

ARCHITECTURAL FEASIBILITY STUDY

# 104 Broadway, Somers Point, NJ

Block 2018, Lot 3.02 · 17,740 SF Bayfront Parcel

Prepared from: NJDEP CAFRA Permit (CZM170002, ext. to 2/7/2028) ·  
Schaeffer Nassar Scheidegg surveys & CAFRA plan ·  
Somers Point Zoning Variance ZB-8-2020 ·  
ACT Engineers Environmental Compliance Assessment ·  
Dock Permitting Plan (stamped 3/8/2022) ·  
Aerial / drone imagery (Nov 2022)

May 2026

# 1 · Executive Summary

104 Broadway is a long, narrow waterfront parcel in the City of Somers Point, fronting Broadway Avenue at the north and the Great Egg Harbor Bay at the south. The lot is exceptionally narrow at the street (33 ft) but widens to roughly 70 ft at the bay, where a vinyl-wrapped timber bulkhead defines the upland edge. A 12-foot permeable gravel cartway already runs the full length of the parcel, terminating at a buildable pad.

The property is shovel-ready: **all major environmental approvals are in place**, soil erosion is recertified, an electric service easement was executed in 2023, and a stamped NJDEP dock plan exists for a perpendicular pier with two slips.

**Bottom line:** the site supports a single-family home or duplex with a CAFRA-authorized building envelope of **34 ft × 81 ft** (2,754 sf footprint). Practical zoning compliance reduces this to approximately **32 ft × 71 ft** (2,272 sf), yielding roughly **3,800–6,800 sf** of habitable area depending on the chosen scheme.

LOT AREA  
**17,740 SF**

CAFRA PERMIT  
**Valid through Feb 7, 2028**

ZONE  
**R-MF (Residential Multi-Family)**

FRONTAGE ON BROADWAY  
**33 ft (variance approved)**

PERMITTED USES  
**Single-family, two-family/duplex, townhouse**

WATER FRONTAGE  
**~76 ft, Great Egg Harbor Bay**

## 2 · Zoning, CAFRA & Environmental Constraints

### R-MF Zone Bulk Standards (Somers Point §114-21)

Standard	Required	Site Condition	Status
Lot Area (two-family)	15,000 SF	17,740 SF	<b>Conforms</b>
Lot Area (single-family)	7,500 SF	17,740 SF	<b>Conforms</b>
Lot Width	90 ft	33 ft / ~70 ft at bay	<b>Variance ZB-8-2020 approved</b>
Front Yard Setback	35 ft	~210 ft	<b>Conforms</b>
Side Yard Setback	15 ft each	13 ft / 22 ft (CAFRA box)	<b>Reduce footprint width to 32 ft</b>
Rear Yard Setback	35 ft	~25 ft (CAFRA box)	<b>Trim SW corner ~10 ft</b>
Building Height	35 ft (above BFE+freeboard)	TBD	<b>Sufficient</b>

### NJDEP CAFRA Authorization (CZM170002)

- Authorized: duplex (or single-family) with associated decks/patios & 12-ft permeable driveway.
- Maximum building envelope: **34 ft x 81 ft (2,754 SF footprint)**.
- Minimum 15 ft setback from bulkhead. Uncovered decks/patios may extend into this 15-ft zone.
- Wetlands preserved on north and south sides; 150-ft disturbance buffer enforced.
- Stamped NJDEP dock plan permits a single perpendicular pier with up to two slips/lifts.
- Permit extended by James & Leeann Ginn through **February 7, 2028**.

### Flood & Coastal Construction

- FEMA: AE Zone (BFE 9 ft) at building location; VE (BFE 10–12 ft) within ~30 ft of bulkhead.
- Required Finished Floor Elevation: **10.0 ft** (BFE + 1-ft freeboard) — already shown on CAFRA plan.
- Garage/storage at El. 9.0 ft is below BFE: breakaway walls and flood vents required; non-habitable.
- Bulkhead top El. 8.75 ft (Somers Point §92-7 minimum is 7 ft — conforms).







### Other Approvals & Status

- Sewer lateral installed; water service available.
- Electric: 25 kVA padmount transformer permitted via Atlantic City Electric Drawing 18385816; utility easement executed 2/2/2023.
- Soil Erosion / Sediment Control plan recertified through 10/14/2024 — re-recertification needed before construction.
- Driveway, rip-rap revetment, and bulkhead all legally constructed in approved alignment.

### 3 - Annotated Site Plan

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Schematic site plan derived from the SNS survey and the CAFRA-approved plan. North is up; the bay is to the south.

-  Upland / buildable
-  Wetlands (protected)
-  Tidal water
-  12-ft permeable cartway
-  CAFRA envelope (34x81)
-  Compliant footprint (32x71)

**BROADWAY AVENUE (60 ft wide)**



**South Pointe Condominiums (Lot 3.03)**

**Adjoining single-family / Lot 5**

33' frontage (variance)

North Wetland Enhancement (1,063 SF)

~210 ft driveway

CAFRA Envelope 34' x 81' (2,754 SF)

South Wetland Enhancement (2,940 SF)

Zoning-compliant 32' Deck (patio covered)

15-ft CAFRA setback from bulkhead

**BULKHEAD (38 LF, EI. 8.75)**

Mean High Water (EI. 3.49)

Drawing not to engineering scale. Do not use for construction. Refer to Schaeffer Nassar Scheidegg approved CAFRA plan dated 6-21-11 / rev 7-28-17 for permitted dimensions.

## 4 · Buildable Envelope & Billable Area

### Maximum CAFRA Footprint

FOOTPRINT  
**2,754 SF**

34 ft × 81 ft per the NJDEP-approved plan. Requires either a side & rear yard variance or footprint reduction to comply with R-MF setbacks.

### Recommended Compliant Footprint

FOOTPRINT  
**2,272 SF**

32 ft × 71 ft fits inside both CAFRA and Somers Point R-MF setbacks. **Recommended** — avoids reopening permit hearings.

### Vertical Buildable Area

Level	Elevation	Use	Compliant SF	Max CAFRA SF
Lower	El. 9.0 (below BFE)	Garage / storage / mech (non-hab.)	2,272 (not billable)	2,754 (not billable)
Floor 1	El. 10.0 (FFE)	Habitable	2,272	2,754
Floor 2	El. ~20	Habitable	2,272	2,754
Floor 3	El. ~30 (set back)	Habitable (partial)	~1,500	~1,800
Total habitable (2-story)			~4,544 SF	~5,508 SF
Total habitable (3-story)			~6,044 SF	~7,308 SF

**Bonus area not counted in zoning footprint:** uncovered decks, patios, and the dock pier extend usable outdoor square footage by an additional ~1,200–1,800 SF. These do not consume CAFRA envelope or zoning floor area, and may extend within the 15-ft bulkhead setback per CAFRA rules.

## 5 · Concept A — “Bayfront Villa”

Single-family · Quality-of-life · ~3,840 SF habitable

A right-sized single-family residence prioritizing water views, generous outdoor terraces, and architectural quality over square footage. Two habitable floors above a flood-resilient lower level. Roof articulated with a low-slope shed form to maximize ceiling height in primary living space.

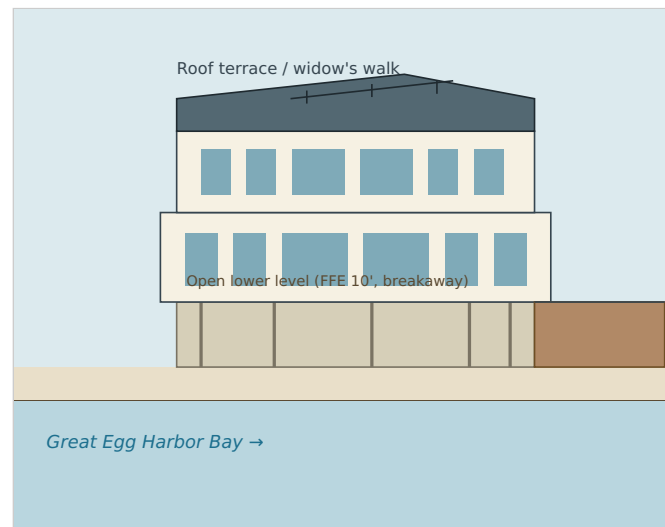
### Program

- Lower level: 2-car garage, mudroom, kayak/SUP storage, mechanical
- Floor 1 (FFE 10): great room, kitchen, dining, powder, screened porch
- Floor 2: primary suite, 2 secondary bedrooms, hall bath, study/loft
- Roof: optional widow's walk over great-room volume
- Outdoor: 600 SF main deck + 250 SF screened porch + 800 SF bulkhead terrace

### Areas

Floor	Footprint	Habitable SF
Lower (storage)	32 × 60	1,920 (non-hab.)
Floor 1	32 × 60	1,920
Floor 2	32 × 60	1,920
<b>Total habitable</b>		<b>3,840 SF</b>

### Section / Elevation



Section view from south. Two habitable floors over a flood-resilient lower level.

### Highlights

- Footprint smaller than legal maximum: more daylight, less mass against neighbors
- Generous wraparound bay-side deck (uncovered, allowed within 15-ft setback)
- Open lower level reduces FEMA flood insurance and minimizes wave loading
- Suitable for primary residence or premium short-term rental

## 6 · Concept B — “Bayfront Estate”

Single-family · Maximum-yield · ~6,044 SF habitable

This concept pushes the envelope to its practical legal maximum. A 32 × 71-ft footprint with three habitable floors and a stepped roof form. Designed to maximize valuable square footage without triggering new variances. Style nods to surrounding architecture but with a more refined custom-home palette.

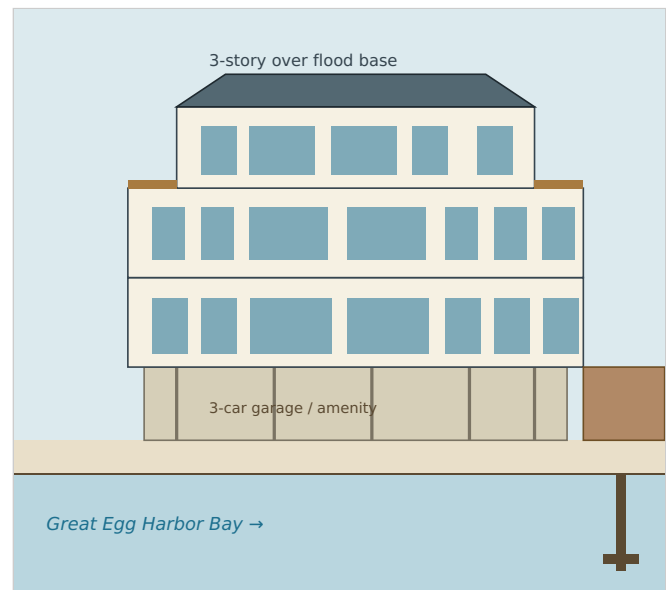
### Program

- Lower: 3-car garage, gym, sauna, wine cellar, mechanical (non-hab.)
- Floor 1 (FFE 10): foyer, great room, gourmet kitchen, butler’s pantry, dining, library, guest suite, screened porch
- Floor 2: primary suite with sitting room, two ensuite bedrooms, laundry, study
- Floor 3 (set back): media/family, two bedrooms, large covered roof deck
- Outdoor: 1,200 SF terrace at bulkhead with firepit; dock with two slips

### Areas

Floor	Footprint	Habitable SF
Lower (garage / amenity)	32 × 71	2,272 (non-hab.)
Floor 1	32 × 71	2,272
Floor 2	32 × 71	2,272
Floor 3 (setback)	~28 × 54	~1,500
<b>Total habitable</b>		<b>~6,044 SF</b>

### Section / Elevation



Stepped 3-story massing. Top floor set back ~5 ft per side for terrace and to reduce visual mass.

### Highlights

- ~6,000 SF of habitable area — top of the value range for this lot
- Set-back third floor reduces visual mass and provides perimeter terrace space
- Roof deck capitalizes on 270° views (bay, marsh, Ocean City Bridge)
- Strong rentability and resale ceiling; positioned as estate-class waterfront

## 7 · Concept C — “Stacked Duplex”

Two units · Maximum income · ~5,700 SF habitable

The CAFRA permit was originally issued for a duplex, and a duplex is a permitted use in R-MF. This concept fully exercises that approval as two stacked condominium units, each with private bay-facing outdoor space. Best for an investor or family wanting to retain one unit and rent the other.

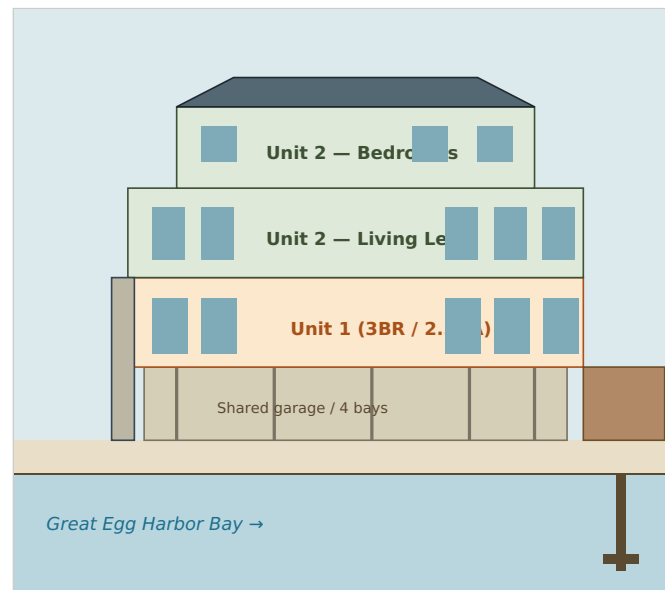
### Program

- Lower: shared garage, individual storage, mechanical (non-hab.)
- Unit 1 (Floor 1, FFE 10): 3 BR / 2.5 BA, ~2,200 SF, ~400 SF covered porch
- Unit 2 (Floors 2 + 3): 3–4 BR / 3.5 BA, ~3,500 SF over two floors, ~700 SF private roof deck
- Separate front entries; two electric meters; separate HVAC

### Areas

Component	SF
Garage / storage (non-hab)	2,272
Unit 1 (lower)	2,200
Unit 2 (upper, two floors)	3,500
<b>Total habitable</b>	<b>5,700 SF</b>

### Section / Elevation



Two separately-metered residences sharing a garage podium. Stair tower at left provides separate vertical circulation.

### Highlights

- Already permitted as a duplex — no zoning changes required
- Owner-occupy one, rent the other (year-round or seasonal)
- Could later be condominiumized for separate sale of each unit
- Highest combined yield — South Pointe area bayfront 4BR rentals: \$35–55K/season

## 8 · Comparison & Recommendations

Metric	A · Villa	B · Estate	C · Duplex
Use type	Single family	Single family	Two-family
Footprint	32 × 60 (1,920 SF)	32 × 71 (2,272 SF)	32 × 71 (2,272 SF)
Stories above flood base	2	3 (top set back)	3 (top set back)
Total habitable SF	3,840	~6,044	~5,700
Bedrooms	3–4	5–6	6–7 (across two units)
Outdoor SF (decks/terrace)	~1,650	~1,950	~1,800
Variances required	None	None	None
Construction risk	Low	Moderate	Moderate
Operating model	Primary or premium STR	Estate / legacy	Owner + rental income

### Order-of-Magnitude Pro Forma (illustrative only)

Metric	A · Villa	B · Estate	C · Duplex
Hard cost @ \$475/sf hab + \$200/sf garage	~\$2.2M	~\$3.3M	~\$3.2M
Soft costs (15%)	~\$330K	~\$500K	~\$480K
Estimated all-in build cost	~\$2.5M	~\$3.8M	~\$3.7M
Stabilized market value	\$3.0–3.5M	\$4.5–5.5M	\$4.0–5.0M (or 2 × \$2.0–2.5M)

Numbers are directional and assume current South Jersey shore-county custom-build pricing. They are not a substitute for a contractor estimate or appraisal.

**Recommendation.** Two paths are clearly defensible: **Concept A** if the goal is a personal sanctuary maximizing architectural quality with minimum carrying cost; **Concept B** if the goal is a legacy estate or to maximize resale value. **Concept C** offers the highest risk-adjusted yield but commits the property to multi-family occupancy. Decide between A and B before architectural drawings begin — interior planning differs substantially.

### Recommended Next Steps

1. Confirm decision between Concept A, B, or C and select an architect licensed in NJ.
2. Re-recertify the Cape Atlantic Soil Erosion plan (current cert expired 10/14/2024).
3. File municipal Construction Permit set with Somers Point — no further variance needed if either A, B, or C is built within the 32 × 71 envelope.

4. Refresh dock permit submission (stamped plan exists; tidelands license needed) and budget shellfish-mitigation fee.
5. Confirm Atlantic City Electric service installation — easement signed but transformer may not yet be set.
6. Inspect bulkhead vinyl wrap and budget routine maintenance prior to construction mobilization.

*All dimensions and elevations referenced from the NJDEP-approved CAFRA plan (SNS Engineers, rev. 7-28-17), the Ginn survey (9-1-21), and the ACT Engineers compliance assessment (9-29-21). For planning use only — not for construction.*