

Master Plan Reexamination Report

City of Ventnor

July 2026

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Introduction

Per New Jersey Municipal Land Use Law, N.J.S 40:55 D-1, et seq., a municipality's Master Plan provides the basis of land use decisions and must be consistent with zoning laws and redevelopment plans. Master plans are required to be updated every ten years but may be updated more frequently if there are changes in policies and objectives that form the basis of the plan. Thus, this reexamination of Ventnor's Master Plan meets the requirements of the Municipal Land Use Law and addresses the requirements of N.J.S. 40:55D-89 by including the following:

- a. The major problems and objectives related to land development in the municipality at the time of the adoption of the last reexamination report.
- b. The extent to which such problems and objectives have been reduced or have increased subsequent to such data.
- c. The extent to which there have been significant changes in the assumptions, policies, and objectives forming the basis of such plan, as last revised, with a focus on the density and distribution of population and land uses, housing conditions, circulation, conservation of natural resources, energy conservation, recycling of designated recyclable materials, and changes in state, county, and municipal policies and objectives.
- d. The specific changes recommended for the master plan or development regulations, if any, including underlying objectives, policies, and standards, or whether a new plan or regulations should be prepared.
- e. The recommendations of the planning board concerning the incorporation of redevelopment plans adopted pursuant to the Local Redevelopment and Housing Law, P.L.1992, c.79 (C.40A: 12A-1, et al.,) into the land use plan element of the municipal master plan, and recommended changes, if any in the local development regulations necessary to effectuate the redevelopment plans of the municipality.

This report serves as a reexamination of the Ventnor Master Plan Reexamination, completed in 2016.

Demographic Characteristics

Ventnor

The 2020 U.S. Census reports that Ventnor has a population of 9,210 people, a decrease of 1,440 people, or 13.5 percent, from the 2010 population. While Atlantic County's population has consistently increased over the last 50 years, Ventnor's population has been decreasing since 2000 which is typical for all the barrier island communities.

Figure 1: Population Trends 1940 - 2020

Year	Ventnor			Atlantic County		
	Population	Change	Percent Change	Population	Change	Percent Change
1940	7,905	---	---	124,066	---	---
1950	8,158	253	3.2%	132,399	8,333	6.7%
1960	8,688	530	6.5%	160,880	28,481	21.5%
1970	10,385	1,697	19.5%	175,043	14,163	8.8%
1980	11,704	1,319	12.7%	194,119	19,076	10.9%
1990	11,005	-699	-6.0%	224,327	30,208	15.6%
2000	12,910	1,905	17.3%	252,552	28,225	12.6%
2010	10,650	-2,260	-17.5%	274,549	21,997	8.7%
2020	9,210	-1,440	-13.5%	274,534	-15	0.0%

Source: US Census Bureau

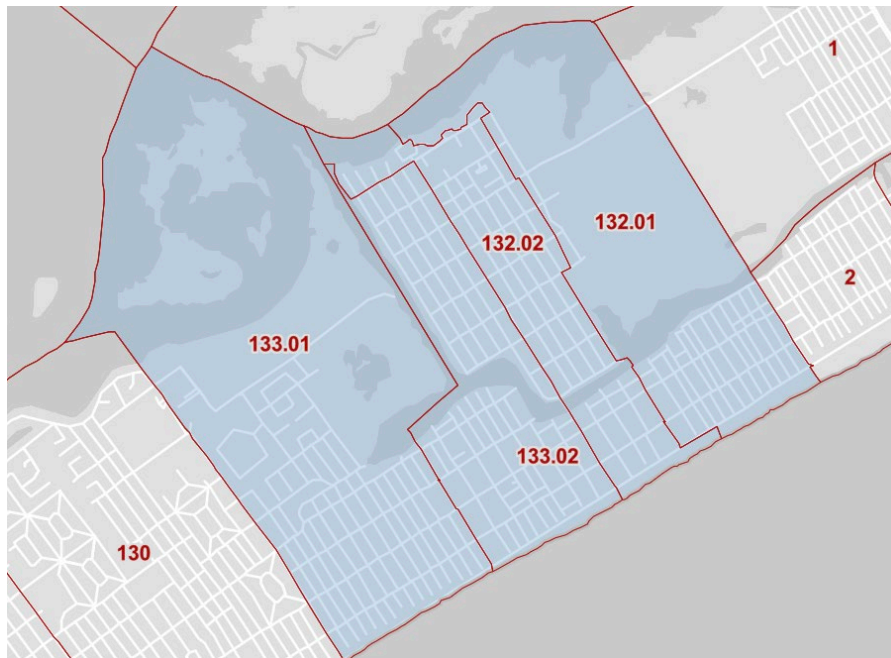
Like many shore towns, Ventnor experiences a population increase during the summer months, rising from 9,220 residents to 10,077 (a 109.3 percent change). However, of all the towns on the barrier island, Ventnor has the smallest population increase, suggesting that it has a significant year-round population.

Figure 2: Ventnor Year-Round and Seasonal Population (2024)

	Population	Seasonal Population
Ventnor	9,265	27,919
Longport	901	7,063
Margate	5,234	29,726
Atlantic City	38,632	47,218
Brigantine	7,674	38,574

Source: 2024 Census for Population and Seasonal Homes x 6 people per home.

Figure 3: Ventnor Census Tracts



Source: U.S. Census Bureau

All the municipalities on Absecon Island (Longport, Margate, Ventnor, and Atlantic City) have experienced population decline over the last decade, but Ventnor has experienced the second-largest population decline. Census Tract 133.01 saw the largest population decline at a loss of 18.1 percent.

Figure 4: Total Population for Ventnor, Component Census Tracts, and Atlantic County (2010 & 2020)

	2010	2020	Change	% Change
Ventnor	10,650	9,210	-1,440	-13.5%
Longport	895	893	-2	-0.2%
Margate	6,354	5,317	-1,037	-16.3%
Atlantic City	39,558	38,947	-611	-1.5%
Atlantic County	274,549	274,534	-15	0.0%
Census Tract 132.01	2,642	2,224	-418	-15.8%
Census Tract 132.02	2,607	2,287	-320	-12.3%
Census Tract 133.01	2,674	2,185	-489	-18.3%
Census Tract 133.02	2,727	2,514	-213	-7.8%

Source: U.S. Census Bureau, 2010 & 2023, Table S0101

Between 2010 and 2020, Ventnor experienced an increase in residents who identified as “two or more races,” while experiencing a decrease in residents who identified as White, Black, Hispanic or Latino, Asian, American Indian, Native Hawaiian, and “some other races.”

Figure 5: Ventnor Population by Race and Ethnicity (2010 & 2020)

	2010		2020		Change
	Population	% Total	Population	% Total	
Total	10,650		9,210		
Non-Hispanic White	8,076	75.8%	6,722	73.0%	-2.8%
Black or African American Alone	453	4.3%	281	3.1%	-1.2%
Asian Alone	924	8.7%	723	7.9%	-0.8%
American Indian and Alaska Native	50	0.5%	15	0.2%	-0.3%
Native Hawaiian and Pacific Islander	5	0.0%	5	0.1%	0.0%
Some other races	860	8.1%	696	7.6%	-0.5%
Two or more races	282	2.6%	768	8.3%	5.7%
Hispanic or Latino (of any race)	1,922	18.0%	1,434	15.6%	-2.5%

Source: U.S. Census Bureau, 2010 & 2020, Table P9

Figure 6: Ventnor Population by Age Group (2013 & 2023)

	2013		2023		Change
	Population	% of total	Population	% of total	
Under 5 years	438	4.1%	172	1.9%	-266
5 to 9 years	534	5.0%	393	4.3%	-141
10 to 14 years	363	3.4%	310	3.4%	-53
15 to 19 years	459	4.3%	466	5.1%	7
20 to 24 years	684	6.4%	412	4.5%	-272
25 to 29 years	694	6.5%	552	6.0%	-142
30 to 34 years	459	4.3%	533	5.8%	74
35 to 39 years	566	5.3%	353	3.8%	-213
40 to 44 years	854	8.0%	362	3.9%	-492
45 to 49 years	694	6.5%	449	4.9%	-245
50 to 54 years	758	7.1%	483	5.2%	-275
55 to 59 years	726	6.8%	918	10.0%	192
60 to 64 years	1,079	10.1%	1,113	12.1%	34
65 to 69 years	716	6.7%	704	7.6%	-12
70 to 74 years	502	4.7%	631	6.8%	129
75 to 79 years	474	4.4%	581	6.3%	107
80 to 84 years	363	3.4%	333	3.6%	-30
85 years and over	320	3.0%	455	4.9%	135
Total	10,681		9,220		-1,461

Source: U.S. Census Bureau, 2010 & 2023, Table S0101

While the overall population in the City of Ventnor has continued to decline it is interesting to take a closer look at the age cohorts where decline is occurring. In the last decade, population has decreased by 31 percent for ages 54 and under and has increased nearly 14 percent for ages 55 and over. These changes help the City to determine services needs in the future.

Another notable decline is among the school age population which has dropped 25 percent.

Figure 7: Ventnor Population Below 18, Above 65, and Male and Female Populations (2013 & 2023)

	2013		2023		Change % Change	
	Population	% of total	Population	% of total		
Below 18	1,677	15.7%	1,247	13.5%	-430	-26%
65 & Above	2,361	22.1%	2,704	29.3%	343	15%
Male	5,326	49.9%	4,406	47.8%	-920	-17%
Female	5,355	50.1%	4,814	52.2%	-541	-10%
Total Population	10,681		9,220		-1,461	-14%

Source: U.S. Census Bureau, 2010 & 2023, Table S0101

The Ventnor City School District hosts students from pre-K to 8th grade, with students in grades 9 to 12 attending Atlantic City High School. Ventnor youth also have the option to enroll at Mainland Regional and Ocean City High Schools as part of the Choice School program or at the Atlantic County Institute of Technology, Holy Spirit High School, and St. Augustine Preparatory School. Ventnor's school-age population has dropped over the last decade, going from 733 students in the 2015-2016 school year to 494 in the 2024-2025 school year.¹ Additionally, the number of students Ventnor has sent to Atlantic City High School has dropped over the last decade, from 286 students in 2013 to 90 students in 2024.²

Figure 8: Ventnor Education Community Complex Students (2015 to 2024)

Grade	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2024-25
PK	39	37	71	73	85	61	81	68	66	82
KG	83	62	61	61	58	59	51	48	43	43
1	68	73	61	61	55	56	63	45	50	45
2	71	67	64	63	54	51	46	58	46	43
3	92	68	70	62	60	54	45	40	60	44
4	67	90	70	72	63	58	52	43	43	61
5	76	62	95	66	67	60	52	49	39	48
6	72	72	58	91	59	65	52	46	41	40
7	82	72	64	55	82	58	53	49	43	45
8	83	82	68	65	52	78	58	56	48	43
Total	733	693	682	669	635	600	553	502	479	494

Source: New Jersey School Performance Reports (2026)

¹ New Jersey Department of Education, Ventnor City School District Report;

² Downbeach Buzz, "Ventnor School Enrollment Plummets, Cost Per Pupil Up"

The percentage of Ventnor's population below the poverty rate has decreased over the last decade, from 13.9 percent to 10.3 percent. Census Tract 132.02 has seen the largest decrease, at 15.4 percent, while Census Tract 133.02 has seen the largest increase, at 7.1 percent.

Figure 9: Percentage of the Population Below the Poverty Rate (2013 & 2023)

	2013	2023	Change
Ventnor	13.9%	10.3%	-3.6%
Longport	3.8%	6.8%	3.0%
Margate	11.0%	6.2%	-4.8%
Atlantic City	34.3%	33.9%	-0.4%
Atlantic County	14.4%	13.0%	-1.4%
Census Tract 132.01	21.2%	10.8%	-10.4%
Census Tract 132.02	18.4%	3.0%	-15.4%
Census Tract 133.01	5.6%	8.5%	2.9%
Census Tract 133.02	10.2%	17.3%	7.1%

Source: U.S. Census Bureau, 2013 & 2023, Table S1701

Despite Ventnor's median income increasing by 39.2 percent over the last decade, it still trails behind Atlantic County's median income, which increased by 47.4 percent. Ventnor has the second-lowest median income on Absecon Island at \$74,619. However, Census Tract 132.02's median income almost doubled over the last decade, increasing from \$35,778 to \$68,750.

Figure 10: Median Household Income (2013 & 2023)

	2013	2023	Change	% Change
Ventnor	\$53,609	\$74,619	\$21,010	39.2%
Longport	\$75,357	\$103,523	\$28,166	37.4%
Margate	\$64,414	\$114,417	\$50,003	77.6%
Atlantic City	\$29,200	\$36,220	\$7,020	24.0%
Brigantine	\$64,516	\$88,906	\$24,390	37.8%
Atlantic County	\$52,127	\$76,819	\$24,692	47.4%
Census Tract 132.01	\$59,848	\$74,143	\$14,295	23.9%
Census Tract 132.02	\$35,778	\$68,750	\$32,972	92.2%
Census Tract 133.01	\$69,464	\$73,729	\$4,265	6.1%
Census Tract 133.02	\$50,939	\$84,063	\$33,124	65.0%

Source: U.S. Census Bureau, 2013 & 2023, Table S1901

The percentage of residents with a college degree or higher is growing in Ventnor, from 30.4 percent in 2013 to 37.8 percent in 2023. Census Tract 133.02 saw a 14.3 percent increase in residents with a college degree or higher, while Census Tract 133.01 saw a 2.9 percent decrease.

Figure 11: Percentage of the Population Having Earned a Bachelor's Degree or Higher (2013 & 2023)

	2013			2023			Change
	Population Aged 25 and Over	Portion with Bachelor's degree or higher	% with Bachelor's degree or higher	Population Aged 25 and Over	Portion with Bachelor's degree or higher	% with Bachelor's degree or higher	
Ventnor	8,195	2,491	30.4%	7,467	2,824	37.8%	7.4%
Longport	886	400	45.1%	814	448	55.0%	9.9%
Margate	5,119	2,350	45.9%	4,067	2,443	60.1%	14.2%
Atlantic City	25,535	4,035	15.8%	24,871	5,109	20.5%	4.7%
Atlantic County	186,039	45,021	24.2%	192,800	60,079	31.2%	7.0%
Census Tract 132.01	2,344	626	26.7%	1,924	679	35.3%	8.6%
Census Tract 132.02	1,742	470	27.0%	1,560	576	36.9%	9.9%
Census Tract 133.01	2,244	871	38.8%	1,851	665	35.9%	-2.9%
Census Tract 133.02	1,865	524	28.1%	2,132	904	42.4%	14.3%

Source: U.S. Census Bureau, 2013 & 2023, Table S1501

Like Atlantic County, Ventnor experienced a 0.4 percent decrease in homeownership over the last decade. Per the U.S. Census Bureau, vacation homes are not counted as "owner-occupied;" instead, they are classified as seasonally vacant units. Vacation homes make up almost 38 percent of Ventnor's housing stock, a 4.8 percent increase over the last decade. Census Tracts 133.01 and 132.01 have seen the largest increase in seasonally vacant units, at 19.7 and 17.4 percent, respectively.

Figure 12: Total Occupied, Owner-Occupied Housing Units, and Homeownership Rate (2013 & 2023)

	2013			2023			Change
	Occupied Units	Owner-occupied	Homeownership Rate	Occupied Units	Owner-occupied	Homeownership Rate	
Ventnor	4,507	2,820	62.6%	4,537	2,822	62.2%	-0.4%
Longport	528	471	89.2%	491	457	93.1%	3.9%
Margate	3,149	2,495	79.2%	2,625	2,356	89.8%	10.5%
Atlantic City	15,920	4,924	30.9%	16,527	4,971	30.1%	-0.9%
Atlantic County	101,091	68,914	68.2%	108,712	73,746	67.8%	-0.3%
Census Tract 132.01	1,052	559	53.1%	1,164	652	56.0%	2.9%
Census Tract 132.02	1,020	630	61.8%	926	581	62.7%	1.0%
Census Tract 133.01	1,228	867	70.6%	1,190	749	62.9%	-7.7%
Census Tract 133.02	1,207	764	63.3%	1,257	849	67.5%	4.2%

Source: U.S. Census Bureau, 2013 & 2023, Table DP04

Figure 13: Seasonal Vacancy Rates (2013 & 2023)

	2013			2023			Change
	Total Units	Seasonally Vacant Units	Percent	Total Units	Seasonally Vacant Units	Percent	
Ventnor	7,876	2,598	33.0%	7,813	2,951	37.8%	4.8%
Longport	1,646	1,028	62.5%	1,578	1,060	67.2%	4.7%
Margate	7,192	3,657	50.8%	6,940	4,034	58.1%	7.3%
Atlantic City	21,043	1,753	8.3%	20,075	1,431	7.1%	-1.2%
Atlantic County	126,929	15,119	11.9%	132,102	16,483	12.5%	0.6%
Census Tract 132.01	2,150	901	41.9%	1,646	977	59.4%	17.4%
Census Tract 132.02	1,431	343	24.0%	7,192	447	6.2%	-17.8%
Census Tract 133.01	2,250	901	40.0%	1,646	983	59.7%	19.7%
Census Tract 133.02	2,045	453	22.2%	7,192	544	7.6%	-14.6%

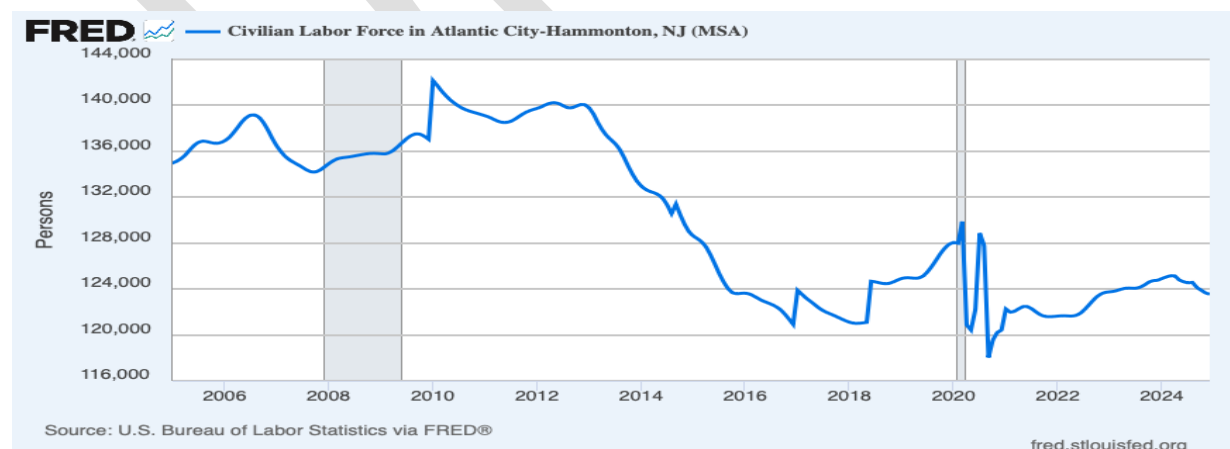
Source: Neighborhood Trends Database 2025, New Jersey Department of Community Affairs

Simultaneously, the short-term rental market has continued to grow in South Jersey since the last Master Plan Reexamination. Per AirDNA,³ Ventnor has the second-highest number of short-term rentals on Absecon Island, with 409 properties. Atlantic City has the greatest number of short-term rentals (1,480 properties), followed by Ventnor, Margate (142 properties), and Longport (10 properties). All short-term rentals must be registered with the City.

Economic Profile

Employment

Figure 14: Civilian Labor Force in Atlantic City Metropolitan Statistical Area (MSA) (2005 – 2025)

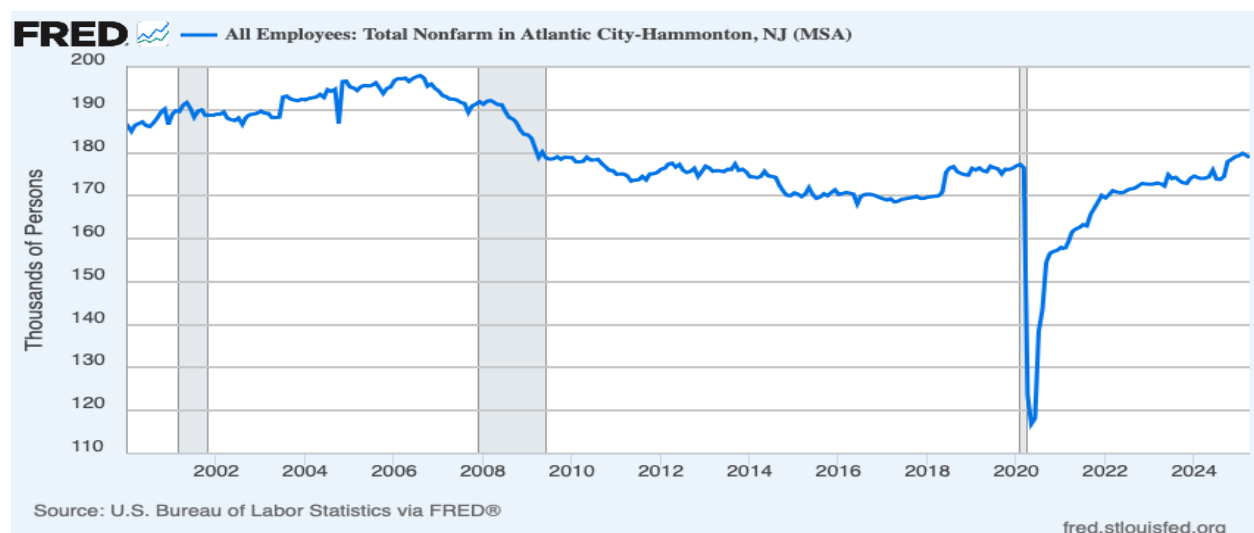


³ www.airdna.co

The Atlantic City Metropolitan Labor Force has shrunk by almost 19,000 employees in the last decade and a half. Those employed and seeking employment in December 2024 totaled 123,552, down from 141,982 in February 2010.

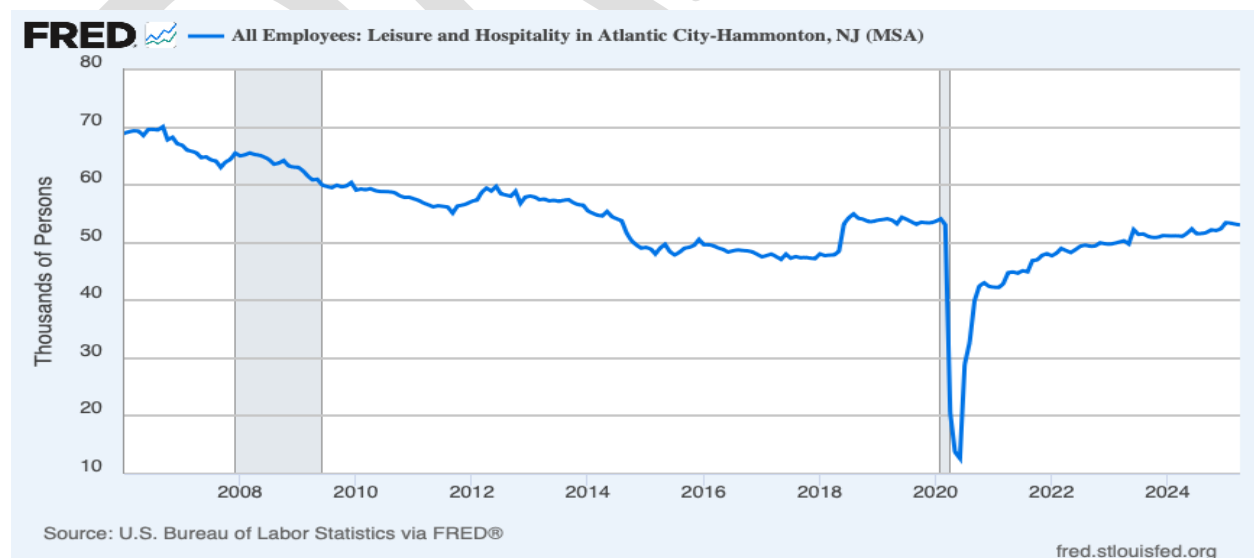
The total nonfarm employment in the Atlantic City Region dropped from a peak of 198,000 in August 2006 to its current level of 178,900 in April 2025, a loss of 19,100 jobs.

Figure 15: Total Nonfarm in Atlantic City MSA (2001 - 2025)



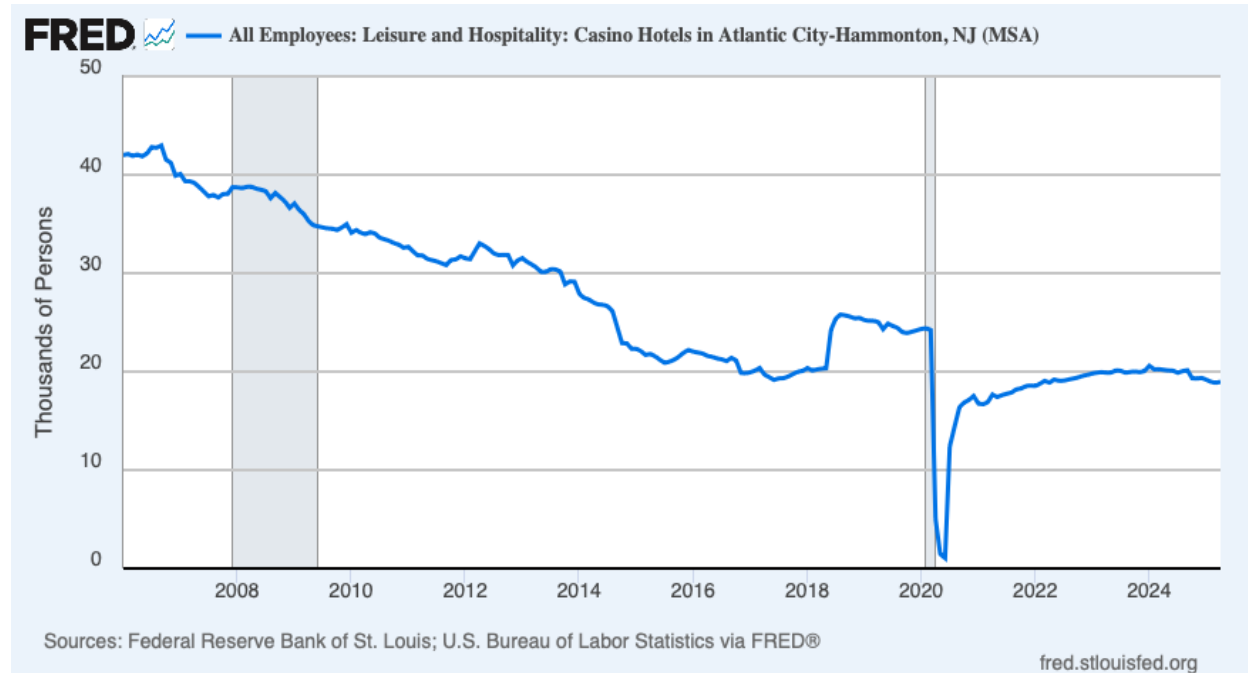
Leisure and hospitality employment in the Atlantic City region peaked at more than 70,094 jobs in September 2006 and dropped to 54,136 in February 2020, prior to COVID-19. Employment has dropped to 53,085 in April 2025, a 1,051 decrease since the pandemic began.

Figure 16: Leisure and Hospitality in Atlantic City MSA (2007 - 2025)



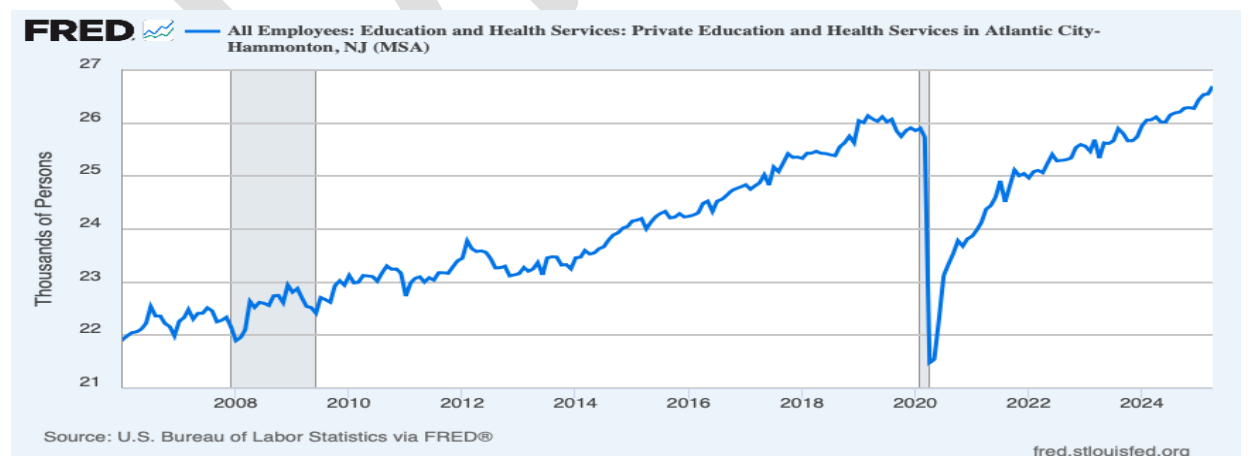
During the same period, casino hotel employment dropped from 42,974 in September 2006 to 18,964 in April 2025. The change since July 2019, when 24,637 people were employed in the casino industry, was a loss of almost 6,000 jobs or 23 percent of the workforce.

Figure 17: Leisure and Hospitality: Casino Hotels, Atlantic City MSA (2007 - 2025)



Employment in Education and Health Services is one area in the Atlantic City region that has seen growth, with the expansion of three anchor institutions – Stockton University, Atlantic Cape Community College, and AtlantiCare. For anchor institutions there is an expectation that this organizations will play a pivotal role in the economic revival of the City. These institutions are leaders in the Community Development Corporations and are significantly involved in the City.

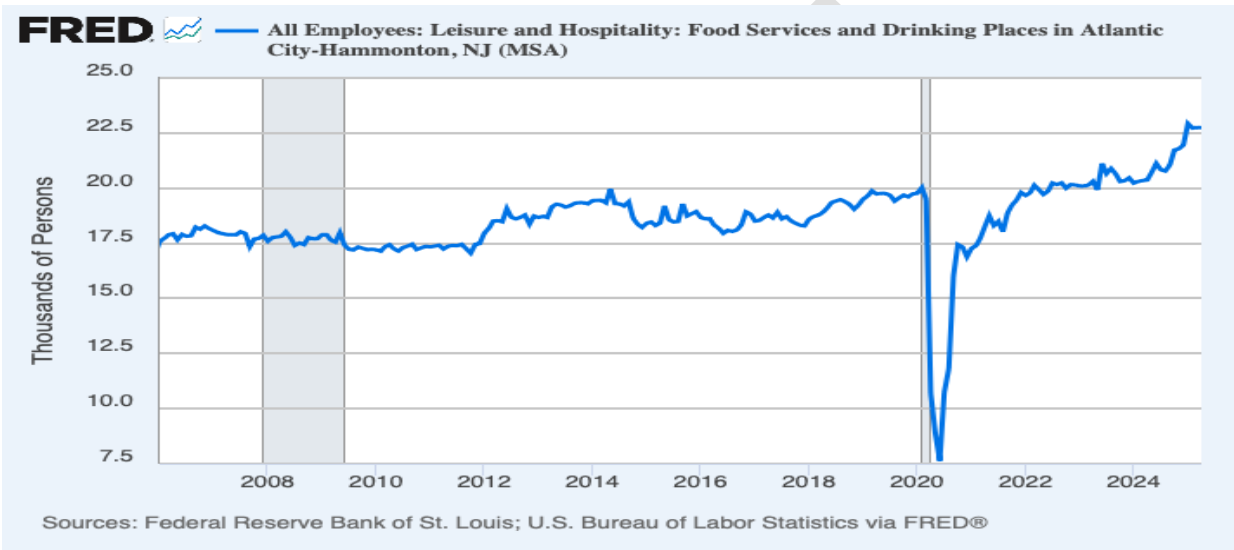
Figure 18: Education and Health Services, Atlantic City MSA, 2007 - 2025



Despite a massive decrease in employment due to the COVID-19 pandemic, post-pandemic employment levels have surpassed pre-pandemic employment rates, with 26,696 employees as of April 2025.

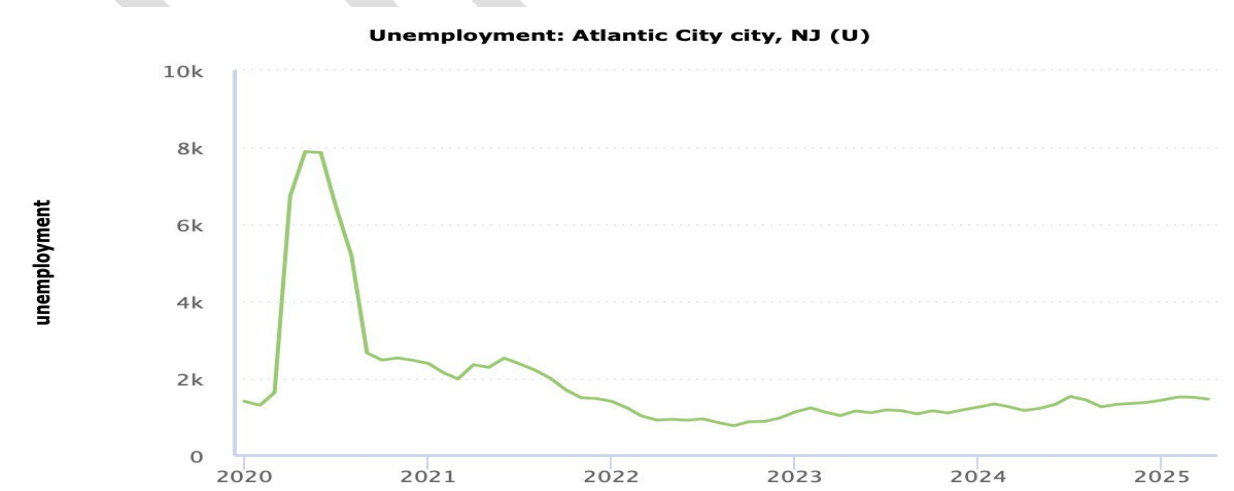
One additional section in the Atlantic City region that continues to grow is the Food and Beverage Establishment industry, which has exceeded employment rates that are higher than pre-COVID levels, with 22,743 employees in April 2025.

Figure 19: Leisure and Hospitality, Atlantic City MSA, 2007 - 2025



Atlantic County’s unemployment rate pre-COVID-19 reached a low of 8.3 percent in the first quarter of 2020 and skyrocketed to a peak of 43.1 percent in May 2020. Since its peak, unemployment has steadily decreased, and as of April 2025, it is 9.1 percent (1,467 unemployed individuals).

Figure 20: Unemployment, Atlantic City MSA (2019 - 2025)



Source: Bureau of Labor Statistics

In 2023, Ventnor's economy employed 1,424 people. The largest industries are Retail Trade (239, 16.8%), Accommodation and Food Services (293, 16.7%), Education (173, 12.1%), Health Care (167, 11.7%), and Public Administration (164, 11.5%). Ventnor's economy is largely tourist-driven, with retail, accommodation, and food services comprising 33.5 percent of the City's employment. Total jobs in the City of Ventnor have decreased by 7.2 percent from 2013 to 2023.

Figure 21: Jobs By NAICS Industry Sector

Atlantic County	2013		2023		
Industry	Count	Percentage	Count	Percentage	% Change
Agriculture, Forestry, Fishing and Hunting	663	0.5%	665	0.5%	0.3%
Mining, Quarrying, and Oil and Gas Extraction	19	0.0%	34	0.0%	78.9%
Utilities	1,161	0.9%	1,321	1.1%	13.8%
Construction	4,914	3.8%	6,097	4.9%	24.1%
Manufacturing	2,102	1.6%	2,307	1.9%	9.8%
Wholesale Trade	2,926	2.3%	2,825	2.3%	-3.5%
Retail Trade	13,749	10.7%	13,203	10.7%	-4.0%
Transportation and Warehousing	2,378	1.9%	2,107	1.7%	-11.4%
Information	1,122	0.9%	827	0.7%	-26.3%
Finance and Insurance	2,270	1.8%	2,100	1.7%	-7.5%
Real Estate and Rental Leasing	1,574	1.2%	1,365	1.1%	-13.3%
Professional, Scientific, and Technical Services	4,356	3.4%	5,560	4.5%	27.6%
Management of Companies and Enterprises	863	0.7%	1,523	1.2%	76.5%
Administrative and Support and Waste Management and Remediation Services	4,329	3.4%	5,938	4.8%	37.2%
Educational Services	12,642	9.8%	11,097	9.0%	-12.2%
Health Care and Social Assistance	16,923	13.2%	20,835	16.9%	23.1%
Arts, Entertainment, and Recreation	1,732	1.3%	2,632	2.1%	52.0%
Accommodation and Food Services	43,583	33.9%	33,061	26.8%	-24.1%
Other Services (excluding Public Administration)	4,158	3.2%	3,653	3.0%	-12.1%
Public Administration	6,958	5.4%	6,107	5.0%	-12.2%
Total	128,422		123,257		-4.0%

In comparison, the County wide economy employed 123,257 people in 2023, a 4 percent drop since 2013. Similar to Ventnor, the largest industry sectors in Atlantic County are also Retail Trade (13,203, 10.7%), Accommodation and Food Services (33,061, 26.8%), Education (11,097, 9%), Health Care (20,835, 16.9%), and Public Administration (6,107, 5%). Atlantic County's economy is even more

tourism driven than Ventnor's due mostly by the influence of Atlantic City, with 37.5 percent of the County's employment working in the retail, accommodation, and food services sectors.

Ventnor City		2013		2023	
Industry	Count	Percentage	Count	Percentage	% Change
Agriculture, Forestry, Fishing and Hunting	0	0.0%	2	0.1%	N/A
Mining, Quarrying, and Oil and Gas Extraction	0	0.0%	0	0.0%	N/A
Utilities	0	0.0%	0	0.0%	N/A
Construction	152	9.9%	99	7.0%	-34.9%
Manufacturing	17	1.1%	5	0.4%	-70.6%
Wholesale Trade	3	0.2%	5	0.4%	66.7%
Retail Trade	237	15.4%	239	16.8%	0.8%
Transportation and Warehousing	12	0.8%	1	0.1%	-91.7%
Information	1	0.1%	4	0.3%	300.0%
Finance and Insurance	28	1.8%	5	0.4%	-82.1%
Real Estate and Rental Leasing	75	4.9%	31	2.2%	-58.7%
Professional, Scientific, and Technical Services	80	5.2%	48	3.4%	-40.0%
Management of Companies and Enterprises	0	0.0%	8	0.6%	N/A
Administrative and Support and Waste Management and Remediation Services	91	5.9%	80	5.6%	-12.1%
Educational Services	153	10.0%	173	12.1%	13.1%
Health Care and Social Assistance	249	16.2%	167	11.7%	-32.9%
Arts, Entertainment, and Recreation	16	1.0%	21	1.5%	31.3%
Accommodation and Food Services	112	7.3%	238	16.7%	112.5%
Other Services (excluding Public Administration)	137	8.9%	134	9.4%	-2.2%
Public Administration	172	11.2%	164	11.5%	-4.7%
Total	1,535		1,424		-7.2%

Source: U.S. Census Bureau

Between 2013 and 2023, Atlantic County experienced noticeable changes across employment industries. Total employment dropped by over four percent. Accommodation and food services dropped sharply by 24 percent – this is primary due to the closure of four casino hotels in 2014. Health care and social assistance, professional and technical services, and administrative/support services all grew. Construction and management of companies also increased, and retail trade stayed mostly flat. Overall, the county is still service-based, but it is less dependent on tourism than it was a decade ago and has picked up more growth in other sectors.

On the other hand, Ventnor shows a different pattern, with a strong move toward tourism-related jobs. Accommodation and food services more than doubled and became one of the largest sectors by 2023 – this was partially due to permitting liquor licenses in the City. At the same time, several other sectors declined, including construction, health care, finance, and real estate. Retail and public administration did not see much change. The data represents a smaller, more concentrated local economy that is shifting toward seasonal and service-based industries. Overall, the number of employment opportunities in the City of Ventnor continues to drop due in part to the conversion of commercial properties to residential uses.

Figure 22: Number of Remote Workers (2014-2024)

	2014		2024			
City	Count	Percentage	Count	Percentage	Change	% Change
Ventnor	231	2.3%	506	13%	275	119.0%
Margate	179	6.0%	513	20.8%	334	186.6%
Longport	9	2.3%	68	21.9%	59	655.6%
Atlantic City	88	0.6%	766	5%	678	770.5%

Additionally, the number of remote workers residing in Ventnor has increased by 119 percent in the last decade, largely due to the changing nature of work following the COVID-19 pandemic. Ventnor had the third-largest increase of remote workers residing on Absecon Island.

Tourism

Atlantic County continues to lead the State in total visitor volume with 23.89 million visitors in 2025; Atlantic County makes up nearly 20 percent of the State’s total visitors. The number of overnight visitors continues to grow from 12.02 million in 2022 to 13.42 million in 2025. The number of day visitors has decreased from 10.81 million in 2022 to 10.47 million in 2023. Visitors spent \$8.4 billion on lodging, food & beverage, recreation, retail, and transportation, comprising 16.2 percent of all tourism-related spending in the State. Lastly, the County employed over 55,000 people in tourism-related jobs, comprising 30 percent of the County’s total employment. ⁴

A recent study of Atlantic City visitor profiles by Future Partners also demonstrates that visitors tend to be older adults from the region, who are largely attracted to the city because of its gambling experiences. Those who travel to Atlantic City for vacations or weekend getaways tend to be younger adults and adults with families, suggesting that Atlantic City has something to offer for everyone.

Real Estate Market

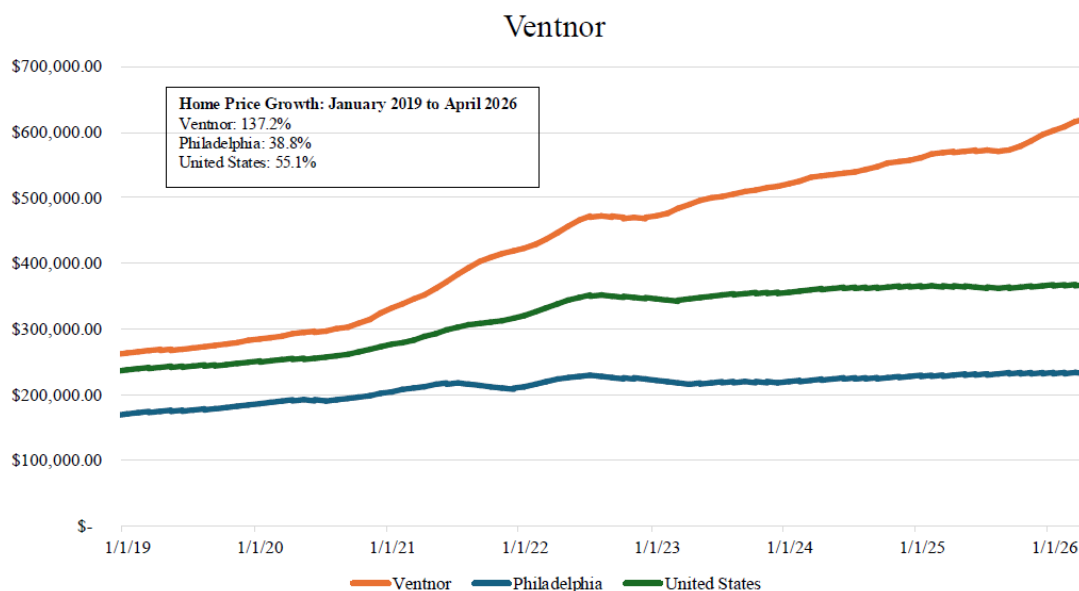
The median property value in Ventnor was \$555,400 in 2025, which is 1.33 times higher than the national average of \$416,900. According to Realty Trac, real estate market trends reflect that there have been 286 transactions in the last year in Ventnor. The median residential home transaction value as of May 2025 was \$492,100, up by 4.8 percent from \$469,600 in June 2024. Additionally, home

⁴ Economic Impact of Visitors in New Jersey, 2025. Tourism Economics.

prices in Ventnor have increased by 137.2 percent since 2019, easily surpassing home prices in Philadelphia (38.8%) and the United States (55.1%). Ventnor currently has 22 properties in foreclosure, 1 property headed for auction, and 105 properties for sale.⁵

Figure 23: Ventnor Home Prices (2019-2026)

Since 2019, Ventnor home prices have been higher than and have grown faster than Philadelphia and the United States



Source: Zillow Home Value Index ⁶

Ventnor's Municipal Tax Rate & Taxable Value

As of 2025, Ventnor's total general tax rate was 2.824, and the city's net taxable value totaled \$2,211,322,900. The City's net taxable value has been increasing since 2017, demonstrating that the municipality has largely recovered after both the casino closures and the COVID-19 pandemic.

Figure 24: Total General Tax Rate and Net Taxable Value (2015-2025)

Year	Total General Tax Rate	Net Taxable Value
2025	2.824	\$2,211,322,900
2024	2.733	\$2,172,151,300
2023	2.661	\$2,133,379,900
2022	2.572	\$2,095,551,980
2021	2.588	\$2,065,456,800
2020	2.591	\$2,041,541,000

⁵ Realty Trac: <https://www.realtytrac.com/market-trends/ventnor-city-nj/>

⁶ Zillow Home Value Index is a measure of the typical home value and market changes across a given region and housing type, reflecting the typical value for homes in the 35th to 65th percentile range.

2019	2.585	\$2,028,525,300
2018	2.634	\$2,021,949,500
2017	2.648	\$2,017,342,800
2016	2.186	\$2,362,000,750
2015	2.166	\$2,401,034,387

Source: Atlantic County Board of Taxation

Housing Profile

Type of Housing Stock

Nearly 50 percent of Ventnor's housing units are made up of single-family homes. Large apartment buildings and duplexes/condominiums comprise the second and third largest housing types within the city, at 15.5 and 14.1 percent, respectively.

Figure 25: Ventnor's Housing Typology

Housing Type	Count	Percentage
1-unit, detached	4083	49.3%
1-unit, attached	740	8.9%
2 units	1170	14.1%
3 or 4 units	352	4.2%
5 to 9 units	302	3.6%
10 to 19 units	338	4.1%
20 or more units	1288	15.5%
Mobile home	15	0.2%
Total	8288	100%

Age of Housing Stock

Figure 26: Age of Ventnor's Housing Stock

Year Constructed	Count	Percentage
1939 and earlier	2414	34.1%
1940-1949	493	7.0%
1950-1959	382	5.4%
1960-1969	1473	20.8%
1970-1979	1061	15.0%
1980-1989	359	5.1%
1990-1999	274	3.9%
2000-2009	160	2.3%
2010-2019	225	3.2%
2020-2026	241	3.4%
Total	7082	100%

Source: MOD IV Data

Of Ventnor's 7,082 housing structures, nearly 50 percent were constructed before 1960. Housing construction has largely slowed since 1979, as 18 percent of the City's housing stock has been built in the last 46 years.

Ownership of Housing Stock

As Ventnor becomes more of a seasonal community, the housing stock continues to be owned predominantly by non-Ventnor residents. Currently, year-round residents own 44.6 percent of the housing stock, while non-Ventnor residents own 55.4 percent of the housing stock. Additionally, residents from New Jersey and Pennsylvania, excluding Ventnor residents, own a combined 48.2 percent of the housing stock.

Figure 27: Primary State of Residence of Ventnor Homeowners (2026)

Location	Count	Percentage
Ventnor	3,158	44.6%
Non-Ventnor	3,924	55.4%
Total	7,082	100%

Location	Count	Percentage
New Jersey	4,638	65.5%
New York	94	1.3%
Pennsylvania	1,940	27.4%
Rest of the United States	410	5.8%
Total	7,082	100%

New Construction and Demolition

From 2018 to 2023, Ventnor had the second-highest number of building permits for new construction and demolitions on Absecon Island. With a total of 255 new housing units built and 187 housing units demolished, Ventnor has a construction-to-demolition ratio of 1.4 units.

Figure 28: Housing Units Authorized by Building Permits for New Construction (2018 to 2023)

	Ventnor	Longport	Margate	Atlantic City	Atlantic County
2023	39	12	80	8	341
2022	50	10	110	0	417
2021	45	26	83	0	565
2020	46	21	68	0	460
2019	38	8	77	3	788
2018	37	15	59	1	593
Total	255	92	477	12	3164

Source: Development Trend Viewer, New Jersey Department of Community Affairs

Figure 29: Housing Unit Demolitions (2018 to 2023)

	Ventnor	Longport	Margate	Atlantic City	Atlantic County
2023	27	14	52	0	152
2022	36	9	71	0	179
2021	35	16	95	0	258
2020	31	22	63	7	204
2019	17	11	60	28	226
2018	41	14	62	32	238
Total	187	86	403	67	1257

Source: Development Trend Viewer, New Jersey Department of Community Affairs

Affordable Housing

Ventnor has two affordable housing developments, totaling 348 units. Both units were constructed before the Mount Laurel Doctrine required New Jersey municipalities to meet their fair share of affordable housing.

Figure 30: Affordable Housing Developments in Ventnor

Development	Units	Restriction Type	Program
Shalom House	150	Age	HUD Section 202
Waterview Condominiums	198	Family	New Jersey Housing and Mortgage Finance Agency

Source: List of Affordable Developments by County, New Jersey Department of Community Affairs

Section 1 – Major Problems and Objectives in 2016

Master Plan Reexamination 2016

The 2016 Master Plan reexamination described the progress that Ventnor had made on the goals and policies outlined in the 2006 Master Plan Reexamination, which originated in the 1996 Master Plan Reexamination. Most notably, the 2016 Plan largely shifted its goals to promote environmental resilience and recovery after Superstorm Sandy and to promote greater economic diversity and opportunity after the casino closures in Atlantic City.

1. General Development Goals

At the time of the City's last reexamination plan, the City of Ventnor prioritized community facilities, parks/recreation development, and flood-resilient development. The City remained interested in developing areas of Ventnor West into an additional recreation facility, with the hopes of strengthening its status as a resort community. Flood-resilient development remained a priority for the City, which had been expedited by the impacts of Superstorm Sandy. Superstorm Sandy had heavily impacted Ventnor four years prior and was responding to the inflicted damage, while increasing their involvement in the National Flood Insurance Program (NFIP) and the NFIP's

Community Rating System. The goals and objectives from the 2006 Reexamination pertaining to general development are listed below.

- Ventnor City must maintain and strengthen its status as a resort community, with amenities unique to Absecon Island. Development of water-based recreational activities and amenities along the bay should be encouraged.
 - a. *The potential exists to develop Ventnor West and Shelter Island as wildlife sanctuaries, given their abundance of water access and potential to become a signature destination.*
- Ventnor City must continue to be proactive in responding to the impacts of climate change and future development on the City's landscape.
 - a. *Implementing new NFIP regulations will likely result in a cost burden and change the character of the City's neighborhoods. The City should revisit its development regulations to determine whether modifications to the zoning code are necessary.*
 - b. *Ventnor should strive to gain a Class 4 rating of the NFIP Community Rating System by implementing various flood mitigation projects, including living shore projects to enhance back bay protection and elevating structures.*

2. Housing Goals

At the time of Ventnor's last reexamination plan, the City was concerned about decreasing housing density and changes to the housing market as a result of Hurricane Sandy and the casino closures. Decreasing housing density was an especially prevalent issue at the time of the 2006 reexamination plan, which the City addressed by enforcing regulations preventing illegal residential conversions, discouraging multifamily housing, and encouraging the replacement of obsolete housing with new construction. These efforts were successful, and a decrease in housing density was noted in the 2016 Reexamination Plan. There had been little activity in Ventnor regarding the administration of the Fair Housing Act, yet the City remained committed to compliance. Additional goals and objectives from the 2016 Reexamination pertaining to housing are listed below.

- Despite not building any new units of affordable housing, Ventnor remains committed to complying with the Fair Housing Act.
 - a. *Ventnor's initial summary obligation is 52 units, including an unmet prior round obligation, 21 units for "present need", and four units for "capped prospective need".*
- Each of Ventnor's neighborhoods has a unique charm, which should be considered when developing a diverse housing stock.
 - a. *In recognizing housing trends in both the City itself and the region at large, Ventnor should continue to ensure that a diversity of housing types is offered with respect to the City's municipal resources and the characteristics of Ventnor's unique neighborhoods.*
- Ventnor's housing stock has been greatly affected by Superstorm Sandy and casino closures, which have also affected who continue to live in the City.

- a. *As of December 2015, almost 300 dwelling units in Ventnor were under foreclosure, which will require specific planning efforts to address the issue.*
- b. *Superstorm Sandy damaged 1,912 year-round homes, 578 rental units, and 416 businesses, resulting in significant insurance claims.*
- c. *Flood insurance costs are expected to rise, leaving homeowners in a dilemma. Flood-proofing homes may be too costly for some homeowners, who may choose to sell their property and move out of the City instead.*

3. Utilities/Infrastructure Goals

The 2016 Reexamination Plan demonstrates a shift in priorities for the City, signaling that even though population change and housing density have decreased, maintenance of the City's utilities and infrastructure remains critical. Infrastructure needs have been prioritized to ensure regular upkeep, to rebuild after Superstorm Sandy, and to keep roadways safe for cars, bicyclists, and pedestrians. In light of a decreasing population, the City has also prioritized physical and financial resiliency by focusing on improvement projects where cost-sharing amongst municipalities is an option. The goals and objectives from the 2016 Reexamination relating to utilities and infrastructure are listed below.

- Superstorm Sandy significantly damaged the City's infrastructure and brought renewed attention to nuisance flooding problems in the City.
 - a. *In 2016, a joint project between the City of Margate, the Atlantic County Utilities Authority, Atlantic County, and Ventnor resulted in a new stormwater pump station in Ventnor that services the Ventnor Gardens neighborhood as well as a portion of Margate. This project was funded by a grant and a loan from the NJ Environmental Infrastructure Trust.*
 - b. *In recognizing the vulnerabilities of Ventnor's utilities and infrastructure (including its roads, sewers, bulkheads, and stormwater conveyance), the siting and design of new facilities should take sea level rise, coastal flooding, and erosion into account.*
 - c. *Existing facilities should be hardened against hazards to the greatest possible extent, while forthcoming roadway projects should consider potential impacts on neighboring properties and allow for permeable surfaces to the maximum practicable extent.*
- Lack of population growth has meant that the City has focused on keeping its existing infrastructure and utilities in good shape, while seeking cost-sharing services and outside funding to make additional investments in its infrastructure
 - a. *The City has focused on keeping its existing infrastructure and utilities in good repair for existing development in Ventnor while continuing to seek cost-sharing services and outside funding.*
 - b. *Ventnor continues to seek additional partners on such projects and aggressively pursues shared services agreements and grants to minimize the City's capital outlays.*
 - c. *It is expected that Ventnor's year-round population will continue to decrease, so the City should anticipate shifting demands on its municipal services and utilities.*
- The City of Ventnor has prioritized studying and investing in street safety for vehicles, bicyclists, and pedestrians.

- a. *The City of Ventnor has completed a Bicycle-Pedestrian Safety Study with the City of Margate. The study, funded by a grant from the New Jersey Department of Transportation, analyzed traffic, crash and parking data; public input; and the current and proposed improvements to the bicycle and pedestrian infrastructure in both cities.*
 - b. *Atlantic County awarded a \$3.5 million grant to make safety improvements on County Road 629, which includes the construction of pedestrian and traffic signal improvements. These improvements should be coupled with additional streetscape improvements, decorative crosswalks, and other physical enhancements on Ventnor and Dorset Avenues.*
- The City remains committed to improving energy efficiency and reducing waste.
 - a. *The City should continue to develop an aggressive policy that promotes energy efficiency through building placement and design. Exploring solar on public buildings, the installation of electric vehicle charging stations, and bike lanes on Ventnor and Atlantic Avenues, as well as throughout the City, should also be implemented.*
 - b. *Recycling and waste reduction should continue to be a priority through the reduced use of single-use bags, the institution of community paper-shedding days, and regularly scheduled beach and bay cleanups.*

4. Community Facilities, Open Space, and Recreation Goals

As noted previously, community facilities, open space, and recreation facility maintenance and development are priorities for Ventnor. Ventnor remains a seasonal tourist destination, dedicated to providing opportunities for tourists and residents alike to take advantage of the City's beaches, bays, and recreational facilities. Given that Ventnor's population had declined at the last Reexamination Report, the City opted to focus on maintaining and expanding its community facilities and open spaces. Ventnor West, which comprises more than 150 acres of municipally owned natural lands along Wellington and Wissahickon Avenues, is one site that offers potential for the development of passive recreation and open space. Goals and objectives from the 2016 Reexamination Plan pertaining to community facilities, open space, and recreation are listed below.

- Ventnor has many recreational facilities and is dedicated to maintaining them.
 - a. *The land area for beach recreation will continue to increase due to the ongoing beach replenishment projects.*
 - b. *The City should monitor the use of its existing recreation facilities and determine whether the facilities sufficiently meet the recreational demands of its visitors and residents*
 - c. *Ventnor should consider whether the existing facilities' utility could be increased through the redevelopment of its parks and open space, considering the shifting demographics of the City.*
- At the same time, Ventnor has a few environmentally sensitive areas and remains conscientious of not overdeveloping them.
 - a. *An open space diversion agreement between the NJDEP and Ventnor stemming from the demolition of the municipal skating rink will result in 14 acres of preserved land on a portion of woodlands in Ventnor West.*

- b. The remainder of Ventnor West is unlikely to be developed. Given its status as a “Critical Environmental Site” under the New Jersey State Plan, the City should pursue funding to make Ventnor West a wildlife refuge with trails, boating access, and birding lookout platforms.*
- c. The City should pursue restoration projects for these wetlands to stabilize the erosion, provide habitat, and serve as a buffer for storm surge and flooding. Shelter Island should be restored, potentially by using dredge materials to provide protection from back-bay flooding and to add to the wildlife refuge in Ventnor West.*
- d. While Ventnor’s properties within the Environmental District Zone are currently protected from development, they do not appear on the City’s Recreation and Open Space Inventory (ROSI), which permanently protects the lands from development. To fully preserve them, the City should place those properties on the ROSI.*

5. Economic Development Goals

The need for economic development in the City was underscored by the region’s fragile economic state, Superstorm Sandy, and the closure of five casinos in Atlantic City, which had also impacted the housing market. Ventnor has a small commercial district along Ventnor and Atlantic Avenues, an additional district along Dorset Avenue, and a regional shopping center on Wellington Avenue. In light of the casino closures, the City had begun thinking about ways its economy can diversify away from Atlantic City and attract businesses that serve its seasonal and year-round residents. The goals and objectives relating to economic development are listed below.

- Ventnor must diversify its economy to ensure that its residents are not heavily impacted by future casino closures.
 - a. In 2013, just under half of Ventnor’s workers commuted to Atlantic City for work. The closings in Atlantic City have led to high unemployment, foreclosures, and abandoned properties.*
 - b. The economic downturn has depressed the demand for labor and employment, which has also led to decreases in home values.*
 - c. As the City transitions to a seasonal community, Ventnor hopes to attract businesses that service both its year-round population and amenity-seeking seasonal population with the goal of a robust, stable, and job-producing commercial sector in Ventnor.*
 - d. The City should ensure that its own employment base is stable and consider shifting its economic dependency from Atlantic City by attracting new businesses and continuing to add amenities while shoring up its municipal finances and resources to mitigate further financial impact from Atlantic City.*

Section 2 – Extent to Which Such Problems and Objectives Have Been Reduced or Have Increased Subsequent to the Last Reexamination

The City has made progress in addressing many of the problems and objectives identified in the Reexamination Plan from 2016. Some of the problems or challenges and objectives identified in previous planning studies still need to be addressed. Outlined below is a summary of the problems and objectives that remain valid since the last reexamination.

1. General Development Goals

The City of Ventnor remains committed to developing unique, water-based recreational amenities for both seasonal tourists and year-round residents. Since the 2016 Reexamination Plan, the City has begun the planning process to turn Ventnor West into a wildlife refuge, with the aim to provide its residents with another free opportunity to connect with the City's waterfront. Negotiations between the City of Margate and the City of Ventnor remain ongoing to restore the wetland on Shelter Island.

The City also remains committed to proactively responding to the impacts of climate change, especially in terms of flood resilience. Since the 2016 Reexamination, the City has gone from a Class 6 to a Class 5 rating on the National Flood Insurance Program Community Rating System, demonstrating that the City has enacted additional floodplain management projects in the last decade. Such a change in rating has also resulted in greater deductions on flood insurance premiums for the City's residents.

Lastly, the City has improved internal processes, making it easier to build in Ventnor. In 2015, the Planning and Zoning Boards were combined, resulting in a much more efficient planning and approval process. That same year, the City introduced a five-year tax abatement to promote housing construction and rehabilitation, where property owners pay a reduced tax bill in exchange for making substantial improvements or building new housing.

2. Housing Goals

Ventnor's housing stock has significantly changed since the time of the last Reexamination, which has largely been underscored by the COVID-19 pandemic. At the time of the last Reexamination, concerns remained over illegal conversions of single-family housing into multi-family units, high foreclosure rates post-Sandy, and casino closures. Since then, the number of foreclosures has sharply decreased, and the City continues to see a decrease in housing density, largely because of increased code enforcement efforts.

In 2024, Governor Phil Murphy amended the Fair Housing Act, requiring the Department of Community Affairs to produce fair share obligations for each New Jersey municipality under the Mount Laurel Doctrine. Ventnor's Fourth Round Obligations, which are in place from 2025 to 2035, state that the City has a Present Need Obligation of 24 units and a Prospective Need Obligation of 14 units. Though Ventnor has remained largely uninvolved in recent affordable housing litigation, the City remains committed to complying with the Fair Housing Act and to these new obligations.

The City adopted its Housing Element and Fair Share Plan on June 30th, 2025, which outlines how the City will meet its affordable housing requirements from prior rounds and the Fourth Round. In total, the City is obligated to create 60 affordable units and has an unmet need of 57 units, after the vacant land adjustment. Even though Ventnor did not participate in the previous rounds of affordable housing obligations, credits have been given retroactively to affordable developments that were built prior to the initial Mount Laurel Doctrine. Of the 57 units comprising the City's unmet need, 46.5 units were met, leaving 10.5 units remaining.

Figure 31: Ventnor's Combined Prospective Need Plan

	Rental	Senior	Family	Units	Bonus Credits	Total Credits
<i>100% Affordable Development</i>						
Shalom Towers	x	x		36	1.5	37.5
<i>Supportive Housing</i>						
Dakota Properties – Oaks Integrated Care 336-338 Hampshire Drive	x		x	2	2	4
Dakota Properties – Oaks Integrated Care 312-314 N Wissahickon Avenue	x		x	2	2	4
<i>Transitional Housing</i>						
Hansen House CSLR						1
Total				41	5.5	46.5
Remaining Unmet Need						10.5

Source: City of Ventnor 2025 Housing Element – Fair Share Plan

The City has proposed four different actions to ensure that the remaining units are completed, which include an affordable housing set-aside ordinance, a development fee ordinance, an affordable housing trust fund, and an overlay zoning district. The City's affordable housing set-aside ordinance would require that any new multi-family residential development of ten or more units set aside twenty percent of the units as affordable and ensure that thirteen percent of those affordable units be available to very low-income households (those making thirty percent or less than the median household gross income). The proposed development fee ordinance would charge developers 2.5 percent of the equalized assessed value on all new non-residential construction and put the fee into an affordable housing trust fund, which would be used to support affordable housing developments. Lastly, the City would create a new zoning district overlay, specifically designating areas for future multi-family residential development.

The 2016 Reexamination Plan touched on the City's desire to ensure that a diversity of housing types is offered that match the City's resources and blend in with the existing neighborhood fabric. Creating a new zoning district overlay to regulate the new multi-family developments is one way the City can address this goal.

3. Utility/Infrastructure Goals

The 2016 Reexamination Plan prioritized utility and infrastructure needs from the perspective of repairing damaged infrastructure after Superstorm Sandy and preparing for future extreme weather events. The City remains committed to prioritizing these needs and continues to upgrade its infrastructure to mitigate the impacts of flooding. The City also continues to seek cost-sharing

services and external funding to maximize the amount of resources available to invest in its infrastructure.

Nuisance flooding remains an issue in Ventnor, with frequent flooding incidents occurring in the Ventnor Heights neighborhood. The City has completed construction of two pump stations in this section of the City to get floodwater off the streets. As an additional measure, the City has replaced bulkheads along Winchester Avenue, from Jackson to Marion Avenues, and is currently pursuing funding opportunities to elevate Wellington Avenue. Ventnor continues to actively pursue external funding opportunities to fund additional flood mitigation projects, demonstrating its dedication to both physical and financial resiliency.

The City has also heavily invested in traffic safety over the last decade, largely in traffic signal optimization and synchronization. Thanks to a South Jersey Transportation Planning Organization Congestion Mitigation and Air Quality Improvement grant, the City has synchronized traffic signals along Dorset Avenue and along Ventnor Avenue at Oxford, Victoria, Weymouth, Nashville, and Baton Rouge Avenues. Accessible curb ramps and streetscape improvements have been installed along Ventnor and Atlantic Avenues, with a targeted focus on the North Beach Commercial District.

Lastly, per a New Jersey state mandate, Ventnor is required to replace all lead and galvanized steel water service lines by 2032. The City has entered into a partnership with the New Jersey Environmental Protection Agency, which has allowed the City to access technical assistance and grant funding in the Bipartisan Infrastructure Law that is dedicated to lead service line removal and replacement. Given that homeowners are responsible for replacing the pipes on their property, the City should seek additional funding to alleviate some of the financial burden that this infrastructure improvement will place on its residents.

4. Community Facilities, Open Space, and Recreation Goals

Ventnor remains a seasonal and year-round community committed to providing recreational facilities and different ways for visitors to take advantage of the City's beaches and bays. The City has increased these efforts in light of the COVID-19 pandemic, as residents and visitors continue to search for outdoor activities. Since the last Reexamination Plan, the City has put serious effort into maintaining its recreational facilities, including renovating the basketball, tennis, and pickleball courts and upgrading the fishing pier, library, and pavilion. Ski Beach Park has seen the largest improvements thanks to a grant and loan from the New Jersey Green Acres Program, which has resulted in the extension of the boat ramp, a new floating dock, paving repairs, lighting enhancements, and new picnic tables, pavilion, and bike racks. Additional upgrades have been made to reconstruction portions of the Boardwalk, ensuring that residents and visitors can safely access one of the City's defining assets.

The 2016 Reexamination Plan demonstrates the City's interest in developing Ventnor West into a wildlife refuge, which would allow the City to diversify its tourism opportunities. The City remains committed to this goal; in 2023, the City of Ventnor received a \$200,000 grant from the National Fish and Wildlife Foundation to create the Ventnor West Eco Park. The City has contracted Colliers Engineering and Design Inc. to develop a conceptual plan, conduct an environmental impact

assessment, design a trails and pathways plan, and create educational and interpretive signage. The City has also contracted the Stockton University Coastal Research Center to conduct a site assessment and develop preliminary designs for a living shoreline to prevent erosion along the bay.

Planning efforts to restore the wetlands at Shelter Island are still underway, as Ventnor is working with the City of Margate to come to an agreement regarding the placement of dredge materials at Shelter Island. Should the permits be issued, the materials would contribute towards restoring the marine habitat on the island.

Lastly, Ventnor's properties within the ED Zone still do not appear on the City's Recreation and Open Space Inventory (ROSI). To permanently protect these lands from development, the City should list the properties in the ED Zone on its ROSI.

5. Economic Development Goals

At the last Reexamination Plan, Ventnor remained focused on strengthening the City's commercial base while recovering from the closure of four casinos and attracting businesses that would serve both seasonal tourists and year-round residents. Since then, the City has become more of a tourist destination and has begun approving liquor licenses for restaurants to serve alcohol, which has increased business. The City has also undertaken multiple economic development projects and has seen a decrease in the unemployment rate, despite the COVID-19 pandemic. In 2021, the Ventnor Square Theater was renovated along Ventnor Avenue, with a new restaurant opening next door shortly after. In 2024, the Ventnor Plaza Redevelopment Plan was completed, which revamped the shopping center along Wellington Avenue and is now home to 15 businesses. The City is now poised to redevelop the Ventnor Professional Campus along Ventnor Avenue, which would see additional economic growth through the mixed-use development. While the Atlantic City Gateway Project has slightly impacted Ventnor's economic development, most of the change that has occurred over the last decade is a result of Ventnor's commitment to strengthening its identity and reducing its dependence on the casinos for economic growth.

Section 3 – The Extent to Which There Have Been Significant Changes in the Assumptions, Policies, and Objectives

1. Density and Distribution of the Population

Ventnor's population has declined since 2000, following decades of population growth and a decline in 1990. Between 2010 and 2020, the City lost 1,440 residents, or 13.5 percent of its population. Given the City's transformation into more of a tourist destination, it is expected that Ventnor's year-round population will continue to decrease. The table below demonstrates the change in population since 1940.

Ventnor's relatively small land area, intensity of buildings, and compactness of development have contributed to Ventnor's status as the second-densest community in Atlantic County, followed by Margate and Pleasantville. This decrease in density can be attributed to the demolition of multifamily

housing units, enforcement against illegal conversions, and an increasing number of households living in the City on a seasonal basis.

Figure 32: Population Change by Decade in Ventnor

	Population	Change	Percent Change
1940	7,905	---	---
1950	8,158	253	3.2%
1960	8,688	530	6.5%
1970	10,385	1,697	19.5%
1980	11,704	1,319	12.7%
1990	11,005	-699	-6.0%
2000	12,910	1,905	17.3%
2010	10,650	-2,260	-17.5%
2020	9,210	-1,440	-13.5%

Source: United States Census

Scarcity of land resources and high real estate values have led to greater densities in coastal communities across New Jersey, and Ventnor is no exception. The densities of communities on Absecon Island are several times larger than the density of the county aggregate. This is due to the relatively low densities of mainland communities as well as the preservation of massive inland tracts, such as the Atlantic City International Airport site in Egg Harbor Township, comprising more than 5,000 acres, or the Forsythe Wildlife Refuge in Galloway, which comprises more than 20,000 acres.

In terms of population distribution, the portions of the City in St. Leonard's Tract and Ventnor Heights are the most densely populated, per the 2020 Census. The blocks adjacent to the City's ocean shoreline are inhabited on a more seasonal basis, while homes in Ventnor Heights and between Monmouth and Winchester Avenues tend to be occupied on a more year-round basis.

Figure 33: Density of Atlantic County

	Land Area (square miles)	Total Population		Persons per Square Mile	
		2010	2020	2010	2020
New Jersey	7,354.8	8,791,894	9,289,014	1,195.5	1,263.0
Atlantic County	555.5	274,549	274,534	494.1	494.2
Absecon City	5.5	8,411	9,137	1,558.8	1,670.9
Atlantic City	10.8	39,558	38,497	3,680.8	3,577.6
Brigantine	6.5	9,450	7,716	1,479.5	1,183.0
Buena Borough	7.6	4,603	4,501	607.4	594.4
Buena Vista Township	41.1	7,570	7,033	184.4	171.2
Corbin City	7.7	492	471	64.2	61.2
Egg Harbor Township	67.0	43,323	47,842	650.5	713.6

Egg Harbor City	10.9	4,243	4,396	388.1	405.1
Estell Manor	53.4	1,735	1,668	32.5	31.2
Folsom Borough	8.3	1,885	1,811	229.8	219.1
Galloway Township	88.7	37,349	37,813	419.3	426.5
Hamilton Township	110.9	26,503	27,484	238.5	247.8
Hammonton	40.7	14,791	14,711	361.8	361.0
Linwood	3.8	7,092	6,971	1,834.9	1,829.0
Longport	0.4	895	893	2,323.7	2,259.8
Margate City	1.4	6,354	5,317	4,490.3	3,754.7
Mullica Township	56.4	6,147	5,816	108.9	103.2
Northfield	3.6	8,624	8,434	2,533.7	2,354.2
Pleasantville	5.7	20,249	20,629	3,556.5	3,605.9
Port Republic	7.5	1,115	1,101	149.0	147.5
Somers Point	4.0	10,795	10,469	2,678.8	2,610.4
Ventnor City	2.0	10,650	9,210	5,457.4	4,710.3
Weymouth Township	11.8	2,715	2,614	224.6	221.1

Source: New Jersey Department of Labor

2. Housing Stock Changes

At the time of the 2010 Census, there were 7,829 residential units in Ventnor. The American Community Survey estimated that there were 7,813 housing units in Ventnor in 2023, representing a decrease of 16 units, or 0.2 percent of the City's housing stock.

Figure 34: Ventnor Building Permits (2016 – 2024)

	Additions	Alterations	New Housing	Demolitions	C/O Issued
2016	3	50	7	26	7
2017	5	97	1	3	9
2018	4	104	38	41	64
2019	3	168	38	17	49
2020	11	570	46	31	50
2021	13	824	45	35	45
2022	13	701	50	36	39
2023	10	754	39	27	49
2024	19	728	28	13	66
Total	81	3996	292	229	378

Source: New Jersey Construction Permit Data & Development Trend Viewer, New Jersey Department of Community Affairs; City of Ventnor Construction Permit Activity Reports (2018 – 2024)

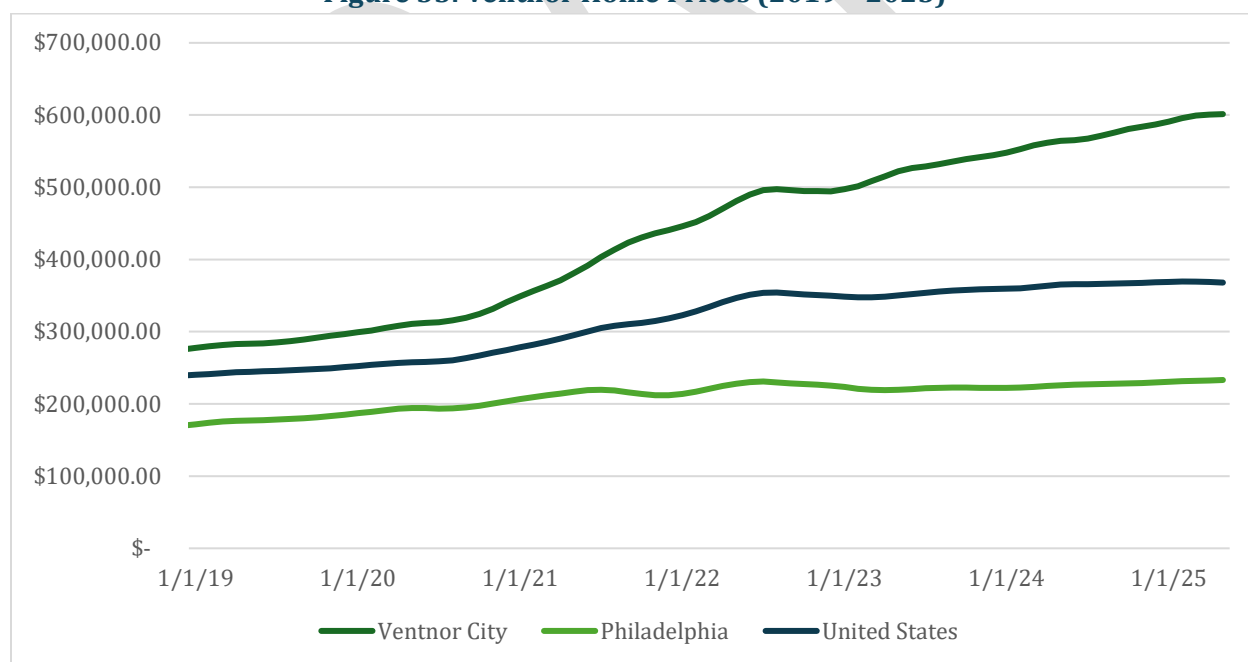
In the past decade, the number of single-unit detached units increased by 12 percent, while the number of single-unit attached units decreased by 2 percent. The number of multi-family housing

(i.e., housing with more than one unit in a structure) also decreased over the last decade by 5 percent. This decrease was the largest in structures with 10 to 19 units, demonstrating that the City continues to pursue opportunities that lower residential density.

New housing units built in the last decade have been detached and attached single-family housing units. While a few mixed-use housing units have been constructed, the City of Ventnor has not built any new multi-family housing units, demonstrating that housing density continues to decrease. This may change in the next decade, as Ventnor has committed to fulfilling its affordable housing requirements under the Mount Laurel Doctrine by implementing an affordable housing set-aside ordinance for all new multi-family residential developments. As of June 2025, there are no properties in the City of Ventnor under foreclosure, representing a significant decrease from a decade ago, when nearly 300 properties were under foreclosure. These changes can largely be attributed to increased economic growth and greater housing market activity because of the pandemic.

Lastly, Ventnor has increasingly become a seasonal town; between 2013 and 2023, the number of seasonally vacant units jumped by 4.8 percent, or by over 350 units. At the same time, home prices have doubled in the last five years, largely because of the COVID-19 pandemic. Between 2019 and June 2025, the median home price in Ventnor increased by 117 percent, while home values in Philadelphia and the nation increased by 36 and 52 percent, respectively.

Figure 35: Ventnor Home Prices (2019 – 2025)



Source: Zillow Home Value Index⁷

⁷ The Zillow Home Value Index is a measure of the typical home value and market changes across a given region and housing type, reflecting the typical value for homes in the 35th to 65th percentile range.

3. Circulation Changes

Ventnor's circulation has remained largely unchanged since the last Reexamination Plan. No major state highways run through the City, and the only connections to the mainland are through Atlantic City or Margate. County Route 629 runs through the City and begins in Ventnor along Ventnor Avenue northeast of the Margate border, continuing northwest along Dorset Avenue, and along Wellington Avenue until it reaches the Atlantic City border. The County replaced and synchronized all the traffic lights on Route 629 in 2022.

New Jersey Transit offers bus service through Ventnor on two different routes. The 504 bus runs through Ventnor Heights and connects riders with other bus lines in Atlantic City, while the 505 bus runs along Atlantic Avenue from Longport to Atlantic City. In 2016, Ventnor approved a pilot program to allow Jitney service along Atlantic Avenue to Margate and Atlantic City; however, this pilot only lasted a few weeks.

The City of Ventnor completed a Bicycle-Pedestrian Safety Study in 2016 with the City of Margate, which proposed improvements to the bicycle and pedestrian infrastructure in both cities. Two years later, Ventnor was one of the recipients of a grant from the New Jersey Department of Transportation (NJDOT) and used the funds to construct bike lanes along Atlantic Avenue for the entire length of the City.

Ventnor has made numerous city-wide safety and streetscape improvements over the last decade, focusing on creating a more enjoyable experience for pedestrians, bicyclists, and drivers. Traffic safety improvements have been largely concentrated along the commercial districts on Ventnor Avenue and Atlantic Avenue.

The Dorset Avenue Bridge, which is managed by Atlantic County, is slated for mechanical and electrical repairs starting in 2026. Despite the bridge's age and the costs associated with acquiring expensive replacement parts, the County has opted to make repairs instead of fully replacing the drawbridge.

4. Conservation of Natural Resources

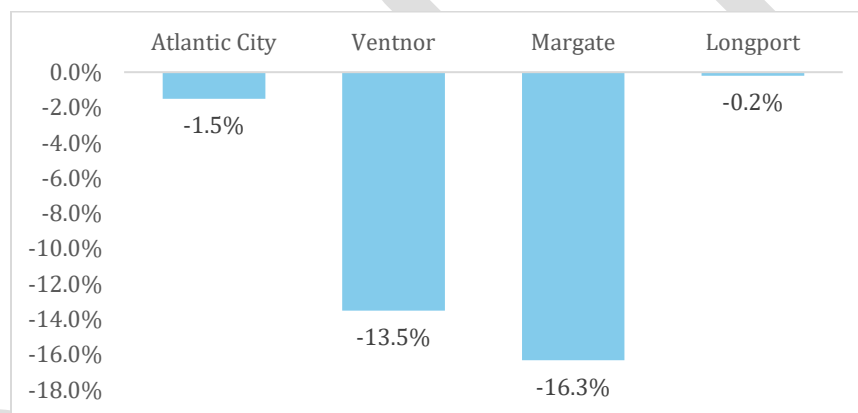
Ventnor remains committed to protecting and preserving its natural assets, which include its oceanfront, Ventnor West, bayfront, and marshes in Ventnor Heights. While Shelter Island and the marshes of Ventnor Heights are protected by the ED (Environmental District) zoning designation, which permits development of passive recreational facilities or utilities, Ventnor West is within the R-10 District. This zoning district permits public uses and senior-citizen housing, neighborhood businesses, boat facilities, and hotels as conditional uses. Ventnor West is currently made up of vacant woodlands and wetlands, with plans underway to turn the area into a wildlife refuge with trails, boating access, birding lookout platforms, and a living shoreline.

The properties within Ventnor’s ED Zone are currently protected from development, but they are not on the City’s Recreation and Open Space Inventory (ROSI), which would permanently protect them from development. Additionally, the marshlands are increasingly subject to coastal erosion, especially along the Beach Thorofare. The City has supported a joint project with the City of Margate to restore Shelter Island using dredge materials, which would provide protection from back-bay flooding. The City has been awarded a National Fish and Wildlife Foundation grant to design a living shoreline to protect Ventnor West from erosion.

5. Declining Population

As noted previously in this report, Ventnor’s population has declined since the time of the last Master Plan Reexamination.

Figure 36: Population Decline on Absecon Island (2010 – 2020)



The population in Ventnor at the time of the previous decennial census (2020) is closer to the City’s population level in 1960. Currently, the City’s population is down by 13.5 percent from 2010 and down by almost 30 percent from its peak population of 12,910 in 2000. Moreover, the number of housing units in the City has dropped slightly by 1 percent, from an estimated 7,876 units in 2013 to an estimated 7,813 units in 2023. While density is less of a concern than it was at the time of the last Reexamination Report, Ventnor remains almost completely developed, so decreases in density will most likely be characterized by additional population decline.

Ventnor continues to experience a transition from a year-round community to a seasonal community, which is most apparent in data examining the number of seasonal homes in the City. Seasonal homes accounted for 33 percent of the City’s housing stock in 2013 and now account for 37.8 percent of the City’s housing stock.

School enrollment at Ventnor Educational Community Complex has continued to decline, with the number of students decreasing from 753 students in 2015–2016 to 479 students in the 2023–2024 school year.

6. Energy Conservation

Ventnor has undertaken multiple projects focused on energy conservation since the last Reexamination Report. In 2018, the City started to pursue energy improvements through the New Jersey Board of Public Utilities' Energy Savings Improvement Program. DCO Energy was hired to review all energy consumption in Ventnor's municipal buildings to create an energy savings plan for the City to enact. Since then, the City has replaced all lighting in its municipal buildings and streetlights with LED technology, weatherized the Municipal Building's building envelope, replaced the HVAC unit at City Hall, replaced the transformer, and added a combined heat and power unit at the Department of Public Works.

The City has also expanded its charging stations in the last decade. As part of its Energy System Improvement Project, new electric vehicle charging stations were installed at City Hall and the Department of Public Works. Additional Level 3 charging stations at the Public Library were constructed in 2024. Lastly, Ventnor residents have the option to participate in New Jersey's Community Solar Program, where residents can subscribe to receive power from a local solar array and receive credits on their electricity bills for offsetting their energy consumption.

7. Recycling

Recycling and trash pickup throughout the City of Ventnor is provided by the Atlantic County Utilities Authority (ACUA). Ventnor's recycling was last modified in 2019 by Ordinance 2019-16, which amended the list of materials that could be recycled and procedures for placing recyclables out for collection. The ordinance also established guidelines for the disposal of televisions, replacement of recycling containers, and protocols to address violations and penalties for improper recycling. Additionally, the City offers a prescription drug drop-off box to allow for the safe disposal of medications.

8. COVID-19 Pandemic

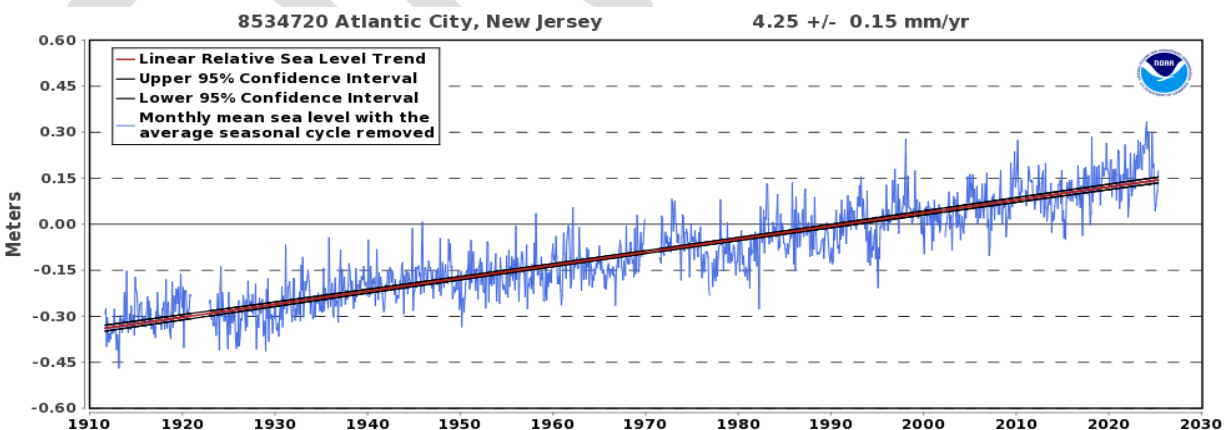
On March 21, 2020, Governor Phil Murphy announced a statewide stay-at-home order due to rising COVID-19 case numbers, requiring that all non-essential businesses close indefinitely. This decision greatly impacted South Jersey, given that tourism, entertainment, and hospitality are the region's largest economic drivers. While Governor Murphy began conditionally reopening non-essential businesses in June 2020, the region still took a huge hit, and unemployment in Atlantic County spiked to 23 percent in July 2020. Atlantic County was especially hit hard and, according to the South Jersey Economic Development District, saw significant decreases in tourism spending, visitations, and employment by 38, 30, and 35 percent, respectively. By the summer of 2021, Atlantic County's tourism had largely recovered, with increases in tourism spending, visitation, and employment by 41, 25, and 32 percent, respectively.

Ventnor was no exception to these trends and was hit just as hard; the City closed its beaches, boardwalks, and non-essential businesses from March to June 2020 and lost out on the tourism boom that typically occurs during Memorial Day Weekend. Thankfully, the City has since recovered and has seen new economic activity due to its multiple redevelopment projects. At the same time, the shore towns on Absecon Island saw a large increase in the median home price, as more remote workers and wealthy retirees purchased homes at the shore. As previously mentioned, Ventnor's median home price doubled between 2019 and 2025, with no signs of decreasing. This increase in home prices and seasonal residents will continue to shift demands on municipal services and impact housing affordability within the City.

9. Coastal Storm Vulnerabilities

Ventnor's location on Absecon Island allows the City to reap the economic and natural benefits of a coastal environment, while making the City more susceptible to coastal erosion, nor'easters, tropical storms, and flooding events. While Ventnor has largely recovered from Superstorm Sandy, increased frequency of climate events and sea level rise will continue to impact coastal communities such as Ventnor. The City's dune system along the ocean continues to provide protection from flooding, with newly renovated bulkheads along the bay (namely, Winchester Avenue) providing an additional line of defense. Ventnor continues to strengthen its bayfront bulkhead system, but as sea levels rise, more portions of the City will be vulnerable to increasingly intense and more frequent small-scale flood events. Figure 29 shows the amount of sea level rise in the last century at the Atlantic City Tidal Gauge, with tabulated sea level rise measurements. Though the monthly mean sea level varied each month, there is a continuous upward trend in sea level rise at a rate of 0.15 mm per year, or a total sea level rise of 4.24 cm since the beginning of the 20th century.

Figure 37: Historic Sea Level Rise for the Atlantic City Tidal Gauge



Source: NOAA Tides and Currents

10. Flood Insurance Costs and Affordability

The most recent legislative changes to the National Flood Insurance Program (NFIP) were implemented in 2015 through the Homeowner Flood Insurance Affordability Act of 2014 (HFIAA). These changes limited increases in flood insurance premium rates, added additional rate increases for owners of second homes and substantially damaged and improved properties, and gradually phased out subsidies for buildings constructed before the effective date of a community's Flood Insurance Rate Map (also known as pre-FIRM buildings). In 2018, the Federal Emergency Management Agency (FEMA) created an affordability framework to address concerns over new flood premium rates. This framework included four different programs, which would provide federal assistance based on income and housing-related expenses.

Figure 38: 1983 Flood Insurance Rate Map for Ventnor



Source: City of Ventnor 2016 Master Plan Reexamination

In 2023, FEMA finalized its NFIP pricing approach, which better reflects a property's flood risk by increasing the number of factors that inform flood premium rates. Rates are now determined based on flood frequency, multiple flood types, distance to a water source, elevation, and the costs of rebuilding. Despite the new pricing approach, the statutory requirements established in the NFIAA remain in effect and continue to affect Ventnor homeowners. Given that most of Ventnor's housing stock (80.5 percent) was built before 1980 and before the first FIRM maps were implemented, most of Ventnor's homeowners are expected to see increases in flood insurance premiums. Under this new pricing approach, 28.6 percent (1,103) of single-family homes and 22.6 percent (2,528) of all

properties in Ventnor are expected to see decreases in their monthly premiums, while 55.2 percent (2,138) of single-family homes and 64.3 percent (7,180) of all properties are expected to see an increase.

Alongside reforms to the NFIP, the Federal Emergency Management Agency (FEMA) has also revised the Flood Insurance Rate Maps across New Jersey. After Superstorm Sandy, the State of New Jersey adopted the preliminary working maps that FEMA had produced with the goal of enforcing updated flood standards. The revised preliminary FIRMs were issued in 2015 and have yet to be adopted formally by FEMA.

Even though the changes to the NFIP and FIRMs will better protect policyholders and encourage increased flood-resilient development, these changes will likely be a cost burden to Ventnor residents and alter the characteristics of Ventnor's neighborhoods. Considering this, the City should revisit its development regulations to determine whether modifications to the zoning code are necessary, given the updated best practices for flood-resilient structures.

11. National Flood Insurance Program Community Rating System

The Community Rating System (CRS) is designed to reward communities for taking steps to reduce flooding risk. These activities and elements include public information, mapping, regulation, flood-damage reduction, and early warning systems. Actions under these categories are eligible for points that are added up to designate where the community is "rated" per class rankings of 10 through 1. Over 1,200 communities nationwide, including 109 in New Jersey, participate in the CRS. Of those, about a dozen communities are in Class 5, the highest ranking in the state, saving residents 25 percent off their flood insurance.

The City of Ventnor has achieved a Class 5 rating, which results in a 25 percent discount on flood insurance premiums in Special Flood Hazard Areas (SFHA) and a 10 percent reduction in non-SFHAs. The City continues to work towards gaining a Class 4 rating and has completed a watershed management plan, developed a detailed repetitive loss mitigation plan, and updated its website information on flood mitigation and preparedness. To achieve the Class 4 rating, the City should actively participate in the regional public participation information program, implement living shoreline projects to enhance back bay protection, and continue elevating building structures.

12. Proposed Changes to Coastal Flooding Regulations

The New Jersey Department of Environmental Protection (NJDEP) proposed the Resilient Environments and Landscapes (REAL) coastal flood rules, which regulate land resource protections focused on building climate resilience. Most notably, under these proposed changes, the coastal zone flood elevation requirements for new and substantially improved buildings and infrastructure have been lowered from 5 feet to 4 feet above the FEMA base elevation. The new regulations will revise the extent of the proposed inundation risk zone, grant exemptions to some rules for affordable housing, require the NJDEP to revisit sea-level rise and precipitation data every five years, and amend

the regulations based on changes in the data. The implementation of these regulations has been suspended until at least July 2027 to provide for additional discussion with municipalities and possible revisions.

Ventnor has seen increased construction activity since 2020, but the additional costs associated with these new regulations may slow new construction and substantial building improvements. Should properties in Ventnor experience substantial flood damage, homeowners may decide to relocate to other municipalities, rather than rebuild and potentially face additional expensive building elevation requirements. Additionally, these new regulations may disincentivize the rehabilitation of the existing housing stock, as properties planning improvements totaling more than 50 percent of their market value are required to demolish the structure and rebuild following the new flood elevation requirements. With an average home elevation costing in excess of \$250,000 and very limited State and Federal funding assistance available, existing homeowners may be forced to relocate.

13. Atlantic County Multi-Jurisdictional Hazard Mitigation Plan Update, 2022

The City of Ventnor participated in the development of this planning document when it was prepared in 2016 and when it was updated in 2022. Between 2016 and 2021, the City focused on amending the City Code to raise the required heights of seawalls, bulkheads, and freeboards, elevating municipal properties, and installing check valves on storm drain outflow pipes.

In the updated Hazard Mitigation Plan (2022–2027), the following goals include:

- Installing new pump stations, elevating existing pump stations, and installing backup power generators at existing pump stations.
- Constructing new bulkheads along Winchester Avenue from Jackson to Dorset Avenues (completed).
- Elevating Wellington Avenue to keep the evacuation road clear in case of emergency.
- Enacting a public education and awareness program to educate Ventnor residents on hazards, prevention, and mitigation, and installing a city-wide warning system to notify residents and visitors.
- Closing bulkhead gaps, elevating public and private bulkheads at Newport, Portland, and Edgewater Avenues, and evaluating the piping system for the Ventnor Gardens Pump Station.
- Continuing to revise the Floodplain Management Plan, Repetitive Loss Analysis, Natural Resources Plan, Watershed Management Plan, mapping elevation certificates, and other actions.

This plan identifies community policies, actions, and tools for long-term implementation to reduce risk and potential for future losses. Adopted, implemented, and maintained on an ongoing basis, these plans will gradually, but steadily, lessen the impacts associated with hazard events in Atlantic County. The Ventnor Master Plan Reexamination refers to this plan and incorporates many of its recommendations.

14. Lower Ventnor Heights Resiliency Project Report, 2023

The Lower Ventnor Heights Resiliency Project Report, conducted by DeBlasio & Associates, provides a series of recommendations for mitigating flooding via capital improvement projects, preventative actions, and partnerships with regulatory agencies. Most of the recommendations involve making improvements to the City's storm sewer system, elevating City roadways and bulkheads, and using ordinances, zoning codes, and development regulations to prevent flooding. Specific to the Master Plan process, the report recommends enacting zoning ordinances, policies, and design requirements that are consistent with the US Army Corps of Engineers and NJDEP's regulations.

15. Repetitive Loss Area Analysis, 2023

As part of the City's efforts to accumulate additional credits under the Community Rating System, Rutala Associates was hired to conduct a Repetitive Loss Area Analysis to generate mitigation solutions for individual buildings and areas within the City. Each repetitive loss area was determined by the concentration and distribution of repetitive loss properties and properties with substantial historic flood claims. The City has 183 repetitive loss properties, which are defined as insurable buildings that have suffered flood damage with damage claims totaling more than \$1,000 over ten years. Of those 183 properties, 21 are categorized as severe repetitive loss properties, which have had at least four claim payments over \$5,000 each or have had two separate claim payments with the cumulative amount exceeding the market value of the building. These numbers have decreased over the last few years, as the City continues to be redeveloped and homeowners are elevating their homes.

To mitigate future flood losses, the analysis recommended the following:

- **Preventative activities:** Revising the floodplain management, stormwater management, and impervious surface coverage ordinances to account for sea level changes and reduce the amount of runoff that flows into neighborhoods with poor drainage.
- **Property prevention measures:** Elevate remaining buildings and utilities above the base flood elevation, install flood vents, and close existing bulkhead gaps.
- **Natural resource protection:** Install and maintain stormwater inlets and debris collectors, as well as identify locations where living shorelines can be installed.
- **Emergency services:** Elevate evacuation routes and facilitate city-wide emergency response communications.
- **Structural projects:** Elevate selected roads and conduct drainage improvements, while continuing to collaborate with the Army Corps and other partners on comprehensive flood control improvements.

16. Absecon Island Coastal Storm Risk Reduction Project

Sponsored by the United States Army Corps of Engineers and the New Jersey Department of Environmental Protection, this project continued to replenish and protect the oceanfront shorelines

of Absecon Island. The first phase of beachfill was completed for Atlantic City and Ventnor in 2004, while beachfill was completed for Longport and Margate in 2018. 2018 also saw the completion of the Absecon Inlet seawall, the reconstruction of the Atlantic City Boardwalk along the same inlet section, the widening of Ventnor's beaches, and the extension of Ventnor's existing dune system south of the municipal boundary at Fredericksburg Avenue. Periodic nourishments took place across Absecon Island in 2020, with the latest round of dredging and beachfill operations completed in Ventnor and Atlantic City in 2025. These improvements continue to provide additional storm protection throughout Absecon Island and remain funded by the Army Corps and the State.

17. New Jersey Back Bays Study 2024

A second draft of the Army Corps of Engineers' New Jersey Back Bays Study (NJBB) was released in December 2024, which developed a series of proposed actions to increase flood resiliency and reduce coastal storm damages along the back bays. This report stems from the North Atlantic Coast Comprehensive Study, which was commissioned after Superstorm Sandy to provide a risk management framework consistent with NOAA/USACE Infrastructure Systems Rebuilding Principles. Furthermore, it aims to support resilient coastal communities and sustainable coastal landscape systems to reduce risk to vulnerable populations, property, ecosystems, and infrastructure. The NJBB study area is located behind the barrier islands of Monmouth, Ocean, Burlington, Atlantic, and Cape May Counties and has proposed the following actions:

- Elevating 6,421 residential structures within the 5-year floodplain.
- Floodproofing 279 critical infrastructure elements (i.e., police, fire, ambulance, and hospitals).
- Implementing nature-based solutions with dredged material to restore 217 acres of salt marsh habitat at seven locations in the back bay area.

A Final Feasibility Report and Environmental Impact Statement is expected to be released in 2026, with construction taking place between 2030 and 2041, given the scale of the project. The order of construction will largely depend on the final study findings, congressional project authorization, and appropriation of funds. Currently, the cost share of initial construction is split 65 percent federal and 35 percent non-federal (split between local and state entities), but given the drastic shift in federal priorities, this funding agreement may change.

18. Atlantic City Intracoastal Waterway Relocation Feasibility

In 2011, The Louis Berger Group, Inc. was hired by the South Jersey Transportation Authority to conduct a feasibility study on relocating a section of the New Jersey Intracoastal Waterway (NJIWW). The study determined that the section, which passes along Beach Thorofare between McGahn Bridge and Shelter Island, would improve the existing operations of the NJIWW, provide greater maneuverability for commercial and recreational vessels, and serve to reduce traffic congestion along

Dorset Avenue. The relocation has been placed on the South Jersey Transportation Organization's Regional Transportation Plan: Forward 2050 but currently remains unfunded.

19. Resilient New Jersey Atlantic County Coastal Region: Regional Resilience and Adaptation Action Plan 2022

In 2022, the Resilient New Jersey Atlantic County Coastal Region (ACCR) compiled a series of planning scenarios and actions to increase flood resiliency, address specific flood resiliencies, and advance the region's water-oriented economic development goals. The ACCR spans most of Atlantic County, encompassing Atlantic City, Brigantine, Longport, Margate, Ventnor, Northfield, and Pleasantville. The Action Plan is comprised of three different scenarios, varying in costs, potential partners, and types of solutions, yet all three share six main components. These components range from establishing continuous monitoring, translating emergency preparedness materials into multiple languages, and raising all roadways leading to the evacuation routes serving Absecon Island and Brigantine. However, most of the recommended actions do not have designated funding streams, which greatly hinders the plan's effectiveness.

20. City of Ventnor's Community Forest Management Plan 2026

To promote proactive tree conservation and sound forestry practices, the City of Ventnor hired Davey Resource Group, Inc. to conduct a comprehensive assessment of all public street and park trees. Documenting both quantity and quality of the City's trees, Davey Resource Group determined that there were roughly 2,000 trees across the city, most of which were in fair condition or better. Following this assessment, the group put together a Community Forest Management Plan outlining the City's goals for the next five-year planning cycle. Maintenance of the existing tree canopy falls into five different categories, which include the following: tree removal, priority pruning, routine pruning cycle, new tree planting, and young tree training cycle. The report includes clear recommendations for each category, while also providing guidelines for program administration and implementation.

21. Residential Site Improvement Standards

The Residential Site Improvement Standards (RSIS) set forth the standards for residential development. Residential applications before the City must conform to the standards or apply for exemptions or waivers to the standards based on special conditions. The latest regulations can be found at N.J.A.C. 5:21-1.1 et seq., effective on September 18, 2023. It should be noted that residential stormwater management is addressed in the RSIS in Chapter 7 at N.J.A.C. 5:21-7.1 et seq.

22. Municipal Stormwater Management

Under the Municipal Land Use Law Section 40:55D-93, every municipality shall prepare a stormwater management plan and a stormwater control ordinance to implement the plan. The City of Ventnor has adopted a Stormwater Management Plan in accordance with these requirements. As required by

the Municipal Land Use Law, the Stormwater Management Plan shall be reexamined at each Master Plan reexamination.

23. Establishment of the Ventnor Business Association

The Ventnor Business Association (VBA) is a non-profit organization dedicated to promoting the growth and success of current and future businesses of Ventnor. Among the goals of the VBA is a continual monitoring of state and local legislative measures that impact small businesses, as well as providing a forum for dialog between our members and community leaders. The growth and vitality of the city's businesses is paramount to the strength and continued development of the City of Ventnor. The VBA sponsors events, beautification projects, and promotes communication among the businesses and the City.

24. Changes Promulgated by City Government

Several changes were enacted by the City Commissioners that have encouraged new development to occur. This includes:

- The liquor license referendum which allowed for eateries to serve alcohol resulting in several new and improved businesses.
- Providing tax abatement for new residential construction.
- Supported Redevelopment Plans in critical areas to provide for land use flexibility.
- Reduced the look back period for renovations to one year to encourage property improvements.

Section 4 – Recommended Changes in the City's Master Plan, Development Regulations, and Zoning Map

1. Master Plan Recommendations

Since the last reexamination plan, Ventnor has largely recovered from the impacts of Superstorm Sandy, the casino closures, and the COVID-19 pandemic. However, flood mitigation, housing affordability, and ecotourism are key areas that the City should continue to address in the next decade. The following changes in the City's Master Plan are recommended as follows:

a. General Development Changes

- Continuous efforts should be made to achieve Class 4 of the NFIP's Community Rating System by participating in a regional public participation information program, implementing living shoreline projects to enhance back bay protection, and continuing to elevate building structures.
- The City should continue its efforts to reduce nuisance flooding, with special attention put towards elevating evacuation routes, closing bulkhead gaps, and increasing citywide emergency awareness through education programs.

- Efforts to enhance the main entrance to the City (along Wellington and Dorset Avenues) should be made, with a specific focus on streetscape improvements and flood mitigation.
- Beautification projects within the commercial districts on Ventnor Avenue should be undertaken, similar to the streetscape improvements completed in the North Beach business district on Atlantic Avenue.
- Tax abatements and grant funding should be used to incentivize business owners to make façade improvements, especially along the commercial corridors.
- A Special Improvement District should be established within the commercial areas, serving as an additional funding mechanism for beautification projects and joint marketing efforts.
- Detailed architectural design guidelines should be created to guide developers, property owners, and business owners in creating a cohesive downtown feel. Addressing storefront design, building appearance, streetscape appeal, awnings, blade signs, lighting, public amenities, and landscaping, these guidelines should set clear design standards while allowing for flexibility and creativity in the final outcome.
- Non-residential parking requirements should be eliminated in the downtown, instead relying on shared parking agreements and the area's walkability to promote increased foot traffic.
- Require that curb strips not be covered with concrete and be available for trees and grasses. Now that the City has a complete tree inventory, plans should be implemented for tree planting and maintenance.
- A Redevelopment Area along Ventnor Avenue from Portland to Troy Avenue should be introduced, permitting slightly higher density mixed-use developments to promote new residential options that will support the downtown area.

b. Housing Changes

- The recommendations in the Housing Element Fair Share Plan should be followed to promote affordable housing development and assist the City in meeting its affordable housing obligations.

c. Environmental Changes

- Work with the City of Margate to fill the dredge hole at Shelter Island to restore habitat, provide for dredge material disposal, and to reduce wave action to help protect the building and infrastructure on Absecon Island.
- Adopt regulations to encourage the elevation of existing bulkheads when improvements are made to a property or within a set period of time, whichever is sooner.

d. Utility/Infrastructure Changes

- Additional energy efficiency projects and policies should be pursued, especially by installing solar panels on municipal buildings and strengthening the City's bicycle and pedestrian network.

- Relocate the Intracoastal Waterway to west of the City of Ventnor to reduce the number of bridge openings required at the Dorset Avenue Bridge.
- Crosswalks should be added along Ventnor Avenue to increase pedestrian safety.
- Transportation alternatives such as public transportation, bicycles, jitney service, and rideshare services should be encouraged to reduce parking demands.
- Implement and acquire additional funding for the projects stated in the most recent Capital Improvement Plan, including the completing the following projects:
 - Replacement of the City's lead service lines
 - Construction of the Lower Ventnor Heights Resiliency Project
 - Rehabilitation of the stormwater pipes along Fulton Avenue
 - Improvements to the City's drinking water well
 - Waterproofing and restoring City Hall in compliance with the Secretary of the Interior's Standards
 - Connecting the Atlantic City Municipal Utility Authority's water main to Ventnor's Water Department System on West End Avenue
 - Reconstruction of the Boardwalk from Cambridge to Fredericksburg Avenues
 - Lateral replacement of Ventnor Heights' sanitary sewer
 - Improvements to the Fulton Avenue pump station, the Lafayette Avenue sanitary pump station, and the Lily Park sanitary sewer pump station
 - Traffic signal optimization along Atlantic Avenue
 - Boat ramp replacement at Ski Beach
 - Replacement of the sanitary sewer main along Winchester Avenue
 - Replacement of the Department of Public Works' fuel tank
 - Installation of hypo-chlorination systems at the City's drinking water wells
 - Recoating the City's water reservoir
 - Reconstructing Monmouth Avenue
 - Continue to support on-going beach replenishment activities in cooperation with the US Army Corps of Engineers and NJDEP.

e. Economic Development Changes

- Develop new options for parking including City owned parking lots and trolley services.
- Enhance communications and cooperation with the City to coordinate beautification and ways to expand the Ventnor Business Association.
- Attractive development opportunities should be encouraged along Wellington and Dorset Avenues to enhance the main entrance into the City.
- Strict code enforcement in the business districts should be emphasized.
- The City should continue to revitalize the downtown by reducing business turnover and creating an identity that is distinct from the surrounding municipalities.
- Promote the retention and protection of the City's six commercial districts – North Beach (Atlantic Avenue); Theater District, Downtown, and South End (Ventnor Avenue); Dorset Avenue; and Ventnor Plaza. Conversion to residential uses should be prohibited, with

mixed use development permitted. A residential to commercial ratio should be considered to avoid having tiny commercial spaces in mixed use developments.

- Promote year-round visitation and tourism by sponsoring events, festivals, and concerts in the off season.
- Continue to work closely with the Greater Atlantic City Chamber of Commerce and Visit Atlantic City, the Destination Marketing Organization for our region, to promote Ventnor businesses and attractions.

f. Community Facilities, Open Space, and Recreation Changes

- Additional funding sources should be identified to support the construction of the Ventnor West Eco Park and take advantage of the City's waterfront recreational opportunities.

Figure 39: Ventnor West Eco Park Concept Plan



- The fountain at the Public Water Works building should be restored in partnership with Ventnor Fountain Friends.
- Add shade to playgrounds and outdoor recreation areas.

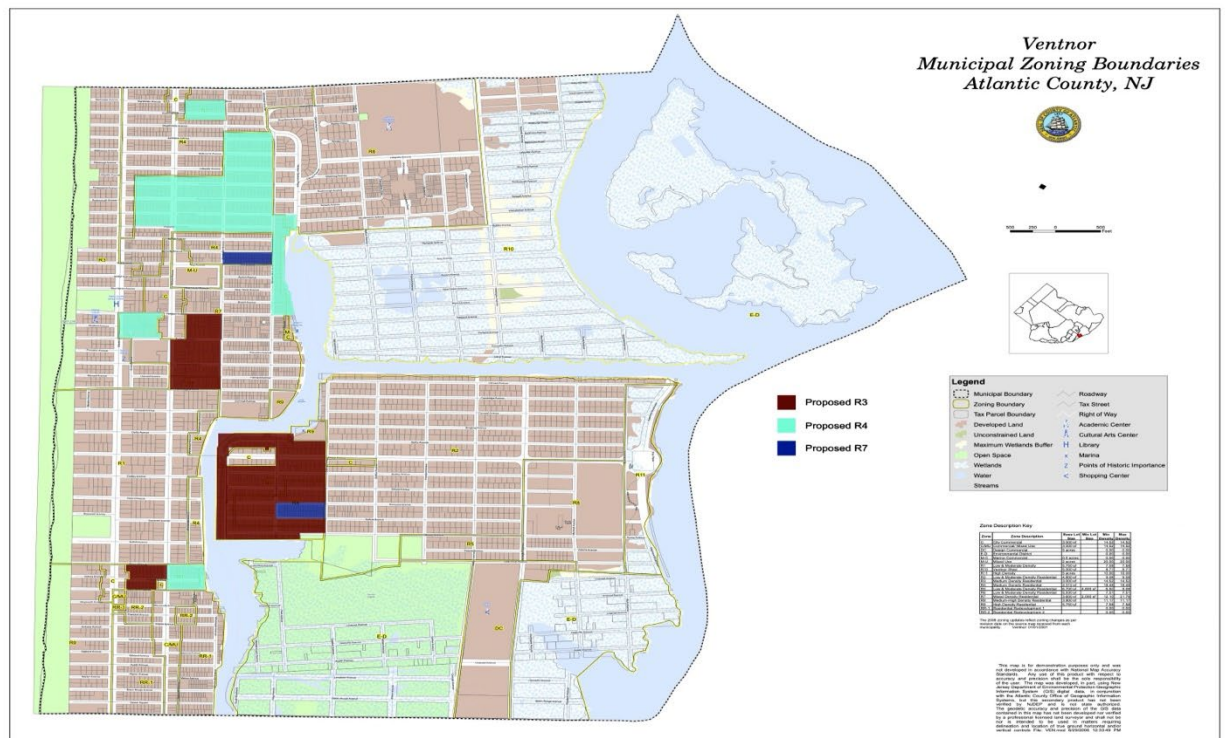
- As the school age population continues to decline consider complementation used for the Ventnor Educational Community Complex including but not limited to library, theatre, event space, performing arts, senior services, and recreational uses.
- Continue to collaborate with surrounding communities to share services, support regional infrastructure improvements, and improve government efficiency.

2. Zoning and Development Regulations Changes

Ventnor's master planning efforts represent the most recent reexamination of land use changes in a decade. Flood insurance changes, rising sea levels, and changing development regulations further demonstrate the need to amend the City's zoning code to stay on top of flood mitigation efforts. The Master Plan Reexamination resulted in the following recommendations:

- Reexamine regulations governing commercial districts, especially pertaining to streetscaping, placemaking, and outdoor dining.
- Reexamine and address standards for two-family dwellings and duplexes in the R-7 Zone.

Figure 40: Proposed Zoning Amendments (2025)



Source: Rutala Associates, LLC

- Amend zoning for two-family dwellings (side-by-side units) to reflect individual lot ownership and amend the definition of two family dwellings. Fee simple lots for two-family dwellings have been a zoning trend driven by flood insurance and other considerations that should be addressed in the zoning regulations. Bulk regulations should incorporate a "per

lot" methodology. Clarify §102-115.3 to address attached single-family dwellings on separate lots, whether they are separated per lot or per unit.

- Comprehensively amend the zoning map to comply with the current goals to reduce the number of non-conforming lots, reduce the amount of variance applications, and continue enforcement of municipal policy to eliminate illegal conversions of existing single-family residences into multifamily structures. These amendments would primarily downzone lots currently in the R-7 Zone (single-family high density) to R-3 and R-4 zones (single-family medium density).
- Update the City's Zoning Map to be consistent with the land development code.
- The requirement for the second residential unit, only for "seasonal use," should be reexamined in the R-7 District. Changing demographics and economic conditions, along with difficulty in enforcement, necessitate a change. The elimination of the seasonal use restriction may be warranted.
- Incorporate zoning regulations to address the raising of and improvements to non-conforming structures and structures on non-conforming lots to eliminate the need for variances. Variances should only be required for new improvements that do not conform to bulk and area standards. These concerns could be addressed by creating a R-7 Waterfront Zone.
- Consider implementing design standards for new construction to ensure a cohesive fit with the City's existing housing stock and the current aesthetics of the City's neighborhoods.
- Consider adopting general design standards for building façades within the commercial districts to increase business and attract more foot traffic.
- Adopt the Affordable Housing Set-Aside Ordinance proposed in the 2025 Housing Element Plan, requiring an appropriate set-aside of units for low- and moderate-income households.
- Adopt the Development Fee Ordinance proposed in the 2025 Housing Element Plan, which would charge development fees on non-residential portions of mixed-use developments, place the money in an Affordable Housing Trust Fund, and be used to address the City's fair share affordable housing obligations.
- Revise the floodplain management, stormwater management, and impervious surface coverage ordinances to account for sea level rise, new flood maps, and other changes.

- Consider ordinance improvements governing stormwater management and impervious surface coverage to reduce the amount of runoff that flows into neighborhoods with poor drainage.
- Ensure that zoning ordinances, policies, and design requirements are consistent with the New Jersey Department of Environmental Protection (NJDEP) and U.S. Army Corps of Engineers' regulations.
- Address building heights for structures not within the 100-year floodplain ("X" zones). Building height for principle buildings is defined as the following:

For any new construction, substantial improvement, and substantial addition to any building located in an area of special flood hazard as set forth in § 126-7 of this Code, the vertical distance measured from the base flood elevation as shown on the Federal Emergency Management Agency's (FEMA) Base Flood Elevation (BFE) Maps, plus two feet of freeboard, to the highest finished surface of the coping for a flat roof, deckline for a mansard roof, or gable for a pitched or hip roof structure. If the principal building first floor is at least two feet over the base flood elevation, the maximum building height shall be measured from the first-floor elevation, but no more than four feet greater than the base flood elevation, to the highest finished surface of the coping for a flat roof, deckline for a mansard roof or gable for a pitched or hip roof structure. For any new construction, substantial improvement, and substantial addition to any building located in an area designated as AE8 Zone as set forth in § 126-7 of this Code, the vertical distance measured from the base flood elevation as shown on the Federal Emergency Management Agency's (FEMA) Base Flood Elevation (BFE) Maps, plus three feet of freeboard, to the highest finished surface of the coping for a flat roof, deckline for a mansard roof, or gable for a pitched or hip roof structure. If an existing principal building's first floor is below the base flood elevation, plus two feet of freeboard, and the building is not being raised or the building is not located in an area of special flood hazard as set forth in § 126-7 of this Code, the maximum building height shall be the vertical distance measured from Elevation 11.8 (NAVD88) for all principal structures located south of Atlantic Avenue and Elevation 10.8 (NAVD88) for all principal structures located north of Atlantic Avenue to the highest finished surface of the coping for a flat roof, deckline for a mansard roof, or gable for a pitched or hip roof structure. (See § 102-118.2, Exceptions.)

- Building heights for structures not within the flood zone are measured from the reference elevation indicated above. However, these structures are still at risk and may become increasingly at risk in light of continuous sea level rise. Previous planning board applications have shown that building structures within the flood zone have higher allowable building heights than homes within the "X" zone, especially along Ventnor and Atlantic Avenues. These

discrepancies in building height measurements result in an incohesive skyline and should be adjusted accordingly in §102-118.

- Amend §126-12 (D4)(a) to require that after nonconversion agreements have been signed by developers or property owners, no conversions or alterations will be made to the area below the lowest floor (which has been elevated above the base flood elevation plus four feet), aside from what has already been approved to prevent susceptibility to flood damage.
- Amend §126-12 (D4)(d) to require that after nonconversion agreements have been signed, all mechanical, electrical, and/or plumbing devices that service the building shall not be installed below the base flood elevation, plus four feet.
- Amend §126-17 to require that all new construction or substantial improvements of any residential or non-residential structure, regardless of flood zone, be elevated to four feet above the base flood elevation.
- Amend §126-19 (B1)(a) to require that all new construction and substantial improvements within the coastal high-hazard areas (V or VE Zones) shall have the bottom of the lowest flood elevated to or above the base flood elevation plus four feet.
- Consider a lot grading and drainage ordinance requiring private property owners to raise their lot frontage to a minimum elevation, construct garage floors and flood vents at a minimum elevation and install underground stormwater recharge.
- Address fees in §102 -160.4. This could be addressed by adding a fee to change the tax map or subdivisions.

Section 5 – Redevelopment Areas

There are five redevelopment areas in the City of Ventnor. First, the Northeast Ventnor Redevelopment Plan is located within the North Beach neighborhood and focuses on decreasing the number of multi-family units within single-family home structures to reduce neighborhood density and overcrowding. Such guidelines have shaped the redevelopment of the neighborhood, especially following the recovery from Superstorm Sandy in 2012. Next, the Ventnor Square Theater Redevelopment Project is within the Commercial Zoning District, governed by the Northeast Ventnor Redevelopment Plan, and bounded by Ventnor, N. Little Rock, N. Weymouth, and Winchester Avenues. In 2021, developers finished substantial renovations to the movie theater, which spurred subsequent development, namely a new bar and restaurant next door. Additionally, the Ventnor Plaza Redevelopment Area is within the Commercial Zoning District and is located on the southern side of Wellington Avenue between Little Rock Avenue and an unnamed street. This plan has resulted in the redevelopment of the Ventnor Plaza Shopping Center, which now has a 100 percent occupancy rate, a repaved parking lot, enhanced streetscape and lighting, and increased pedestrian safety measures. Further, the Wellington Avenue Redevelopment Plan has led to the redevelopment of a vacant site

adjacent to the Ventnor Plaza Shopping Center, attracting additional retail tenants to the parcel. Lastly, the Ventnor Professional Campus Redevelopment Area is within the Commercial Mixed Use Zoning District, bounded by Ventnor, Troy, New Haven, and Winchester Avenues. The adaptive reuse redevelopment plan, which would convert the old elementary school into a mixed-use development and turn the back of the property into townhomes, has recently been approved by the City's Planning Board. A full synopsis of these redevelopment plans can be found in Appendix A.

Section 6 - Master Plan Comparisons

The New Jersey Municipal Land Use Law requires that the City evaluate the relationship of its Master Plan to the plans of adjacent communities, the Atlantic County Master Plan, the State Development and Redevelopment Plan, and the appropriate Solid Waste Management Plan. The Ventnor Master Plan Reexamination is consistent with the goals, objectives, and policies of both the Atlantic County Master Plan and the New Jersey State Development and Redevelopment Plan.

1.6.1 Relationship to the State Plan

The State Planning Commission has adopted the State Plan, which is used to guide state agencies and municipalities in planning efforts across multiple jurisdictions. A large focus of the Plan is cross-acceptance, which occurs when municipalities, counties, and the State negotiate to achieve consensus and consistency for planning efforts across the State's various jurisdictions. The latest State Plan was adopted in 2001. In December 2025, the Office for Planning Advocacy adopted new State Strategic Plan to replace the 2001 plan.

There have been no significant changes in the State Development and Redevelopment Plan that the City will need to address. The State Plan classifies most of the City as a PA-1: Metropolitan Planning Area. Metropolitan Planning Areas are designed to accommodate much of the state's future growth through revitalization of cities and towns, promotion of growth in compact forms, stabilization of older suburbs, redesign of areas of sprawl, and protection of the character of existing stable communities. The State Plan policy objectives for land use, housing, economic development, transportation, natural resource conservation, recreation, redevelopment, historic preservation, public facilities, and services all support the proposals of the City's Master Plan.

1.6.2 Relationship to the Atlantic County Master Plan

The Master Plan Reexamination has been prepared to incorporate the goals of the Atlantic County Master Plan, which was last updated in 2018. The Ventnor Master Plan has addressed each planning goal of the County's Master Plan except for farmland protection, as it is not applicable to the City's land uses.

1.6.3 Relationship to Planning Efforts in Adjacent Municipalities

Atlantic City's zoning uses along Jackson Avenue, which borders Ventnor, include the R-2 and the Marina Tidal Marsh (MTM) Districts. The R-2 District allows single-family residential developments, although there are two high-rise condominium buildings three blocks northeast of Ventnor's municipal border. Atlantic City's R-2 zoning is largely compatible with Ventnor, whose zoning districts

along the Atlantic City boundary include the R-9, RR-1, and C/MU districts. These districts support single-family detached dwellings, existing high rises and townhomes, parks, bed and breakfasts, municipal buildings or parking lots, mixed-use buildings, and retail/professional services. Bulk, yard, and size requirements are largely similar for districts on either side of the municipal boundary.

Along the Margate border (Fredericksburg Avenue), Ventnor has designated R-3, C, R-4, R-6, and R-10 zoning districts. These districts support single-family detached houses, parks and playgrounds, schools, parking, retail, service stations, public buildings, duplexes and townhomes, and preserved lands. The adjacent zoning districts within Margate include the Beach, S-30, S-25 (Historic District), S-30, S-40, S-50, and Riparian zones. Aside from the Beach and Riparian zones, the bordering zoning districts are single-family residential. While the land uses between the two municipalities are compatible along the southern portion of their border, shifts in land use become apparent north of Balfour Avenue. The Ventnor City Educational Complex borders low-density residential neighborhoods on both sides, vacant woodlands, a synagogue, and age-restricted apartments. The Margate side contains a multi-family apartment building and single-family detached housing. Despite this zoning inconsistency, Ventnor's border with Margate is largely congruent. It remains the policy of the City to collaborate cooperatively with neighboring communities. While Atlantic City and Margate are very different communities, they are both predominantly residential where they border Ventnor and have compatible land uses.

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Appendix A: Summary of Existing Redevelopment Plans:

Northeast Ventnor Redevelopment Plan (2001)

Adopted by Ordinance 2001-6 in 2001 and amended by Ordinances 2007-14 and 2019-002.

Located within the North Beach neighborhood, bounded by the Inside Thorofare, Little Rock Avenue, Jackson Avenue, and Atlantic Avenue.

This redevelopment plan aims to reduce residential density across the Redevelopment Area, incentivizing the illegal conversion of multi-family units within single-family homes into one unit, single-family homes. The following land uses are permitted: single-family homes, commercial structures, mixed-use developments, the rehabilitation of residential units within mixed-use or multi-family buildings to apartments and/or condominiums, and new multifamily residential structures as long as the density does not exceed 100 dwelling units per acre.

In 2019, the redevelopment plan was amended to revise the permitted land use and site design requirements for projects within the Commercial/Mixed Use District within the Redevelopment Area.

Wellington Avenue Redevelopment Plan (2019)

Located on Block 303, Lots 2.01 and 2.02. This plan remains in effect for a period of ten years from the date of adoption of this Redevelopment Plan.

This redevelopment plan aims to redevelop a 4.8-acre site along Wellington Avenue into a reactivated parcel with a mix of residential, commercial, and office uses. The following land uses are permitted: multifamily dwellings, senior housing, and a myriad of non-residential uses, including, but not limited to, banks, professional offices, retail stores, full-service restaurants, sports facilities, and artisan/craft shops.

Ventnor Plaza Redevelopment Plan (2019)

Located on Block 304, Lot 1. This plan remains in effect for a period of ten years from the date of adoption of this Redevelopment Plan.

This redevelopment plan aims to redevelop the existing Ventnor Plaza Shopping Center, revitalizing and replacing the existing businesses within the parcel. The following commercial uses are permitted: banks, breweries, car service centers, churches, convenience stores, daycares, full-service restaurants, business offices, hotels, professional offices, residential units over first floor commercial businesses, retail sales, and shopping centers.

Redevelopment Plan for Ventnor Campus (2025)

Located on Block 123, Lot 1. This plan is in effect for a maximum period of either (a) 30 years or (b) when the goals of the Redevelopment Plan are satisfied, the Redevelopment Area is fully redeveloped, and a certificate of completion is issued for the entire project in accordance with the Redevelopment Agreement.

This redevelopment plan proposes a phased redevelopment of the Ventnor Campus, home of two former school buildings, into a mixed-use development complete with retail and restaurant uses, along with a series of townhomes. The project is currently within the Mixed Use (M-U) District, which permits office, commercial, and residential uses, yet these uses are not clearly specified. Thus, this redevelopment plan permits the following commercial uses: offices, general retail uses, neighborhood service uses, and restaurants, including cafes with outside dining venues; and the following residential uses: single-family homes, single-family attached townhomes, garden apartments, and apartment/condominium units.

Appendix B: Five-Year Tax Exemption and Abatement Programs

The City of Ventnor offers a five-year tax exemption and/or abatement for development projects within the City, varying by structure type. These tax incentives allow property owners to either build new structures or make improvements to existing ones, while deferring the increased taxes resulting from such improvements. Regardless of whether a project is for new construction or rehabilitation, all projects must submit their application to the municipal assessor's office within 30 days of the project's completion and have an ordinance passed by the City Council to approve the project.

Exemptions by Building Type

New Construction (Residential): For any new construction of dwelling units and conversion of other buildings to housing, the City of Ventnor will grant an abatement of 30 percent of the Assessor's full and true value for five years.

New Construction – Multiple Dwelling Units and Commercial & Industrial Structures: For newly constructed buildings with multiple dwelling units and buildings with commercial or industrial structures, the City of Ventnor will exempt the full and true value of improvements for five years.

Rehabilitation of Commercial & Industrial Structures: For rehabilitation of commercial and industrial structures, the City of Ventnor will also exempt the full and true value of improvements for five years. Rehabilitation activities include the following: modernizing, renovating, altering, repairing, or any such activity that produces a physical change in an existing building or structure.

Payment in Lieu of Taxes (PILOTs): PILOTs are the payment mechanism within an exemption/abatement program, outlined in the tax agreement between applicants and the City of Ventnor. PILOT payments are due quarterly and differ based on project type.

- **Flat Rate Reduction:** In lieu of full property tax payments for new construction of residential dwellings, the applicant agrees to pay the municipality 70 percent of the taxes otherwise due for five years following the project's completion. Upon year six, full taxes for the property shall be paid.
- **Tax Phase-In Bases:** In lieu of full property tax payments for new construction or rehabilitation of multiple dwelling units and commercial & industrial structures, the applicant agrees to pay the municipality an amount equal to a percentage of taxes due, according to the following schedule: No taxes are due in the first full tax year after completion, no less than 20 percent of taxes are due in tax year 2, no less than 40 percent of taxes are due in tax year 3, no less than 60 percent of taxes are due in tax year 4, and no less than 80 percent of taxes are due in tax year 5. Upon year six, full taxes for the property shall be paid.

Application Components

All applicants, regardless of the type of construction project, must submit the following components to the Municipal Assessor:

1. A general description of a project for which exemption is sought.

2. A legal description of all real estate necessary for the project.
3. Plans, drawings, and other documents as may be required by the governing body to demonstrate the structure and design of the project.
4. A description of the number, classes, and type of employees to be employed at the project site within two years of completion of the project.
5. A statement of the reasons for seeking tax exemption on the project and a description of the benefits to be realized by the applicant if a tax agreement is granted.
6. Estimates of the cost of completing such a project.
7. A statement showing the real property taxes currently being assessed at the project site, estimated tax payments that would be made annually by the applicant on the project during the period of the agreement, and estimated tax payments that would be made by the applicant on the project during the first full year following the termination of the tax agreement.
8. If the project is a multiple dwelling, a description of the number and type of dwelling units to be provided, a description of the common elements or general common elements, and a statement of the proposed initial rentals or sales prices of the dwelling units according to type and of any rental lease or resale restrictions to apply to the dwelling units respecting low- or moderate-income housing.