



BIRDSALL SERVICES GROUP
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**STATEMENT OF OBJECTIVES AND LAND USE PLAN
ELEMENT OF THE BOROUGH OF LAKE COMO
MASTER PLAN**

**BOROUGH OF LAKE COMO
MONMOUTH COUNTY, NEW JERSEY**

Borough of Lake Como Planning Board

Adopted on August 10, 2009

Prepared By:

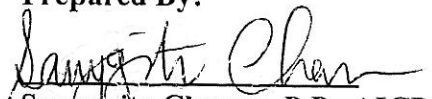

Sanyogita Chavan, P.P., AICP
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I. INTRODUCTION

The municipal Master Plan is a plan for the future physical, economic and social development that will take place within a particular municipality. The Borough of Lake Como last adopted a Master Plan on December 14, 1982. This plan was most recently reexamined in November 1994. A Master Plan presents a general statement for the desirable long-range and comprehensive physical development policy of a community by designating appropriate uses for private land and the general location and extent of all necessary public improvements and facilities. It can function as a guide for future physical and economic growth of a community through the overall development policy. In fact the Master Plan serves as the foundation and basis for the zoning ordinance, which places a significant role in shaping and controlling development and redevelopment opportunities in the municipality.

This Master Plan was developed in accordance with the provisions of the Municipal Land Use Law (N.J.S.A. 40:55D-1 et. seq.) and was designed to guide the appropriate use, development, and redevelopment of lands within Lake Como in order to promote, enhance, and sustain the public health, safety, and general welfare.

Section 40:55D-28 of the New Jersey Municipal Land Use Law notes that a municipal master plan shall consist of at least two elements as follows:

- 1) A statement of objectives, principles, assumptions, policies and standards upon which the constituent proposals for the physical, economic and social development of the municipality are based; and
- 2) A land use plan element showing the existing and proposed location, extent and intensity of development of land to be used in the future for varying types of residential, commercial, industrial, agricultural, recreational, educational, and other public and private purposes or combination of purposes and stating the relationship thereof to the existing and any proposed zone plan and zoning ordinance...

Other possible plan elements include a housing plan element, a circulation plan element, a utility services plan element, a community facilitates plan element, a recreation plan element, a conservation plan element, an economic plan element, a historic preservation plan element and a recycling plan element.

Also, in formulating this Master Plan for the Borough of Lake Como, consideration has been given to the Master Plans, and prospective development occurring in the surrounding municipalities of the Township of Wall, Borough of Belmar, Borough of Spring Lake, and the Borough of Spring Lake Heights. Policies and provisions established through this plan are consistent with both the Monmouth County Comprehensive Master Plan, and the New Jersey State Development and Redevelopment Plan.

In preparing this Master Plan, assistance and input was received from the Mayor and Council, Borough Clerk, Tax Assessor, Environmental Commission, Engineer, Attorney, First Aid Squad, Public Works Department, in addition to various County and State agencies.

II. BACKGROUND

A. TOWN HISTORY

The Borough of Lake Como, formerly known as South Belmar, was formed out of the former boundary of Wall Township in 1924. Although the Borough is only eighty-five years old, yet it is by no means young in history. The land was originally a part of Shrewsbury Township, formed in 1693 by an act of Provincial Assembly. At that time, the area encircled all the eastern portion of Monmouth County from Navesink River to Little Egg Harbor, including the greater part of what is now Ocean County. Congregationalists from Connecticut and Quakers and Scotch Presbyterians from New York and New England settled it. In 1879 Neptune Township was carved out of Shrewsbury Township and comprised all of the land between Asbury Park and Manasquan.

The Borough is a small, interior municipality, bounded on the west by the railroad, on the north by Sixteenth Avenue, on the east by “B”street, and in the South by Lake Como and Polly Pod Brook. One of the original settlers of the area now making up South Belmar was Jeremiah Newman, who was born in 1798 and died in 1828. His gravestone, at the Newman Family Burial Ground on Leslie Street, Belmar Gardens, is still legible. Mr. Newman arrived in the area around the 1817, and as with most early residents, devoted his original efforts to farming. But this not always successful, and he and his neighbors soon began to turn to the sea to make part of their living. The farmlands were eventually divided into smaller tracts, and later were developed under numerous subdivisions according to a much less regular pattern than is evident in the neighboring Borough of Belmar. It is interesting to note that the Lake Como was known as Three Cornered Pond in the early days, and the area immediately to the west was known as Polly Pond Bog.

In September 1924 Norris J. Wolley, borough collector, gave his first official report. It was discouraging, to say the least, for a new borough intent on improvements. The cash balance was \$141.03 and the outstanding notes totaled \$500. It was necessary for the Council to authorize a \$500 emergency note to pay the bills. It was not until July 1926 that the borough was ready to float a \$20,000 bond issue for sewage disposal, and a \$75,000 issue for improving the water supply. Residents had been using cesspools and wells, and the bond issues provided them with sewage and water services from Belmar.

When the Borough's first mayor, Claude W. Birdsall, a municipal engineer, presented his first message to Council on June 3, 1924, he outlined three main areas in which the community needed improvement; sanitation, street repairs, and parks. When Mr. Birdsall presented this vision, the Borough was little more than a month old. It was created on May 6, 1924 by a referendum in which 152 voters favored the separation of Wall Township and 115 were opposed. However, once the borough was founded, its citizens quickly gained intense pride in their new identity and have continued to strongly support the local government ever since.

Addressing sanitation issues were given the highest priority, as there was no garbage or sewage disposal in the Borough. Secondly, he considered street repairs as an immediate need, since auto traffic was increasing and the gravel roads were quickly being rendered inadequate. Although the original mayor considered Lake Como as the Borough's chief asset, creating parkland and dedicating open space were placed at the bottom of the list of highest priorities.

The mayor's improvement plans were soon put into actions. Bids were asked for trash and garbage disposal, and a pickup system was organized. Streets were graded and widened to the proper standards, and confusing dead-end road were extended. The shore of Lake Como, the last goal on Mayor Birdsall's initial list, was not made into a park until 1950. World War II had been over five years and it was dedicated as the Denman, Fisher, and Perkins Memorial Park in honor of those who died in service.

One of the early settlers in the immediate area here was Jeremiah Newman. At the beginning of the nineteenth century, he built a cabin on the north shore of Lake Como and made his living by farming, fishing and hunting. He was buried in the family's cemetery on Leslie Street, Wall Township, at a site once used by the Leni-Lenape Indians for burials. The cemetery is still owned by the family, but laws prevent any more burials. The Newman family flourished and eventually owned most of the land known as the greater Belmar area. By the middle of the 19th Century Issac Newman was selling Belmar beachfront property for a dollar an acre. The land was gradually divided and drifted out of the family. Today the Newman Street here is a landmark that testifies to the family's early importance in the community. Members of the Newman family once owned some of the oldest houses in the Borough. The house at 504 Eighteenth Ave., about 150 years old, was built from sea timbers found on the beach by a Newman. Another house at 814 Oak Terrace, is approximately 110 years old, and the house located at 398 New Bedford Rd., is more than 100 years old.

Since its inception, Lake Como has sustained itself as a small community of bungalows and homes. The Borough is still popular for its summer rentals and active nightlife, although it remains predominately a year-round community.

The History of Lake Como

Lake Como, the Borough's namesake, is one of the most predominant features within the Borough. At one point in history, the lake was part of an ancient bay extending from Lake Takanassee in the Elberon section of Long Branch to the Manasquan River. However, in more recent times, it was connected to Shark River west of State Route 35, and south of Belmar Boulevard on marshland that was formerly referred to as Heroy's Pond. Around 1950, construction of Route 38, which is also called the Army Mile, permanently separated the watersheds of Lake Como and Shark River. These watersheds were separated even further due to the widening of Route 38, which is now called Route 138.

For thousands of years, Lake Como was directly connected to the ocean by a small inlet. However, that inlet has now been piped to stabilize boundaries between the Boroughs of Belmar and Spring Lake. These inlets migrate considerably, thereby constantly changing the amount of beachfront of the two adjoining towns at the other's expense. The piping of Lake Como by the construction of the outfall pipe eliminated Lake Como's value as a tidal basin, thereby transforming it into a shallow lake. It also ended tidal fluctuation, creating a relatively stable shoreline, and effectively removed tidal mudflats, the salt marsh, and the accompanying insect infestations. However, the lake remains brackish and contains many salt-water flora and fauna. For instance, Lake Como features vegetation plant plankton, duckweed, and sea lettuce along with a variety of fauna. Birds include the mute swan and the hooded merganser, anadromous fish such as the common killifish and herring, and mammals including muskrats, raccoons, and possums. Unfortunately, the piping of the inlet removed the Lake's ability to absorb storm surges, which helped to reduce beach erosion. In recent years, a variety of initiatives have attempted to reduce storm surges from entering the lake. These measures have included beach groins, a concrete sea wall, and an underground, sixteen foot deep steel sea wall extending from around Nineteenth Avenue in Belmar several blocks into Spring Lake. An experimental breakwater extending between the two groins on either side of the outfall has been recently removed. Topographically, Belmar's lakefront is slightly higher than the Spring Lake waterfront, which, in turn is slightly higher than the Borough of Lake Como's lakefront. As a result, the first area to flood during high water periods is within the Borough of Lake Como.

B. REGIONAL CONTEXT

The Borough of Lake Como encompasses a 0.2 square mile area in the southeastern portion of Monmouth County. The Borough is located south of the Borough of Belmar, east of Wall Township, and north of Spring Lake Borough, and approximately 1,500 feet west of the Atlantic Ocean. The Borough features excellent regional highway access as the Garden State Parkway (GSP), I-195, and Routes 18, 35, and 34 are all located proximate to Lake Como. Apart from accessibility provided by these roadways, they also contribute to the heavy traffic

experienced by Lake Como and the other seashore communities during the summer months. The entire Borough is under the jurisdiction of the Coastal Area Facilities Review Act (CAFRA). In addition, the entire Borough has been identified as a PA1 (Metropolitan Planning Area) by the New Jersey State Planning Commission. Although the Borough has encouraged redevelopment along Main Street through zoning ordinance overlays, Lake Como does not contain any formally established redevelopment areas.

The Borough of Lake Como has developed into a primarily residential community, with a central commercial area located along Main Street, approximately from Sixteenth Avenue to Twentieth Avenue. Through the Master Plan, Lake Como intends to help protect existing residential neighborhoods, promote in-fill redevelopment opportunities on vacant and underutilized lots, and preserve and promote the enhancement of Lake Como's natural environment. To realize these ends, it is important that the Borough of Lake Como continues to utilize publicly inclusive, sustainable planning practices.

III. STATEMENT OF OBJECTIVES, PRINCIPLES, ASSUMPTIONS, POLICIES, AND STANDARDS

This section of the Master Plan sets forth a statement of goals, objectives, principles, assumptions, policies and standards upon which the constituent proposals for the physical, economic and social development of the Township are based, in accordance with the Municipal Land Use Law (N.J.A.C. 40:55D-28). The Borough of Lake Como Master Plan is based upon objectives, principles, assumptions, policies, and standards that have been developed over time by the Mayor and Council, the Planning Board, and other Borough boards and agencies. The Master Plan proposals presented here within this plan for the physical, economic and social development of Lake Como are based upon the following planning and development guidelines:

A. OBJECTIVES

The Lake Como Master Plan is based on several objectives in accordance with the Municipal Land Use Law:

1. To encourage municipal actions that will guide the long-range appropriate use and development of the lands within the Borough of Lake Como, in a manner that promotes the public health, safety, morals, and general welfare of present and future residents.
2. To secure safety from fire, flood, panic, and other natural and man-made disasters.
3. To provide adequate air, light, and open space.
4. To ensure that development within the Borough of Lake Como does not conflict with the development and general welfare of neighboring municipalities, the County, the region, and the State as a whole.
5. To promote the establishment of appropriate population densities in locations that will contribute to the well-being of persons, neighborhoods, and community, while enhancing the environment.
6. To encourage the appropriate and efficient expenditure of public funds by coordinating public and private development within a framework of land use and development, principles and policies.
7. To provide sufficient areas in appropriate locations within the Borough of Lake Como for residential, business, office, and public and quasi-public uses in a manner that will provide for balanced growth and development.
8. To encourage the location and design of transportation and circulation routes which will promote the free flow of traffic in appropriate locations, while

discouraging roadways in areas which would result in congestion, blight, or depreciate property values.

9. To promote and enhance a visually desirable natural and man-made environment.
10. To promote the conservation and enhancement of open space and natural systems and resources, while preventing the degradation of the natural and man-made environment through improper use of land.
11. To encourage the preservation and restoration of historical buildings and sites within the Borough of Lake Como in order to maintain the heritage of the Borough for enjoyment by future generations.
12. To encourage coordination of the numerous public and private regulations and activities that influence land development towards a goal of producing efficient uses of land with appropriate development types and scales.
13. To encourage the practicable recovery and recycling of municipal solid waste through the use of planning practices designed to incorporate the State Recycling Plan and to complement the Monmouth County and Lake Como recycling programs.
14. To encourage development that provides adequate parking and does not contribute to the shortages of on-street parking on Main Street and residential streets.
15. To encourage the use of green building technologies and materials in development to address the Borough's goals of reducing its environmental footprint by and significantly reducing energy use.
16. To provide accommodations that encourages walkable and bikeable neighborhoods, with an eye toward reducing traffic congestion and auto-related environmental problems.
17. To encourage mixed-use development downtown that will produce economic growth, create jobs and provide sustainable living environments, yet retain the architectural integrity and charm of the Jersey Shore.

B. PRINCIPLES

The Lake Como Master Plan is based upon several principles concerning the development of land. These include:

1. Encouraging residential development in locations and at densities that are compatible with the existing development patterns and can be properly serviced by public roadways, utilities, and services.
2. Locating public commercial, service, and office uses at sites and in locations which are suitable for their use environmentally, economically, and geographically, and are compatible with existing uses, public facilities, roadways, and natural features.
3. The protection of natural systems and environmental resources, including floodplains, freshwater and saltwater wetlands, streams, ponds, trees and vegetation, slopes, shorelines, wildlife, water and air quality, noise control, etc.
4. The protection, enhancement and maintenance of areas suitable for public and quasi-public recreational activities.
5. Encourage a development pattern that will protect and enhance the long term economic, environmental, and social welfare values of present and future residents of Lake Como.

C. ASSUMPTIONS

The Lake Como Master Plan is based upon several assumptions. They include:

1. There will be no catastrophic disruption of the existing natural and/or cultural development of the Borough of Lake Como.
2. That Lake Como will be able to guide its growth in accordance with the Municipal Land Use Law and will have major input into any proposed County, Regional, State and/or Federal development plans that may affect the Borough of Lake Como or its immediate environs.
3. Future growth during the next five-year period will not exceed the capacity of the Borough of Lake Como to provide essential community facilities, utilities, and/or services.

D. POLICIES

The Lake Como Master Plan is based upon policies that have been developed by the Planning Board and other land development review agencies. They include:

1. Planning will encourage a variety of residential and non-residential conservation uses, which will enhance the Borough of Lake Como as a quality suburban/residential community in southern Monmouth County.
2. A responsibility to protect and enhance the environmental quality of the Borough of Lake Como.
3. To consider and evaluate innovative development proposals, which would enhance and protect environmental features, minimize energy and usage, and encourage development densities consistent with existing patterns of development.
4. To encourage commercial, office, service and recreational development appropriate to a suburban/residential community center, to provide employment for residents, and to contribute to the stable economic and ratable base of Lake Como.

IV. LAND USE PLAN ELEMENT

A. INTRODUCTION

The Land Use Plan element establishes long-range goals for land use in terms of types of land uses and densities throughout the Borough. The Land Use Plan serves as the foundation and basis for the zoning ordinance, which in accordance with the municipal Land Use Law, should be substantially consistent with an adopted Land Use Plan.

According to the Municipal Land Use Law 40:55D-28b (2) the land use plan element should (a) take into account the statement of objectives, principles, policies and standards and the other Master Plan elements as well as "...natural conditions, including, but not necessarily limited to topography, soil conditions, water supply, drainage, floodplain areas, marshes, and woodlands, (b) showing the existing and proposed location, extent and intensity of development of land to be used in the future for varying types of residential, commercial, industrial, agricultural, recreational, educational and other public and private purposes or combination of purposes; and stating the relationship thereof to the existing and any proposed zone plan and zoning ordinance; and (c) showing the existing and proposed location of any airports and the boundaries of any airport hazard areas...and (d) including a statement of the standards of population density and development intensity recommended for the municipality."

The land use plan element has been developed to implement the objectives listed in the preceding section of this document while taking cognizance of the unique environmental, social and cultural attributes of the Borough of Lake Como.

B. EXISTING LAND USE

The Borough of Lake Como consists of approximately 128 acres or 0.2 square miles. Table 1, below depicts the existing land uses in Lake Como in 2008. The information was obtained from the New Jersey Parcel Mapping Database (NJPM). These land uses are: Residential, Public, Commercial and Industrial, Quazi-public, Streets and Railroads, and Vacant Lands. Lands classified as Quazi-public, Streets and Railroads and Vacant Land is included within the "Other" category in Table 1, below.

Table 1: Existing Land Use in 2008			
Land Use	Number of Parcels*	Total Acreage	Percent of Total Acreage
Residential & Apartments	904	93.5	73%
Public (federal/state/county/municipal owned)	15	13.96	11%
Commercial and Industrial	41	10.67	8.3%
Other	45	9.87	7.7%
Total	1,005	128	100%
*Some parcels incorporate more than one lot			
Source: Lake Como Borough Tax Data through the New Jersey Parcel Mapping Software (NJPM) Accessed: May 1, 2008			

As indicated in Table 1, above, 73 percent of the total land uses are residential and 11 percent are commercial and industrial. The New Jersey Parcel Mapping Software indicated that in 2008, approximately 120.46 acres or 94.1% of the Borough has been developed; leaving approximately 7.54 acres or 5.9% of the Borough as vacant land. These figures are illustrative to the very limited potential for additional greenfield development to take place in Lake Como. As the Borough is nearly a fully built-out town, opportunities to reshape the image and landscape of Lake Como are available primarily through the adaptive reuse and redevelopment of existing lots, along with limited infill on existing vacant lots.

C. LAND USE CLASSIFICATION

A precise classification of lands by their use and function is critical to analyze current conditions and the future needs of the Borough. The following definitions describe the criteria that were used to identify land uses in Lake Como:

In large part, land use is determined by the permitted type of uses that are established within each zoning designation. The following zoning designations have been established within the Borough of Lake Como.

1. Single Family

AA

A parcel of land with a lot area of 6,000 sq. ft. and containing one single-family detached dwelling unit.

A

A parcel of land with a lot area of 5,000 sq. ft. and containing one single-family detached dwelling unit.

B

A parcel of land a lot area of 4,000 sq. ft. and containing one single-family detached dwelling unit.

2. Multi-Family

A

A parcel of land within a minimum area of one acre, on which multi-family dwellings are located with a maximum density of 16 dwelling units per acre.

B

A parcel of land within a minimum area of one acre, on which multi-family dwellings are located with a maximum density of 16 dwelling units per acre.

3. Commercial

General Business

A Retail district intended to meet the daily needs of the population, consisting of/consistent with “downtown” businesses.

Mixed Use Zone

A parcel of land utilized to provide retail sales and services, office space and residential living in a vibrant, street-oriented community. This district is centered on Main Street.

Public Land Uses

Any building or land dedicated to public administration; health, safety and welfare such as Borough Hall, Public Works, Firehouse, First aid, Schools, Parks, Open Space and Conservation areas.

Quazi-Public

Any building or land area of an organization that is generally open to the public, but usually requires some form of membership or affiliation, such as churches or fraternal organizations.

Streets and Railroads

Right-of-Way for developed and undeveloped (paper) streets (Public streets and railroads fall within this classification).

Vacant Lands

Any land area not utilized for developed uses or recreation.

D. DEMOGRAPHICS

Demographics serve an important purpose in the drafting of a Master Plan. Demographics show socio-economic and housing trends in the Borough's population and justify why development has evolved as it has. Demographics also offer insight to the future progression of a municipality. The data compiled from demographic charts can be analyzed to understand the expected future needs of Lake Como with regard to its: parking facilities, traffic patterns, infrastructure, land use, and population density. An illustration of the Borough's population, housing, racial composition, and age distribution taken from 2000 US Census data illustrates how the Borough of Lake Como has changed over recent decades. Generally, these patterns are consistent with larger scale demographic patterns found across the State, and across the U.S. in general.

1. Population Growth

New Jersey

New Jersey is the most densely populated state in the nation. Between 1990 and 2000, the population increased by approximately nine percent (8.9%). The 1999 median household income in New Jersey was \$55,146.00, which is substantially higher than the national median household income of \$41,994.00. Eighty-two percent (82.1%) of the New Jersey population, aged 25 and older has a high school diploma or equivalent, while approximately thirty percent (29.6%) of this population held bachelor's degree or higher. Both these percentages are higher than the national average.

Monmouth County

The greatest rate of population growth in Monmouth County occurred between 1950 and 1970 when the population more than doubled, from 225,327 in 1950 to 461,489 in 1970. Subsequently the population growth has occurred at a more sustainable rate, with a 9 percent increase from 1970 to 1980, and then another 10 percent increase from 1980 to 1990. Overall this population increase has made Monmouth County one of the fastest growing counties in the state. According to the 2000 U.S. Census the total population of Monmouth County increased by 11 percent from 1990 to 2000, thereby making it the fourth largest county in the state in terms of population. However, as the demographics for the Borough of Lake Como will illustrate, the majority of this growth occurred outside of the Borough of Lake Como itself, and its immediately surrounding area.

According to the 2000 Census, the racial composition of the County consisted of 84.4 percent White, 8.1 percent Black or African American and 4.0 percent Asian/Pacific. The remaining 3.5 percent of the population consisted of other races. About 6.2 percent of Monmouth County residents identified themselves as Hispanic. Between 1990 and 2000, the number of White residents increased by 7.4 percent, the number of Black or African American residents increased by 5.0 percent, those of Hispanic origin increased by 70.4 percent and the number of Asians increased by 61.6 percent. As per the 2000 Census, the racial composition within the Borough of Lake Como appears to be fairly consistent with that of Monmouth County.

Monmouth County's population is dominated by the baby boomer cohort, which consisted of people who were in their mid-30s to mid-50s at the time of the 2000 Census. This group made up about 33 percent of the county's population versus 30 percent for New Jersey and 29 percent for the United States. The number of school age children has increased dramatically in the past few years as new families moved into Monmouth County and baby boomers had children. People aged 65 and over made up 12.6 percent of the county's population in 2000, well below the state average of 13.2 percent. In 2000, the median age of residents of Monmouth County was 37.7 years. As the Borough's demographic analysis will indicate, the Borough of Lake Como comparatively contains younger residents than Monmouth County.

Lake Como Borough

The Borough of Lake Como grew rapidly through the 1940's and 1950's. As much of the developable land was consumed during that time, the Borough's population has remained rather stable for the last four decades. As shown below in Table 3, Population Growth 1980-2000, U.S. Census data indicates that the Borough grew by 324 residents between 1990 and 2000. The growth in population (18.0 percent overall) was the largest increase in population the Borough has experienced in four decades.

The population projections, however, indicate that the population of Lake Como will remain stable. This can be attributed to the scarcity of developable land. In 2008, the Monmouth County Planning Board estimated the Borough's total population to be 1,868. By 2010, the Board estimates that the Borough's population will be estimated at 1,815 residents. By 2025, however, the County Planning Board projects the total population for the Borough to decline to 1,806. This estimation is provided by the Monmouth County Planning Board in their August 2008 report entitled, "Monmouth County Demographic & Economic Statistics"; it is quite likely that the actual numbers may differ. Table 2, Population Growth 1980-2008 illustrates these patterns below.

Table 2: Borough of Lake Como Population Characteristics 1930-2000			
Year	Population	% Change	Population Density *
1930	886	N/A	4,330
1940	955	10.3%	4,775
1950	1,294	35.5%	6,470
1960	1,537	18.8%	7,685
1970	1,490	-3.1%	7,450
1980	1,566	5.1%	7,830
1990	1,482	-5.4%	7,410
2000	1,806	18.0%	9,030
2008 ⁺	1,868	3.4%	9,340
2025 (Projected) ⁺	1,806	-3.4%	9,030
*Population Density displayed as residents per square mile Source: U.S. Census Bureau, Compiled by Monmouth County Planning Board, March 2001. “Population-Monmouth County Municipalities 1910-2000” and “Population Density-Monmouth County Municipalities 1980-2000”. ⁺ “Monmouth County Demographic & Economic Statistics” by Monmouth County Planning Board, August 2008 Note: As the Borough was not incorporated until 1924, data prior to 1930 is not applicable.			

Population density is a measure of the number of people residing within a given land area. New Jersey has the highest population density in the nation with average of 1,134 persons per square mile. According to the 2000 Census data, Lake Como, containing a density of 9,030 persons per square mile is eight times higher than that of the State. By comparison, the population density in 1960 was 7,685 persons per square mile, and in 1980 it was 7,830 persons per square mile. In 2000, the density of Monmouth County was 1,303 persons per square mile. Lake Como contains a density which is at least seven times higher than that of Monmouth County.

As illustrated in Table 2, the overall population of Lake Como has not undergone substantial changes in decades. Historically, the Borough has been characterized as a very small and dense coastal municipality, and has continued to remain as such. However, the amenities local residents have enjoyed may be accentuated in the future through new mixed used residential and commercial facilities along the Borough’s few commercial corridors.

2. Age and Racial Composition

As illustrated within Table 3, Lake Como contains a smaller proportion of 18-24 year olds within its population, but overall contains slightly younger residents as compared to Monmouth County. As per the 2000 Census, the median age in the Borough was 35.8 years, which is slightly lower than the median age of 37.7 years in Monmouth County. However the median age in the Borough increased from 34.8 years in 1990 to 35.8 years in 2000. A breakdown of population by age for the Borough and the County’s Population by Age is provided in Table 3, below.

Table 3: Population Comparison by Age			
Age	1990 Lake Como Borough*	2000 Lake Como Borough**	Monmouth County***
Under 5	7.1%	6.8%	6.3%
5-17	12.2%	19.3%	15.5%
18-24	7.4%	7.1%	8.5%
25-44	38.8%	31.1%	36.7%
45-64	16.9%	23.1%	20.1%
Over 65	17.6%	12.6%	12.9%
Total	100%	100%	100%
Sources: *1990 U.S. Census **2000 U.S. Census *** <i>Monmouth County Planning Board</i> "Monmouth County Profile 2005"			

As illustrated in Table 4, below, 82.2 percent of the total population was White, while the remaining 17.8 percent consisted of Black or African American, Native American, Asian/Pacific and people of two or more races.

Table 4: Lake Como Borough Racial Composition 1990-2000					
Racial Group	1990	% of total 1990 Population	2000	% of Total 2000 Population	% Change From 1990-2000
White	1232	83.1%	1486	82.2	-1.1%
Black/African American	210	14.2%	132	7.3	-48.6%
Native American/Eskimo	2	.01%	6	.03%	300%
Asian/Pacific	16	1%	23	1.3%	130%
Hispanic Origin*	22	1.6%	101	5.6%	350%
2 or More Races/Other	N/A	N/A	58	3.2%	N/A
Total	1482	100%	1806	100%	N/A
* Indicates residents of Mexican, Latino, and Puerto Rican, and other Latino descent. Hispanic origin is not a racial classification					
Sources: 1990 U.S. Census 2000 U.S. Census					

Although the Borough appears to contain a predominantly White population, it has decreased by 1.1 percent, from 83.1 percent in 1990 to 82.2 percent in 2000. The Black or African American population in the Borough shows a substantial decline of 48.6 percent, from 14.2 percent in 1990 to 7.3 percent in 2000. The 2000 Census indicated an increase in residents of Hispanic origin, from 1.6 percent in 1990 to 5.6 percent in 2000. This is a substantial increase of 350 percent. Additionally, 3.2 percent of residents identified themselves as belonging to two or more races, a statistic, which was not calculated for the

Borough in the 1990 Census, therefore this percentage appears to be more pronounced.

3. **Housing**

As indicated in Table 5, below, the most robust period of development in Lake Como occurred in the middle portion of the 20th Century, which gradually declined as developable land became scarce. According to the 2000 Census the median tenure of housing units was 1953. In addition, the Borough has a higher than average proportion of occupied rental properties. Due to the Borough's status as a tourism destination, the percentage of renter occupied homes is above average, as is the vacant housing units which numbered 283 (25.5%) as of the 2000 Census. However, 230 of these vacant units are utilized as second homes for seasonal, occasional, or recreational use. Combined, this data indicates that the Borough has a solid housing stock.

Table 5: Lake Como Housing Units by Tenure			
Year Built	All Housing Units	Owner Occupied	Renter Occupied
1999 to March 2000	2	2	0
1995 to 1998	21	11	6
1990 to 1994	48	25	11
1980 to 1989	73	32	29
1970 to 1979	102	13	45
1960 to 1969	149	42	53
1950 to 1959	215	107	59
1940 to 1949	189	95	42
1939 or earlier	308	170	82
Total	1107	497	327

E. FUTURE LAND USE CRITERIA

In developing the Proposed Land Use Plan Element for the Borough of Lake Como, in addition to the Statement of Objectives, the following factors were taken into consideration:

- Environmental Considerations
- Existing Land Use Patterns
- Regional Planning Considerations

1. **Environmental Considerations**

In 1973 the State of New Jersey adopted the Coastal Area Facility Review Act (CAFRA) with the intent to provide adequate environmental safeguards to coastal developments, while encouraging development of compatible land use

to improve the economic position of coastal towns. CAFRA regulates development in coastal areas along the central and southern New Jersey coastline. The entire Borough of Lake Como is contained within the CAFRA boundary jurisdiction. Therefore, all development applications which meet the criteria to require a permit, must comply with the impervious cover and other associated provisions pursuant to N.J.A.C. 7:7E. Under CAFRA, The Borough of Lake Como has been designated as a Coastal Metropolitan Planning Area, which permits a maximum impervious coverage of 80 percent.

2. Existing Land Use Patterns

The existing land use patterns in Lake Como provide a framework upon which future land planning decisions will be based. The distribution, type, and the density of uses have all evolved over time to produce the Borough's land use pattern. In general, this pattern is observed through the single-family homes that predominate throughout the Borough. However, Lake Como still features a variety of land use types such as parks and areas of mixed (retail/office/commercial) use. As such, a well thought out, coordinated land use plan element is critical to ensure that the Borough sustains its vitality through the future. This land use plan element has been developed to implement the objectives listed in the preceding section of this document while taking cognizance of the unique environmental, social and cultural attributes of the Borough of Lake Como.

3. Regional Planning Considerations

The Land Use Plan Element for the Borough of Lake Como was developed while taking into consideration existing state, county and regional planning documents. In addition, both the proposed and existing land uses within adjacent municipalities were considered. The Municipal Land Use Law requires that:

“The master plan shall include a specific policy statement indicating the relationship of the proposed development of the municipality, as developed in the master plan to (1) the master plans of contiguous municipalities, (2) the master plan of the county in which the municipality is located, (3) the State Development and Redevelopment Plan adopted pursuant to the State Planning Act,”... and (4) the district solid waste management plan required pursuant to the provisions of the “Solid Waste Management Act”... of the county in which the municipality is located.”

In accordance with the requirements of the MLUL, the following information has been identified as the basis for the regional planning considerations of this Plan:

Adjacent Municipalities

Lake Como Borough is proximate to the following municipalities: Spring Lake Heights, Wall Township, Belmar Borough, and the Borough of Spring Lake, which are all within Monmouth County.

The areas of Belmar Borough, which share the northern border of Lake Como is zoned as R-75, R-50, R-40 and R-36 for medium and high density residential use and CBD-2 to contain commercial uses, which continues the land use patterns evident throughout the northern portions of Lake Como. As such the Borough of Belmar's zoning plan is consistent with this Land Use Plan for the Borough of Lake Como.

The western most portion of Lake Como borders Wall Township. The adjacent areas of Wall Township are separated from the Borough of Lake Como by the New York-Long Branch rail line. The majority of lands in the Borough adjacent to this rail line have been designated as residential and mixed use zoning districts. On the Wall Township side of the tracks sites have been zoned as HB-120, HB-20, R-7.5 and ML-12 zoning designations, which are zones containing highway business, medium and high-density residential uses. As such, Lake Como's Land Use Plan is consistent with the zoning plan of Wall Township.

The Borough of Spring Lake is located to the south of the Borough of Lake Como. The area proximate to the Borough of Lake Como is zoned R-1 to contain medium density single-family residential uses, which is consistent with the zoning in Lake Como.

The areas of Borough of Spring Lake Heights located proximate to the Borough of Lake Como are zoned to contain R-5 single family residential uses, which is consistent with the zoning in Lake Como.

New Jersey State Development and Redevelopment Plan

In March 2001, the New Jersey State Planning Commission adopted the New Jersey State Development and Redevelopment Plan (SDRP). The SDRP sets forth a vision and a plan for the future of New Jersey. To help realize this vision, the SDRP identifies goals and strategies that are intended to guide public policy decisions. The following statements summarize the State's Planning Goals and Strategies:

a. Revitalize the State's Cities and Towns

The revitalization of existing local and regional urban areas is critical for the future of New Jersey. By utilizing their existing assets such as: strategic location, existing infrastructure, and historical, cultural, and scenic resources, New Jersey's urban areas can absorb much of the

imminent commercial and residential growth that threatens to consume the state's vital agricultural lands and open space.

b. Conserve the State's Natural Resources and Systems

Utilize sound planning techniques to ensure that fragile natural resources are protected. By using ecologically sound development practices within the Metropolitan and Suburban Planning Areas, and accommodating for fragile natural areas within the Fringe, Rural and Environmentally Sensitive Planning Areas, the integrity of natural resources will be maintained and in some cases improved.

c. Promote Beneficial Economic Growth, Development and Renewal for All Residents of New Jersey

Promote economic development that is fiscally, environmentally, and socially sound. Without proper foresight, the consequences of economic development may be felt by a disproportionate number of New Jersey residents. To improve the quality of life for all residents of New Jersey, private sector partnerships and collaborative planning efforts should concentrate on economic development that is both environmentally sensitive, and socially equitable.

d. Protect the Environment, Prevent and Clean-up Pollution

Develop standards of performance and create incentives to protect the state's fragile environment and valuable natural resources. Incorporate these incentives into public policy in order to reduce waste, and reuse and recycle materials through demanufacturing and remanufacturing. By preventing and reducing pollution and toxic emissions at their source, the state will be able to conserve natural resources and protect public health.

e. Provide Adequate Public Facilities and Services at a Reasonable Cost

Improve public services offered to the residents of New Jersey by utilizing the infrastructure more efficiently. By supporting investments based on comprehensive planning and providing financial incentives for jurisdictions that cooperate in supplying public infrastructure and shared services, residents will have the opportunity to enjoy improved service at a reasonable cost.

f. Provide Adequate Housing at a Reasonable Cost

Utilize planning techniques to make a broad choice of housing opportunities available at a reasonable cost, particularly to those most in need. Make certain that the current housing stock is maintained. Where

appropriate, build on locations that are easily accessible, preferably on foot to employment, retail, public services, cultural, civic, and recreational opportunities, and at densities which support transit to reduce commuting time and costs.

g. Preserve and Enhance Historic, Cultural, Scenic, Open Space and Recreational Value

Enhance, preserve, and use historic, cultural, scenic, open space and recreational assets through collaborative planning, design, investment and management techniques. Locate and design development, redevelopment, and supporting infrastructure to improve access to and improve these sites. Support the important role of the arts in contributing to community life and civic beauty.

h. Ensure Sound and Integrated Planning and Implementation Statewide

Use the State Plan and the Plan Endorsement process as a guide to achieve coordinative, collaborative, long-term planning efforts. Utilize capacity analysis and community involvement to integrate planning with investment and regulatory land use decisions. Ensure that all development, redevelopment, revitalization, or conservation efforts support State Planning Goals and are consistent with Statewide policies, and the State Plan Policy Map of the State Plan.

The SDRP designates land areas within New Jersey into one of five Planning areas. Within the SDRP, Planning Areas serve a pivotal role by setting forth Policy Objectives that guide the application of the State Plan's Statewide Policies within each area and serve to achieve the goals of the State Planning Act. A Planning Area is a large mass of land with tracts that share certain characteristics, such as population density or natural features.

The State Plan Policy Map provides the framework for implementing the Goals and Objectives of the State Plan through assigned planning areas. The Planning Areas are:

- Metropolitan Planning Area (PA1)
- Suburban Planning Area (PA2)
- Fringe Planning Area (PA3)
- Rural Planning Area (PA 4)
- Environmentally Sensitive Planning Area (PA5)

Each planning area is a large mass of land with tracts that share certain characteristics and intentions. The planning areas do not necessarily coincide with municipal boundaries, but define geographic areas that are suitable for the common application of public property. Each Planning Area has policy

objectives that guide growth in the context of its unique qualities and conditions. These policy objectives are intended to guide state, county, and municipal planning in general, and specifically, to establish a regional system of Centers (with cores and neighborhoods) in nodes to promote growth in Metropolitan and Suburban Planning Areas; guide the location and size of centers to accommodate growth in Fringe and Rural Planning Areas, and to maintain and enhance the viability of natural resources, ecological systems and associated beneficial growth in the Environmentally Sensitive Planning Areas and provide management for the environs. The policy objectives also shape and define the application of the Statewide Policies in each Planning Area.

Both the Borough of Lake Como and its immediately surrounding area have been designated as the Metropolitan Planning Area (PA1). The Metropolitan Planning Areas include large urban centers and postwar suburbs that are fully or almost fully developed so that further development is dominated by an intensification of land uses through redevelopment and reuse.

The six criteria that delineate the Metropolitan Planning Area (PA 1) include:

- Densities of more than 1,000 persons per square mile.
- Existing public water and sewer systems, or physical accessibility to such systems, and access to public transit systems.
- Proximity to the Suburban Planning Area
- Land greater than one square mile
- A population of not less than 25, 000 people; or areas totally surrounded by land areas meeting the criteria of a Metropolitan Planning Area, that are geographically interrelated with that planning area, and meet the intent of the planning areas

The Metropolitan Planning Designation permits the highest density of development. The State Plan notes that within the Metropolitan Planning Area the objective is to:

- Provide for most of the state's redevelopment
- Promote growth in compact forms
- Stabilize older suburbs
- Redesign areas of sprawl and
- Protect the character of existing stable communities.

As mentioned earlier, the New Jersey State Development and Redevelopment Plan utilizes areas with "population densities exceeding 1,000 per square mile, land development infrastructure such as water and sewer lines to be in place as two of the defining criteria of a Metropolitan Planning Area and as Lake Como's population density already exceeds 1,000 persons per square mile, the objective of maintaining current densities and encouraging redevelopment is

consistent with the Goals and Objectives of the State's Development and Redevelopment Plan.

Stormwater Management Plan

The Borough of Lake Como adopted its Stormwater Management Plan, a separate element of the Comprehensive Plan, in 2005. The Plan addresses groundwater recharge, stormwater quantity and quality impacts by incorporating stormwater design and performance standards for new major development in the Borough. The Plan describes long-term operation and maintenance measures for existing and future stormwater facilities. The Land Use Plan is in accordance with the goals and objectives and recommendations set forth in Stormwater Management Plan.

F. PROPOSED LAND USE PLAN

1. Objectives

The key objective of the proposed Land Use Plan is to maintain the Borough's population density and small town character. Due to the scarcity of developable land, additional residential and commercial greenfield development is highly unlikely. However, through the adaptive reuse of existing properties, and the potential for lot consolidation, the Borough must continue to diligently prepare and plan for the future. To ensure the logical, beneficial effects of redevelopment to take hold in the Borough, Lake Como has taken precautions, and adopted provisions to guide development that is slated to take place.

The Borough has recently adopted several provisions to implement the goals and objectives that have been outlined in the previous Master Plan, and corresponding reexaminations. For example, Lake Como recently adopted and implemented ordinance 2005-751. This amendment incorporated a Street Oriented Mixed Use zone along the commercial corridor of which includes Main Street and also extends along a small portion of 18th Avenue. This overlay zone has been adopted to provide a variety of opportunities for retail sales and services, office space, and residential living in a vibrant, street oriented community. The architectural design of buildings within the corridor is encouraged to be traditional downtown styling, that is two and three story buildings set right on the first floor with residential units on the second and higher stories. Residential uses are envisioned to be high-end one and two bedroom units. This mixed use, street oriented overlay district has laid the foundations for the type and scale of redevelopment along Main Street that the Borough will welcome and be able to adequately manage. Buildings in this zone should be designed with an eye toward architectural detailing that can be unique, but should conform to the goals and objectives of this Master Plan. Although the overlay district is the most notable amendment to the Borough's Land use provisions, Lake Como has adopted other pertinent revisions to its Code in order to more adequately meet the needs of residents and to fulfill the goals and objectives of this Master Plan.

2. Goals

- a. To create a unique setting along Main Street.
- b. Improve tax base by attracting additional ratable properties.
- c. Allow residents greater range of social and recreational amenities such as expanding dining/recreation choices, and improve aesthetics of Main Street.

- d. Adopt more specific and in depth design standards within the overlay zone to guide development and give the Borough uniqueness to set it apart from the “bookend” municipalities on either side of the Borough.

3. General Land Use Recommendations

a. Endorse revitalization of sites that are underutilized.

Revitalization of all sites that are poorly maintained or underutilized should be encouraged.

b. Improve upon the Borough’s existing design standards.

Design regulations for new developments in the Borough should be amended to enhance the visual and aesthetic value of all areas of Lake Como. Specific guidelines and diagrams should be adopted that include favorable design regulations for building facades, streetscapes, parking areas, signage, lighting and other visual elements. More specifically lighting standards should be established so that the exterior lighting does not interfere with the quality of life of the residents occupying the second floor of the building. The ordinance should ensure that adequate shields be provided that would prevent glare and negative impacts on the residences. Landscaping should provide a mix of evergreen plants along with seasonal plantings. In addition, benches, trash receptacles, planters and other street furniture should be compatible throughout the Main Street area.

The Borough should strive to maintain Lake Como’s identity as a shore town. To that end it is recommended that architectural design standards be adopted, which will establish standards in order to regulate new buildings and improvements to the existing buildings.

c. Promote the development of a mixed-use node within the Borough’s zoning overlay district

Higher density, mixed-use centers will improve the character of the Borough’s physical environment and enhance the overall quality of life for its residents. Nodes and centers should incorporate a variety of office and retail uses at greater intensities and should be incorporated into or easily accessible to existing residential neighborhoods. It is recommended that the existing ordinance setting forth the stipulations for uses in the Main Street area be revised to put forth a more definitive character for the buildings in the area. It is recommended that the ordinance be revised to set a minimum ratio of restaurant and retail to residential uses in order to prevent residential over-development on the Main Street. These steps would ensure that the development is a genuine mixed-use development

and not having a disproportionate amount of residential uses vis-à-vis commercial uses in the area.

d. Strictly enforce zoning codes and property maintenance requirements.

Expansion of the code enforcement division should be investigated to provide proactive enforcement so that all public, commercial and residential properties are appropriately maintained. Additionally, the land use and development regulations that are adopted by the Borough are intended to promote public safety, health and general welfare and should be upheld except in extreme circumstances where the regulations prove to be unreasonable. Thorough review and scrutiny of all development applications that require variances must take place prior to the granting of such variances. It is imperative that the Borough enforces the height, number of bedrooms and other ordinance standards stipulated for the residential units in the Mixed-Use Zone. It is recommended that the Borough have a Professional Planner to review all development application including variances, subdivisions, site plans for application within the Main Street Development Zone for completeness and adherence to the ordinance stipulating the standards in the Mixed-Use Zone.

e. Review and Update the Borough's Land Use Ordinance

In order to promote sound, sustainable planning, it is recommended that the Borough's existing ordinance be reviewed. Specific areas that are encouraged to be reviewed include: parking provisions, allowable front setbacks and the bulk and height standards, as adopted for each zoning designation. Aspects of the ordinance are conflicting and generally confusing. Therefore, it is recommended that an entirely new Land Use and Development Ordinance be drafted and adopted. The ordinance should be compatible with the recommendations of this Master Plan and consistent with Residential Site Improvement Standards, the Municipal Land Use Law and other regulatory standards.

f. Promote buffering between incompatible land uses.

Landscape and vegetative buffering should be maintained and enhanced along areas where incompatible land uses are located adjacent to each other. Residential uses in particular should be adequately buffered and screened from adjacent non-residential uses, parking areas and roadways.

g. Recommended Ordinance Changes in Mixed-Use Zone

In the Mixed-Use Zone, it is recommended that the ordinance be revised to reduce the total allowable coverage from the existing 70 percent to 60

percent and that the height requirements be revised to permit buildings having a maximum height of 35 feet and not to exceed three (3) stories.

h. Parking

Parking and street congestion is a concern in Lake Como, and it is recommended that each individual use in the Borough provide adequate on-site parking. It is recommended that the Borough continue its current practice of requiring a maximum two-hour Main Street parking to discourage long-term parking on the streets that were intended to encourage shoppers. In order to promote pedestrian friendly atmosphere and to encourage use of bicycles, bike racks should be required to be provided in newly constructed multi-family dwellings and commercial buildings.

i. Signage

It is recommended that the Borough revise its sign ordinance to have a consistent design to improve and enhance the building aesthetics. Standards should be established to ensure that the signs are compatible with the building in terms of color and that the materials are complementary as well. In addition, the ordinance should be revised to regulate banners. Sign design standards should stipulate what an individual business would be allowed to print on an awning. For consistency, printing may be restricted to the individual business name, initials, logo or street number, etc.

j. Utilities

It is recommended that the ordinance be revised to require underground utility wires for new development.

4. Land Use Ordinance Considerations

With this principle of maintaining the overall balance among the various land use categories firmly in place the current zoning ordinance has been reviewed. This revision to the Land Use Plan seeks to refine the Land Use Ordinance. Sweeping wholesale changes are not proposed, rather limited modifications are recommended. Discussed below are the suggested changes to the Land Use Code to more clearly and more effectively administer the provisions and intentions of the Code. Possible amendments include:

- a. To modify the existing ordinances as described earlier in this document.
- b. Amend the Zoning Map to reflect the changes that have occurred in the Borough since the adoption of the last zoning map, entitled "Zoning Map

Borough of Lake Como,” and dated March 20, 1990. The updated zoning map depicting the changes is included within Appendix A.

- c. Consider amending the methodology that is used to measure property setbacks in the Borough, by beginning the setback measurement from the street curb (edge of pavement if no curb). This would allow the applicant/architect to physically take the measurements and report findings. The setback would be measured to the nearest building face and /or enclosed porch.
- d. Revise zoning district names adopted through section 17-8.1 of the Code:
 - multi-family (vs. multifamily A);
 - general business (vs. multifamily B and business);
 - include multifamily as permitted use in general business zone.
- e. Incorporate latest RSIS standards for residential projects by reference.
- f. Verify allowable awning height due to perceived conflicts of section 17-10a5(b)(5): 7' 6" vs. 17-10a9: 8' 6".

Lake Como is also considering several amendments with regards to the parking provisions in town. More specifically, a "no front yard parking" has been mentioned as an option to curtail summertime congestion along the Borough's streets with respect to Main Street to be added to the ordinances but continue to allow parking in a driveway apron garage access. The Borough wants to restrict gravel/pavement (and parking) in an entire front yard and/or associated drop-curbs/loss of on-street parking.

It is recommended that a Main Street Improvement Fund be established. This can be used to make improvements such as new street signs, benches, planters and street lighting and other enhancements. Revenues for this fund can be obtained by establishing a fee on a new development and municipal contribution. In addition, this fund can enable Lake Como to qualify for grants thereby opening up other sources of funding.

In summary, the Land Use goals, recommendations, and objectives are designed to focus and realize issues in the Lake Como in order to sustain the Borough's unique character and spirit for future generations.

SECTION V

APPENDIX A: PROPOSED ZONING MAP



PROPOSED ZONING MAP

BOROUGH OF LAKE COMO
MONMOUTH COUNTY
NEW JERSEY

Zoning Districts

- 1 - Residential- AA
- 2 - Residential- A
- 3 - Residential- B
- 4 - Multi-Family- A
- 5 - Multi-Family- B & Business

 Mixed Use Overlay Zone

Note: Multi-Family A & B Zones shall allow a maximum density of 16 units/acre.



Birdsall Engineering, Inc.

Consulting and Environmental Engineers

611 Industrial Way West
Eatontown, NJ 07724
Certificate of Authorization No. 24GA27989800

Tel.: 732.380.1700
Fax.:732.380.1701
www.Birdsall.com

Sources: Municipal Parcel
and Zoning Maps

DRAWN BY:
KCW

SCALE
1"=400'

Job No: 500006450001
File Name: Zoning Map

DATE
5.7.09