



2.0 COMMUNITY PROFILE & ASSET INVENTORY

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2.1 GEOGRAPHY

Monmouth County is located in eastern-central New Jersey and is part of the New York Metropolitan region. It is the northernmost of New Jersey's shore counties and is bounded by Middlesex, Mercer, Burlington, and Ocean Counties. Eastern sections of the county's northern limits are bounded by Raritan Bay and Sandy Hook Bay, while the east coast of the County lies on the Atlantic Ocean. The County is approximately 15 miles from New York City and 30 miles from Philadelphia. Monmouth County is home to 53 municipalities, each with its own distinct character (two cities, 35 boroughs, 15 townships, and one village) and size (0.1 square miles to 62.1 square miles). The 53 municipalities include the following:

Aberdeen, Township of	Highlands, Borough of	Neptune City, Borough of
Allenhurst, Borough of	Holmdel, Township of	Ocean, Township of
Allentown, Borough of	Howell, Township of	Oceanport, Borough of
Asbury Park, City of	Interlaken, Borough of	Red Bank, Borough of
Atlantic Highlands, Borough of	Keansburg, Borough of	Roosevelt, Borough of
Avon-by-the-Sea, Borough of	Keyport, Borough of	Rumson, Borough of
Belmar, Borough of	Lake Como, Borough of	Sea Bright, Borough of
Bradley Beach, Borough of	Little Silver, Borough of	Sea Girt, Borough of
Brielle, Borough of	Loch Arbour, Village of	Shrewsbury, Borough of
Colts Neck, Township of	Long Branch, City of	Shrewsbury, Township of
Deal, Borough of	Manalapan, Township of	Spring Lake, Borough of
Eatontown, Borough of	Manasquan, Borough of	Spring Lake Heights, Borough of
Englishtown, Borough of	Marlboro, Township of	Tinton Falls, Borough of
Fair Haven, Borough of	Matawan, Borough of	Union Beach, Borough of
Farmingdale, Borough of	Middletown, Township of	Upper Freehold, Township of
Freehold, Borough of	Millstone, Township of	Wall, Township of
Freehold, Township of	Monmouth Beach, Borough of	West Long Branch, Borough of
Hazlet, Township of	Neptune, Township of	

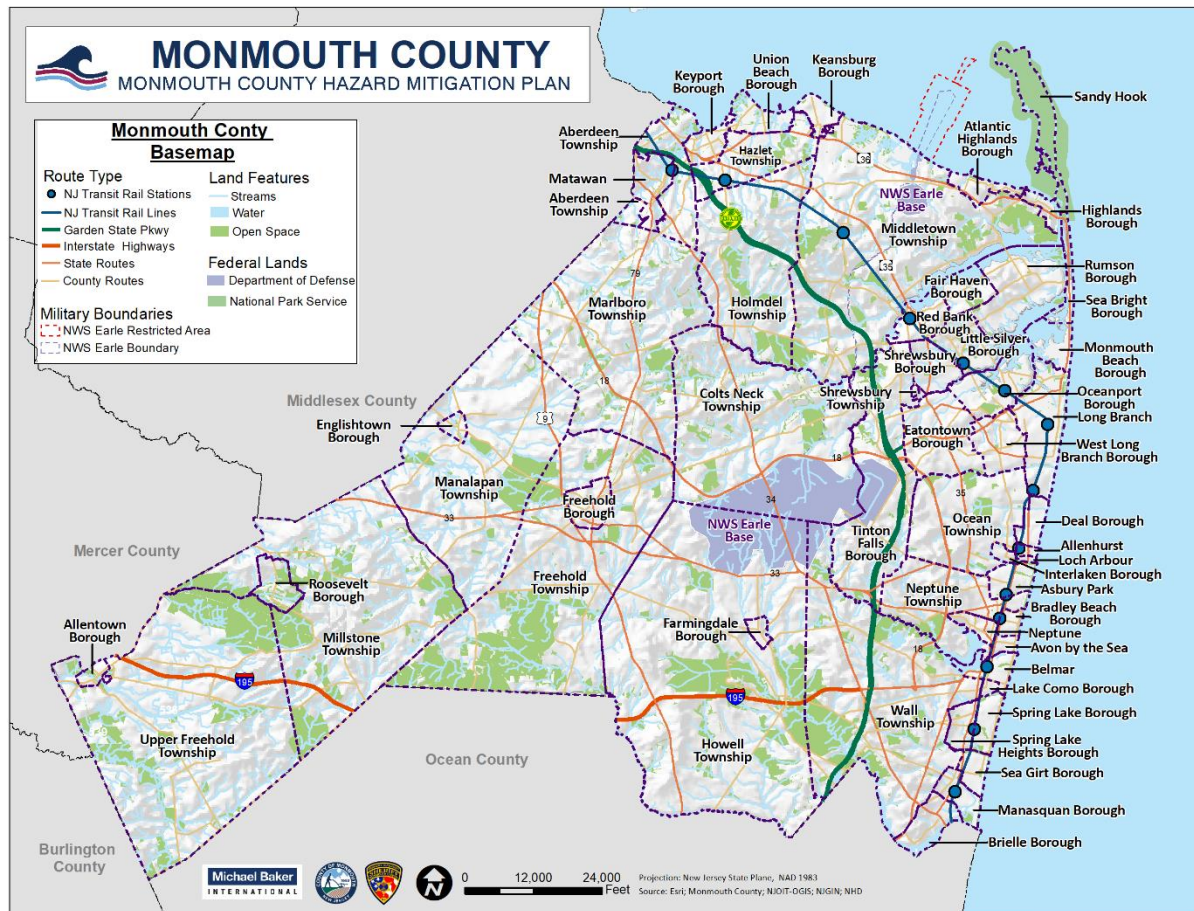
All 53 municipalities participated in the Monmouth County HMP and are mapped in **Figure 2.1-1 Monmouth County Base Map**.

Monmouth County has a total area of 665 square miles, of which 472 square miles is land and 193 square miles is water. It is New Jersey's sixth largest county in terms of land area. In 2010, the County population was 630,380 with approximately 1,330 people per square mile, making it the fifth most populous county in the State. A majority of the County population lives within five miles of either the Raritan Bay shoreline or Atlantic Ocean coastline. Monmouth County has a wide variety of natural resources and landscapes including slopes, bayfront and oceanfront beaches, rivers, lakes, streams, forests, and farmlands. Much of the County is flat and low-lying however high lands and cliffs dominate the Bayshore while shorelines and rivers characterize Central and South Monmouth, and rolling hills and farmland characterizes Western Monmouth. Crawford Hill, in Holmdel Township, is the tallest point in the County at approximately 380 feet above sea level.

Although the land use patterns are diverse, residential development is the predominant use. County residents have access to major employment, culture and entertainment, and transportation centers by

public transportation and a superior highway network. In addition, the County features an abundance of top-rate parks, golf courses, open space, and educational facilities. Over the past four decades, Monmouth County has become increasingly more suburbanized as growth increased dramatically, making this county one of the fastest growing regions in the State. Much of this growth is attributable to net in-migration. People are drawn to the exceptional quality of life in Monmouth County. As noted in the Monmouth County Open Space Plan (2006), pressure to develop and redevelop land in Monmouth County remains strong thus presenting challenges to maintaining quality of life for present and future generations. A growing population, competition for diminishing land resources, escalating property values, and increasing public demand for control of growth and provision of recreation services point toward the importance of preserving open space. Monmouth County contains over 49,000 acres of protected public open space consisting of 16,570 acres of municipal open space, 17,300 acres of Monmouth County Park System open space, 17,033 acres of State open space, and 2,044 acres of Federal open space. The County contains an additional 15,387 acres of preserved farmland (Monmouth County Profile, 2019). Undeveloped land is predominantly in the western portions of the County where agriculture is still the primary land use.

Figure 2.1 - 1 Monmouth County Base Map



2.1.2 NATURAL FEATURES

Geology

Monmouth County is entirely part of the Coastal Plain region of New Jersey and is split between two types of underlying rock. According to the New Jersey Geologic Survey, the first type of underlying rock

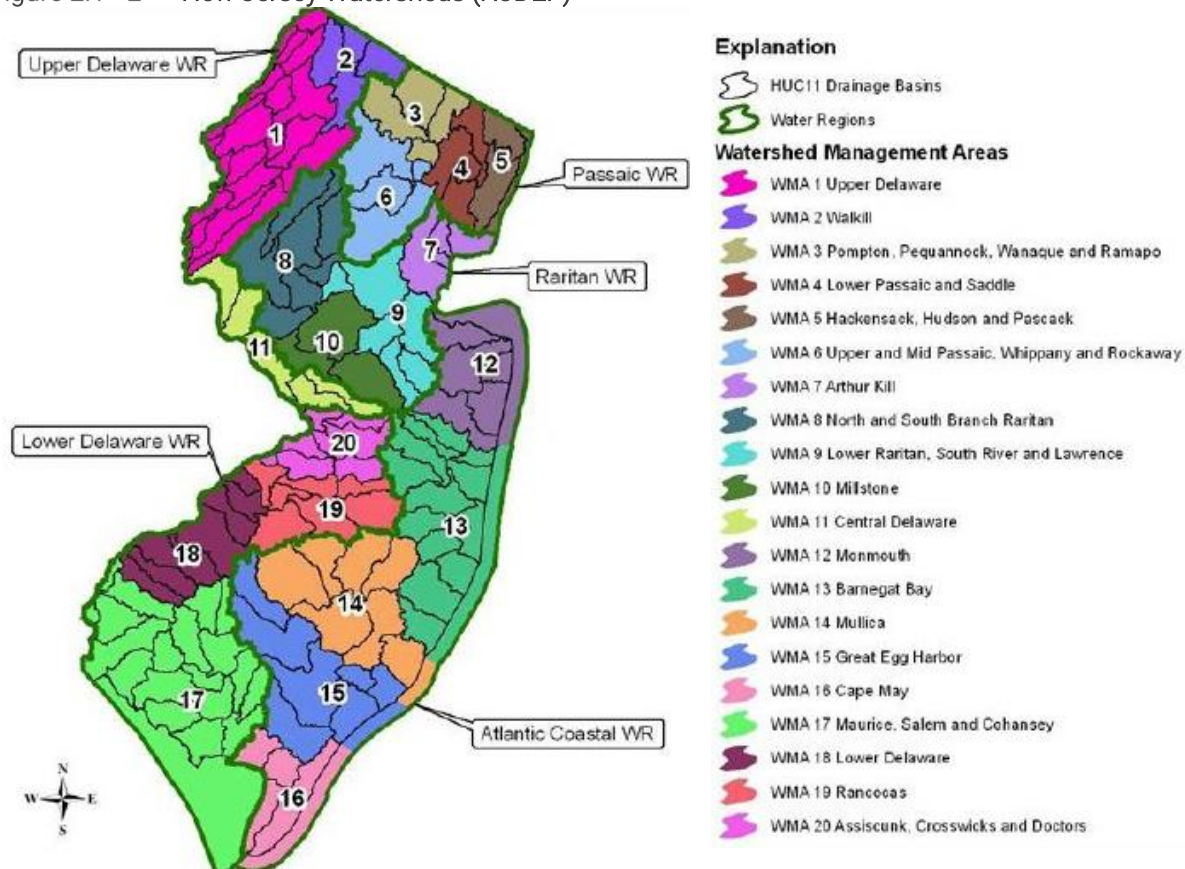


is from the end of the Cenozoic age which encompasses most of the southern half of the County and most of the Atlantic shoreline; this rock is comprised of sand, silt, and clay soils. The second type of underlying rock is from the middle of the Mesozoic age which encompasses northern and western portions of the County and the bay shoreline; this type of rock is comprised of siltstone, shale, sandstones, and conglomerate. The sediments found in Monmouth County, particularly those found in the southern coastal half of the County, are susceptible to erosion and erode easily under waves or tides (Stockton University Coastal Research Center).

Watersheds

Monmouth County falls into six watershed management areas (WMA), with most of the County falling into the Monmouth WMA. The other five include Lower Raritan, South River, and Lawrence WMA, Millstone WMA, Central Delaware WMA, Barnegat Bay WMA, and Assiscunk, Crosswicks, and Doctors WMA, as mapped in **Figure 2.1-2 New Jersey Watersheds**. Along with being a coastal county, there are several major rivers including the Shrewsbury River, which flows into Sandy Hook Bay, Manasquan River, Swimming River, Shark River, and Navesink River.

Figure 2.1 - 2 New Jersey Watersheds (NJDEP)



2.1.3 DEMOGRAPHICS

Changes in Population

The last version of the Monmouth County HMP reported Census 2010 data of a 630,380 countywide population. As the 2020 Census data is not yet available, the 2017 American Community Survey (ACS) 5-year estimates are available. The ACS does not give an exact representation, but it does provide a picture of changes in the population between census years. The 2017 ACS 5-year estimates that the population of Monmouth County was 627,551 persons, consisting of 232,482 households. **Table 2.1 - 1 Population and Households by Jurisdiction** shows population and household counts by jurisdiction. While the 5-year estimate indicates a decline in population, the margin of error for the County is about 3,000 persons, which may mean that population growth was flat. The table also shows the largest jurisdiction as percent of the County total. Middletown Township is the largest municipality with an estimated population of 65,952 persons which is 10.5 percent of the population. Middletown continues to be the largest municipality in the County. The average household size is 2.7 persons.

Table 2.1 - 1 Population and Households by Jurisdiction (2017 American Community Survey 5-Year)

Jurisdiction	Population (2017 ACS 5-Year)		Households (2017 ACS 5-Year)	
	Count	% of County Total	Count	% of County Total
Aberdeen, Township of	18,372	2.93%	6,860	2.95%
Allenhurst, Borough of	506	0.08%	203	0.09%
Allentown, Borough of	1,890	0.30%	702	0.30%
Asbury Park, City of	15,830	2.52%	6,656	2.86%
Atlantic Highlands, Borough of	4,322	0.69%	1,735	0.75%
Avon-by-the-Sea, Borough of	1,814	0.29%	911	0.39%
Belmar, Borough of	5,719	0.91%	2,637	1.13%
Bradley Beach, Borough of	4,262	0.68%	2,169	0.93%
Brielle, Borough of	4,738	0.75%	1,786	0.77%
Colts Neck, Township of	10,018	1.60%	3,267	1.41%
Deal, Borough of	579	0.09%	263	0.11%
Eatontown, Borough of	12,258	1.95%	5,285	2.27%
Englishtown, Borough of	2,131	0.34%	755	0.32%
Fair Haven, Borough of	6,015	0.96%	1,889	0.81%
Farmingdale, Borough of	1,470	0.23%	577	0.25%
Freehold, Borough of	11,938	1.90%	3,897	1.68%
Freehold, Township of	35,429	5.65%	12,525	5.39%
Hazlet, Township of	20,082	3.20%	6,961	2.99%
Highlands, Borough of	4,880	0.78%	2,712	1.17%
Holmdel, Township of	16,648	2.65%	5,671	2.44%
Howell, Township of	52,076	8.30%	17,660	7.60%
Interlaken, Borough of	825	0.13%	359	0.15%
Keansburg, Borough of	9,868	1.57%	4,052	1.74%
Keyport, Borough of	7,138	1.14%	2,984	1.28%
Lake Como, Borough of	1,518	0.24%	690	0.30%
Little Silver, Borough of	5,917	0.94%	2,103	0.90%
Loch Arbour, Village of	195	0.03%	84	0.04%
Long Branch, City of	30,751	4.90%	11,921	5.13%
Manalapan, Township of	40,096	6.39%	13,793	5.93%
Manasquan, Borough of	5,824	0.93%	2,267	0.98%
Marlboro, Township of	40,466	6.45%	12,812	5.51%
Matawan, Borough of	8,898	1.42%	3,361	1.45%



Jurisdiction	Population (2017 ACS 5-Year)		Households (2017 ACS 5-Year)	
	Count	% of County Total	Count	% of County Total
Middletown, Township of	65,952	10.51%	23,456	10.09%
Millstone, Township of	10,522	1.68%	3,288	1.41%
Monmouth Beach, Borough of	3,247	0.52%	1,421	0.61%
Neptune City, Borough of	27,728	4.42%	10,946	4.71%
Neptune, Township of	4,749	0.76%	2,072	0.89%
Ocean, Township of	27,006	4.30%	10,675	4.59%
Oceanport, Borough of	5,762	0.92%	2,132	0.92%
Red Bank, Borough of	12,220	1.95%	5,108	2.20%
Roosevelt, Borough of	808	0.13%	279	0.12%
Rumson, Borough of	6,874	1.10%	2,224	0.96%
Sea Bright, Borough of	1,304	0.21%	715	0.31%
Sea Girt, Borough of	1,714	0.27%	780	0.34%
Shrewsbury, Borough of	4,051	0.65%	1,450	0.62%
Shrewsbury, Township of	1,117	0.18%	499	0.21%
Spring Lake, Borough of	2,980	0.47%	1,241	0.53%
Spring Lake Heights, Borough of	4,645	0.74%	2,259	0.97%
Tinton Falls, Borough of	17,902	2.85%	8,103	3.49%
Union Beach, Borough of	5,634	0.90%	1,881	0.81%
Upper Freehold, Township of	6,899	1.10%	2,438	1.05%
Wall, Township of	26,020	4.15%	9,514	4.09%
West Long Branch, Borough of	7,944	1.27%	2,454	1.06%
Total	627,551	100.00%	232,482	100.00%

As population increases, more residential and commercial buildings, infrastructure, public facilities, and other assets will be constructed to support such growth, likely increasing a jurisdiction's overall exposure to natural hazards. Therefore, population growth is considered a general indicator of potential future hazard vulnerability. The County's greatest rate of population growth was observed between 1950 and 1970, following the post-war boom and the opening of the Garden State Parkway in 1954. In this window, Monmouth County's population more than doubled from 225,337 in 1950 to 461,489 in 1970. **Figure 2.1-3 Monmouth County Population by age 1970-2010** illustrates population growth from 1970 to 2010 and the change in age cohorts of the population over time.

Figure 2.1 - 3 Monmouth County Population by Age 1970-2010

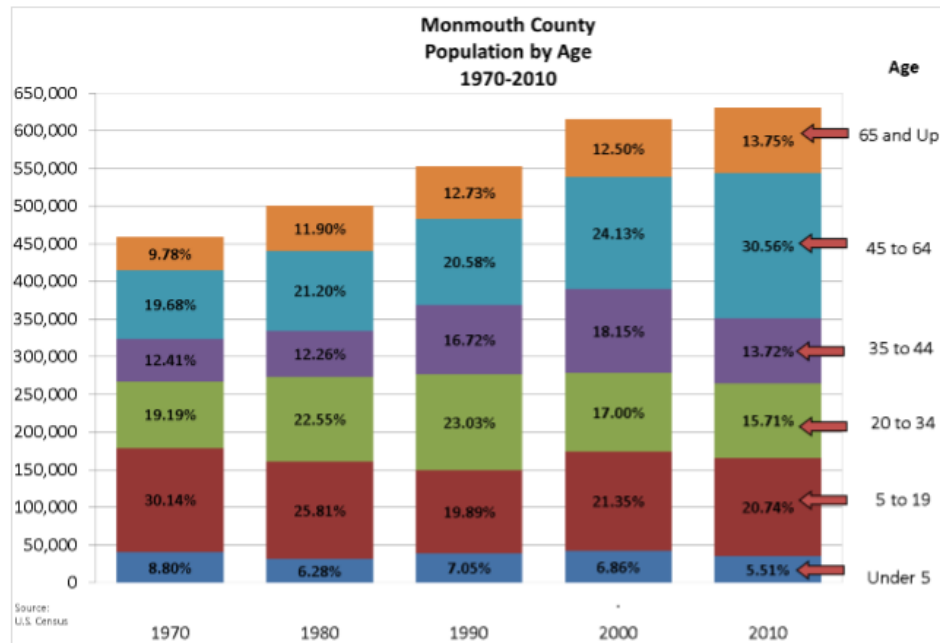
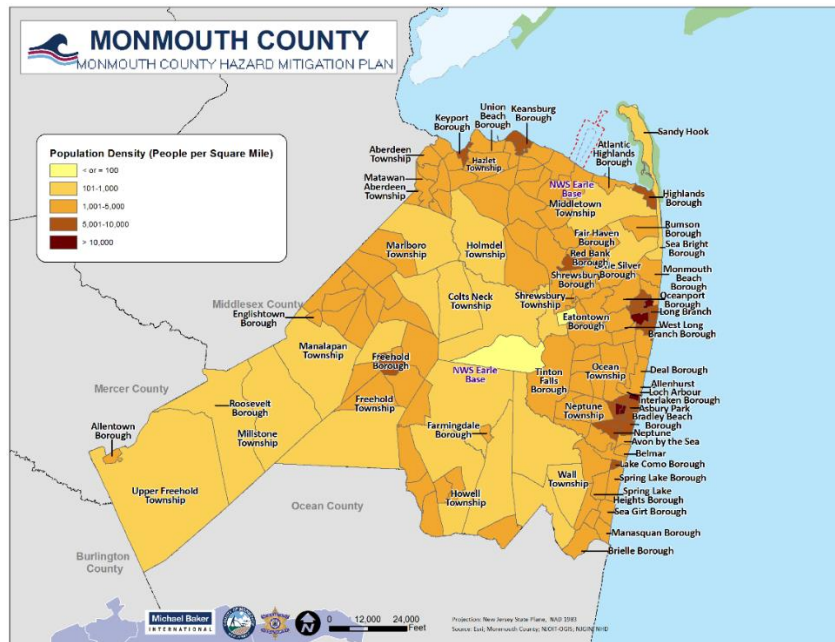


Figure 2.1 - 4 Monmouth County Population Density displays population density by jurisdiction. The coastal areas around the Cities of Long Branch and Asbury Park have the highest population density.

Figure 2.1 - 4 Monmouth County Population Density (ACS, 2017)



The 2015 Monmouth County HMP indicated an increase in population, however, using the 2014 ACS and 2017 ACS estimates, the population has remained flat with some jurisdiction's populations increasing but the majority declining. Overall between 2014 and 2017 the total population declined by about 0.34 percent and from 2010 and 2017 the population declined by about 0.45 percent. **Table 2.1 - 2 Changes in Population 2014-2017 & 2010-2017** depict these changes population.

Table 2.1 - 2 Changes in Population 2014-2017 & 2010-2017

Jurisdiction	Population (2017 ACS 5- Year)	Population (2014 ACS 5- Year)	Population Change (2014-2017)	Population (2010 Census)	Population Change (2010-2017)
	Count	Count	% Change	Count	% Change
Aberdeen, Township of	18,372	18,216	0.86%	18,210	0.89%
Allenhurst, Borough of	506	486	4.12%	496	2.02%
Allentown, Borough of	1,890	1,828	3.39%	1,828	3.39%
Asbury Park, City of	15,830	15,933	-0.65%	16,116	-1.77%
Atlantic Highlands, Borough of	4,322	4,357	-0.80%	4,385	-1.44%
Avon-by-the-Sea, Borough of	1,814	1,810	0.22%	1,901	-4.58%
Belmar, Borough of	5,719	5,760	-0.71%	5,794	-1.29%
Bradley Beach, Borough of	4,262	4,290	-0.65%	4,298	-0.84%
Brielle, Borough of	4,738	4,772	-0.71%	4,774	-0.75%
Colts Neck, Township of	10,018	10,103	-0.84%	10,142	-1.22%
Deal, Borough of	579	769	-24.71%	750	-22.80%
Eatontown, Borough of	12,258	12,323	-0.53%	12,709	-3.55%
Englishtown, Borough of	2,131	2,101	1.43%	1,847	15.38%
Fair Haven, Borough of	6,015	6,093	-1.28%	6,121	-1.73%
Farmingdale, Borough of	1,470	1,396	5.30%	1,329	10.61%
Freehold, Borough of	11,938	12,018	-0.67%	12,052	-0.95%
Freehold, Township of	35,429	35,995	-1.57%	36,184	-2.09%
Hazlet, Township of	20,082	20,253	-0.84%	20,334	-1.24%
Highlands, Borough of	4,880	4,985	-2.11%	5,005	-2.50%
Holmdel, Township of	16,648	16,722	-0.44%	16,773	-0.75%
Howell, Township of	52,076	51,389	1.34%	51,075	1.96%
Interlaken, Borough of	825	826	-0.12%	820	0.61%
Keansburg, Borough of	9,868	10,011	-1.43%	10,105	-2.35%
Keyport, Borough of	7,138	7,213	-1.04%	7,240	-1.41%
Lake Como, Borough of	1,518	1,647	-7.83%	1,759	-13.70%
Little Silver, Borough of	5,917	5,920	-0.05%	5,950	-0.55%
Loch Arbour, Village of	195	198	-1.52%	194	0.52%
Long Branch, City of	30,751	30,590	0.53%	30,719	0.10%
Manalapan, Township of	40,096	39,543	1.40%	38,872	3.15%
Manasquan, Borough of	5,824	5,841	-0.29%	5,897	-1.24%
Marlboro, Township of	40,466	40,370	0.24%	40,191	0.68%
Matawan, Borough of	8,898	8,759	1.59%	8,810	1.00%
Middletown, Township of	65,952	66,290	-0.51%	66,522	-0.86%
Millstone, Township of	10,522	10,509	0.12%	10,566	-0.42%
Monmouth Beach, Borough of	3,247	3,278	-0.95%	3,279	-0.98%
Neptune City, Borough of	27,728	27,880	-0.55%	27,935	-0.74%
Neptune, Township of	4,749	4,849	-2.06%	4,869	-2.46%
Ocean, Township of	27,006	27,241	-0.86%	27,291	-1.04%
Oceanport, Borough of	5,762	5,834	-1.23%	5,832	-1.20%
Red Bank, Borough of	12,220	12,250	-0.24%	12,206	0.11%
Roosevelt, Borough of	808	744	8.60%	882	-8.39%

Jurisdiction	Population (2017 ACS 5- Year)	Population (2014 ACS 5- Year)	Population Change (2014-2017)	Population (2010 Census)	Population Change (2010-2017)
	Count	Count	% Change	Count	% Change
Rumson, Borough of	6,874	7,045	-2.43%	7,122	-3.48%
Sea Bright, Borough of	1,304	1,349	-3.34%	1,412	-7.65%
Sea Girt, Borough of	1,714	1,844	-7.05%	1,828	-6.24%
Shrewsbury, Borough of	4,051	3,899	3.90%	3,809	6.35%
Shrewsbury, Township of	1,117	1,130	-1.15%	1,141	-2.10%
Spring Lake, Borough of	2,980	2,999	-0.63%	2,993	-0.43%
Spring Lake Heights, Borough of	4,645	4,691	-0.98%	4,713	-1.44%
Tinton Falls, Borough of	17,902	17,933	-0.17%	17,892	0.06%
Union Beach, Borough of	5,634	6,040	-6.72%	6,245	-9.78%
Upper Freehold, Township of	6,899	6,898	0.01%	6,902	-0.04%
Wall, Township of	26,020	26,091	-0.27%	26,164	-0.55%
West Long Branch, Borough of	7,944	8,391	-5.33%	8,097	-1.89%
Total	627,551	629,702	-0.34%	630,380	-0.45%

Future Growth Trends

According to U.S. Census population projections, the following 15 jurisdictions are projected to experience the highest growth rates during 2010 to 2040. All of the remaining jurisdictions are anticipated to experience growth rates of less than 10 percent during this period.

- Borough of Oceanport 35.9% (highest)
- Borough of Tinton Falls 35.4%
- City of Asbury Park 29.0%
- Township of Colts Neck 21.2%
- Borough of Eatontown 21.0%
- Township of Holmdel 20.5%
- Township of Wall 17.5%
- Township of Freehold 16.3%
- Township of Howell 12.1%
- Borough of Shrewsbury 11.8%
- Township of Neptune 11.6%
- Township of Aberdeen 10.8%
- Township of Marlboro 10.8%
- Borough of Red Bank 10.1%
- Township of Manalapan 10.0%

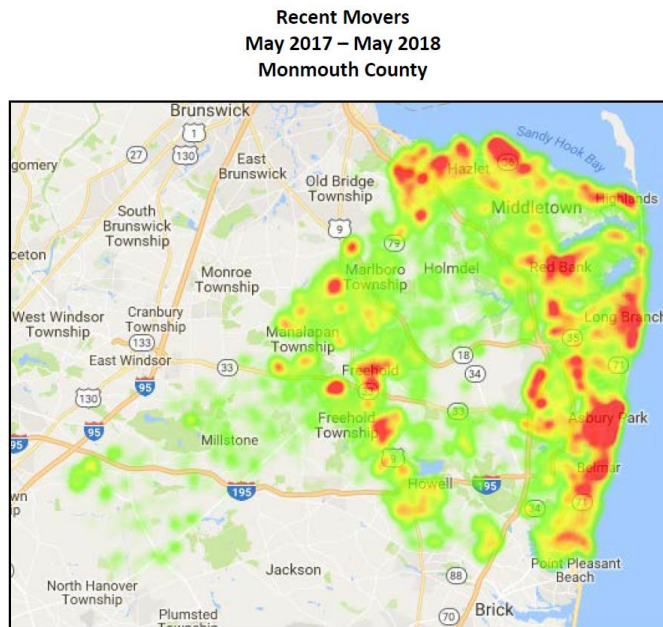
According to New Jersey Department of Labor and Workforce Development's Projections of Total Population by County: New Jersey, 2014 to 2034, Monmouth County's population is expected to increase to 649,500 people by year 2024, 655,300 people by year 2029, and 665,200 people by year 2034. These projections, however, were originally calculated from a 2010 baseline. Since there has been a slight decrease in population since 2010 (approximately 3,000 people), it is highly likely that these projections presented for the next 14 years may be higher than the actual future population.

The Monmouth County Division of Planning tracks locations within the County where people are moving to using data from the Reference USA database. **Figure 2.1 - 5 Recent Movers in Monmouth County** includes anyone who has moved to a house or apartment in Monmouth County (including inter-county



movers, single person households, and unrelated persons living in the same household). As the map shows, a large majority of movers are moving to locations along the coast, where the risk of Hurricane/Tropical Storm/ Nor'easter is highest in the County. In total, the database shows that 29,730 households moved into a Monmouth County municipality between May of 2017 and May of 2018 (Monmouth County Profile 2019).

Figure 2.1 - 5 Recent Movers in Monmouth County (Monmouth County Profile 2019)



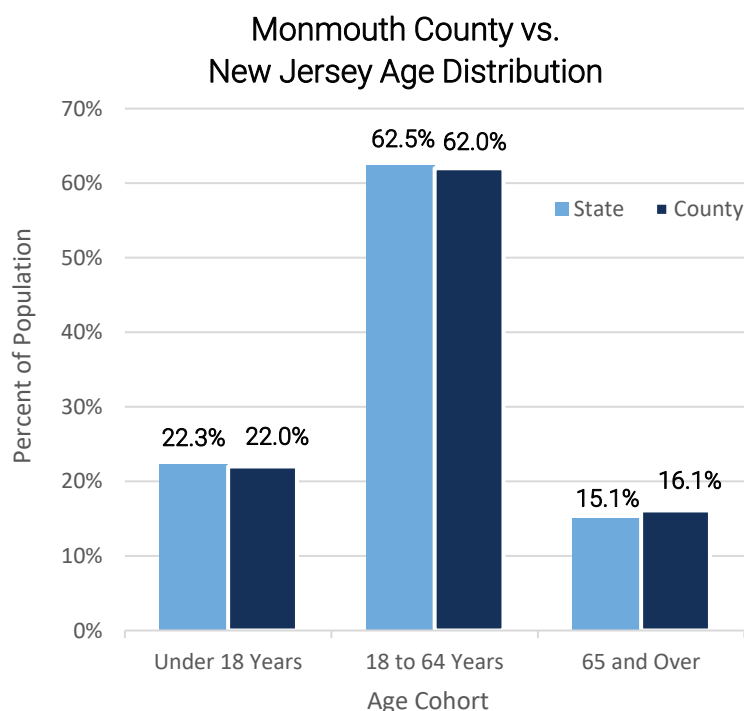
Monmouth County's tourist attractions significantly increase coastal populations during the summer months. According to the Monmouth County Summer Coastal Population Study (2008), an Average Summer Day population is 761,528 and a Peak Summer Day population is 907,857. Based on historic population trends and projections, Monmouth County's overall population growth represents an increase in exposure and potential vulnerability of people to natural and human based hazards, particularly during the summer months when the County's population swells with visitors. This is true for all of the municipalities in the County as well, though to vastly different degrees. Due to the County's increase in exposure and potential vulnerability, several coastal municipalities are implementing better warning systems to educate and communicate the risk of coastal storms to visitors since they might not be familiar with the County's potential for storms.

Age Distribution

According to the 2017 ACS 5-year, the median age in Monmouth County is 42.5 years old, which is an increase from 37.7 years old in the 2000 Census and slightly higher than the 2010 Census of 39 years old. About 22 percent of the population is under the age of 18 and about 16.1 percent are 65 and over. About 62 percent of the total population is over 18 years of age, but under 65, and about 50 percent of the population is over 40 years of age. The distribution and the median age indicate that the County is aging, which is in line with the trend for New Jersey. The age distribution of Monmouth County is very close to the age distribution of the State, as displayed in **Figure 2.1 - 6 Monmouth County Age Cohort**. In terms of population segments that may potentially be at higher risk in general, about 5.1 percent of the total population is under the age of five (a total of 31,705 persons) and 16.1 percent is age 65 years and

over (a total of 101,128 persons). Although presently the population 65 and over is only 16.1 percent, as those who are in the cohorts 40-45, 45-50, and 50-55 (as of the 2010 census) continue to age and begin to retire, that vulnerable population segment will grow and will need to be considered in the types of mitigation actions explained in later sections. Census data indicates that the population is growing and skewing older, with a rise in median age and number of older persons while numbers of young children and disabled individuals are decreasing. Notably, the population in the 45-64-year age group increased from 24.1% to 30.6% between 2000 and 2010.

Figure 2.1 - 6 Monmouth County Age Cohort (2017 ACS 5-Year Estimate)

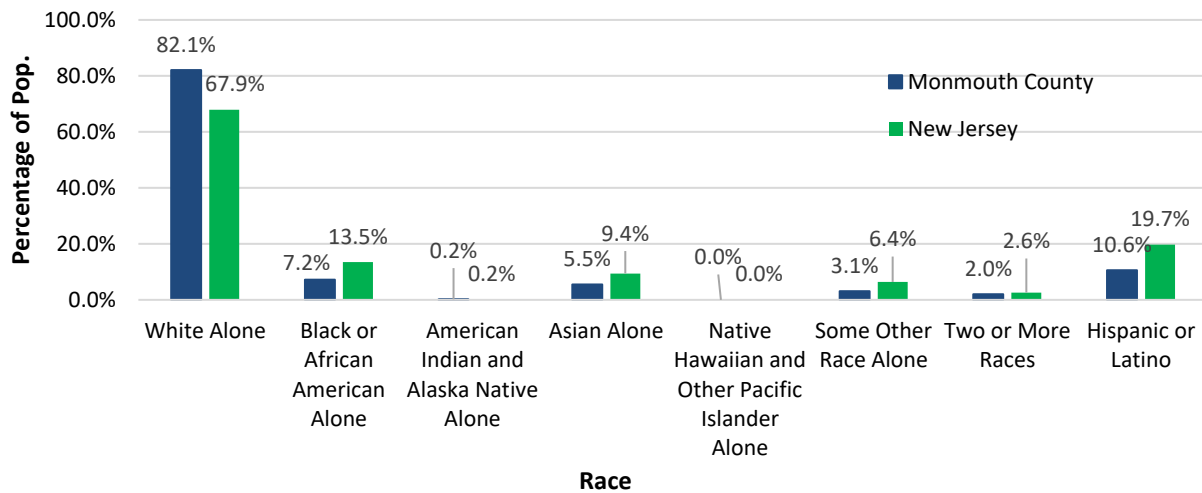


Race & Ethnicity

According to the American Community Survey 2017 5-year estimates, Monmouth County is about 82.1 percent White, which is about 14 percent higher than the State estimate of 67.9 percent. The County also has smaller minority populations than at the State level. **Figure 2.1 - 7 2017 Race/Ethnicity Distribution of Monmouth County** illustrates the 2017 Race Distribution of Monmouth County. The County is 7.2 percent Black/African-American and 5.5 percent Asian, which are both lower than the State estimates. The Hispanics/Latinos, of any race, make up about 10.6 percent of the population. Since 2000, the White population has declined by about 1 percent while the Asian and Hispanic/Latino populations increased by about 40 percent and 74 percent respectively. However, the Black/African-American population has declined by about 9 percent.



Figure 2.1 - 7 2017 Race/Ethnicity Distribution of Monmouth County (ACS, 2017 5-yr estimates)



Income

The median household income stated in the 2017 ACS 5-year estimate is \$91,807, which is approximately a 12-percent increase since the 2015 Monmouth County HMP. The County's income is also about 20 percent higher than the State's median household income of \$76,475. This makes Monmouth County, along with Hunterdon, Morris, Somerset, and Bergen counties, one of the wealthiest counties in the State. However, about 13.4 percent of the population lives in households with incomes below \$25,000 (approx. 31,148 households) and about seven and six-tenths percent of all people live below the poverty line. Additionally, about six percent of households receive assistance via the SNAP benefits program. This rate is about three percent lower than the State estimate. Monmouth County has a high cost of living; according to the Cost of Living Index from the US Census, Monmouth County (Middlesex-Monmouth) has a cost of living index of 124.8 whereas the national average is 100.

Monmouth County's income disparity is heightened by sea level rise and climate change. According to the Monmouth County Master Plan (2016), "with the recent reforms to flood insurance acts and updated FIRMs, insurance rates across the country are significantly increasing and so is the number of people now located in a SFHA. Combined with the associated costs of rebuilding after Superstorm Sandy, complying with FEMA's new floodplain regulations, and making structures more resilient, an Emerging Issue and Long-Range Challenge for Monmouth County is housing affordability along the shore."

Education

According to the 2017 ACS 5-year estimates, about 93 percent of the population 25 and older graduated from high school and about 44 percent obtained a bachelor's degree or higher. Given the relatively high incomes of the municipalities in Monmouth County, this level of education is expected. These rates are only slightly higher than the 2012 estimates. In 2012, 91.9 percent of the County's population attained a high school diploma and 40.3 percent attained a bachelor's degree. The State's rate for attaining a high school diploma is only slightly lower at 89 percent. The County rate of attaining a bachelor's degree is also higher than the states rate of 38.3 percent.

Vulnerable Populations

The Center for Disease Control (CDC) compiled a Social Vulnerability Index (SVI) that indicates the relative social vulnerability of a county. The CDC defines social vulnerability as “the degree to which a community exhibits certain social conditions that may affect that community’s ability to prevent human suffering and financial loss” when a disaster or hazardous event occurs. In order to analyze the SVI of each county, the CDC uses US Census Tract data and groups 15 factors into the following categories: socioeconomic status, household composition & disability, minority & language, and housing & transportation. The SVI is an important aspect of the HMP as it can be used to estimate the amount of supplies needed for the various populations, identify where shelters are needed, and plans for evacuation considering the elderly or those for whom English is not their first language or spoken well.

Each vulnerability category is color coded for easy interpretation, as displayed in **Figure 2.1- 8 SVI Categories**. Each category then relates to a corresponding map that depicts those vulnerabilities. See **Figure 2.1 - 9 SVI Socioeconomic Status**, **Figure 2.1 - 10 SVI Household Composition/Disability**, **Figure 2.1 – 11 SVI Race/Ethnicity/Language**, and **Figure 2.1 – 11 SVI Housing/Transportation**. All the results are then combined to create an overall SVI map, see **Figure 2.1- 13 Overall Social Vulnerability**. Although Monmouth County does have some areas with high or moderate vulnerability, the County has relatively low rates of vulnerability compared to some of its neighboring counties.

Figure 2.1 - 8 SVI Categories (CDC)

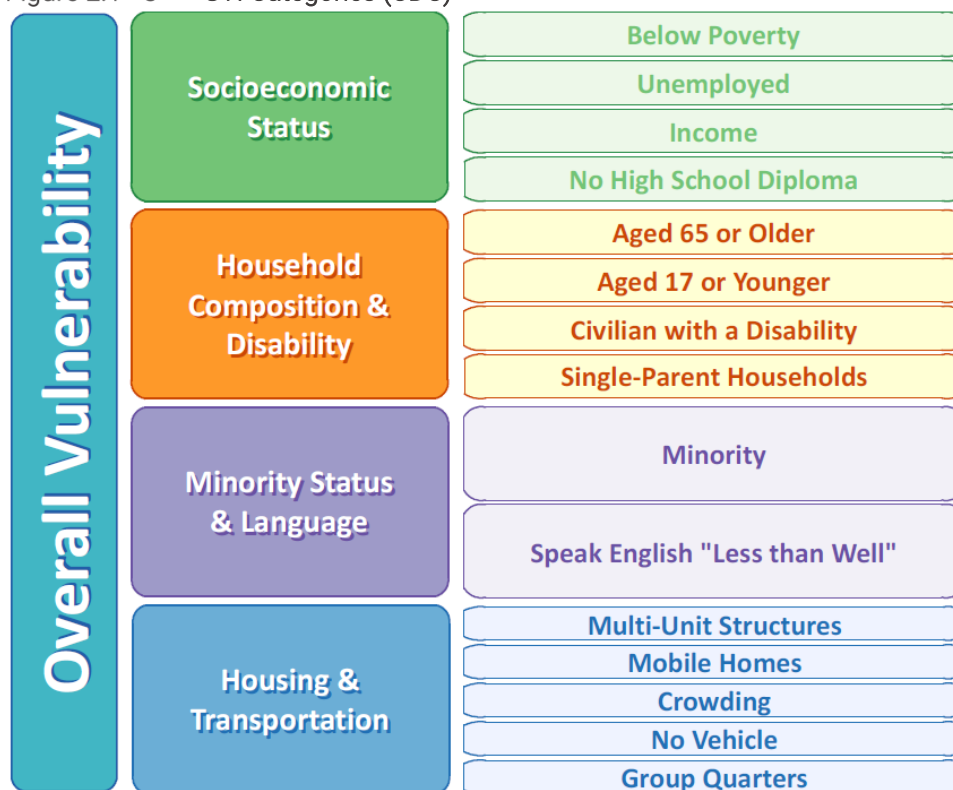
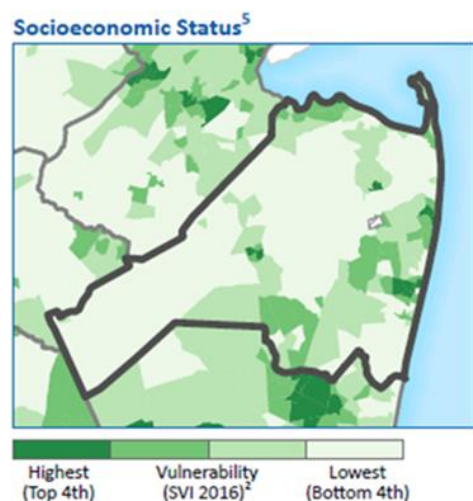


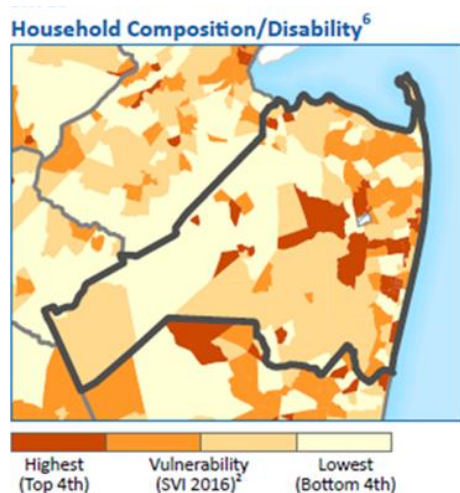
Figure 2.1 - 9 SVI Socioeconomic Status (CDC)



are highest.

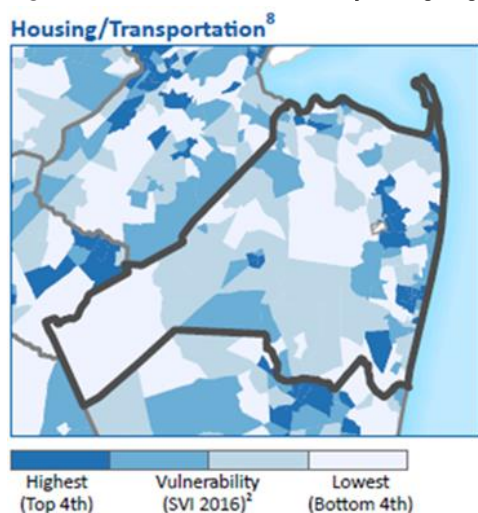
The areas with the greatest vulnerability in the socioeconomic status category are primarily in areas close to the shore towns where cost of living may be higher than other parts of the County that are less likely to attract much tourist attention and whose incomes are not subsequently high enough to support basic needs. There are several municipalities that show the highest levels of vulnerability in this category. They include Keansburg Borough, Red Bank Borough, Long Branch City, Neptune Township, Neptune City, Union Beach Borough, Freehold Borough, and Asbury Park City. Asbury Park has the lowest household income at \$39,324, followed by Long Branch at \$54,389. Areas with the greatest housing vulnerability are also primarily along the Shore where home values and rents

Figure 2.1 - 10 SVI Household Composition/Disability (CDC)



The category that indicates the most vulnerability is the household composition and disability category. This category includes not only those who are disabled, but also those who are over 65 and under 17 years of age. As has already been noted the County is aging which is creating more vulnerability in areas where larger numbers of older households live, including Tinton Falls Borough and Colts Neck Township. Additionally, about 9 percent of persons age five and up hold disability status within the County. Vulnerability in the minority status and language category is clustered around the Neptune Township and Asbury Park City, along with some moderate vulnerability in the western portion of the County that borders Middlesex County.

Figure 2.1 - 11 Race/Ethnicity/Language (CDC)



The areas within Monmouth County with the highest levels of vulnerability in the Race/Ethnicity/Language category, correspond with the same coastal areas in the above socioeconomic category. These include Freehold Borough, Red Bank Borough, Long Branch City, Neptune City, and Asbury Park City. However, there are also areas of increased vulnerability in the western portion of the County that borders Middlesex County, which as the map indicates has higher levels of vulnerability throughout the County.

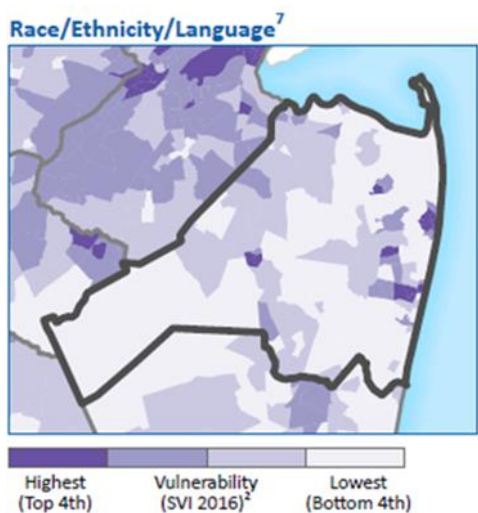
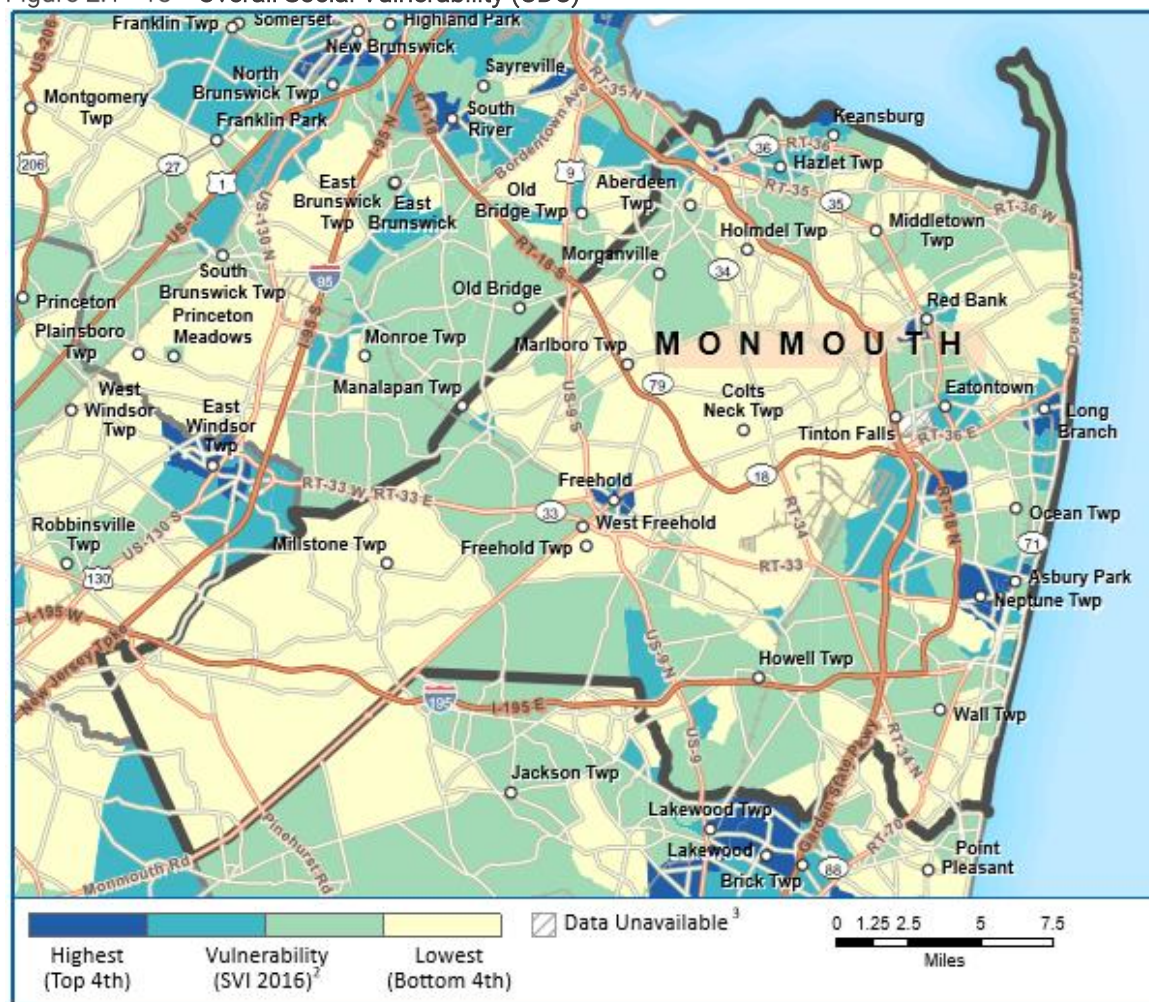


Figure 2.1 - 12 Housing/Transportation (CDC)

Housing and transportation vulnerabilities are highest in the eastern portion of the County, along the Atlantic Ocean, in Freehold Borough, Red Bank Borough, Eatontown Borough, Asbury Park City, and parts of Wall Township. This also corresponds to the areas with the highest levels of vulnerability in the Socioeconomic and Household Composition & Disability categories, as these areas have high housing costs. The vulnerable areas in the southern portion of the State may due to a lack of bus and train stops in this part of the County.

Overall, vulnerable communities can be found in Freehold Borough, Keansburg Borough, Long Branch City, Neptune City, Asbury Park City, and parts of Red Bank Borough and Ocean Township as shown in **Figure 2.1-14 Overall Social Vulnerability**.

Figure 2.1 - 13 Overall Social Vulnerability (CDC)

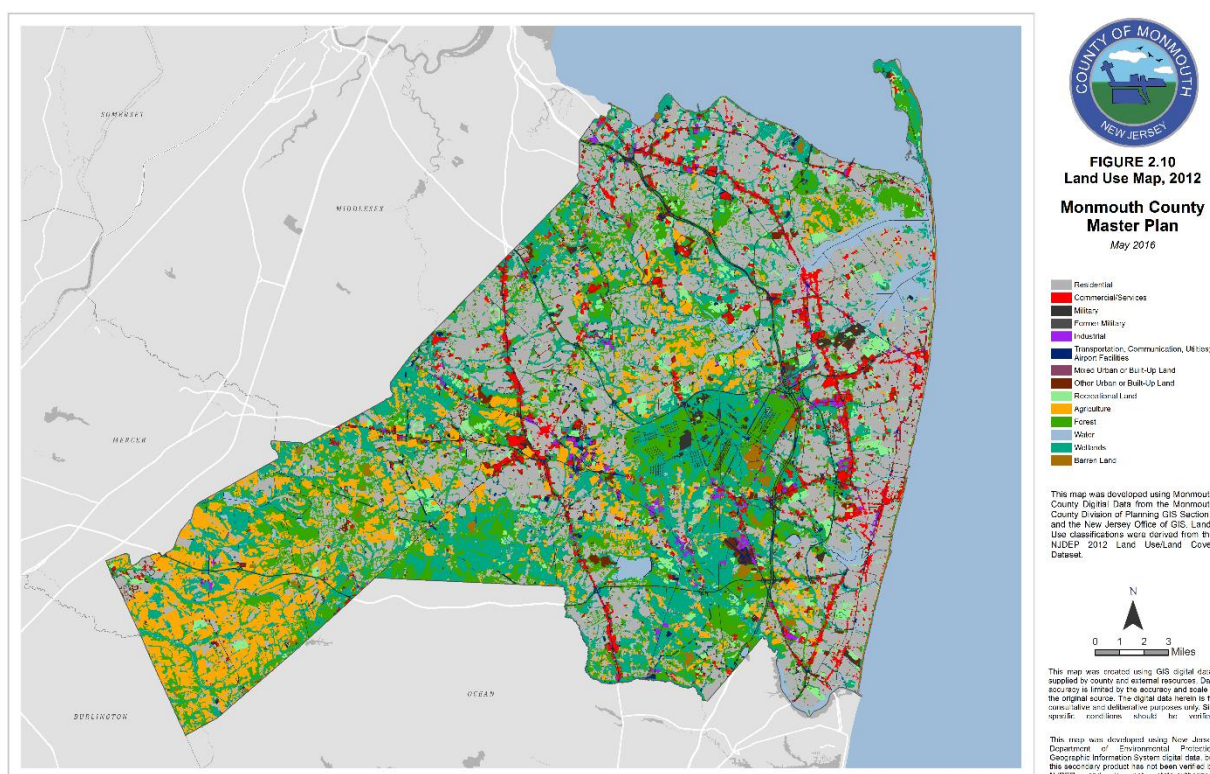


2.2 LAND USE

2.2.1 DISTRIBUTION OF LAND USE

Land Use, as compiled from NJDEP GIS records, is presented graphically in **Figure 2.2-1 Monmouth County 2012 Land Cover Map**. The figure reveals that more than half the County is essentially undeveloped with agricultural land, woodland, and open space accounting for about 52 percent of the County's land area. However, the majority of the municipalities in Monmouth County are considerably developed, with 35 out of 53 municipalities having 60 percent or more of their land areas covered by residential and commercial development. Of these municipalities, 16 have 75 percent or more covered by these land use categories, of which three (the Boroughs of Bradley Beach, Neptune City, and Lake Como) are more than 90 percent developed. At the opposite end of the spectrum, only four municipalities (the Townships of Howell, Millstone, Upper Freehold, and the Borough of Roosevelt) are less than 25 percent developed. In all 53 municipalities, residential is the dominant developed land use category.

Figure 2.2 - 1 Monmouth County 2012 Land Use /Land Cover Map



The 2012 Land Use/ Land Cover GIS data is still the most current land use dataset that the County has available and, therefore, no changes in land use in the last five years are directly calculable.

While the majority of land in Monmouth County is already developed or zoned for residential and commercial uses, 24.8 percent is Public Land and 18.4 percent is Farmland (2019 Monmouth County At-a-Glance Report). There is also only about 7 percent of Vacant Land throughout the County. This represents an increase of 2.8 percent since the last version of the Monmouth County HMP.

Many of these lands are located in identified natural hazard zones and will remain vacant and free from any future development. At the time of the last update, more than 15,700 acres of open space have been



preserved as part of the Monmouth County Park System. The Park System's ultimate goal is to preserve over 20,000 acres. Through the efforts of the Farmland Preservation Program, the County has preserved 182 farms from future development, totaling approximately 15,400 acres. This represents an increase of about 31 percent since the time this initial plan was prepared. The majority of preserved farmland is located in the western Monmouth County.

The identification and acquisition of land to be maintained as protected open space presents a significant opportunity for jurisdictions to minimize future hazard exposures and vulnerability. In addition to County, State, and Federal open spaces, local municipalities have collectively protected nearly 30,000 acres of open space through their own local preservation measures (municipal land reserved for open space plus preserved farmland). Though often done for conservation, recreation or other community purposes, protecting lands located in identified natural hazard zones can help jurisdictions meet complementary hazard mitigation objectives and can qualify the communities for additional points under the community rating system (CRS). It is often found that those natural areas deemed targets for open space protection are often also identified as potential hazard zones (i.e., environmentally-sensitive lands such as wetlands, floodplains, etc.).

2.2.2 CHANGES IN LAND USE/LAND COVER

Between 2007 and 2012 Monmouth County lost almost five percent of total farmland. Although the total acreage of farmland is declining, the rate has slowed since the previous HMP. This may be due to the efforts the County has taken to preserve farmland from development. The most significant change is the decline in barren land, which could be due to infill and redevelopment as mentioned in the previous section. Urban land has increased by about 1.2 percent. That increase is from changes in barren land and agricultural land. **Table 2.2-1 Monmouth County Land Cover, 2007 vs 2012** and **Table 2.2-2 Monmouth County Land Cover Acreage Change by Land Cover, 2007 vs 2012** display the changes in land use seen in the County between 2007 and 2012.

Table 2.2 - 1 Monmouth County Land Cover, 2007 vs 2012 (NJDEP)

Land Use Type	2007 Acres	2012 Acres	Percent Change (%)
Agriculture	35,534.66	33,833.15	-4.79%
Barren Land	3,851.64	3,464.35	-10.06%
Forest	50,763.66	51,658.39	1.76%
Urban	143,683.09	145,390.24	1.19%
Water	11,864.65	11,901.07	0.31%
Wetlands	65,136.56	64,587.07	-0.84%

Table 2.2 - 2 Monmouth County Land Cover Acreage Change by Land Cover, 2007 vs 2012 (NJDEP)

	Agriculture 2007	Barren Land 2007	Forest 2007	Urban 2007	Water 2007	Wetlands 2007
Agriculture 2012	33,160.75	44.15	174.28	416.84	0.27	36.86
Barren Land 2012	198.92	2,361.68	380.64	171.27	154.04	197.79
Forest 2012	1,269.03	110.65	49,322.15	924.20	2.97	29.38
Urban 2012	879.01	1,167.66	858.27	142,122.98	5.30	357.02
Water 2012	5.96	74.51	12.94	30.35	11,668.12	109.18
Wetlands 2012	20.98	93.00	15.39	17.44	33.94	64,406.33

In addition to the NJDEP's Land Use/Land Cover data, a good resource in estimating future land use patterns is the Monmouth County Future Wastewater Service Area Map, located on the Monmouth County Division of Planning's webpage. This map displays the existing wastewater service areas within the County, in addition to discharge and non-discharge areas, the Wastewater Management Plan boundary, CAFRA Areas, the water quality management boundary, and Watershed Management Areas, all useful information in anticipating where future service area and development will occur within the County.

2.3 CHANGES IN DEVELOPMENT

2.3.1 HOUSING UNITS

There are about 260,254 housing units in Monmouth County, with 232,482 occupied. About 28,000 units are vacant and almost 81 percent of those units are seasonal. Of the occupied units, 171,560 or 73.8 percent are owner occupied units and 60,922 or 26.2 percent are renter-occupied. These rates are in-line with the housing tenure rates at the State level, which show that 64.2 percent of occupied housing is owner-occupied, and 35.9 percent is renter-occupied. The majority of owner-occupied housing units in the County are single-family detached units, about 67.5 percent, with an additional 8 percent of single-family attached units. Renter-occupied housing units are about 23 percent single-family detached followed by 18.6 percent of 50 units or more.

The median value of owner-occupied housing is estimated to be about \$396,200, which is 23 percent higher than the median value at the State level. The municipalities with the highest median values, over one million dollars, are Rumson, Sea Girt, and Deal. All three municipalities are located along the coast. The median gross rent is about \$1,315, which is only slightly higher than the State estimate. However, the median rent is almost 34 percent of household income. For homeowners, about 33 percent are paying at least 30 percent of income on ownership costs and 14.4 percent are paying at least 50 percent of income on ownership costs.

2.3.2 NEW RESIDENTIAL CONSTRUCTION

The New Jersey Department of Community Affairs (NJDEA) tracks the number of housing units authorized by building permits by year. For the purposes of the Monmouth County HMP update, the last five years of building permit data is included below to help estimate new residential construction trends.



Table 2.3 - 1 Number of Housing Units Authorized by Building Permits (NJDCA)

Municipality	Number of Housing Units Authorized by Building Permits					
	Year					Total
	2014	2015	2016	2017	2018	
Aberdeen Township	63	41	594	156	114	968
Allenhurst Borough	3	0	2	1	0	6
Allentown Borough	0	0	1	0	0	1
Asbury Park City	2	64	2	342	7	417
Atlantic Highlands Borough	5	9	23	28	34	99
Avon-by-the-Sea Borough	24	17	15	19	6	81
Belmar Borough	16	16	9	15	66	122
Bradley Beach Borough	9	7	13	11	9	49
Brielle Borough	15	8	15	10	15	63
Colts Neck Township	10	6	6	7	7	36
Deal Borough	8	5	1	8	6	28
Eatontown Borough	47	39	34	8	7	135
Englishtown Borough	0	3	0	0	3	6
Fair Haven Borough	18	27	20	27	35	127
Farmingdale Borough	0	0	21	3	1	25
Freehold Borough	4	6	2	1	1	14
Freehold Township	0	1	32	119	96	248
Hazlet Township	0	0	14	6	72	92
Highlands Borough	18	33	62	19	11	143
Holmdel Township	16	12	68	75	26	197
Howell Township	147	191	93	91	81	603
Interlaken Borough	0	1	1	0	0	2
Keansburg Borough	21	1	197	0	0	219
Keyport Borough	2	0	24	1	28	55
Lake Como Borough	4	5	2	8	4	23
Little Silver Borough	18	40	5	10	7	80
Loch Arbour Village	1	0	0	2	0	3
Long Branch City	130	27	75	160	346	738
Manalapan Township	46	3	12	14	6	81
Manasquan Borough	49	52	15	0	1	117
Marlboro Township	6	8	21	28	242	305
Matawan Borough	8	100	33	43	2	186
Middletown Township	56	74	190	167	127	614
Millstone Township	15	12	18	8	8	61
Monmouth Beach Borough	48	11	1	25	28	113
Neptune City Borough	6	16	7	5	3	37
Neptune Township	234	15	16	3	45	313
Ocean Township	22	113	25	71	94	325
Oceanport Borough	12	8	27	18	7	72
Red Bank Borough	4	1	13	2	1	21

Municipality	Number of Housing Units Authorized by Building Permits					
	Year					Total
	2014	2015	2016	2017	2018	
Roosevelt Borough	0	0	0	0	0	0
Rumson Borough	38	37	41	25	32	173
Sea Bright Borough	0	0	1	10	23	34
Sea Girt Borough	13	16	18	24	23	94
Shrewsbury Borough	21	3	4	4	0	32
Shrewsbury Township	0	0	0	0	0	0
Spring Lake Borough	22	33	28	21	20	124
Spring Lake Heights Borough	6	8	6	7	17	44
Tinton Falls Borough	21	18	2	0	60	101
Union Beach Borough	69	41	35	34	33	212
Upper Freehold Township	14	13	33	49	23	132
Wall Township	38	33	20	35	31	157
West Long Branch Borough	6	2	4	9	20	41
Monmouth County	1,335	1,176	1,901	1,729	1,828	7,969

The top ten municipalities with the greatest number of housing units authorized by building permits between 2014 and 2018 include the following:

1. Aberdeen Township: 968 units
2. Long Branch City: 738 units
3. Middletown Township: 614 units
4. Howell Township: 603 units
5. Asbury Park City: 417 units
6. Ocean Township: 325 units
7. Neptune Township: 313 units
8. Marlboro Township: 305 units
9. Freehold Township: 248 units
10. Keansburg Borough 219 units

Overall, most new residential units were approved in municipalities along the Atlantic Ocean and Raritan Bay. While overall exposure has increased with more units present, it is not likely that overall vulnerability has increased because development in Special Flood Hazard Areas, as new residential construction is required to be built to current codes and standards that would offer protection from future hazard events.

Several municipalities along the Atlantic Ocean and Raritan Bay are undergoing redevelopment. Over the last five years, upgrades to commercial facades, improvements to streetscapes, conversion of vacant buildings and lots into mixed-use developments, and the elevation of structures have become a popular trend in coastal municipalities. This trend has been exacerbated in the recent aftermath of Superstorm Sandy (2012) as damaged structures are, for the most part, repaired/rebuilt. The focus toward redevelopment projects in waterfront communities signals a continued shift in Monmouth County development patterns.



2.3.3 REDEVELOPMENT

Monmouth County's Coastal Region, spanning from Brielle to Sea Bright, includes 30 municipalities and roughly 40 percent of the County's total population. Communities in this region are all, in some way, affected by seasonal shore tourism. The Coastal Monmouth Plan (2010) outlines a future vision for the Coastal Region which includes preparing for sustainable growth while protecting environmental resources and preserving each community's unique coastal character. These coastal redevelopment projects mark a turning point for Monmouth County. Since 1970 development had been concentrated in the western half of the County while parts of the coastal area languished. Revitalization of the coastal areas boosts the County's economy in places where there currently exists public transportation, existing infrastructure, and until recently high unemployment. This comes at a time that Monmouth County's overall population growth is slowing, and western Monmouth County is past its peak growth (i.e., the County's population doubled in the post-war boom of the 1950's to the 1970's). The Monmouth County Division of Planning estimates that in the future, the financial health of the County will come more from the eastern and northern areas.

In September 2011, Fort Monmouth closed and in 2012 the US Army signed an agreement that granted redevelopment control to the Fort Monmouth Economic Revitalization Authority (FMERA). Since then FMERA has issued Requests for Offer to Purchase (RFOTPs) to attract residential units, retail, office space, and places of worship. The Authority aims to foster an environment that will attract a diverse network of small, medium, and large employers. Another redevelopment effort taking place in Monmouth County is the Bell Works Complex in Holmdel Township, a formerly vacant, nearly two million square foot structure that is being turned into innovative office space, attracting tech and communications companies, along with luxury homes, retail, and dining.

Public Investment Strategy

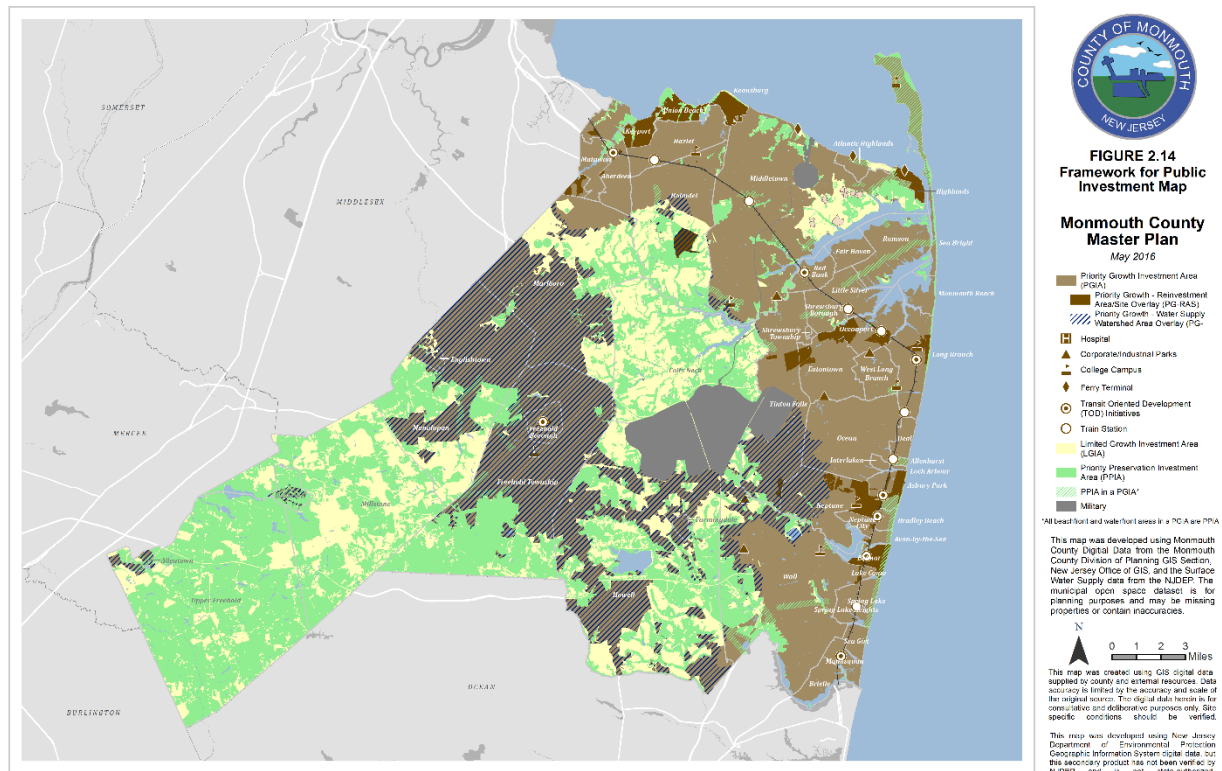
The New Jersey State Development and Redevelopment Plan (2001) attempted to map "Planning Areas" within the State with Policy Objectives to guide "proper development and redevelopment of Centers and Cores and adequate protection of their Environs" (The New Jersey State Development and Redevelopment Plan, 2001). The Monmouth County Division of Planning integrated the State's approach, in addition to other planning efforts, to create their own Public Investment Strategy in the Monmouth County Master Plan (2016). The County's Public Investment Strategy is the overall strategy for future development in Monmouth County and resulted in the development of a Framework for Public Investment Map with the following designations:

- Priority Growth Investments Areas (PGIA): areas with either existing or planned infrastructure that lend to development and redevelopment opportunities
- Priority Growth-Reinvestment Areas/Site Overlays (PG-RAS): areas or sites located within the PGIA where more intense or significant development, redevelopment, revitalization, and hazard mitigation investments are highly encouraged
- Priority Growth – Water Supply Watershed Area Overlays (PG-WSWA): locations within a PGIA that contain a natural resource value pertaining to water quality and supply.

- Limited Growth Investment Areas (LGIA): Areas located outside of existing or programmed sewer service areas intended for low-density residential uses, compatible rural patterns, and supportive commercial uses
- Priority Preservation Investment Area/Site (PPIAS): An area or site where an investment in land preservation, agricultural development and retention, historic preservation, environmental protection and stewardship is preferred and encouraged

Figure 2.3-1 Framework for Public Investment Map displays these investment areas within Monmouth County. It should be noted that all beachfront and waterfront areas in a PGIA are PPIA.

Figure 2.3 - 1 Framework for Public Investment Map (Monmouth County Master Plan, 2016)



2.3.4 FUTURE DEVELOPMENT

In New Jersey, housing and land use have been significantly impacted by affordable housing litigation and subsequent legislation. The Mount Laurel IV Declaratory Judgment Process commenced in 2015 as a result of the responsibility for determining municipal affordable housing obligations and implementation of municipal housing elements and fair share plans pursuant to the Fair Housing Act being placed under the jurisdiction of the State Supreme Court, in response to a failure by the State Council on Affordable Housing to adopt updated Substantive and Procedural Rules and lack of a legislative solution. As the Declaratory Judgment Process continues, increasing numbers of municipalities in Monmouth County and other areas of the State are reaching settlements with the Fair Share Housing Center and are adopting amended third round housing elements and fair share plans which describe municipal affordable housing obligations through 2025.

Plan Participants were asked if they were aware of any potential major developments in their community in the next five years, *especially developments in Special Flood Hazard Areas*. Potential new development trends in Monmouth County are illustrated below in **Table 2.3-2 Future Land Use and Development Trends in Special Flood Hazard Areas**.

Table 2.3 - 2 Future Land Use and Development Trends in Special Flood Hazard Areas

Jurisdiction	Land Use and Development Trends in Special Flood Hazard Areas
Aberdeen, Township of	<p>Aberdeen Township has very little remaining vacant land available and suitable for development. Therefore, the predominant development occurring in the Township in the recent years is on small single-family lots with in-fill development or the redevelopment of existing sites, both for residential and non-residential uses. The Township has identified a number of larger areas for redevelopment, some of which have been designated as Redevelopment Areas under the Local Redevelopment and Housing Law. The areas include:</p> <ul style="list-style-type: none"> • "Planned Adult Community Redevelopment Area" (approx. 183 acres) in the Freneau portion of the Township where public sewer and water service are proposed to be extended to serve both the existing and proposed developments • Expansion of Freneau Park, part of the Monmouth County Park Service (MCPS) • Glassworks: two mixed-use residential communities of The Willows and The Forge. The residential component consists of 500 residential units, including for-sale and rental townhouse units, and apartments with 110 affordable rental units. Residences began leasing in 2017 and are hoping to attract employees of nearby Bell Works and Fort Monmouth. The remainder of the site will include 75,000 square feet of retail space, a movie theater, and a 2-acre park (2019 Monmouth County Profile)
Allenhurst, Borough of	Not aware of any potential major development in the next five years. Borough is almost entirely built out.
Allentown, Borough of	Not aware of any potential major development in the next five years. Borough is almost entirely built out.
Asbury Park, City of	<p>Current development projects in Asbury Park include:</p> <ul style="list-style-type: none"> • West Side: on the west side of Asbury Park, the redevelopment of Boston Way Apartments, a 104-unit mixed income rental community was completed. Just blocks away is the construction site of Renaissance, a 64-unit mixed-use affordable housing community, anticipated for a 2019 opening (2019 Monmouth County Profile) • Boardwalk: waterfront redeveloper plans to invest more than \$1 billion over the next 10 years. This will include 20 new residential and commercial developments (2019 Monmouth County Profile) • Cookman Ave: several mixed-use structures planned for this area • Main Street: several mixed-use structures planned for this area
Atlantic Highlands, Borough of	Not aware of any potential major development in the next five years. Borough is almost entirely built out.
Avon-by-the-Sea, Borough of	Not aware of any potential major development in the next five years. Borough is almost entirely built out.
Belmar, Borough of	Belmar is mostly single-family homes. Belmar is in the process of updating their Business Zone by rebuilding and redesigning a six-block area. Belmar has also experienced infill, mixed-use redevelopment along Main Street in downtown and in areas in and around the marina.
Bradley Beach, Borough of	Bradley Beach is primarily a residential community with mixed-use retail/residential and office/residential along the Main Street Corridor at the west edge of the Borough. The majority of the Borough is zoned single-family residential except for the aforementioned mixed-use zone and townhouse and apartment used permitted along the beachfront block. The Borough is fully developed with no vacant property available for development. Development is limited to demolition and construction of single-family homes or small condominium projects on larger lots in the beachfront area.

Jurisdiction	Land Use and Development Trends in Special Flood Hazard Areas
Brielle, Borough of	Brielle has little room for development. The trend is toward minor subdivisions, particularly in the area east of Union Lane, between Old Bridge Road and Green Avenue, where the required frontage is 75 feet. The trend is for the division of 100 foot lots into 50-foot lots. The few remaining commercial areas (i.e. marinas) are in danger of turning into condominiums. While the increase in density is manageable, it cannot but help to adversely impact the overall quality of life.
Colts Neck, Township of	Colts Neck is historically developed as agriculture and detached single-family dwellings. The A-1 Agriculture / Residential Zone is a two-acre zone with a density of 0.1 dwellings per acre. Over the past five years the Township has issued 110 certificates of occupancy and 37 demolition permits for a net gain of 73 dwellings. This averages 15 dwellings per year. This trend is anticipated to decline in the near future, due to a lack of vacant land and current market conditions. The only multifamily development plan is The Manor Homes at Colt Neck, a 48-unit inclusionary development proposed on Route 537. Commercial development is limited to the Route 34 corridor between Artisan Place and Route 18.
Deal, Borough of	Not aware of any potential major development in the next five years. Borough is almost entirely built out.
Eatontown, Borough of	<p>Current development projects in Eatontown include:</p> <ul style="list-style-type: none"> • The development multi-family townhouses with upward of 300 units with 1,000 new residents • Industrial Park Redevelopment • Mall Redevelopment plan to include hotel and housing (Kushner development) • New construction on Rt 35 - Rt 36 to improve movement of traffic • Fort Monmouth: is in the process of redeveloping into new residential units, a destination retail, office and research space, and places of worship
Englishtown, Borough of	Englishtown completely built out except for two properties. One property has plans for four to six single family homes and the other is going to be eight apartment buildings with a total of 134 apartments.
Fair Haven, Borough of	Fair Haven's land availability is restricted to one-or-two family structures. No major building projects are expected.
Farmingdale, Borough of	Farmingdale has limited development. Spot residential and limited commercial construction takes place sporadically.
Freehold, Borough of	Freehold Borough is approximately 95% built out and is not aware of any major development in SFHAs within the next five years.
Freehold, Township of	Although Freehold Township has experienced significant growth over the last three years, there is no major development in SFHAs planned within the next five years.
Hazlet, Township of	Various projects approved or pending and under construction currently; Details provided by Zoning Official.
Highlands, Borough of	Near the Highlands waterfront are single-family residential units which are being renovated and elevated due to Superstorm Sandy and FEMA's FIRMs. Older, single and multi-family housing units are being demolished and replaced with new single and multi-family housing units above the Base Flood Elevation. Some pre-existing high-density areas have been rezoned into "MXD" areas and are currently awaiting redevelopment. Preexisting open areas are being developed and are becoming, single and multi-family housing units. Much of the waterfront business area zones has already been developed with restaurants or marinas. Older restaurants are being renovated and reopened as restaurants.
Holmdel, Township of	Holmdel's largest development is occurring at Bell Works, the two million square foot structure undergoing adaptive reuse into an urban hub, a core, and a little metropolis in a suburban location. Surrounding the Bell Works building on the 134-acre site, The Regency at Holmdel (185 active-adult luxury townhouses) and The Reserve at Holmdel (40 luxury estate homes) opened in 2017 (2019 Monmouth County Profile)
Howell, Township of	Howell Township is mostly large, single-family residential development within areas of previously farmed land. A lot of the Township maintains a rural character. Most of the Township's development is scattered throughout rural locations and located at previously farmed areas and wetland areas. Agricultural Rural Estate (ARE) zone districts are present within the Township and



Jurisdiction	Land Use and Development Trends in Special Flood Hazard Areas
	prevent the impacts of development in areas located outside of centers that are identified in the Township's Master Plan. Agricultural uses and low-density development are encouraged within the ARE zone districts. High density residential development within the Township is located within the residential zone districts and located in the vicinity of well-traveled roadways. Commercial development within the Township can be found along the Rt. 9 and Rt. 35 corridors. Further, the Wastewater Management Plan Map adoption process removed large areas of the township from future sewer service area to support lower density zoning.
Interlaken, Borough of	Interlaken Borough is unique in that the municipality is completely single-family residential. The only non-residential land use is borough-owned property such as Borough Hall, a park, and an arboretum. The Borough's goal is to retain the current character of the community and this is reinforced in its Master Plan and Zoning Ordinance. The Borough is concerned about preserving its Deal Lake frontage as well as environmental stabilization of the Deal Lake itself.
Keansburg, Borough of	Keansburg has a townhouse/condo and retail development near the waterfront area. There is a feasibility study being conducted for a marina.
Keyport, Borough of	Keyport has a new residential development 50 yards from waterfront including 10 new homes within last five years. There is a potential for a future condominium project along a creek bed.
Lake Como, Borough of	Lake Como's focus is to work with homeowners to ensure compliance with the new guidelines for elevation in the A zone. The remainder of the town is completely developed with most work being confined to additions and alterations and or replacement of existing single-family residences.
Little Silver, Borough of	Little Silver is largely residential, developing slowly in accordance with its current zoning. Development is mostly renovation of existing homes except for one age restricting housing development recently approved by the Planning Board.
Loch Arbour, Village of	The Village of Loch Arbour is fully developed. Primarily single-family residential development is usually in the form of demolition and reconstruction.
Long Branch, City of	<p>Over the last ten years the City of Long Branch has been developing and implementing an extremely progressive redevelopment program. The city has the following development plans underway:</p> <ul style="list-style-type: none"> • Pier Village: a mixed-use community started in 2005; phases I and II consist of 536 rental units on top of 100,000 square feet of boutique retail space and restaurants. Phase III repaired a missing piece of the boardwalk and will feature a carousel, stage, public restrooms, and children's play area with a mist park. The remainder of Phase III, anticipated for completion in 2019, includes a 72-room boutique hotel, oceanfront condominiums, dining and retail space, parking garage, and public recreational amenities (2019 Monmouth County Profile) • Beachfront South: several properties are in various stages of redevelopment (2019 Monmouth County Profile) • Beachfront North: developer is seeking final site plan approval for the development of 12 single-family building lots, City right of way improvements, grading and stabilization, and landscaping (2019 Monmouth County Profile) • Long Branch's West End: mix of small businesses with urban design standards (2019 Monmouth County Profile) • Broadway Redevelopment: a developer is planning on investing \$200 million to build 590 rental apartments, 99,500 square feet of retail, and a parking garage. The City agreed to fund the road improvements necessary with a \$5 million taxpayer-backed bond (2019 Monmouth County Profile) • Train Station Village: redevelopment around the Long Branch New Jersey Train Station
Manalapan, Township of	Over the last decade, Manalapan Township has experienced a strong demand for residential development and increasing land values. The Township has also experienced a demand for non-residential development for retail office and office-warehouse uses.
Manasquan, Borough of	Manasquan is a built-out year-round shore community. Most development consists of demolishing small, single-family homes with elevated two to three-story single-family homes that comply with FEMA's FIRMs.

Jurisdiction	Land Use and Development Trends in Special Flood Hazard Areas
Marlboro, Township of	Marlboro Township is seeing a combination of high-density high-occupancy residential, commercial, and low-density residential on lots of one-acre or larger.
Matawan, Borough of	Not aware of any potential major development in the next five years. Borough is almost entirely built out.
Middletown, Township of	New development in Middletown Township consists largely of single-family homes and subdivisions. Typical subdivision applications currently range in size from two-12 lots, whereas in years past they tended to be much larger, with 30 - 50 lot developments being common. More multi-family developments, both rental and for sale, have been occurring in the past 10 years and will likely continue. This is primarily due to the Township's efforts in complying with State mandated affordable housing obligations. There is also an area of 10 -15 acres near the waterfront that is adjacent to the commercial fishing cooperative that is slated for redevelopment in the next few years. Other than that, the Bayshore area is mostly built out, with some infill development possibilities.
Millstone, Township of	Millstone Township is considered low-density rural residential. Development is permitted along stream corridors and limited areas of commercial development.
Monmouth Beach, Borough of	Much development in Monmouth Beach is bringing current development into compliance with FEMA's FIRMS.
Neptune City, Borough of	Neptune City is 99% developed with majority of that as single-family homes. It has some apartment complexes and commercial areas. There is a process of a possible 16 acres of redevelopment of high-density housing.
Neptune, Township of	Development trends vary depending on the area of Neptune Township. Below is a listing based on location within the Township: <ul style="list-style-type: none"> • Western Neptune: medical office, big-box retail including pad sites for restaurants, banks, pharmacies, and other retail; major subdivisions - not exceeding 20 lots • Eastern Neptune: in-fill residential, smaller lots • West Lake Ave. Redevelopment Area: dense mixed use including residential retail and office Fonner Ridge Ave • School Site Redevelopment Area: dense residential including single-family townhouses and apartments • Potential Redevelopment Areas: transit Village near railroad station • Shark River Waterfront: moderate dense residential with a portion of retail and hotel • Existing highway corridors: possible in-fill and new development
Ocean, Township of	Ocean Township has two types of residential development: <ul style="list-style-type: none"> • Infill: undeveloped parcels in the middle of an otherwise developed neighborhood. Usually large new homes on small lots • Age Restricted Adult Communities: continuing construction on two large projects, while a third was recently completed
Oceanport, Borough of	Future development in Oceanport will be focused at Fort Monmouth, which is in the process of redeveloping into new residential units, a destination retail, office and research space, and places of worship.
Red Bank, Borough of	The Borough of Red Bank is encouraging a denser mixed-use development near the train station.
Roosevelt, Borough of	Not aware of any potential major development in the next five years. Borough is almost entirely built out.
Rumson, Borough of	Not aware of any potential major development in the next five years. Borough is almost entirely built out.
Sea Bright, Borough of	Not aware of any potential major development in the next five years. Borough is almost entirely built out.
Sea Girt, Borough of	Not aware of any potential major development in the next five years. Borough is almost entirely built out.



Jurisdiction	Land Use and Development Trends in Special Flood Hazard Areas
Shrewsbury, Borough of	Development patterns in Shrewsbury Borough have trended towards infill development as well as commercial redevelopment. A recent vacant land development analysis undertaken by the Borough revealed that there are no vacant parcels that are suited for development.
Shrewsbury, Township of	Not aware of any potential major development in the next five years. Township is almost entirely built out.
Spring Lake, Borough of	Spring Lake Borough is a fully developed community with mature settlement patterns and little vacant land (identified by the State as part of the Metropolitan Planning Area).
Spring Lake Heights, Borough of	Not aware of any potential major development in the next five years. Borough is almost entirely built out.
Tinton Falls, Borough of	Recent residential development trends in Tinton Falls include higher density developments with an affordable housing component (i.e. Rose Glen at Tinton Falls, Meadowbrook II, and Heather Glenn at Tinton Falls (Former CECOM Site). These developments will result in well over 600 new residential units. Additionally, Fort Monmouth is in the process of redeveloping into new residential units, a destination retail, office and research space, and places of worship.
Union Beach, Borough of	The Borough of Union Beach is a predominantly developed suburban community with single-family housing located on lots ranging from 2,000 square feet to 75,620 square feet. The Borough is nearly fully developed with very little land that is not impacted by environmental constraints.
Upper Freehold, Township of	Upper Freehold Township's number one goal is preserving farmland and open space. The type of residential development is generally subdivisions of 49 lots and under. They occur in all areas of the Township with several of them located near neighboring Allentown Borough. Approximately 13 developments have been approved in the last ten years resulting in approximately 475 single-family homes.
Wall, Township of	Single-family development in Wall Township has slowed. Renovations and single-family demolition and reconstruction have moderately increased. Commercial development has increased along Route 35.
West Long Branch, Borough of	Development in West Long Branch is minimal as the municipality is somewhat developed to the maximum. There are some minor sub-divisions planned for the last remaining open space parcels which will amount to a dozen or so homes and a planned residential townhouse project.

2.4 ECONOMIC ASSETS

Monmouth County is served by the Monmouth-Ocean Development Council (MODC), which is an organization that identifies specific issues that affect businesses in the County through the Business Outlook Survey. In 2017, about 53 percent of responders were small business owners. In 2017 the economic outlook for the County continued to be confident and business owners expected 2018 to be the same or better with salary increases and increased employment levels.

As of the last Monmouth County HMP update, the County's economy continues to be strong and the tax base continues to grow at a strong rate. In 2017, the Average Residential Property Tax was \$8,878 and in 2018, the Net Valuation for the County was \$119.7 billion (Monmouth County 2019 At-A-Glance). Incomes are rising faster than State and national averages at a median household income of \$91,807 (Monmouth County 2019 At-A-Glance). Monmouth County's quality of life includes strong job prospects both within Monmouth County and in other parts of the tri-state region.

Transportation improvements are providing better access to and within the County for both commuters and tourists, and improved ferry service to Manhattan makes Monmouth County attractive to commuters. The Monmouth County Division of Planning estimates that Monmouth County is currently growing and the major factors that generate growth are sustainable in the near term and are expected to simulate growth in the long-term.

According to the Monmouth County Master Plan (2016), economic trends since the last Monmouth County HMP update include the following:

- Recovery from Superstorm Sandy and coastal redevelopment will be the dominant economic activity for the next decade;
- Fort Monmouth will remain a development priority;
- The "inner coastal corridor" from Eatontown to Wall will be the main growth engine for uses requiring new sites for development;
- Monmouth County will develop a stronger internal service-based economy.

2.4.1 EMPLOYMENT

According to the 2014 Monmouth County Comprehensive Economic Development Strategy (CEDS), the top five industries in Monmouth County between 2002 and 2012 were full-service restaurants, offices of physicians, other amusement and recreation industries, limited-service eating places and personal care services. The projected top five industries between 2012 to 2022 are health care and social assistance, other services (except public administration), accommodation and food services, education services (private), and arts, entertainment, and recreation (Monmouth County CEDS, 2014).

In 2016, when the most recent County Business Profile was published, Monmouth County had 241,367 paid employees. The industry with the most employees was Health Care and Social Assistance (45,161) followed closely by Retail Trade (40,272). Health Care is one of the largest industries in New Jersey and it follows that at the County level, particularly in an aging county, that health care and health care services

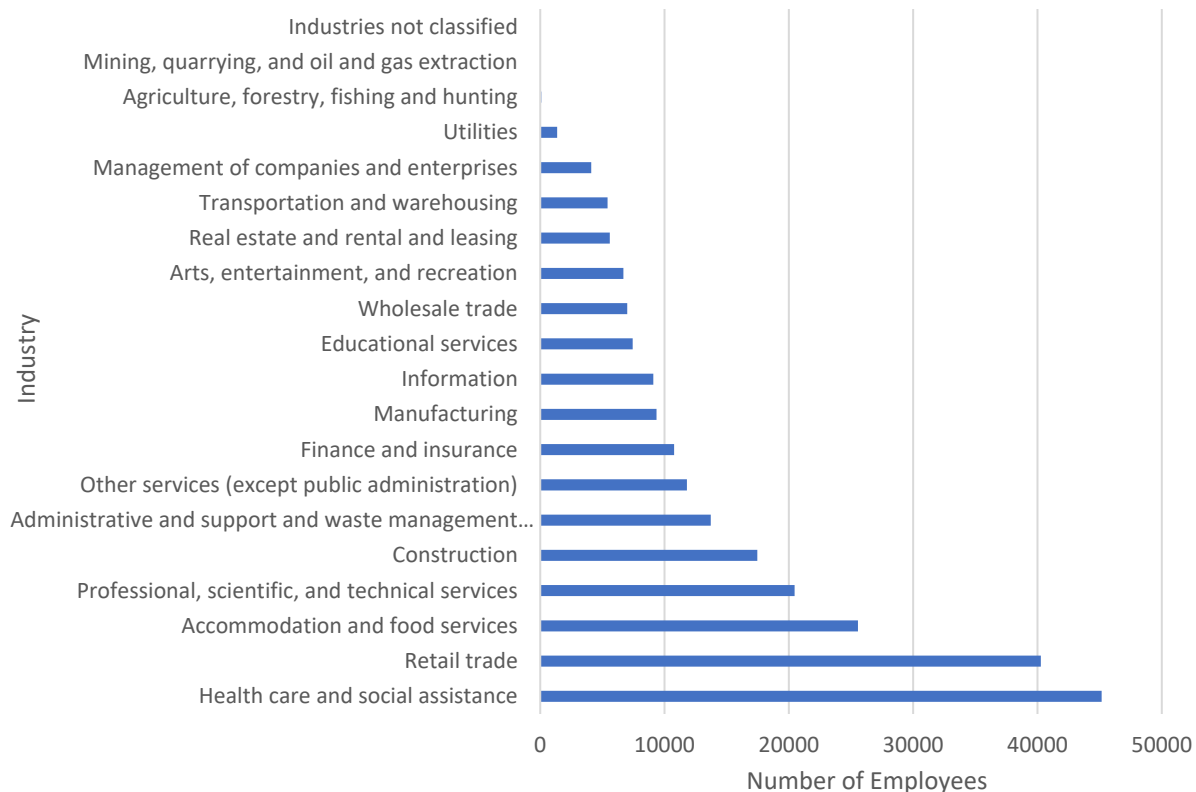


would be a large if not the largest industry. Monmouth County is a vacation and destination area where retail plays an important role to the local economy. One of the largest employers in the Monmouth County in 2016 was Hackensack Meridian Health system. In 2016 it employed about 10,684 people and in 2017 it employed 12,794 people.

About 28 percent of those employed in Monmouth County work in “freight-intensive industries.” These include construction, manufacturing, retail, and wholesale trade. In 2007 about 21.6 million tons of freight moved into or out of Monmouth, consisting mostly, about 39 percent, of nonmetallic minerals. The clear majority of freight that moves in and out of Monmouth County is moved by truck, with only a small fraction being moved by train. In 2007, almost 68.5 percent of the truck trips in Monmouth were either to or from the County. About 31.5 percent of the truck trips were pass-through trips.

As of 2015, according to US Census On the Map data, about 105,865 people worked in Monmouth but lived outside the County, about 157,725 people lived in Monmouth but worked outside the County, and about 119,571 people lived and worked in Monmouth. According to the 2018 County Profile about 10 percent of those working outside the County worked in New York City, with the most working in Manhattan.

Figure 2.4 - 1 Jobs by Employment Sector in Monmouth County (US Census, 2016)



2.4.2 TAXES

For the year 2018, the total land value for Monmouth County was \$58,019,210,400 and the total improvement value was \$61,723,636,935. Combined, these two values equal the taxable value of the land and improvements for Monmouth County. The municipalities with the highest combined land and improvement values are Middletown Township, Marlboro Township, Howell Township, Manalapan

Township, and Freehold Township. All five municipalities have taxable values over \$6 million, with Middletown's taxable value reaching almost \$11 million. These municipalities are also the most populated and largest in land area which helps explain why they have the highest value.

Table 2.4 - 1 Top 5 Municipalities with the largest Value of Taxable Land and Improvements (NJOIT-OGIS, 2019)

Municipality	County	Land Value	Improvement Value	Taxable Value of Land and Improvements
Middletown Township	Monmouth	5,375,573,800	5,480,263,000	10,855,836,800
Marlboro Township	Monmouth	2,909,534,500	4,279,831,200	7,189,365,700
Howell Township	Monmouth	2,732,407,400	4,171,524,600	6,903,932,000
Manalapan Township	Monmouth	2,098,869,000	4,542,296,500	6,641,165,500
Freehold Township	Monmouth	2,276,258,400	4,053,721,200	6,329,979,600

2.5 TRANSPORTATION

Several major highways run through Monmouth County. The Garden State Parkway runs along the coast line while I-195 runs east to west and connects the areas that are not served by the Parkway with the shore towns. There is also US Route 9 which runs from Delaware through New Jersey and intersects with State Route 33 and I-195 in Monmouth. Other major roadways include State Routes 18, 35, 36 and 79 along with other County roads.

The NJ Transit North Jersey Coast lines runs from New York Penn Station along the coast terminating at Bay Head. This allows access not only for commuters who may live in Monmouth but work in New York City or Newark, but also for visitors who may not have access to a vehicle. Residents also have access to stations that are located in Middlesex County including Metro Park and New Brunswick stations, as well as the Princeton Junction station located in Mercer County. Access to Middlesex County (Metro Park and New Brunswick), Princeton Junction, Trenton, and Philadelphia via the NJ Transit North Jersey Coast Line require a transfer on the Northeast Corridor. However, from 2009 to 2017 the weekday ridership has declined by about 28 percent.

In addition to train service there is also an extensive network of bus routes throughout the County. These routes include Route 9 and the Garden State Parkway to and from major employment centers that may not be otherwise accessible. Ferry terminals are located in Highlands, Atlantic Highlands, and Belford in Middletown and offer services to the World Financial Center in Downtown Manhattan as well as to Jersey City. Monmouth County is also home to the Monmouth Executive Airport.



Figure 2.5 - 1 Monmouth County Transportation Network (Monmouth County Master Plan, 2016)

