



14 Years After Sandy

What do Population Growth, Housing Patterns, and a Changing Climate Mean for the Future of the Jersey Shore?

By

Tim Evans
Director of Research

Contributing Author

Molly Riley
Climate Resilience Manager

EXECUTIVE SUMMARY

After two decades of relatively slow population growth from 2000 to 2020, the Jersey Shore has started growing again. But recent growth does not look like the growth of the past; since 2010, much of the growth has taken place with very little net change to the housing stock.

Between 2010 and 2020, the housing supply at the Shore grew much more slowly than statewide, mainly because much of the “new” housing built in that decade consisted of large-scale renovation, reconstruction, or full demolition and replacement of homes damaged by Superstorm Sandy in 2012. In a sign of the increasing premium being placed on proximity to the Shore and the corresponding increase in financial resources required to buy into Shore living, newer units are generally larger than the units they are replacing. In fact, in some municipalities the total number of units has decreased, indicating that some new units may be replacing multiple smaller units on the same piece of land.

Since 2020, a new factor has contributed to the number of people living year-round at the Shore, without an accompanying increase in housing. The widespread embrace of remote work in reaction to the COVID-19 pandemic has enabled and inspired many households to turn what had previously been used as a seasonal vacation home into their full-time residence, as home location is no longer so tightly tethered to workplace location.

The growing number of year-round residents in areas at risk from coastal flooding raises important implications for emergency response and post-disaster recovery. Off-season storms like Superstorm Sandy or the nor’easter that struck the Jersey Shore in September of 2026 are going to keep happening, but they will impact an increasing number of people and businesses. The vulnerability of public buildings, infrastructure, and services becomes more problematic as more people become dependent on these facilities to serve their primary residences.

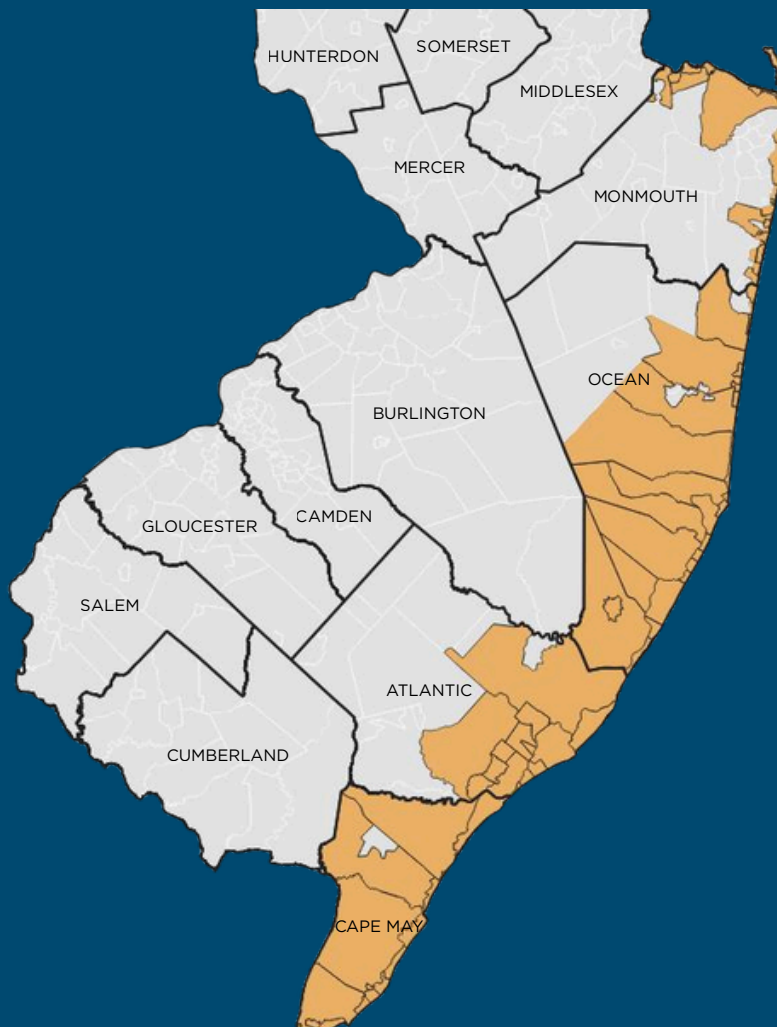
These trends raise a broad set of questions about what more resilient growth at the Jersey Shore should look like. There are already signs that many long-time features of the Shore are being crowded out, as year-round residents and larger homes become more prominent. Longer-term effects of climate change will render some parts of the Shore increasingly hazardous for permanent habitation for residents of any income level. Adapting to these changes may require difficult tradeoffs among housing, economic activity, tourism, recreation, infrastructure, and long-term safety.

INTRODUCTION

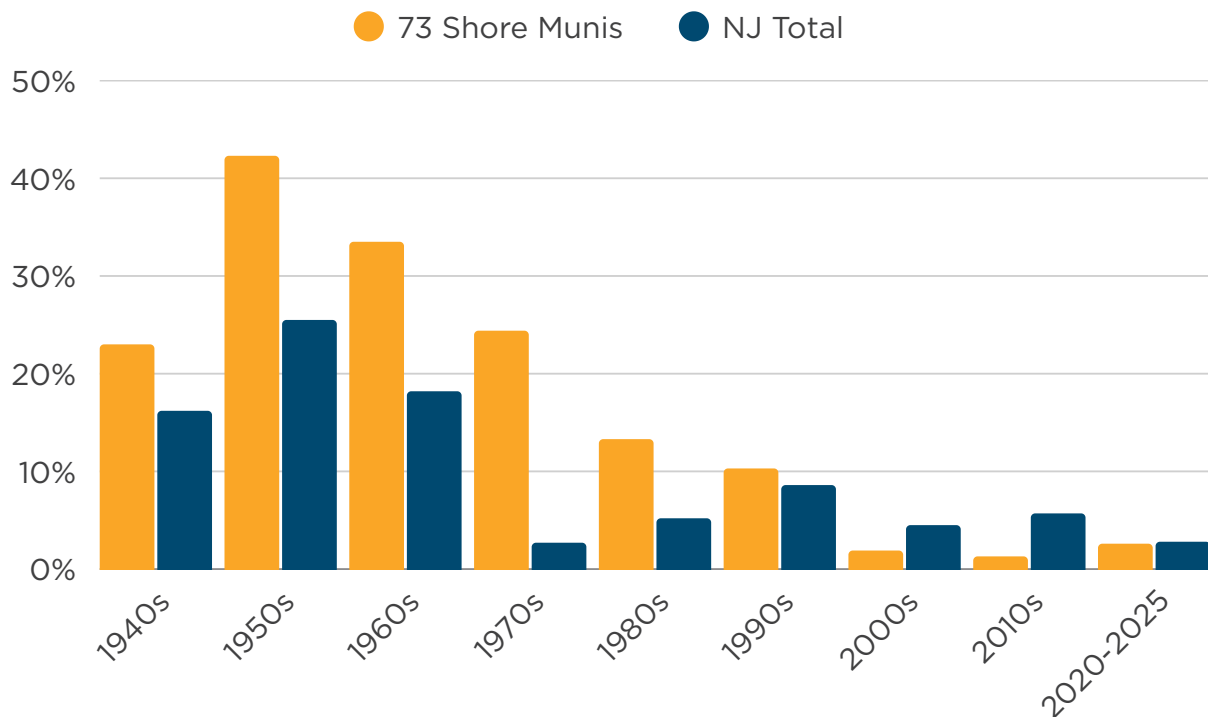
In the early decades following WWII, the “Jersey Shore” – which we are here defining as the 73 municipalities in Monmouth, Ocean, Atlantic, and Cape May counties that border the Atlantic Ocean or that face one of the back bays that comprise the inland side of the barrier islands, plus the Raritan Bay shore in Monmouth County – was generally part of the larger phenomenon of suburbanization. From the 1950s through the 1990s, much of New Jersey’s population

migrated out of traditional urban centers and first-generation “streetcar suburbs” to lower-density suburbs built on previously undeveloped land, in a pattern that relied on car travel. The Interstate Highway System, which began construction in the 1950s, enabled new suburban residents to commute quickly back to their jobs in the city. Eventually, of course, retail and office development would follow their customers and employees out of the cities.

73 “Jersey Shore” Municipalities



Population Growth Rates by Decade



Through the 1980s, the Shore municipalities, as a group, grew at a substantially higher rate than the state as a whole, just as other automobile-era suburbs did. Rapid growth at the Shore subsided somewhat in the 1990s as more Shore towns reached build-out, and by the 2000s, Shore municipalities grew at a much slower pace than the rest of the state. This slow growth persisted through the 2010s.



2020s

Population Growth Without Housing Unit Growth?

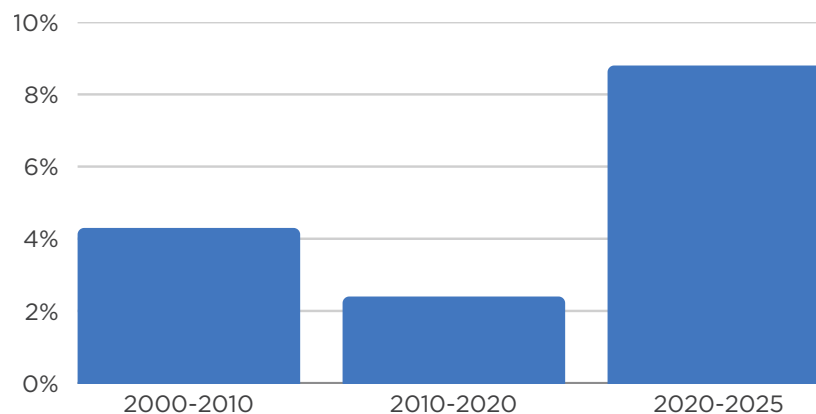
In the last few years, the Shore may be entering a new phase of growth, in which its share of total statewide population growth is once again increasing, but for different reasons.

The 73 Shore municipalities accounted for 4.3% of total statewide growth from 2000 to

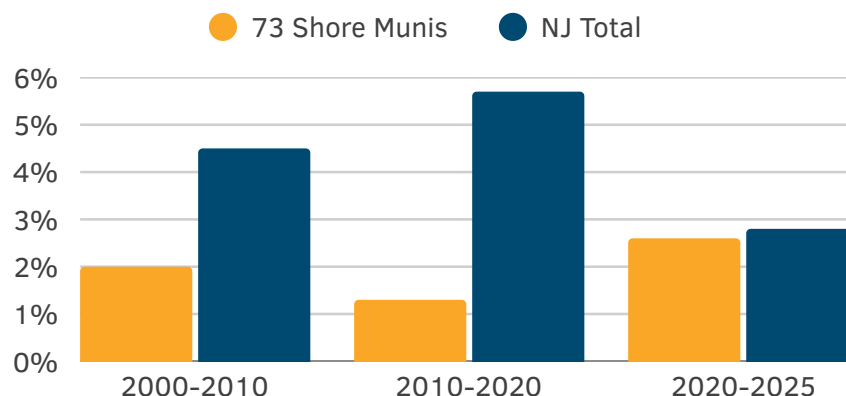
2010, then dropped to 2.4% from 2010 to 2020, but are now at 8.8% of the total from 2020 to 2025.

The Shore municipalities have already grown faster in the first half of the 2020s than in either of the two previous decades and are now nearly matching the statewide growth rate once again.

Percent of Statewide Population Growth Accounted for by 73 Shore Municipalities



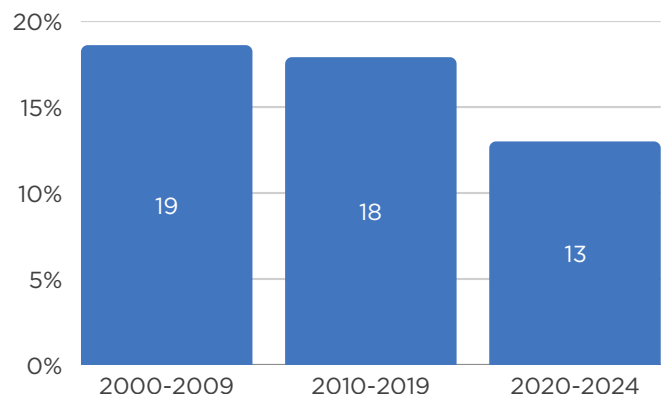
Population Growth Rates
Shore Towns vs NJ Totals





Unlike the earlier “suburbanization” era, however, there is no evidence of a similar pattern in housing production at the Shore. The 73 Shore municipalities have actually accounted for a shrinking percent of total residential certificates of occupancy (COs) issued annually statewide since 2000. The Shore municipalities accounted for about 19% of statewide COs issued from 2000 through 2009 but only about 13% of the statewide total from 2020 through 2024. (They still make up a slightly disproportionate share of CO activity relative to their share of the state’s population, which is about 10%.)

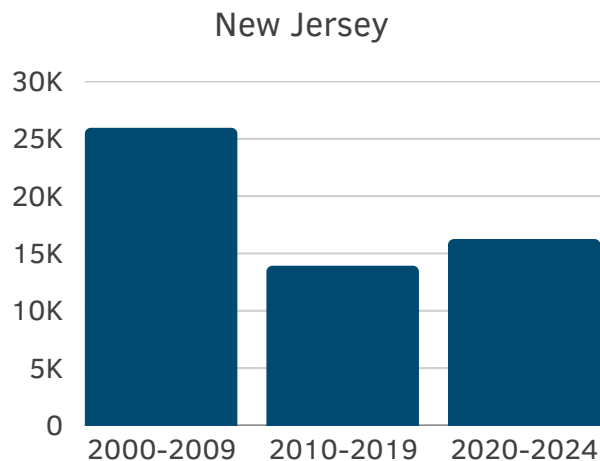
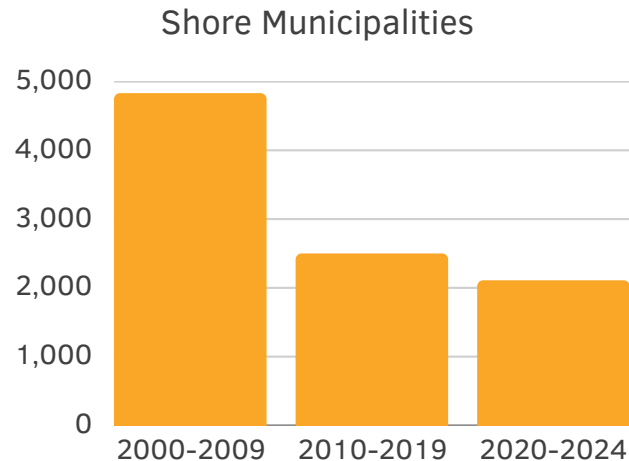
Percent of Statewide Residential Certificates of Occupancy (COs) Issued in 73 Shore Municipalities



The Shore's share of statewide CO activity has decreased against the backdrop of a broader decline in overall housing production. Average annual housing production in New Jersey dropped in half from the 2000s to the 2010s, with a slight recovery in the early 2020s. In contrast, the average annual number of COs issued in the Shore municipalities has continued to decline in the 2020s.

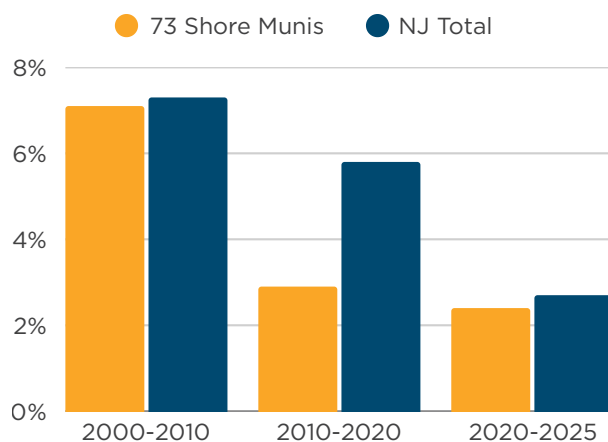
AVERAGE ANNUAL NUMBER OF RESIDENTIAL CERTIFICATES OF OCCUPANCY ISSUED

NJ Total vs. 73 Shore Municipalities



The slightly-above-average level of housing production activity in the Shore towns relative to their share of statewide population has not translated into above-average growth in the total number of housing units. The percent change in the total number of housing units in the Shore towns lagged the statewide rate in the 2010s and continued to do so in the first 5 years of the 2020s.¹

Percent Change in Total Housing Units Shore Towns vs NJ Total



¹ Housing unit totals are from the decennial Census for 2010 and from the Address Count Listing Files, which are [developed from the Master Address File](#), for 2025.

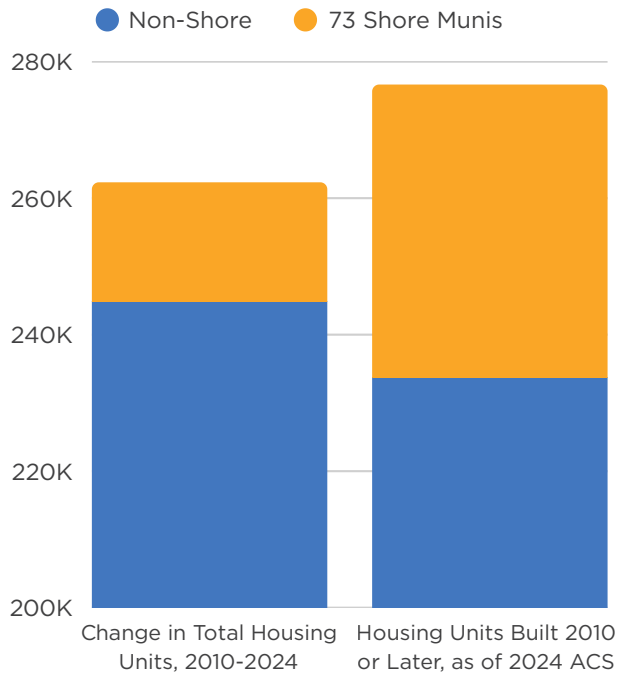
POST-SANDY RECONSTRUCTION

One plausible explanation for why the modest CO activity in the Shore towns since 2010 has not translated to a corresponding level of growth in total housing supply is that many COs issued in Shore towns in the past decade may have been due to large-scale renovation, reconstruction, or full demolition and replacement of homes damaged by Superstorm Sandy in 2012. Such reconstructions would show up in permitting data but would not constitute a net increase in housing supply, since in many cases they are simply one-for-one replacements for units that already existed. In fact, if a reconstruction involved replacing a multi-unit building (like a duplex or small apartment building) with a large single-family home on the same lot, this would point toward a net decrease in the total number of units. Indeed, the data suggest this may be happening. A little less than half (32) of the 73 Shore municipalities actually had fewer total housing units in 2024 than in 2010, according to Census Bureau estimates,² lending further evidence to the theory that, even more than a decade later, some towns had not yet fully replaced all of their housing that had been damaged by Sandy, or had replaced multi-unit buildings with new buildings having fewer units.

Census Bureau data on the age of housing units indicate that much of the housing construction activity at the Shore since 2010 has been reconstruction. From 2010 to 2024,³ the total number of housing units statewide increased by 262,321, of which 17,464, or 6.7%, were accounted for by the 73 Shore municipalities. But when tabulated by the age of the unit, there are 276,645 units statewide that have been built since 2010 (this number is slightly larger than the net increase in housing units over the same time period, because some older units get demolished), and 42,887—or 15.5%—of these newer-construction units are located in the Shore municipalities. In the Shore municipalities, the number of units built since 2010 is 2½ times the size of the actual net increase in the number of units from 2010 to 2024 (42,887 vs. 17,464), meaning that there must have been substantial decreases in the number of units built before 2010, and therefore most of the change in the housing stock from 2010 to 2024 was newly-built units replacing older ones.

² 2024 five-year American Community Survey; 2010 decennial Census

³ Using the five-year version of the American Community Survey for both years; estimates of housing units broken out by year built are only available from the ACS, for which 2024 is currently the most recent year available, and municipal-level estimates are only available from the five-year version.



There is a disproportionate number of homes in the Shore municipalities built since 2010, even though the total number of units has grown more slowly than in the rest of the state. These new post-2010 units at the Shore do not represent a large net addition to the total supply, suggesting that many were replacements for older units that no longer exist. This raises the question of how the Shore municipalities are accommodating new population growth without corresponding net additions to the housing supply.



THE RISE OF REMOTE WORK

Implications for “Seasonally Vacant” Homes and Year-Round Occupancy

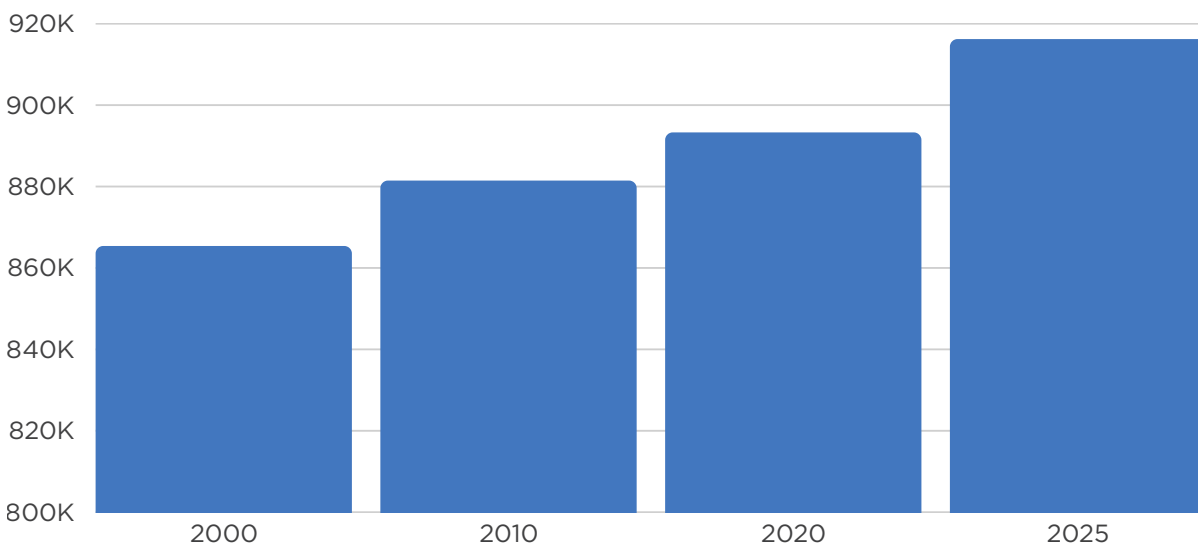
The 73 Shore municipalities as a group have already gained more new residents in the first half of the 2020s—an increase of 22,883 from 2020 to 2025—than they did in the entirety of either of the two previous decades (their collective population increased by 16,068 from 2000 to 2010 and by 11,830 from 2010 to 2020). What might account for this renewed population growth without accompanying growth in the housing supply?

One likely explanation—reinforced by numerous articles in the press—is the [sudden rise in remote work](#) that resulted from the COVID-19 pandemic. Full-time remote and hybrid work schedules have severed or weakened the link between where

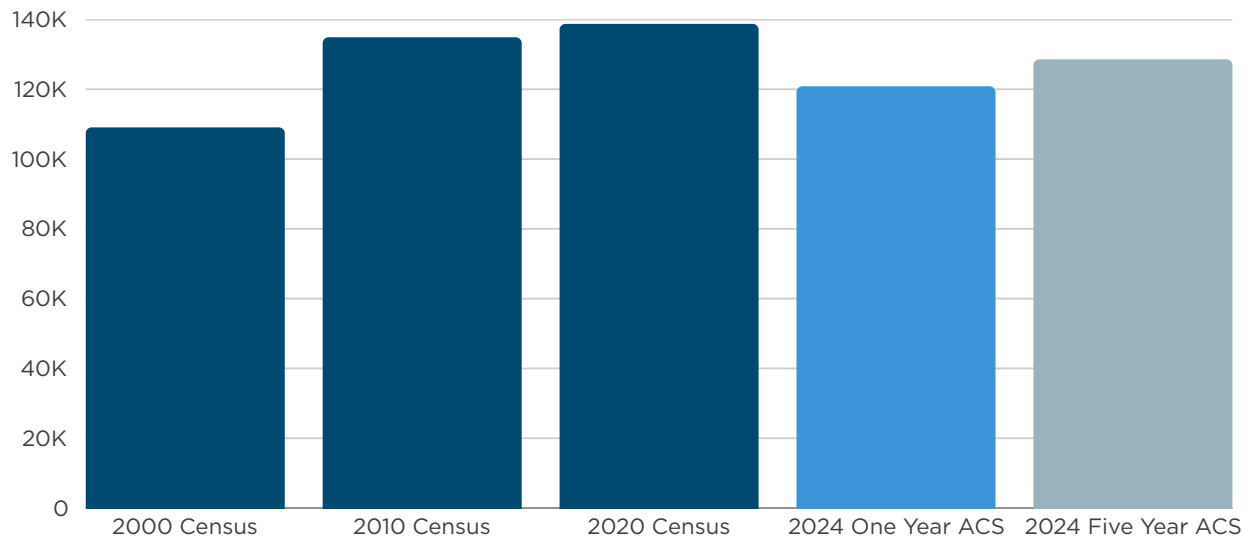
people live and where they work, allowing more people to choose their residential location based on factors other than proximity to employment. High-amenity places like resort towns (including those on the Jersey Shore) could be expected to gain an advantage as desirable year-round residential options in such an environment, if the distance from home to major job centers were suddenly rendered largely irrelevant.

An increase in the number of people living at the Shore year-round—through the purchase of a property that was used as a vacation home by its previous owners, or by moving full-time into a property used as a “second home”—because they no longer need to live near their job could be accomplished without a corresponding increase in the total number of housing units by the conversion to year-round occupancy of homes that were previously seasonally vacant.

Population of 73 Shore Municipalities



Number of Seasonally Vacant Housing Units Statewide, 2000-2024
Comparing One Year vs Five Year ACS for 2024

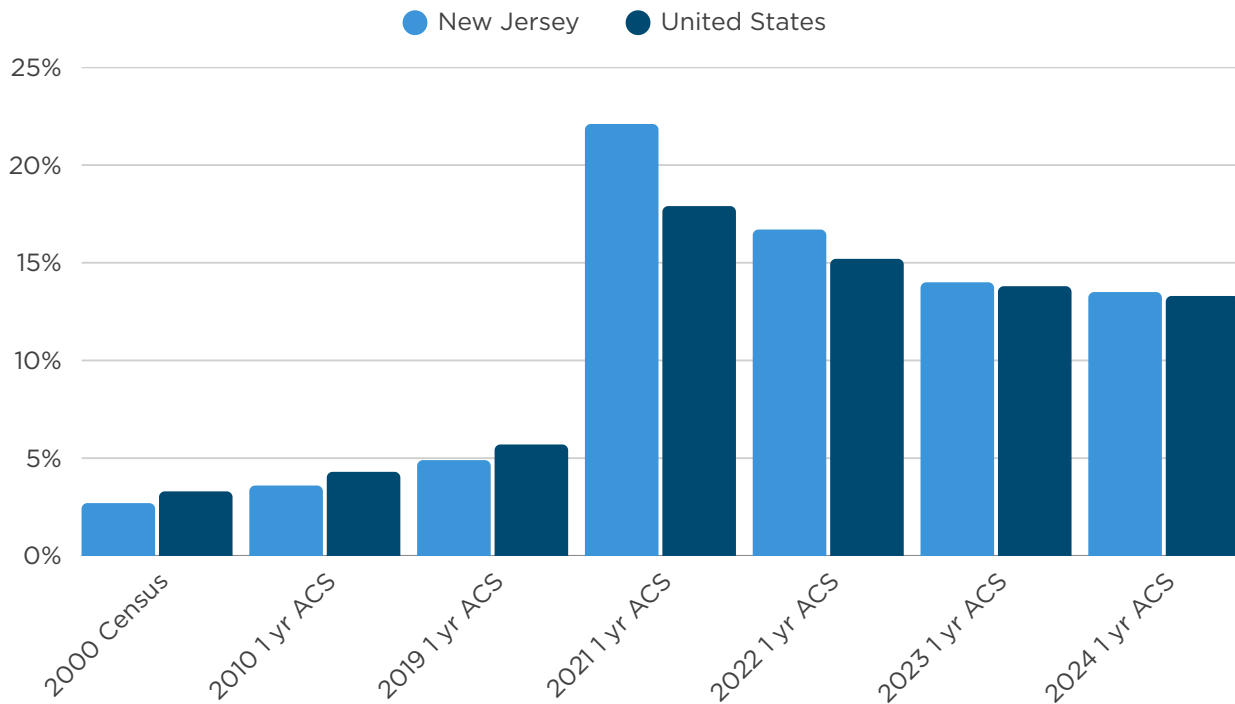


This does indeed appear to be happening. Municipal-level estimates will likely understate the extent of the trend⁴ because they depend on the five-year version of the American Community Survey. Still, in this case state-level estimates (which are available from the one-year version of the ACS and use data from only a single year) tell the story sufficiently, since most of the state's seasonally vacant units are located in the 73 Shore municipalities. (As of the 2020 Census, the Shore towns accounted for 85% of the statewide total number of housing units categorized as "For seasonal, recreational, or occasional use," with the remainder largely being scattered among mountain and lake communities in Sussex, Warren, and Morris counties or along the Delaware Bayshore.)

The chart above, using state-level data from the one-year version of the American Community Survey, indicates a notable decrease in the number of seasonally vacant housing units statewide between 2020 and 2024, from 138,738 in the 2020 Census to 120,857 in 2024, a 12.9% decrease. (The bar on the right, for comparison purposes, shows the result of the same computation but using the five-year version of the 2024 ACS instead, which yields only a 7.3% nominal decrease from 2020, illustrating how the five-year version dilutes the true extent of the recent change.)

⁴ Using municipal-level statistics from the 2024 five-year American Community Survey to compute a total for the 73 Shore municipalities will understate the trend because the five-year version of the ACS creates its estimates by pooling the last 5 years' worth of data. In the case of the 2024 estimates, this means the estimates actually incorporate data from the years 2020 through 2024 inclusive, so the pooled estimates contain data from earlier years before the trend had really set in and will thus dilute the true result.

Percent of Workers Age 65+ Working from Home

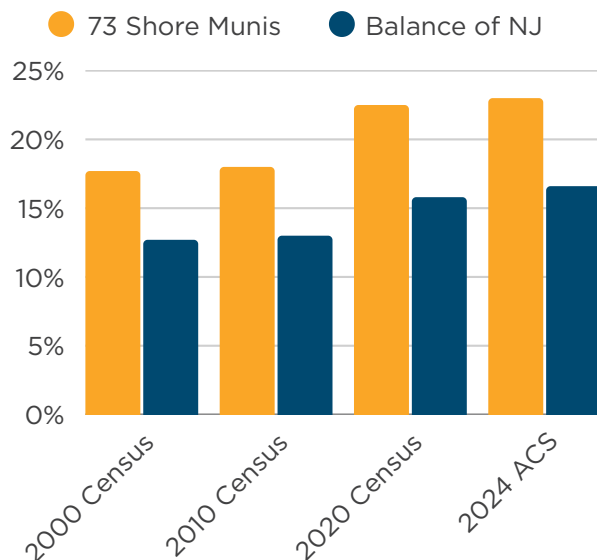


The recent decline in the number of seasonally vacant housing units at the Shore, despite the modest increase in the total number of housing units, implies an increase in the percent of Shore housing units that are occupied year-round. As mentioned earlier, the widespread embrace of remote work that arose in response to the COVID-19 pandemic is one likely factor enabling more people to live at the Shore full-time. In New Jersey, the percent of workers age 16+ working from home jumped from 4.9% in 2019, the last year before the pandemic, all the way to 22.1% in 2021, the first full year after the start of the pandemic. (A similar spike happened nationally, though not quite as dramatic.) It has since tailed off, though at 13.5% as of 2024, it is still more than 2½ times the pre-pandemic rate. If the rate

of working from home stabilizes at a new, higher equilibrium, this likely portends a much larger number of year-round Shore residents, as some homeowners who are still working have the option to relocate there.

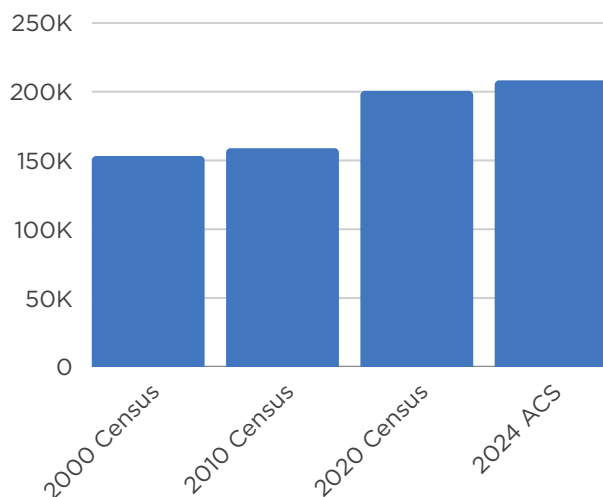
The other demographic group that is likely contributing to a swelling year-round Shore population is retirees. The Jersey Shore is a popular retirement destination, as evidenced by the fact that the share of the population aged 65 or older across the 73 Shore municipalities is significantly higher than in the rest of the state. As of the 2024 five-year ACS, almost one in four residents (23.0%) of the Shore towns were 65 or older, compared to only one in six (16.6%) in the balance of the state.

Percent of Population Age 65+ 73 Shore Municipalities vs Rest of NJ



[The number of people aged 65 and older has increased dramatically](#) in absolute terms, both statewide and in the Shore towns, thanks to advancements in health and medical technology and the aging of the demographically massive Baby Boom cohort (those born from 1946 to 1964) into retirement. More than 200,000 people aged 65 or older now call the Shore home.

65+ Population at the Shore



THE SHORE'S CHANGING HOUSING MARKET

Implications for Affordability and Tourism

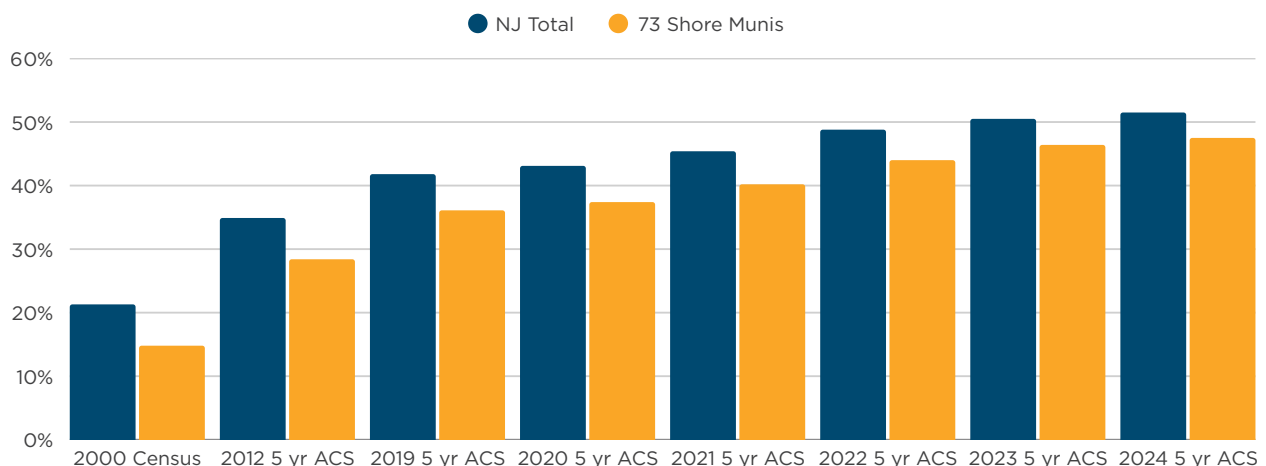
The year-round population at the Shore is not only growing larger and older, but also getting wealthier. As more people age into retirement and more people of working age are no longer tethered to a physical job location, housing markets are placing greater weight on amenity value, such as proximity to the ocean. As a result, the Shore is serving as home to a greater percentage of households with incomes of \$100,000 or more.

It is important to note that income distributions published by the Census Bureau pertain to the year-round population. Shore towns' year-round populations have traditionally been less wealthy than those who only spend the summer there, since they tend to be dominated by service-sector employees and retirees, who may not be financially strapped but have lower incomes

on paper since they are no longer working. The income distributions in Shore towns have thus tended to be less skewed toward the high end, with lower percentages of households having incomes in the highest published ranges. As of the 2000 Census, only 14.8% of households across the 73 Shore municipalities had incomes of \$100,000 or more, compared to 21.3% statewide, so the Shore rate was slightly more than $\frac{2}{3}$ of the statewide percentage.

The gap has narrowed in recent years, however. While the percentage of households with incomes of \$100,000 or more has more than doubled statewide since 2000, rising to 51.5% as of the 2024 5-year American Community Survey, the corresponding rate among the Shore municipalities has more than tripled, to 47.5%, pulling to within a few percentage points of the statewide rate.

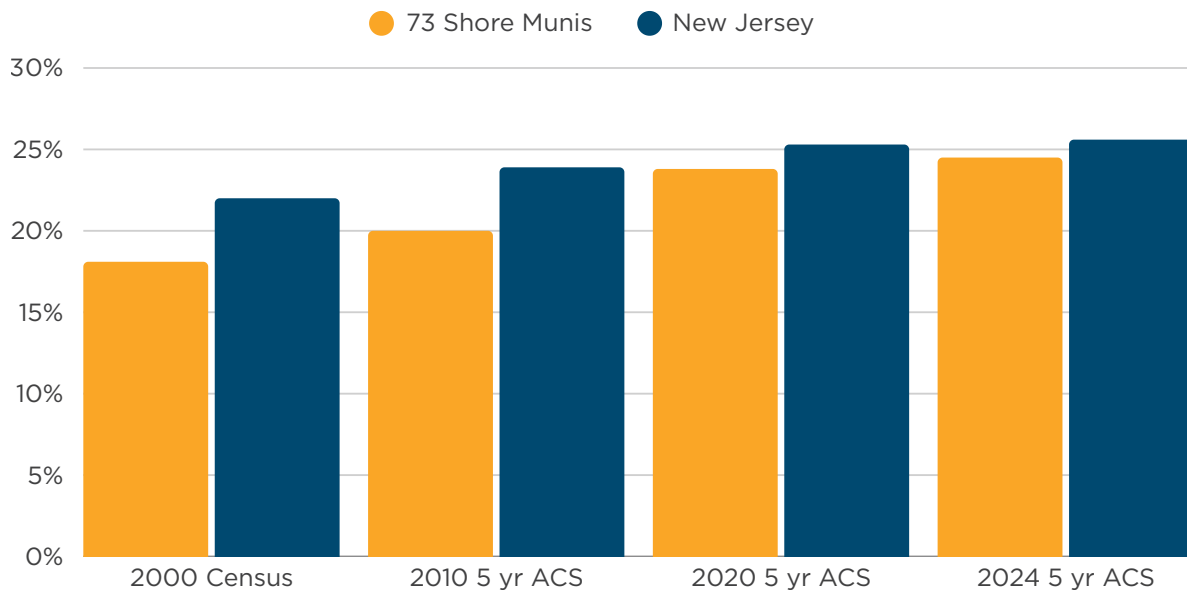
Percent of Households with Incomes Greater Than \$100,000



The influx of higher-income households into the year-round populations of Shore towns is raising concerns about gentrification and access. A collection of recent articles, both New Jersey-focused and national, highlights the trend of upper-income households being willing to pay a premium to live in high-amenity areas, even if they come with elevated risks related to hazards caused by climate change, as is the case with sea-level rise and stronger coastal storms at the Jersey Shore:

- [Flood Lines in Time: Temporality and Capitalization of Climate Risk in the Jersey Shore Housing Market](#) – “Even though climate change exacerbates these vulnerabilities, primarily through rising sea levels and increased flooding from natural hazards, the value of homes on the Jersey Shore is at an all-time high and continues to rise. Moreover, despite little population growth, housing investment in the area continues to rise as well.”
- [The ‘Hamptons of New Jersey’: How high-design and wellness are sparking a luxury renaissance at the Jersey Shore](#) – “The Jersey Shore is shedding its old seasonal-rental image and stepping into a bold new era of multi-million-dollar luxury. Driven by a wave of affluent buyers looking for high-end design, wellness-centric living, and the flexibility to live by the ocean year-round, a new generation of residential projects is transforming the region’s coastline into a rival for established enclaves like Miami, Palm Beach and the Hamptons.”
- [The unexpected reason New Jersey real estate is outperforming the rest of the country](#) – “Beyond changing workplace dynamics, some Jersey Shore communities, including Asbury Park and other parts of Monmouth County, have increasingly attracted year-round residents rather than only seasonal vacationers. Some Monmouth County shore towns have seen year-over-year home-price appreciation between 6% and 10%, according to Zucker, [outpacing parts of Florida](#) where prices have declined in some markets.”
- [N.J. lands record seven ZIP codes among most expensive areas in PropertyShark ranking](#) – “PropertyShark, a real estate data provider founded in 2003, said six of the New Jersey ZIPs in the top 100 hit record prices. Usually represented by two ZIP codes, New Jersey’s presence has increased steadily since the pandemic, powered by Cape May County — an area outside of the New York metro, traditionally the state’s most expensive area.” (New Jersey’s entries in the top 100 are Alpine, Rumson, Short Hills, and four Shore towns: Stone Harbor, Avalon, Cape May Point, and Deal.)
- [Climate Risk Is Repricing The Housing Market](#) – “[S]ome lifestyle markets show that buyers willingly pay a premium despite climate risk. Realtor.com points to waterfront, mountain view and river retreat locations such as Anne Arundel County, Maryland, Llano County, Texas and Flathead County, Montana as examples where amenities outweigh perceived risk and pricing remains elevated. Those markets illustrate how climate exposure can coexist with strong demand when lifestyle and location trump caution.”
- [‘Post-Disaster Gentrification’ Proliferates in Florida Towns as Costs Soar Following Hurricanes](#) – “...up and down the state’s coastlines, populations of communities that were recently thrashed by more frequent and intense storms have been remade economically and socially in what has been dubbed ‘post-disaster gentrification.’ Beachside neighborhoods that were once home to working-class or middle-class people are being replaced by younger, wealthier residents who can afford the higher costs of rebuilding and through-the-roof homeowners’ insurance.”

Percent of Housing Units Having 8 or more Rooms



Data on housing units by number of rooms confirm that homes at the Shore have been getting bigger, and at a faster rate than in the state as a whole. The percentage of housing units with 8 or more rooms across the 73 Shore municipalities increased from 18.1% in 2000 to 24.5% as of the 2024 five-year ACS, a 6.3 percentage-point increase. For the state as a whole, the rate went up by only 3.6 percentage points, from 22.0% in 2000 to 25.6% in 2024.

As higher-income households—and the newer (post-Sandy) and larger homes they are moving into—come to dominate the Jersey Shore, a question looms on the horizon: Is the Shore becoming increasingly out of reach to anyone but wealthy households, even for short-term visitors? With some seasonal rentals transitioning to year-round occupancy as the property owners choose to convert vacation homes that they may have previously rented out for part of

the summer into their primary residences, this results in a contraction of the available supply of seasonal rentals for people who would like to vacation at the Shore but don't own their own property there. Even short-term rentals, including motels, could become more scarce if the properties they sit on are acquired (for the land), demolished, and replaced with high-end housing for new year-round residents. If the trend toward a larger and wealthier year-round Shore population continues, this may create a need for new short-term rental stock, including smaller homes, apartment/condo buildings, and new motels, so people across the income spectrum can continue to enjoy the Shore, and not just those who are wealthy enough to make it their year-round home.

GROWING POPULATION, GROWING RISKS

The future of the Jersey Shore is complicated by the risks it faces from climate change and the resulting questions about how and where New Jersey can make itself more resilient to them. As a coastal state, New Jersey faces rising sea levels, stronger storms, and increased inland flooding, as seen with [Superstorm Sandy](#) (2012) and storms [Isaias](#) (2020) and [Ida](#) (2021).

The growing number of year-round residents in areas at risk from coastal flooding raises important implications for emergency response and post-disaster recovery. As more homes and businesses remain occupied throughout the year, off-season storms like Superstorm Sandy or the [nor'easter that struck the Jersey Shore in September of 2026](#) are not only [going to keep happening](#), but will also impact a greater number of people and place greater demands on emergency responders and recovery systems. A [March 2026 report from Rebuild By Design](#) found that “Nearly 1 in 4 of New Jersey's public assets—schools, hospitals, fire stations, and wastewater treatment plants—are located in current flood zones” (both coastal and inland), a percentage that is expected to rise to more than one-third by 2050. The vulnerability of public buildings becomes more problematic as more people become dependent on these facilities to serve their primary residences.

The difficulty of protecting residents in higher-risk coastal areas is heightened by the fact that many of them are older people, who may require special attention or assistance in preparation for and in the wake of coastal storms and flooding, and the resulting damage to utilities and infrastructure.

A [2025 New Jersey Future report](#) estimated that almost 1 million New Jersey residents live in areas at risk from coastal flooding, either now or within the century, including more than 150,000 people aged 65 or older. The report highlighted some of the specific hardships that older residents face, both during extreme weather events and in the short-term and longer-term aftermaths. The growing number of retirees at the Shore means addressing these issues will become more critical in the coming years.

It is not just homes and their full-time residents in higher-risk areas that we have to protect; we also have to protect the infrastructure, public buildings, and government services they rely on. This shift heightens the [urgency of hardening infrastructure](#) (roads, power lines, water and sewer pipes) and not just raising homes and flood-proofing commercial structures and critical buildings like hospitals and police departments. More people now depend on all of these facilities on a year-round basis, including the infrastructure that connects and powers the buildings and allows people to move freely among them.

WHAT DOES A MORE RESILIENT JERSEY SHORE LOOK LIKE?

Taken together, these trends—a growing year-round population, an increasing concentration of retirees, the proliferation of high-end housing, the growing threats to public infrastructure—raise a broad set of questions about what growth at the Jersey Shore should look like in an era of increasing climate risk. For one thing, if Shore communities are experiencing significant year-round population growth through changes in how existing housing is used, does the state’s current resilience framework adequately account for this form of growth? And if not, where within New Jersey’s existing planning and regulatory framework are there opportunities to better capture and manage it?

To explore these initial questions, it is useful first to consider how New Jersey’s resilience planning and regulatory framework has evolved in recent years. Since January 2020, when then-Governor Murphy signed Executive Order 100 launching the [New Jersey Protecting Against Climate Threats \(NJ PACT\)](#) initiative, the state has adopted a series of planning policies and regulatory updates aimed at accounting for climate-related vulnerabilities and reducing risk associated with current and future hazards.

The [2021 Climate Change Resilience Strategy](#) established a statewide framework for incorporating climate change considerations into planning, investment, and decision-making, including at the local level. The [2025 State Development and Redevelopment Plan](#) provides more recent statewide planning guidance for directing growth, housing, infrastructure, and development toward appropriate locations

and discouraging development in areas vulnerable to natural hazards. New Jersey also adopted the [Resilient Environment and Landscapes \(REAL\) rules](#) in January 2026, amending coastal, flood hazard, stormwater, and wetlands regulations to require covered development, redevelopment, and substantial improvements to better account for current and future climate risks, including sea-level rise. The REAL rules remain under review; NJDEP has proposed extending the rules’ legacy period through July 20, 2027, while the Department conducts additional stakeholder engagement and considers potential amendments.

These state-led policy efforts represent a significant expansion of New Jersey’s approach to encouraging climate-resilient growth and to positioning the state as a national leader in integrating climate risk into land-use planning, development regulation, and investment decisions. Arguably, forward-looking policies that are focused on future development and redevelopment can influence some seasonal-to-year-round population growth. Still, they are not as well equipped to address a scenario in which growth occurs primarily through changes in occupancy patterns, unaccompanied by new construction, potentially creating “quiet gaps” between changing population needs and existing resilience planning and investments frameworks.

Turning to the local level, The [Municipal Land Use Law \(MLUL\)](#) may offer the clearest opportunity for Shore communities to identify these gaps and better account for changing occupancy patterns in resilience planning and investment decisions.



In 2021, the NJ Legislature amended the MLUL to require municipalities to incorporate a [Climate Change-Related Hazard Vulnerability Assessment \(CCRHVA\)](#) when adopting or amending the Land Use Plan Element of their Master Plans. The assessment must analyze current and future threats and vulnerabilities associated with climate-related natural hazards, drawing on the latest hazard projections and best available science from the New Jersey Department of Environmental Protection. It must also include a build-out analysis, identify critical infrastructure that must be maintained during natural disasters, evaluate hazard impacts in relation to Master Plan components, identify strategies and design standards to address climate-related hazards, and include a policy statement addressing alignment and consistency with other plans. The CCRHVA's role within the broader Master Plan process thus provides a prompt for municipalities to recognize population growth that may be occurring within the existing housing stock and to consider whether infrastructure, emergency services, and capital investments are keeping pace.

In addition to leveraging the CCRHVA process to better align resilience planning and investment with changing population trends, the broader Master Plan process could provide an important forum for Shore municipalities to consider the other implications of seasonal to year-round home conversions, including potential effects on tourism access and economic vitality. This could include assessing whether seasonal-to-year-round conversion is meaningfully affecting the supply and affordability of short-term rental housing, and whether enough lodging options remain to continue supporting a Shore community's tourism industry.

OUTSTANDING QUESTIONS

As state agencies and local officials wrestle with the question of what a more resilient New Jersey looks like, some issues will arise that are particular to the Shore and its role as a cultural and recreational resource, and indeed its role in shaping the state's identity.

- **What parts of the Shore are safe to live at?**

As the risks to coastal development from sea-level rise and stronger storms increase, state and local leaders will need to make difficult choices about which parts of the Shore remain habitable. Weather-related problems in some areas may be addressed through improved stormwater management or wetland restoration. Some areas may be candidates for large-scale fortification measures like floodwalls or levees. In places where such measures are not cost-effective, adaptive building standards such as raised building heights and breakaway walls on the ground floor can provide some mitigation against risks to life and property. However, this may still leave the infrastructure serving these areas at risk. Finally, in places where even site-level adaptive measures are too burdensome, whether financially or from a lifestyle standpoint (for example, older residents having to climb stairs into elevated buildings), the relocation of residents and businesses out of harm's way may need to be considered.

- **Who gets to live at the Shore?** Households with deep financial resources are better positioned to purchase seasonal properties, make substantial renovations, absorb the costs of bringing them into compliance with current floodplain standards, and convert them

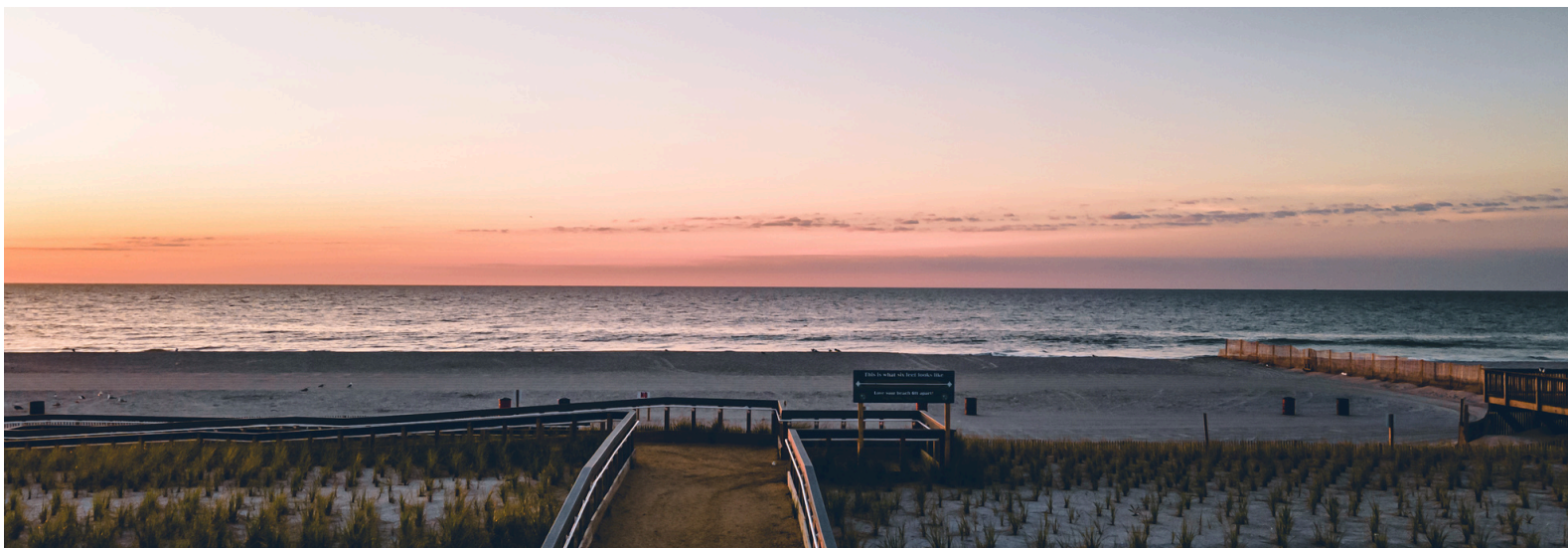
into higher-value structures. They are also more able to bear the costs of repairing or rebuilding their homes after an extreme weather event, or to accept a buyout that provides enough money to relocate elsewhere if the damage is severe. Lower-income households, in contrast, will struggle to meet resilient building standards or to bounce back from storm-related losses. Households with fewer resources will face mounting pressure to sell as property values and adaptation costs rise. Are significant sections of the Jersey Shore destined to evolve into wealthy residential enclaves, as only higher-income households are able to shoulder the costs of remaining?



- **Should Shore residents be subsidized with public dollars?** If New Jersey is going to continue accommodating growth in places exposed to sea-level rise and destructive coastal storms, should public policy ensure that the people who benefit from that development bear a greater share of the costs and risks, rather than allowing those costs to be shifted onto the broader public? Shore residents (and their insurance companies) are responsible for their own properties, but they also depend on public infrastructure and services that become increasingly more expensive to provide as the frequency of damage increases. Even if wealthy residents can afford to rebuild their homes after a disaster, what happens when the costs to the general public of maintaining and rebuilding government facilities in high-risk areas become unsustainable?
- **How can public access to the beach be maintained for people of all income levels?** If Shore towns are increasingly occupied by year-round residents with higher incomes who can afford to outbid other land uses—including rental houses and motels—how do we ensure that beaches, boardwalks, and the Shore’s natural

amenities remain accessible to everyone? Should formal steps be taken to ensure that seasonal and weekly rental housing, and hotels and motels, remain a part of the Shore landscape?

As climate change impacts continue to evolve and potentially reshape where and how people live, work, and play across New Jersey, the future of the iconic Jersey Shore will become increasingly uncertain. There are already signs that many long-time features of the Shore are being crowded out, as year-round residents and larger homes become more prominent. Longer-term effects of climate change will render some parts of the Shore increasingly hazardous for permanent habitation for residents of any income level. Adapting to these changes may require difficult tradeoffs among housing, economic activity, tourism, recreation, infrastructure, and long-term safety. The challenge will be not only to reduce the risks associated with climate hazards, but also to ensure that planning frameworks and regulations can recognize and respond to growth that occurs in less visible ways, and do so equitably.





NJFUTURE.ORG

New Jersey Future is a nonprofit, nonpartisan organization working to build sustainable, thriving communities across New Jersey. We advance smart, equitable growth that prioritizes redevelopment, strategic infrastructure, inclusive and affordable neighborhoods, protected natural lands, and transportation choices beyond cars. Through research, policy, advocacy, coalition-building, and hands-on support, we turn ideas into real-world solutions.

OCTOBER 2026