

HARVEY CEDARS MASTER PLAN



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September, 1965

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ADMINISTRATION OF THE HOUSING
PLANNING ASSISTANCE PRO-
G ACT OF 1954, AS AMENDED.

FUNDS AND BY AN APPROPRI-
THE CO-OPERATIVE GOVERN-

INTRODUCTION

It has been said that Long Beach Island "too long has been too good a thing to reserve for so relatively few." This is particularly so in Harvey Cedars where the Island has undergone, perhaps, the least amount of physical, social and economic change. Yet even Harvey Cedars has change taken place as evidenced by the growth in homes and by the rise in land costs. The dynamic increases which have occurred are perhaps a result of the enthusiasts who have wanted others to know of Long Beach's merits even though they were certain that to expound upon them would surely mean sharing them.

These few words express perhaps the most accurate reason for formulating a master plan for Harvey Cedars. It has become necessary and desirable that a plan be formulated which will provide a guide and policy framework within which may take place the long-range physical development of the Borough. Such a plan must offer a far-reaching view into the resources available and pose the limitations and alternatives while at the same time establishing enduring values.

To be a working plan, the master plan must be representative of the people of Harvey Cedars. Unfortunately the aims and ambitions of the people are not and can not be expected to be unified. There are

those who desire a utopia regardless of cost; others are guided solely by motives of personal gain without regard to civic responsibility. Housewives, children, realtors, fishermen, builders, retirees, businessmen, clergy and vacationers all have different views with regard to the Borough's development. The Planning Board must balance all of these views and adopt a plan which is best suited to the present and probable future needs of the people. It must be in scale with the financial resources of the Borough, present and prospective. It must be in keeping with the community's sentiments.

MASTER PLAN

The master plan should be comprehensive, general and long-range. "Comprehensive" means that the plan must be concerned with all of the needs of the Borough for which land must be provided; it means that all privately owned as well as publicly owned land must be included in the studies which preclude the development of the plan; and, the plan must inevitably include proposals which will affect all property regardless of use or ownership within the Borough.

and form the basis for recommendations and decisions. The result of these recommendations and decisions is a master plan which has the general purpose of guiding and accomplishing a coordinated, harmonious development of the municipality and its environs which will, in accordance with present and future needs, best promote health, safety, morals, order, convenience, prosperity and general welfare, as well as efficiency and economy in the process of development. In other words, such a master plan ought to encourage, guide and direct growth and development in a manner which will permit all to enjoy this good place without rendering it any less desirable for anyone.

REGIONALISM

Harvey Cedars is a resort-oriented community, located in the heart of the New Jersey seashore and is a part of one of the most urbanized regions of the country. This region comprised of New York, New Jersey and Pennsylvania contained 34,168,452 people in 1960 who had a median income of \$6,211,

"General" means that the work of the Planning Board does not necessarily include the final selection of specific sites for public facilities nor the preparation of working drawings for recommended projects. Rather, the Board is concerned with the interrelationship of land uses so that they develop in general consistency with the master plan.

"Long Range" means twenty to thirty years. However, in twenty years, or even in five years, significant economic, social or physical changes may occur which were unforeseen and which will necessitate a re-evaluation of the future development plans of the Borough. The master plan must not be a static document but, rather, a continuing process.

The master plan may cover proposals for land use, public services and utilities, transportation, housing, conservation, public facilities, population density and distribution and other pertinent elements of municipal growth and development. In the development of these proposals the Planning Board must first make careful and comprehensive surveys and studies of present conditions and prospects for future growth in the Borough. These studies serve to give direction to the Consultant and to the Planning Board

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compared to \$3,402 in 1950. It is a region of high economic growth with a large diversified economic base which means increased economic activity for service industries such as real estate and recreation.

The State of New Jersey alone had 6,066,782 people in 1960, an increase of 25 percent over 1950, and is one of the most urbanized states in the country. Approximately 90 percent of the people of this state live in urban areas. The State has a large industrial base and projected population and economic growth are good. Of the total population in New Jersey, 71 percent live in the eight northeastern counties, within roughly one and one-half hours driving time of Long Beach Island via the Garden State Parkway. Another 15 percent of the population reside in Mercer, Burlington, Camden and Gloucester Counties, one hour driving time of the Island via Routes 539, 70 and 72.

The dynamic increase in both income and population in the region coupled with good highway access and more leisure time means that more and more people can be expected to and are seeking vacation areas where they may escape from their jobs and urban life. The New Jersey seashore presents just that opportunity and is itself expanding and prospering as a result of it.

Ocean County is a good example of that prosperity (with its forty miles of ocean front). The population

increased 91 percent in the last decade and shows no signs of leveling off. The 1960 population of 108,241 persons was estimated to be in excess of 130,000 by 1965. Median incomes have jumped from \$2,807 to \$5,542 in the last decade. The northeastern part of the county has grown rapidly and is becoming very urbanized. In the northeastern quadrangle density exceeds 500 persons per square mile. The resort areas are becoming increasingly commercialized, catering more towards the renter, the day visitor, the non-residents.

Southern Ocean County, on the other hand, is still sparsely developed, population density being only forty persons per square mile. However, Long Beach Island is built-up to a degree resembling the northeastern section of the County. There is one significant difference — a low degree of commercialization. This is true of Harvey Cedars, in particular, where the shopping attitude is oriented towards servicing local residents, including summer, local residents.

LONG BEACH ISLAND

Long Beach Island differs considerably from the seashore region of which it is a part. True it has the ocean, beaches, bay and is becoming increasingly

built-up. The difference lies partially in the type of development which has been permitted to take place but, more directly in the people themselves.

With regards to the physical development, it is characterized by the single-family home and by the lack of commercial exploitation of the beachfront. There is no boardwalk and few of the amusements which characterize most of the Jersey seashore communities. Equally important, the Island does not carry through traffic. Therefore, the Island has not become a corridor for the traffic generated by other communities.

The life cycle on the Island is weighted toward the retirement years and not new family formations. The retirees are, in general, people of upper income categories. This older population will impose upon the housing market certain limitations: housing for smaller families who have less space requirements for land and buildings; one level living; and, retirement housing oriented to maximize climatic benefits and recreational facilities.

Ocean County is divided between resort-oriented and commercial-industrial oriented communities.

The Long Beach Island region has an older population with highly developed skills, education and experience and, who earn more per capita than the County as a whole. This population characteristic means that the people can afford to pay the competitive higher prices usually demanded for resort residential land.

There are few, if any, statistics available on the social and economic characteristics of the summer residents of the Island. Several observations can be made, however; this is a family resort frequented by people who prefer to enjoy the many aspects of vacationing at the seashore but, wish to avoid a honky-tonk atmosphere. The costs of land and the valuations of homes indicate that the summer residents are generally within the upper middle income bracket and up.

PATTERNS OF DEVELOPMENT

Harvey Cedars' land use structure reflects four rather distinct areas of development, each predominant in its own way, yet still all are in keeping with the family resort type of development which characterizes Harvey Cedars and most of the northerly half of Long Beach Island. Beginning with the northernmost section of town is what might be referred to as the "heart" of Harvey Cedars. Generally bounded by 73rd Street on the south and Loveladies on the north, it is in this area where most of the older homes in the Borough are to be found. The area is predominantly built-up and is mostly intermixed with single-family and two-family homes although single-family are by far the more numerous. It is here, too, where the commercial development in the Borough is located. This commercial area is rather small and contains generally, business supplying the day to day essentials. Around Kinsey Cove is to be found most of the marine commercial activities. Summarily, this part of Harvey Cedars is a balanced community wherein municipal offices, stores, boating facilities and residences are to be found.

Moving to the south, from Sussex Avenue to Salem Avenue, is the next distinct area of the Borough. It is here where the March storm was most devastating, wiping out upwards of fifty or more homes. Much of the land still lies vacant but rebuilding is slowly beginning to return the land to its original use. Immediately adjacent to this second area of development is that land on the bayside of the Borough which surrounds and extends northward from the Bible Conference buildings. The land abutting Harvest Cove and the creek have been developed almost distinctly as single-family residential. The land immediately to the west of the creek is presently being developed as a two-family residential area. These two areas are unlike any of the other sections of Harvey Cedars in that there is ample land vacant here which possesses the potentialities for land use development other than that which was prevalent both before the March storm and now. Examples of these potentials would be greater utilization of the Cove area for marine enterprises and marine recreational uses; a neighborhood shopping area to serve the people towards this end of the Borough thereby providing the day to

Saint Elizabeth's, has not taken away from this family-orientation but, rather, has served to give some character and diversification to the community.

PHYSICAL FEATURES

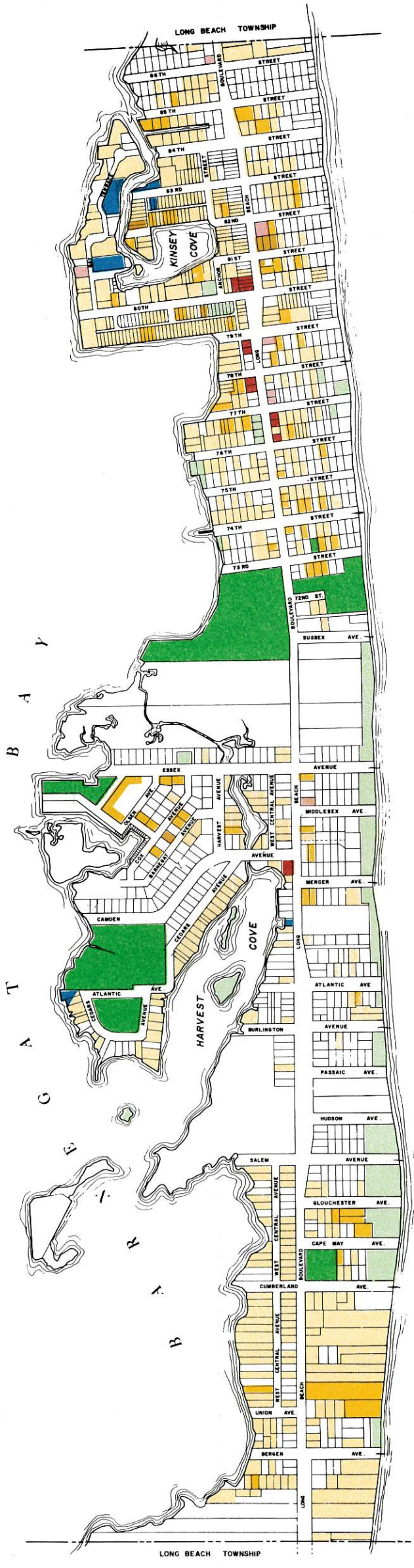
The physical characteristics of a community usually provide the initial determinants of land utilization. Thus, development first occurs on land safe from flooding, storms, ground settlement and other natural hazards. However, technology has made many advances and man has seen fit to alter land, where feasible, to more readily meet his needs and desires. In Harvey Cedars, for instance, land fill operations have opened up much of the meadowlands for development. Man has also constructed buildings without due regard to the physical characteristics of his community and has, in some instances, paid heavily for his mistake. The damages inflicted by nor'easters and hurricanes readily attest to this.

Originally, large portions of the bay front area were meadowlands at elevations of three to five feet, but subsequent fill operations have raised the elevation

day necessities within walking distance of many more people; and, some sort of multi-family use such as apartments for persons retired or semi-retired who would like to come to the shore but would prefer not to be burdened with the maintenance chores of their own home.

The last of the four sections is that lying south of Salem Avenue and extending into North Beach. This area has developed as a single-family residential area with most of the homes being constructed on large lots. It is identical to the North Beach section of Long Beach Township with the exception that in North Beach lot sizes are slightly larger. The residential character of this segment of Harvey Cedars is broken only slightly by the Long Beach Island Fishing Club located between Cape May and Cumberland Avenues but the club has been run and maintained in such a manner that it has no adverse effect on the surrounding properties.

The development pattern of the Borough as a whole has followed the lines of a family-oriented summer resort. The presence of the three major quasi-public uses, the Long Beach Island Fishing Club, the Bible Conference and the summer retreat of the Sisters of



- EXISTING LAND USE**
- SINGLE FAMILY RESIDENTIAL
 - TWO FAMILY RESIDENTIAL
 - MULTI-FAMILY RESIDENTIAL
 - OFFICE COMMERCIAL
 - GENERAL COMMERCIAL
 - MARINE COMMERCIAL
 - QUASI-PUBLIC
 - PUBLIC

A T L A N T I C O C E A N

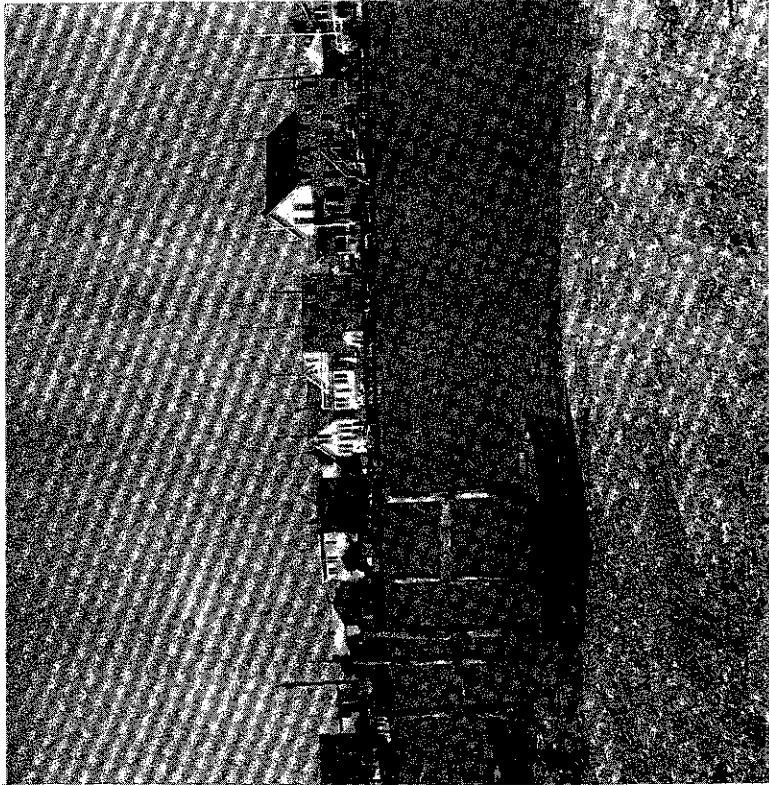


in many of these areas and development has taken place. It is important that fill should be such as to prevent flooding at abnormal high tides and not to prevent the normal operation of the individual sewage disposal units used extensively throughout the Borough.

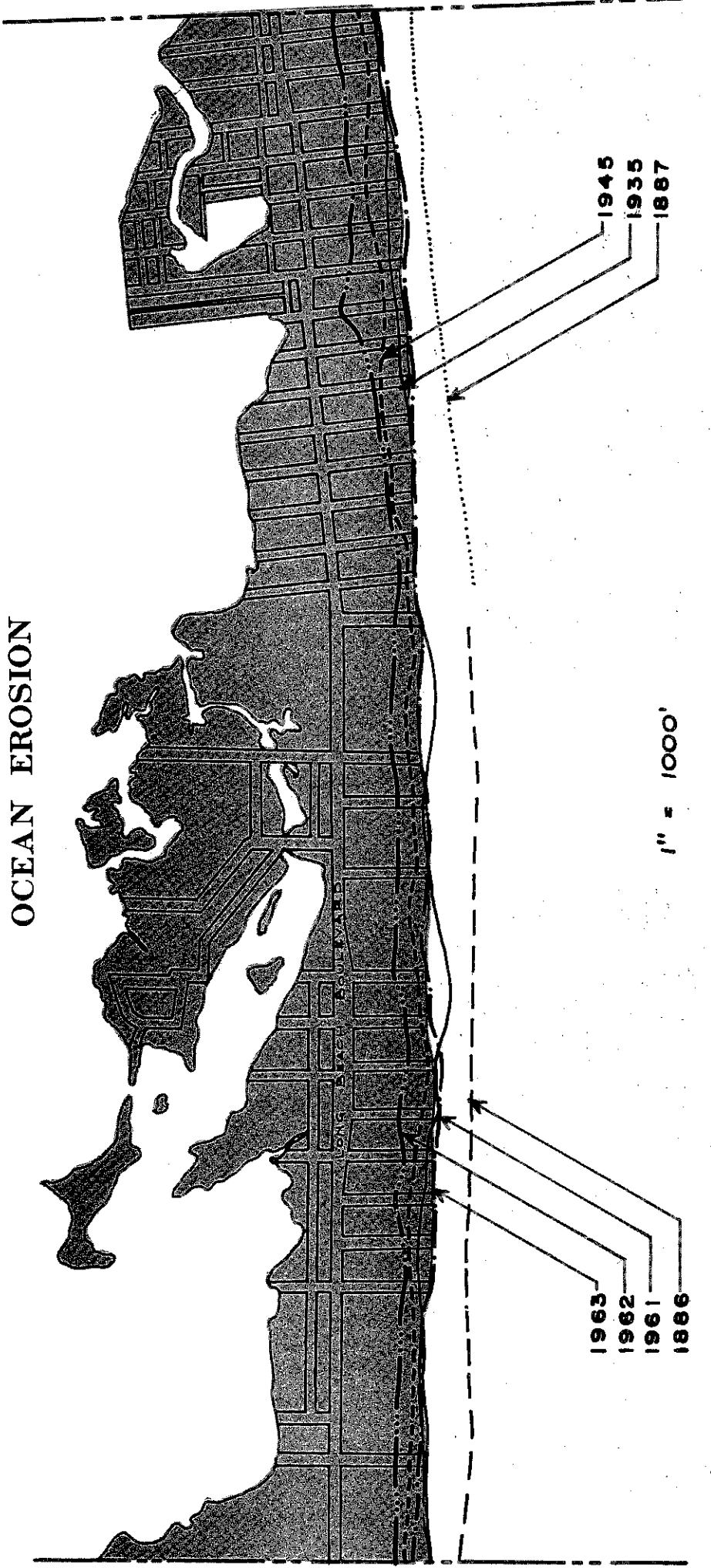
Ground-water supply — its availability and potentialities — is another important consideration in the study of a community's physical features. The location of aquifers, their approximate yields, the amount of use each is subject to, and the qualities of the water itself should be reviewed. In Harvey Cedars this is particularly important since there are no surface supplies from which to draw fresh water.

Within the County there are six major water-bearing aquifers but, only one, the Kirkwood Formation, is extensively utilized by the southern shore communities. This formation is the most heavily pumped of the coastal plain aquifers and, herein, lies the area of concern to Harvey Cedars.

Due to the intense utilization by the resort communities along the coast, ground-water withdrawals have had the cumulative effect of lowering water levels below sea level, indicating some danger of eventual salt water encroachment. The deeper



BOROUGH OF HARVEY CEDARS OCEAN EROSION



aquifers are subject to salt water contamination now and, should the Kirkwood become contaminated, water supplies along the southern Ocean coastal areas might be in jeopardy.

Constant checks of the wells are made and, there appears to be no danger of salt water contamination at this time. However, an awareness of the potential danger may assist local officials in preventing its occurrence. As saline conversion plants become economically feasible, it may be desirable and, in

fact, necessary to provide one for the Borough or the entire northerly end of Long Beach Island.

The most important physical feature in the Borough is the beach-dune area. Its importance is twofold: recreational and protective. The damages wrought by the Atlantic Ocean are rather evident in the map entitled "Ocean Erosion." The beach-dune-area forms a protective facility or barrier countering the eroding of the ocean. The beach and underwater slope immediately adjacent thereto are the more important

parts of the protective facility. A long, sloping beach and underwater slope will dissipate wave force thereby preventing damage to the upland areas. Dunes are the last barrier to the ocean and prevent splash-over but, without a beach of the proper configuration in front of the dunes to dissipate wave force, the dunes will present very little opposition to the ocean waters.

The Long Beach Island coastline is continually eroding. Annual losses of sand due to erosion have been estimated to be 84,600 cubic yards. Jetties are being used by the Borough in the battle against erosion because they serve the function of preventing littoral drift thereby causing deposition of sand and the building of the beach. The new jetties along the Borough's coastline appear to be arresting erosion very effectively. It still may be necessary to supplement the action of the jetties through hydraulic dredging in order to maintain the desired configuration of the beach.

The fish, shellfish and wildlife resources of the southern Ocean County area play an important role in the economy of all the municipalities bordering the bay. These resources are largely dependent upon

natural open space habitat areas — wetlands, estuarine bays and sounds, fresh water ponds and streams, and uplands. The wetlands and wetland wildlife form a significant portion of the fish and wildlife resources. Wetlands are those areas covered with shallow water either permanently or long enough to support moist-soil vegetation and include the tidal salt marshes and mud flats.

A very important value of these tidal marshes is their contribution to the finfish and shellfish resources. Recent research has indicated that tidal marshes are especially productive biologically and biochemically. The role of tidal action in nutrient cycles and production in this ecological association is thought to be the key to much of the basic fertility of our oceans and especially our bays and sounds.

The future maintenance of marine fish, wildlife, and shellfish resources is of vital importance to the economy of the area. Many local businesses are dependent upon the perpetuation of these resources. Most of the tourists and summer residents are attracted at least in part by the aforementioned resources. Many of the salt marshes have been dredged and filled or otherwise altered. Pollutants,

both industrial and residential, have destroyed or rendered unpalatable many fish and shellfish. Increasingly large areas are being closed to shell-fishing due to either pollution or the threat of it. While control of most of the tidal marsh areas which are of some importance to the Borough does not lie within the Borough's jurisdiction, an awareness should be had of the important role these areas play in the future of Long Beach Island and adjacent mainland communities. This is important to Harvey Cedars since the fishing resources of the surrounding waters are one of her major assets. If something were to jeopardize these resources, possibly even eliminate them, the make-up of the entire community could change and likewise, the future planning would require a different attitude.

CIRCULATION

The pattern of the street layout, the interrelationship of the streets, and the street widths should be related as closely as possible to the functions to be performed in order to expedite vehicular and

pedestrian traffic as safely and as efficiently as possible at the lowest feasible cost to the community.

The amount of developed land in street rights-of-way is 35.6 percent or over one-third of the total developed land area. The more land which is used for streets the greater the construction and maintenance costs. Also, a smaller amount of land is available for development, with the end result being that a greater cost must be shared by a smaller number of property owners.

The four basic functions of a street system are to provide the following: (1) movement of people and goods, (2) access to individual properties, (3) a channel for light and air, and (4) a right-of-way for utilities to serve the community.

Standards for streets have been established according to the function to be performed. In conformance with the standards, the street system of Harvey Cedars has been classified into two categories according to function. Through this classification, comparisons may be made with established standards in order to determine any shortcomings in the present system, and to guide future street improvements.

Principal streets function as intermunicipal con-

nectors for the vehicular movement of people and goods. The streets also serve as main traffic bearing arteries in the community and provide necessary, although undesirable, access to property. The recommended minimum right-of-way width is 80 feet, with the desirable as wide as 120 feet to provide for the inclusion of a center island. Pavement width should provide a minimum of four 12 foot traffic lanes.

Local streets provide access to property and easements for utility installations. The recommended minimum right-of-way width is 50 feet. Minimum pavement width is 30 feet to provide for various combinations of traffic and parking lanes.

In applying the above classification to the Harvey Cedars street system, most of the street rights-of-way are found to be excessive width. A large number of short, dead-end streets have right-of-way widths of 80 feet. On the other hand, the lanes are highly inadequate with right-of-way widths as narrow as 10 feet.

Another deficiency of the street system is the inconsistency in the relationship of the right-of-way width and the function to be performed. For example, Long Beach Boulevard, which carries through traffic,

local traffic and pedestrians, has a width of 60 feet in over three-fourths of its length. Atlantic Avenue, which is a dead-end street of less than 500 feet in length, has a width of 100 feet.

The high volume of traffic on Long Beach Boulevard helps to point out the fact that the Boulevard is primarily a through street for non-residents. The rapid rates of growth in Loveladies, Barnegat Light and High Bar Harbor indicate that even greater traffic will have to be handled by the Boulevard as presently constructed. In view of this, all possible steps should be taken by the borough officials to reduce congestion and remove or minimize possible causes of accidents.

POPULATION

Since Harvey Cedars is a resort community, it is rather difficult to make any practical population projections. This fact is reinforced by the limited physical size of the Borough and the low intensity of land usage. However, the population analysis has an important application insofar as it can reveal the present and immediately foreseeable age composi-

tion of the population; and, insofar as it can indicate whether population increases will be due to natural increase and/or migration. This information enables one to ascertain the character of the present community and the changes in that character, if any, in the foreseeable future.

The population growth and its unpredictability are evidenced in the charts, "Population Growth 1900-1960," and "Population Percentage Change." The charts entitled "Sources of Change" show what has been happening within the past decade in each age group. It is particularly interesting to note the large increase in the retirement age group (55+) due to migration.

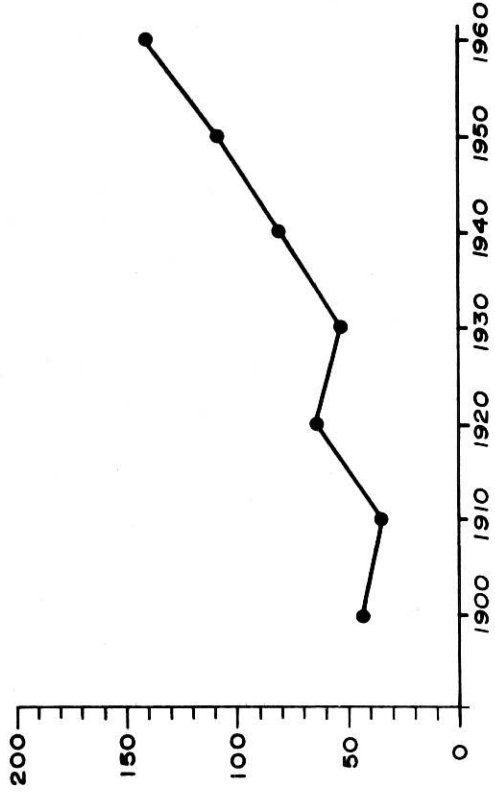
The conclusions drawn from the population analysis can be summarized as follows:

- of the three age groups which experienced increase during the 1950 - 1960 period, the 20 - 34 age category and the 55+ age category had positive changes due to in-migration. While the 0 - 19 age category had

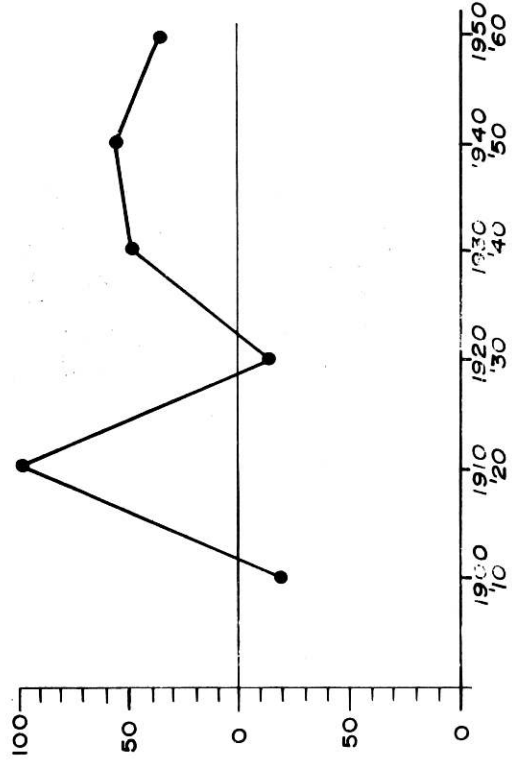
a positive change due to indigenous factors;

- the only age group (35 - 54) which declined experienced the negative change due to indigenous factors;
- in all groups — both those which increased and those which decreased — in-migration was an important factor;
- by 1970, age groups 20-34 and 55+ should be expected to decline while age groups 0-19 and 35-54 should be expected to expand, holding deaths and migration constant; hence, the actual 1970 Census will depend on the specific death and migration compositions of the community;
- if the in-migration inducing factors which influenced the 1950 - 1960 population change continue into the 1960 - 1970 period, Harvey Cedars can expect to experience a substantial population growth.

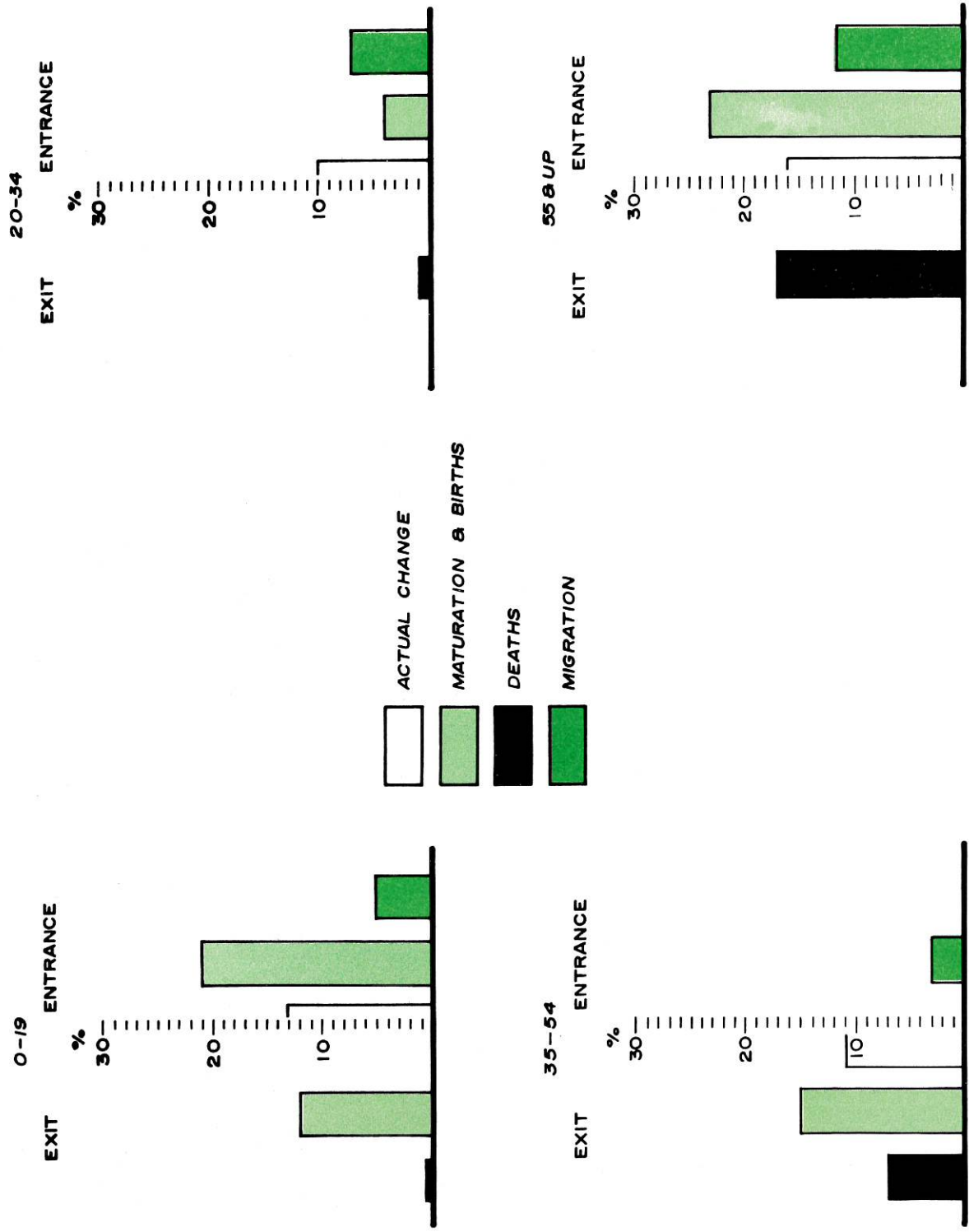
POPULATION GROWTH 1900 - 1960



POPULATION PERCENTAGE CHANGE



SOURCES OF CHANGE 1950 - 1960



COMMUNITY FACILITIES

Although the Borough of Harvey Cedars has, according to the 1960 Census, the fifth smallest permanent population among the 568 municipalities in the State of New Jersey, it still must provide certain essential community facilities and services to its residents and to its visitors.* Many of the normal municipal functions of metropolitan areas are, obviously, inappropriate for Harvey Cedars; however, regardless of the size of the community, its residents and its visitors must be provided, along with other governmental services, adequate police and fire protection, an adequate water supply, and educational facilities.

In addition to the necessity of the Borough to provide the requirements of community life to its permanent residents, it must also be able to absorb the influx of visitors and seasonal residents during the summer.

Harvey Cedars' water supply system is dependent upon ground water resources which are, at this time of ample quantity and quality. The potential problem of salt water contamination was previously discussed. The system has a maximum capacity of 0.72 million gallons per day. This capacity appears to be quite

adequate, inasmuch as the maximum daily flow has yet to reach one-half that figure and, average daily flows have been less than one-third the maximum capacity of the system. However, in planning for future development within the Borough, the Water Department is considering the erection of an elevated storage tank to replace the existing standpipe and the drilling of another well.

Fire protection is provided for the Borough by the High Point Volunteer Fire Company located on 80th Street. Utilizing the Fire Insurance Rating Organization of New Jersey Standards, the Borough appears to be well protected. Virtually all commercial buildings and all residences are within prescribed travel distances from the fire station. Equally important, the oldest buildings and the area of greatest intensity of land usage are located closest to the fire station. All homes are within 600 feet of a fire hydrant; and, the hydrant water flows are adequate.

The wastes of a community can create intolerable nuisance, spread disease, and reduce property values. The very essence of the shellfishing, boating and recreational industries upon which Harvey Cedars, Long Beach Island and Ocean County are dependent, requires

that the bay and ocean waters be kept free not only of pollution but, of the possibility of pollution. Most of the bayside area of the Borough is not particularly suitable for the use of individual disposal systems due to the high ground water table.

A sanitary sewerage system is usually required in developed areas which have housing densities of more than two dwelling units per acre. Harvey Cedars has long since passed this density ratio and, coupled with the poor internal drainage characteristics of the bayside area, and the need for a public sanitary sewerage system seems imperative. Borough officials are well cognizant of the situation and, accordingly, have joined with the Borough of Barnegat Light and the Long Beach Township Sewerage Authority in planning a joint system which will be most efficient, effective and economical to all concerned. Application has been made to the federal government for financial assistance in this project.

Harvey Cedars' school needs are met at the regional level. Elementary school facilities are provided by the Long Beach Island Consolidated School District. The present location of the school is in Ship Bottom; expansion plans are in process for an additional

school at the Surf City-Ship Bottom boundary, the area being divided between the two municipalities. At the present time, the Borough is not sending a large number of children to the elementary school. And, although the population analysis indicated an increase in the school age population by 1970, present school facilities and anticipated expansion plans appear quite adequate for the foreseeable future. However, it should be kept constantly in mind that this is a resort community and, should this characteristic change due to increased mobility of persons or new job opportunities in the immediate region or whatever, the school district may be faced with many more children to educate than it can reasonably do so without large expenditures of capital. Furthermore, since the municipalities are assessed by the school district according to a percentage of their property valuations and, a shift in the population residency might not bring significant new construction due to the availability of so many "summer" homes, the tax rate might have to take a significant rise.

Secondary school facilities are provided by the Southern Ocean County Regional School District of which Harvey Cedars is a member. The present

high school is located on a 50 acre site. The school board is actively engaged in an expansion program which will increase the school capacity from the present 1100 to 1450 students. Enrollment was approximately 1124 in 1963. A review of past enrollment trends indicates that the planned expansion should meet the school's needs in the immediate future.

There is an increasing demand for recreation facilities in the densely populated communities of the Philadelphia and New York-Northeastern New Jersey Metropolitan Areas. Working in opposition to this demand is the intense utilization of land for development. As land in and around the urban communities is lost for recreational uses, the people seek elsewhere. The mobility of the average citizen coupled with the direct highway systems from both metropolitan areas to the Jersey seashore brings these people in ever increasing numbers to Long Beach Island and Harvey Cedars.

Harvey Cedars has a twofold responsibility; firstly, to the people who live and play in the Borough year-round; and, secondly, to the seasonal influx of people

who provide an economic benefit to the Borough. The public recreational facilities operated by the Borough are the bathing beaches along the Atlantic Ocean and the bathing beach on Seventy-fifth Street at the Bay.

The Atlantic Ocean bathing beach, going in an approximate north-south line along the entire two mile length of the Borough, contains a total area of 41.54 acres, only 20.62 acres, 49.6 percent, are owned by the Borough. This includes 10.58 acres of publicly owned land and 10.04 acres of dedicated street rights of way. The remaining 20.92 acres, of which 5.15 acres are developed and 15.77 acres are vacant, are privately owned but there is public access for bathing. Between Seventy-fifth Street and Seventy-sixth Street along the Bay, the Borough has approximately 0.54 acres which are used as a public bay bathing beach. Between West Central Avenue and the Bay and Salem Avenue and Cumberland Avenue a 0.1 acre Borough-owned lot is used for public access to the Bay. Also, the street ends at the Bay are used for access to the Bay by neighboring residents.

HOUSING CONDITIONS

Commonplace to virtually all American communities is the product of continuing neglect and inaction called urban blight. Caused by an aging housing supply, inadequate original construction or conversion, poor design and/or a lack of proper planning and code enforcement, this blight can effect a large part of the community. Like so many other diseases, it is contagious. Once given a start, it can spread unless civic action arrests its progress.

The attack on urban blight cannot be solely a municipally guided, citizen performed task. The municipality will have to do its share by providing adequate community services and facilities. As each property-owner rehabilitates his own structure and land, the community must attack the problems of mixed land uses, traffic congestion, lack of recreation facilities and many others, all of which may be the very factors causing the neighborhood deterioration.

Residential deterioration in Harvey Cedars is relatively slight. Furthermore, there is a tendency for dwellings exhibiting minor defects to be scattered at random. Although the after-effects of the 1962 storm

appear to be accountable for more of the existing problems than any other one factor, they figure in less than half the observed defective buildings. Neither can storm damage be pinpointed as the cause of any neighborhood concentration of defects, since several buildings under repair have been moved from their 1962 sites.

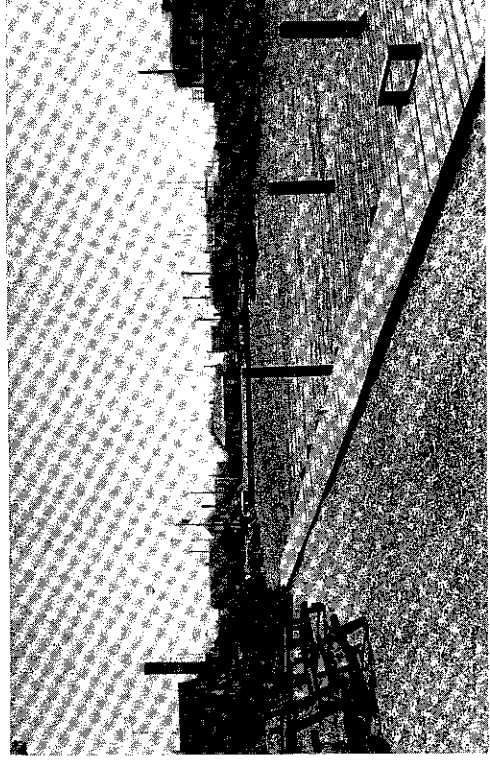
Of the total of 548 homes in the Borough (October 1964), only eleven were observed to be substandard. Twenty-eight were listed "defective," containing two or three minor defects, by the consultant's survey. Thus 40 structures, or fewer than 8 percent, exhibited noticeable deficiencies, a remarkably low percentage in a community where the overwhelming majority of dwellings are seasonal homes. The total of substandard structures amounts to only 2 percent, as contrasted to a 1960 figure of nearly 8 percent for all of Ocean County. In further contrast to typical resort areas, there seems to be no great tendency for minor deficiencies to be concentrated in seasonal houses. There is a slightly greater tendency for older buildings to be defective.

One of the most pertinent needs of the Borough is a housing code. The purpose of a housing code is to protect the public health, safety, morals and welfare by establishing minimum standards governing the maintenance, condition and occupancy of dwellings; to establish minimum standards governing utilities, facilities and other physical components and conditions essential to make dwellings fit for human habitation; and to fix certain responsibilities and duties upon owners and operators, and distinct and separate responsibilities and duties upon occupants. Such a code can also provide for the repair, demolition or vacation of premises unfit for human habitation or occupancy or use.

In Harvey Cedars, where seasonal occupancy is prevalent, a housing code can be extremely useful in preventing blight and deterioration from occurring to the extent that the overall effect will make the Borough less desirable for both summer and year-round living. In many resort communities, maintenance of seasonal homes is a do-it-yourself chore performed on odd off-season weekends, and is not of the best quality. Although this is not especially pertinent to Harvey Cedars at present, it is observable to some degree and should be guarded against. A major concern should be the quality of interior construction and facilities. As summer cottages become

converted to year-round residences, care should be exercised that proper insulation and heating facilities are installed. This can be effectuated through a housing code.

Although the chief threat of water damage is obviously that from major ocean storms, several instances in the Borough give evidence that unprotected bay-front properties tend to deteriorate. It is strongly recommended that the Borough require that all properties located on tidal water be protected by adequate fill and bulkheading.



HOUSING DEMANDS

There are four basic housing demand factors in the Long Beach Island area. They are:

1. New family formations.
2. Replacement of old facilities.
3. Replacement of homes destroyed by the 1962 storm.
4. New families building in the area.

The new family formation factor is relatively negligible at present in Harvey Cedars. A previous basic studies report in the Borough's population estimated that, in a total population increase of 25 percent during the decade of the 1950's, only 7 percent of the increase, or less than 2 percent of the total population, was a result of natural internal increase. Furthermore, the number of persons in the new-family age group increased at a negligible rate. These rates are lower than those for the Island as a whole, which themselves are lower than the state averages.

Replacement of old facilities is often projected on the basis of an estimated 50 years as the average physical life of residential structures. This standard would apply to very few of Harvey Cedars' residences

in terms of age in years. More important would be the factor of the increased maintenance required in coastal areas. A comparison of two of the Borough's older sections is significant. Though Maiden Lane is narrow and the adjacent houses are crowded on small lots and are rather old, maintenance in general is adequate and no deficient homes were found in this area. On the other hand, the area between 76th and 77th Streets has begun to show what the effects of inadequate maintenance can be, and slight deterioration is evident in nearby older sections.

The replacement of homes destroyed by the March, 1962, storm is a third source of demand. The majority of the twenty new houses built in 1963 replaced destroyed ones. By the end of 1964 approximately twenty-one more new homes had been completed.

On a basis of permits obtained, about 7 housing starts were made when the 1965 building season began. This would indicate an annual total greater than those for the past two years. If this rate continues to increase, the number of residential structures should reach the pre-storm total within four years. While it may be assumed that permanent residences were replaced before seasonal ones, their total number

was originally so small that they may have ceased to be a growth factor. There appears to be some tendency to replace seasonal homes, but there is also a tendency to sell homes and lots affected by the storm to both seasonal and permanent residents. Population age-breakdowns suggest that Harvey Cedars will continue its trend toward becoming something of a retirement community. Its attractiveness as a family-type resort will probably continue and tend to increase as the landfill and beach protection projects are completed.

This last demand factor, new residents, will probably increase as transportation from the major metropolitan areas improves. Construction seems to have already reached its pre-storm level, and is probably no longer dependent on the replacement factor. Sales of both existing houses and vacant lots show an equal desire to buy and to sell land in all parts of the Borough. There is no discernible pattern. It seems safe to presume that, even after the housing stock reaches its pre-storm quantity, a demand for at least twenty-five new units per year will continue until land becomes very scarce and therefore very expensive.

FISCAL

The most important single event, from an economic and financial viewpoint, that has occurred in Harvey Cedars' recent history, has been in 1962 storm. Throughout the fiscal study, special attention was given to the effects of the storm on the Borough's fiscal integrity, with emphasis on Harvey Cedars' debt structure.

Other parts of the study analyzed municipal taxation, revenues and expenditures, and school finances. In essence, then, this study is a "State of the Treasury" message, useful, it is hoped, in enabling the Planning Board to see, from an economic viewpoint, where the Borough has been, where it is now, and where it can go in the future.

In absolute terms, State Aid has shown the sharpest increase, increasing 220.8% between 1959 and 1964; Anticipated Surplus shows the next most significant increase, 142.4%. Total Revenues have increased only 64.9% in this time period.

Between 1959 and 1963, Total Revenues have increased approximately eight times as fast as the population. Anticipated Surplus per capita declined 100%. Of the other major categories, the two showing the slowest overall increase in percentage

terms were: Licensing and Current Property Taxes. Fees from Licensing, while showing a low overall increase, have been increasing at an increasing rate; this indicates increasing activity in the Commercial/Construction sector of the economy, relative to the population as a whole. An increase at an increasing rate is also the case with Receipts from Current Property Taxes.

Expenditures for Beachfront Maintenance and Capital Improvements increased from 218 to 250 percent. The sharpest increase in these categories was from 1960 to 1961 and thus these sharp overall increases cannot be directly attributed to storm damage. This is not the case with Municipal Debt Service and Damage by Flood or Hurricane, which increased 300 and 847 percent respectively, and showed their sharpest increase from 1962 to 1963.

From 1955 until 1963, the distribution of valuation among Residential, Commercial-Industrial, and Vacant remained fairly constant. In 1963, the percentage of Total Valuation accounted for by Residential property declined sharply--nearly 10%. At the same time, there was a sharp increase in the relative importance of Vacant land. A more graphic illus-



tration of the economic effects of the storm could not be imagined.

Since 1957, the Total True Tax Rate has increased by only 28.5%. All the components of this rate, with the exception of the Regional School Tax Rate, have also increased.

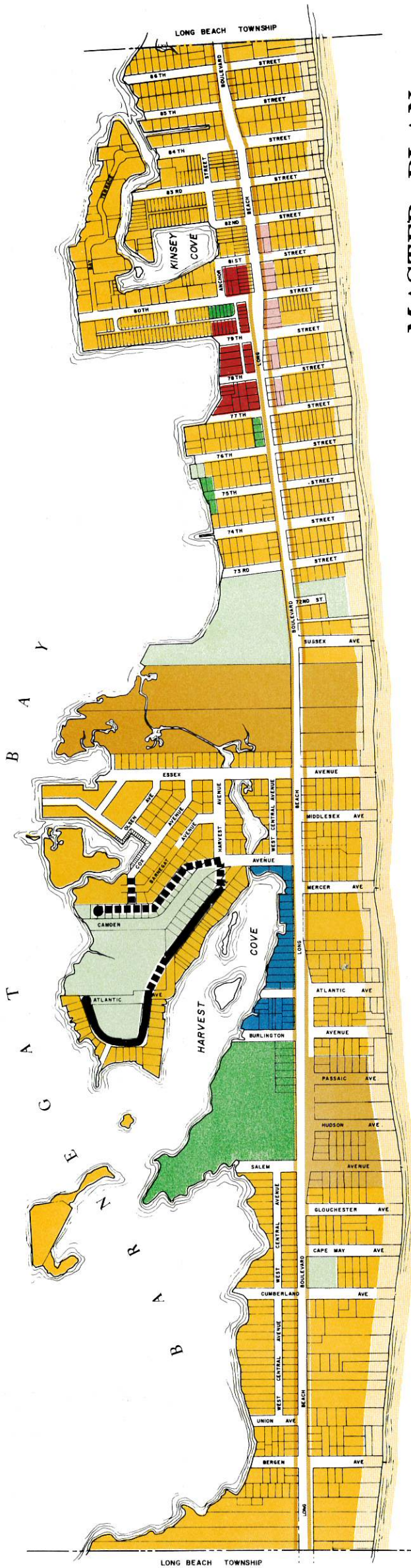
The fact that both Regional and Local School Tax Rates have undergone relative declines would, at first glance, suggest a gradual aging of the population, thus producing fewer children of school age. A glance at the population study will indicate that this is not the case. Hence, the relative decline in education taxation is probably due to a very much greater relative increase in County and Municipal Purpose tax rates than to population factors.

It can be assumed therefore, that operation of Government--at both the County and Local level, absorbed an increasing share of the tax dollar, in spite of absolute increases in taxes for the support of education.

Since education expenditures are a function, in Harvey Cedars' case, of property values, rather than of costs arising from the operation of its own physical plant, it would be unwise to speculate on the economic

manifestations of these costs. That taxes for the support of education rose faster than population from 1958 to 1963 obviously means property values are increasing. One more manifestation of the storm is the drop in taxes apportioned--reduced property values equals reduced apportionment.

The fact that per capita secondary school taxes rose at a slower rate than per capita elementary school taxes is a possible indication that the high school is somewhat closer to realizing certain economies of scale than is the elementary school.

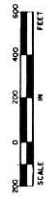


MASTER PLAN

- LOW DENSITY RESIDENTIAL
- HIGH DENSITY RESIDENTIAL
- OFFICE COMMERCIAL
- GENERAL COMMERCIAL
- MARINE COMMERCIAL
- QUASI-PUBLIC
- PUBLIC
- BEACH-DUNE PROTECTIVE FACILITY

O C C E A N

A T L A N T I C



LONG BEACH TOWNSHIP

LONG BEACH TOWNSHIP

FUTURE LAND USE

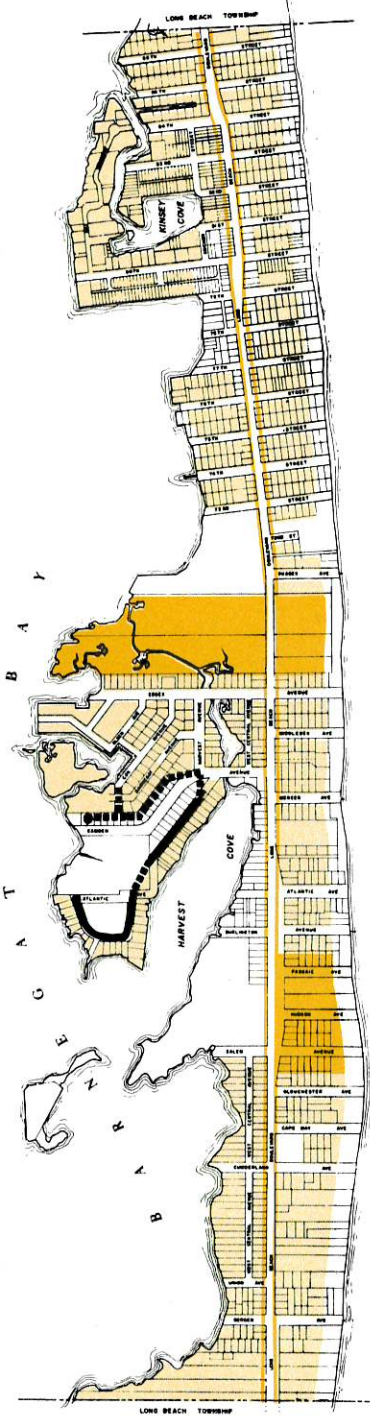
Harvey Cedars has developed as a summer resort community, characterized by single family detached houses, neighborhood stores and an economic base geared towards serving the community's needs. A certain diversification from the resident family character of the Borough, though not an incompatible one, is added by the three major semi-public uses: the summer retreat of the Sisters of Saint Elizabeth, the Bible Conference, and the Long Beach Island Fishing Club.

Development within the Borough has remained simple, uncomplicated and imbued with a quiet atmosphere. However, pressures from without work to change the present development patterns and characteristics through an intensification of land usage, inter-mixing of incompatible land uses, and over-exploitation of the community's natural resources.

The master plan seeks to preserve the resident family atmosphere which is distinctively characteristic of Harvey Cedars while at the same time providing for more intensive use of land where such will not be destructive to the character of the Borough and where and when such uses can be properly provided with necessary facilities and services.

RESIDENTIAL

Residential land use is divided into two categories, high and low density. The low density category is the largest land use in the borough and is intended to provide for both single and two family detached housing which is prevalent in the Borough today. This retention of the low density family residential pattern of development is a primary objective of the master plan. The plan is long-range and general, and in order to be both effective and flexible, does not attempt to delineate single family and duplex areas, rather, this is best done at the time of formulation of a new zoning code or amendments to the same. For the guidance of those responsible for these decisions, the following 'standards' are suggested. Firstly, duplex areas as regards to their location and extent should not be inharmonious with the low density, resident population characteristic of the Borough. Secondly, the areas should be so located that they do not generate population density increases which would cause traffic congestion or overburden community facilities, particularly recreation. For example, strategic placement of the areas should be

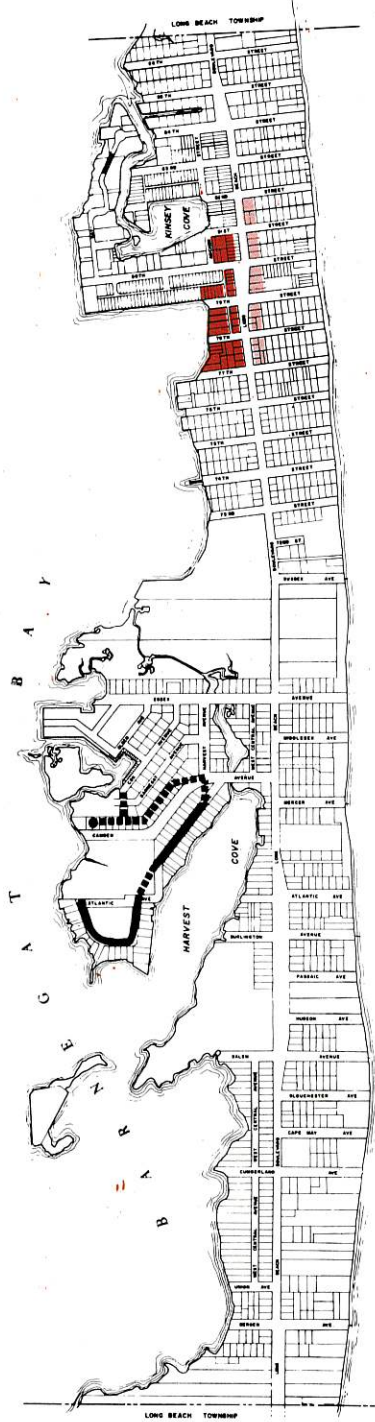


such as to provide a more uniform use of the beach, thereby reducing nuisance to the resident population and avoiding problems of beach patrol protection. Thirdly, since greater numbers of people are involved, locations should be reasonably adjacent to neighboring shopping and, if possible, marine commercial areas. Fourthly, ample provision for on-site parking should be required inasmuch as duplexes are primarily rental properties and experience has shown that even two cars per dwelling unit may not be enough. Fifthly, caution should be utilized with regards to both location and extent of such housing, and indeed, any multi-family housing until public sewage disposal is available in Harvey Cedars. Individual disposal systems on the lot sizes prevalent in the Borough and, particularly on those lots located on the bayside where the depth to the ground water table is very shallow, cannot be expected to function adequately with a resultant constant public health problem.

High density residential areas have been provided in two sections of the Borough. The first is in the geographic center of the Borough, extending from the bay to the ocean. This area is completely vacant at

the present time and is centrally located with respect to existing and proposed commercial areas. Development of this area for multi-family residences would cause the least disruption to the patterns of development in the Borough. The second high density site is located in the southerly section of the Borough, between Salem and Passaic Avenues. This particular area is largely vacant, and is immediately adjacent to the Borough-owned tract on the bayside which is to be developed as a community recreation center. In addition, this area is close to the proposed Harvest Cove commercial area.

The master plan seeks to designate those areas wherein higher density residential development such as garden apartments might be built because it is becoming increasingly evident that persons of retirement age are settling here either on a year-round basis or as permanent summer residents and many of these people wish primarily to enjoy the attributes of the seashore without the burden of home and grounds maintenance. For them, apartment residency at the shore might be the ideal mode of retirement living. It is also possible that this aspect of the planning board's farsightedness may never come to pass.



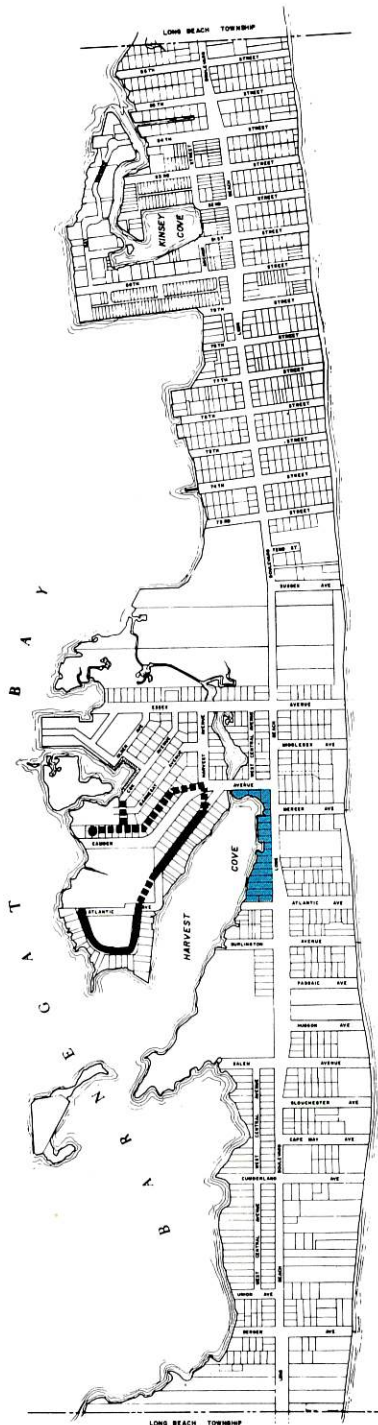
Nevertheless, since the possibility does exist and is a reasonable, realistic one, and the desire has already been expressed for such accommodations by many local residents the board would be remiss to ignore future development of this type.

There is one other residential development pattern which should be discussed in this master plan. At the present time, past zoning regulations and subdivision practice have resulted in most developments taking place on lots of fifty foot width and usually, 5,000 square foot area. There is no area within the Borough where, aided by municipal legislative or persuasive (planning) guidance, an individual can be afforded the choice of a larger lot and know that he will be buying or building in a neighborhood where all the other lots will subsequently be at least as large as his. In addition, experience has shown that the conventional fifty foot lot is being outdated, it is no longer adequate to do the job as originally intended. People are building larger houses at the shore; cottages and Cape Cods are giving way to more modern designs and desires, both of which quite frequently require a greater degree of privacy and larger living areas.

For these reasons, it is desirable to create, through local planning and zoning guidance, neighborhoods wherein this possibility can become a reality. The only available area for such encouragement is that encompassing the first high density residential site (between Essex Avenue and Sussex Avenue, approximately) and the lands to the north presently owned by the Sisters of Saint Elizabeth. The latter area is included as a possibility inasmuch as it could be sold at some future date to a land developer. Lot widths and areas in this section of the Borough could be increased thereby presenting some choice to the individual home-buyer and at the same time creating a more desirable neighborhood within the Borough, one meeting the requirements expressed above.

COMMERCIAL

Development of land areas for business or commercial purposes will be oriented towards serving the immediate community needs and not regional needs inasmuch as residential densities are not great enough to support such facilities, and commercial areas



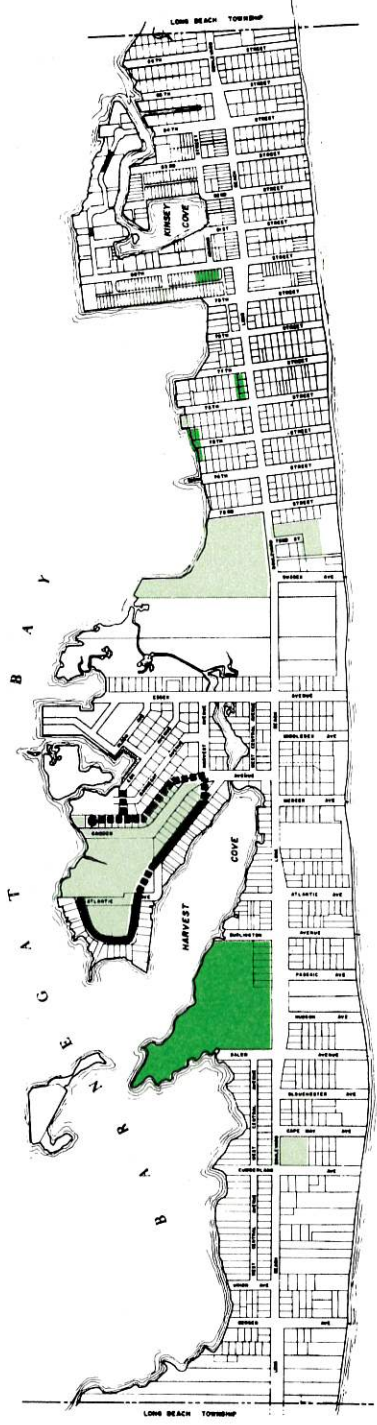
exist or are planned in High Bar Harbor, Barnegat Light, and Loveladies. In addition, Surf City provides, and can be expected to continue to do so, shopping facilities which serve, to a large degree, the northern half of Long Beach Island.

Commercial activity has been divided into three categories on the master plan—neighborhood or general business, office commercial and marine commercial. A general commercial district is planned between 77th and 81st Streets on the westerly side of Long Beach Boulevard. This area is presently developed as a business section and continued expansion should be encouraged, particularly in depth. Ultimately, it may be desirable to permit commercial uses such as restaurants or gift shops along the bayfront where they could capitalize on the prime waterfront location. This area will adequately serve the population of northerly Harvey Cedars and southerly Loveladies. The area has been selected as that which will provide for the neighborhood shopping needs of the community.

Office commercial uses such as real estate, insurance, building, law and medicine are provided for on the easterly side of Long Beach Boulevard

where they can benefit from the incoming traffic. This area should not be permitted to expand back into the blocks but should remain oriented toward the Boulevard thereby not becoming a disrupting factor for the residential area east of it.

The plan envisions the creation of a new commercial area along the easterly side of Harvest Cove which will provide for both general business and marine-oriented uses. This commercial area is designed to serve the people living in the southern portion of the Borough which has developed in more recent years and where the bulk of building activity is presently taking place. Marinas and their related businesses are an integral part of life at the shore; people want access to the bay and the ocean. Residents require a place to moor their boats if they are not fortunate enough to have water frontage themselves. Much of the present marine development is located along Kinsey Creek and Cove where it is denied highway frontage thereby prohibiting adequate exposure to the general public. In addition, the uses in the Kinsey Cove area are undesirable neighbors for the predominant residential uses due to the traffic they generate which must first pass through the



residential neighborhoods and due, also, to the congestion caused in the creek, which is not of adequate width to properly afford such intensive activity. The Harvest Cove area has the dual advantage of frontage along Long Beach Boulevard and along an adequate body of water providing immediate access to the open bay.

At the mouth of Harvest Cove, to the southwest, lies an island commonly referred to as Woods Island. This island is presently bulkheaded and is sufficiently close to the mainland of Harvey Cedars that its development is highly probable. Only a few hundred feet separate it from the Borough owned tract north of Salem Avenue, which street feasibly could be extended to the island. However, the island is remote enough that its development for such facilities as a marina, boatel, restaurant, or some use associated with the waterfront would not be detrimental to the residential character of the Borough. Any such development would require satisfactory solution to the problems of sewage disposal, provision of water and electricity or gas. It is therefore recommended that this particular island be treated as a separate category requiring special review and approval prior

to its development. The island lying just west of Cox Avenue has been designated for residential use inasmuch as it is nearly surrounded by residential areas and could be reasonably connected to the mainland.

QUASI-PUBLIC

The quasi-public uses are those which serve a public function or purpose but which are not necessarily available or open to the general public. Examples of these uses in Harvey Cedars are the Bible Conference, Fishing Club, Yacht Club and the Sister's retreat. All of these uses are desirable assets within the Borough because of their direct orientation to the seashore and the quiet, family atmosphere prevalent of the borough. The master plan recognizes and encourages their presence even though the plan has no direct control over such uses should they desire to undergo change or leave the Borough. Should any of these uses change from their quasi-public status to a more intensive use, the master plan should redesignate the area as low density residential to be compatible with the surrounding neighborhood.

FUTURE CIRCULATION

One of the largest municipal investments is its street system. Not only is initial construction expensive but, thereafter maintenance is a necessary annual cost. Presently, street rights-of-way in the Borough comprise over twenty-one per cent of the total land area. The design and utilization of these facilities must be such as to insure the greatest efficiency and lasting benefit with regards to both the existing roads and all future proposals.

The automobile is the principal means of transportation for residents of and visitors to Harvey Cedars. The seasonal nature of the community make it very unlikely that any large-scale mass transportation systems will be developed serving either Harvey Cedars or the northerly part of Long Beach Island. The communities to the north of the Borough generate considerable traffic through Harvey Cedars. The main artery through Harvey Cedars, Long Beach Boulevard, must be designed to accommodate local traffic, normal through traffic and the additional summer traffic. The adequate design of Long Beach Boulevard takes on even greater importance with knowledge of the fact that it is the only connecting link between all parts of the Borough.

Long Beach Boulevard should be widened to a minimum right-of-way of eighty feet and to one hundred feet where possible. Improvements should include provision of a center island and sufficient roadway to handle two moving lanes of traffic in either direction. This will require widening between Burlington and Salem Avenues and from Atlantic Avenue northward. In addition, some realignment of the roadway will be necessary between 79th and 84th Streets. The additional lanes will alleviate some of the traffic congestion in that faster through traffic will be able to use the inside lane and slower local traffic, the outer lane.

The installation of a center island will permit greater control and safety in turning and cross movements through the blocking off of certain intersections and concentrating the movements at designated intersections with island separations in accordance with the traffic needs of the Borough. In addition, with a center island of twenty feet width, a cutback to ten feet at the approach to island separations will provide a waiting lane for left turning vehicles. The center island will also be a blessing for pedestrians in that they will be able to cross the Boulevard watching

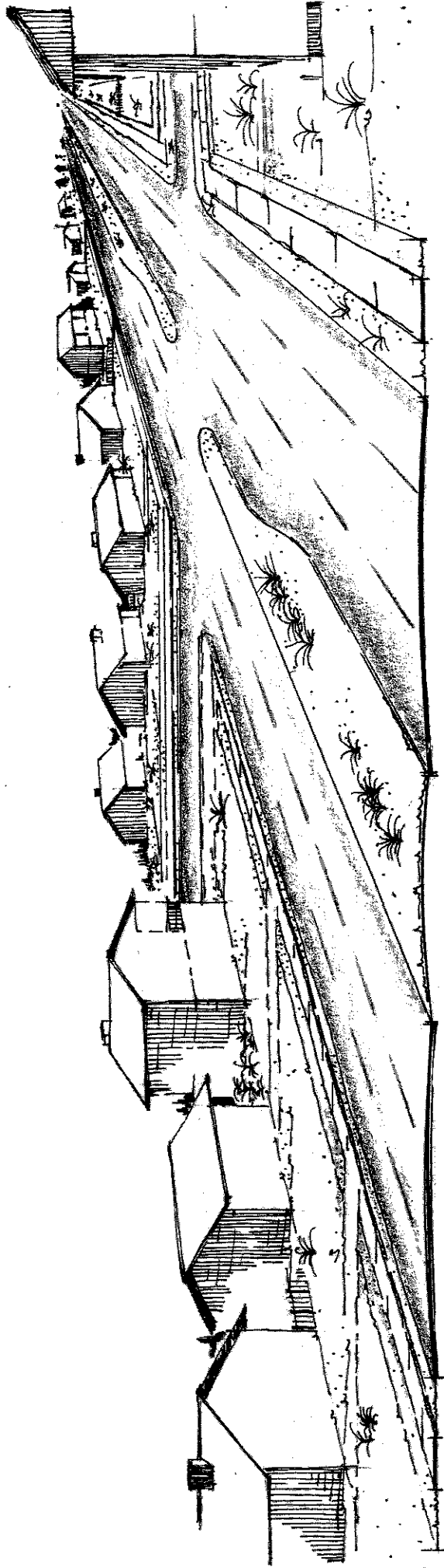
one direction of traffic at a time and using the island as a protective area.

The area south of Essex Avenue and north of Cedars Avenue on the bayside has a very inefficient street layout. Firstly, the blocks between Cedars and Camden Avenues and between Barnegat and Cox Avenues are each only one lot in depth yet, these single lots are served by two streets. Secondly, the intersection of Cedars, Harvest and Camden Avenues is a very dangerous one and should be corrected by the realignment of Cedars to coincide with Harvest. A recommended street re-subdivision plan is shown which would correct these problems without any loss or detriment to any property owner. This proposal would also realign Cedars Avenue by the Bible Conference where the S curve exists. The overall benefits of this plan would be: one less street to be built and maintained; consolidation of Bible Conference lands; addition of land to individual property owner's lots; and, correction of existing design deficiencies in the street layout, particularly Cedars Avenue.

There are two other aspects of the circulation system which do not require any long-range planning nor large expenditures of funds. They are: parking

and excessive right-of-way width. On-site parking should be required of all businesses and residences. Suggested requirements would be: residences - two spaces per dwelling unit; commercial buildings - one space per 200 square feet of gross floor area; Marinas - one and one-half spaces per boat slip; and, multi-family residences such as apartments (not duplexes) - one and one-half spaces per unit. There are many instances of local streets which have an excessive right-of-way width. This additional land could be better used for private development in certain cases and in these cases, the Borough could vacate the unnecessary width.

The only aspect of the future circulation plan which should be covered is the oft-mentioned State highway proposal of bridging Barnegat Inlet or of bringing a road down the Government Dyke along 20th Street in Barnegat Light from the mainland. The dualization of Long Beach Boulevard would provide an adequate road system to handle the anticipated traffic increase, which would result therefrom, however, the fringe effects would be completely in-harmonious with the character of the Borough which the master plan is attempting to preserve. The



**PROPOSED DUALIZATION OF LONG BEACH BOULEVARD
HARVEY CEDARS
NEW JERSEY**

Borough's future development is predicated toward encouraging expansion of the permanent summer and year-'round population and developing the Borough's natural physical resources for the benefit of these people and for vacationers of extended duration. The

master plan does not provide for the expanded and extensive facilities which would be required to adequately cope with the transient visitor which such a proposal would bring to the Borough.

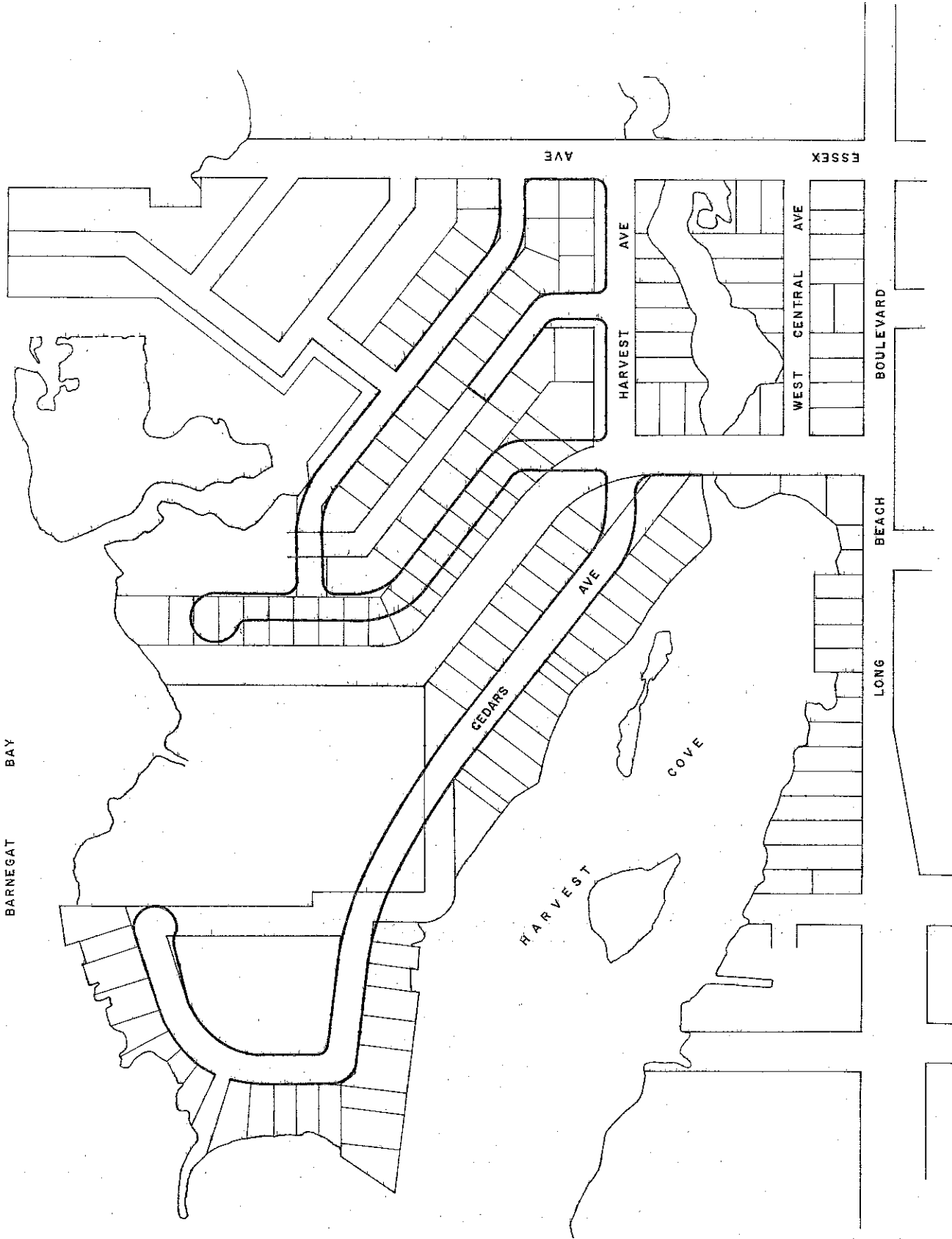
BARNEGAT BAY

PROPOSED RE-SUBDIVISION

BOROUGH OF HARVEY CEDARS
OCEAN COUNTY
NEW JERSEY

LEGEND

- EXISTING LOT LINE
- EXISTING STREET R.O.W
- PROPOSED STREET R.O.W



PREPARED BY
E. EUGENE CROSS ASSOCIATES

1/22/65

REVISED 4/15/66

FUTURE COMMUNITY FACILITIES

Even though the Borough of Harvey Cedars is among the smallest communities in the State of New Jersey there are still basic community facilities which must be provided. Among the more important ones to the officials and citizens of the Borough are: water, sewage disposal, the beach-dune protective facility, fire protection, and recreational facilities. Water supply and fire protection adequate for the time being although a constant awareness must be kept of the possibility of salt water contamination of the wells. When the borough drills its next well, it will undoubtedly be located at the Borough-owned tract between Burlington and Salem Avenues on the bayside. When it becomes necessary to build another storage tank for the water system, it is recommended that this facility and the rest of the water treatment facilities be relocated at the above mentioned site. The present facilities are not an enhancement for the surrounding neighborhood.

There are three areas where new or expanded community facilities would be appropriate now and in the foreseeable future: sewage disposal, recreation and the beach-dune protective facility.

The one public facility required for safe, healthy development within the Borough is a public sewage

disposal system. Application has been made for assistance from the Federal Government in the financing of a sewage treatment plant and lines and, it is expected that construction of this facility will take place in the next few years. This is especially in the Borough where the economic base is so directly related to the water; even the possibility of pollution must be coped with.

Recreation is one of the prime attractions of the Borough and, it is a many sided one. The marinas, yacht club and individual boat slips provide access to one aspect of it-fishing and boating. The bay bathing beach at 75th Street and the Atlantic Ocean beachfront accommodate swimming, fishing, sun-bathing and walking. There are not any facilities available for the active 'land' activities such as tennis, shuffleboard, basketball, softball and children's playground equipment.

It is fortunate that the Borough owns a large tract of vacant land which can be developed to provide for some of the present lacking facilities and for an expansion of bay bathing and boat dockage. This site should be developed with recreation facilities for both young and old. A suggested site plan is shown encompassing the recommended facilities. In addition

to the recreational facilities, a civic center complex could be developed on this site. The principal value of such a complex would be twofold: firstly, to group those various services required by and for the community, such as municipal building, post office, public works department, police station, etc. . . ., where ample parking and room for expansion can be had in order to better serve the people; and, secondly, to provide a focal point for community spirit. However, the development of such a complex is not foreseen in the immediate future inasmuch as the present facilities are adequate to meet the needs of the people. The possibility is suggested so that new facilities can be built in this area and eventually a civic center could evolve.

Summarizing the recommendations for the Borough's bayside tract, it should be effectively utilized for recreational purposes which are designed to provide optimum benefits to the residents of Harvey Cedars and, should provide a desirable area for the expansion of municipal facilities when necessary including, if desired, ultimate development of a civic center.

The beach and dune area serves a dual function, that of a recreation area and a protective facility. Dealing with the latter first, the recently erected stone groins and the beach fill operations have quite effectively restored the beach-dune area to proportions adequate to protect against the onslaught of the ocean. However, as the Borough officials are well aware, a constant surveillance must be kept to determine when additional work will be necessary due to the eroding nature of the coastline. Meanwhile, effective legislation must be utilized to prevent any encroachment into this area which could cause the reduction of its effectiveness as a protective facility.

The recreational value of the beach and dune area goes without saying as any fisherman, swimmer, sunbather, surfer or beachcomber will readily testify.

The entire Atlantic Ocean frontage of the Borough is recommended to be designated for these two functions - protection and recreation. The width of this facility will depend upon engineering determination; therefore, this use is depicted only in general location on the master plan map.

