land” and the dunes as “wetland.”

Map V-7. Marsh retreat*

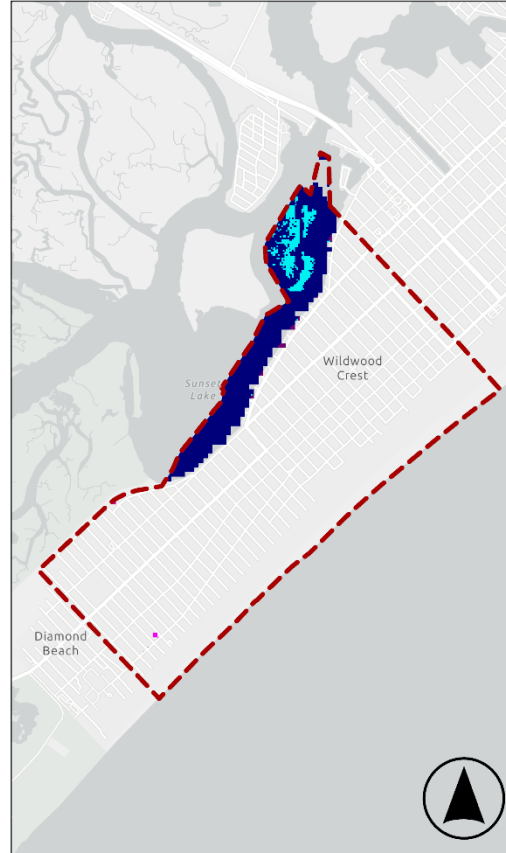
Marsh Migration - 0ft



Marsh Migration - 2ft



Marsh Migration - 4ft



LEGEND

Marsh Migration

■ Freshwater Shrub Wetland

■ Freshwater Emergent Wetland

■ Saltwater Marsh

■ Unconsolidated Shore

■ Water

0 0.13 0.25 0.5 0.75 1 Miles

*The original dataset depicts marsh migration areas along the oceanfront beach and dune which were removed as they do not accurately represent coastal processes in those locations.

Drought

As detailed in Section III.C, Wildwood Crest and the broader Cape May County region are expected to experience exacerbated drought conditions throughout the century. Drought conditions can affect a range of natural and developed environments within Wildwood Crest, including wetlands, recreational areas, and other open green spaces. Drought can influence landscape health by reducing soil moisture, stressing vegetation, degrading habitat quality, and affecting the resilience of coastal wetlands. Warmer temperatures paired with prolonged dry periods can also accelerate plant drying and soil desiccation, which heightens vulnerability to wildfire, even in coastal environments with significant wetland acreage.

Wildwood Crest depends on regional water supply systems and extended drought may place pressure on groundwater resources and water distribution infrastructure across Cape May County. Reduced recharge, combined with seasonal tourism-driven demand, can create additional strain during peak drought periods.

C. Community Assets

There are other assets in a community that may not be “critical” as defined by a CCRHVA. Assets with local value may be places that:

- Represent community identity;
- Are important to quality of life;
- Have significance for cultural reasons; and/or
- Provide community recreation.

Local planning can benefit from understanding impacts to these assets that shape everyday life in the community. Climate hazards may pose immediate and/or direct risks based on the exposure of the asset itself, as well as indirect and/or long-term risks associated with potential loss of the value provided to the community. Community assets in Wildwood Crest were identified through publicly available datasets and input from municipal staff, residents, and other local stakeholders. Public datasets included locations of: (a) libraries, (b) art venues, (c) entertainment and sporting venues, (d) public access points to tidal waterways, and (e) historic properties.

As community members are ultimately best positioned to identify the places and resources most integral to daily life, there is an opportunity to further engage residents through public meetings and surveys to identify and finalize the community assets that matter most to them. Such engagement would allow the resulting inventory to reflect lived experience and local knowledge and ensure that subsequent climate resilience strategies are grounded in the priorities of the local stakeholders.

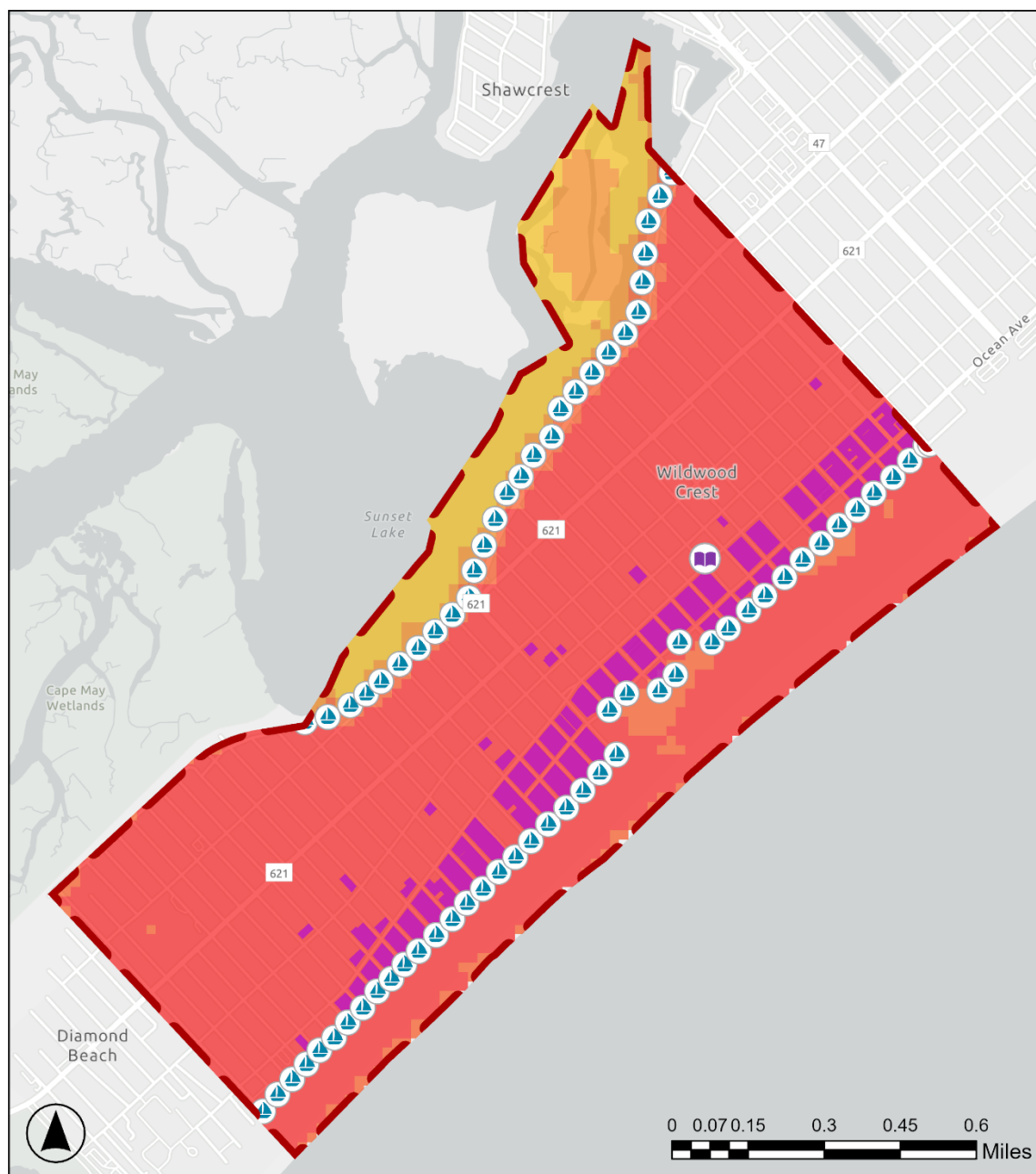
Heat

As detailed in Section III.A, temperature projections indicate that Wildwood Crest may experience increasing heat throughout the century. Increasing temperatures can limit a community's ability to access and use various indoor and outdoor community assets, thus impacting social well-being and public health. On the other hand, places of gathering such as parks, libraries, and community centers can provide heat relief. Parks and green spaces can provide heat relief, but these outdoor assets can become unsafe without available shaded areas, trees, and water. Indoor facilities with air conditioning such as libraries, local shops, community centers, and event venues can also serve as cooling spaces. Yet, these locations risk facing increased demand that can exceed their capacity. Ensuring such facilities are properly equipped, accessible, and resilient to extreme temperatures is essential for protecting public health and maintaining social and community well-being.³²

Map V-8 depicts land surface temperature (LST) during the summer of 2022 in relation to community assets in Wildwood Crest. Much of the Borough is classified in the "Over 110 °F" category, indicating extensive exposure to extreme surface heat across the central and southern portions of the municipality. Several key community assets are located within these high-heat areas. The Cape May County Library – Wildwood Crest Branch (6300 Atlantic Avenue) lies within a zone of elevated surface temperatures and, due to its central location and indoor cooling, is the designated cooling center during extreme heat events. Similarly, the Wildwood Crest Fire Department (7100 Pacific Avenue) shown on Maps V-1 and V-2, the municipality's designated emergency shelter with generator backup and a capacity of approximately 25 people, is also located within a warm zone but remains a critical resource for heat response and emergency operations.

³² Filión, N.A., Knutsen, M., and Phillips, S. New Jersey Department of Environmental Protection. 2025. [New Jersey Extreme Heat Resilience Action Plan](#).

Map V-8. Land surface temperature (°F) and community assets



LEGEND

Land Surface Temperature 2022

- Below 80
- 80 - 90
- 90 - 100
- 100 - 110
- Over 110

Community Assets

- Public Access To Tidal Waterways
- Library
- Historic Properties

0 0.07 0.15 0.3 0.45 0.6
Miles

Storms

As detailed in Section III.B, the frequency and intensity of extreme precipitation events are anticipated to increase throughout the century. Extreme precipitation impacts community assets and economic well-being. Extreme precipitation can limit access to outdoor recreation when parks and other outdoor spaces flood and the impacts can last for extended periods. Additionally, extreme precipitation can drive biodiversity loss, impacting recreational fishing and hunting.³³ Cultural and recreational assets like beaches, boardwalks, and others vital to tourism are some of the most at risk of extreme precipitation. In coastal communities where the tourist season lasts only a few months, even a few additional days of rain or storm can result in revenue losses.³⁴ In Wildwood Crest, recreational fishing is a common activity along the Atlantic Ocean beachfront, Sunset Lake, and nearby back-bay waters, supporting both local recreation and tourism. These coastal and estuarine environments are sensitive to extreme precipitation, which can increase runoff, reduce water quality, and disrupt fish habitats, potentially affecting catch rates and overall fishing conditions. While hunting is not a primary activity within the Borough due to its highly developed barrier-island setting, nearby protected areas such as the Cape May National Wildlife Refuge in Lower Township provide opportunities for regulated hunting and wildlife observation. Changes in precipitation patterns and habitat conditions in these surrounding natural areas may indirectly affect regional wildlife populations and recreational use.

Drought

As detailed in Section III.C, Wildwood Crest's time in drought is anticipated to increase throughout the century. Extended dry periods may place stress on water supply infrastructure, increase demand for potable water during peak tourism months, and reduce water availability for cooling, irrigation of public landscapes, and recreational amenities. These activities can be restricted when water levels drop, negatively impacting local tourism and quality of life.³⁵

Agricultural droughts hinder the irrigation of farms both in a rural and urban context, limiting the availability of fresh produce for farmers' markets. Reduced water supply has also been linked with lower water quality, impacting recreation, water-based jobs, and drinking water. Drought watches may trigger mandatory water conservation measures including restrictions on landscaping, gardening, outdoor recreation, and household water use. Spray parks and other water-based recreational amenities may face temporary closures to conserve water.³⁶

³³ New Jersey Department of Environmental Protection. 2023. Outside, Together! [A statewide comprehensive outdoor recreation plan for New Jersey](#).

³⁴ Leichenko, R., M. McDermott, E. Bezborodko, M. Brady, E. Namendorf. 2014. Journal of Extreme Events, Volume 1. [Economic Vulnerability to Climate Change in Coastal New Jersey: A Stakeholder-Based Assessment](#).

³⁵ National Integrated Drought Information System, National Oceanic and Atmospheric Administration. 2025. [By Sector: Recreation & Tourism](#)

³⁶ Domber, S., Barr K., Snook, I., Hoy, D., Carreno, B., Drabik, J., Walsh, S. NJDEP Division of Water Resources Management. 2024. [2024 New Jersey Water Supply Plan](#).

Flood

Flood risk to community assets includes short-term, temporary impacts from coastal storm events, as well as the potential for long-term losses associated with permanent inundation from sea-level rise (see Section III.D). Flooding poses both immediate and long-term risks to community assets. For example, following Hurricane Sandy, residents in coastal communities were initially concerned about access to medical care, but later became increasingly concerned about access to safe food and water.³⁷ For inland residents, the predominant concern was resource availability, especially for those without access to a vehicle. Residents with limited mobility cannot easily access grocery stores, public transit, community or social services, or personal support networks. Hurricane Sandy also caused widespread gasoline shortages, further challenging access to community assets.

Flooding can also increase the risk of erosion in coastal communities. Beaches absorb wave energy and serve as one of the first lines of defense against coastal flooding during storms. However, because of this protection, beaches can experience loss of sand and limited accessibility for visitors.

Maps V-9 and V-10 illustrate the potential exposure of Wildwood Crest's community assets for each of the four flood measures listed in Table III-8 (two feet coastal inundation, four feet coastal inundation, FEMA 1% annual chance flood zone, and the NJDEP Climate Adjusted Flood Elevation (CAFE)). Table V-3 summarizes the number of community assets exposed at each scenario. Maps V-11 and V-12 depict the community asset parcels exposed by each flood measure for the following property classes: Commercial, Schools, Public Properties, Church and Charitable, and Other Exempt Properties. Tables V-4 and V-5 provide details on the number of parcels, land area, and value of property exposed.

At two- and four-foot coastal inundation, the most flood-vulnerable assets are public access points to tidal waterways with 18 and 25 of 70 access points exposed at the two water levels, respectively. Public properties are also at risk with 19 parcels exposed at two feet and 40 parcels at four feet inundation. Commercial assets show more limited exposure with two parcels exposed at two feet and 15 parcels at four feet coastal inundation. The total value at risk of commercial, public, and church and charitable properties is approximately \$5.4 million at two feet and \$43 million at four feet inundation.

Exposure within the FEMA flood zones is more significant. There are 151 community asset parcels (commercial, public, schools, and church and charitable property classes) within the FEMA 1% annual chance flood zone, representing approximately \$232 million in total value. Exposure is greatest for public properties (64 parcels) and commercial parcels (82 parcels). There are 218 community asset parcels within the NJDEP Climate Adjusted Flood Elevation (CAFE), with approximately \$573 million in total value. Commercial parcels again represent the largest share of

³⁷ Moran, D., J. Whytlaw, J. Herb, and M. Kaplan. 2017. [New Jersey Climate and Health Profile Report](#).

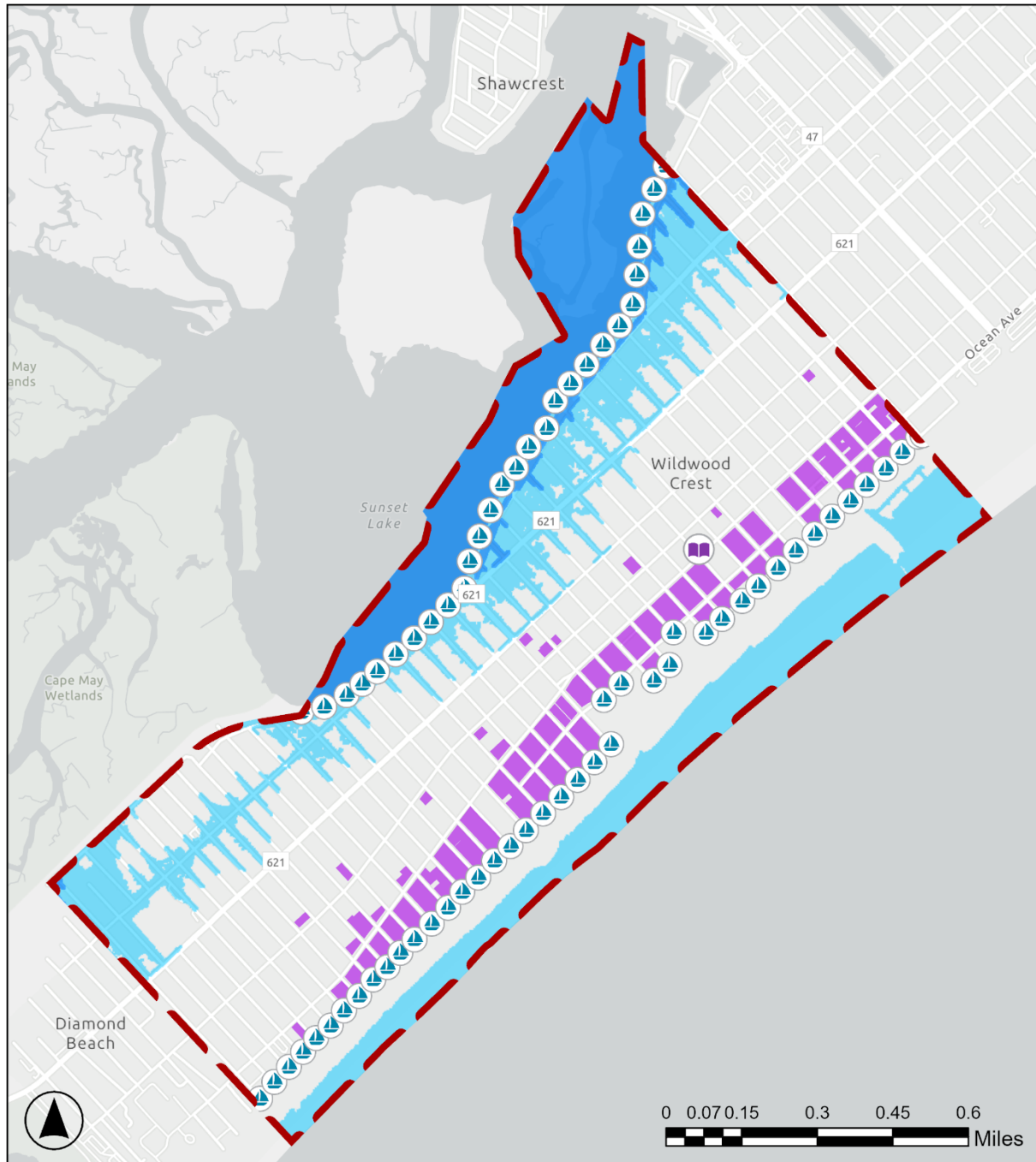
exposure (128 parcels), while public property exposure rises to 83 parcels. All 70 public access points, the public library, and the municipality’s designated shelter (Wildwood Crest Fire Department, 7100 Pacific Ave) are at risk of future flooding within the NJDEP Climate Adjusted Flood Elevation (CAFE). In addition to these assets, historic and culturally significant resources in Wildwood Crest, including mid-century Doo Wop–style motels and long-standing beachfront structures, may also be vulnerable to flooding. Many of these are located in low-lying coastal areas and contribute to the Borough’s identity and tourism economy, making them sensitive to both short-term flood events and long-term inundation.

Exposure to flooding also presents risks at the parcel level, particularly for commercial properties. Many of these parcels are located along the New Jersey Avenue (CR 621) corridor, where key facilities such as grocery stores, pharmacies, and banks are concentrated (see Section V.A). Flooding may disrupt access to essential services and affect business continuity, especially during peak tourist seasons.

Table V-3. Flood exposure of community assets

	Total #	# Exposed in...			
		2 feet coastal inundation	4 feet coastal inundation	FEMA 1% Annual Chance Flood	Coastal flood rule (CAFE)
Libraries	1	0	0	0	0
Public Access Points to Tidal Waterways	70	18	25	52	70
Shelters	1	0	1	1	1
Historical Properties	173	0	0	28	173

Map V-9. Community assets exposed at 2 feet and 4 feet coastal inundation



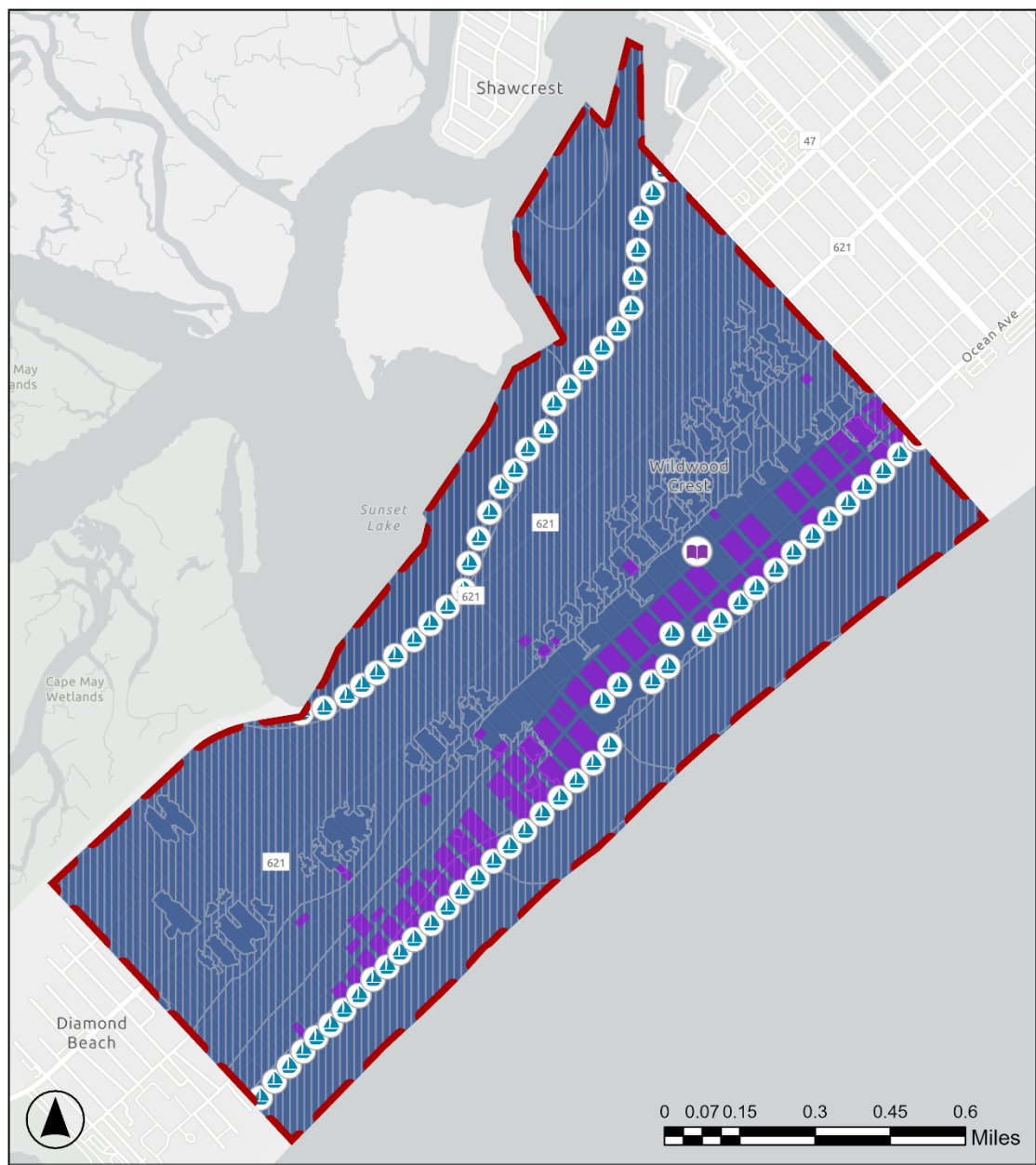
LEGEND

- 2 ft. Coastal Inundation Extent
- 4 ft. Coastal Inundation Extent

Community Assets

- ⚓ Public Access To Tidal Waterways
- 📖 Library
- Historic Properties

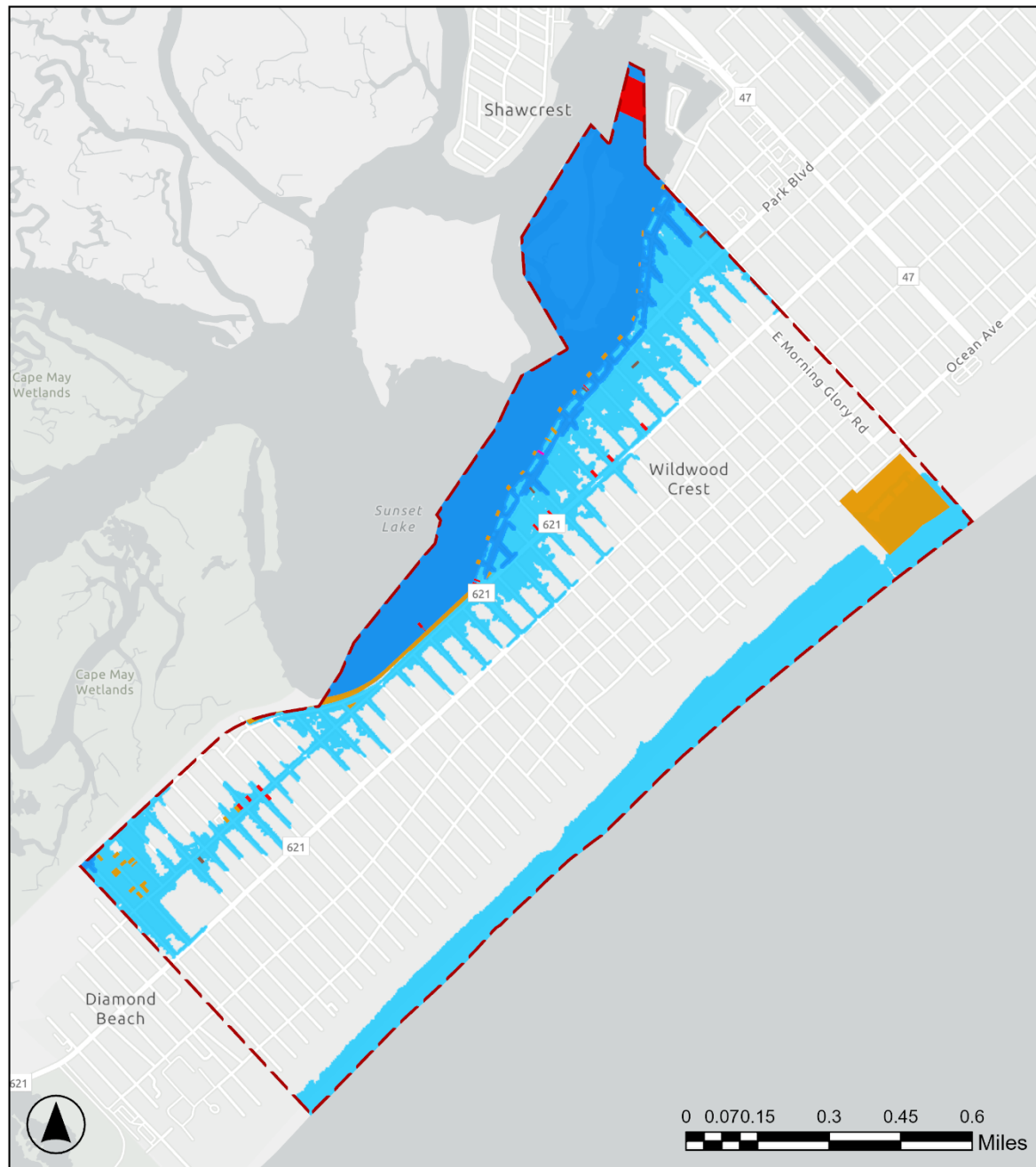
Map V-10. Community assets within FEMA and Climate-Adjusted Flood Elevation (CAFE) zones



LEGEND

- | | |
|---|----------------------------------|
| FEMA 1% annual chance flood zone | Community Assets |
| Approx. extent of REAL Climate Adjusted Flood Elevation | Public Access To Tidal Waterways |
| | Library |
| | Historic Properties |

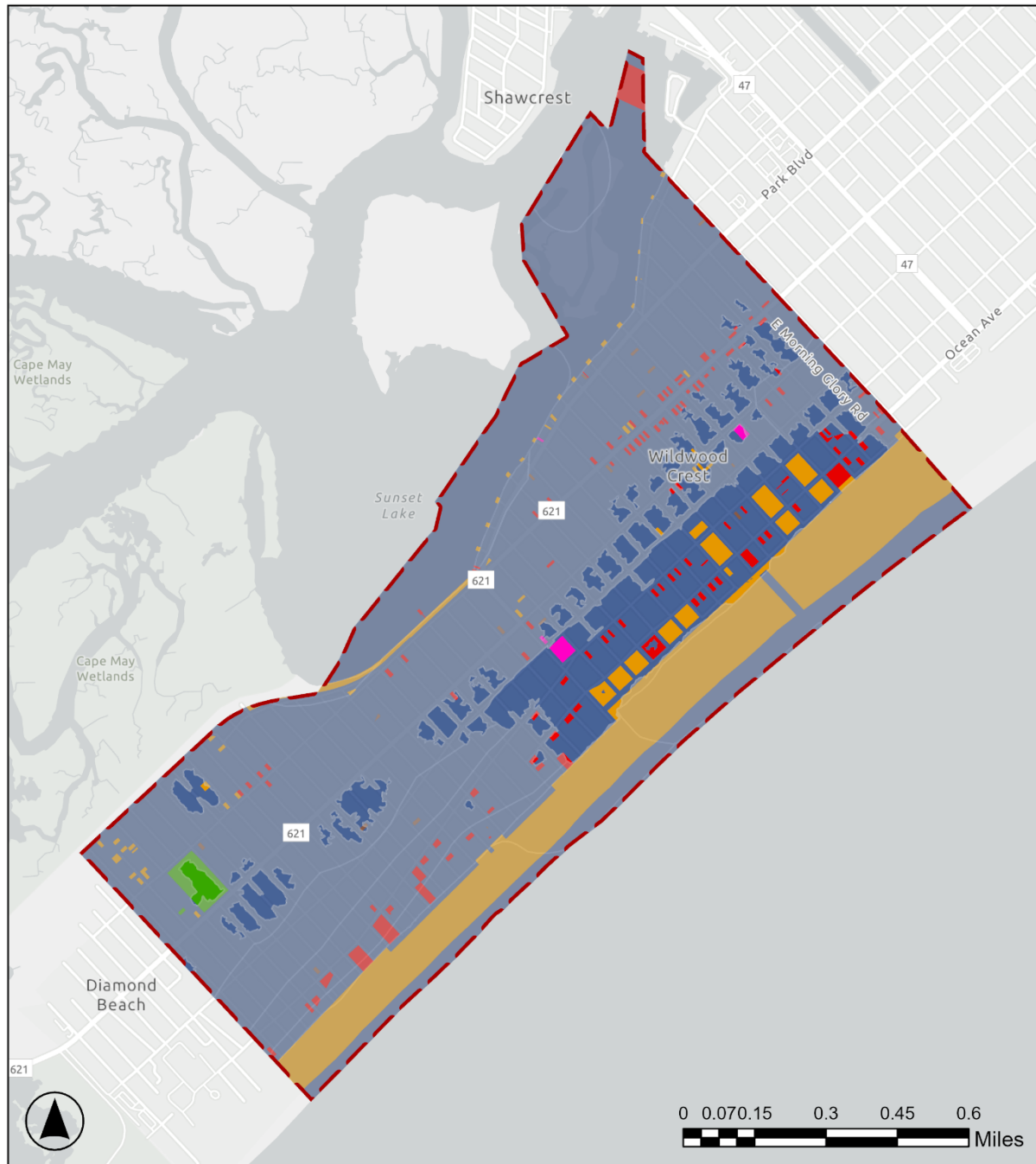
Map V-11. Community asset parcels exposed at 2 feet and 4 feet coastal inundation



LEGEND

2 ft. Coastal Inundation Extent	Community Assets 2ft	Community Assets 4ft
4 ft. Coastal Inundation Extent	Commercial	Commercial
	School	Schools
	Public Properties	Public Properties
	Church and Charitable	Church and Charitable
	Other exempt properties	Other exempt Properties

Map V-12. Community asset parcels within FEMA Climate-Adjusted Flood Elevation (CAFE) zones



LEGEND

<ul style="list-style-type: none"> FEMA 1% annual chance flood zone Approx. extent of REAL Climate Adjusted Flood Elevation 	<ul style="list-style-type: none"> Commercial Schools Public Properties Church and Charitable Other Exempt Properties 	<ul style="list-style-type: none"> Community Assets FEMA 1Pct Community Assets REAL Climate Adjusted Flood Elevation
	<ul style="list-style-type: none"> Commercial School Public Properties Church and Charitable Other Exempt Properties 	

Table V-4. Flood exposure of community asset parcels at 2 feet and 4 feet coastal inundation

		Number / land area exposed in...					
		2 feet coastal inundation			4 feet coastal inundation		
MOD IV Property Class	Total # parcels	# Parcels	Acres	Net Equalized Value (\$)	# Parcels	Acres	Net Equalized Value (\$)
Commercial (4A)	128	2 (2%)	3	2,045,222	15 (12%)	4	15,060,397
Public Properties (15C)	83	19 (23%)	1	54,988	40 (48%)	20	24,564,453
Church and Charitable (15D)	5	1 (20%)	0	3,261,869	1 (20%)	0	3,261,869
Total	216	22 (10%)	4	5,362,079	56 (26%)	24	42,886,719

Note: Net Equalized Value is the sum of land and improvement values. Class 15 properties with no net equalized value were excluded from the count of exposed parcels.

Table V-5. Flood exposure of community asset parcels within FEMA and Climate-Adjusted Flood Elevation (CAFE) zones

		Number / land area exposed in...					
		FEMA 1% Annual Chance Flood			Coastal Flood Rule (CAFE)		
MOD IV Property Class	Total # parcels	# Parcels	Acres	Net Equalized Value (\$)	# Parcels	Acres	Net Equalized Value (\$)
Commercial (4A)	128	82 (64%)	12	172,504,357	128	12	427,682,542
Schools (15A)	2	2 (100%)	5	18,910,757	2	5	18,910,757
Public Properties (15C)	83	64 (77%)	129	35,956,130	83	129	110,573,618
Church and Charitable (15D)	5	3 (60%)	0.15	5,085,938	5	0.15	15,412,560
Total	218	151	146	232,457,182	218	146	572,579,477

Note: Net Equalized Value is the sum of land and improvement values. Class 15 properties with no net equalized value were excluded from the count of exposed parcels.

D. Housing and People

Climate hazards can exacerbate existing housing issues such as escalating housing costs, displacement of lower-income people, and aging infrastructure. Although everyone who lives in New Jersey is vulnerable to climate change, some population groups are more vulnerable than others. Assessing the disproportionate impacts faced by these populations is necessary to assess the impacts of climate change on a community as a whole. Table V-6 provides data³⁸ on Wildwood Crest's vulnerable population groups. The total population of the Borough is 3,077.

Table V-6. Overburdened populations in Wildwood Crest

	Population Estimate	Population Percent
Low-income*	666	22%
No health insurance	111	4%
Aged 65 and older	1,363	44%
Aged 18 and younger	204	7%
Disabled	583	19%
Minority	139	5%
American Indian or Alaska Native	0	0%
Asian	9	0%
Black or African American	45	1%
Native Hawaiian or Pacific Islander	0	0%
Some other race	0	0%
Two or more races	76	2%
Hispanic	9	0%
Living in group quarters	0	0%
	Household Estimate	Household Percent
Limited English proficiency households	20	1%
No vehicle households	98	3%
Mobile home housing units	43	1%
Multi-unit housing units	1,116	36%

**Below twice the poverty threshold as determined by the US Census Bureau.*

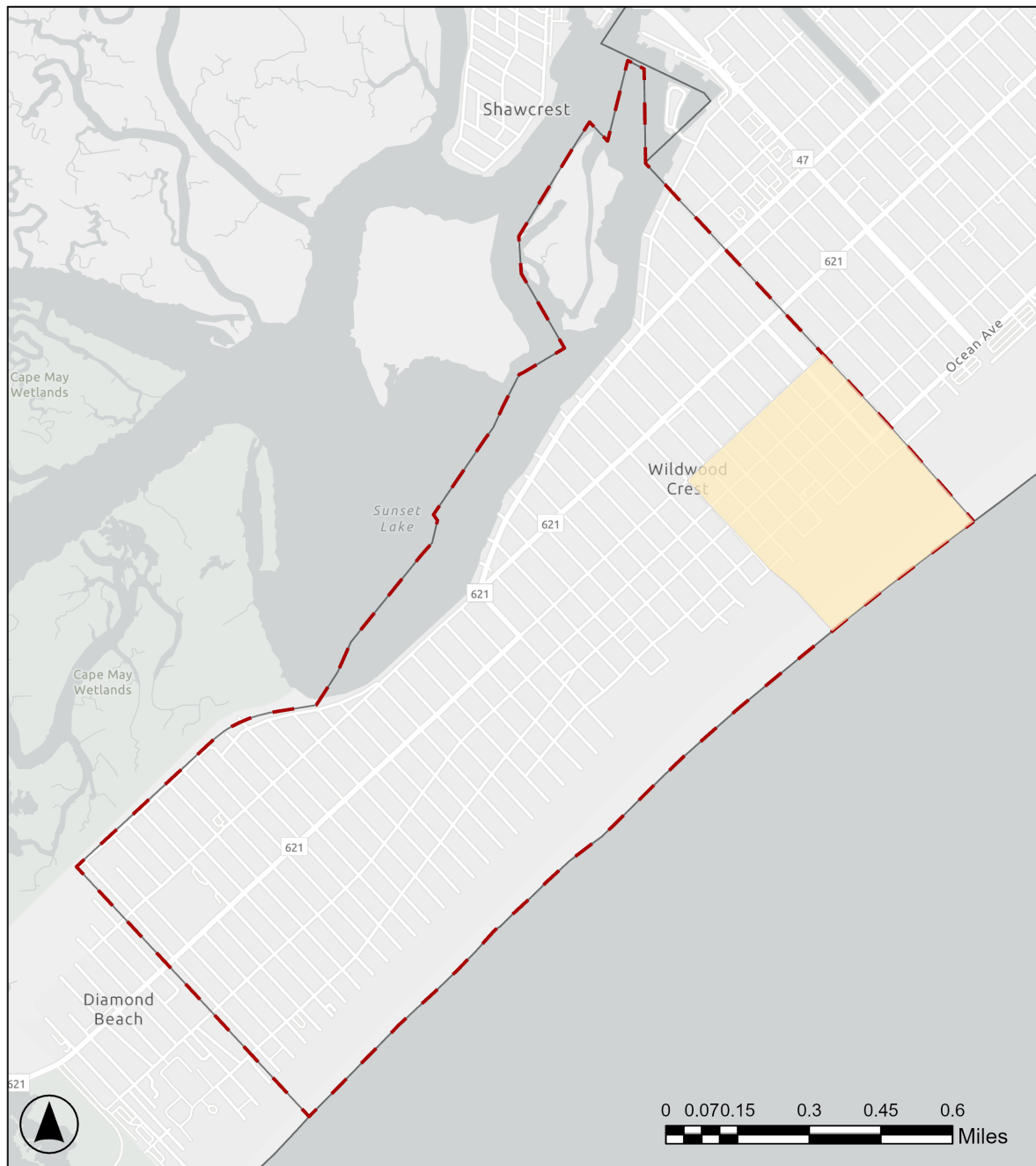
³⁸ U.S. Census Bureau. 2024. [American Community Survey Five Year Estimates](#).

Additionally, the New Jersey Environmental Justice Law (N.J. Stat. Ann. 13:1D-157) defines Overburdened Communities (OBC) as census block groups with:

- At least 35 percent low-income households (at or below twice the poverty threshold as determined by the United States Census Bureau); or
- At least 40 percent of the residents identify as minority or as members of a State recognized tribal community; or
- At least 40 percent of the households have limited English proficiency (without an adult that speaks English “very well” according to the United States Census Bureau).

The OBC designation facilitates mapping of these vulnerable populations within each municipality statewide. As depicted on Map V-13, one census block group in the northeast corner of Wildwood Crest is designated as an OBC due to the percentage of low-income households. As shown in Table V-6, across Wildwood Crest, there are a total of 666 residents (22%) classified as low-income, 139 residents (5%) who identify as minority, and 20 residents (1%) who speak English “less than well.”

Map V-13. Overburdened communities



LEGEND

Overburdened Communities under the NJ Environmental Justice Law

Low Income

Heat

As detailed in Section III.A, temperature projections indicate that Wildwood Crest may experience increasing heat throughout the century. Hot days, in combination with poor housing conditions and lack of climate control, can have significant impacts on health. Lack of air conditioning, crowded living spaces, and inadequate access to alternative shelters during heat waves can cause heightened anxiety, disrupt sleep patterns, and stress cardiovascular systems.³⁹ For example, public and/or affordable housing with insufficient building insulation located in areas of high surface temperature or potential heat islands may expose residents to temperatures that can exceed outside temperatures. In New Jersey, heat-related hospital admissions during the warm season (May to September) increased approximately 156% between 2004 and 2013.⁴⁰ Children, elderly people, and those with pre-existing conditions are especially at risk. In Wildwood Crest, a total of 51% of the population is either over 65 years old (44%) or under 18 years old (7%).

Additionally, the combination of high heat with high humidity increases risk to outdoor occupational groups for heat-related illnesses like heat stroke. Occupational groups that are particularly vulnerable because of the amount of time spent outside include workers in construction, agriculture, forestry, and natural resource management. In Wildwood Crest, seasonal employment in tourism, hospitality, and beach-related services results in a concentration of outdoor and semi-outdoor workers during the summer months, increasing exposure to extreme heat conditions (see Section VI for workforce characteristics). High temperatures also increase the concentration of ground-level ozone in the air. This is particularly harmful for individuals with chronic respiratory conditions.⁴¹

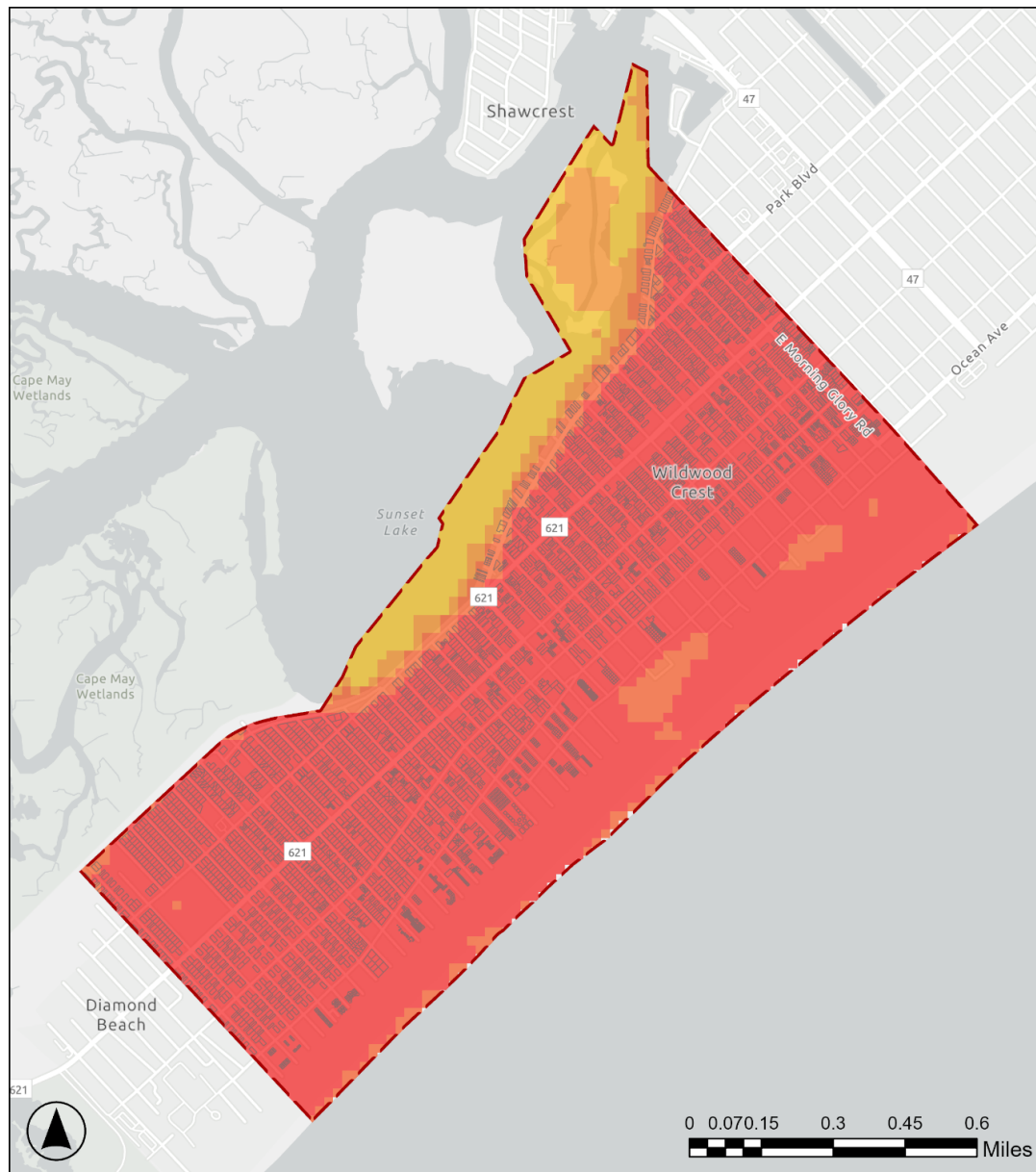
To better understand potential heat-stress challenges for vulnerable residents, Map V-14 depicts housing parcels in Wildwood Crest relative to land surface temperature in the summer of 2022. Most residential and apartment parcels fall within the highest temperature range (over 110 °F), especially throughout the central and southern portions of the Borough. These areas contain dense residential blocks and continuous impervious surfaces such as roofs, streets, driveways, and parking areas which retain heat. Additionally, all of Wildwood Crest is at risk of heat island effect due to a high ratio of impervious surface to tree canopy (see Map III-2 in Section III – Current and Future Climate Hazards). Although heat island risk is moderated by the Borough's coastal location, heat represents a particular concern for vulnerable residents. Cooling resources in Wildwood Crest are limited to indoor community facilities such as the Cape May County Library – Wildwood Crest Branch and the Wildwood Crest Fire Department (designated emergency shelter), which may serve as informal cooling centers; however, their locations may not be easily accessible to all residents in the highest heat-exposed areas, potentially limiting their effectiveness during extreme heat events.

³⁹ Filión, N.A., Knutsen, M., and Phillips, S. New Jersey Department of Environmental Protection. 2025. [New Jersey Extreme Heat Resilience Action Plan](#).

⁴⁰ New Jersey Department of Environmental Protection. 2022. [Climate Change Impacts on Human Health & Communities](#): Addendum to the 2020 New Jersey Scientific Report on Climate Change. Version 1.0. (Eds. J.A. Bonventre, L.A. Lester). Trenton, NJ. 4 pp

⁴¹ Center for Disease Control. 2022. [Heat and chronic conditions](#).

Map V-14. Land surface temperature (°F) and housing



LEGEND

- Residential and Apartments
- Land Surface Temperature 2022**
 - Below 80
 - 80 - 90
 - 90 - 100
 - 100 - 110
 - Over 110

Sources: Moran, D., J. Whytlaw, J. Herb, M. Kaplan, J. Madrigano, and P. Kinney. 2017. New Jersey Climate and Health Profile Report. New Jersey Climate Adaptation Alliance. New Brunswick, NJ: Rutgers University.
https://njclimateresourcecenter.rutgers.edu/wp-content/uploads/2020/03/CHPR_Final_12.6_2017.pdf

Storms

As detailed in Section III.B, the frequency and intensity of extreme events are anticipated to increase throughout the century. The public health impacts of storms are well documented in New Jersey. For example, extreme rainfall during the warm season has been connected to increases in hospitalizations for gastrointestinal illness.⁴² In the aftermath of Superstorm Sandy, adults exposed to mold in their homes were more likely to be diagnosed with asthma and more likely to report mental health distress. Children living in homes that experienced even minor damage were at higher risk for psychological and emotional issues.⁴³ According to data from the US Census Bureau, approximately 4% of Wildwood Crest's population does not have health insurance and may be at particular risk of health impacts.

Tropical storms and hurricanes may damage residential buildings, including impacts from wind, debris, and the loosening of windows or roof shingles. Mobile homes are especially susceptible to damage or loss. In Wildwood Crest, there are 43 mobile home units (approximately 1% of total housing units), many of which are located in low-lying coastal areas that fall within the FEMA 1% annual chance flood zone, increasing their vulnerability to flooding and storm impacts. Financially burdened households are also at particular risk, as their ability to prepare for and respond to extreme weather is constrained by limited resources. These constraints may limit evacuation, the purchase of backup energy systems, access to emergency services, and/or insurance uptake. Review of summary data from the National Flood Insurance Program indicates that there are 24 Repetitive Loss properties and 3 Severe Repetitive Loss properties in Wildwood Crest, with a total of 97 claims paid on these structures since 1978.⁴⁴

Power outages during winter months pose additional risks to vulnerable populations, including the elderly and medically frail, who are more susceptible to cold exposure in homes and facilities without heat. In New Jersey, where approximately 15.8% of homes rely on electricity for heating, the loss of power can have serious health implications. Beyond residential settings, individuals in medical facilities may face life-threatening situations if critical equipment fails due to storm-induced outages. Vulnerable populations, like the elderly, especially in coastal communities, are considered the most vulnerable due to the direct exposure to high-impact storms, limited adaptive capacity, and need for additional time or assistance during evacuations.⁴⁵

⁴² Gleason, J. & Fagliano, J. 2017. Effect of drinking water source on associations between gastrointestinal illness and heavy rainfall in New Jersey. <https://doi.org/10.1371/journal.pone.0173794>

⁴³ Abramson, D., Alst, D., Merdjanoff, A., Piltch-Loeb, R., Beedasy, J., Findley, P., Peek, L., Mordy, M., Moroso, S., Ocasio, K., Park, Y.S., Sury, J., Tobin, J. 2015. Sandy Child and Family Health Study PERSON Report. https://www.researchgate.net/publication/280925388_Sandy_Child_and_Family_Health_Study_PERSON_Report

⁴⁴ See data and definitions: <https://www.fema.gov/openfema-data-page/nfip-multiple-loss-properties-v1>

⁴⁵ New Jersey Office of Emergency Management. 2024. [State of New Jersey All-Hazards Mitigation Plan](#).

Drought

Wildwood Crest's time in drought each year is anticipated to increase throughout the century (see Section III.C). Drought can impact water supply, agriculture, natural resources, and ecosystems, further exacerbating climate-related effects on the economy, environment, and social systems, especially in overburdened communities. Due to the limited availability of reservoirs to back up the groundwater supply, municipalities in the southern part of NJ are potentially more vulnerable to longer periods of drought.⁴⁶ While the built environment, including housing, is not directly damaged by drought, a home's dependence on the public water supply can influence its livability during drought periods. During periods of heightened demand on public water systems, increasing operational costs may be passed down to the consumer. Increasing water supply rates may restrict water access for financially constrained households. Limitations to financial and technical resources further exacerbate a community's vulnerability to drought-related hazards.⁴⁷

Flood

New Jersey has the largest number of affordable-housing units exposed to sea-level rise among all coastal states, with 1,640 affordable housing units subject to coastal flooding at least once a year.⁴⁸ Flooding impacts vulnerable populations by exacerbating existing underlying inequities. In addition to impacts to property, flooding causes physical and mental health impacts. The most direct health impact from flooding is drowning and trauma. Other health impacts from flooding can be the result of increased risk of exposure to contaminants such as bacteria, mold, parasites and chemical pollutants that can cause gastrointestinal, respiratory and other conditions. Costly repairs and displacement resulting from flood damages can create financial burdens that disproportionately impact low- to moderate-income families.⁴⁹

Maps V-15 and V-16 depict the potential flood exposure of housing parcels in Wildwood Crest for each of the four flood measures listed in Table III-8 (two feet coastal inundation, four feet coastal inundation, FEMA 1% annual chance flood zone, and the NJDEP Climate Adjusted Flood Elevation (CAFE)). Tables V-7 and V-8 provide details on the number of parcels, land area, and value of property exposed.

Most of Wildwood Crest's 5,075 housing parcels are susceptible to flooding. Exposure at two- and four-foot coastal inundation is concentrated on the west side of the island, with 38 parcels exposed at two feet and 685 parcels exposed at four feet. Approximately 74% of the Borough's housing parcels (3,766 parcels) are within the FEMA 1% annual-chance flood zone, representing

⁴⁶ New Jersey Department of Environmental Protection. 2025. [New Jersey Scientific Report on Climate Change](#). (Eds. B. Wiley, K. Raper, J. Bonventre, R. Hill, L.A. Lester, N.A. Procopio). Trenton, NJ. 275 pp.

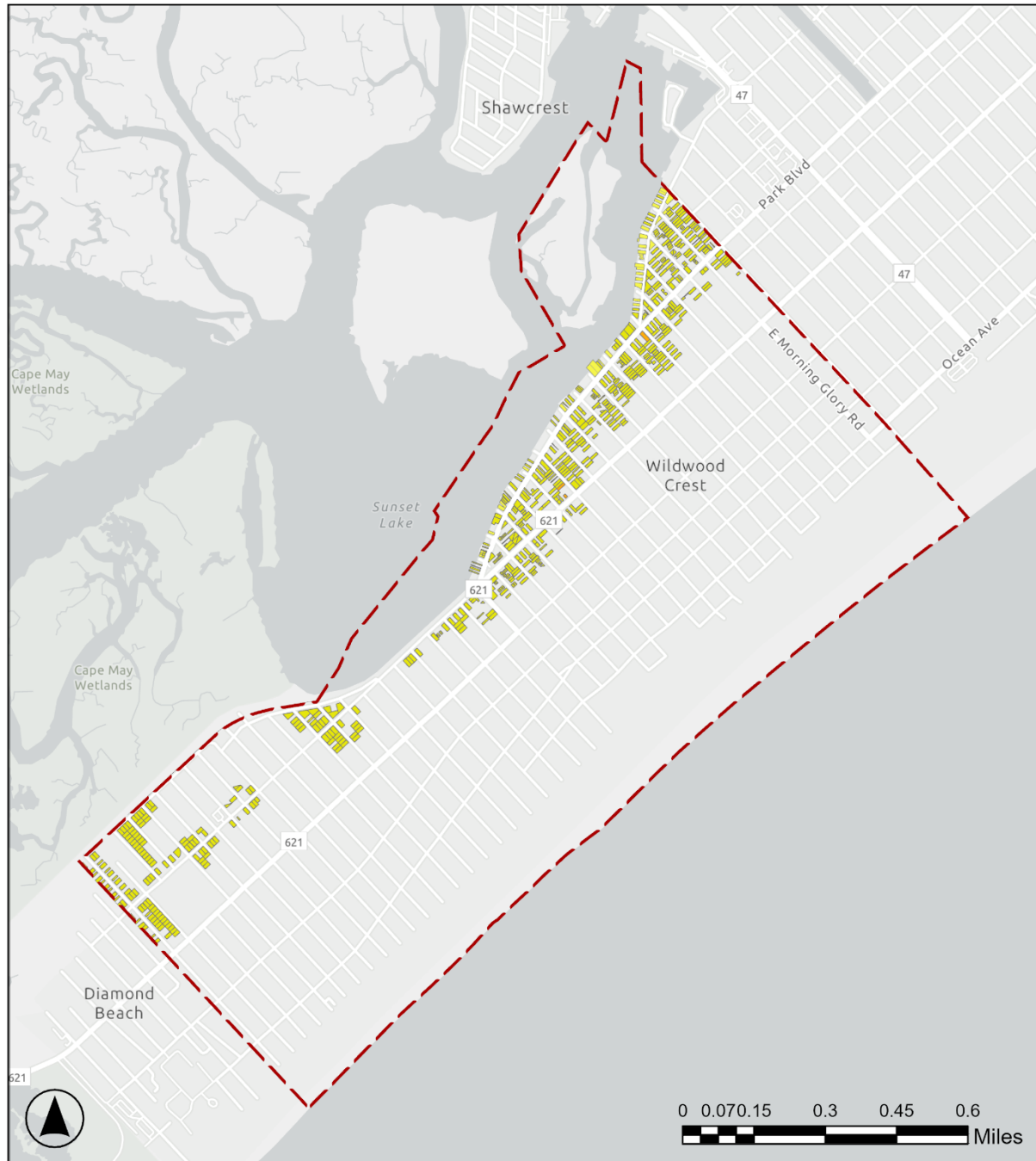
⁴⁷ Domber, S., Barr K., Snook, I., Hoy, D., Carreno, B., Drabik, J., Walsh, S. NJDEP Division of Water Resources Management. 2024. [2024 New Jersey Water Supply Plan](#).

⁴⁸ Buchanan, Maya K. et al. 2020. [Sea level rise and coastal flooding threaten affordable housing](#). Environmental Research Letters, Volume 15.

⁴⁹ Interagency Council on Climate Resilience. 2025. [New Jersey Statewide Flood Resilience Initiatives](#).

167 acres and approximately \$2.24 billion in net equalized property value. All 5,075 housing parcels are within the Coastal Flood Rule (CAFE) extent, representing 209 acres and approximately \$2.96 billion in net equalized property value. This level of exposure highlights the need for targeted adaptation strategies, including elevation, floodproofing, and resilient housing redevelopment. These risks should be considered in future land-use and housing decisions, particularly when guiding redevelopment away from the most flood-prone areas and strengthening existing structures (see the Housing Element Recommendations in Section VI).

Map V-15. Housing parcels exposed at 2 feet and 4 feet coastal inundation



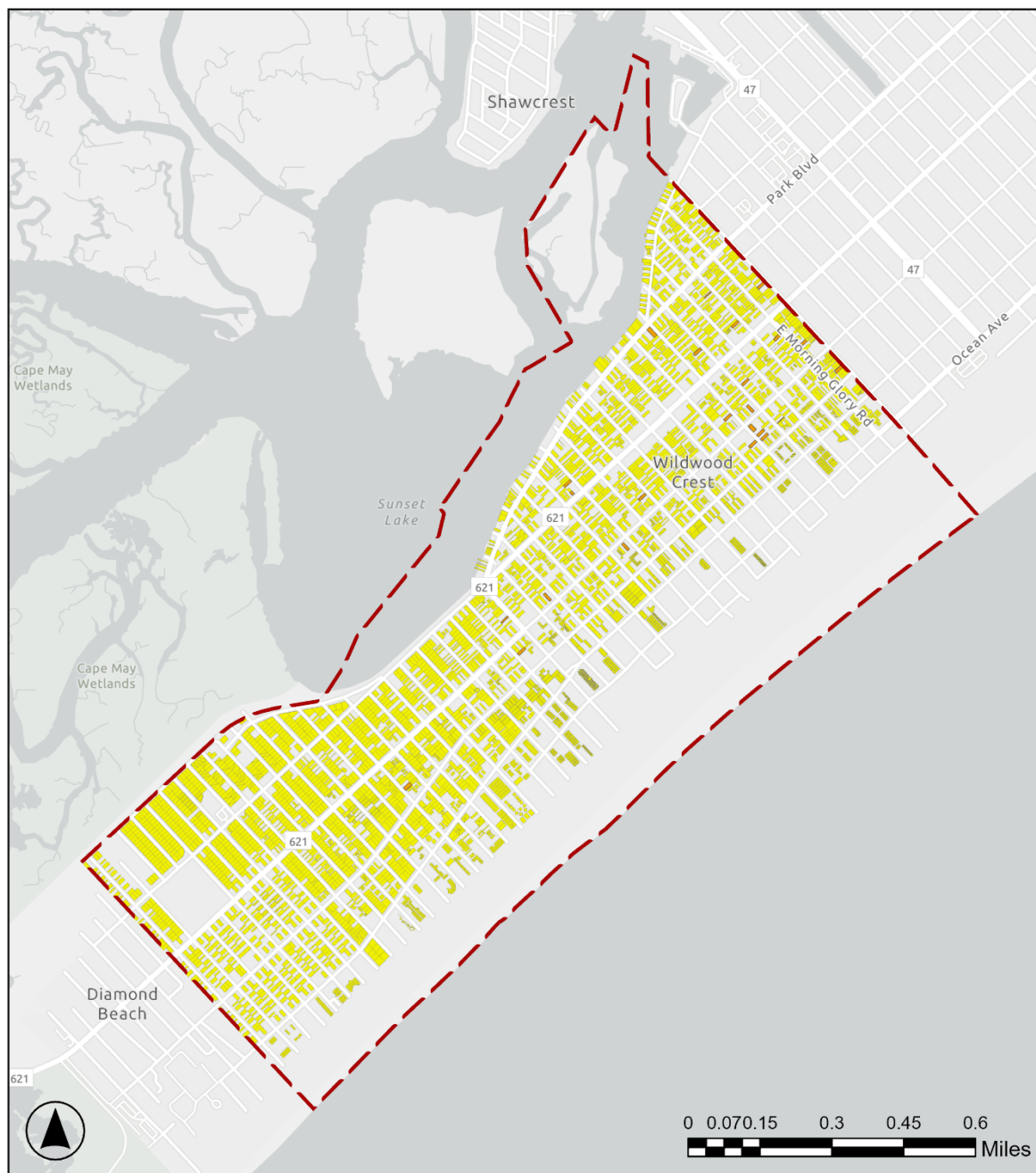
LEGEND

Parcels Impacted by 2ft Inundation Parcels Impacted by 4ft Inundation

Residential
Apartments

Residential
Apartment

Map V-16. Housing parcels within FEMA and Climate-Adjusted Flood Elevation (CAFE) Zones



LEGEND

Parcels Impacted by FEMA 1Pct Parcels Impacted by REAL Climate Adjusted Flood Elevation

 Residential	 Residential
 Apartments	 Apartments

Table V-7. Flood exposure of housing parcels at 2 feet and 4 feet coastal inundation

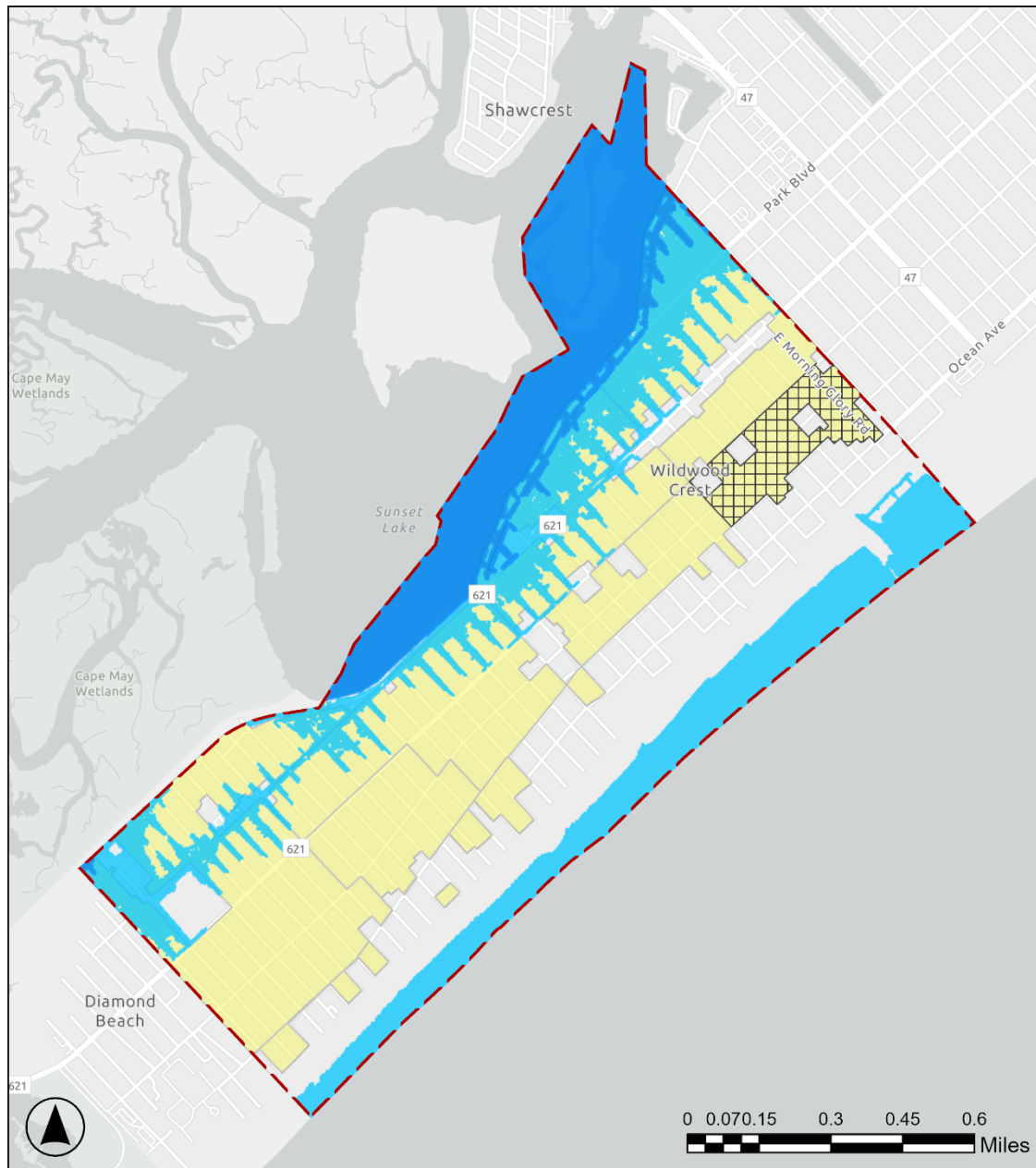
		Number / land area exposed in...					
		2 feet coastal inundation			4 feet coastal inundation		
MOD IV Property Class	Total # parcels	# Parcels	Acres	Net Equalized Value (\$)	# Parcels	Acres	Net Equalized Value (\$)
Residential (2)	5,051	38 (1%)	2	53,817,308	682 (14%)	39	469,031,250
Apartment (4C)	24	0	0	0	3 (13%)	0	1,890,024
Total	5,075	38 (1%)	2	53,817,308	685 (13%)	39	470,921,274

Table V-8. Flood exposure of housing parcels within FEMA and CAFE Zones

		Number / land area exposed in...					
		FEMA 1% Annual Chance Flood			Coastal Flood Rule (CAFE)		
MOD IV Property Class	Total # parcels	# Parcels	Acres	Net Equalized Value (\$)	# Parcels	Acres	Net Equalized Value (\$)
Residential (2)	5,051	3,742 (74%)	166	2,222,567,007	5,051 (100%)	208	2,941,982,722
Apartment (4C)	24	24 (100%)	1	18,199,219	24 (100%)	1	18,199,219
Total	5,075	3,766 (74%)	167	2,240,766,226	5,075 (100%)	209	2,960,181,941

Maps V-17 and V-18 illustrate the potential flood exposure of Wildwood Crest's OBC census block group for each flood measure. The analysis indicates that residents within the OBC census block group are not exposed at two feet or four feet of coastal inundation. However, 66 low-income residents within the OBC census block group are located within the FEMA 1% annual chance flood zone and 166 residents are located within the NJDEP Climate Adjusted Flood Elevation (CAFE), highlighting the growing vulnerability of this population as sea level rises.

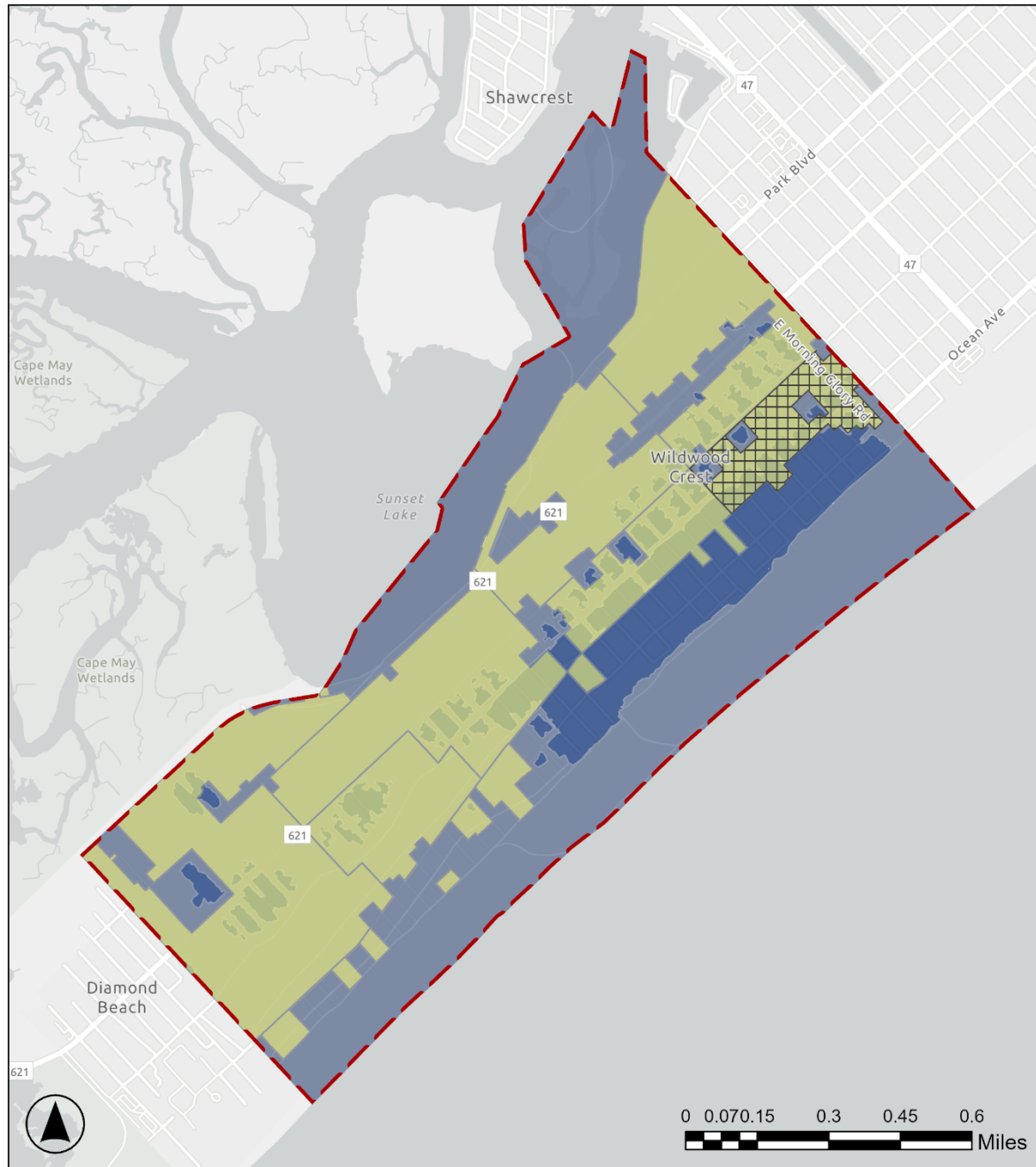
Map V-17. Overburdened Communities exposed at 2 feet and 4 feet coastal inundation



LEGEND

- | | |
|---|---|
|  2 ft. Coastal Inundation Extent |  Residential Areas in Overburdened Communities |
|  4 ft. Coastal Inundation Extent |  Residential Areas |

Map V-18. Overburdened Communities within FEMA and Climate-Adjusted Flood Elevation (CAFE) zones



LEGEND

- FEMA 1% annual chance flood zone
- Residential Areas
- Approx. extent of REAL Climate Adjusted Flood Elevation
- Residential Areas in Overburdened Communities

VI. Impacts on Master Plan Elements

The NJ MLUL requires a CCRHVA to analyze “the potential impact of natural hazards on relevant components and elements of the master plan.” Wildwood Crest's master plan was completed in 1980. Wildwood Crest completed Reexamination Reports in 1988, 1994, 2012, and 2022. As the 2022 Reexamination Report is the most current planning document, this section identifies connections between these plans and their relevance in reflecting existing conditions, policies, and regulatory priorities with the current and future climate hazards and exposures identified in this CCRHVA and provides potential considerations for improving the Borough’s resilience. Table VI-1 lists the Master Plan documents and elements reviewed and analyzed in this section.

Table VI-1. Master Plan documents and elements reviewed

Master plan documents	Master plan elements
<ul style="list-style-type: none"> • 1960 Master Plan (historical reference) • 1980 Master Plan (referenced through other Borough planning documents; original document not available for direct review) • 2005 Land Use Plan • 2012 Master Plan Reexamination Report • Community Design Sub-Element • 2022 Master Plan Reexamination Report • 2025 Housing Element and Fair Share Plan 	<p>Mandatory Elements</p> <ul style="list-style-type: none"> • Statement of objectives, principles, assumptions, policies, and standards • Land use plan • Housing element and fair share plan <p>Optional Elements</p> <ul style="list-style-type: none"> • Technical/Sub-Element: Community Design • Circulation Plan • Utility Service/ Stormwater Management • Community Facilities • Recreation and Open Space • Conservation • Economic Development • Historic Preservation • Recycling Plan • Green Buildings and Environmental Sustainability • Public Access

Each element is analyzed with reference to the 2022 Master Plan Reexamination Report, with earlier and more recent planning documents referenced where relevant. The Borough’s last comprehensive Master Plan was prepared in 1980. Although the original 1980 Master Plan was not available for direct review, its goals and recommendations are referenced through other planning documents. The 1960 Master Plan is also used as an older historical reference.

Additionally, other available planning documents, including the Plan Endorsement documents, Flood Mitigation and Storm Sewer Master Plan, Hazard Mitigation Plan, and Capital Improvement Plan, are referenced where relevant. These documents provide additional information on flooding, stormwater, infrastructure, and resilience that supports the analysis in this CCRHVA.

A. Master Plan Goals and Objectives

The MLUL requires a municipal master plan to include a “statement of objectives, principles, assumptions, policies and standards” to guide the physical, economic, and social development of the municipality. Wildwood Crest’s last comprehensive Master Plan was prepared in 1980; however, the original document was not available for direct review. Therefore, this analysis primarily relies on the goals and objectives summarized in the 2022 Master Plan Reexamination Report and other available Borough planning documents. The 1960 Master Plan is used as an older historical reference.

The goals and objectives that are most relevant to the CCRHVA are:

- Protect the beach, Sunset Lake, and the surrounding natural environment, which is inextricably linked with the economic well-being and high quality of life in Wildwood Crest. This environmental goal was established in 1994 and continues to be recognized in the 2022 Reexamination.
- Conserve the beach and dunes and follow sound environmental techniques and guidelines for such conservation.
- Preserve existing single-family neighborhoods and restrict the wholesale conversion of one- and two-family neighborhoods to multi-family development. Related objectives include reducing overdevelopment on residential lots and providing context-sensitive infill development.
- Maintain and enhance the existing community facilities and parks and recreation space consistent with the character of the Borough.
- Develop and maintain the motel business, summer rentals, commercial areas, and marinas as vibrant enterprises critical to the continued success of Wildwood Crest as a family resort area.

Climate Hazard Connections

The CCRHVA identifies threats to the Borough of Wildwood Crest, including coastal inundation, storm surge, extreme heat, sea-level rise, and occasional drought. Among these hazards, Wildwood Crest’s greatest vulnerability is flooding, driven by coastal processes at the oceanfront, the back bay, or Sunset Lake. Future flood projections indicate that bayfront and farther inland areas will be inundated in modest water-level increase scenarios, whereas severe FEMA flood

scenarios indicate that nearly the entire Borough will be flooded. These risks are worsened by global warming, which adds to sea-level rise and intensifies flooding.

The 2022 Reexamination Report directly recognizes the importance of climate resilience in Wildwood Crest, particularly because of sea-level rise and sunny-day flooding. It also identifies the beach and dune system, back-bay marshes, open waters, and bulkheads as important components of the Borough's storm resilience. The CCRHVA expands on this existing planning direction by providing current and future climate hazard and exposure information.

Several existing goals and objectives align with the findings of the CCRHVA, including:

- The environmental goal to protect the beach, Sunset Lake, dunes, and surrounding natural environment aligns with the CCRHVA's coastal inundation, sea-level rise, and marsh retreat analysis.
- Residential land use goals related to density and overdevelopment are relevant to flood exposure. The CCRHVA identifies approximately 82% of residential land use within the FEMA 1% Annual Chance Flood area and 100% under the NJDEP Climate Adjusted Flood Elevation (CAFE).
- Goals related to parks, recreation, and community facilities are relevant because several public and natural assets, including Sunset Lake Bayfront Park and Ephraim Island, are exposed to future coastal inundation.
- The economic goal of maintaining the Borough's motel and tourism industry is also connected to climate resilience because much of the motel/hotel district is located near the oceanfront and is vulnerable to coastal flooding and storm impacts.

The 2022 Reexamination also recommends storm resilience measures identified in the 2019 Flood Mitigation and Storm Sewer Master Plan, including increasing storm sewer capacity, improving pump stations and control valves, elevating bulkheads and roadways, incorporating green infrastructure, participating in FEMA's Community Rating System, and continuing to monitor beaches, dunes, and the back bay.

Potential Resilience Considerations

- Continue to incorporate sea-level rise, coastal flooding, storm surge, extreme rainfall, and heat exposure identified in the CCRHVA into future planning, zoning, infrastructure, and redevelopment activities.
- Consider improvements to stormwater drainage along Pacific Avenue, including adequate capacity to address future rainfall and localized flooding.
- Consider incorporating green infrastructure, permeable surfaces, and shade trees into bicycle, pedestrian, and streetscape improvements.

- Continue coordination with the Cape May County Municipal Utilities Authority (CMCMUA) to address potential climate impacts on water quality and regional utility infrastructure.
- Continue to incorporate floodproofing and backup power considerations into the planning and improvement of public and critical facilities.
- Continue tree planting and urban greening efforts to reduce potential impacts from extreme heat.
- Continue beach and dune conservation and monitoring efforts to support shoreline protection and coastal resilience.
- Consider wetland restoration and other nature-based approaches to support water quality and ecological resilience.
- Continue coordination with regional partners, including the New Jersey Coastal Coalition, on coastal resilience and adaptation efforts.
- Consider an additional Master Plan objective for climate adaptation and resilience, informed by and consistent with exposures presented in the CCRHVA.
- Consider incorporating the 2019 Flood Mitigation and Storm Sewer Master Plan into future Master Plan updates, consistent with the recommendation of the 2022 Reexamination Report and informed by the CCRHVA findings.

B. 2005 Land Use Plan

The MLUL requires a municipal master plan to include a land use element. The 2005 Land Use Plan was prepared to guide future development and redevelopment in Wildwood Crest. Its overall intent is to preserve and enhance the character of the Borough by protecting its single-family residential neighborhoods and promoting resort tourism in appropriate locations.

The 2005 Land Use Plan recognizes that Wildwood Crest is almost completely developed. Over 38 percent of the Borough, approximately 320 acres, is identified as environmentally constrained “undeveloped” land, including wetlands, beaches, dunes, and Sunset Lake. Vacant land represents less than 7 percent, or approximately 45 acres, of which approximately 30 acres are located on Ephraim Island and are undevelopable. Most of the remaining vacant land consists of small, isolated parcels.

The Land Use Plan also sought to preserve residential neighborhood character, reduce incompatible multi-family infill development, and support the motel/hotel industry. The Plan recommended eliminating the remaining R-3 Multi-Family Residential Zone and rezoning it to R-2, and established three distinct motel/hotel districts to reflect differences in development character and intensity.

The 2022 Reexamination notes that the Land Use Plan does not require significant changes because the location and distribution of land uses have remained generally stable. However, it recommends incorporating storm resiliency into existing performance standards consistent with State models and best management practices, as well as providing for public electric vehicle charging infrastructure.

Climate Hazard Connections

The 2005 Land Use Plan's recognition that Wildwood Crest is almost fully developed is particularly relevant to the CCRHVA's heat and stormwater findings. Maps III-1 and III-2 show elevated land surface temperatures across most of the Borough and a high ratio of impervious surface to tree canopy. Additionally, Section III.B projects increasing rainfall intensity. Since future development is expected to occur primarily through infill and redevelopment, land use and development standards provide opportunities to address impervious cover, tree canopy, stormwater management, and heat exposure.

The Land Use Plan's emphasis on controlling residential density and preserving existing residential neighborhoods is also relevant to the flood exposure identified in Sections V.B and V.D. A large portion of the Borough's residential, apartment, and commercial properties are within areas of current or future flood exposure. Therefore, future land use and zoning decisions should consider both the existing neighborhood character and the increasing flood exposure identified in the CCRHVA.

Additionally, the buildout analysis in Section IV.C identifies only six developable areas in Wildwood Crest. While these areas have limited exposure under the two-foot coastal inundation scenario, all six are completely inundated within the approximate extent of the REAL Climate Adjusted Flood Elevation (CAFE) (see Table IV-8 and Map IV-10). This indicates that even the Borough's limited remaining development potential may be exposed to long-term flood risk.

The beaches, dunes, wetlands, and other environmentally constrained lands identified in the 2005 Land Use Plan also have an important connection to coastal resilience. Section V.B identifies these natural areas as providing flood and storm surge protection. In particular, Map V-7 projects that the existing tidal marsh on Ephraim Island may degrade with two feet of sea-level rise and disappear with four feet of sea-level rise, potentially reducing its natural flood-buffering capacity.

Potential Resilience Considerations

- Continue to incorporate sea-level rise, coastal flooding, extreme precipitation, and the long-term exposure framework of the CCRHVA into future land use, zoning, and redevelopment decisions.
- Assess opportunities to align land use and development performance standards for flood resilience, green infrastructure, impervious surfaces, and tree cover with the exposures identified in the CCRHVA.

C. 2025 Housing Element and Fair Share Plan

The housing element, also known as the Housing Element and Fair Share Plan (HEFSP), assesses present and prospective housing needs and sets forth how a municipality is satisfying affordable housing obligations. Although the MLUL does not require a housing element as part of the master plan, it is required as a foundation for the municipal zoning ordinance.

The Wildwood Crest Planning Board adopted its Fourth Round HEFSP in June 2025. The Plan establishes a present need obligation of 10 units to be rehabilitated and a prospective need obligation of 25 units for 2025-2035. The Vacant Land Analysis found a Realistic Development Potential (RDP) of zero because vacant or underutilized sites were constrained by wetlands, flood zones, or insufficient parcel size. Under the Fourth-Round 25 Percent Requirement, the Plan identifies the need to create a realistic opportunity for seven units and relies on existing inclusionary zoning and the affordable housing overlay to address unmet need. While the Vacant Land Analysis considers existing flood zones when assessing developability, the HEFSP does not explicitly address future climate hazards such as sea-level rise, extreme heat, or increasing precipitation.

Climate Hazard Connections

Section V.D identifies the relationship between housing exposure and socially vulnerable populations in Wildwood Crest. Map V-14 shows that most residential and apartment parcels are located in areas of higher land surface temperature. While heat exposure is relatively widespread across the Borough, its impacts may be greater for lower-income, elderly, and other vulnerable residents who may have fewer resources to maintain adequate cooling or backup power during extreme heat events and power outages.

Flooding is also a significant concern for the Borough's housing stock. Table V-8 shows that approximately 82% of housing parcels are within the FEMA 1% Annual Chance Flood Zone, while nearly all housing parcels are within the Climate Adjusted Flood Elevation (CAFE). Although the Overburdened Community (OBC) area is not exposed under the two- or four-foot coastal inundation scenarios, portions of the OBC are exposed to the FEMA and climate-adjusted flood areas (see Section V.D).

These exposures may place an additional burden on residents with limited resources to evacuate, recover from flood damage, make resilience improvements, or access emergency services. Future housing planning, including affordable housing and rehabilitation activities, should therefore consider the climate exposures identified in the CCRHVA, particularly for vulnerable and overburdened populations.

Potential Resilience Considerations

- Future HEFSP updates could consider climate exposure when identifying redevelopment sites and other opportunities for affordable housing, in alignment with the hazard and vulnerability analyses of the CCRHVA.
- Consider climate resilience standards for new and rehabilitated affordable housing, such as flood- and heat-resistant design.

D. Technical Reports (Community Design Sub-element)

The Planning Board has prepared two technical reports in the form of Community Design Sub-Elements. The 2019 Community Design Sub-Element, Volume II, revised in 2020, focuses on the rehabilitation and redevelopment of the New Jersey Avenue Business District – North. The report provides recommendations intended to protect community character, improve the built environment, and encourage public and private investment in the district.

The Community Design Sub-Element identifies improvements to New Jersey Avenue including addressing stormwater and ponding, reducing paved roadway width, improving pedestrian and bicycle facilities, providing ADA-compliant pedestrian amenities, and increasing landscaping and street tree canopy. It also recommends streetscape improvements, traffic calming, accessible beach access at street ends, urban forestry, and limiting impervious parking coverage where possible.

The 2022 Reexamination continues to support many of these recommendations, including streetscape improvements along New Jersey Avenue, pedestrian crossings, traffic calming, street trees, accessible beach access, and urban forestry.

Climate Hazard Connections

The Community Design Sub-Element's recommendations to reduce paved areas and increase landscaping and street tree canopy align with the CCRHVA's heat findings. Maps III-1 and III-2 show elevated land surface temperatures across much of Wildwood Crest and a high ratio of impervious surface to tree canopy, including the New Jersey Avenue commercial corridor. Increasing shade and reducing impervious surfaces may help reduce localized heat exposure and improve pedestrian comfort.

The Sub-Element also identifies stormwater and ponding as existing concerns along New Jersey Avenue. This is consistent with Section III.B, which projects increasing rainfall intensity in Wildwood Crest (see Table III-4). Streetscape and roadway improvements along New Jersey Avenue, therefore, provide opportunities to incorporate stormwater management and green infrastructure consistent with future precipitation conditions.

The Sub-Element is also intended to encourage rehabilitation and redevelopment within the New Jersey Avenue Business District. Section IV identifies a redevelopment area in the vicinity of New

Jersey Avenue that is exposed to flood risk under both the FEMA 1% annual chance flood zone and the approximate extent of the REAL Climate Adjusted Flood Elevation (CAFE) (see Table IV-4 and Maps IV-4 and IV-5). These exposures should be considered as redevelopment and design recommendations for the corridor are implemented.

Additionally, New Jersey Avenue (CR 621) serves as a designated hurricane evacuation route. Section V.A identifies portions of the corridor as increasingly vulnerable under higher coastal inundation scenarios (see Map V-3). This connection is particularly relevant to the Sub-Element's recommendations for roadway, pedestrian, bicycle, and circulation improvements.

Potential Resilience Considerations

- Consider incorporating CCRHVA heat and precipitation projections into future streetscape improvements along New Jersey Avenue, including opportunities for street trees, reduced impervious surfaces, and green infrastructure.
- Consider flood exposure identified in Sections IV and V when implementing redevelopment and design recommendations for the New Jersey Avenue Business District.
- Continue coordination with Cape May County on New Jersey Avenue improvements to address stormwater, flood exposure, pedestrian and bicycle safety, and the corridor's role as an evacuation route.

E. Circulation Plan

The 2005 Land Use Plan identified several circulation-related recommendations, including extension of the bicycle/pedestrian path to the southern end of the Borough and improvements to pedestrian safety through traffic calming. The 2012 Reexamination reiterated the need to extend the bicycle/pedestrian path and recommended reconfiguring traffic and parking along New Jersey Avenue near Sunset Lake to create a more pedestrian-friendly environment.

The 2019 Community Design Sub-Element, Volume II, revised in 2020, further recommends improvements along New Jersey Avenue (CR 621), including addressing stormwater and roadway conditions, providing ADA-compliant pedestrian amenities, improving bicycle safety, and increasing landscaping and street tree canopy.

The 2022 Reexamination recommends preparation of a Circulation Element that evaluates all modes of transportation and supports the Borough's long-term goal of expanding its bicycle and multi-use path system. Specifically, the Reexamination recommends reviewing and expanding pedestrian and bicycle connectivity along New Jersey Avenue and the Oceanfront path in the north end, Seaview Avenue and the Oceanfront Promenade in the south end, and Cardinal and Rambler Roads for east-west connections.

In relation to this CCRHVA, the 2022 Reexamination also notes that Pacific Avenue is susceptible to flooding and is identified for repairs and improvements in the 2021 Cape May County Hazard Mitigation Plan. The Reexamination also references the 2019 Flood Mitigation and Storm Sewer Master Plan, which recommends roadway elevation, increased storm sewer capacity, pump stations and control valves, and green infrastructure improvements.

Climate Hazard Connections

The identified flooding concerns along Pacific Avenue and the roadway improvements recommended in the 2019 Flood Mitigation and Storm Sewer Master Plan align with the roadway flood exposure analysis in Section V.A. Map V-3 shows that roadways along the western side of the Borough and several streets extending inland from the bayfront are exposed under the two- and four-foot coastal inundation scenarios. These conditions may affect both regular transportation and emergency access during flood events.

The designated hurricane evacuation route along New Jersey Avenue (CR 621) is also directly relevant to the CCRHVA's roadway analysis. Section V.A identifies portions of the route as increasingly vulnerable under higher flood scenarios, potentially affecting evacuation and emergency service access. Map V-4 identifies roadway jurisdiction and can support coordination between the Borough and Cape May County for improvements to New Jersey Avenue.

The Community Design Sub-Element's recommendation to address stormwater ponding along New Jersey Avenue is consistent with the projected increase in extreme precipitation identified in Section III.B and Table III-4. The roadway analysis in Section V.A considers coastal flooding and does not include rainfall-related flooding, which may further affect roadway access during storm events.

Additionally, recommendations for street trees, landscaping, and pedestrian and bicycle improvements align with the CCRHVA's heat findings. Map III-2 identifies a high ratio of impervious surface to tree canopy throughout the Borough, while Section V.A identifies heat exposure along New Jersey Avenue and local transportation corridors. Increased shade along pedestrian and bicycle routes may help reduce heat exposure and improve user comfort.

Potential Resilience Considerations

- Continue to implement roadway and stormwater improvements in flood-prone areas, including Pacific Avenue, in alignment with long-term flood and precipitation projections identified in the CCRHVA.
- Consider explicitly incorporating long-term flood exposure into emergency evacuation and access planning, particularly along New Jersey Avenue (CR 621).
- Consider incorporating green infrastructure, street trees, and other heat and stormwater measures into future bicycle, pedestrian, and streetscape improvements.

F. Utility Service

The 2005 Land Use Plan identified the need to match sewer capacity with development and identified flooding and outfall lines as community concerns. The 2022 Reexamination describes utility services as a shared function of the Borough and Cape May County through shared-service agreements and intergovernmental cooperation. It identifies a Utility Service Plan as a potential Master Plan element covering water supply and distribution, drainage and flood-control facilities, sewerage and waste treatment, solid-waste disposal, and stormwater management. Cape May County maintains the Wastewater Management Plan, with regional wastewater services coordinated through the Cape May County Municipal Utilities Authority (CMCMUA).

As summarized in the 2022 Reexamination, the Borough prepared a Stormwater Management Plan in February 2005, which was revised in February 2006. The Plan addresses flood damage, stormwater runoff, soil erosion, groundwater recharge, nonpoint source pollution, and public safety. The Borough's Stormwater Management Plan and implementing ordinances are subject to Cape May County review, and multiple stormwater management measures may be necessary to meet the required performance standards (Borough of Wildwood Crest, 2021, § 66-1). The Reexamination also notes that the New Jersey Stormwater Management Rules were amended in 2020 to require the use of green infrastructure.

In relation to this CCRHVA, the 2022 Reexamination recommends that the 2019 Flood Mitigation and Storm Sewer Master Plan be presented to and adopted by the Planning Board as an element of the Master Plan. The 2019 Plan evaluates bulkheads, beach and bay outfalls, roadway elevations, bayside pump stations, and green infrastructure. Its recommendations include increasing storm sewer capacity, installing pump stations and control valves, improving groundwater recharge, elevating roadways and bulkheads, and incorporating green infrastructure.

Climate Hazard Connections

The Stormwater Management Plan and the 2019 Flood Mitigation and Storm Sewer Master Plan are directly relevant to the projected increase in extreme precipitation identified in Section III.B. Table III-4 shows that rainfall amounts associated with both frequent and less frequent storm events are expected to increase through the end of the century. More intense rainfall may exceed the capacity of existing drainage infrastructure and increase localized ponding and flash flooding.

The 2019 Plan's recommendations for bayside control valves, storm sewer pump stations, increased hydraulic capacity, and elevated bulkheads are also relevant to the coastal flood conditions described in Section III.D and Table III-8. High coastal and back-bay water levels may affect the ability of stormwater outfalls to drain effectively. Section V.A also notes that overloaded water and sewer systems may create water-quality and public-health concerns during extreme precipitation and flood events.

Section V.A further identifies the Borough's dependence on regional groundwater supplies. Increasing drought conditions, higher seasonal water demand, and saltwater intrusion may place additional pressure on Cape May County's water supply and distribution systems.

At the time of this assessment, sufficient site-specific data were not available to prepare a comprehensive, consolidated map of stormwater and flash-flooding locations. The absence of a mapped dataset should not be interpreted as an absence of recurring stormwater flooding. A future public meeting or participatory mapping workshop could help document recurring ponding, blocked drainage inlets, roadway flooding, street closures, and other locally observed problem areas. Locations identified through public input should be reviewed using Borough maintenance records, service requests, field observations, and engineering analysis before being incorporated into an official map.

Potential Resilience Considerations

- Consider incorporating the precipitation projections in Section III.B and the coastal flood exposures in Section III.D into future updates of the Stormwater Management Plan and the 2019 Flood Mitigation and Storm Sewer Master Plan.
- Consider evaluating storm sewer capacity, bayside control valves, pump stations, backup power, groundwater recharge, and green infrastructure in relation to future rainfall and coastal flood conditions.
- Consider holding a public meeting or participatory mapping workshop to identify recurring stormwater and flash-flooding locations. Confirm the reported locations through municipal records, field observations, and engineering analysis.
- Continue coordination with Cape May County and the Cape May County Municipal Utilities Authority (CMCMUA) regarding climate-related risks to wastewater management, water quality, and the long-term reliability of regional utility services.
- Consider regional water-supply risks associated with drought, seasonal demand, and saltwater intrusion when preparing or updating the Utility Service Plan.

G. Community Facilities

Community facilities are important public resources that support public safety, essential services, and community recovery. Certain facilities may also serve as officially designated emergency shelters, cooling locations, or service centers during and after an emergency. N.J.S.A. 40:55D-28(b)(6) identifies a Community Facilities Plan Element as one of the elements that may be included in a municipal master plan. Consistent with this provision, the 2022 Reexamination identifies the need to address community facilities through future Master Plan work.

Wildwood Crest has not adopted a separate Community Facilities Plan Element. The 1960 Master Plan reviewed schools, police and fire protection, Borough offices, and other municipal facilities and services. The 2005 Land Use Plan continued this planning direction through the goal of maintaining and enhancing existing community facilities, parks, and recreation spaces consistent

with the character of the Borough. The 2012 Reexamination also recommended the continued use of buildings adjacent to the bicycle path, including the Fishing Club, Wildwood Crest Library, and Nesbitt Center.

The 2022 Reexamination identifies educational and cultural facilities, historic sites, libraries, hospitals, firehouses, police stations, and other related facilities as subjects that may be addressed through a Community Facilities Plan Element. It also recommends locating existing community facilities on maps prepared through future Recreation, Open Space, Conservation, Public Access, and Circulation Elements.

The 2019 Community Design Sub-Element identifies Crest Pier Community Center, Crest Pier, the Wildwood Crest Library, parks, and other public spaces as important community facilities. Its recommendations include common facility signage, wayfinding, urban forestry, and street and shade tree planting.

In relation to this CCRHVA, the 2022 Reexamination references the 2021 Cape May County Hazard Mitigation Plan and identifies providing a generator to Crest Memorial School for shelter use as a Borough hazard-mitigation action. This recommendation recognizes that facilities intended to provide emergency shelter or community services must have reliable backup power and remain accessible and operational during hazard events.

Climate Hazard Connections

The recommendation to map community facilities and provide emergency power at Crest Memorial School aligns with the facility exposure analysis in Section V.A. Maps V-1 and V-2 and Table V-1 show that no critical facilities are exposed under the two-foot coastal inundation scenario. However, Crest Memorial School, the Wildwood Crest Volunteer Fire Company, the Wildwood Crest Police Department, and transportation infrastructure are exposed under one or more of the higher flood scenarios. Flooding of these facilities could interrupt education, childcare, emergency response, law enforcement, shelter operations, and other essential services.

Facility resilience also depends on continued access during an emergency. Map V-3 shows potential roadway flooding along the western side of the Borough and on streets extending inland from the bayfront under the two- and four-foot coastal inundation scenarios. Portions of New Jersey Avenue (CR 621), the designated hurricane evacuation route, also become increasingly vulnerable under higher flood scenarios. Planning for community facilities should therefore consider both the exposure of the building and the flood exposure of surrounding access and evacuation routes.

Section V.C evaluates community assets that may not meet the definition of critical facilities but remain important to public safety and quality of life. Maps V-9 and V-10 and Table V-3 evaluate the flood exposure of the Borough's shelter, library, historic properties, and public-access locations. These findings support the 2022 Reexamination's recommendation to coordinate community-facility mapping with recreation, public-access, conservation, and circulation planning.

Extreme heat is also relevant to community facilities. Section III.A identifies increasing temperatures, while Map V-8 shows that much of the Borough experiences elevated land surface temperatures. Section V.C identifies the Cape May County Library–Wildwood Crest Branch and the Wildwood Crest Fire Department as potential indoor heat-relief resources.

Facilities designated for emergency shelter or heat relief should have adequate cooling, backup power, communications, water and sanitation, and accessible routes. The official shelter designation, capacity, accessibility, and backup-power availability of each facility should be confirmed through Borough and County emergency-management records when the Community Facilities Plan Element is prepared.

Potential Resilience Considerations

- Consider preparing a Community Facilities Plan Element consistent with N.J.S.A. 40:55D-28(b)(6) that identifies critical facilities, public-safety facilities, schools and childcare facilities, officially designated emergency shelters, cooling locations, historic sites, and other community assets.
- Clearly distinguish officially designated emergency shelters from other community facilities that may provide supporting services during or after an emergency.
- Incorporate the facility and community-asset exposure information from Sections V.A and V.C into capital improvement, rehabilitation, floodproofing, and facility-siting decisions. Where practicable, locate future critical facilities outside areas of long-term flood exposure.
- Consider surrounding roadway exposure and emergency access when evaluating community facilities, particularly using the roadway-flooding information shown on Map V-3.
- Continue to evaluate the recommendation to provide a generator at Crest Memorial School for shelter use. Assess backup power, cooling, communications, elevated utilities, water and sanitation, and continuity of operations at all designated shelters and critical facilities.
- Confirm and maintain an updated inventory of official emergency shelters, including their capacity, accessibility, backup power, and ability to operate during coastal flooding, extreme heat, and power outages.
- Consider the Cape May County Library–Wildwood Crest Branch, Crest Pier Community Center, and other suitable public buildings when evaluating locations that could provide cooling or community services during extreme heat events.
- Incorporate the Community Design Sub-Element’s recommendations for wayfinding, common facility signage, urban forestry, and shade trees into future improvements to public buildings and community facilities.

H. Recreation (and Open Space)

The 2005 Land Use Plan recommended maintaining and improving parks and open space, extending the bicycle and pedestrian path, enhancing public access, and improving Sunset Lake. The 2012 Reexamination continued these goals and recommended better landscaping and access at Sunset Lake, improvements to the Heather Road Fishing Pier, and a more pedestrian-friendly environment along New Jersey Avenue.

The 2019 Community Design Sub-Element, revised in 2020, recommends accessible beach entrances, common signs and furnishings for public parks, and urban forestry improvements. The 2022 Reexamination recommends preparing an integrated Recreation, Open Space, Conservation, and Public Access Plan. It also recommends incorporating the Municipal Forestry Management Plan into improvements to parks, public open spaces, and streets.

The 2022 Reexamination identifies dredging Sunset Lake and relocating the channel as priorities for improving boating access and tourism. It also recommends larger beach access points and improvements to the Crest Fishing Pier.

Climate Hazard Connections

Section V.B shows that most of the Borough's natural and working lands are located within the FEMA 1% annual chance flood zone. Sunset Lake Bayfront Park and Ephraim Island are exposed at two feet of coastal inundation. The marsh-retreat analysis also projects the loss or degradation of Ephraim Island as sea level rises, which may reduce its ability to provide habitat and buffer coastal flooding.

Section V.C also identifies increasing flood exposure for public access points, parks, public properties, and other waterfront community assets under higher flood scenarios. These findings are relevant when planning improvements to beach entrances, Sunset Lake, the Crest Fishing Pier, and other recreation facilities.

Potential Resilience Considerations

- Prepare the proposed Recreation, Open Space, Conservation, and Public Access Plan and incorporate the Municipal Forestry Management Plan and relevant CCRHVA findings.
- Consider long-term coastal flooding, sea-level rise, heat, and ADA accessibility when improving parks, beach entrances, public access points, and the Crest Fishing Pier.
- Protect and restore beaches, dunes, wetlands, and native marsh vegetation, including opportunities to maintain Ephraim Island's ecological and flood-buffering functions.
- Evaluate the proposed Sunset Lake dredging and channel relocation through engineering, ecological, sediment, funding, and permitting studies. The project should be treated primarily as a recreation and navigation improvement unless its resilience benefits are supported by further analysis.

I. Conservation

Wildwood Crest's environmental goal, established in 1994 and reaffirmed in the 2022 Reexamination, is to protect the beach, Sunset Lake, and the surrounding natural environment. Related objectives include following the principles of the Coastal Area Facility Review Act (CAFRA) and the Wetlands Act and conserving the beach and dunes using sound environmental practices.

The 2005 Land Use Plan identified wetlands, beaches, dunes, waterways, and Sunset Lake as important environmental resources. It also identified Ephraim Island as wetland habitat suitable for endangered species. The 2012 Reexamination recommended a stronger Borough tree-planting program, while the 2019 Community Design Sub-Element recommends urban forestry and street and shade trees suitable for coastal conditions.

Wildwood Crest has not prepared a separate Conservation Plan Element. The 2022 Reexamination recommends incorporating conservation into a revised Recreation and Open Space Element and integrating the Municipal Forestry Management Plan. It also states that the Borough has preserved significant undeveloped dunes, parks, and open spaces in environmentally sensitive locations.

Climate Hazard Connections

Section V.B and Map V-6 show that most of the Borough's natural and working lands are within the FEMA 1% annual chance flood zone. Sunset Lake Bayfront Park and Ephraim Island are exposed at two feet of coastal inundation.

Map V-7 shows potential marsh retreat under future sea-level rise. Ephraim Island, the Borough's only existing tidal marsh, is projected to degrade to unconsolidated shore under two feet of sea-level rise and disappear under four feet. This loss could reduce habitat and the marsh's ability to buffer coastal flooding.

Extreme heat and precipitation may also stress marsh and dune vegetation and affect soil and water quality, as discussed in Sections III.A, III.B, and V.B. Higher water temperatures may contribute to low dissolved oxygen conditions, or hypoxia, in coastal wetlands.

The 2019 Flood Mitigation and Storm Sewer Master Plan supports these conservation goals by recommending continued monitoring of beaches, dunes, and the back bay and participation in the New Jersey Coastal Coalition.

Potential Resilience Considerations

- Prepare a Conservation Plan Element as part of the proposed Recreation and Open Space Element and incorporate the Municipal Forestry Management Plan and relevant CCRHVA findings.
- Continue conserving and monitoring beaches, dunes, wetlands, Sunset Lake, and the back bay using sound environmental practices.

- Consider protecting and restoring Ephraim Island and other wetland and dune areas using native vegetation and other nature-based measures.
- Monitor water quality, dissolved oxygen, shoreline change, and vegetation health, and continue participating in the New Jersey Coastal Coalition.

J. Economic Plan Element

Wildwood Crest's economy is closely tied to seasonal tourism. Motels, hotels, summer rentals, restaurants, commercial businesses, marinas, and recreation are important to the Borough's economy. The 1980 Master Plan established the goal of maintaining these activities as vibrant enterprises that support Wildwood Crest as a family resort community. The 2005 Land Use Plan and 2012 Reexamination continued to support motel preservation, mixed-use development, and new businesses in appropriate locations.

The 2019 Community Design Sub-Element Volume II focused on the northern New Jersey Avenue Business District. The Planning Board recommended that the governing body consider the New Jersey Local Redevelopment and Housing Law (LRHL), N.J.S.A. 40A:12A-1 et seq., which provides funding and planning tools to encourage private investment. The overall goal was to provide landowners, builders, and architects with ordinances that encourage development and improve the New Jersey Avenue Business District, an objective discussed since the 1980 Master Plan.

The Community Design Sub-Element recommends improving the roadway, stormwater drainage, streetscape, pedestrian environment, bicycle safety, landscaping, and dining and retail opportunities. It also supports residential development above first-floor commercial uses to encourage business investment and affordable housing.

Following these recommendations, portions of the northern New Jersey Avenue Business District were designated as an Area in Need of Rehabilitation in 2022. The Borough subsequently prepared the 2024 New Jersey Avenue North Redevelopment Plan to guide development, rehabilitation, public improvements, and private investment in the district.

The proposed 2026 Capital Improvement Program includes road and drainage improvements, emergency sanitary and storm-sewer repairs, and improvements to the Fishing Pier. These investments may support tourism, business access, recreation, and long-term economic activity. Because the CIP is a proposed planning document, individual projects and funding require separate authorization.

Climate Hazard Connections

Section V.C identifies flood exposure for commercial properties, lodging facilities, and essential businesses. Flooding may interrupt access, employment, tourism, and business operations, particularly during the summer season.

The 2019 Community Design Sub-Element's recommendations for stormwater, streetscape, pedestrian, bicycle, and landscaping improvements provide an opportunity to incorporate flood resilience, green infrastructure, shade trees, and heat mitigation into the New Jersey Avenue Business District.

The 2019 Flood Mitigation and Storm Sewer Master Plan also recommends drainage improvements, pump stations, control valves, roadway and bulkhead improvements, and continued participation in FEMA's Community Rating System. These measures may support business continuity and reduce the long-term economic effects of flooding.

Potential Resilience Considerations

- Incorporate the CCRHVA findings on commercial-property exposure, coastal flooding, extreme precipitation, heat, roadway access, and infrastructure vulnerability into the Economic Plan Element. Use the findings to guide redevelopment standards, business incentives, tourism investments, and the prioritization of capital improvements in the New Jersey Avenue Business District, motel and hotel areas, and other economically important locations.
- Encourage floodproofing, elevated utilities, backup power, green infrastructure, shade trees, and business-continuity planning as part of redevelopment and private business investment.
- Use the CCRHVA exposure maps when reviewing proposed CIP projects, including road and drainage improvements, storm-sewer repairs, streetscape projects, and Fishing Pier improvements, so that public investments remain functional under future climate conditions.

K. Historic Preservation Plan Element

Historic preservation has been addressed in prior planning efforts, although Wildwood Crest has not adopted a separate Historic Preservation Plan Element. The 2005 Land Use Plan sought to balance economic development with Doo Wop historic preservation and the preservation of neighborhood character. The 2012 Reexamination continued to address motel preservation and historic design requirements.

The 2019 Community Design Sub-Elements evaluated the form and character of residential neighborhoods and the New Jersey Avenue North Business District. They recommend design standards that support the Borough's community character and cultural values. However, the 2022 Reexamination states that Wildwood Crest has not completed a historic inventory or Historic Preservation Plan Element.

Climate Hazard Connections

Section V.C and Table V-3 identify 173 historical properties using publicly available data. Of these properties, 28 are within the FEMA 1% annual chance flood zone. All 173 are exposed under the NJDEP Climate Adjusted Flood Elevation (CAFE) scenario. None are exposed under the two- or four-foot coastal inundation scenarios.

This dataset is not a Borough-approved historic inventory. However, it provides a useful starting point for identifying properties that may require additional review. Damage to Doo Wop motels and other culturally important buildings could also affect the Borough's identity and tourism economy, as discussed in Section VI.J.

Potential Resilience Considerations

- Use the 173-property CCRHVA dataset as a starting point for a Borough historic inventory. Confirm the properties and their significance with the Wildwood Crest Historical Society and the New Jersey Historic Preservation Office.
- Map the confirmed historic properties with the CCRHVA flood layers and begin with the 28 properties located in the FEMA 1% annual chance flood zone.
- Prepare guidance for property owners on floodproofing, elevating utilities, using flood-resistant materials, and completing repairs without removing important historic features.
- Provide information on available historic-preservation and flood-mitigation grants when contacting owners of vulnerable properties.

L. Recycling Plan Element

N.J.S.A. 40:55D-28(b)(12) identifies a Recycling Plan Element as an optional Master Plan element. The 2022 Reexamination states that the Borough's Recycling Plan should be on file at the municipal building through the Recycling Coordinator. The status of this plan and whether it has been incorporated into the Master Plan should be confirmed.

The 2019 Community Design Sub-Element recommends improving trash and recyclable collection in the New Jersey Avenue Business District. It also recommends consistent public containers and adequate enclosed storage for solid waste and recycling at development and redevelopment sites. The 2022 Reexamination further identifies recycling, reuse, and resource recovery as part of the Borough's environmental-sustainability efforts.

Climate Hazard Connections

Section III.B identifies increasing extreme precipitation and wind hazards. Flooded streets and storm damage may interrupt collection services, displace unsecured containers, and carry waste into streets and storm drains. These concerns are also relevant to the stormwater and drainage recommendations discussed in Section VI.F.

The 2022 Reexamination, referencing the 2021 Cape May County Hazard Mitigation Plan, identifies preparation of a disaster-debris management plan as a Borough action. The Recycling Plan should coordinate routine recycling services with procedures for managing materials and debris after storms.

Potential Resilience Considerations

- Have the Recycling Coordinator locate and review the current Recycling Plan, recycling ordinance, collection procedures, and County requirements. Update the plan where needed and incorporate the current version into the Master Plan.
- Add basic severe-weather procedures covering secured containers, missed collections, alternate collection routes, and notices to residents and businesses.
- Coordinate the Recycling Plan with the disaster-debris management plan so recyclable materials, household waste, vegetative debris, and construction debris can be separated after storms.
- Implement the 2019 Community Design Sub-Element recommendations by providing secure, clearly marked recycling containers along New Jersey Avenue, in parks, and at public-access locations, and requiring adequate enclosed storage at redevelopment sites.

M. Educational Facilities Element

The 1960 Master Plan reviewed schools as part of the Borough's community facilities. The 2005 Land Use Plan also included the Board of Education in its public outreach process. Wildwood Crest has not adopted a separate Educational Facilities Plan Element.

N.J.S.A. 40:55D-28(b)(15) identifies an Educational Facilities Plan Element as an optional Master Plan element. The 2022 Reexamination notes that educational facilities planning is generally undertaken by the school district. Under N.J.S.A. 40:55D-31(b), the Planning Board reviews the school district's long-range facilities plan for consistency with the municipal Land Use Plan, Housing Plan, and other relevant Master Plan elements.

Climate Hazard Connections

Section V.A, Maps V-1 and V-2, and Table V-1 identify Crest Memorial School as exposed under the FEMA 1% annual chance flood and Climate-Adjusted Flood Elevation (CAFE) scenarios. The facility serves as the Borough's elementary school and a licensed childcare center. Flooding could affect building access, utilities, educational services, and childcare operations.

The 2022 Reexamination, referencing the 2021 Cape May County Hazard Mitigation Plan, also identifies providing a generator at Crest Memorial School for shelter use. Section V.C currently identifies the Wildwood Crest Fire Department as the designated emergency shelter. Therefore, the intended emergency role of Crest Memorial School should be confirmed.

Potential Resilience Considerations

- Coordinate with the school district to obtain its current long-range facilities and emergency-operations plans and review them for consistency with the Master Plan.
- Use the flood information in Section V.A to review drainage, elevated utilities, backup power, emergency access, and continuity of school and childcare operations at Crest Memorial School.
- Confirm whether Crest Memorial School is intended to serve as an emergency shelter and whether the proposed generator or other backup-power improvements have been completed.
- Address educational facilities through a future Community Facilities Plan or comprehensive Master Plan update. A separate element may be prepared if the Planning Board and school district identify a need.

N. Green Buildings and Environmental Sustainability

N.J.S.A. 40:55D-28(b)(16) identifies a Green Buildings and Environmental Sustainability Plan Element as an optional Master Plan element. The 2022 Reexamination states that this element may promote efficient use of natural resources, renewable energy, water conservation and reuse, on-site stormwater treatment, and building orientation responsive to climatic conditions.

The 2019 Community Design Sub-Element Volume II recommends stormwater, urban forestry, shade-tree, landscaping, and streetscape improvements along New Jersey Avenue. The 2019 Flood Mitigation and Storm Sewer Master Plan also recommends green infrastructure. The 2022 Reexamination identifies the Wildwood Crest Green Team as a resource for sustainability planning and public education.

The 2023 Planning and Implementation Agreement further recommends reviewing development regulations to encourage green design, preparing green-building guidelines, and simplifying municipal procedures for solar, wind, and geothermal systems.

Climate Hazard Connections

Section III.A and Maps III-1 and III-2 show elevated land surface temperatures, extensive impervious cover, and limited tree canopy. Section III.B and Table III-4 project increasing rainfall intensity. Section IV.C and Map IV-6 also show that additional development or redevelopment could increase surface heating if it adds pavement, roofs, or parking without heat-reduction measures.

These findings support the use of shade trees, cool roofs, lighter-colored surfaces, water-efficient landscaping, renewable energy, and on-site stormwater management. These measures should also be coordinated with the utility and drainage recommendations in Section VI.F.

Potential Resilience Considerations

- The Planning Board and Green Team may consider preparing a short green-design checklist for site plans, redevelopment projects, and municipal improvements.
- Include practical measures such as shade trees, cool roofs, permeable surfaces, reduced surface parking, water-efficient landscaping, renewable energy, and electric-vehicle infrastructure where appropriate.
- Review the zoning ordinance and permit process to ensure that solar panels, geothermal systems, green roofs, and other sustainable improvements are permitted and clearly regulated.
- Apply the checklist first to municipal projects and the New Jersey Avenue Business District. Confirm soil and groundwater conditions before using infiltration-based stormwater measures.

O. Public Access Plan Element

The 2005 Land Use Plan supported continued public access to the beach, Sunset Lake, the Fishing Pier, parks, and other waterfront locations. The Borough subsequently prepared a Draft Municipal Public Access Plan dated September 9, 2015, and approved it for submission to NJDEP in 2016. The current approval and implementation status of this plan should be confirmed.

The 2019 Community Design Sub-Element recommends accessible beach entrances, consistent signs and furnishings, and improvements to parks and public spaces. The 2022 Reexamination recommends incorporating the Public Access Plan into a combined Recreation, Open Space, and Conservation Plan. It states that the plan should inventory public-access points, supporting facilities, parking, boat ramps, and marinas and identify how public access will be permanently protected.

Climate Hazard Connections

Section V.C and Maps V-9 and V-10 show that public-access points are among the Borough's most flood-exposed community assets. Public-access locations are exposed under the coastal inundation scenarios, and all mapped access points are exposed under the CAFE scenario.

Flooding may damage walkways, signs, parking areas, restrooms, piers, and other supporting facilities or temporarily prevent access. These findings are also relevant to the recreation and conservation recommendations in Sections VI.H and VI.I.

Potential Resilience Considerations

- Confirm the NJDEP status of the 2015 Municipal Public Access Plan and update its inventory to show each access point's ownership, condition, accessibility, supporting facilities, and maintenance responsibility.
- Add the flood information from Section V.C and Maps V-9 and V-10 to the Public Access Plan and identify the locations that require priority repairs or alternate access.
- Use flood-resistant and easily replaceable materials for signs, walkways, furnishings, and other improvements while protecting dunes and wetlands.
- Establish a simple procedure for inspecting, closing, and reopening public-access locations following storms.
- Incorporate the updated Public Access Plan into the proposed Recreation, Open Space, and Conservation Plan and coordinate improvements with NJDEP permitting and ADA requirements.

Plan Endorsement

I. Introduction

Municipal Plan Endorsement is a voluntary State review process that coordinates municipal planning and capital investment with the New Jersey State Development and Redevelopment Plan (State Plan). The process considers State priorities such as climate resilience, environmental protection, environmental justice, infrastructure, housing, and sustainable development.

The Plan Endorsement process includes the preparation of a Municipal Self-Assessment (MSA), State review of municipal plans and ordinances, a Recommendation Report, a Planning and Implementation Agreement (PIA), and approval by the State Planning Commission.

Wildwood Crest received Plan Endorsement on July 5, 2023, through State Planning Commission Resolution 2023-14. The main documents related to the Borough’s Plan Endorsement are:

- Borough of Wildwood Crest Plan Endorsement 2020 Municipal Self-Assessment;
- Plan Endorsement Recommendation Report, Borough of Wildwood Crest, dated June 15, 2023;
- 2023 Wildwood Crest Planning and Implementation Agreement (PIA); and
- State Planning Commission Resolution 2023-14.

PIA Action C1 directs Wildwood Crest to develop, adopt, and implement an MLUL-compliant CCRHVA within four years of Plan Endorsement.

The State Plan is a separate statewide planning document. Wildwood Crest’s 2023 Plan Endorsement was reviewed against the eight goals of the 2001 State Plan. New Jersey adopted an updated State Plan on December 17, 2025, which now contains ten statewide goals.

II. Wildwood Crest Plan Endorsement Summary

The Municipal Self-Assessment identifies flooding, circulation, green initiatives, public access, recreation, infrastructure, and the revitalization of the New Jersey Avenue Business District as important planning issues. The 2023 Recommendation Report found that the Borough’s plans, programs, and proposed PIA actions supported consistency with the State Plan.

The PIA includes a broad list of actions. The following table summarizes the actions most directly related to the CCRHVA, future Master Plan updates, infrastructure, and climate resilience.

Table VI-2. Relevant Planning and Implementation Agreement Activities

Topic	Activity	Comment
C1. Climate Resilience Planning	Develop, adopt, and implement an MLUL-compliant CCRHVA within four years of Plan Endorsement.	Use the CCRHVA findings in future Master Plan, ordinance, infrastructure, and capital-planning updates.
C2–C4. Flood Resilience	Review the Flood Damage Protection Ordinance, continue participation in the Community Rating System, and address repetitive-loss properties.	Apply updated coastal-flooding, sea-level-rise, and property-exposure information to floodplain planning and mitigation.

Continued on next page

D1–D3. Land Use and Master Plan	Review and update the Master Plan and land-use regulations to address climate resilience, green design, flood risk, and socially vulnerable populations.	Incorporate CCRHVA findings into land use, zoning, housing, redevelopment, and the location of critical facilities and utilities.
D5, F1, F4, and F5. Open Space and Conservation	Consider preparing an Open Space and Recreation Plan, strengthen tree and habitat protection, and update the Environmental Resource Inventory.	Use the CCRHVA findings on heat, flooding, natural resources, and community assets.
E3, J1, and J2. Energy and Sustainability	Prepare greenhouse-gas reduction actions and develop green-building and sustainable-design guidelines.	Include energy efficiency, green infrastructure, renewable energy, and sustainable development in future Master Plan updates.
G1–G3. Transportation and Circulation	Update the Circulation Plan Element and improve pedestrian and bicycle connections through Complete and Green Streets policies.	Use roadway-flooding and heat findings when planning transportation routes, emergency access, and pedestrian and bicycle facilities.
I1 and I3. Infrastructure and Stormwater	Update the Utilities Plan Element, Flood Mitigation and Storm Sewer Master Plan, Stormwater Management Plan, and related ordinance.	Use projected rainfall, coastal flooding, sea-level rise, infrastructure exposure, and verified local flooding information.
K1, M1, and M2. Economic, Community Facilities and Capital Planning	Coordinate economic planning, update the Community Facilities Plan, and maintain a five-year Capital Improvement Program.	Use CCRHVA findings when prioritizing improvements to business areas, community facilities, roads, drainage systems, and other public infrastructure.
B2 and N1. Public Engagement and Environmental Justice	Continue public engagement and prepare a Municipal Environmental Justice Action Plan.	Include residents and socially vulnerable populations in CCRHVA implementation, Master Plan updates, and resilience decisions.

III. Conclusion

The 2023 PIA does not specifically require Wildwood Crest to prepare an entirely new Master Plan. However, it directs the Borough to review and update the Master Plan and its associated elements to address climate resilience and socially vulnerable populations. It also recommends updates to

the Circulation, Utilities, Community Facilities, Open Space, Conservation, and other related planning documents.

Because the PIA recommendations cover several Master Plan elements, the Borough could consider a coordinated and comprehensive Master Plan update. This would help reduce inconsistencies between older planning documents and provide one clear framework for future land use, infrastructure, transportation, sustainability, and capital-investment decisions.

PIA Action C1 requires the CCRHVA to be developed, adopted, and implemented within four years of Plan Endorsement, establishing a target date of July 2027. Incorporating the CCRHVA findings into future Master Plan updates will help the Borough meet this commitment and comply with the requirements of P.L. 2021, c. 6.

Future Master Plan and Plan Endorsement reviews should also consider the goals of the 2025 State Plan, particularly those addressing climate change, infrastructure, natural resources, environmental protection, equity, and coordinated planning.

VII. Coordination with Other Planning

The NJ MLUL requires a CCRHVA to include a “policy statement on the consistency, coordination, and integration of the climate change-related hazard vulnerability assessment with any existing or proposed natural hazard mitigation plan, floodplain management plan, comprehensive emergency management plan, emergency response plan, post-disaster recovery plan, or capital improvement plan.” The CCRHVA must also provide strategies and design standards that may be implemented to reduce or avoid risks associated with natural hazards.

This section addresses these requirements by reviewing how the current and future climate hazards and exposures identified in Sections III, IV, and V relate to the following plans:

- 2026 Cape May County Hazard Mitigation Plan Update, including the Wildwood Crest Municipal Annex
- 2019 Flood Mitigation and Storm Sewer Master Plan
- 2025 Emergency Operations Plan
- 2026 Capital Budget and Capital Improvement Program

For each plan, this section provides a summary of relevant findings, identifies connections with the climate hazards and exposures described in this CCRHVA, and presents potential considerations for improving coordination and resilience in Wildwood Crest.

A. 2026 Cape May County Hazard Mitigation Plan and Wildwood Crest Municipal Annex

The Hazard Mitigation Plan (HMP) evaluates applicable natural hazards in a region and identifies mitigation strategies. A comprehensive HMP helps to organize stakeholders (people, organizations, and government agencies) to prepare for and respond in the event of disaster. In New Jersey, HMPs are typically developed at the county level and include both an assessment of county-wide hazards and specific considerations for each municipality.

Cape May County updated its HMP in 2026, representing an update to the 2021 HMP in accordance with the five-year cycle. The seven goals of the HMP include:

1. Strategically protect life and property,
2. Promote public awareness, education, and preparedness of hazards and their risks,
3. Promote resiliency, preparedness, and continuity of operations between government, businesses, and community groups and organizations,
4. Enhance Disaster Preparedness, Response and Recovery,

5. Protect Open Space, the Environment, and Natural Resources through short and long-term actions focused on preservation and sustainability,
6. Promote Partnerships with government agencies, businesses, and non-profit organizations,
7. Address long-term vulnerabilities from hazardous dams.

The Wildwood Crest jurisdictional annex, included within the HMP (Volume II, Chapter 17), includes a profile of the Borough, an assessment of risks and capabilities, identification of hazards, and a mitigation strategy including 14 actions to achieve a more resilient community. Wildwood Crest ranks the hazards of flood and severe weather as highest concern, followed by drought, extreme temperature, and severe winter weather as medium concern. Wildfire, dam failure and earthquakes are ranked as low concerns.

Climate Hazard Connections

The Draft Municipal Annex ranks flooding and severe weather as high-concern hazards. Drought, extreme temperature, and severe winter weather are ranked as medium concerns, while dam failure, earthquakes, and wildfire are ranked as low concerns. These rankings are generally consistent with the climate hazards described in Section III and align with the 2026 Cape May HMP approach, which integrates climate change across all hazard profiles. In addition, coastal erosion is incorporated into the flood hazard profile, while hurricane, nor'easter, and storm surge are incorporated into the severe weather profile, further reinforcing the consistency between the Borough's hazard ranking and CCRHVA findings.

Section III.B of the CCRHVA identifies projected increases in the intensity and frequency of extreme precipitation, including a 15% increase by mid-century and a 17% increase by late-century. Section III.D of the CCRHVA describes current and future coastal flooding and sea-level rise conditions, including tidal flooding and potential permanent inundation in low-lying areas. Section V.A of the CCRHVA identifies exposed community-serving facilities and roadway segments, including portions of the hurricane evacuation route. These findings support the HMP's focus on drainage improvements, bulkheads, stormwater outfalls, emergency access, and coastal flood mitigation, and directly correspond to CCRHVA conclusions regarding increased flood and stormwater risk.

The Draft Municipal Annex identifies moderate capability to address most hazards but weaker capability for extreme temperature. This aligns with Cape May County Hazard Mitigation Plan Update, Chapter 17, Table 17-8, which also identifies limited adaptive capacity for extreme heat conditions. The annex further identifies gaps in emergency preparedness, including the absence of a Disaster Debris Management Plan, limited emergency operations infrastructure, insufficient sheltering and backup power capacity, lack of a dedicated warming/cooling center, and the need for a high-water evacuation vehicle. Additional needs include staff training, improved emergency communications (including HAM radio capacity), coordination among community leaders, and expanded outreach to socially vulnerable and underserved populations, consistent with findings in Table 17.3.5.

Section V.C of the CCRHVA identifies the Wildwood Crest Fire Department as a designated emergency shelter with generator backup and limited capacity. However, CCRHVA Table V-3 and related analysis indicate that overall sheltering and critical facility capacity remains constrained. This information should be coordinated with the Municipal Annex, the 2025 Emergency Operations Plan, and future updates to ensure consistency in identified shelter locations, backup power availability, and functional capacity during climate-related emergencies.

The Draft Municipal Annex also reports the completion of a large drainage pipe along County Road 621 and FEMA funding to address sand accumulation in stormwater outfall pipes. These actions align with structure and infrastructure mitigation strategies identified in the HMP and support continued drainage system functionality. The final annex should clearly distinguish completed, funded, ongoing, proposed, and not-started actions, particularly for flood mitigation and climate adaptation projects.

Overall, the identified gaps in planning documents, codes, and response/recovery frameworks—including the absence of a Post-Disaster Recovery Code, Environmental Protection Ordinances, Floodplain or Watershed Plan, Climate Action or Resilience Plan, Disaster Debris Management Plan, and Substantial Damage Response Plan—highlight opportunities for Wildwood Crest to strengthen alignment with CCRHVA findings and the 2026 Cape May HMP. Addressing these gaps would significantly improve the Borough’s long-term capacity for flood mitigation, climate adaptation, and hazard resilience.

Potential Resilience Considerations

- Confirm the adoption and FEMA approval status of the 2026 HMP Update before finalizing this section.
- Use the final CCRHVA findings to update the Wildwood Crest Municipal Annex action table, including the responsible party, priority, timeframe, funding source, and current status of each action.
- Coordinate the HMP, 2025 Emergency Operations Plan, and municipal records regarding the emergency operations center, shelter capacity, cooling locations, backup generators, emergency communications, and high-water vehicle availability.
- Add or update an extreme-heat mitigation action using the findings in Section III.A and Map V-8. Address cooling-space operations and outreach to older adults, low-income residents, seasonal visitors, and residents with limited English proficiency.
- Consider preparing the Disaster Debris Management Plan identified in the Municipal Annex and coordinate it with the recycling and emergency-management recommendations discussed in Sections VI.L and VII.C.
- Continue coordinating grant applications and capital projects with the HMP so that drainage, bulkhead, outfall, pump-station, and emergency-preparedness projects are accurately tracked.

B. 2019 Flood Mitigation and Storm Sewer Master Plan

The 2019 Flood Mitigation and Storm Sewer Master Plan (FMSSMP) is a recommendation report providing flood-mitigation infrastructure options to guide Wildwood Crest in mitigating the adverse impacts of flooding and other coastal hazards. The recommendations are categorized into three sections:

1. Preventative Measures,
2. Capital Infrastructure Projects,
3. Natural Resources and Regulatory Agencies.

There are five preventative action measures for Wildwood Crest, including adopting a new bulkhead ordinance, a new lot grading and drainage ordinance, encouraging elevation, encouraging floodproofing, and continuing participation in the FEMA CRS program. It is recommended that the Borough adopt a new bulkhead ordinance that requires retrofitting of existing bulkheads and the construction of new bulkheads at an elevation of 8.0 feet (NAVD 1988). Wildwood Crest may also consider adopting a new lot grading and drainage ordinance that requires private property owners to elevate their properties. This recommendation also aligns with other suggestions to encourage elevation and floodproofing new and existing buildings through local zoning codes, building requirements, and development policies. Additionally, Wildwood Crest is recommended to continue the Borough's participation in the FEMA Community Rating System (CRS), improve its advanced warning systems, and install flood warning signs.

The capital infrastructure project endorses the plan to retrofit the Borough's bulkheads and land berms. For this category, FMSSMP also emphasizes capital improvements to address tidal nuisance flooding impacting the Borough's streets, such as constructing bayside tide-control improvements and elevating roadways. Moreover, improvements to the storm sewer system are also encouraged. The actions include constructing storm sewer pump stations at strategic locations along the bayside and increasing the hydraulic capacity of the existing storm sewer system by replacing storm sewer inlets and piping. In addition, green infrastructure is emphasized. Wildwood Crest is recommended to implement green infrastructure improvements to reduce stormwater runoff and peak flows, and to improve water quality. The use of the groundwater recharge design technique as a green infrastructure action is also feasible. The following three locations are identified: (1) Pacific Avenue – Jefferson Avenue to Lotus Road, (2) Beach block street ends, and (3) Areas along Atlantic and Ocean Avenue as feasible places to implement the groundwater recharge design technique to reduce stormwater runoff, peak flow discharges, and improve water quality.

The Preservation and Restoration of Natural Resources and Regulatory Agencies category includes recommendations to align local and state regulations. The recommended action includes evaluating local policies that are consistent with NJDEP and U.S. Army Corps of Engineers

regulations. Other than recommending that the Borough consider land acquisition in flood-prone areas, recommendations also include encouraging participation in federal and state programs such as:

- Beach nourishment and dune building program,
- Restoring degraded tidal marsh program, and
- The NJ Coastal Coalition.

The FMSSMP assessment also adds explanation to the seven hazards identified in the New Jersey 2014 Hazard Mitigation Plan, which included (1) Coastal Erosion and Sea-Level Rise, (2) Flooding, (3) Hurricanes and Tropical Storms, (4) Nor'Easters, (5) Severe Weather, (6) Severe Winter Weather, and (7) Wildfire. Among these hazards, wildfire is the least concern for the Borough, as it is a barrier island. However, the back bay's tidal marshes and the beach dunes may pose a fire risk when the local climate is dry and hot. The remaining hazards each present their own concerns. For the coastal erosion and sea-level rise hazard, the FMSSMP recommends avoiding hard structures such as sea walls and instead implementing beach nourishment and dune restoration. The FMSSMP recognizes that the Wildwood Crest flooding issue may be due to either a natural climate change hazard or an infrastructure failure. Natural climate change hazards that may cause flooding include hurricanes and tropical storms, nor'easters, and severe weather and/or severe winter weather. The infrastructure failure may be stormwater flooding caused by local drainage issues and high groundwater levels.

The Borough's storm sewer infrastructure is designed to remove excess rainwater from impervious surfaces. Currently, Wildwood Crest storm sewer infrastructure includes approximately 634 inlets, 126 manholes, and 31 outfalls. The outfalls include 6 ocean outfalls and 25 bay outfalls, with all infrastructure gravity-driven and utilizing hydraulic gradients. Wildwood Crest uses the bay and ocean for its outfall pipes and delineates 29 distinct drainage areas.

Climate Hazard Connections

The 2019 Flood Mitigation and Storm Sewer Master Plan (FMSSMP), Section 5.2, Storm Sewer Infrastructure, describes the Borough's system of inlets, pipes, manholes, and outfalls. Because most of the system relies on gravity to discharge stormwater into the bay or ocean, its performance is affected by coastal water levels. FMSSMP Section 5.4, Coastal Tidal Data and Sea-Level Rise, explains that higher tidal conditions and sea-level rise may reduce the ability of the outfalls to release stormwater.

This creates a compound-flooding concern. When heavy rainfall occurs during a high tide or coastal storm, water may enter the drainage system faster than it can discharge. This can increase ponding on low-lying streets and extend the duration of flooding. The increasing rainfall identified in CCRHVA Section III.B, Storms, and Tables III-4 and III-5 may place additional pressure on the drainage system. The high-tide flooding and future permanent-inundation

conditions identified in CCRHVA Section III.D, Flood, Map III-4, High Tide Flooding Locations, and Map III-7, Projected Permanent Inundation from Future Sea-Level Rise in 2050 and 2100, may further reduce drainage performance.

These findings support the improvements identified in FMSSMP Section 6.2, Capital Infrastructure Projects, including outfall improvements, tide-control valves, stormwater pump stations, increased storm-sewer capacity, roadway elevation, bulkhead improvements, groundwater recharge, and green infrastructure. The CCRHVA projections can help the Borough determine whether these improvements should be designed for conditions beyond those represented by historical rainfall and tidal records.

CCRHVA Section V.A, Facilities and Infrastructure, Maps V-1 through V-3, and Table V-1 identify community facilities, infrastructure, roadways, and portions of the hurricane evacuation route exposed to flooding. These findings can help the Borough prioritize FMSSMP projects according to the facilities, transportation routes, and municipal services they would protect. Including local stormwater and flash-flooding data could help identify problem areas and guide future drainage improvements. The Borough could help collect this information through public meetings or mapping workshops. The reported locations could then be confirmed using Borough records, field observations, and engineering review before being mapped.

Potential Resilience Considerations

- Consider incorporating CCRHVA Section III.B, Tables III-4 and III-5, and Section III.D, Maps III-4 and III-7, when implementing the improvements in FMSSMP Section 6.
- Maintain a simple implementation table for FMSSMP Sections 6.1 through 6.3, including project status, timeframe, responsible department, cost, and funding source.
- Use CCRHVA Maps V-1 through V-3 and Table V-1 to prioritize projects that protect critical facilities, major roads, and the hurricane evacuation route.
- Review the bulkhead, lot-grading, and drainage requirements in FMSSMP Sections 6.1.1 and 6.1.2 and continue the CRS activities in Section 6.1.3.

C. 2025 Emergency Operations Plan

An Emergency Operations Plan (EOP) is a document that establishes predetermined responsibilities and actions for Wildwood Crest during an incident or planned event. The stated priorities of the EOP are:

1. To reduce adverse effects on people, property, and the environment
2. To establish capabilities to respond effectively to an incident or planned event.

The Emergency Coordinator prepared the current 2025 EOP for Wildwood Crest in accordance with guidance from the Federal Emergency Management Agency (FEMA) Comprehensive Preparedness Guide 101 (Version 3) and the National Incident Management System (NIMS). The Wildwood Crest EOP also follows FEMA's five mission areas in coordinating incident or planned events:

- **Prevention:** prevent, avoid, or stop an imminent, threatened, or actual act of terrorism.
- **Protection:** protect our citizens, residents, visitors, and assets against the greatest threats and hazards while allowing our interests, aspirations, and way of life to thrive.
- **Mitigation:** reduce the loss of life and property by lessening the impact of future disasters.
- **Response:** respond quickly to save lives, protect property and the environment, and meet basic human needs in the aftermath of a catastrophic incident.
- **Recovery:** recover through a focus on the timely restoration, strengthening, and revitalization of infrastructure, housing, and a sustainable economy, as well as the health, social, cultural, historical, and environmental fabric of communities affected by a catastrophic incident.

Pursuant to N.J.S.A. App. A:9-43.3, Wildwood Crest updates its EOP through the Emergency Management Office and/or the Emergency Coordinator every two years. Wildwood Crest includes three sections in its EOP:

1. **Base Plan:** The base plan describes the structure and processes (federal, state, and local governments, private sector, and NGOs) that form the Borough's all-hazards incident management approach.
2. **Appendices:** The appendices provide references, definitions, and acronyms used.
3. **Annexes:** The annexes focus on critical functions and pertinent hazards to guide actions to support each function and/or respond to specific hazards. Annexes are arranged by the functions to which the Borough can self-respond and the hazards to which the Borough is susceptible.

Climate Hazard Connections

The 2025 Borough of Wildwood Crest Emergency Operations Plan (EOP), Base Plan, identifies climate change and sea-level rise, flooding, hurricanes, nor'easters, severe weather, and severe winter weather as high-risk hazards. These hazards are consistent with CCRHVA Section III.A, Heat; Section III.B, Storms; Section III.C, Drought; and Section III.D, Flood. While the EOP establishes the Borough's emergency responsibilities and procedures, the CCRHVA provides updated information about how these hazards may change and where their effects may occur.

CCRHVA Section V.A, Facilities and Infrastructure, Map V-1, Facilities and Infrastructure Exposed at two feet and four feet of Coastal Inundation; Map V-2, Facilities and Infrastructure Within FEMA and Climate-Adjusted Flood Elevation Zones; and Table V-1, Flood Exposure of Facilities and

Infrastructure, identify emergency facilities and infrastructure that may be flooded, damaged, or temporarily inaccessible. These findings are directly relevant to EOP Annex D, Damage Assessment; Annex F, Emergency Operations Center; Annex O, Public Works; Annex Q, Resource Management; and Annex R, Shelter, Reception, and Care.

CCRHVA Section V.A, Map V-3, Potential Roadway Flooding at Two Feet and Four Feet of Coastal Inundation, identifies potentially flooded roadway segments and portions of the hurricane evacuation route. Flooding along these roads may delay evacuation, emergency response, public-works operations, and access to shelters. This information is particularly relevant to EOP Annex A, Alert, Warning, and Communications, and Annex H, Evacuation, because it can help the Borough identify locations where earlier warnings, alternate routes, or temporary road closures may be necessary.

CCRHVA Section V.D, Housing and People, and Table V-6, Overburdened Populations in Wildwood Crest, identify residents who may require additional communication, transportation, evacuation, or sheltering assistance. These populations may include older adults, people with disabilities, low-income households, households without vehicles, and residents with limited English proficiency. These findings are relevant to EOP Annex A, Annex H, Annex Q, and Annex R.

Extreme heat is also an emergency-management concern. CCRHVA Section III.A and Section V.C, Map V-8, Land Surface Temperature and Community Assets, can help the Borough identify community facilities that may support cooling, public information, and resource-distribution activities during heat events. Together, the CCRHVA findings can help translate the EOP's all-hazards framework into location-specific emergency procedures.

Potential Resilience Considerations

The Borough would benefit from referencing the CCRHVA and specifically acknowledging climate change hazards as a catalyst for several natural disasters in its future EOP update. The steps to integrate the CCRHVA may include updates to the EOP annexes or protocols to address the following:

- Incorporate the hazard and exposure findings from CCRHVA Sections III and V into the next EOP update.
- Use CCRHVA Maps V-1 through V-3 and Table V-1 when reviewing EOP Annexes A, H, and R.
- Maintain an updated inventory of shelters, cooling locations, backup generators, emergency vehicles, alternate facilities, and their operating capacities.
- Add procedures for recurring tidal flooding and extreme-heat events.
- Address the needs identified in CCRHVA Section V.D and Table V-6 when reviewing communication, evacuation, transportation, and sheltering procedures.
- Coordinate EOP updates with the Draft 2026 Cape May County Hazard Mitigation Plan Update, Volume II, Chapter 17, Wildwood Crest Municipal Annex.

D. 2026 Proposed Capital Budget and Capital Improvement Program

The proposed 2026 Capital Budget and Capital Improvement Program for Wildwood Crest identifies the 2026 capital budget and planned capital projects for 2026 through 2031.

Climate Hazard Connections

The Borough of Wildwood Crest's proposed 2026 Capital Budget and Capital Improvement Program, introduced March 18, 2026, includes emergency sanitary and storm-sewer repairs, road and drainage improvements, Fire Department equipment, and Fishing Pier improvements on Sheet 40c, page C-4. These projects directly relate to climate hazards and exposure identified in the CCRHVA.

Emergency sanitary and storm-sewer repairs and road and drainage improvements relate directly to the increasing rainfall identified in CCRHVA Section III.B, Storms, and Tables III-4 and III-5. More intense rainfall may increase runoff, exceed drainage capacity, and cause additional street ponding. These projects also relate to the high-tide flooding and future sea-level rise conditions identified in CCRHVA Section III.D, Flood, Map III-4, High Tide Flooding Locations, and Map III-7, Projected Permanent Inundation from Future Sea-Level Rise in 2050 and 2100. High coastal water levels may limit the ability of gravity-fed stormwater outfalls to drain during rainfall events.

CCRHVA Section V.A, Map V-3, Potential Roadway Flooding at Two Feet and Four Feet of Coastal Inundation, identifies roadway segments where flooding may affect emergency access and portions of the hurricane evacuation route. This information can help the Borough direct road and drainage investments toward locations where improvements would protect emergency movement, public access, and continuity of municipal services.

CCRHVA Section V.A, Maps V-1 and V-2, and Table V-1 identify flood exposure affecting emergency facilities and infrastructure. These findings are relevant to Fire Department equipment because emergency vehicles and equipment must remain accessible and operable during flooding. They can also help the Borough consider whether equipment storage, backup power, and access routes are adequately protected.

The Fishing Pier project relates to the flood exposure of recreational and public-access assets identified in CCRHVA Section V.C, Community Assets, and Maps V-9 through V-12. Coastal flooding, wave action, storms, and sea-level rise may affect the pier's structure, access, supporting facilities, and long-term maintenance requirements.

Because road, drainage, utility, emergency-facility, and public-access improvements may remain in service for many years, their design should consider future rainfall and coastal conditions rather than relying only on current conditions. The CCRHVA can therefore help the Borough prioritize projects and select design standards that support the long-term performance of its capital investments.

Potential Resilience Considerations

- Use CCRHVA Section V.A, Map V-3, together with verified flooding reports, maintenance records, and engineering information, when prioritizing road, drainage, sanitary-sewer, and storm-sewer projects.
- Consider using CCRHVA Section III.B, Tables III-4 and III-5, and Section III.D, Maps III-4 and III-7, when establishing rainfall assumptions, flood elevations, sea-level rise conditions, backup-power needs, and emergency-access requirements for long-term capital projects.
- Consider updating the Capital Improvement Program annually to show each project's status, schedule, estimated cost, responsible department, and anticipated funding source.
- Coordinate capital-project priorities with the 2019 Flood Mitigation and Storm Sewer Master Plan, Section 6, Proposed Flood Mitigation and Storm Sewer Improvement Recommendations, and the Draft 2026 Cape May County Hazard Mitigation Plan Update, Volume II, Chapter 17, Wildwood Crest Municipal Annex.

VIII. Appendices

Appendix A: Description of Wildwood Crest Borough

Wildwood Crest is a borough located in Cape May County, New Jersey. It forms the southern part of the barrier island known as Five Mile Beach, shared with Wildwood, North Wildwood, and Diamond Beach. Incorporated in 1910 from portions of Lower Township, the Borough spans approximately 1.48 square miles, with around 12.5% of that area being water. Wildwood Crest is bordered to the north by the City of Wildwood and to the south by the unincorporated Diamond Beach area of Lower Township. Map A-1 depicts the Borough.

The Borough was developed in the early 20th century as part of the growing Wildwoods resort region, with its name derived from the area's wildflowers and dune crests. Wildwood Crest is one of the few “dry” municipalities in New Jersey, meaning the sale of alcohol is prohibited — a policy reaffirmed by voter referendum in 1940. Architecturally, the Borough played a key role in the rise of Doo Wop architecture — a mid-century modern style known for vibrant neon signs and retro motel designs — although many of these structures have since been replaced or redeveloped (Wildwoods Shore Resort Historic District).

Wildwood Crest presents itself as a clean, safe, and family-oriented coastal community that balances its role as a popular shore destination with the needs of its year-round residents. The Borough emphasizes its quiet atmosphere, free and well-maintained beaches, and strong focus on quality of life, distinguishing it from the more commercial areas of the Wildwoods. Wildwood Crest presents a modern, well-managed, and environmentally conscious community that continues to preserve its small-town charm while supporting a vibrant seasonal tourism economy.

Map A-1. Wildwood Crest Borough



LEGEND

- NJ
- Municipal Boundaries
- Wildwood Crest

Demographics

Wildwood Crest is a residential and resort destination with a year-round population and seasonal influx of visitors. According to the 2024 American Community Survey, the Borough's residential population is 3,077. The population density is approximately 2,094 people per square mile. Table A-1 includes more detailed demographic information.

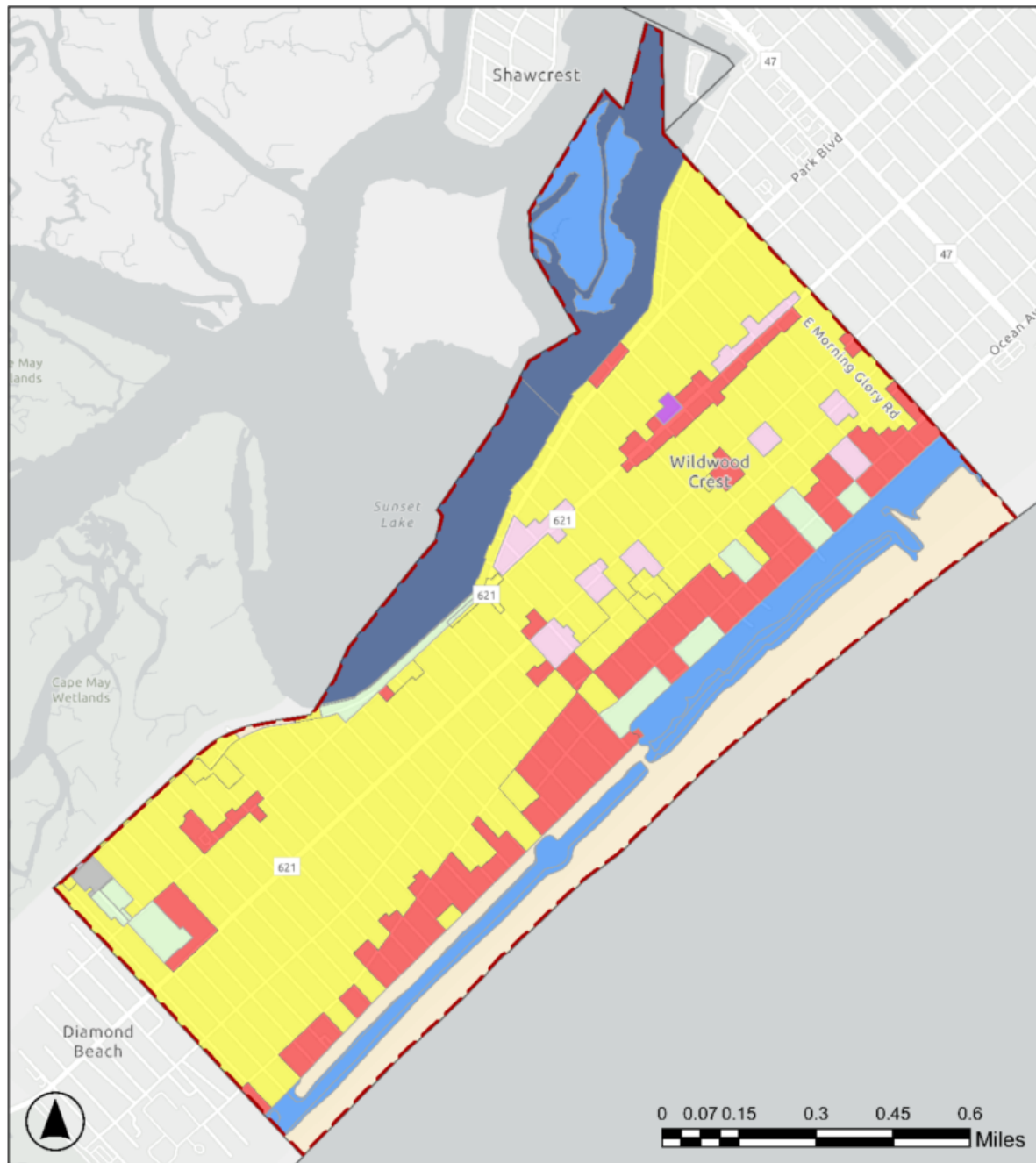
Table A-1. Demographic data for Wildwood Crest Borough, Cape May County, New Jersey.

	NJ	County	Wildwood Crest Borough
Total Population	9,267,014	94,610	3,077
Population Density	1,260 people/ mi ²	376.2 people/ mi ²	2,094 people/ mi ²
Population change (2020 to 2024)	+381,596	+626	+4
Median age	40.1	51.4	61
Population below 18	2,031,322	16,519	204
Population above 65	1,599,816	27,232	1,363
Median Household Income	\$104,294	\$97,249	\$69,089
Persons in poverty	889,287	8,169	296

Land Uses

Wildwood Crest is a fully developed coastal borough with land use dominated by residential neighbourhoods and tourism-oriented development. Residential areas form a continuous grid of homes and small multifamily buildings throughout the Borough. Commercial activity is concentrated along New Jersey Avenue, Atlantic Avenue, and Ocean Avenue, where restaurants, shops, lodging, and mixed-use buildings support both year-round residents and seasonal visitors. The oceanfront is characterized by wide, publicly accessible beaches and dune systems that make up the Borough's largest recreational land use, while Sunset Lake on the bay side provides additional open space and waterfront recreation. Small areas of wetlands are located along the western shoreline, and due to its barrier-island setting, the Borough contains no industrial or agricultural land. Map A-2 illustrates the Borough's land use-land cover, and Table A-2 and Map A-3 summarize property parcels and land use classes.

Map A-2. Land Use-Land Cover (2020) of Wildwood Crest Borough



LEGEND

Land Use: 2020

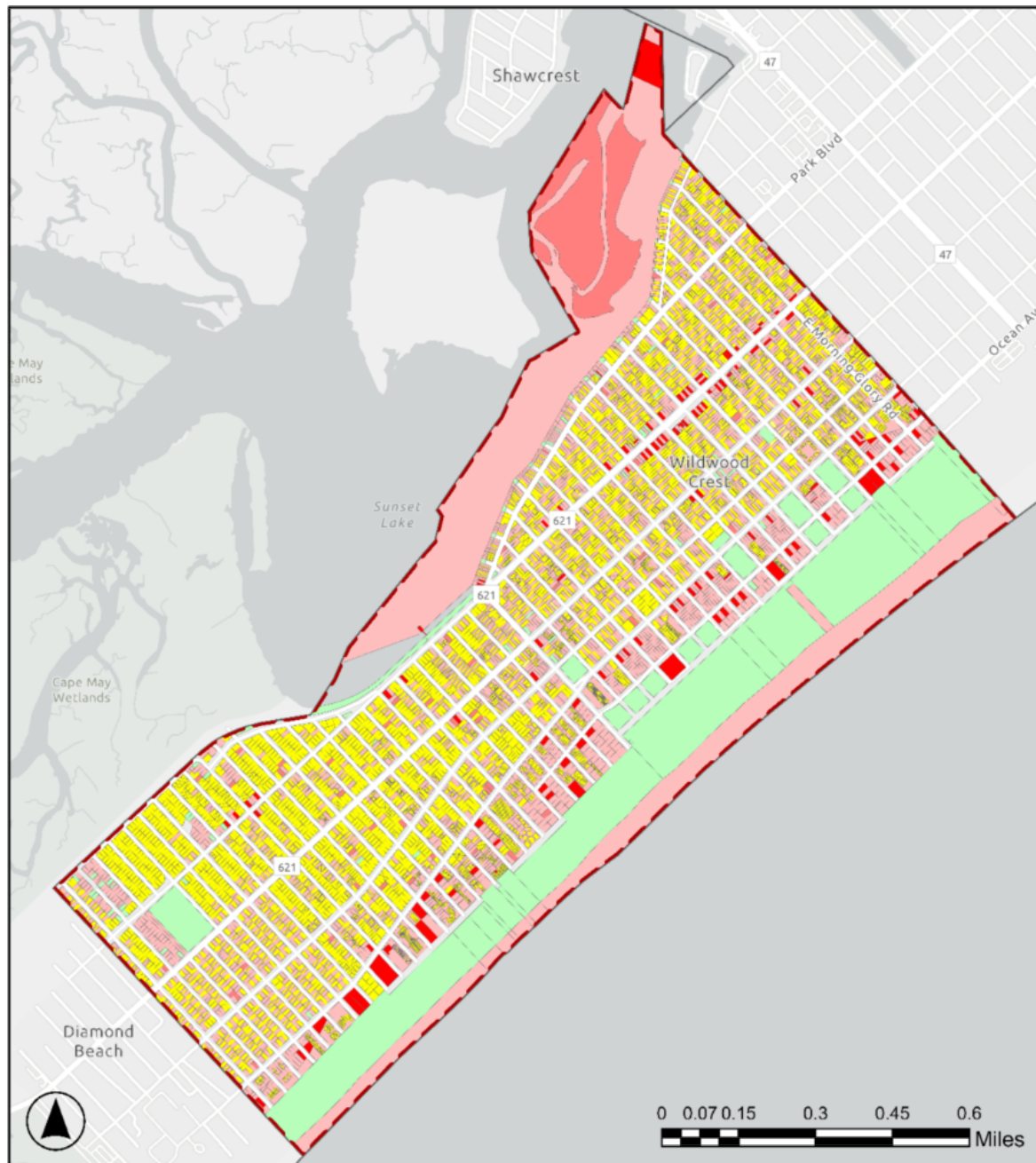
- | | |
|--|---|
| Residential | Recreational |
| Commercial | Forestland |
| Industrial | Water |
| Mixed or Other Urban | Wetlands |
| Transportation, Communication and Utilities | Barren Lands |

Table A-2. Wildwood Crest Borough Parcels by Property Class

Property Class	Number of Parcels	Area in acres
Residential	5,051	208
Residential (Apartments)	24	2
Commercial	128	18
Education	2	5
Public Property	83	140
Church and Charitable	5	2
Other Exempt	17	1
Vacant Land	55	35
Unclassified Land/ No value	49,176	22,028
Total	54,541	22,438

(Source: Parcels and MOD-IV Composite of NJ)

Map A-3. Wildwood Crest Borough Parcels and Property Classes



LEGEND

Parcels

- Residential
- Apartments
- Commercial

- Schools and Other Public Property
- Vacant
- No Value

(Source: Parcels and MOD IV Composite of NJ)

Appendix B: Data Sources

- Abramson, D., Alst, D., Merdjanoff, A., Piltch-Loeb, R., Beedasy, J., Findley, P., Peek, L., Mordy, M., Moroso, S., Ocasio, K., Park, Y.S., Sury, J., Tobin, J. 2015. Sandy Child and Family Health Study PERSON Report. https://www.researchgate.net/publication/280925388_Sandy_Child_and_Family_Health_Study_PERSON_Report
- Borough of Wildwood Crest. 2005. [Wildwood Crest Land Use Plan](#).
- Buchanan, Maya K. et al. 2020. [Sea level rise and coastal flooding threaten affordable housing](#). Environmental Research Letters, Volume 15.
- Center for Disease Control. 2022. [Heat and chronic conditions](#).
- Davies, K., Shope, J., Broccoli, A., Gerbush, M., Kaplan, M., Robinson, D., Nikolopoulos, E., Araujo, D., Kopp, R., Herb, J. & Spector, A. 2025. [State of the Climate: New Jersey 2024](#). Rutgers, The State University of New Jersey, New Brunswick, NJ. DOI: 10.7282/00000539.
- Domber, S., Barr K., Snook, I., Hoy, D., Carreno, B., Drabik, J., Walsh, S. NJDEP Division of Water Resources Management. 2024. 2024 New Jersey Water Supply Plan. [2024 New Jersey Water Supply Plan](#).
- Filión, N.A., Knutsen, M., and Phillips, S. New Jersey Department of Environmental Protection. 2025. [New Jersey Extreme Heat Resilience Action Plan](#).
- Gleason, J. & Fagliano, J. 2017. Effect of drinking water source on associations between gastrointestinal illness and heavy rainfall in New Jersey. <https://doi.org/10.1371/journal.pone.0173794>
- Interagency Council on Climate Resilience. 2025. [New Jersey Statewide Flood Resilience Initiatives](#).
- Kopp, R. E., A. Broccoli, G. Carleton, S. Dangendorf, R. DeConto, R. Frederiks, A.J. Garner, E. Grover Kopec, L. Haaf, B. Hamlington, N. Lin, J. Lorenzo-Trueba, J. Miller, D. Robinson, G. Vecchi, T. Wahl, J. Walker, J.M. Barr, J. Shope, D.K. Apoznanski, P. Kumar, L. Marxen, A. Spector, K. O'Neill, L. Auermuller, and M. Kaplan. [New Jersey's Rising Seas and Changing Coastal Storms: Report of the 2025 Science and Technical Advisory Panel](#). Rutgers, The State University of New Jersey. Prepared for the New Jersey Department of Environmental Protection. Trenton, New Jersey.
- Lathrop, R.G., and Myers, J. 2023. Buildout analysis for the Southern Barnegat Bay Watershed. Center for Remote Sensing and Spatial Analysis, Rutgers University.
- Leichenko, R., M. McDermott, E. Bezborodko, M. Brady, E. Namendorf. 2014. Journal of Extreme Events, Volume 1. [Economic Vulnerability to Climate Change in Coastal New Jersey: A Stakeholder-Based Assessment](#).
- Marxen, L., A. Spector, J. DeLura, K. Reddy, and M. Kaplan. 2025. Current and Future Flood Exposure to New Jersey Properties and Associated Assessed Property Value at Risk. Rutgers University. <https://doi.org/10.7282/00000502>
- Moran, D., J. Whytlaw, J. Herb, M. Kaplan, J. Madrigano, and P. Kinney. 2017. [New Jersey Climate and Health Profile Report](#). New Jersey Climate Adaptation Alliance. New Brunswick, NJ: Rutgers University.

National Centers for Environmental Information, National Oceanic and Atmospheric Administration. 2025. [Storm Events Database](#).

National Crop Frequency data 2008-2025. [USDA, National Agricultural Statistics Service](#)

National Integrated Drought Information System, National Oceanic and Atmospheric Administration. 2025. [By Sector: Recreation & Tourism](#)

National Interagency Fire Center. 2025. [NIFC Open Data Site](#)

National Oceanic Atmospheric Administration. [National Centers for Environmental Information. 2025](#).

National Weather Service, National Oceanic and Atmospheric Administration. 2025. Precipitation Frequency Data Server. [Atlas 14 precipitation frequency estimates](#).

National Weather Service, National Oceanic and Atmospheric Administration. 2025. [The Fujita Scale](#).

New Jersey Department of Community Affairs GIS. [Areas in need of redevelopment](#).

New Jersey Department of Environmental Protection. 2022. [Climate Change Impacts on Human Health & Communities](#); Addendum to the 2020 New Jersey Scientific Report on Climate Change. Version 1.0. (Eds. J.A. Bonventre, L.A. Lester). Trenton, NJ. 54 pp.

New Jersey Department of Environmental Protection. 2023. Outside, Together! [A statewide comprehensive outdoor recreation plan for New Jersey](#).

New Jersey Department of Environmental Protection. 2025. [New Jersey Scientific Report on Climate Change](#). (Eds. B. Wiley, K. Raper, J. Bonventre, R. Hill, L.A. Lester, N.A. Procopio). Trenton, NJ. 275 pp.

New Jersey Forest Fire Service. 2025. [New Jersey Wildfire Risk Assessment Portal](#).

New Jersey Office of Emergency Management. 2024. [State of New Jersey All-Hazards Mitigation Plan](#).

NJ Office of GIS. 2025. [Parcel and MOD-IV Composite of New Jersey](#).

Rutgers New Jersey Agricultural Experiment Station. 2025. [Tornadoes in New Jersey: 1950 to Present](#).

See data and definitions: <https://www.fema.gov/openfema-data-page/nfip-multiple-loss-properties-v1>

Shope, J., Nikolopoulos, E., and Araujo, D.S.D. 2025. DRAFT New Jersey Projected Future Drought Dataset Technical Documentation.

Sweet, W. V., Dusek, G., Obeysekera, J., Marra, J. J. National Oceanic and Atmospheric Administration. 2018. https://www.tidesandcurrents.noaa.gov/publications/techrpt86_PaP_of_HTFlooding.pdf.

U.S. Census Bureau. 2024. [American Community Survey Five Year Estimates](#).

U.S. Department of Agriculture. 2026. [Snap Retailer Location data](#).

U.S. Department of Homeland Security. 2025. [Homeland Infrastructure Foundation-Level Data \(HIFLD\)](#).

Section III Detailed Data Sources

Tables

Table III-1. Heat waves - <https://njhealthadapt.rutgers.edu/>, Public Health Report, Table 1

Table III-2. Extreme heat days - <https://njhealthadapt.rutgers.edu/>, Public Health Report, Table 2

Table III-3. Days below freezing - <https://njhealthadapt.rutgers.edu/>, Forest Climate Risk Report

Table III-4. Rainfall (in inches) over 24-hours by annual storm probability - <https://njhealthadapt.rutgers.edu/>, Public Health Report, Table 3

Table III-5. Increase in annual probability for the 10% and 1% chance storm - [Northeast Regional Climate Center](#), unpublished data

Table III-6. Annual percent time in drought - Shope, J., Nikolopoulos, E., and Araujo, D.S.D. 2025. DRAFT New Jersey Projected Future Drought Dataset Technical Documentation, unpublished data

Table III-9. Historic flooding days - <https://coast.noaa.gov/sealevelcalculator/#>, Changes in Flood Frequency

Maps

Map III-1. Land surface temperature – Summer 2022 –

<https://rutgers.maps.arcgis.com/apps/mapviewer/index.html?webmap=4d8f6d249e394357827fec5312fc861>

Map III-2. Heat island risk -

<https://rutgers.maps.arcgis.com/apps/mapviewer/index.html?webmap=9f8adca918b0467bbcf74f5c06918e22>

Map III-3. FEMA flood zones -

<https://rutgers.maps.arcgis.com/apps/mapviewer/index.html?webmap=cba402bdd0334334b6c2f2568d7e5443>

Map III-4. High tide flooding locations - Rutgers University (2026). NOAA Minor High Tide Flooding for New Jersey (Rutgers Modified).

<https://rutgers.maps.arcgis.com/home/item.html?id=dadbb5799a0a45cba87c87e9649e82b3#overview>

Map III-5. Potential inundation from 100-year storm - <https://njfloodmapper.org/>, Total Water Levels Tool, Accessed May 2025

Map III-6. Areas potentially subject to the NJ PACT regulatory reforms –

https://services1.arcgis.com/ze0XBzU1FXj94DJq/arcgis/rest/services/NJ_FEMA_FP3_4_9_2024/FeatureServer, <https://gisdata-njdep.opendata.arcgis.com/datasets/njdep::tidal-climate-adjusted-flood-elevation-cafe-slr-4ft-for-new-jersey/about>

Map III-7. Projected permanent inundation from future sea level rise in 2050 and 2100 -

<https://njfloodmapper.org/>, Total Water Levels Tool, Accessed May 2025

Map III-8. Potential inundation from coastal flooding from 100-year storm in 2050 -

<https://njfloodmapper.org/>, Total Water Levels Tool, Accessed May 2025

Map III-9. Wildfire risk to potential structures and select historic wildfires - [NJ Wildfire Risk Explorer and Wildland Fire Incident Locations | National Interagency Fire Center](#)