A detailed topographic map of Rumson, New Jersey, showing contour lines, roads, and various landmarks. The map is oriented with North roughly at the top. The title '1988 MASTER PLAN' is superimposed in the center of the map.

# 1988 MASTER PLAN

**BOROUGH OF RUMSON  
MONMOUTH COUNTY, NJ**



1988 MASTER PLAN

BOROUGH OF RUMSON  
Monmouth County, New Jersey

ADOPTED BY THE RESOLUTION OF  
RUMSON BOROUGH PLANNING BOARD

JULY 5, 1988

PREPARED BY:

T & M ASSOCIATES  
1060 HIGHWAY ROUTE 35  
MIDDLETOWN TOWNSHIP  
P.O. BOX 828  
RED BANK, NEW JERSEY 07701

The original of this document has been signed and sealed in  
accordance with New Jersey Law.

RESOLUTION ADOPTING 1988 MASTER PLAN  
OF THE BOROUGH OF RUMSON

WHEREAS, pursuant to N.J.S.A. 52:27D-301 et. seq., all municipalities are required to amend their Master Plan by August 1, 1988 to include a housing element and fair share plan; and

WHEREAS, pursuant to N.J.S.A. 13:1E-1 et. seq., all municipalities are required to amend their Master Plan to include a recycling element; and

WHEREAS, the Planning Board of the Borough of Rumson determined to up-date its entire Master Plan and re-examine its Development Regulations; and

WHEREAS, the Planning Board of the Borough of Rumson has provided notice to the public, adjoining municipalities and the Monmouth County Planning Board as required by N.J.S.A. 40:55D-13; and

WHEREAS, the Planning Board of the Borough of Rumson held a public hearing on July 5, 1988 at which time any interested member of the public was permitted to comment or ask questions on the proposed adoption of a new Master Plan; and

WHEREAS subsequent to the public hearing minor amendments to the plan were made and approved by the Board;

NOW, THEREFORE, BE IT RESOLVED by the Planning Board of the Borough of Rumson that it does hereby adopt the 1988 Master Plan prepared by C. Bernard Blum, Jr., P.E., P.P. and as amended at the July 5, 1988 public hearing.

BE IT FURTHER RESOLVED that copies of all documents shall be forwarded by certified mail to the Monmouth County Planning Board and all adjoining municipalities and provided to the Mayor and Council and Board of Adjustment of the Borough of Rumson.

The above resolution was moved by Mr. Conklin, seconded by Mr. Doremus, and carried on the following roll call vote:

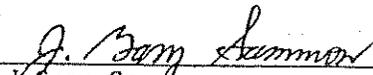
In the affirmative: Messrs. Malone, Murphy, Conklin, Kennedy, Parent and Doremus.

In the negative: None.

Absent: Mayor Paterno, Messrs. Zydney, Gorski and Mrs. Armitage.

CERTIFICATION

I hereby certify that the foregoing is a true copy of a resolution adopted by the Rumson Planning Board at a regular meeting held on July 5, 1988.

  
J. Gary Sammon  
Secretary

BOROUGH OF RUMSON

MONMOUTH COUNTY, NEW JERSEY

CHARLES F. PATERNO, M.D., MAYOR

BOROUGH COUNCIL

CHARLES S. CALLMAN, COUNCIL PRESIDENT

GEORGE H. MOSS, JR.  
HARRY BARBEE, JR.  
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ROBERT J. GORSKI  
PATRICK J. MORAN  
CAROLYN S. CALLEN

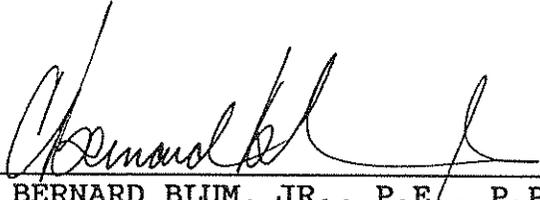
BOROUGH PLANNING BOARD

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PATRICIA MURPHY, STENOGRAPHER

  
C. BERNARD BLUM, JR., P.E., P.P.  
RUMSON BOROUGH ENGINEER  
PROFESSIONAL ENGINEER NO. 14227  
LICENSED PROFESSIONAL PLANNER NO. 887

## TABLE OF CONTENTS

INTRODUCTION . . . . .	1
REGIONAL SETTING . . . . .	3
HISTORICAL BACKGROUND . . . . .	5
POPULATION . . . . .	10
Sources of Data . . . . .	11
Historical Population: 1910 - 1980 . . . . .	11
<u>Changes in Population: 1960 - 1980</u> . . . . .	13
Components of Population Change: 1960 - 1980 . . . . .	13
Births and Deaths: 1960 - 1986 . . . . .	13
<u>In- and Out-Migration: 1960 - 1986</u> . . . . .	16
<u>Population Characteristics</u> . . . . .	16
Age Distribution . . . . .	16
Sex . . . . .	16
Race . . . . .	18
Education . . . . .	18
Occupation . . . . .	18
Employment . . . . .	20
Population Projections: 1980 - 1992 . . . . .	23
School Enrollment Trends . . . . .	24
NATURAL RESOURCES & ENVIRONMENTAL FEATURES . . . . .	26
Physiography . . . . .	26
Geology . . . . .	26
Soils . . . . .	27
Physical Features . . . . .	30
Wetlands . . . . .	32
Floodplains . . . . .	35
Water Quality . . . . .	35
Wildlife . . . . .	37
Natural Resources and Planning . . . . .	42
Special Policies of CAFRA . . . . .	42
EXISTING LAND USE . . . . .	46
Land Development Patterns . . . . .	46
Development Intensity . . . . .	46
STATEMENT OF PRINCIPLES, OBJECTIVES, ASSUMPTIONS, POLICIES AND STANDARDS . . . . .	53
Principles and Objectives . . . . .	53
HOUSING PLAN ELEMENT AND FAIR SHARE PLAN . . . . .	57
Inventory of Housing Stock . . . . .	57
Projection of Housing Stock: 1987-1993 . . . . .	62
Demographic Characteristics . . . . .	62
Existing and Probable Future Employment Characteristics . . . . .	62
Determination of Present and Prospective Fair Share for Low and Moderate Income Housing . . . . .	69

Share for Low and Moderate Income Housing . . . . .	69
Lands Appropriate for Construction of Low and Moderate Income Housing . . . . .	69
Fair Share Housing Plan Implementation . . . . .	73
Housing Rehabilitation Program . . . . .	73
Low and Moderate Income Companion Units . . . . .	74
Fair Share Plan (Ordinance) . . . . .	75
Permitted Within the Borough of Rumson . . . . .	76
 HISTORIC PRESERVATION ELEMENT . . . . .	 85
Rumson's Landmark Sites and Districts . . . . .	85
Designation Standards . . . . .	88
Utilization and Preservation Alternatives . . . . .	90
Addition of Landmark Sites or Districts . . . . .	91
 RECYCLING PLAN ELEMENT . . . . .	 93
The Municipal Recycling Program . . . . .	93
Material Preparation . . . . .	94
Material Collection . . . . .	94
Markets for Materials . . . . .	94
Leaves and Grass . . . . .	95
Labor and Equipment . . . . .	95
Enforcement . . . . .	95
Recommendations for Recycling Provisions within Subdivisions and Site Plan Regulations . . . . .	95
 LAND USE ELEMENT . . . . .	 97
Concept . . . . .	97
Land Use Recommendations . . . . .	97
Residential Land Use . . . . .	98
Business/Commercial . . . . .	100
Public and Quasi-Public Uses, Landmarks . . . . .	102
Landmarks . . . . .	104
Relationship to Existing & Proposed Zoning . . . . .	105
 STATEMENT OF PLANNING RELATIONSHIPS . . . . .	 106
Fair Haven Master Plan . . . . .	106
Little Silver Master Plan . . . . .	106
Monmouth Beach Master Plan . . . . .	106
Middletown Master Plan . . . . .	106
Sea Bright . . . . .	107
Monmouth County Growth Management Guide . . . . .	107
Monmouth County District Solid Waste Management Plan . . . . .	107
State Development and Redevelopment Plan . . . . .	107

LIST OF FIGURES

<u>FIGURE NO.</u>		<u>PAGE NO.</u>
1	Regional Location Map	4
2	Monmouth County Historical Sites Inventory Map	7
3	Soils Map	28
4	Physical Features Map	31
5	National Wetlands Inventory Map	33
6	Flood Hazard Areas Map	36
7	Existing Land Use Map 1988	50
8	Existing Land Use - Business District and Environs	51
9	Existing Zoning Map 1988	52
10	Census Tract Map	59
11	Developed Residential Lands Greater than Three Acres	80
12	Municipal Recreation, Conservation, and Open Space Overlay	81
13	Flood Hazard Area Overlay	82
14	Existing Secondary Units Location	83
15	Environmentally Sensitive Land Overlay	84
16	Landmark Preservation Map	92
17	Land Use Plan	99

## LIST OF TABLES

<u>TABLE NO.</u>		<u>PAGE NO.</u>
1	Monmouth County Historical Sites Inventory	8
2	Historical Population Trends 1910 - 1980	12
3	Natural Population Changes 1960 - 1986	14
4	Components of Population Change 1960 - 1986	15
5	Population Characteristics - 1980	17
6	1980 Occupation Distribution	19
7	Private Sector Covered Employment	21
8	1987 Annual Unemployment Rate	22
9	Population Projections	23
10	School District Enrollment 1970 - 1987	25
11	Wetland Legend	34
12	Bird Species	39
13	Mammalian Wildlife Species	40
14	Endangered and Threatened Wildlife Species	41
15	CAFRA Special Area Policies	43
16	Existing Land Use 1988	47
17	Zoning Analysis 1988	49
18	Comparison of Residential Construction and Demolition Permits	60
19	Conditions of Housing by Census Tract - 1980	61
20	Census Tract Population Profile - 1980	63
21	Census Tract Population Profile - 1980	64
22	Population Projections 1980 - 1990	64
23	Income Characteristics and Projections 1980 - 1990	65

LIST OF TABLES (CONTINUED)

TABLE NO.		PAGE NO.
24	Employment Characteristics - 1980	66
25	Private Sector Covered Employment - Rumson, Monmouth County, and Housing Region 4 - 1980	67
26	Private Sector Business Births 1975 - 1983	68
27	Vacant Land Inventory (2 Acres and Greater)	71

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## INTRODUCTION

In accordance with the New Jersey Municipal Land Use Law (N.J.S.A. 40:55D-28 et seq.), this Master Plan revises the Rumson Master Plan which was adopted in 1978. The revised plan updates technical documents and provides the required elements to serve as the foundation of the community's planning process. Its policies will be a basis to continue land use regulation in a reasonable fashion consistent with the responsibility of municipal government to promote the public health, safety, and general welfare.

Rumson's first zoning ordinance was adopted in 1929. The Borough has benefited from a comprehensive planning program that dates back to 1944 when the Planning Board was created. The Borough's first Master Plan was prepared the following year by Harold M. Lewis. After the preparation of the first plan, the Borough adopted a new zoning ordinance on March 28, 1946. In 1960, Community Planning Associates, Inc. prepared a circulation study of the Borough. Following the study, a comprehensive revision of the Borough's zoning ordinance was adopted on August 24, 1961. In September 1978, prompted by the enactment of New Jersey's Municipal Land Use Law, the Borough adopted a comprehensive Master Plan which was prepared by Robert Catlin and Associates. A reexamination of this Master Plan was made by the Borough Planning Board in January 1985. The reexamination report noted that the Borough was substantially developed with single family homes and that further development was constrained by the limited supply of land. The main problems the Borough faced, according to the report, were providing for the reasonable development of the remaining land supply and of commercial areas.

In response to the Fair Housing Act of 1985 which amended the Municipal Land Use Law, the Borough adopted a Housing Plan Element and Fair Share Plan in 1986. The Housing Element was prepared and adopted to fulfill the community's constitutional obligations under the Mount Laurel II decision.

Rumson is a mature community with a well-defined pattern of land use, healthy neighborhoods, and satisfactory community facilities and services. This Master Plan revision emphasizes planning and managing development to ensure that the community's character is maintained and that the quality of life available to present and future residents is preserved. Moreover, it responds to the amendments which have been made to the Municipal Land Use Law since the comprehensive revision of the Borough Plan in 1978. It takes into consideration policy changes at the County and State level which impact upon local planning and development. These changes include the adoption of the Monmouth County Growth

Management Guide Plan, the passage of the New Jersey State Planning Act, the passage of the New Jersey Freshwater Wetlands Protection Act, and the problems with solid waste disposal in New Jersey which have resulted in mandatory recycling programs.

Finally, this Master Plan revision relies upon recent planning data and information as its technical basis. The mapping of natural features that constrain development such as flood hazard areas, soils and wetlands has been updated. The Housing Element has been incorporated into the text and a Historic Preservation Element has been included to recognize the Borough's heritage and unique architectural assets. The Land Use Element of the Plan draws upon a current field survey of the Borough's more intensely developed residential neighborhoods and its business districts and makes recommendations to ensure appropriate infill development. The updated Master Plan is a rational guide for continued land use regulation and municipal decisions to manage growth.

# **BACKGROUND STUDIES**

## REGIONAL SETTING

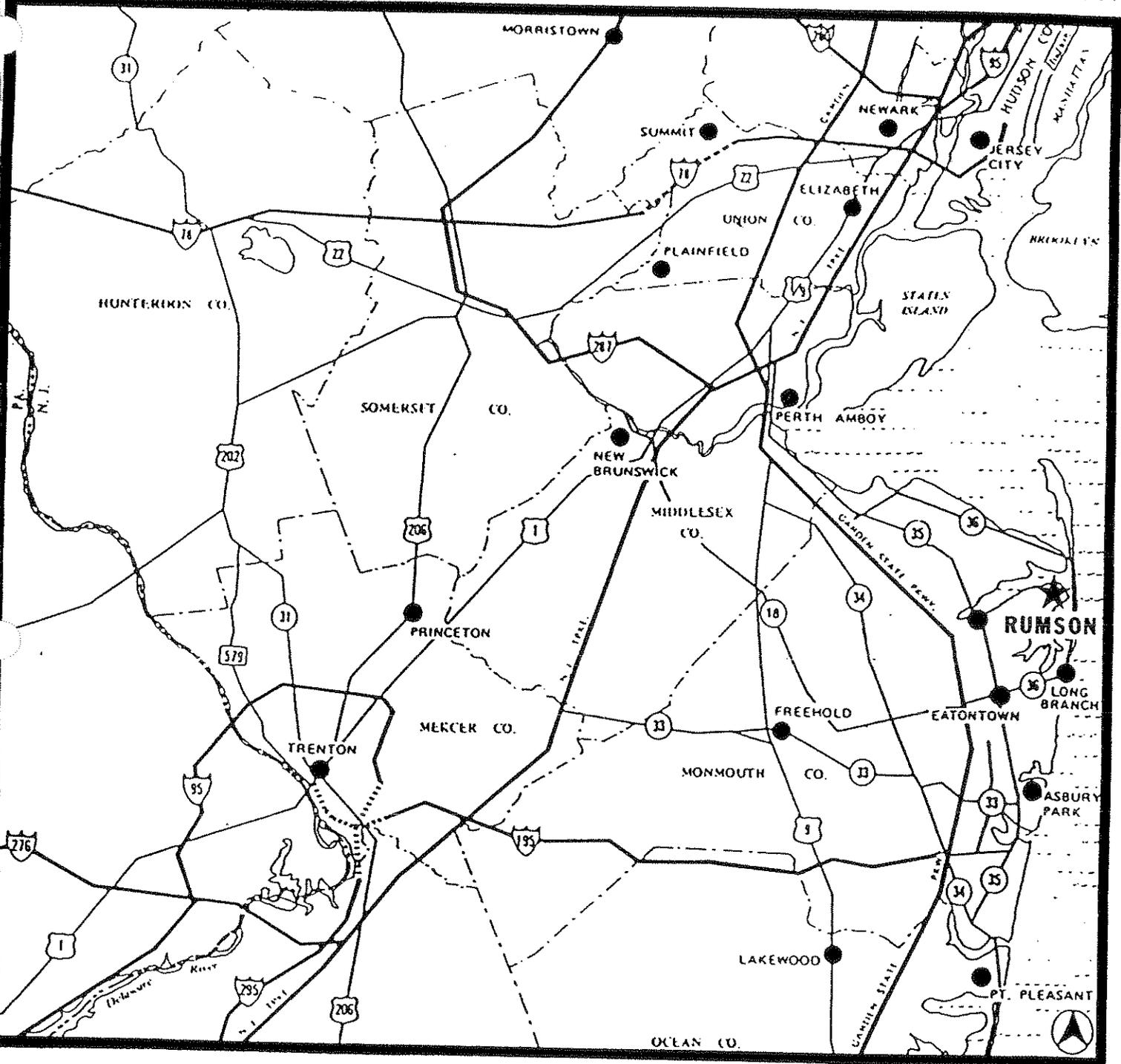
The Borough of Rumson is a small residential community of approximately 5.2 square miles located in the coastal area of northeastern Monmouth County (Figure 1). With its picturesque location between the Navesink and Shrewsbury Rivers, the absence of a major State highway access from the surrounding communities, and limited access to major shore points, Rumson has been able to successfully preserve an attractive townscape characterized by a range of dwelling types which runs from modest bungalows to suburban estates. The Borough's business areas are compact, pedestrian in scale, and relate well to adjoining residential streets.

Proximity to the New York Metropolitan Region and other business and commercial developments have significantly influenced the growth of the Borough. Four miles to the west, residents have access to Exit 109 of the Garden State Parkway which runs from New York State south through Monmouth County to Cape May. State Highway Route 35, which parallels the Parkway, and the Red Bank Station of the recently electrified North Jersey Coast Line also provide Rumson with transportation to major metropolitan communities.

Historically, Rumson had a regional role as an area of country estates and gentlemen farms. Its desirability was enhanced by its proximity to the coast and pastoral landscape. By the early 1900's, almost all of Rumson's land area, with the exception of the Village of Oceanic and a few operating farms, had been divided into large parcels for estate homes.

As subdivisions and growth continued into this century, Rumson developed a suburban character. Today, the Borough is recognized as a picturesque coastal community characterized by a diversity which reflects its history, its inhabitants, and its location.

REGIONAL LOCATION



## HISTORICAL BACKGROUND

Before its settlement by Europeans, the Lenape Indians set up summer villages on the neck of land which stretched eastward between the Shrewsbury and Navesink Rivers. They named this land Navarumsunk.

Rumson Road follows a route that was part of the network of Indian trails across New Jersey. A Lenape footpath extended from Blackpoint in Rumson to Tinton Falls where it connected with the Burlington Trail which was the main Indian road going to Crosswicks in Burlington County. During the summer, when food along the coast was abundant, the Lenape camped near the shores and enjoyed the plentiful supply of clams and oysters to be found there. Evidence of a skeleton from excavations for the foundation of a house at Blackpoint confirms the Indian presence in Rumson.

The permanent settlement of Monmouth County by Europeans commenced in 1664 at Middletown and Shrewsbury. The English made three separate purchases from the Indians of land extending south into Monmouth County. After Dutch rule in New York was ended, the new English Governor verified the purchases through the grants made in the Monmouth Patent in 1665.

Shrewsbury Village was the first site of a European settlement on Rumson Neck. To the east several large farms and plantations were in operation before 1700. An inn at Blackpoint was operated by John Hartshorne from 1759 to 1785. During the American Revolution, Blackpoint was the site of several skirmishes. The land area of Rumson Neck, which included the present day Red Bank, Fair Haven, Little Silver and Rumson, was part of Shrewsbury Township and agriculture was the main activity in the early nineteenth century. A school was located on Rumson Road and Buena Vista Avenue around 1841. In 1840, a dock was built on the Navesink at the present location of Washington Street along with a summer hotel and a church for summer guests. The area, which was then called Port Washington, became a location for steamship operations to New York and Rumson Neck was promoted as a resort. Within Port Washington, a canning factory was located on Lafayette Street and in 1849 another school was opened on the east side of Bingham Avenue on Church Street.

After 1870, with America prosperous and New York thriving as its premier city, the area of Rumson Neck became popular as a location for estate development. A bridge connecting Rumson to Sea Bright was completed in 1870 and Rumson Road was extended from Navesink Avenue to connect with the bridge. During this period, a number of churches were constructed including the Church of the Holy Cross and the First Presbyterian Church. A two room school was constructed at the northwest corner of Lafayette and Church. The building was later replaced by a four

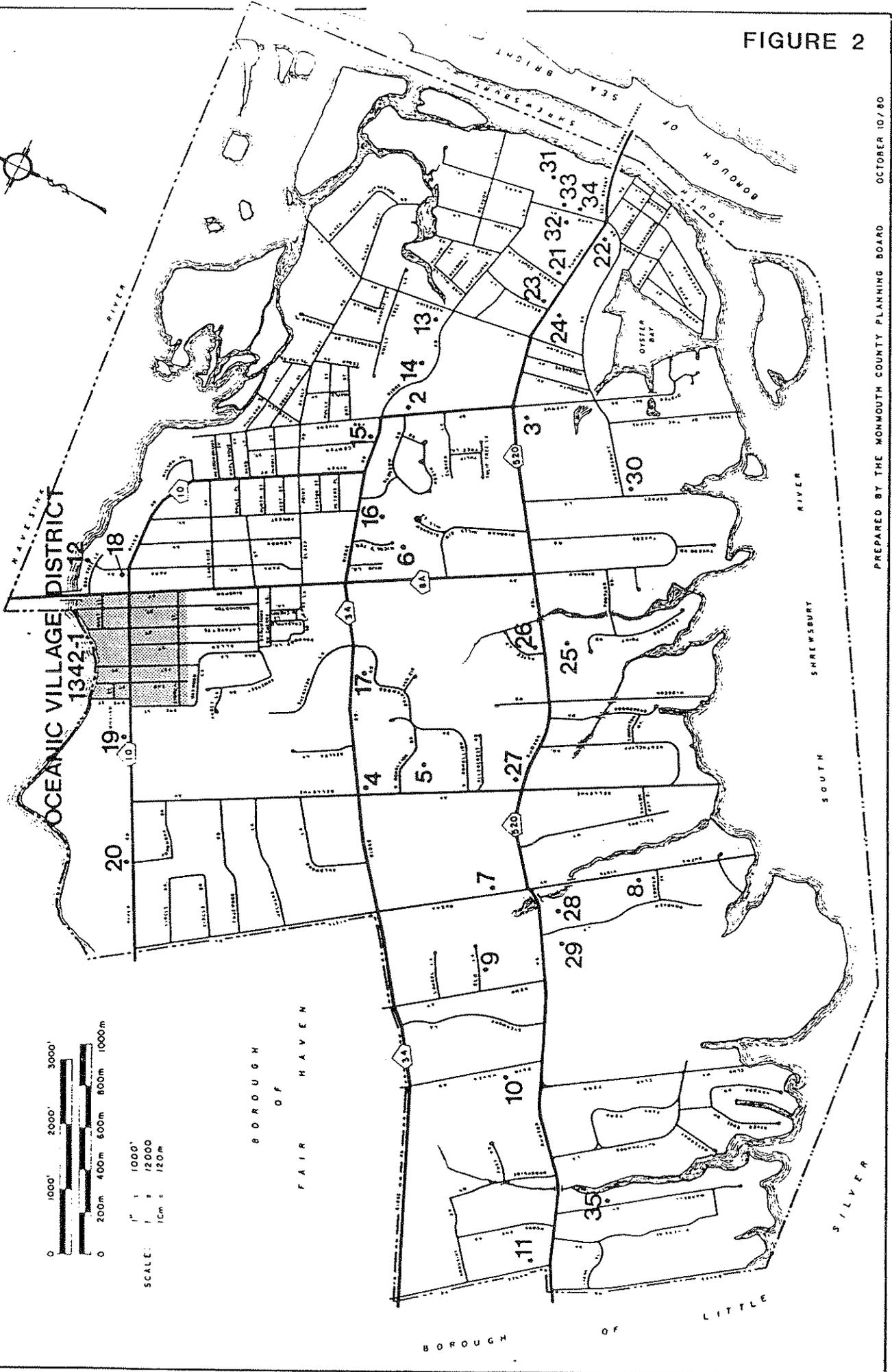
classroom brick building that accommodated elementary grades and two years of high school. In an effort to obtain a Post Office, Port Washington changed its name to Oceanic. A second school was erected on Blackpoint Road in 1902. In 1879, the Oceanic Hook and Ladder Company No. 1 was formed. A second fire company, the Rumson Fire Company, was formed in 1905.

In 1907, Rumson was incorporated by the New Jersey Legislature and its political life as a New Jersey municipality began. The present Borough Hall and its site were donated in 1927, it continues to house the municipal administration. In the 1930's, with the help of a loan and grant from the Public Works Administration, the Rumson High School was constructed. Following the end of World War II, with school enrollments growing, Rumson and Fair Haven created a regional school district which took over operation of the High School. The High School building itself was expanded in 1958. During the same period, the Borough approved the building of the present Forrestdale School.

Rumson's history has given the present generation a built environment that is architecturally and culturally significant. Important Rumson buildings have been listed in the Monmouth County Historic Sites Inventory. As part of the identification process, sites were evaluated for possible inclusion on the National Register of Historic Places. The sites which were identified and the evaluation of Register eligibility are shown on Figure 2 and Table 1.

# RUMSON BOROUGH

STREETS MAP



SCALE:  
 1" = 1000'  
 1" = 12000'  
 1cm = 120m

TABLE 1

RUMSON BOROUGH: 1342

<u>INVENTORY #</u>	<u>ADDRESS</u>	<u>NRHP ELIGIBILITY</u>
1342-1	Oceanic Village District	N
1342-1-1	Port Washington Church/Bingham Hall W. side Bingham Avenue	P
1342-2	121 Avenue of Two Rivers	P
1342-3	The Hermitage/William A. Street House 144 Avenue of Two Rivers	Y
1342-4	St. George's Episcopal Church/ Rumson County Day School SE corner Bellevue Avenue and Ridge Road	N
1342-5	Rohallion/Edward Dean Adams Estate 45 Bellevue Avenue	Y
1342-6	Eleazer Parmley Estate 139 Bingham Avenue	P
1342-7	59 Buena Vista Avenue	N
1342-8	82 Buena Vista Avenue	N
1342-9	5 Elm Lane	Y
1342-10	14 Fair Haven Road	N
1342-11	21 Hance Road	N
1342-12	9 Oak Tree Lane	P
1342-13	2 Ridge Road	P
1342-14	Morris-Saltar-Treadwell House 16 Ridge Road	Y
1342-15	38 Ridge Road	N
1342-16	65 Ridge Road	P
1342-17	87 Ridge Road	N

TABLE 1 (Continued)

RUMSON BOROUGH: 1342

<u>INVENTORY #</u>	<u>ADDRESS</u>	<u>NRHP ELIGIBILITY</u>
1342-18	The First Presbyterian Church of Rumson 4 East River Road	Y
1342-19	Borden Estate Carriage House 68 West River Road	Y
1342-20	Coe Estate Outbuildings 90 West River Road	N
1342-21	Sea Bright Lawn and Tennis Club NE Corner of Rumson Road and Tennis Court Lane	Y
1342-22	31 Rumson Road	N
1342-23	54 Rumson Road	P
1342-24	55 Rumson Road	P
1342-25	105 Rumson Road	N
1342-26	108 Rumson Road	Y
1342-27	128 Rumson Road	P
1342-28	141 Rumson Road	Y
1342-29	147 Rumson Road	Y
1342-30	John L. Riker House 59 Shrewsbury Drive	N
1342-31	25 Ward Avenue	N
1342-32	Church of the Holy Cross 30 Ward Avenue	P
1342-33	31 Ward Avenue	P
1342-34	39 Ward Avenue	N
1342-35	17 Wardell Avenue	N

SOURCE: Monmouth County Historic Sites Inventory

## POPULATION

The Borough of Rumson underwent a period of rapid population growth from 1930 to 1970 before the increase levelled off during the 1970's. Its growth rate has since lagged behind Monmouth County's and the State as a whole. While Monmouth County has been the fourth fastest growing County in New Jersey, its new development has shifted inland to areas where large amounts of vacant land are still available. While the County is expected to continue to grow, Rumson's population peaked in 1980 and has slowly decreased. The composition and characteristics of Rumson's population are changing. These changes can be an important consideration in planning for the future needs of the Borough in terms of residential, commercial, office, recreational, public facilities and other land uses.

The changing composition of the population resulting from the declining birth rate, an increasing elderly population and declining household size is an important planning factor. Demands in the 1950's, 1960's and early 1970's for youth oriented facilities, such as schools and recreation activities, will diminish as the middle age and elderly segments of the population become more dominant. There will be a need for more flexible planning to meet this changing population composition and for periodic monitoring of changes in migration patterns and age characteristics.

Population trends are influenced by a variety of factors including national, state and regional economic conditions, social changes and government policy. Changing birth rates, changing employment trends, consumer preferences, and numerous other factors can affect future development within Rumson Borough. The Borough, however, can guide future development and can manage growth within the Borough by establishing appropriate standards for population density as part of its land use planning effort.

As updated census data for population and housing become available, the Planning Board should monitor this new information to evaluate its planning program to determine if it is meeting the changing needs and desires of the present and future residents of the Borough.

## Sources of Data

The demographic data used in this analysis is derived from a variety of sources. The 1970 and 1980 U.S. Census provides data on general population characteristics in the form of characteristics of persons, households and families, and housing units. Historical and geographical comparisons are possible by using census data. Also, the New Jersey Department of Labor and Industry, Division of Planning and Research, Office of Demographic and Economic Analysis, annually compiles data and provides estimates on population characteristics of the state, metropolitan regions, counties and municipalities. Additional demographic information is compiled by the Monmouth County Planning Board and the Borough Clerk's Office.

## Historical Population: 1910 - 1980

As shown in Table 2, "Historical Population Trends: 1910 -1980, Rumson, Monmouth County, and New Jersey", Rumson has experienced a fairly rapid and constant growth pattern since its formation in 1907, reaching a peak in 1980. The first official census taken in Rumson was the U.S. Census of 1910, which recorded a total population of 1,449. By 1920, the population reached 1,658, an increase of 14.4 percent. By 1930, the population reached 2,073 an increase of 25.0 percent.

During the depression years, 1930 to 1940, Rumson's population increased at a significantly faster rate than Monmouth County and the State of New Jersey. In 1940, the population reached 2,926, a 41.1 percent increase compared to the 9.5 percent for the County, and 2.9 percent for the State.

In the 1940's, Rumson continued to experience rapid (36.8 percent) growth to a total of 4,004 by 1950. Over the same period, Monmouth County's population increased by 39.7 percent, showing a slightly faster growth rate than the Borough of Rumson.

The population of Rumson jumped dramatically between 1950 and 1960, increasing to 6,405 or an increase of 60 percent. The Garden State Parkway and other regional highway improvements as well as Rumson's proximity to the New York Metropolitan region is largely responsible for the rapid increase in population growth.

During the past two decades, 1960 to 1980, a significant change in the growth pattern occurred as the population growth rate declined to 15.9 percent in 1970 and 2.7 percent in 1980. The reduction in the growth rate can be attributed to the declining availability of developable land within the Borough.

TABLE 2

HISTORIC POPULATION TRENDS: 1910 - 1980

RUMSON, MONMOUTH COUNTY, NEW JERSEY

YEAR	BOROUGH OF RUMSON		COUNTY OF MONMOUTH		STATE OF NEW JERSEY	
	CENSUS	PERCENT CHANGE	CENSUS	PERCENT CHANGE	CENSUS	PERCENT CHANGE
1910	1449		94734		2537167	
1920	1658	14.4%	104925	10.8%	3155900	24.4%
1930	2073	25.0%	147209	40.3%	4041334	28.1%
1940	2926	41.1%	161238	9.5%	4160165	2.9%
1950	4004	36.8%	225327	39.7%	4835329	16.2%
1960	6405	60.0%	334401	48.4%	6066782	25.5%
1970	7421	15.9%	461849	38.1%	7168164	18.2%
1980	7623	2.7%	503173	8.9%	7364158	2.7%

SOURCE: U.S. Census of Population, 1910 - 1980

COMPILED BY: T & M Associates, 1988

## Changes in Population: 1960 - 1980

### Components of Population Change: 1960 - 1980

Population change is comprised of two components; natural increase or decrease (births versus deaths), and in- or out-migration. During the period 1960 - 1980, Rumson's in-migration of population exceeded the natural decrease. Data on births and deaths is collated annually from the Borough of Rumson Clerk's Office, and can be utilized to calculate the natural increase or decrease in population. The impact of migration into (or out of) the Borough can be calculated by comparing census data or population estimates over a given time period with natural population increases or decreases. Both components are important in determining the overall trend of population growth.

### Births and Deaths: 1960 - 1986

The average birth rate (births per 1,000 population) declined in the Borough of Rumson over the last two decades. The average birth rate during the 1960 - 1969 period was 10.5, and for the decade 1970 - 1979 the average was 6.9. This trend reflects the declining birth rates reported for the population of New Jersey and Monmouth County during the same time period. The birth rate for the State population declined from 21.8 in 1960 to 16.7 in 1970 to a low 13.1 in 1980. The Monmouth County birth rates were 23.7 in 1960, 17.1 in 1970, and 12.0 in 1980. The most recent data, 1986, indicates a continued decline in Rumson's birth rate. This contrasts to an up-turn in birth rates for the County and the State. In 1986, the birth rate for the Borough of Rumson decreased to 5.4, Monmouth County increased to 13.9, and New Jersey reached 14.2.

The number of births in the Borough of Rumson declined annually from 106 in 1960 to 41 in 1976. Since 1976, the number of births generally increased in the Borough of Rumson, reaching 69 in 1986. Table 3, "Natural Population Change: 1960 - 1986, Borough of Rumson", contains the recorded number of births and deaths and a resulting natural increase or decrease in population on an annual basis.

TABLE 3  
NATURAL POPULATION CHANGE: 1960-1986  
BOROUGH OF RUMSON

YEAR	BIRTHS	DEATHS	NATURAL CHANGE
1960	106	54	52
1961	99	48	51
1962	86	56	30
1963	76	82	-6
1964	77	55	22
1965	87	69	18
1966	52	56	-4
1967	66	73	-7
1968	65	59	6
1969	63	74	-11
<hr/>			
TOTAL 1960-1969	777	626	151
<hr/>			
1970	65	59	6
1971	58	75	-17
1972	52	79	-27
1973	48	64	-16
1974	51	81	-30
1975	43	69	-26
1976	41	55	-14
1977	49	78	-29
1978	65	60	5
1979	56	66	-10
<hr/>			
TOTAL 1970-1979	528	686	-158
<hr/>			
1980	39	77	-38
1981	39	70	-31
1982	55	56	-1
1983	64	67	-3
1984	63	56	7
1985	68	48	20
* 1986	69	57	12
<hr/>			
TOTAL 1980-1985	397	431	-34
<hr/>			
TOTAL 1960-1985	1702	1743	-41

\* PROVISIONAL

Source: New Jersey Department of Health, Center  
for Health Statistics: 1960-1986

COMPILED BY: T&M ASSOCIATES, 1988

TABLE 4  
COMPONENTS OF POPULATION CHANGE: 1960-1986  
BOROUGH OF RUMSON

	1960-1969	1970-1979	1980-1986
BASE POPULATION (1)	6405 (1960)	7421 (1970)	7623 (1980)
NATURAL CHANGE (2)			
Total Births	777	528	397
Total Deaths	- 626	- 686	- 431
Natural Change	151	-158	-34
NET MIGRATION			
Total Population Change	1016	202	-328
Natural Change	- 151	- -158	- -34
Net Migration	865	360	-294
NET POPULATION CHANGE			
Base Population	6405	7421	7623
Natural Change	+ 151	+ -158	+ -34
Net Migration	+ 865	+ 360	+ -294
Net Population	7421 (1970)	7623 (1980)	7295 (3) (1986)

Source: (1) United States Census of Population: 1960, 1970 & 1980.  
 (2) New Jersey Department of Health, Center for Health Statistics: 1960-1985 birth and death statistics.  
 (3) New Jersey Department of Labor, Office of Demographic Economic Analysis, "Population Estimates for New Jersey" issued September 1987.  
 Compiled By: T&M Associates, 1988

Table 4, "Components of Population Change: 1960 - 1986, Borough of Rumson", indicates that for the period 1960 to 1969 there were 151 more births than deaths in the Borough of Rumson. From 1970 to 1979, there were 158 more deaths than births causing a natural decrease rather than the natural increase of the previous decade. Since 1980, the number of deaths compared to births generally declined, with a seven year total of 34 more deaths than births. This slow down in the natural decrease over the previous decade resulted from an increasing number of births and a stabilization in the number of deaths.

In- and Out-Migration: 1960 - 1986

In- and out-migration, has played a major role in the population growth rate of the Borough of Rumson. In the period 1960 - 1970, 865 persons moved into the community representing an 11.7 percent increase. During the next decade, 1970 - 1980, 360 people moved into the Borough slowing the growth rate to 4.7 percent. From 1980 to 1986, the Borough of Rumson experienced an out-migration of 297 (minus 4.1 percent) with the total population decreasing to 7,295.

Population Characteristics

Age Distribution

The age distribution of the Borough of Rumson population in 1980 by cohorts (groups) is shown in Table 5. The median age for the Borough in 1980 was 36.2. The median age was significantly higher than in both the Monmouth County figure of 32.3 and the New Jersey figure of 32.2. The large proportion of the population in the 35 to 64 age cohort explains the declining and the net natural decline of 34 between 1980 and 1986.

Sex

The Borough of Rumson's male to female ratio of 48.2 percent males and 51.8 percent females is comparable to the County figure of 48.1 males and 51.9 females. The number of males and females are almost equal until age 30, when females start to outnumber men due to longer life span.

TABLE 5  
POPULATION CHARACTERISTICS - 1980  
BOROUGH OF RUMSON

CHARACTERISTICS	RUMSON		MONMOUTH COUNTY		NEW JERSEY	
	NUMBER	PERCENT	NUMBER	PERCENT	NUMBER	PERCENT
AGE DISTRIBUTION						
0-5	419	5.5	38090	7.6	556651	7.6
6-13	1013	13.3	65784	13.1	1020926	13.9
14-17	772	10.1	40047	8.0	413284	5.6
18-24	725	9.5	54105	10.8	872209	11.8
25-34	765	10.0	75222	14.9	1137893	15.5
35-44	998	13.1	64341	12.8	879823	11.9
45-54	1201	15.8	56078	11.1	826558	11.2
55-64	935	12.3	49970	9.9	797708	10.8
65 & OVER	795	10.4	59536	11.8	859771	11.7
TOTAL	7623	100	503173	100	7364823	100
MEDIAN AGE	36.2		32.3		32.2	
SEX						
FEMALE	3948	51.8	261316	51.9	3831811	52.0
MALE	3675	48.2	241857	48.1	3533012	48.0
RACE						
WHITE	7514	98.6	449259	89.3	6127467	83.2
BLACK	32	0.4	42985	8.5	925066	12.6
OTHER	77	1.0	10929	2.2	312290	4.2
EDUCATION ATTAINMENT (25 YEARS ANED OVER)						
YEARS COMPLETED						
NONE		**	3090	1.2		**
1-8	210	4.4	50916	20.5	791072	17.6
HIGH SCHOOL						
1-3	255	5.4	45103	18.2	658145	14.6
HIGH SCHOOL						
4	1320	28.1	85813	34.5	1620388	36.0
COLLEGE						
1-3	866	18.4	28128	11.3	592854	13.2
COLLEGE						
4	2043	43.5	35471	14.3	839199	19.6

NOTE: \*\* INDICATES THE CATAGORIES "NONE" AND "1-8" ARE COMBINED

SOURCE: U.S. BUREAU OF CENSUS - 1980  
COMPILED BY: T&M ASSOCIATES, 1988

## Race

The U.S. Census of population divides the total population by race into white and non-white categories. Rumson has a predominately white population. The 1980 Census recorded a total of 32 blacks which is 0.4 percent of the population. This figure compares with the County percentage of 8.2 percent for non-whites. The number of all other races was 77, 1.0 percent compared with the County figure of 2.2 percent.

## Education

The Borough of Rumson had a significantly higher percentage of college educated residents than either the County or State in 1980. U.S. Census figures show that 61.9 percent of the Borough of Rumson residents age 25 and over have attended college compared with 25.6 percent for the County and 31.8 percent for the State. In contrast, 28.1 percent had completed 4 years of high school compared to 34.5 percent for the County and 36.0 percent for the State.

## Income

Household income in the Borough of Rumson is higher than in the County or State. In 1980, 63.0 percent of the Borough of Rumson households earned over \$25,000., compared to 40.5 percent in the County and 36.9 percent in the State. The median income in the Borough of Rumson was \$32,470., compared to \$21,229. for the County and \$19,961. in the State.

## Occupation

The high education level of the Borough of Rumson is reflected in the distribution of occupations within the Borough. The percentage of management and professional employees in the Borough of Rumson (38.7 percent) exceeded that of the County (30.1 percent) according to the 1980 Census figures. Table 6, "1980 Occupation Distribution", shows a breakdown in comparison of occupations for the Borough and County.

TABLE 6  
1980 OCCUPATION DISTRIBUTION  
BOROUGH OF RUMSON & MONMOUTH COUNTY

OCCUPATION	RUMSON		MONMOUTH COUNTY	
	JOBS	PERCENT	JOBS	PERCENT
Managerial	373	18.9%	30801	14.3%
Professional	391	19.8%	34097	15.8%
Technical	94	4.8%	7209	3.4%
Administrative Support/Clerical	265	13.5%	37235	17.3%
Sales	317	16.1%	26252	12.2%
Private Household Services	0	0.0%	1353	0.6%
Protective Services	23	1.2%	3767	1.8%
Other Services	202	10.3%	19951	9.3%
Farm/Forest/Fish	47	2.4%	2257	1.0%
Production/Craft/Repair	148	7.5%	24449	11.4%
Machine Operators, Etc.	42	2.1%	12095	5.6%
Transportation/Material Moving Handlers/Laborers	33	1.7%	8714	4.0%
	35	1.8%	7007	3.3%
TOTAL	1970	100.0%	215187	100.0%

Note: "Jobs" refers to the number of municipal or county residents, respectively, employed in each occupation. The place of employment is not necessarily within the respective municipality or county.

Source: 1980 Census of Population, STF IV  
Compiled By: T&M Associates

## Employment

Table 7, "Private Sector Covered Employment Rumson, Monmouth County and New Jersey", indicates between 1976 and 1986 the rate of increase in jobs covered by unemployment insurance (covered jobs) in Rumson was significantly lower than either Monmouth County or the State of New Jersey. In 1976, Rumson had a total of 759 covered jobs, increasing to a total of 948 by 1986, representing a 24.9 percent increase. In comparison, Monmouth County covered jobs increased by 50.7 percent and the State of New Jersey increased 30.0 percent for the same period.

In contrast, as indicated by Table 8, "1987 Annual Unemployment Rate Rumson Borough, Monmouth County, New Jersey", Rumson had a significantly lower unemployment rate (2.1 percent) than Monmouth County (3.2 percent) or the State of New Jersey (4.0 percent) in 1987. This low unemployment rate reflects the white collar characteristics of Rumson's labor force with its high proportion of professional, technical, managerial, and administrative workers.

TABLE 7  
 PRIVATE SECTOR COVERED EMPLOYMENT  
 RUMSON, MONMOUTH COUNTY & NEW JERSEY

YEAR	RUMSON BOROUGH	PERCENT CHANGE	MONMOUTH COUNTY	PERCENT CHANGE	NEW JERSEY	PERCENT CHANGE
1976	759		106950		2269709	
1977	678	-10.67%	110056	2.90%	2334731	2.86%
1978	835	23.16%	121710	10.59%	2468644	5.74%
1979	793	-5.03%	124155	2.01%	2529140	2.45%
1980	847	6.81%	126165	1.62%	2530556	0.06%
1981	834	-1.53%	129416	2.58%	2589641	2.33%
1982	828	-0.72%	131074	1.28%	2566143	-0.91%
1983	922	11.35%	137728	5.08%	2680826	4.47%
1984	914	-0.87%	150140	9.01%	2813014	4.93%
1985	940	2.84%	155240	3.40%	2869833	2.02%
1986	948	0.85%	161207	3.84%	2950984	2.83%

Sources: New Jersey Department of Labor, Division of Planning  
 and Research, Office of Demographic & Economic Analysis;  
 "New Jersey Covered Employment Trends" (1976-1986 Issues)

COMPILED BY: T&M ASSOCIATES

TABLE 8

1987 ANNUAL UNEMPLOYMENT RATE

RUMSON BOROUGH, MONMOUTH COUNTY AND NEW JERSEY

RUMSON BOROUGH	MONMOUTH COUNTY	NEW JERSEY
2.1	3.2	4.0

SOURCE: NEW JERSEY DEPARTMENT OF LABOR, DIVISION OF PLANNING AND RESEARCH, OFFICE OF DEMOGRAPHIC & ECONOMIC ANALYSIS; "NEW JERSEY UNEMPLOYMENT RATES" (1987)

COMPILED BY: T & M ASSOCIATES, 1988

Population Projections: 1980 - 1992

Table 9, shows 1980 population and 1992 projections for Rumson. Population is projected to decline by 4.4 percent between 1980 and 1992.

TABLE 9

POPULATION PROJECTIONS:

BOROUGH OF RUMSON

	1970 (CENSUS)	1980 (CENSUS)	% CHANGE 70 - 80	1992 (PROJ.)
RUMSON	7421	7623	2.7	7291
MONMOUTH COUNTY	4593779	503173	9.5	584777

SOURCE: NATIONAL PLANNING DATA CORPORATION

COMPILED BY: T & M ASSOCIATES, 1988

## School Enrollment Trends

Table 10, "School District Enrollment: 1970 - 1987 Borough of Rumson", indicates that enrollment has continually declined over the past 17 years with the exception of a slight increase in 1977. Enrollment peaked in June 1970, reaching 1124. By 1987, enrollment had declined by 485 students representing a 43.1 percent decrease, and an average drop of 25 students per year.

The school aged population within a municipality is affected by local birth rates, the migration of families with school age children into and out of the municipality and the rate of new construction. In the Borough of Rumson, the residential construction of the past several years has been limited and the birth rate has only slowly increased. Because of this low growth rate and significant out-migration, the school age population within the Borough of Rumson has decreased. Both the Rumson School District, which handles grades K-8, and the Rumson/Fair Haven Regional School District, which is responsible for Grades 9-12, project a continued decline in enrollment.

The school enrollment trends do not include Figures for private schools within the Borough. These schools serve both Borough and non-Borough residents.

TABLE 10  
SCHOOL DISTRICT ENROLLMENT: 1970 - 1987  
BOROUGH OF RUMSON

ENROLLMENTS *	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979
KINDERGARTEN	79	85	61	82	58	79	58	72	67	61
GRADE 1	84	88	88	77	75	71	90	66	79	75
GRADE 2	103	94	100	94	76	69	72	97	75	83
GRADE 3	114	109	107	106	104	64	70	79	102	86
GRADE 4	125	121	120	116	108	112	71	91	81	111
GRADE 5	123	137	136	125	123	110	120	90	106	89
GRADE 6	168	126	149	151	125	129	118	130	92	106
GRADE 7	158	170	141	168	147	131	131	131	127	104
GRADE 8	170	168	175	148	147	177	152	136	138	134
SPEC. ED.	0	0	4	7	8	10	9	10	11	18
TOTAL	1124	1098	1081	1074	971	952	891	910	878	867

ENROLLMENTS *	1980	1981	1982	1983	1984	1985	1986	1987
KINDERGARTEN	63	57	60	67	75	60	59	67
GRADE 1	63	69	57	68	68	76	63	66
GRADE 2	73	71	68	59	71	68	73	66
GRADE 3	85	83	73	75	61	64	67	74
GRADE 4	88	96	86	74	75	66	70	71
GRADE 5	113	101	99	89	73	78	60	79
GRADE 6	99	120	104	105	93	69	83	62
GRADE 7	113	109	117	108	109	90	66	82
GRADE 8	112	119	113	115	111	109	96	70
SPEC. ED.	22	10	7	6	8	6	5	2
TOTAL	831	835	784	766	744	686	642	639

\* INDICATES ENROLLMENT AS OF JUNE

SOURCE: (1) BOROUGH OF RUMSON MASTER PLAN 1978  
 (2) BOROUGH OF RUMSON BOARD OF EDUCATION OFFICE OF  
 THE SUPERINTENDENT  
 COMPILED BY: T&M ASSOCIATES 1988

## NATURAL RESOURCES & ENVIRONMENTAL FEATURES

As the Borough of Rumson continues to develop, existing natural resources and environmental features should continue to influence planning and development. The existing natural resources and environmental features of the Borough are described below:

### Physiography

New Jersey is divided into five physiographic provinces: Ridge and Valley, Highlands, Piedmont, Inner Coastal Plain and an Outer Coastal Plain. The approximate boundary between the Inner and Outer Coastal Plain stretches from the Sandy Hook Bayshore Area of Monmouth County, southwest to the Delaware River shore of Salem County. All lands east of this boundary, including the Borough of Rumson, fall within the Outer Coastal Plain. This province consists of gently sloping and relatively low lying areas formed on unconsolidated and semi-consolidated marine alluvial sediments. These sediments include clay, silt, sand and gravel which were deposited as sea level rose and fell during the end of the Cretaceous Period of the Mesozoic Era and the Tertiary Period of the Cenozoic Era. Approximately 70 million years ago, the Cretaceous Period ended and the Tertiary Period began.

### Geology

The underlying formations in Monmouth County are generally sand and clay compositions which contain varying amounts of gravel, marl or glauconite. The Borough of Rumson is located entirely within the Red Bank sand formation outcrop. This reddish sand was deposited during the Upper Cretaceous Epoch of the Cretaceous Period. This sand formation consists of two members; upper and lower. The upper phase is slightly clayey, with medium to coarse grain quartz sand and minor amounts of mica and glauconite. The lower phase is a composition of medium to fine grained Micaceous sand.

The Shrewsbury and the Navesink Rivers, which surround Rumson, once flowed directly into the Ocean. Rumson Neck was then a headland peninsula. Sandy Hook, and the barrier beach which contains the Boroughs of Sea Bright and Monmouth Beach, were formed from sand carried northward by the dominant off-shore current. As these sediments were deposited, the eastern end of the Rumson Neck became protected from the coastal erosion it had previously experienced. Gradually the barrier grew, sealing the Navesink and Shrewsbury River Inlets. These inlets opened and closed several times during recorded history.

## Soils

The United States Department of Agriculture Soil Conservation Service has delineated agronomic soils series on a County-wide basis. The Draft Soil Survey of Monmouth County delineated nine soil series within the Borough: Freehold, Holmdel, Shrewsbury, Evesboro, Klej, Atsion, Tidal Marsh Urban Land and filled land. Figure 3, Soils Map reproduces the Soil Conservation Service delineations.

The majority of the Borough overlays the Freehold Series Soils. These soils are deep, well-drained mixes of sand and loam. The Freehold Series is found in the upland areas along the ridge, encompassing the knolls. West of the Oceanic Bridge, these soils extend from the Navesink River to an area north of Rumson Road. A large area of Freehold Urban Complex surrounds River Road, Ridge Road and Bingham Avenue. The Urban Complex designation refers to soil coverage by impervious surfaces which ranges between 40 and 80 percent.

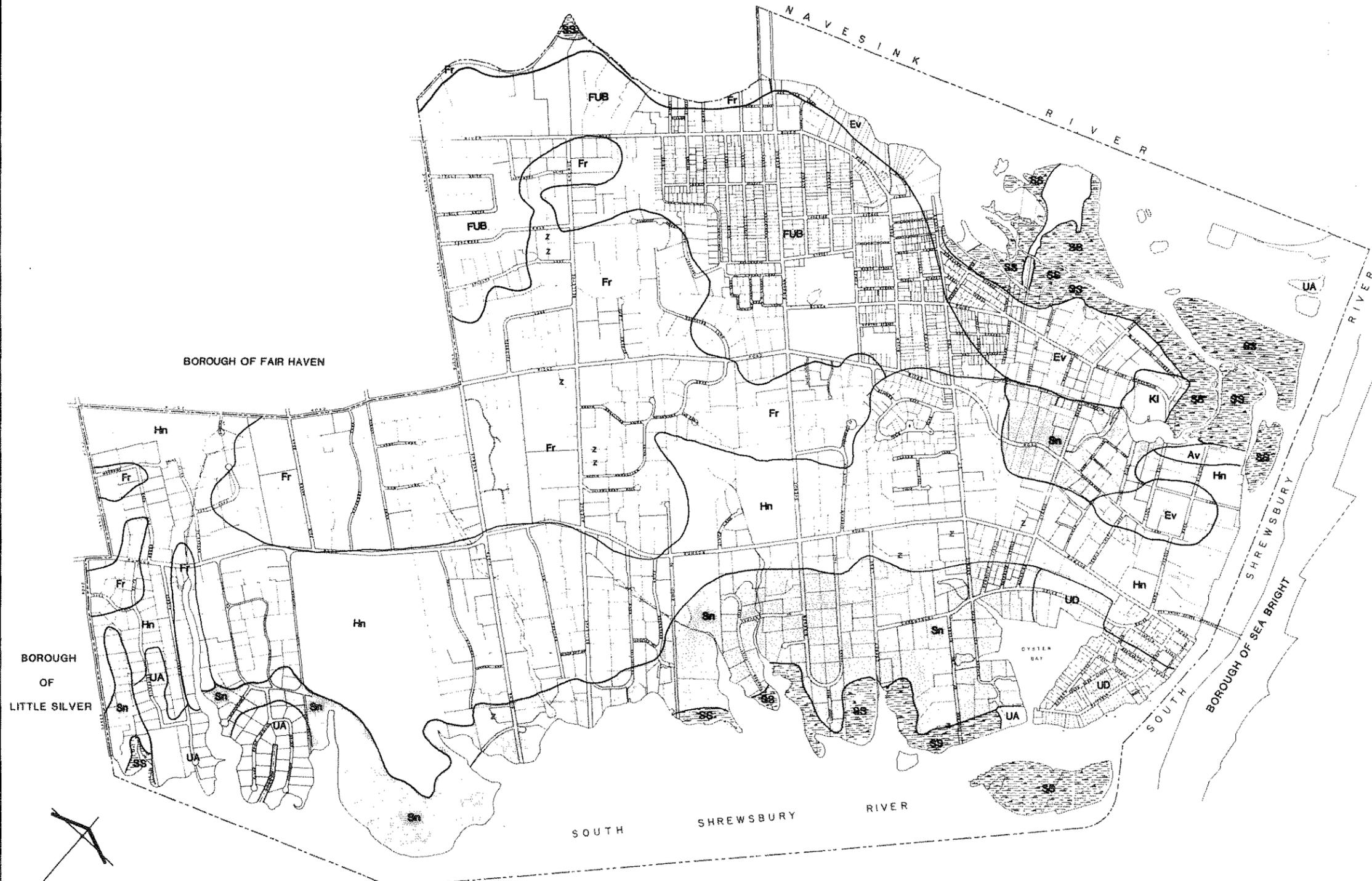
Areas mapped as Urban Land are those which are at least 80 percent covered by roads, buildings, parking lots and other impervious surfaces. The filled land designation refers to areas which were previously low lying, including former wetlands which have been filled in. These designation have been given to

**BOROUGH OF RUMSON**  
**MONMOUTH COUNTY, NEW JERSEY**

**SOILS**

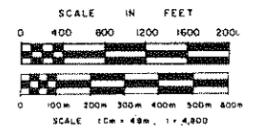
SOIL SERIES	SYMBOL
FREEHOLD	Fr
FREEHOLD SOILS-URBAN LAND COMPLEX	FUB
URBAN LAND	UD
FILLED LAND	UA
HOLMDEL	Hn
SHREWSBURY	Sn
EVESBORO	Ev
ATSION	Av
KLEJ	KI
SULFAQUENTS AND SULPHEMISTS TIDAL MARSH	SS

SOURCE:  
 SOIL SURVEY OF MONMOUTH COUNTY, NEW JERSEY,  
 U.S. DEPARTMENT OF AGRICULTURE, SOIL CONSERVATION  
 SERVICE, JANUARY 28, 1981



NOTE: BASE MAP SUPPLIED BY MONMOUTH COUNTY PLANNING BOARD  
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several small areas around Barley Point and a large area which encompasses the land between the east side of Oyster Bay and the Shrewsbury River.

The Holmdel Series Soils are deep, moderately drained mixtures of sand and loam. In Rumson this series occupies the transitional areas between the ridge and the low lands adjacent to the Shrewsbury River. This series was delineated in a wide band encompassing the Rumson Country Club, and paralleling the south side of Rumson Road. South of the water tower, the northern soil boundary crosses Rumson Road. This series then straddles the road and extends to the eastern terminus of Rumson Neck.

The Shrewsbury Soils are poorly drained and exhibit a shallow depth to the seasonal high water table. These soils occupy most of the gently sloping low lands adjacent to the Shrewsbury River, between the Borough boundary with Fair Haven and Oyster Bay. Another large area of this series was delineated around the intersection of Navesink Avenue and Ridge Road, surrounding the upper reaches of the stream.

Evesboro and Atsion Soils are generally dry, sandy, and well-drained. Evesboro Soil Series was mapped in a narrow band, east of the Oceanic Bridge and adjacent to the Navesink River. Near Black Point Road, this narrow band widens, encompassing lands between the River and an area south and east of the intersection of Black Point Road and Navesink Avenue. Another significant pocket of Evesboro Soils surrounds Hartshorne Lane. The Atsion Soils are located in a narrow band which parallels and encompasses Meadow Lane.

Klej Soils are a mixture of sand and loam which overlay a clay substratum. These soils exhibit a shallow depth to the seasonal high water table, and are poorly drained. A small pocket of Klej Series was delineated surrounding the eastern end of Black Point Horseshoe.

The soil series occupying tidal marshes are known as Sulfaquets and Sulfihemists. Tidal marshes were delineated as narrow bands along both the Navesink and Shrewsbury Rivers. Many off-shore islands were also designated with this series. The largest area delineated is located southwest of the confluence of the two rivers.

The New Jersey Department of Agriculture regulates the disturbance of soil exceeding 5,000 square feet of surface area for a variety of purposes. There are 17 Soil Conservation Districts in New Jersey which administer the Soil Erosion and Sediment Control Act (NJSA 4:24-1 et seq.) through the review and certification of site plans. Appropriate plans in Rumson should be referred to the Freehold District located in Freehold, New Jersey.

### Physical Features

Topography in Rumson is gently undulating, with an east-west ridge dividing drainage between the two rivers. Ridge Road takes its name from this landform, on which it is located. Rumson contains several knolls with elevations of 100 feet above sea level. One such knoll is located on the south side of Ridge Road, east of Fair Haven Road. The other high elevation areas are clustered around Bellevue Road between Ridge and River Roads. Several lower knolls are also located within the central portion of the Borough. The topography gradually evens out, gently sloping towards the rivers. The lowest elevations within the Borough are located along the River shores. The Navesink shoreline is somewhat steeper than that of the Shrewsbury River.

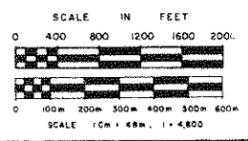
Several streams and coves shape the river shore. Four of the prominent Rumson streams flow in a southeasterly direction from the ridge to the Shrewsbury River. Oyster Bay also flows into the Shrewsbury River. The fifth prominent stream flows in a northeasterly direction from Navesink Avenue, north of Ridge Road, and outlets at the confluence of the two rivers. The United States Army Corps of Engineers, New York District, regulates the dredging or filling of navigable waters and their floodplains through the Clean Water Act (33 USC 1344). Waterfront development adjacent to tidal or navigable waterways is also regulated by the New Jersey Department of Environmental Protection of Coastal Enforcement under N.J.S.A. 12:5-3.

**BOROUGH OF RUMSON**  
MONMOUTH COUNTY, NEW JERSEY



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Alteration of a stream channel or the installation of permanent fill or structures is regulated by the New Jersey Department of Environmental Protection, Division of Water Resources, Stream Encroachment Section under the Flood Hazard Area Control Act (N.J.S.A. 58:16A-50).

Several riverine islands are located within the Borough boundaries. Most of these are in Navesink River, or at the confluence of the Navesink and Shrewsbury Rivers. The exception is Gunning Island which is located in the Shrewsbury River opposite Oyster Bay. The majority of these islands contain wetlands vegetation.

### Wetlands

The United States Fish and Wildlife Service has adopted a "Classification of Wetlands and Deep Water Habitats of the United States", which delineates and identifies tidal and freshwater wetlands. This system is hierarchical, and structured with a combination of ecological, biological, hydrological, and substrata characteristics. The National Wetlands Inventory (NWI) maps have been prepared based upon identification of vegetation and visible water systems from aerial photography. These maps were prepared as overlays on the U.S. Geological Survey Quadrangle Maps.

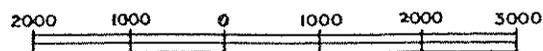
Designated NWI Wetlands within the Borough of Rumson include Palustrine and Estuarine Wetlands. Palustrine Wetlands are freshwater wetlands which occupy lowland depressions and floodplains. The classes of Palustrine Wetlands found in Rumson are forested, scrub/shrub, and open water. Estuarine Wetlands refer to tidal, brackish water systems. Within Rumson, these wetland systems include open water, intertidal flats, aquatic beds, emergent wetlands and scrub/shrub wetlands.

The discharge of dredge or fill material into wetlands or water is regulated by the United States Army Corps of Engineers, under Section 404 of the Clean Water Act (33 USC 1344). Twenty-six nation-wide permit classes exist which regulate less than one acre of disturbance for such projects as road realignment and utility crossings. Jurisdiction over freshwater wetlands will be jointly shared by the New Jersey Department of Environmental Protection and the U.S. Army Corps of Engineers, after July 1, 1988. This is in accordance with the New Jersey Freshwater Wetlands Protection Act (PL 1987, C.156). Tidal wetlands are regulated by the Wetlands Act of 1970 (NJSA 13:9A-1) under the jurisdiction of the New Jersey Department of Environmental Protection, Division of Coastal Resources. Figure 4 shows the generalized location of tidal and freshwater wetlands in Rumson. Figure 5 shows the wetlands types as delineated in the National Wetlands Inventory.

FIGURE 5



BOROUGH OF RUMSON  
NATIONAL WETLANDS INVENTORY-LONG BRANCH  
AND  
SANDY HOOK QUADRANGLE



SCALE IN FEET

TABLE 11

## WETLAND LEGEND

Wetland data are displayed on maps by a series of letters and numbers (alpha-numeric). Mixing of classes and subclasses are represented by a diagonal line. The more common symbols are shown below; less common symbols have been omitted for simplicity. For identifying these latter symbols, the reader should refer to an actual NWI map legend.

Examples of Alpha-numeric:

E2EMN6 = Estuarine (E), Intertidal (2), Emergent Wetland (EM), Regularly Flooded (N), Oligohaline (6)

E2FL = Estuarine (E), Intertidal (2), Flat (FL)

PF01 = Palustrine (P), Forested Wetland (FO), Broad-leaved Deciduous (1)

PEM/OW = Palustrine (P), Emergent Wetland/Open Water (EM/OW)

PFO/SSI = Palustrine (P), Forested Wetland/Scrub-Shrub Wetland (FO/SS), Broad-leaved Deciduous (1)

SYMBOLOLOGY

## Systems and Subsystems:

M 1 =	Marine Subtidal	R 3 =	Riverine Upper Perennial
M 2 =	Marine Intertidal	R 4 =	Riverine Intermittent
E 1 =	Estuarine Subtidal	L 1 =	Lacustrine Limnetic
E 2 =	Estuarine Intertidal	L 2 =	Lacustrine Littoral
R 1 =	Riverine Tidal	P =	Palustrine
R 2 =	Riverine Lower Perennial	U =	Upland

## Classes (subclasses and modifiers designated where appropriate:

AB = Aquatic Bed

BB = Beach/Bar

EM = Emergent Wetland

EMN6 = Emergent Wetland, Regularly Flooded, Oligohaline

EMP6 = Emergent Wetland, Irregularly Flooded, Oligohaline

EMR = Emergent Wetland, Seasonally Flooded-Tidal

FL = Flat

FO1 = Forested Wetland, Broad-leaved Deciduous

FO2 = Forested Wetland, Needle-leaved Deciduous

FO4 = Forested Wetland, Needle-leaved Evergreen

OW = Open Water/Unknown Bottom

SS1 = Scrub-Shrub Wetland, Broad-leaved Deciduous

SS3 = Scrub-Shrub Wetland, Broad-leaved Evergreen

SS4 = Scrub-Shrub Wetland, Needle-leaved Evergreen

SS5 = Scrub-Shrub Wetland, Dead

SS7 = Scrub-Shrub Wetland, Evergreen

## Floodplains

The Federal Emergency Management Agency (FEMA) has delineated 100 and 500 year floodplains on the Flood Insurance Rate Map of the Borough. These are shown on Figure 6. Adjacent to the Navesink River, the floodprone areas consist primarily of a narrow band of lowlands at the base of the steeper slopes.

Residential areas subject to flooding include a small low land area east of First Street and north of River Road; Lafayette Street to the Hunt Street intersection; the area surrounding the Oak Tree Street-Park Avenue intersection; lands surrounding the small stream north of the Urlson Circle-River Road intersection; Meadowbrook Avenue; and Two-Rivers Avenue, north of Ward Lane. The Navesink River islands are all floodprone. In the area of the two river confluence, the 100 Year floodprone area extends inland on both sides of the streams lightly beyond the intersection of Navesink Avenue and Ridge Road and encompasses all of Wind Mill Lane. The 500 Year floodplain extends past the 100 Year boundary to encompass significant parts of Blackpoint, Horseshoe, Navesink Avenue, Ridge Road, North Ward Avenue, Tyson Road, and Pond Road. A wide band of floodprone land extends from Ridge Road south of Rumson Road in the area of Tennis Court Lane and Navesink Avenue. South of Rumson Road, the floodplain of the Shrewsbury River is much wider. The 100 Year floodprone boundary generally parallels the shore line, but veers inland around and the stream corridors. The 500 Year floodplain area mimics the 100 Year boundary approximately 500 feet further inland. It crosses Rumson Road around the stream corridor between Wardell Avenue and Brookside Drive.

Floodplains are managed through the State's Stream Encroachment Permit process and also through the Federal National Flood Insurance Program. State permits are required for projects which involve alterations to stream channels or floodplains within the 100 Year floodplain boundary. In order to qualify for Flood Insurance, buildings constructed within the 100 Year flood hazard area must be floodproofed in accordance with Federal guidelines.

## Water Quality

The Borough of Rumson is located on the southern shore of the Navesink River and the northern shore of the Shrewsbury River. Far upstream of the Borough of Rumson, the Navesink River is fed by the Swimming River. The headwaters of the Swimming River include Yellow, Big, Hochockson, Mine, Hop and Willow Brook. These tributaries feed the Monmouth Consolidated Water Company Reservoir which is located at the head of the Swimming River. Other headwaters of the Navesink River include Shadow Lake, Nutswamp, and Poricy Brooks, plus McClees and Claypit Creeks.

FLOOD HAZARD AREAS MAP **FIGURE 6**

**BOROUGH OF RUMSON**  
MONMOUTH COUNTY, NEW JERSEY



BOROUGH  
OF  
LITTLE SILVER

BOROUGH OF FAIR HAVEN

SOUTH SHREWSBURY RIVER

NAVESINK RIVER

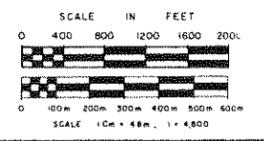
BOROUGH OF SEA BRIGHT

100 YEAR FLOOD BOUNDARY  
500 YEAR FLOOD BOUNDARY

SOURCE: FLOOD HAZARD BOUNDARY MAP-FEDERAL EMERGENCY  
MANAGEMENT AGENCY-AS REVISED DEC. 15, 1982

NOTE: BASE MAP SUPPLIED BY MONMOUTH COUNTY PLANNING BOARD  
REVISED BY T&M ASSOCIATES-APRIL 1988

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The Shrewsbury River headwater tributaries include Little Silver, Parkers, Oceanport and Branchport Creeks. Both the Shrewsbury and Navesink Rivers flow in a northeasterly direction. The Shrewsbury River turns north at the eastern end of Rumson Neck to join the Navesink and continue in a northerly direction to Sandy Hook Bay.

Surface water quality of the Navesink River is tested nearby in Red Bank. Total coliform and fecal coliform levels were occasionally noted above the standard maximum safe levels of 200 ml fecal coliform and 2400 ml total coliform. High levels of fecal coliform, an indicator of human and animal waste, limit the safe harvesting of shellfish in the Navesink. Although, the Navesink is condemned to shellfishing west of the Borough, the Rumson area is designated as a special restricted area. The Shrewsbury River also received this designation. Harvesting is allowed in these areas only by special permit which can be obtained from the New Jersey Department of Environmental Protection.

Groundwater quality is monitored by the Department of Environmental Protection for common toxic chemicals. The Rumson Country Club well and a well located nearby in Red Bank have been monitored. No toxic chemicals were detected.

Water quality is managed through the Monmouth County 208 Water Quality Management Program. Public agencies and private corporations which discharge effluent, industrial wastewater, or wash water, into surface waters are required to obtain permits in accordance with the Federal Water Pollution Control Act (PL 92-500). These permits are obtained under the National Pollutant Discharge Elimination Process. In addition, permits are required under the New Jersey Water Pollution Control Act (NJSA 58:10A-1 et seq.) for discharge into surface or groundwater. This program is administered by the Department of Environmental Protection, Division of Water Resources, Water Quality Management Element.

### Wildlife

The species of wildlife which can be expected to be found in any region is determined by the physical characteristics of the region which include the available quantity and type of food, cover and predators. Different species are attracted to different environmental conditions. Species of fish and shellfish are attracted to the Navesink and Shrewsbury Rivers as habitat or breeding sites. Typical species which can be found in the rivers include local common members of the following species: Anchoa (anchovy), Alosa (alewife and herring), Raja (slate), Acipenser Sturgeon, and Morone Perch.

Birds which can be expected to visit or nest within the Borough include common members of the *Larus* (gulls); *Sterna* (terns); *Anas* and *Aythya* (ducks); *Buteo*, *Circus*, *Accipiter* (hawks); *Telmatodytes* and *Troglodytes* (wrens); *Catharus* (thrush); *Vireo*; *Vermivora* and *Dendroica* (warblers); *Passerculus*, *Passerella*, *Amospiza*, *Spizella*, *Melospiza* and *Zonotrichia* (sparrows); *Bonasa* (grouse); *Phasianus* (pheasant); *Parus* (chicadee); *Citta* (nuthatch); *Spinus* and *Carpodacus* (finch); *Dendrocopus* (woodpecker); and *Otus* and *Asio* (owls). Table 12 lists specific species which are known or can be expected to inhabit the Borough.

Mammals typically found within the Borough include those associated with forest, wet forest, marsh, old fields, forest fringe, and those which can be found in proximity to developed lands. Several species can be found in conjunction with a variety of habitats. Table 13 lists locally common species, their most suitable habitats, and any special requirements.

The New Jersey Department of Environmental Protection maintains lists of threatened and endangered wildlife species, and their habitats and ranges. Endangered species are those whose prospects for survival within the State are in immediate danger. A species is classified as threatened if the continued loss of or change in habitat, exploitation, predation, disease or competition would cause that species to become endangered. The threatened and endangered species associated with this area of Monmouth County, and which could find suitable habitat within the Borough are listed in Table 14.

TABLE 12  
BIRD SPECIES  
BOROUGH OF RUMSON

<u>SCIENTIFIC NAME</u>	<u>COMMON NAME</u>
Ammodramus savannarum	Savannah Sparrow
Ammospiza caudacuta	Sharp-tailed Sparrow
Ammospiza maritima	Seaside Sparrow
Anas platyrhynchos	Mallard
Anas rubripes	Black Duck
Anas americana	American Wigeon
Agelaius phoeniceus	Redwing Blackbird
Aythya affinis	Lesser Scaup
Aythya marila	Greater Scaup
Aythya valisineria	Canvasback
Cardinalis cardinalis	Cardinal
Catharus guttatus	Hermit Thrush
Catharus minimus	Gray-cheeked Thrush
Catharus ustulatus	Swainson's Thrush
Colinus virginianus	Bobwhite
Corvus brachyrhynchos	Common Crow
Cyanocitta cristata	Blue Jay
Dumetella carolinensis	Gray Catbird
Larus argentatus	Herring Gull
Larus atricilla	Laughing Gull
Larus mirinus	Great Black-backed Gull
Melospiza georgiana	Swamp Sparrow
Melospiza melodia	Song Sparrow
Mimus ployglottos	Mockingbird
Molothrus ater	Brown-headed Cowbird
Parus carolinensis	Carolina Chickadee
Passer domesticus	House Sparrow
Sterna hirundo	Common Tern
Sturnus vulgaris	Starling
Spinus tristis	American Goldfinch
Spizella passerina	Chipping Sparrow
Spizella pusilla	Field Sparrow
Turdus migratorius	American Robin
Zonotrichia albicollis	White-throated Sparrow

PREPARED BY: T & M ASSOCIATES, 1988

TABLE 13  
MAMMALIAN WILDLIFE SPECIES  
BOROUGH OF RUMSON

COMMON NAME	SCIENTIFIC NAME	HABITAT-					SPECIAL HABITAT REQUIREMENTS
		FOREST	WET FOREST	MARSH	FIELD/ SCRUB FRINGE	URBAN LAND	
<b>BATS</b>							
Red Bat	<i>Lasiurus borealis</i>	X			X		trees evergreens
Hoary Bat	<i>Lasiurus cinereus</i>	X				X	trees, cracks, buildin
Silver-haired Bat	<i>Lasionycteris noctivagan</i>	X					
<b>RODENTS</b>							
Black Rat	<i>Rattus rattus</i>				X		mainly buildings, dock buildings, farm fields
Norway Rat	<i>Rattus norvegicus</i>				X		water areas
Marsh Rice Rat	<i>Dryomys palustris</i>		X	X			buildings, farm fields
Muskrat	<i>Ondatra zibethicus</i>		X				moist fields-dense woc
House Mouse	<i>Mus musculus</i>	X					brushy areas
Meadow Jumping Mouse	<i>Zapus hudsonius</i>	X					
White Footed Mouse	<i>Peromyscus leucopus</i>	X				X	
Wood Mouse	<i>Peromyscus sp.</i>						
Short-tailed Shrew	<i>Blarina brevicauda</i>		X	X			grassy areas
Least Shrew	<i>Cryptotis parva</i>		X	X			moist fields-dry woods
Masked Shrew	<i>Sorex cinereus</i>		X				
So. Red-backed Vole	<i>Clethrionomys gapperi</i>	X		X			also woodland glades
Meadow Vole	<i>Microtus pennsylvanicus</i>			X			pine forests
Woodland Vole	<i>Microtus pinetorum</i>			X			meadows
So. Bog Lemming	<i>Synaptomys cooperi</i>			X			
<b>SMALL MAMMALS</b>							
Eastern Mole	<i>Scalopus aquaticus</i>	X		X			loose soil
Star nosed Mole	<i>Condylura cristata</i>	X	X				occasionally lawns also farmlands
Opossum	<i>Didelphis virginiana</i>	X					
Striped Skunk	<i>Mephitis mephitis</i>	X				X	streams
Raccoon	<i>Procyon lotor</i>	X	X				likes farms & streams
Long Tail Weasel	<i>Mustela frenata</i>	X	X				streams
Mink	<i>Mustela vison</i>	X		X			thickets & brush piles
Eastern Cottontail	<i>Sylvilagus floridanus</i>			X			brushy areas
New Eng. Cottontail	<i>S. transitionalis</i>			X			open fields
European Rabbit	<i>Oryctolagus cuniculus</i>			X			fields
Groundhog	<i>Marmota monax</i>	X					wood piles & stone wal
Eastern Chipmunk	<i>Tamias striatus</i>	X	X				pine forests
East. Gray Squirrel	<i>Sciurus carolinensis</i>	X					
Red Squirrel	<i>Tamiasciurus hudsonicus</i>	X					

SOURCE: Whitaker, John O. Jr., "THE AUDUBON SOCIETY FIELD GUIDE TO NORTH AMERICAN MAMMALS", Alfred A. Knopf, New York, N.Y., 1980, 745 pps.  
COMPILED BY: T&M Associates, 1988

TABLE 14  
 ENDANGERED AND THREATENED WILDLIFE SPECIES  
 BOROUGH OF RUMSON

<u>COMMON NAME</u> <u>SCIENTIFIC NAME</u>	<u>HABITAT</u> <u>REQUIREMENTS</u>	<u>STATUS</u>
Shortnosed Sturgeon <i>Acipenser brevirostrum</i>	brackish rivers and bays	E
Atlantic Sturgeon <i>Acipenser oxyrinchus</i>	brackish rivers and bays	T
Great Blue Heron <i>Ardea herodias</i>	saltwater marshes, riverine islands	T
Cooper's Hawk <i>Accipter cooperii</i>	forest-field fringes	E
Osprey <i>Pandion haliaetus</i>	tall trees or poles over- looking wetland marshes	E
Roseate Tern <i>Sterna dougallii</i>	wetland marshes	T
Short-billed Marsh Wren <i>Cistothorus plantensis</i>	brackish marshes and inland meadows	T

SOURCE: New Jersey Endangered and Threatened Species Program  
 PREPARED BY: T & M ASSOCIATES, 1988

### Natural Resources and Planning

Several of the natural resources which created the unique character of the Borough are now recognized to be of significant public value and are protected through Federal and State environmental legislation. Local zoning and land development regulations developed for the Borough should recognize the natural features and acknowledge the Federal and State regulatory programs, as those approvals are required prior to the issuance of local permits.

In addition to the regulatory programs previously mentioned, the Borough of Rumson falls within the jurisdiction of CAFRA, under the Coastal Area Facilities Review Act (NJSA 13:19-1 et seq.). This law requires permits to construct certain industrial, commercial, and parking area developments, as well as residential developments of 25 or more units. CAFRA Permits are administered by the Department of Environmental Protection, Division of Coastal Resource, Bureau of Coastal Projects Review.

### Special Policies of CAFRA

The Borough of Rumson is located entirely within the Coastal Area Facilities Review Act Coastal Zone. The rules on coastal resource and development (N.J.A.C. 7:7E) delineates 46 special areas. Twenty-two of these special areas may be found within the Borough of Rumson. Table 15 lists the applicable special areas, and summarizes CAFRA policy.

In addition to special areas, the rules on coastal resource and development also define general water areas, general land areas, use policies, and resource policies. Any proposed large scale development within the Borough is subject to review by the Department of Environmental Protection, Division of Coastal Resources. Such review would include the preparation of an Environmental Impact Statement which should address all special areas, general areas, and policies.

TABLE 15  
CAFRA SPECIAL AREA POLICIES  
NJAC 7:7E

SECTION NUMBER	SPECIAL AREA	POLICY SUMMARY
3.2	Shellfish Beds	Destruction of beds is prohibited.
3.4	Prime Fishing Areas	Water related recreational activities are permitted. Mining and waste disposal are prohibited.
3.5	Finfish Migratory Pathways	Physical water barriers are generally prohibited.
3.6	Submerged Vegetation	Vegetation destruction is prohibited.
3.7	Navigation Channels	Maintenance dredging is conditional. Development which negatively impacts channels are prohibited.
3.10	Marina Moorings	Non-water dependent development and uses which interfere or detract from recreational boating are prohibited. Maintenance dredging is prohibited.
3.12	Submerged Infrastructure Routes	Activities which would increase the potential for damage or interfere with maintenance are prohibited.
3.13	Shipwrecks and Artificial Reefs	Recreational and commercial fishing and scuba diving are permitted. Archeological research is conditional.
3.14	Wet Borrow Pits	Uses promoting wildlife are encouraged. Surface mining, recreation, dredge spoil disposal and fill are conditionally acceptable.
3.15	Intertidal and Subtidal Shallows	Development, filling and disturbance and disturbance are discouraged. Submerged infrastructure is conditional.
3.16	Filled Waters Edge	Direct water access: may develop water dependent uses. Existing (pre 6/77) conditional. All must comply with Public Access Resource Policy.
3.17	Existing Lagoon Edge	Existing and new land and water compatible development is acceptable if consistent with conditions for filling.
3.18	Natural Water's Edge-Floodplains	Development within 100' of navigable water is discouraged but conditionally acceptable. Recreation is conditional.
3.19	Alluvial Flood Margins	Wildlife refuge and some recreation is encouraged. Development is generally discouraged.
3.20	Beaches	Construction of new structures is prohibited. Dune creation and barrier free access are encouraged.
3.21	Dunes	Construction of structures is prohibited except for limited access, sand fence, linear development.
3.22	Overwash Fans	Development is generally prohibited.
3.23	Erosion Hazard Areas	Linear development and shore protection activities are permitted. All other

TABLE 15 (CONTINUED)

		development is prohibited.
3.25	Wetlands	Development is generally prohibited. When development is permitted, it must meet several conditions. Destruction of wetlands must be mitigated.
3.26	Wetlands Buffer	Development is prohibited unless it does not have significant adverse impact.
3.27	Wet Borrow Pit Margin	Wildlife habitat is encouraged. Surface mining condition accepted. Recreationl use is accepted proved disturbance is limited. Residential development must be consistent with requirements for water quality buffer.
3.29	Costal buffers	stabilization with vegetation is encouraged. Development is prohibited except linear development accord. to policy on location of linear dev.
3.30	Intermittent stream corridors.	uses promoting growth of native veget. and wildlife habitat is encouraged. Cutting, filling, damming, detention basins and paving degrading the function of ISC is prohibited.
3.31	Farmland Conservation Areas	Maintained and protected for farming uses. Housing permitted only as accessory to mining in accord. with Mining Use Policy. Continued renewed or new farming is encouraged.
3.33	Dry Barrow Pits	Surface mining conditionally accepted. Channeling clean surface runoff discharge of clean effluent for aquifer recharge is encouraged. Storing water in impermeable dry barrow pits and dredge spoil disposil condit. accept. Filling and grading for construction condit. accepted and all uses reduce slopes to 2,3, stabilize and plant native successions.
3.34	Historic and Archeological Resors.	Development that incorporates hist. and archeological resors. is encor. however, anything that detracts or damages these elements is discour. New dev. in these areas is condit. accepted.
3.35	Specimen Trees	Development is prohibited when light pattern, erosion drainage, quality of water or damage to tree is caused.
3.36	Endangered or Threat. Wildlife or Veget. Species Habitats	Dev. is discour. unless minimal interference can be demonstrated or no alternative location for dev. can be found.
3.38	Public Open Space	New or expanded open space is encour. at locations compatible with surrounding land uses. Dev. that adversely affects existing open space is discour., and condit. accepted inside the space if it is a campground or road.
3.39	Special Hazard Areas	Dev. within these areas must include

TABLE 15 (CONTINUED)

		measures to protect public health and safety but is generally discouraged.
3.40	Excluded Federal Lands	Federal actions on these lands that affect the costal zone shall be consist. with the Coastal Resource and Dev. policy, to max. extent.
3.41	Special Urban Areas	Dev. to restore economic and social viability is encouraged but discouraged if it adversely affects the economic well being. Housing, hotels, motels and mixed use consistent with Public Access Resource Policy are accepted only on large rivers.
3.44	Wild and Scenic River Corridors	Dev. is permitted in accord. with N.J.A.C 7:38-1.1 and all other costal policies. Dev. which provides gen. public recreationl use, consistent with flood plain regs. is encouraged.
3.45	Geodetic Costal Reference Marks	Any disturbance of the marks is discour. however, if moved, or can not be protected the N.J.G.C.S shall be contacted.

PREPARED BY: T&M Associates, 1988

## EXISTING LAND USE

### Land Development Patterns

Rumson's land development patterns have remained substantially unchanged since the previous Master Plan revision in 1978. Over 70 percent of the Borough's land area is occupied by single family dwellings. Less than 6 percent of the Borough is undeveloped. Nonresidential uses in the Borough are limited to public or quasi-public uses normally associated with residential neighborhoods such as schools, churches, parks, and municipal buildings. In addition, the Borough contains several business nodes which are characterized by retail, office and service activities. These NONresidential uses, occupy less than 9 percent of the land area. (See Table 16).

The general type, density, and distribution of land uses within the Borough are also unchanged. Residential areas have infilled according to the established zoning (see Figure 9). Commercial uses are confined to neighborhood business, general business and professional office districts that are within or border on the more intensely developed residential areas. The location of public and quasi-public uses is largely unchanged. Within the lower density residential uses, accessory dwellings may be found within accessory buildings.

Undeveloped lands within the Borough are limited to scattered vacant lots, islands, and lands not suitable for development because of environmental constraints, typically saltwater wetlands. As was noted in the 1978 Master Plan, some larger tracts which are already residentially developed may be more intensely developed. Within business areas, there is the potential for more intense utilization of existing property.

An enlargement of the land use within the business districts and adjoining residential areas is shown on Figure 8.

### Development Intensity

Based on the 1980 Census and adjusting for construction since 1980, Rumson's present gross density is less than one dwelling unit per acre. This is a low suburban residential density. An analysis of the land use and zoning information shows that the Borough offers a distribution of housing opportunities which ranges from smaller dwellings on lots of 4,000 to 13,000 square feet in the R-6, R-5 and R-4 Zones, at a net density from 8 dwelling units to 3 dwelling units per acre, to larger dwelling units in the R-1, R-2, and R-3 Zones where lot sizes of 3/4 acre to 1 1/2 acres are required. Table 17 shows the total acreages within each zone district.

TABLE 16  
EXISTING LAND USE 1988  
BOROUGH OF RUMSON

LAND USE	AREA <u>IN ACRES</u>	PERCENT <u>TOTAL LAND AREA</u>
<u>RESIDENTIAL</u>		
Single Family	2,082.62	67.08
Single Family with Accessory Unit	196.50	6.33
Two-Family	1.82	0.06
Three-Five Family	1.36	0.04
Multi-Family (six units or more)	3.02	0.10
Home Profession or Occupation	<u>2.04</u>	<u>0.07</u>
TOTAL RESIDENTIAL	2,287.36	73.68
<u>BUSINESS AND COMMERCIAL</u>		
Professional Office	2.01	0.07
Business/Retail	<u>20.64</u>	<u>0.66</u>
TOTAL	22.65	0.73
<u>QUASI-PUBLIC</u>		
Church and Church Related	12.82	0.41
Other Quasi-Public		
Buildings or Lands	<u>233.04</u>	<u>7.51</u>
TOTAL	245.86	7.92
<u>PUBLIC</u>		
Parks	39.87	1.28
Public Schools	31.64	1.02
Other Public Building or Lands	<u>18.22</u>	<u>0.59</u>
TOTAL	89.73	2.89
<u>STREETS</u>	295.6	9.52
<u>VACANT LAND</u>		
Tidal Wetlands	114.01	3.67
Private Owned	<u>49.33</u>	<u>1.59</u>
TOTAL	163.34	<u>5.26</u>
GRAND TOTAL LAND AREA	3,104.54	100.00

NOTE: Total land area includes the area of islands but does not include the area of rivers, bays or inlets.

The Borough's four commercial districts have been developed at a moderate or neighborhood scale of intensity. The professional office, neighborhood business, and general business districts have a minimum lot area requirement of 12,000 square feet. Lots developed for business use within the business district range from 6,000 square feet to over an acre. Lot coverage by building and parking lot varies from 55 percent to 100 percent of the lot area. The Borough's commercial districts also permit and contain single family residences.

TABLE 17  
ZONING ANALYSIS 1988  
BOROUGH OF RUMSON

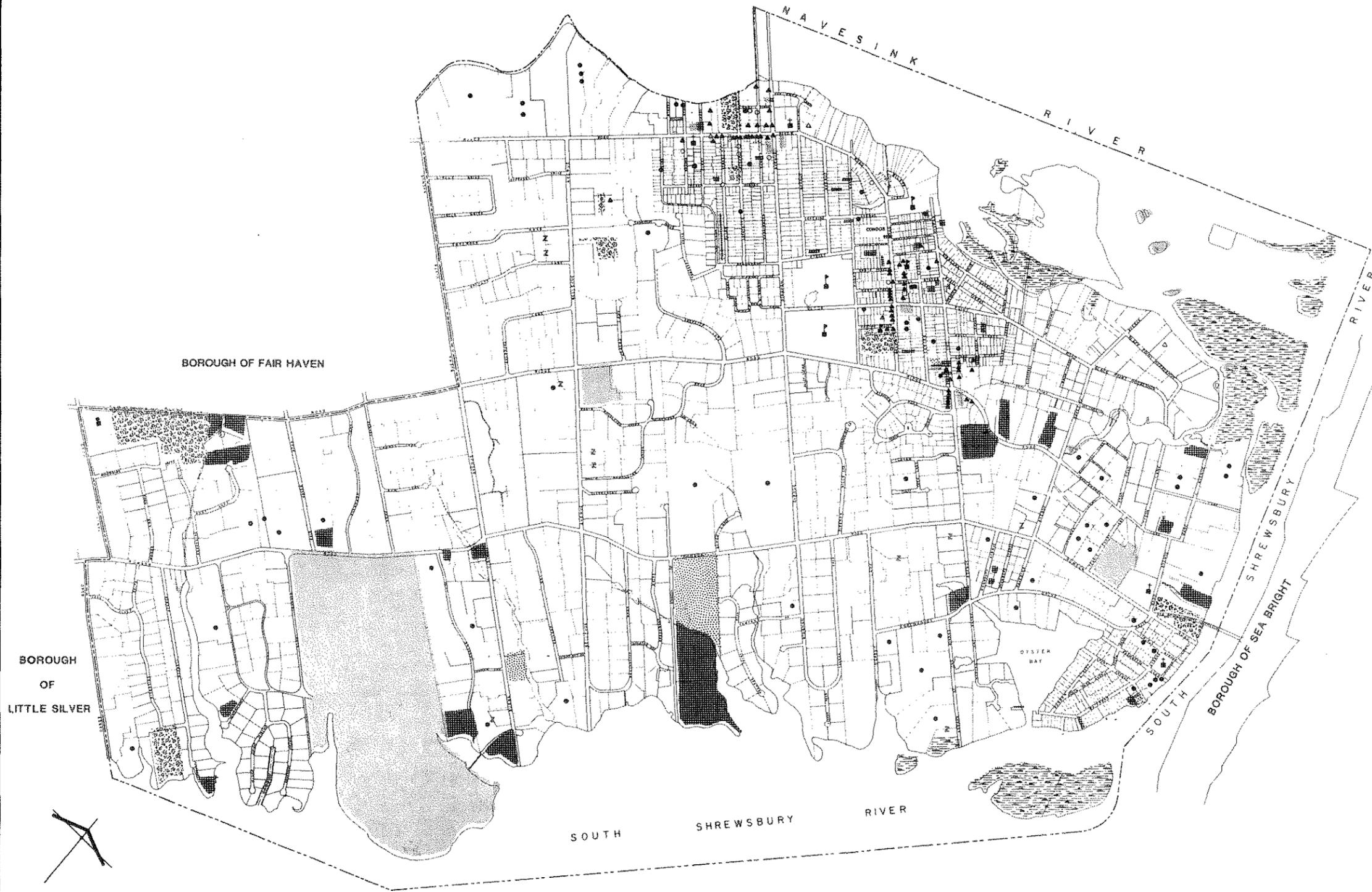
<u>ZONE</u>	<u>AREA (ACRES)</u>	<u>PERCENTAGE TOTAL AREA</u>	<u>NUMBER DWELLING UNITS</u>
R-1 RESIDENTIAL	1,744	56.2	1,699
R-2 RESIDENTIAL	646	20.8	459
R-3 RESIDENTIAL	63	2.0	58
R-4 RESIDENTIAL	149	4.8	329
R-5 RESIDENTIAL	231	7.4	790
R-6 RESIDENTIAL	42	1.4	228
POS PUBLIC OPEN SPACE	191	6.2	4
POB PROFESSIONAL OFFICE BUILDING	8	0.3	17
NB NEIGHBORHOOD BUSINESS	10	0.3	28
GB GENERAL BUSINESS	<u>21</u>	<u>0.7</u>	<u>49</u>
TOTAL	3,105	100.00*	3,661 **

\* Percentages do not total 100 because of rounding.

\*\* Source: Rumson Housing Element

**EXISTING LAND USE MAP-1988**

**BOROUGH OF RUMSON**  
**MONMOUTH COUNTY, NEW JERSEY**



**LAND USE KEY**

**RESIDENTIAL**

- SINGLE FAMILY
- SINGLE FAMILY WITH ACCESSORY UNIT
- ◻ TWO FAMILY
- ◼ THREE-FIVE FAMILY
- ◻ MULTI-FAMILY (SIX UNITS OR MORE)
- ◻ HOME PROFESSION OR OCCUPATION

**BUSINESS AND COMMERCIAL**

- ◻ PROFESSIONAL OFFICE
- ◻ BUSINESS/RETAIL

**QUASI PUBLIC**

- ◻ CHURCH AND CHURCH RELATED
- ◻ OTHER QUASI PUBLIC BUILDINGS OR LANDS

**PUBLIC**

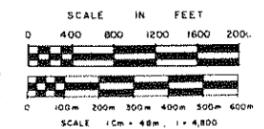
- ◻ PARKS
- ◻ PUBLIC SCHOOLS
- ◻ OTHER PUBLIC BUILDINGS OR LANDS

**VACANT LAND**

- ◻ TIDAL WETLANDS
- ◻ PRIVATE OWNED

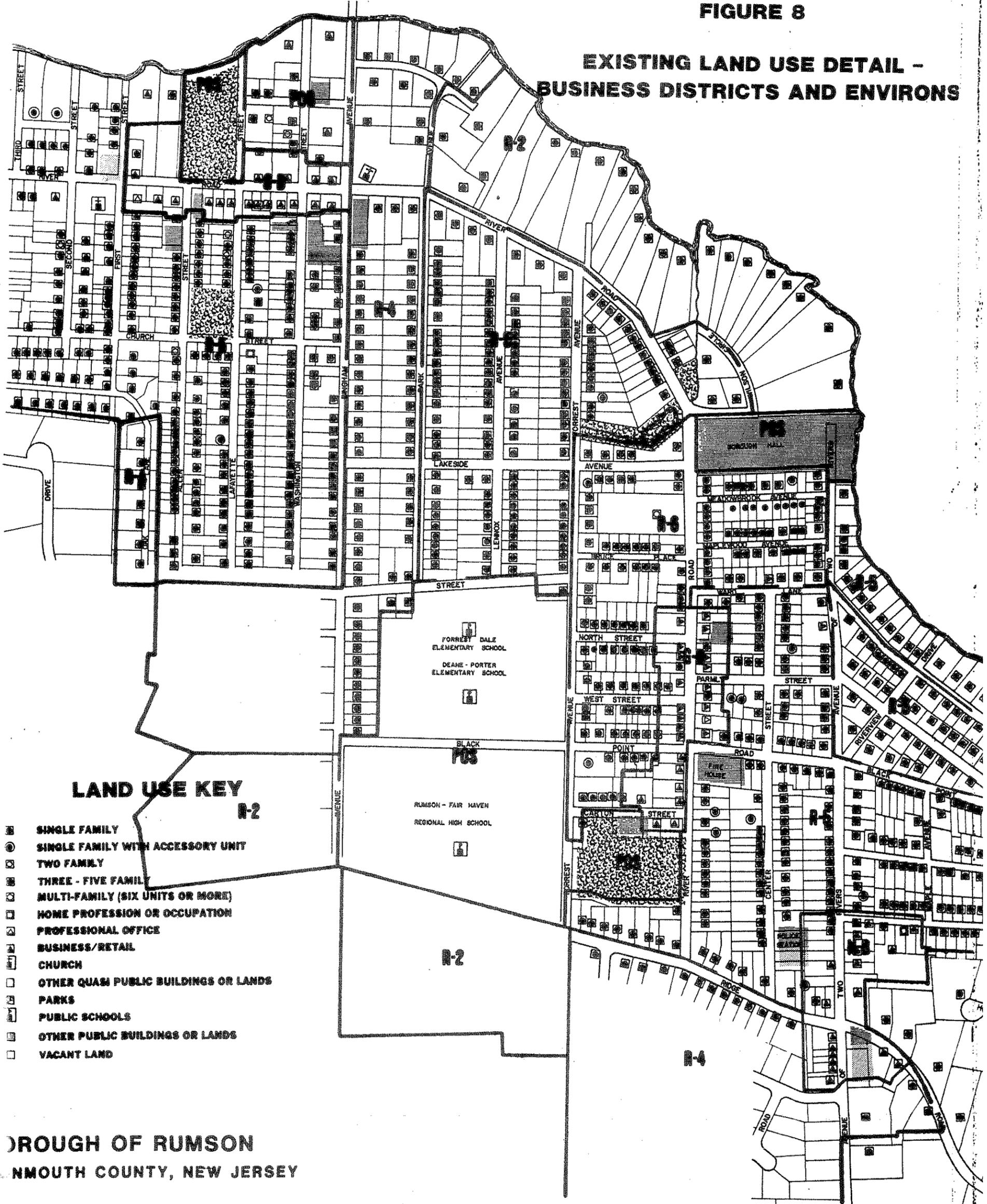
NOTE: BASE MAP SUPPLIED BY MONMOUTH COUNTY PLANNING BOARD  
 REVISED BY T&M ASSOCIATES-APRIL 1988

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 P.O. BOX 828 RED BANK



**FIGURE 8**

**EXISTING LAND USE DETAIL -  
BUSINESS DISTRICTS AND ENVIRONS**



**LAND USE KEY**

- SINGLE FAMILY
- ⊙ SINGLE FAMILY WITH ACCESSORY UNIT
- ⊠ TWO FAMILY
- ⊡ THREE - FIVE FAMILY
- ⊞ MULTI-FAMILY (SIX UNITS OR MORE)
- ⊞ HOME PROFESSION OR OCCUPATION
- ⊞ PROFESSIONAL OFFICE
- ⊞ BUSINESS/RETAIL
- ⊞ CHURCH
- ⊞ OTHER QUASI PUBLIC BUILDINGS OR LANDS
- ⊞ PARKS
- ⊞ PUBLIC SCHOOLS
- ⊞ OTHER PUBLIC BUILDINGS OR LANDS
- VACANT LAND

**BOROUGH OF RUMSON**  
**MONMOUTH COUNTY, NEW JERSEY**



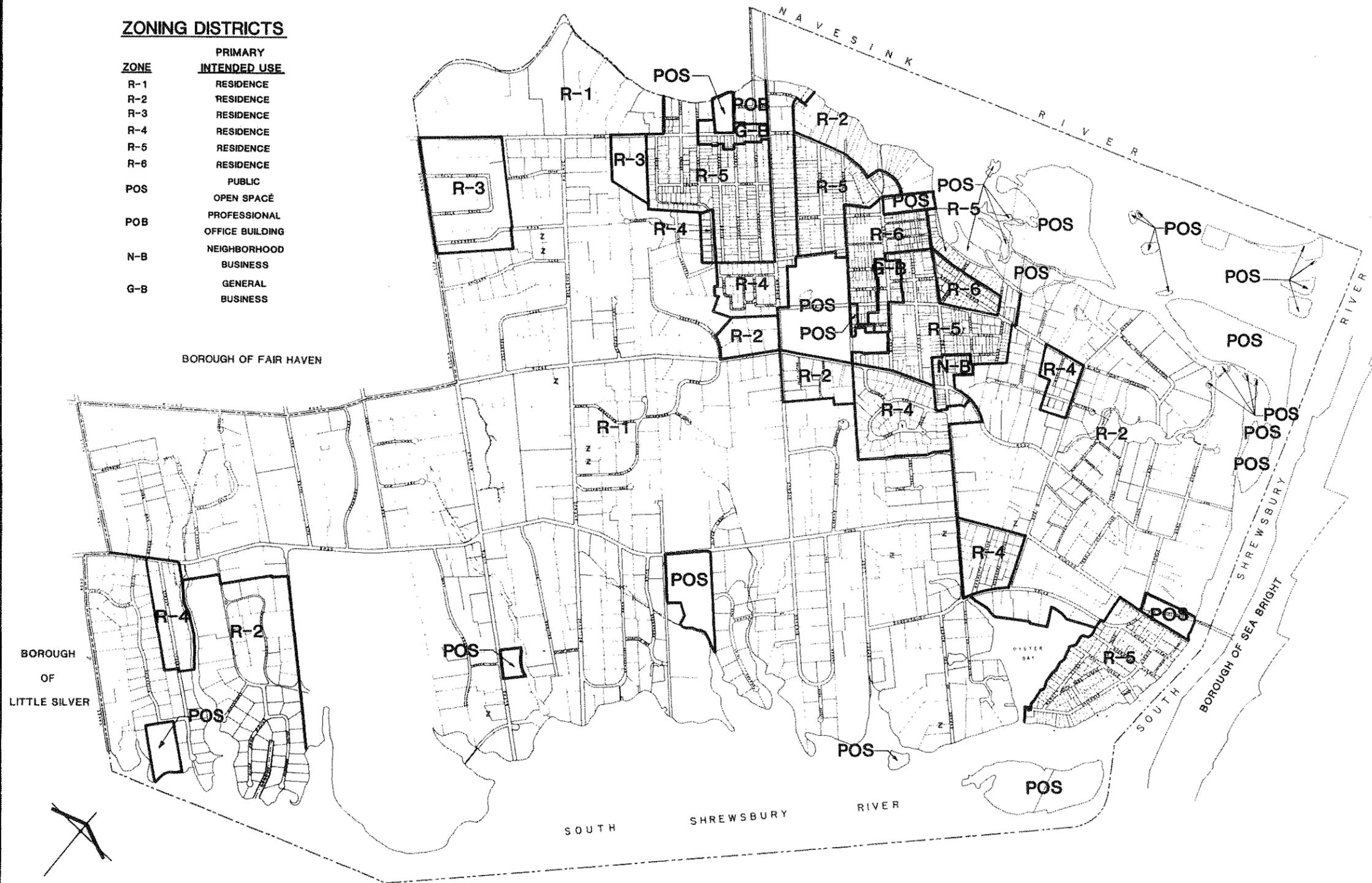
1090 HIGHWAY 36, MIDDELTOWN TOWNSHIP,  
 RED BANK, N.J. (201) 871-6400

BASE MAP PREPARED MAY 1988 BY T&M ASSOCIATES

**BOROUGH OF RUMSON**  
MONMOUTH COUNTY, NEW JERSEY

**ZONING DISTRICTS**

<u>ZONE</u>	<u>PRIMARY INTENDED USE</u>
R-1	RESIDENCE
R-2	RESIDENCE
R-3	RESIDENCE
R-4	RESIDENCE
R-5	RESIDENCE
R-6	RESIDENCE
POS	PUBLIC OPEN SPACE
POB	PROFESSIONAL OFFICE BUILDING
N-B	NEIGHBORHOOD BUSINESS
G-B	GENERAL BUSINESS



**NOTE:** BASE MAP SUPPLIED BY MONMOUTH COUNTY PLANNING BOARD  
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P.O. BOX 828 RED BANK

SCALE IN FEET  
0 400 800 1200 1600 2000

0 100m 200m 300m 400m 500m 600m

SCALE 1" = 480'

**MASTER PLAN  
ELEMENTS**

STATEMENT OF PRINCIPLES, OBJECTIVES,  
ASSUMPTIONS, POLICIES AND STANDARDS

Principles and Objectives

The municipal authority to plan and regulate land use arises from the need to protect and advance the public welfare. What constitutes the public welfare and how it can properly be secured has been the subject of legislation, judicial decisions, and public debate. Rumson has conducted an ongoing and historically well-directed planning process to create a rational program for the community's development. In this update of the Master Plan, the Borough has looked at what needs to be done locally to continue to maintain a sound pattern of land use that ensures the health of the natural environment and that responds to human needs. Drawing upon current information, legislation, and sound planning techniques, Rumson has devised a plan which, implemented locally, will secure the general welfare of the Borough, the County, the region, and the State.

The public purposes which the Rumson Master Plan serves and the values that it embodies are expressed in the plan's objectives. Rumson is a mature community that has succeeded in establishing harmonious patterns of land use and satisfactory public facilities and services. It can offer its residents expanded individual opportunity, an improved standard of living, safe streets and quality public services. The challenge ahead is for Rumson to manage further growth and development to assure that this satisfying quality of life is maintained. At the same time, the Borough's planning program must be responsive to changing public needs and policies at the County, Regional and State levels. Accordingly, the Borough's proposed development is based upon the following objectives:

1. Maintain Rumson's character as a residential community and the quality of life it offers.
2. Encourage the most appropriate use of land consistent with neighborhood character and its suitability for development.
3. Establish appropriate population densities and limit the intensity of development to both preserve the natural environment and to ensure neighborhood, community, and regional well being.
4. Maintain a satisfactory level of public facilities and services.
5. Maintain fiscal stability.

6. Secure the public's safety from fire, flood, panic, and other natural and manmade disasters.
7. Ensure that Rumson's development does not conflict with the development and general welfare of neighboring municipalities, the County and the State as a whole.
8. Coordinate public development with land use policies to encourage the appropriate and efficient expenditure of public funds.
9. Provide sufficient space in appropriate locations for residential, recreational, commercial, and open space use.
10. Locate and design transportation routes to promote the free flow of traffic while discouraging congestion or blight.
11. Promote a desirable visual environment.
12. Conserve historic sites and districts.
13. Prevent urban sprawl and degradation of the environment through improper land use.
14. Expand housing opportunities within the Borough compatible with neighborhood character and the needs of present and future residents.
15. Promote the recovery of recyclable materials from municipal solid waste and encourage the conservation of energy.
16. Protect the natural resources and qualities of the Borough including freshwater and saltwater wetlands, floodplains, stream corridors, open space, steep slopes, and areas with scenic, cultural and recreational values.

#### Policies and Standards

The proposals for Rumson's future development assume a continuation of the economic structure which sustains the Borough's viability as a developed community of predominantly single family detached dwellings with supporting public, commercial, and institutional facilities and services. Similarly, there will be no extensive natural or man-made disasters which would require major reconstruction or redevelopment of Rumson's developed areas. It is also assumed that, given a stable population level and notwithstanding shifts in the composition of that population, need for expansion of municipal facilities and services will be minimal.

Relying upon these assumptions and the background studies which have been assembled, the Borough's plan is based upon the following general policies and standards.

Policy 1 - Prior land use planning and regulation within the Borough have been generally effective in producing satisfactory residential neighborhoods and commercial districts. The character of these areas and their suitability for particular uses can best be provided for by the continuation of established residential and commercial land use patterns and through the prudent application of regulations which assure that future development, redevelopment, or expansion occurs at reasonable levels of intensity. Standards compatible with the existing character of development are needed to restrict the coverage of lots by buildings, impervious surfaces, driveways, and parking areas. Within commercial districts, floor area ratio controls should be applied to control the intensity of commercial uses.

Policy 2 - In order to establish and maintain the well being of residential neighborhoods and assure a continued desirable visual environment, existing residential district standards should be reviewed and revised where appropriate to satisfactorily control setbacks and location of principal and accessory buildings, accessory living quarters, accessory structures including fences, walks, swimming pools and parking locations, and the location and bulk of structures and buildings which front upon the Navesink and Shrewsbury Rivers.

Policy 3 - The Borough will fully satisfy its obligation to allow for the production of low and moderate income housing. The Master Plan will be the basis for providing realistic opportunities for low and moderate income housing consistent with sound land use planning principles and environmental constraints. Given the community's developed character and a limited supply of vacant land, the Borough will utilize and rehabilitate the existing house stock to create low and moderate income housing opportunities.

Policy 4 - The conservation of historic sites and districts is a public purpose essential to promoting a desirable visual environment, good civic design, and establishing neighborhood and community well being. Rumson's history records both the presence of native Americans, and its settlement as part of colonial New Jersey. Sites of historical, archaeological, cultural, scenic, or architectural significance should be identified, maintained and conserved.

Policy 5 - The disposal of solid waste is a problem affecting all communities and persons in the State of New Jersey. The recovery and recycling of materials from municipal solid waste will be promoted through planning and development regulations that incorporate State recycling goals and the Borough's recycling program.

## HOUSING PLAN ELEMENT AND FAIR SHARE PLAN

The Housing Plan Element and Fair Share Plan for the Borough of Rumson is based upon the requirements of the Fair Housing Act which became effective on July 2, 1985 (C.222 Laws of 1985) and the Municipal Land Use law as amended by Chapter 222 of the Laws of 1985. The Borough of Rumson Housing Element is designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing. This Housing Plan Element amends the Housing Plan Element adopted by the Planning Board on October 25, 1978 and incorporates an implementation plan or Fair Share Plan which will be undertaken for the period 1987-1993 to provide opportunities for low and moderate income housing within the Borough.

### Inventory of Housing Stock

Rumson's housing stock consists primarily of a diversity of single family dwellings on lot sizes which range from five thousand square feet to estates of several acres. The housing supply includes single family dwellings with accessory units as well as a smaller proportion of two family and multi-family units. In addition, there are mixed use buildings containing commercial and residential units. The housing stock is relatively old. More than one third of the Borough's housing units are more than 47 years of age. Between 1980 and September 1986 97 units were authorized by building permits (see Table 18). An analysis of building permits in the 1980 census data indicates that 35.5 percent of the Borough's housing is more than 47 years old; 17.8 percent is 37 to 46 years old; 20.6 percent is 27 to 36 years old; 14.8 percent is 17 to 26 years old; 4.4 percent is 8 to 16 years old and 6.9 percent is less than 8 years old.

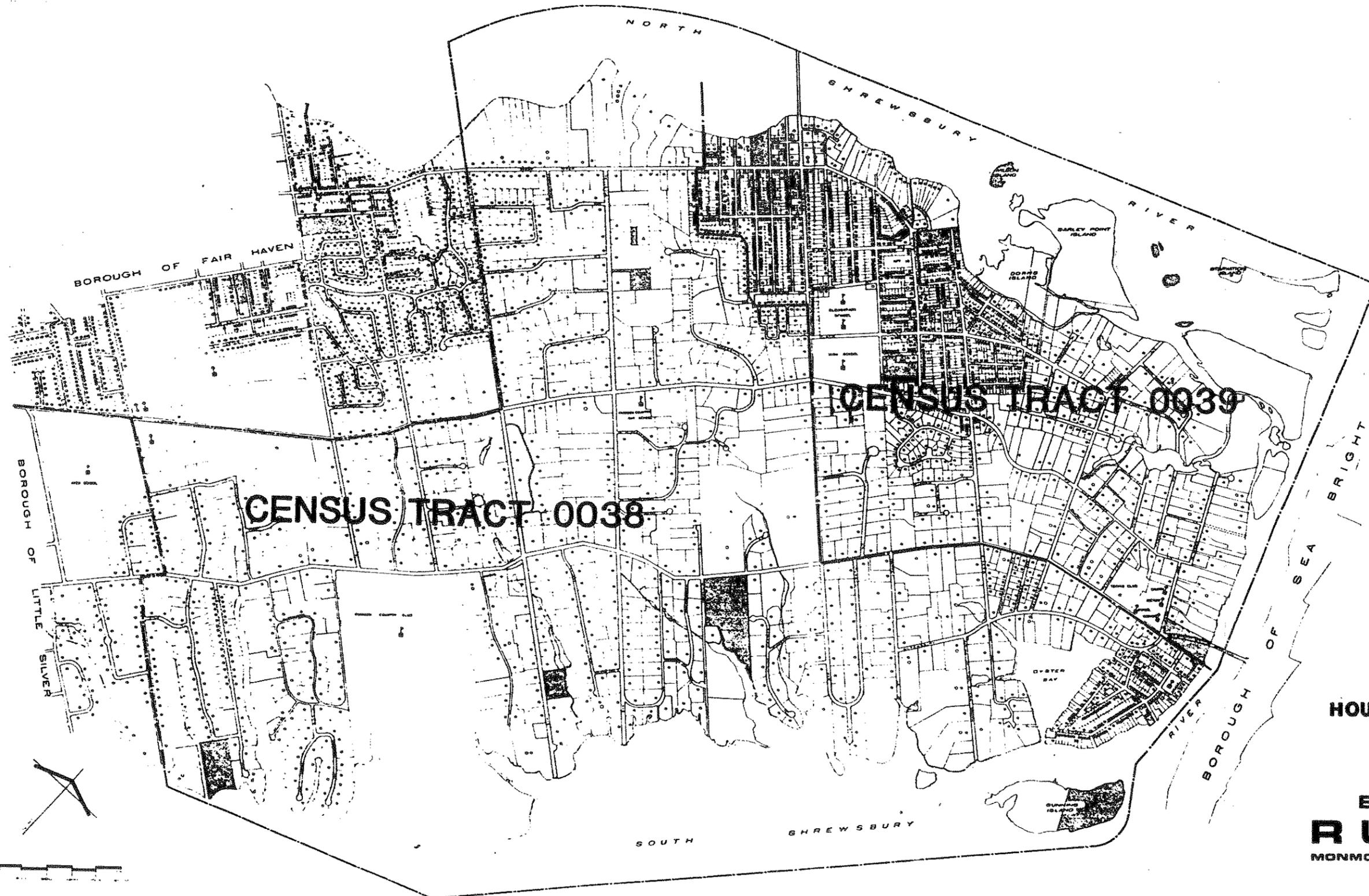
The 1980 median value of owner occupied housing was \$158,800 in census tract 0038 and \$71,700 in census tract 0039. The 1980 median gross monthly rent was \$444 in tract 0038 and \$313 in tract 0039. Figure 10, Census Tracts, indicates the boundaries of each tract in the Borough.

In 1980, 86 percent of the occupied housing units in Rumson were owner occupied and only 14 percent were rental units. Tax assessment records in 1986 show that over 92 percent of the Borough is residential in use.

Housing which is affordable to low and moderate income households can be extrapolated from the 1980 Census data. Based upon the 1980 Census, none of the renter occupied units in Census tract 0038 and 4.3 percent in tract 0039 were affordable to low income households in the housing region\*. These are households which earned approximately 50% of the median income level. 30 percent of the rental housing units in tract 0038 and 8.6 percent in tract 0039 were available to moderate income households in the East Central Housing Region. These are households earning between 50% and 80% of median income (in East Central Housing Region).

\* East Central Region which consists of Monmouth and Ocean Counties.

# CENSUS TRACTS



- SINGLE FAMILY RESIDENCE
- ACCESSORY BLDG WITH RESIDENCE
- 2 NUMBER OF USES
- ▲ BUSINESS
- ▲ BUSINESS WITH RESIDENCE
- 3/2 BUSINESS USE/RESIDENTIAL USE
- ⊕ PUBLIC OR SEMI-PUBLIC USE
- ⊕ RELIGIOUS USE
- HB HOME BUSINESS
- P PROFESSIONAL
- BOROUGH LAND

FIGURE 10

**FINAL  
HOUSING PLAN ELEMENT  
OCTOBER 1986**

**BOROUGH OF  
RUMSON**  
MONMOUTH COUNTY, NEW JERSEY

BASE MAP PREPARED BY ROBERT CATLIN & ASSOCIATES

MAP PREPARED BY 

TABLE 18

COMPARISON OF RESIDENTIAL CONSTRUCTION  
AND DEMOLITION PERMITS

## BOROUGH OF RUMSON

	<u>CONSTRUCTION PERMITS</u>	<u>DEMOLITION PERMITS</u>	<u>NET CHANGE</u>
1970	17	4	13
1971	20	2	18
1972	25	0	25
1973	27	0	27
1974	10	0	10
1975	24	0	24
1976	29	3	26
1977	22	0	22
1978	20	1	19
1979	<u>14</u>	<u>3</u>	<u>11</u>
SUBTOTAL	208	13	195
1980	5	0	5
1981	7	1	6
1982	3	0	3
1983	15	9	6
1984	23	5	18
1985	16	7	9
1986	15	6	9
1987	<u>13</u>	<u>2</u>	<u>11</u>
TOTAL	305	43	262

SOURCE: New Jersey Department of Labor,  
Building Permit Summaries.

Of the owner occupied units, none were available to low income households in tract 0038 and .65 percent were available in tract 0039. Of these owner occupied units, 1.8 percent in tract 0038 and 5.4 percent in tract 0039 were available to moderate income households in the housing region.

Table 19, Conditions of Housing, indicates that Census Tract 0039, the east section of the Borough has potentially more substandard units than Tract 0038. The Borough, in 1980, had 104 units lacking central heating; 20 units without complete kitchen facilities and 6 units without complete plumbing facilities.

TABLE 19

CONDITION OF HOUSING BY CENSUS TRACT

BOROUGH OF RUMSON

CENSUS TRACT	ALL HOUSING UNITS	TOTAL OCCUPIED UNITS	VACANT UNITS	YEAR ROUND UNITS		OCCUPIED UNITS		YEAR ROUND UNITS		YEAR ROUND UNITS	
				LACKING COMPLETE PLUMBING	LACKING COMPLETE PLUMBING	LACKING COMPLETE PLUMBING	LACKING COMPLETE KITCHEN	LACKING CENTRAL HEATING			
0038	1,107	1,066	41	--	--	--	20	28			
0039	1,468	1,436	32	6	6	--	76				
TOTALS	2,575	2,502	73	6	6	20	104				

SOURCE 1980 U.S. CENSUS

## PROJECTION OF HOUSING STOCK: 1987-1993

In 1986 the Borough of Rumson assessed approximately 92.5 percent of the community for residential uses. As a single-family residential community with minimal vacant parcels available for development, the projection for housing construction during the next six year period is limited.

Actual housing construction is dependent upon a variety of factors over which the Borough has little control including financing, marketing, water availability and builder timing.

Based upon the anticipated construction and past building trends, it is projected that five to ten units per year will be constructed over the next six year period (1987 to 1993).

## DEMOGRAPHIC CHARACTERISTICS

Demographic characteristics of Rumson's 1980 population by census tract are shown on Tables 20 and 21.

The population is predominantly white with .42% black and 1.1% hispanic persons. The median age in the Borough was 36, 10% of the Borough's population was 65 years of age and over and 29% was under 18. The median age of the adult population is estimated to be 45.9 years in 1986.

Table 22 shows 1980 population and 1992 projections for Rumson. Population is projected to decline by 4.4% between 1980 and 1992. Table 23 shows income characteristics and projections for the Borough. Nearly half of Rumson's 1980 households had incomes over \$35,000 per year and more than one third earned between \$15,000 and \$35,000. Slightly less than 20% of the Borough's households earned less than \$15,000.

The 1985 income estimates and 1990 projections show a significant increase in the number of households within incomes over \$35,000 and modest increases for the other income categories.

## EXISTING AND PROBABLE FUTURE EMPLOYMENT CHARACTERISTICS

Table 24 shows characteristics of the Borough's labor force according to 1980 Census data. 43 percent of the work force are classified as professional, technical, managerial, and administrative workers, and 35.8% are classified as technical, sales, administrative support and clerical workers. Table 8, Private Sector Covered Employment, in the Borough for 1970 to 1985 shows that the Borough gained a total of 552 covered jobs during that period. The number of jobs increased steadily from 1970 to 1974. The number of jobs fluctuated between 1974 and 1982 but increased steadily from 1982 to 1985.

TABLE 20  
CENSUS TRACT POPULATION PROFILE - 1980

BOROUGH OF RUMSON

	<u>TRACTS</u>		<u>TOTAL MUNICIPALITY</u>
	<u>TRACT 38</u>	<u>TRACT 39</u>	
Total Population	3,427	4,196	7,623
% of Municipality	45.0	55	-
<u>Race</u>			
White	3,380	4,134	7,514
Black	22	10	32
% Black	0.6	0.24	0.42
Hispanic	43	43	86
% Hispanic	1.3	1.0	1.1
<u>Sex</u>			
Male	1,675	2,000	3,675
Female	1,752	2,196	3,948
<u>Age</u>			
Median	37.3	35.2	36.1
Under 18	1,048	1,156	2,204
65 & Over	303	492	795

SOURCE: 1980 Census of Population-Characteristics of Persons  
(Profile #1)

TABLE 21  
 CENSUS TRACT POPULATION PROFILE - 1980  
 BOROUGH OF RUMSON

	<u>TRACTS</u>		<u>TOTAL MUNICIPALITY</u>
	<u>TRACT 38</u>	<u>TRACT 39</u>	
<u>Households</u>			
Total Number of Households	1,066	1,436	2,502
Total Population of Households	3,427	4,196	7,623
Person Per Household	3.21	2.92	3.0
Household Formation Rate	0.311	0.342	0.328
Number of Female - Headed Households	41	94	114
% of Total	3.8	6.5	4.6

SOURCE: 1980 Census of Population - Characteristics of Households and Families (Profile #2)

TABLE 22  
 POPULATION ESTIMATES AND  
 PROJECTIONS 1980-1992

	<u>1980 Census</u>	<u>1992 Projection</u>
Total Population	7,623	7,291

SOURCE: 1980 U.S. Census and National Planning Data Corporation, 1988

TABLE 23

## INCOME CHARACTERISTICS AND PROJECTIONS 1980-1990

## BOROUGH OF RUMSON

	<u>Number</u>	<u>Percent</u>	<u>% Change 1980-1985</u>	<u>1990 Projection</u>
Household Income				
0 - \$ 7,499	192	7.8%	5.3%	3.6%
\$ 7,500 - \$ 9,999	85	3.4%	2.4%	1.7%
\$10,000 - \$14,999	179	7.3%	5.1%	3.4%
\$15,000 - \$24,999	455	18.5%	13.1%	8.7%
\$25,000 - \$34,999	425	17.2%	12.0%	8.0%
\$35,000 - \$49,999	394	16.0%	18.9%	12.9%
\$50,000 - \$74,999	301	12.2%	15.4%	18.3%
\$75,000 +	434	17.6%	27.6%	43.4%

SOURCE: 1980 U.S. Census and Donnelly Information Systems, 1986

TABLE 24

EMPLOYMENT CHARACTERISTICS  
1980

## BOROUGH OF RUMSON

OCCUPATION:	NUMBER	PERCENTAGE
Mgr/Prof:		
Mgr	750	22.5%
Prof	696	20.8%
Tech/Admin/Sales:		
Tech	104	3.1%
Admin/Clerical	391	11.7%
Sales	701	21.0%
Service:		
Private Household	7	.2%
Protective Serv	23	.7%
Other Serv	240	7.2%
Farm/Forest/Fish	63	1.9%
Prod/Craft/Repair	217	6.5%
Oper/Fabr/Labrs:		
Mach Operators	60	1.8%
Trans/Mat Moving	33	1.0%
Handlrs/Cleanrs/ Helprs/Labrs	55	1.6%
Total Employed	3,340	100.0%

SOURCE: 1980 U.S. Census

TABLE 25

PRIVATE SECTOR COVERED EMPLOYMENT  
1970 - 1985  
BOROUGH OF RUMSON, MONMOUTH COUNTY  
AND HOUSING REGION 4 \*

YEAR	RUMSON BOROUGH	MONMOUTH COUNTY	HOUSING REGION 4	MUNICIPALITY	MUNICIPALITY
				AS % OF COUNTY	AS % OF REGION
1970	418	84,313	116,105	0.49	0.36
1971	524	87,010	121,410	0.60	0.43
1972	644	96,182	137,887	0.67	0.47
1973	891	103,489	150,067	0.86	0.59
1974	895	105,487	151,888	0.85	0.59
1975	649	104,416	149,985	0.62	0.43
1976	759	106,950	159,052	0.71	0.48
1977	678	110,056	164,976	0.61	0.41
1978	835	121,710	181,480	0.69	0.46
1979	793	124,155	184,857	0.64	0.43
1980	847	126,165	185,729	0.67	0.46
1981	834	126,416	188,768	0.66	0.44
1982	828	131,074	195,320	0.63	0.42
1983	922	137,728	207,232	0.67	0.44
1984	914	150,140	224,675	0.61	0.41
1985	940	155,240	233,373	0.61	0.40
1986	948	161,267	244,661	0.59	0.39
1987	976	171,520	260,021	0.57	0.38

\* Housing Region 4 = Monmouth and Ocean Counties

Note: Covered Employment refers to private sector jobs which are covered by unemployment benefits.

SOURCE: N.J. Department of Labor - Covered Employment Trends-1970-1985

The Borough's share of covered jobs in Monmouth County and the housing region increased from 1970 to 1974 then began a general decline. The Borough had an unemployment rate of 3.2 percent in 1985\*.

Table 26, Private Sector Business Births, shows the number of private sector business "births", or new business enterprises and the corresponding number of new jobs in Monmouth County and the two county housing region from 1975 through 1993. The number of new firms and employment increased by nearly 20% in 1976, increased modestly in 1977 and 1978 and decreased in 1979 and 1980. There were modest increases during the next two years and a decrease in 1983.

TABLE 26  
PRIVATE SECTOR BUSINESS BIRTHS\*  
1975 - 1983  
MONMOUTH COUNTY AND HOUSING REGION

<u>Year</u>	<u>UNITS</u>		<u>JOBS</u>	
	<u>Monmouth County</u>	<u>Housing Region**</u>	<u>Monmouth County</u>	<u>Housing Region</u>
1975	822	1,409	2,029	3,138
1976	982	1,642	2,938	4,634
1977	989	1,691	2,673	4,047
1978	1,094	1,839	2,657	4,476
1979	1,005	1,723	2,752	4,450
1980	989	1,574	2,729	4,509
1981	991	1,633	3,062	4,126
1982	1,037	1,673	2,125	4,876
1983	1,002	1,629	2,747	4,246

\* Business Birth is defined as a new private section business enterprise not previously in existence.

\*\* Housing Region 4 - Monmouth & Ocean Counties

SOURCE: New Jersey Business Births 1975-1983 State of N.J. Department of Labor, July, 1985

\* 1985 Municipal Labor Force Estimates - New Jersey Department of Labor August, 1986 from Monmouth County Planning Board

DETERMINATION OF PRESENT AND PROSPECTIVE FAIR  
SHARE FOR LOW AND MODERATE INCOME HOUSING

Rumson Borough has reviewed estimates prepared by the Council on Affordable Housing "municipal determination of pre-credited need" dated May 1, 1986.

Rumson Borough is substantially developed and does not have the capacity to accommodate COAH's estimates of present and prospective need due to a lack of vacant, available, or developable land. Vacant land in the Borough is either characterized as coastal or fresh water wetlands; conflicts with location of historic and architecturally important sites; or includes land parcels less than two acres in size. The Borough will provide opportunities for low and moderate income housing for an adjusted Fair Share of 22 low and moderate income units for the period 1987-1993.

LANDS APPROPRIATE FOR CONSTRUCTION OF  
LOW AND MODERATE INCOME HOUSING

Based on a Vacant Land Inventory and Analysis (see Existing Land Use Analysis in the Background Studies Section) it has been determined that no available and developable vacant land exists in the Borough for the construction of new low and moderate income housing due to the following:

- 1) Existing environmentally sensitive lands including flood hazard areas and inland and coastal wetlands.
- 2) Conflicts with historic and architecturally important sites eligible for inclusion in the National Register of Historic Places.
- 3) Lack of available land parcels of two acres or greater in size.

Further analysis of developed residential properties and Figure 11, Developed Residential Lands Greater Than 3 Acres, indicates that there are "no residential areas with lot sizes in excess of two acres" because;

- 1) No tax block or residential area in the Borough is predominated by greater than 3 acre lot sizes (allowing one acre for the existing residence).
- 2) The existence of one or more, isolated large lots which do not predominate in an area does not constitute a "residential area with lot sizes in excess of two acres."
- 3) Environmental factors or constraints such as wetlands and floodplains do not permit higher densities.

## Adjustments

### A. Historic and Architecturally Important Sites

The Borough of Rumson has several significant historic sites and architectural structures within its boundaries. One vacant property (No. 3; Block 100, Lot 9) is located on Avenue of the Two Rivers and Ridge Road (see Historic Preservation Element) and is within 100 feet of the Morris House which is one of the last documented 18th Century structures in the Borough. The house was originally built by Lewis Morris, one of the early settlers of Monmouth County. Although not listed in the State Register, the Morris House is of historic and architectural importance and based upon certified documentation is eligible for the National Register of Historic Places. The Historical Background Study lists the Monmouth County Inventory properties and indicates their potential for Register designation.

The Borough maintains that Lot 9 in Block 100 should be excluded as a potential site for Low and Moderate Income Housing in accordance with N.J.A.C. 5:92-8.2.b.1 (see Table 27; Figure 16).

### B. Environmentally Sensitive Lands

A significant portion of the Borough's undeveloped vacant properties is characterized by environmental constraints such as coastal and tidal wetlands and flood hazard areas as defined under the Federal Emergency Management Agency (FEMA) and N.J.A.C. 7:13.

Based on the Vacant Land Inventory and Analysis (see Table 27), and Environmentally Sensitive Lands Overlay, the following vacant lands are excluded as potential sites for low and moderate income housing pursuant to N.J.A.C. 5:92-8.2.b.3;

TABLE 27

VACANT LAND INVENTORY (2 ACRES AND GREATER)  
HOUSING PLAN ELEMENT

## BOROUGH OF RUMSON

<u>MAP NO.</u>	<u>BLOCK/ LOT</u>	<u>LOCATION</u>	<u>SIZE (AC.)</u>	<u>DEVELOPMENT STATUS</u>
1.	80-24	Ward Avenue	8.54	Wetland
2.	80-23	Ward Avenue	3.58	Wetland
3.	100-9	Avenue of Two Rivers	5.27	A-Hist/Arch.
4.	113-11	Conover Lane	4.10	Wetland
5.	114-11.3	Buena Vista Avenue	5.08	Wetland
6.	121-1	Wigeon Road	8.2	Wetland/Note c.
7.	121-2	Wigeon Road	8.69	Wetland/Note c.
8.	151-1	Off Ward Avenue	6.10	Island/ Not Developable
9.	151-2	Off Ward Avenue	2.05	Island/ Not Developable
10.	152-1	Off Ward Avenue	31.64	Island/ Not Developable
11.	153-1	Off Ward Avenue	10.64	Island/ Not Developable
12.	154-1	Off Ward Avenue	6.53	Island/ Not Developable
13.	164-1	Off Island Road	11.16	Island/ Not Developable
14.	164-2	Off Island Road	8.87	Island/ Not Developable

LEGEND

- a. Wetland - Coastal or Army Corps Designation  
 b. A - Hist/Arch. - Adjacent to Historic/Architectural Site  
 c. Lot has significant wetlands  
 (Approx. 50% wetlands by survey of applicant March 2, 1984)  
 Portion of lot approved for 5 lot preliminary subdivision.

SOURCE: 1986 Tax Assessment Records

PREPARED BY: T&amp;M Associates, Oct. 13, 1986; Revised Dec. 12, 1986

Block/Lot (Map No.)Environmental Constraints

80/24	(1)	Flood Hazard & Wetlands
80/23	(2)	Flood Hazard & Wetlands
113/11	(4)	Flood Hazard & Wetlands
114/11.3	(5)	Flood Hazard & Wetlands
121/1	(6)	Flood Hazard & Wetlands
121/2	(7)	Flood Hazard & Wetlands
121/1	(8)	Wetlands
151/1	(6)	Wetlands
151/2	(9)	Wetlands
152/1	(10)	Wetlands
153/1	(11)	Wetlands
154/1	(12)	Wetlands
164/1	(13)	Wetlands
164/2	(14)	Wetlands

## C. Adequate Recreation, Conservation and Open Space

The total land area of the Borough is approximately 3,328 acres. In accordance with N.J.A.C. 5:92-8.3, the Borough of Rumson may reserve three percent of the total developed and developable acreage for active municipal recreation. This calculation includes the following:

a)	Developed Lands (as of 1986)	3,150 acres
b)	Developable Lands	
	Vacant	6
	Undeveloped	<u>172</u>
	Subtotal (a+b)	3,328 acres
c)	COAH Historic and Environmentally Sensitive Lands	120 acres
d)	$b - c = 3,328 - 120 =$	3,208 acres
e)	Non-profit, County, State & Federal Lands	10 acres
f)	$d - e = 3,208 - 10 =$	3,198 acres
g)	$3,198 \times 3\% =$	96 acres
h)	Existing active recreation lands	36 acres
i)	$g - h = 96 - 36 =$	60 acres
j)	Additional lands to be reserved for active municipal recreation	60 acres

Since over 92 percent of the Borough is developed for residential purposes and 120 acres of the remaining 178 acres of developable land is environmentally sensitive, the Borough will probably not be able to reserve a full 3 percent of its developed lands for active recreation purposes. Under the COAH rules, this deficiency helps illustrate the Borough's inability to support additional new housing given its present degree of development.

Furthermore, the Borough recreation, conservation and open space lands (Figure 12) become more valuable for their intended purpose, since they are limited and cannot be supplemented to a significant degree. The Borough, therefore, will exclude all municipal recreation, conservation and open space lands from potential low and moderate income housing consideration.

As a result of the Borough's lack of available vacant land, its existing land uses and significant environmentally sensitive lands, as well as a deficiency in the recreational, conservation and open space land, an adjusted Fair Share of 22 units is warranted.

#### FAIR SHARE HOUSING PLAN IMPLEMENTATION

Based on the Borough's fully developed single-family residential character, environmentally sensitive lands and lack of vacant suitable sites for the development of low and moderate income housing, the obligation of the Borough to provide for its Mt. Laurel fair share need is best achieved by meeting the housing demands of its present and anticipated indigenous households.

Specifically, this demand will be met in two ways:

1. By the establishment of a Housing Rehabilitation Program
2. By the creation of zoning to accommodate Low and Moderate Income Companion Units.

#### HOUSING REHABILITATION PROGRAM

It is the Borough's goal to provide for an opportunity to rehabilitate deteriorated housing stock throughout the community by applying for housing grants available to the Borough in the next six year period. This measure will generate a portion of the Borough's need, up to four units per year, for a total of 22 units (maximum) for the period through 1993 if no units are developed under the Low and Moderate Income Companion Unit regulations. For planning purposes only, the cost for the rehabilitation may be estimated at \$14,000.00 per unit. Consequently, 22 units through 1993 will cost the Borough \$308,000.00 (in hard costs). Soft costs are anticipated to be \$72,000.

The specific grant programs the Borough will apply for shall include:

1. Small Cities Community Development Block Grant
2. Neighborhood Preservation Program
3. Affordable Housing Program

If funds cannot be achieved through grants, the Borough's alternative plan will be for the Borough to fund the rehabilitation program with Borough revenues. The total estimated cost of \$380,000 (\$64,000 annually) may be funded as a general operating budget item or as a capital budget item (or both). Since Mount Laurel related expenses are exempt from budget caps, the Borough anticipates no impediments to this alternate plan. Actual expenses to the Borough will be less than \$380,000 to the extent that deferred payment loans are utilized and/or to the extent that Low and Moderate Income Companion Units (Accessory Apartment) are developed.

Because of lack of available land and relatively low building activity, density bonuses or cash contributions by developers to a housing trust fund or other similar techniques are considered very problematic in the Borough of Rumson.

As of the date of this report, the rehabilitation program will be on a individual home ownership basis. It is planned to offer a combined grant and deferred payment loan type program to Borough residents with a 5 to 10 year lien on the property stipulating that the rehabilitated unit may only be sold to another low or moderate income household for the lien period. If the unit is sold as a market unit, during the lien period, the entire sum (principal and interest) is due back to the Borough upon sale of the property.

The New Jersey Housing & Mortgage Finance Agency (HMFA) will be considered as an administrative mechanism once HMFA finalizes rules and procedures and establishes servicing fees.

#### LOW AND MODERATE INCOME COMPANION UNITS

In addition to the rehabilitation of units, the Borough will provide the opportunity for development of accessory apartments in selected zones in the Borough. These accessory apartment units will be available for low and moderate income households only. It is anticipated that this action will 1) provide additional housing opportunities for low and moderate income households in the Borough; 2) allow homeowners faced with declining income, such as senior citizens, to remain in their homes because of additional income and security provided; and 3) allow additional prospective homeowners to qualify for mortgage financing as a result of potential rental income.

The Borough proposes to place the responsibility for qualifying low and moderate income tenants on future accessory apartment (property owners) applicants. Besides meeting appropriate bulk and building code requirements, an applicant would be required to qualify a prospective tenant as a low or moderate income household. Forms and applications developed by the Borough would facilitate this procedure. It is envisioned that an applicant would be granted a one year accessory apartment or companion unit conditional use permit after meeting all the requirements specified by the Borough. To renew such a permit, an owner would have to requalify the tenant on an annual basis.

The location of companion units should initially be restricted to commercial zone districts where community facilities and services, shopping, and public transportation are easily accessible. The rehabilitation of housing and the production of companion units should be reviewed biannually to determine whether production goals are being met. If a review indicates a shortfall and a need to produce more companion units, then consideration should be given to approving companion units in R-4, R-5, and R-6 Residential Zones contiguous to business areas. In residential zones, additional conditions should be attached which restrict the companion units to no more than one on the same lot as the primary dwelling. Moreover, the primary dwelling must be owner occupied.

#### FAIR SHARE PLAN (Ordinance)

On the basis of lack of available vacant lands, the creation of Low and Moderate Income Companion Units (also known as accessory apartments) is viewed by the Borough as a viable alternative method of providing a realistic opportunity for affordable rental housing in the Borough of Rumson. The low and moderate companion unit would be a conditional use in the general business, neighborhood business and professional office business zones. The companion unit must be internal to the primary structure within those zones.

The Borough's Zoning Ordinance (Chapter XV) would be amended to including the following:

Section 15-3.2 (p. 1502) shall be amended to read as follows:

"Low and Moderate Income Companion Unit" shall mean a smaller subsidiary residential unit with complete living quarters occupied by a low or moderate income household, (including sleeping, bathroom and kitchen) on a lot containing a primary residential unit (and/or a primary commercial structure). The unit shall be attached to or part of the primary unit unless conditional use regulations permit otherwise the companion unit shall be at all times accessory to the primary unit. It can not be converted into a cooperative or condominium and must be a for low and moderate rental occupancy only.

Section 15-8.5.f (p. 1525) shall be amended to read as follows:

- f. As conditional uses; Restaurants, Filling Stations, Public Garages and Low and Moderate Income Companion Units.

Section 15-19.1 (p. 1536.1) shall be amended to read as follows:

Permitted Within the Borough of Rumson. Certain uses which require the imposition of special conditions to assure that they will be established or enlarged within the purposes and intent of this chapter, shall be permitted as conditional uses pursuant to N.J.S.A. 40:55D-67. Such conditional uses shall be limited to:

- a. Filling stations and public garages.
- b. Restaurants in the neighborhood business district.
- c. Churches in all zones except R-1, R-2, and R-3 zones.
- d. Low and Moderate Income Companion Units in the POB (Professional Office Building), N-B (Neighborhood Business), and G-B (General Business Zones).

Section 16-19.3 Specific Conditions for Permitted Conditional Uses (p. 1537) shall be amended to read as follows:

- d. It is anticipated that the creation of Low and Moderate Income Companion Units will provide affordable housing opportunities for low and moderate income households in the Borough. Companion units will have a minimum visual impact on the Borough as a whole and business zones subject to the following standards and regulations.

1. General Requirements

- a) A maximum of 2 companion units may be permitted on each lot that meets the conditional use requirements.
- b) The companion unit shall be internal to the primary building.
- c) Any separate entrance for the companion unit must be away from the street on which the primary dwelling/structure fronts and in no case shall the companion unit face a street.
- d) All external modifications and improvements must be compatible to the existing primary dwellings and surrounding properties.
- e) The gross floor area of a companion unit must be at least 600 square feet and may be no more than 25% of the floor area of the primary unit, not to exceed a maximum of 1,200 square feet.

2. Ownership & Permit Requirements

- a) The companion unit to be accessory to the primary unit, shall be a rental unit and shall not be permitted to be converted to a condominium, cooperative or other separate ownership.
- b) The owner must qualify any potential tenant as a low or moderate income household in accordance with the rules and regulations established by the Council on Affordable Housing (COAH) under the Fair Housing Act of 1985. Qualification information, on forms to be provided by the Borough, must be submitted by the applicant at the time of application for a Low or Moderate Income Companion Unit Conditional Use Permit.

- 1. The low and moderate income companion unit conditional use approval shall terminate five years after issuance of a permit. In order to review, the tenant must be requalified as for a new applicant. If not renewed, the unit must be vacated and/or the principal structure modified to eliminate the companion unit within 1 year of expiration. The Low and Moderate Income Companion Unit Conditional Use Permit shall be reviewed every year by the Borough based on annual information supplied by the applicant or owner, which shall certify that the existing tenant remains qualified as a low or moderate

income household.

2. Submission of fraudulent information and/or violation of lease agreements or permit conditions by the applicant shall be punishable in accordance with the municipal ordinances of the Borough of Rumson and the laws of the State of New Jersey as a violation of the Zoning Ordinance of the Borough.

3. Specific Requirements

- a) The minimum lot size shall be 10,000 square feet, except where the minimum lot size of the zone is larger. A property consisting of more than one record lot is to be treated as one lot if it contains a single one-family detached dwelling lawfully constructed prior to (DATE). All other development standards of the zone must also apply including setbacks, lot widths, lot coverage, building height and standards for an accessory building in case of conversion of such a building.
- b) There shall be adequate water supply and sewage disposal systems to serve the occupants of both the primary and companion units.
- c) Adequate parking shall be provided and demonstrated. There must be a minimum of one (1) off-street parking space, either in a garage or on the surface or on access drives for each companion unit in addition to parking required for any other uses on a lot.

4. Affordability Controls for Low and Moderate Income Companion Units

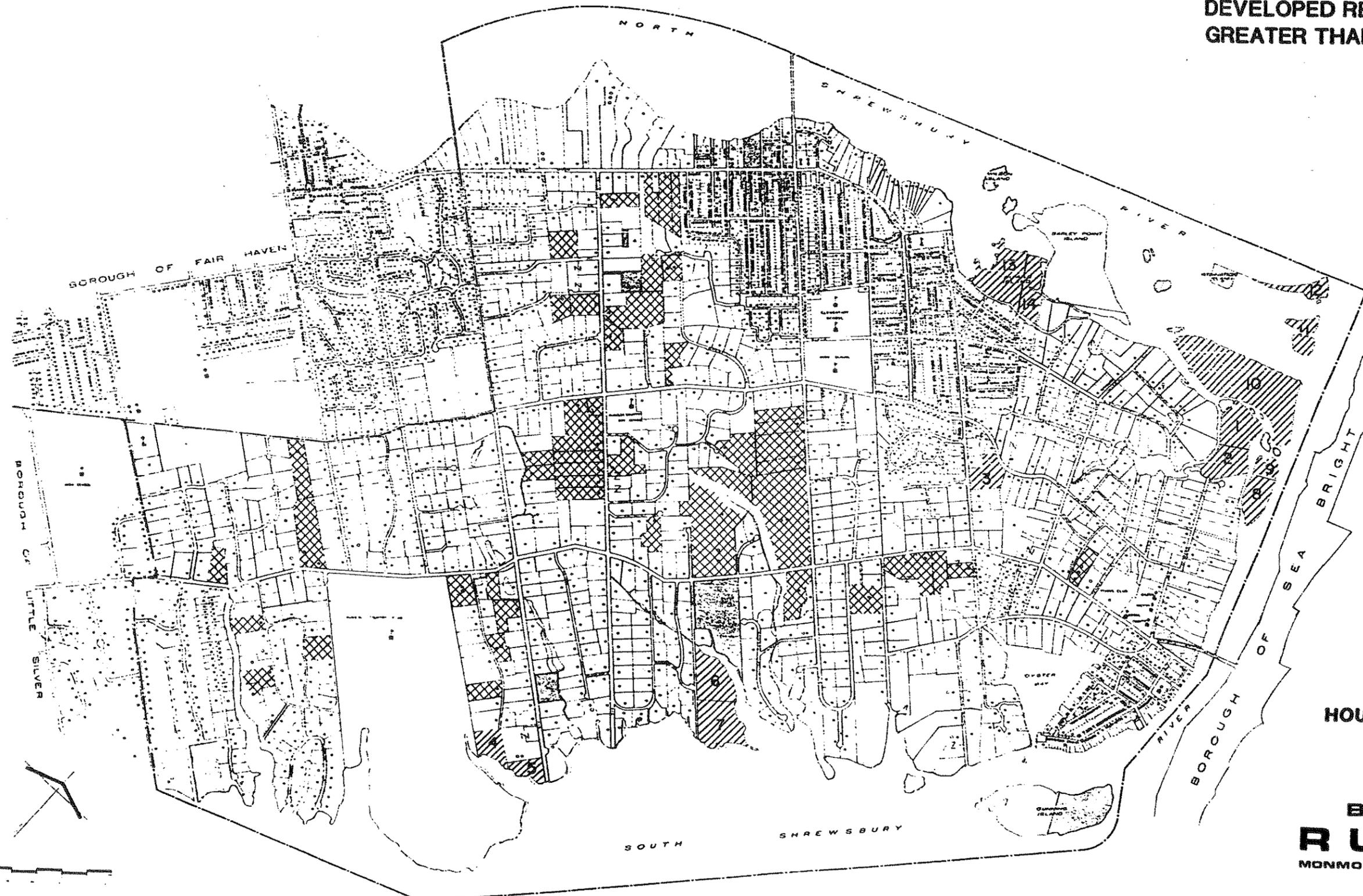
- a) A condition of the receipt of conditional use approval for low and moderate income companion units shall be the written agreement of the applicant that the affordability of a unit shall be a function of the rent which shall be set to insure that occupants do not pay a sum for shelter costs, excluding utilities, greater than 30 percent of their gross monthly income of the appropriate household size. The maximum rent shall be calculated as a percentage of the Uncapped Section 8 Income Limits published by HUD and shown in Table A, attached, or other recognized standards adopted by the Council on Affordable Housing that applies to low and

moderate income rental housing units.

- b) The following criteria shall be considered in determining rental costs:
  - 1. Efficiency companion units shall be affordable to 1 person households.
  - 2. One bedroom companion units shall be affordable to 2 person households.
  - c. Two bedroom companion units shall be affordable to 3 person households.
- c) Administration for affordability controls shall be accomplished by the Borough entering into a contractual agreement with the New Jersey Housing and Mortgage Finance Agency or by other alternative mechanism approved by the Borough Council.

# EXISTING LAND USE MAP 1986

## DEVELOPED RESIDENTIAL LANDS GREATER THAN 3 ACRES



### EXISTING LAND USE \*

- SINGLE FAMILY RESIDENCE
- ACCESSORY BLDG. WITH RESIDENCE
- 2 NUMBER OF USES
- ▲ BUSINESS
- ▲ BUSINESS WITH RESIDENCE
- 3/2 BUSINESS USE/RESIDENTIAL USE
- PUBLIC OR SEMI-PUBLIC USE
- RELIGIOUS USE
- HB HOME BUSINESS
- P PROFESSIONAL
- BOROUGH LAND
- ▨ VACANT LAND (2 ACRES AND GREATER)
- \* UPDATED TO OCTOBER 1986
- ▩ DEVELOPED RESIDENTIAL LANDS GREATER THAN 3 ACRES

### FINAL HOUSING PLAN ELEMENT

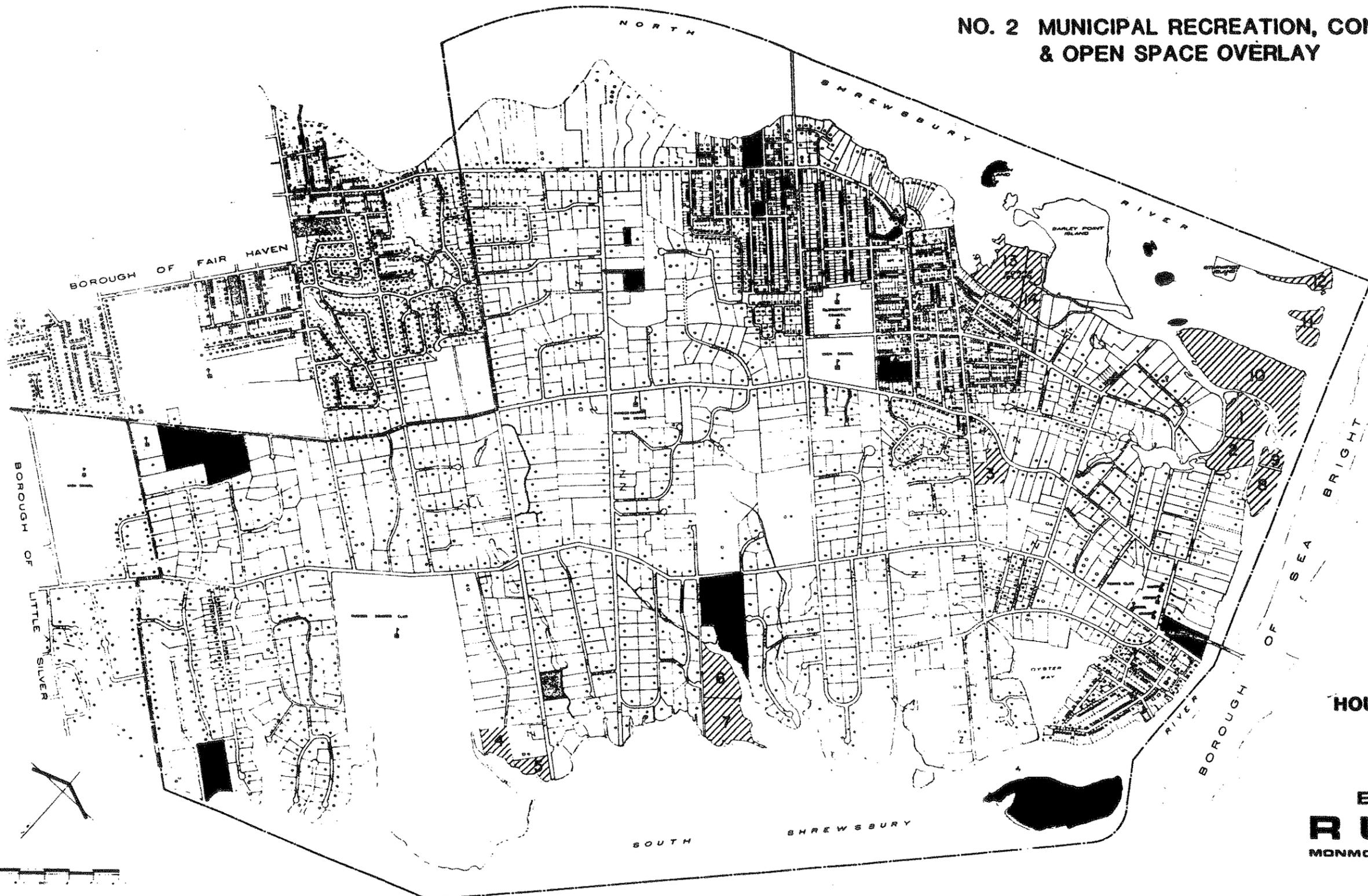
JANUARY 1986

FIGURE 11

BOROUGH OF  
**RUMSON**  
MONMOUTH COUNTY, NEW JERSEY

# EXISTING LAND USE MAP 1986

## NO. 2 MUNICIPAL RECREATION, CONSERVATION & OPEN SPACE OVERLAY



### EXISTING LAND USE \*

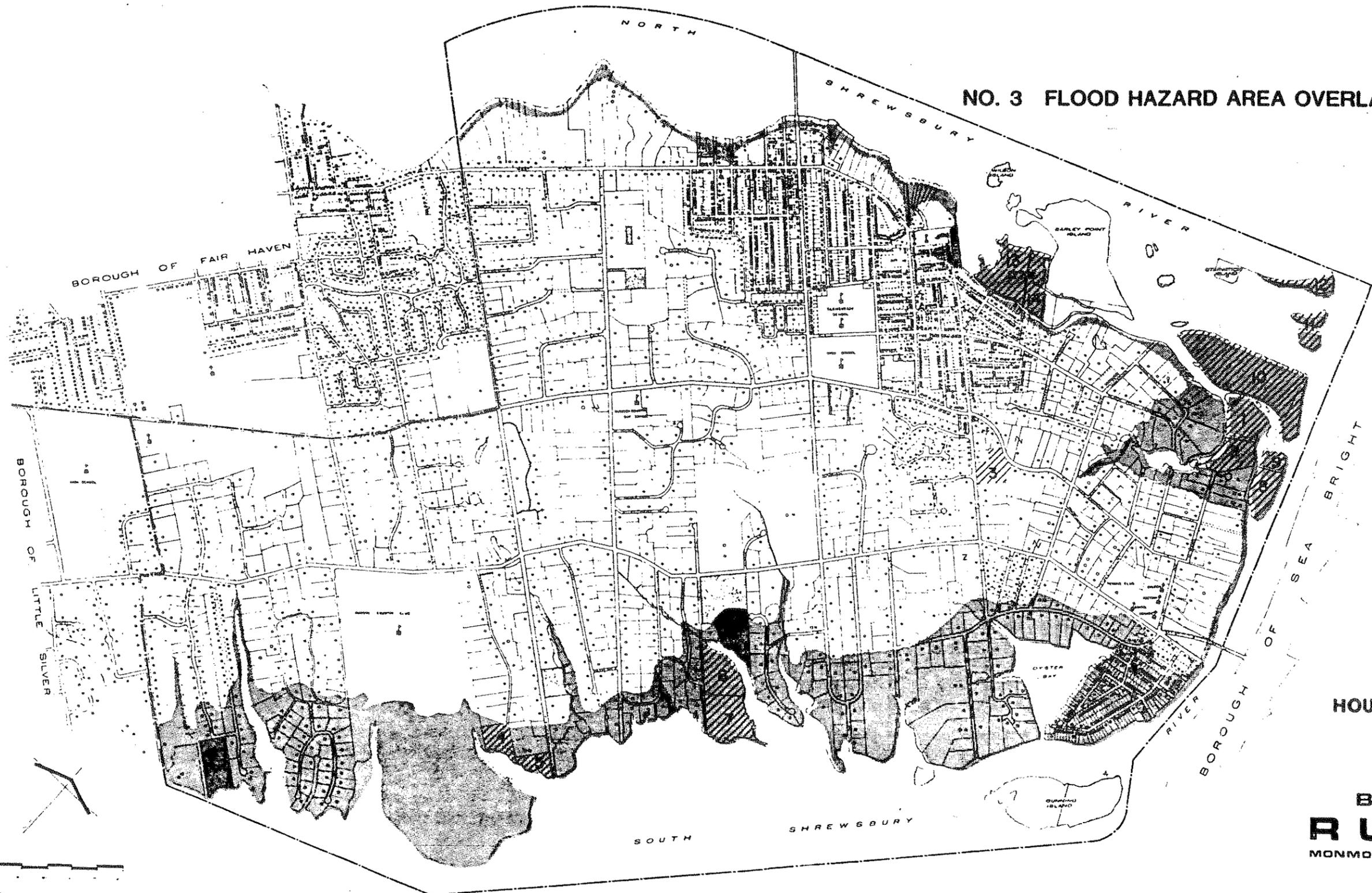
- SINGLE FAMILY RESIDENCE
- ACCESSORY BLDG WITH RESIDEN
- 2 NUMBER OF USES
- ▲ BUSINESS
- ▲ BUSINESS WITH RESIDENCE
- 3/2 BUSINESS USE/RESIDENTIAL USE
- PUBLIC OR SEMI-PUBLIC USE
- RELIGIOUS USE
- HB HOME BUSINESS
- P PROFESSIONAL
- BOROUGH LAND

▨ VACANT LAND (2 ACRES AND GREATER)  
 \* UPDATED TO OCTOBER 1986

■ MUNICIPAL RECREATION ETC. LANDS  
 SOURCE: BOROUGH OF RUMSON 1986

**FINAL**  
**HOUSING PLAN ELEMENT**  
**JANUARY 1986**  
**FIGURE 12**  
**BOROUGH OF**  
**RUMSON**  
 MONMOUTH COUNTY, NEW JERSEY

# EXISTING LAND USE MAP 1986



## NO. 3 FLOOD HAZARD AREA OVERLAY

### EXISTING LAND USE \*

- SINGLE FAMILY RESIDENCE
- ACCESSORY BLDG WITH RESIDENCE
- 2 NUMBER OF USES
- ▲ BUSINESS
- ▲ BUSINESS WITH RESIDENCE
- 3/2 BUSINESS USE/RESIDENTIAL USE
- ⊥ PUBLIC OR SEMI-PUBLIC USE
- ⊙ RELIGIOUS USE
- HB HOME BUSINESS
- P PROFESSIONAL
- BOROUGH LAND
- ▨ VACANT LAND (2 ACRES AND GREATER)
- \* UPDATED TO OCTOBER 1986

▨ FLOOD HAZARD AREAS AS DEFINED BY NJAC 7:13

FINAL  
HOUSING PLAN ELEMENT

JANUARY 1986

FIGURE 13

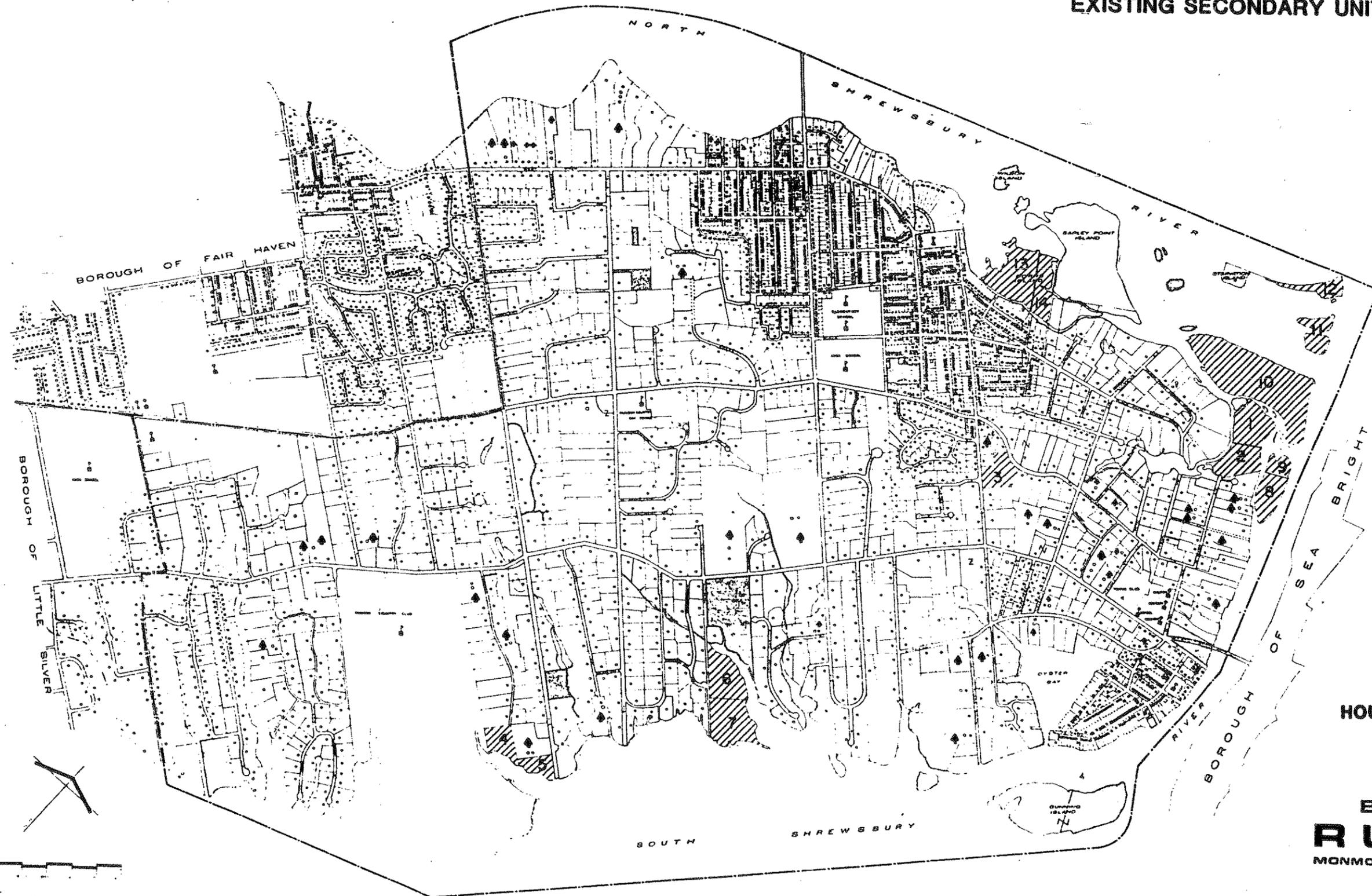
**BOROUGH OF  
RUMSON**  
MONMOUTH COUNTY, NEW JERSEY

BASE MAP PREPARED BY ROBERT CATLIN & ASSOCIATES

MAP PREPARED BY TM ASSOCIATES

**EXISTING LAND USE MAP 1986**

**EXISTING SECONDARY UNIT LOCATIONS 1986**



- EXISTING LAND USE \***
- SINGLE FAMILY RESIDENCE
  - ACCESSORY BLDG WITH RESIDENCE
  - 2 NUMBER OF USES
  - ▲ BUSINESS
  - △ BUSINESS WITH RESIDENCE
  - 3/2 BUSINESS USE/RESIDENTIAL USE
  - ⬆ PUBLIC OR SEMI-PUBLIC USE
  - ⬆ RELIGIOUS USE
  - HB HOME BUSINESS
  - P PROFESSIONAL
  - BOROUGH LAND
  - ▨ VACANT LAND (2 ACRES AND GREATER)
  - \* UPDATED TO OCTOBER 1986
  - ◆ SECONDARY UNIT

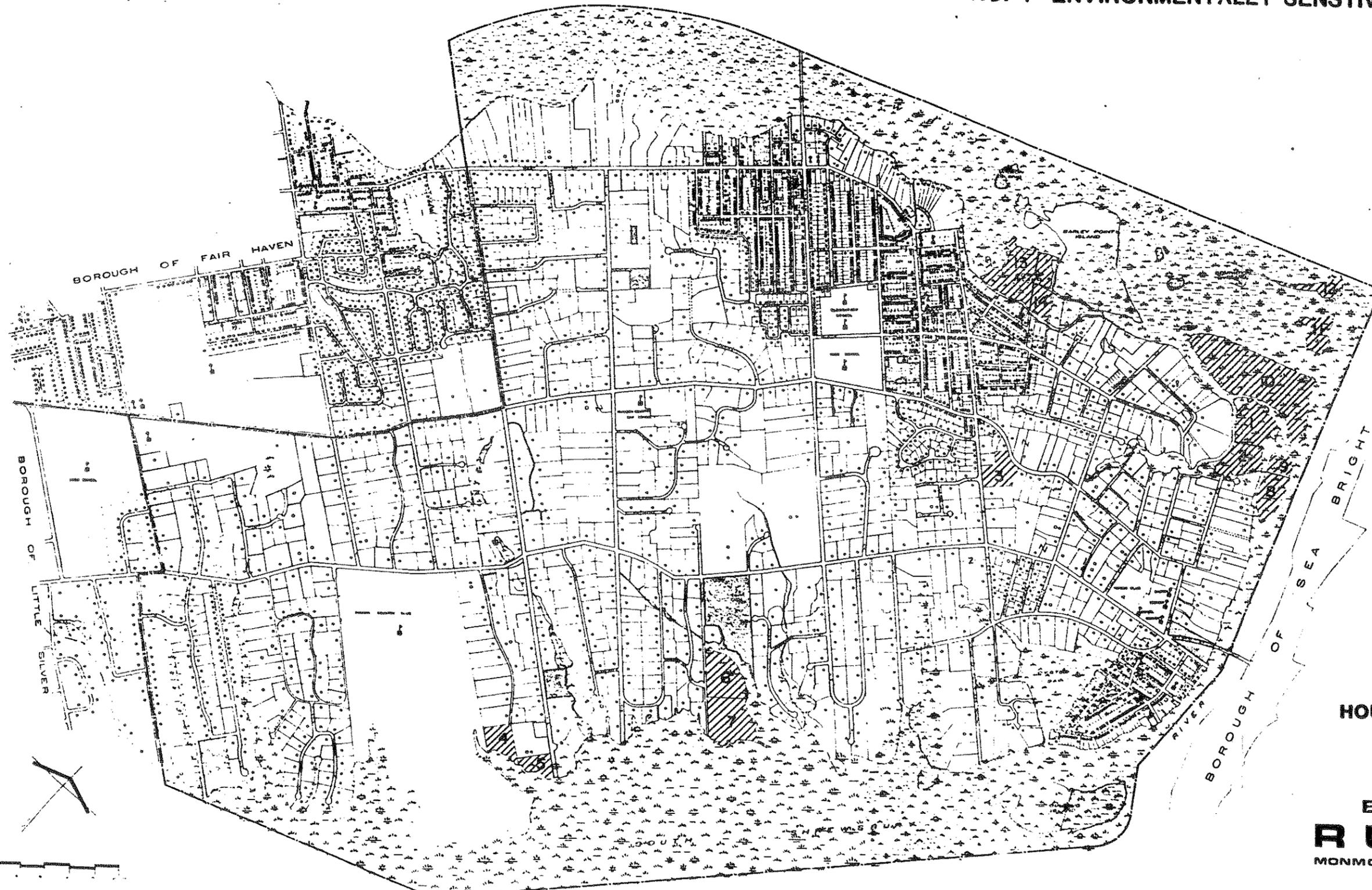
**FINAL  
HOUSING PLAN ELEMENT  
JANUARY 1986  
FIGURE 14  
BOROUGH OF  
RUMSON  
MONMOUTH COUNTY, NEW JERSEY**

BASE MAP PREPARED BY ROBERT CATLIN & ASSOCIATES

MAP PREPARED BY 

# EXISTING LAND USE MAP 1986

## NO. 1 ENVIRONMENTALLY SENSITIVE LANDS OVERLAY



- EXISTING LAND USE \***
- SINGLE FAMILY RESIDENCE
  - ACCESSORY BLDG WITH RESIDENCE
  - 2 NUMBER OF USES
  - ▲ BUSINESS
  - △ BUSINESS WITH RESIDENCE
  - 3/2 BUSINESS USE/RESIDENTIAL USE
  - ⊥ PUBLIC OR SEMI-PUBLIC USE
  - ⊞ RELIGIOUS USE
  - HB HOME BUSINESS
  - P PROFESSIONAL
  - BOROUGH LAND
  - ▨ VACANT LAND (2 ACRES AND GREATER)
  - \* UPDATED TO OCTOBER 1986
  - ▧ WETLANDS, AS DELINEATED BY NATIONAL WETLAND INVENTORY MAPS

FINAL  
 HOUSING PLAN ELEMENT  
 JANUARY 1986  
 FIGURE 15  
 BOROUGH OF  
**RUMSON**  
 MONMOUTH COUNTY, NEW JERSEY

BASE MAP PREPARED BY ROBERT CATLIN & ASSOCIATES

MAP PREPARED BY 

## HISTORIC PRESERVATION ELEMENT

For over two hundred years, the Rumson Peninsula has enjoyed a reputation for its natural scenic beauty and for the valuable and artistic landscaping used to enhance the exceptional architecture throughout the Borough of Rumson. Through the Victorian era and well into the twentieth century, dozen of guidebooks and gazetteers called attention to those qualities that made Rumson one of the premier residential communities of the Jersey Shore. In 1889 it was said Rumson "is considered by many people the finest situation on the coast...the roads and walks throughout are kept in admirable order, the improvements... having enhanced rather than destroyed the natural beauty of this superb peninsula". In 1890 one writer called attention to the area which was "noted for its display of architectural and landscape art". A number of these estates were designed by the period's eminent architects and landscape gardeners including Bruce Price, Stanford White, Thomas Hastings and Nathan J. Barrett.

This element identifies the location and significance of Rumson's landmark sites and districts. It also describes the standards used to assess their worthiness for designation as landmarks, their utilization, and alternatives to achieve their preservation. Finally, this element has been used in the preparation of the land use and housing elements to assure that landmark preservation is a factor in the overall planning and development of the Borough.

### Rumson's Landmark Sites and Districts

The historical period which has fashioned Rumson's built environment spans more than three hundred years. In the seventeenth century, an Indian path connected Black Point on Rumson Neck to the major network of Indian trails inland from the New Jersey coast. By the close of the nineteenth century, that pathway had evolved into a main route lined by handsome rural estates. Today, Rumson Road is a scenic, tree shaded residential corridor whose character bears witness to the elegance of its evolution. The prestigious development of Rumson road was balanced in history with the construction of working class housing for those whose livelihood was earned in the nineteenth century tourist or service trades. Oceanic Village in Rumson developed as a node of community activity which included dwellings, schools, a post office, shops and transportation to New York City. Today, the Village is still a focus for community life.

Rumson's historic sites include some of the finest country estates of the Jersey shore. Landmark properties are located on the Landmark Preservation Map (Figure 16). The variety of styles and building types to be found in the Borough includes the following:

Georgian Style - This style is inspired by classical forms during the reigns of George I, George II and George III of England in the eighteenth century.

Shingle Style - This is a suburban resort style popular during the 1880's and 1890's. It is characterized by the use of unpainted wood shingles.

Colonial Revival Style - This style, popular in the early twentieth century, combined colonial forms and details. A number of examples exist in Rumson.

Period Revival Style - Period revival houses were popular during the early twentieth century and were patterned after diverse building designs including English Tudor, provincial French, Mediterranean, and Spanish colonial. Rumson contains a significant collection of period revival architecture.

Art Deco - This streamlined style was popular from 1920-1940.

Carriage Houses - These were the outbuildings of large estates. Some of the most stylized and finest examples are found in Rumson.

Ecclesiastical Architecture - A number of Rumson's churches exemplify nineteenth century ecclesiastical architecture.

In general, Rumson's landmark sites are significant either because of their association with the community's history or because they embody the characteristics of a type, period, or method of construction. Individual buildings may also represent the work of famous architects or display artistic values.

The reasons underlying the identification of sites shown on Figure 16 are reviewed below.

Site 1 - Oceanic Village District contains building types representative of the nineteenth century. The district area was developed in the first part of that century in part as a summer resort with steamship connections to New York.

Site 1-1 - Port Washington Church (Bingham Hall) was built in 1842 as a nonsectarian church. It is the principal structure remaining from the formative years of Oceanic District area. It is the sole remaining structure from a resort complex that included the Church, a hotel, a store and a dock for the steamer line.

Site 2 - This carriage house is significant for its Shingle Style and Colonial Revival architecture.

Site 3 - The Hermitage was designed by the famous architectural firm of McKim, Mead, and White in 1883 - 84. It is noteworthy as an example of the Shingle Style and as one of the remaining McKim, Mead, and White designs in Monmouth County.

Site 4 - St. George's Episcopal Church/Rumson Country Day School is noteworthy for its Gothic Revival Style.

Sites 6, 10, 12, 13 and 14 - These are among the oldest buildings which are still standing in Rumson. Some have undergone substantial renovations. Site 14, the Morris-Saltar-Treadwell House, is a Georgian Style building with Colonial Revival alterations. Site 6, the Parmley Estate, contains an older portion from 1791 around which a larger house was built.

Sites 7, 8, 9, 11, 15, 16, 17, 20, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 33, 34 and 38 - These are important because they are the remaining examples of the country house estate period of Rumson's development from 1870 - 1920. Most date from around the turn of the century.

Sites 18 and 32 - These are fine examples of nineteenth century church architecture. The First Presbyterian Church, Site 18, was designed by the noted architect Thomas Hastings in 1886. It contains elements of the Queen Anne and Shingle Styles. The Church of the Holy Cross, Site 32, is a good example of Victorian Gothic in wood construction.

Site 19 - The Borden Estate Carriage House, constructed in the later 1880's, was also designed by Thomas Hastings. It is among the finest remaining auxiliary buildings of Rumson's grand late 19th/early 20th century estates. It exemplifies the Shingle Style and contains Richardsonian Romanesque elements.

Site 21 - The Sea Bright Lawn and Tennis Club is reputedly the oldest remaining club of its type in continuous existence. It is the most architecturally significant of Monmouth County's private recreational clubs erected in the later 19th and early 20th century. The Stick Style clubhouse dates from the 1870's.

Site 25 - This house is Rumson's sole example of the Art Deco Style.

Site 35 - Black Point was frequented by the Lenni Lenape Indians during their summer migrations for food. It figures prominently in the early development of Rumson Neck during the colonial era.

Site 36 - Huddy's Leap, commemorated by a plaque, memorializes the heroic escape of Revolutionary War Patriot Joshua Huddy from British Loyalists.

Site 41 - Rumson Road Scenic Corridor follows the Indian route leading to Black Point. Later, it figured prominently in Rumson's country estate period as the location for estate development. Notable examples from this period continue to front on Rumson Road and the corridor itself has retained its picturesque quality.

Rumson's landmark features, Sites 1 through 35, have been recorded in the Monmouth County Historic Site Inventory 1980-1984. The inventory provides a basis for recognizing significant historic sites locally, for environmental reviews, and for determining eligibility for the New Jersey and National Register of historic places. The municipal preservation element relies primarily upon the County inventory to identify Rumson's landmarks. The element has also included, however, local historic sites or landmark features not listed in the County inventory. All these locations are shown in Figure 16, Landmark Preservation Map.

#### Designation Standards

The following standards are to be used for evaluating the significance of properties and their eligibility for landmark status in Rumson:

- (1) that the landmark is associated with events that have made a significant contribution to the broad patterns of local, state or national history; or
- (2) that the landmark is associated with the lives of persons significant in our past; or
- (3) that the landmark embodies the distinctive

characteristics of a type, period, or method of construction, or that it represents the work of a master, or that it possesses high artistic values, or that it represents a significant and distinguishable entity whose components may lack individual distinction; or

- (4) that the landmark has yielded, or may be likely to yield, information important in prehistory or history; or
- (5) that the landmark exhibits a combination of scenic historic, architectural, or archaeological or cultural features which make a unique contribution to the townscape of the Borough of Rumson.

In addition to sites listed on the Monmouth County Inventory, the following have been determined to meet Rumson's criteria for landmark significance:

Rumson Road - Rumson Road is a scenic landmark corridor influential in Rumson's development and history. It follows a route established by the Lenni Lenape Indians leading to the shore at Black Point. Gordon's map of 1834 shows it as the principle overland route onto Rumson Neck. The scenic, corridor was the artery for Rumson's development in the 1870's and 1880's as a prestigious area of country estates and gentlemen farms. By 1903 "the famous Rumson Road, known far and wide as New Jersey's beautiful driveway...was...flanked by velvety lawns, well kept hedges, luxuriant shrubbery and flower displays..." It has retained its picturesque qualities and architecturally significant buildings. The route's natural splendor is enhanced by several thousand specimen trees and plantings along the roadside.

Black Point - Black Point is notable as a location used by the Lenni Lenape Indians in their summer migrations to set up fishing villages on the Navesink shore. It was the terminus of the principle route leading onto Rumson Neck in the 18th and early 19th centuries and was the site of a colonial inn operated by John Hartshorne as well as a Revolutionary War skirmish. Its history suggests that it may contain archeological sites.

Huddy's Leap - The site of Huddy's Leap commemorates the capture and escape of Joshua Huddy, a local patriot, from a band of Tories during the American Revolution.

## Utilization and Preservation Alternatives

Rumson's landmark sites are actively used as dwellings, churches, schools, or serve some other function. Black Point is a developed residential area and the site of Huddy's Leap is a public park. Present utilization of landmark areas is part of the established community fabric. By respecting existing utilization patterns, the Land Use Plan and Housing Element of the Master Plan assist in the preservation of landmark areas. The Borough may also consider the following additional measures or programs to preserve landmark features:

Community Education Program - The Borough may sponsor a program which educates community residents and makes them aware of the location and significance of landmark features. Such a program might include recognition through the award of landmark certificates to owners of landmark properties, information distributed through the Borough or special publications newsletter, and sponsoring programs and events.

Development Review - The impact of public or private projects on landmark sites should be a factor in evaluating the design and layout of development proposals. Appropriate language may be included within the Borough's development regulations to require that an applicant's environmental impact statement detail has the project has considered alternatives that respect landmark sites.

Zoning Designation - The zoning ordinance may designate landmarks, and historic sites and delineate landmark districts. It can provide landmark design criteria and guidelines to be used to regulate the development or alteration of landmark properties.

Historic Preservation Commission - The Borough Council may create a Historic Preservation Commission. Such a Commission would have responsibility under the Municipal Land Use Law (N.J.S.A. 40:55D-107) to compile a survey of historic sites, give advice on the Preservation Plan Element of the Master Plan and an applications for development, and also carry out educational programs. If the zoning ordinance of the town also designates and regulates landmark sites and districts, then the Commission would have powers to grant on deny permits for the development or alteration of the designated sites.

## Addition of Landmark Sites or Districts

The landmark sites and locations included in this preservation element are based on immediately available research. Further information on sites of landmark value in Rumson may result in additional designations. The complete Monmouth County Historic Sites Inventory, survey forms, photographs, and maps upon which this element is based is maintained on file in the office of New Jersey Heritage in Trenton and also by the Monmouth County Historical Association in Freehold.

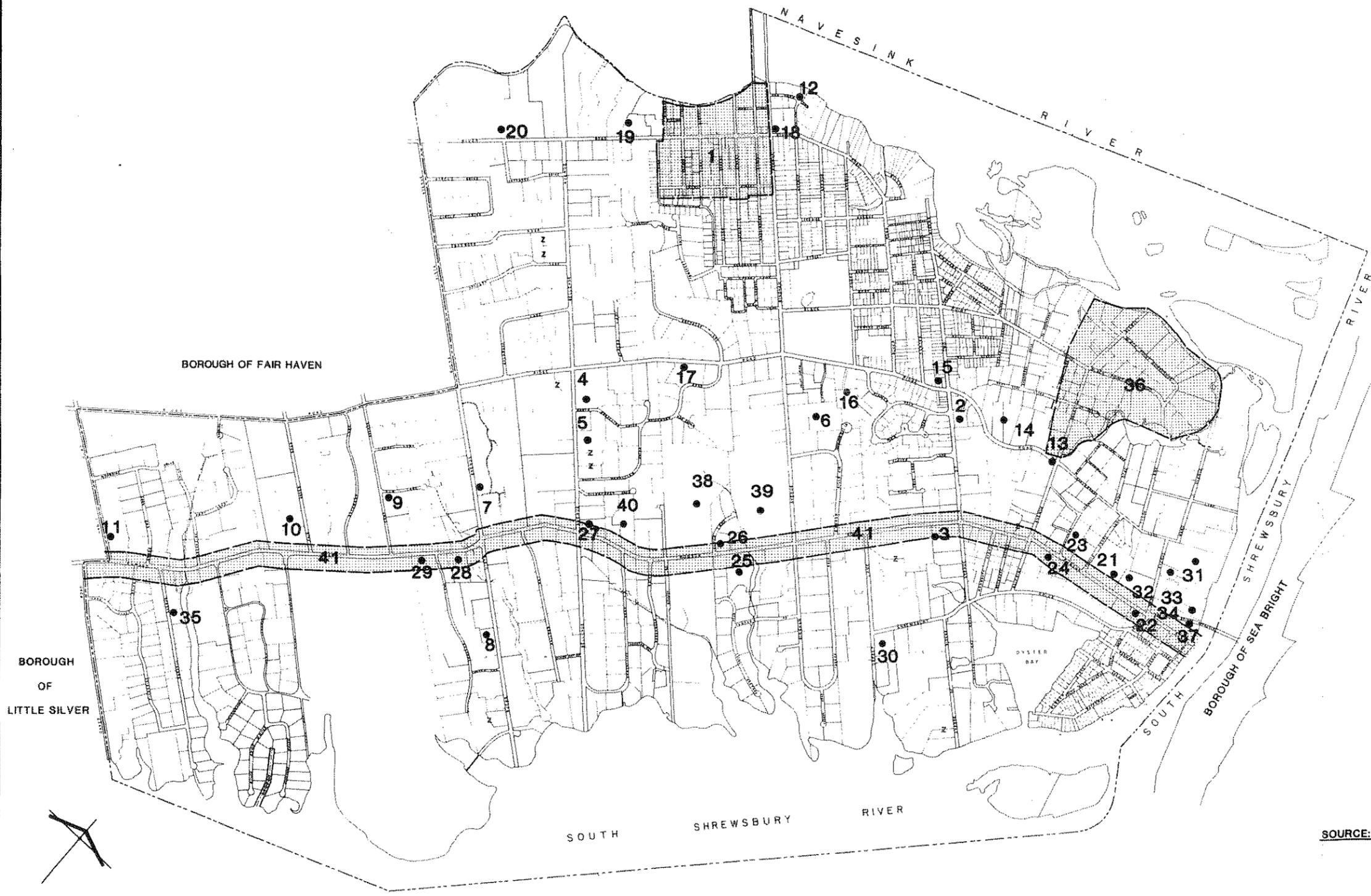
- NOTES:
1. The writing of the Preservation Element was helped by the contributions of George H. Moss, Jr., historian and long-term Rumson resident and by Gail Hunton, preservation consultant to Monmouth County.
  2. Additional guidance and information on preservation planning is available from the Monmouth County Historic Preservation Guide, adopted in 1987 as an element of the County Growth Management Guide.
  3. Several roadway corridors or segments of roads in Rumson were considered for designation in this element. These included Ridge Road, River Road, Bellevue Avenue, and Black Point Road. While not formally designated as scenic corridors, each exhibits scenic qualities which should be respected in any public or private designs or plans for improvement. The physical and operational character of these roads limits their suitability for commercial traffic.

## BOROUGH OF RUMSON

MONMOUTH COUNTY, NEW JERSEY

### LANDMARK PRESERVATION KEY

SITE	LOCATION
1	Oceanic Village District
1-1	Port Washington Church/Bingham Hall W. side Bingham Avenue
2	121 Avenue of Two Rivers
3	The Hermitage/Hillias A. Street House 144 Avenue of Two Rivers
4	St. George's Episcopal Church/ Rumson County Day School SE corner Bellevue Avenue and Ridge Road
5	Rohallion/Edward Dean Adams Estate 45 Bellevue Avenue
6	Elasser Parzley Estate 139 Bingham Avenue
7	59 Buena Vista Avenue
8	82 Buena Vista Avenue
9	5 Elm Lane
10	14 Fair Haven Road
11	21 Hance Road
12	9 Oak Trees Lane
13	132 Ridge Road
14	Morris-Saltar-Trandwell House 16 Ridge Road
15	38 Ridge Road
16	65 Ridge Road
17	87 Ridge Road
18	The First Presbyterian Church of Rumson 4 East River Road
19	Borden Estate Carriage House 68 West River Road
20	Coe Estate Outbuildings 90 West River Road
21	Sea Bright Lawn and Tennis Club NE Corner of Rumson Road and Tennis Court Lane
22	31 Rumson Road
23	54 Rumson Road
24	55 Rumson Road
25	105 Rumson Road
26	108 Rumson Road
27	128 Rumson Road
28	141 Rumson Road
29	147 Rumson Road
30	John L. Riker House 59 Shrewsbury Drive
31	25 Ward Avenue
32	Church of the Holy Cross 30 Ward Avenue
33	31 Ward Avenue
34	39 Ward Avenue
35	17 Wardell Avenue
36	Black Point
37	Huddy's Leap
38	Mercer Estates
39	Metcalfe Estate
40	Allencrest Road
41	Rumson Road Scenic Corridor



NOTE: BASE MAP SUPPLIED BY MONMOUTH COUNTY PLANNING BOARD  
REVISED BY T&M ASSOCIATES-APRIL 1988

SOURCE: MONMOUTH COUNTY HISTORIC SITES INVENTORY  
AND T&M ASSOCIATES

SCALE IN FEET

0 400 800 1200 1600 2000

SCALE 1" = 400'

SCALE 1CM = 43M, 1" = 4.32D

**T&M ASSOCIATES** CONSULTING ENGINEERS  
P.O. BOX 828 RED BANK

## RECYCLING PLAN ELEMENT

The New Jersey Statewide Mandatory Source Separation and Recycling Act, adopted in 1987, requires that a municipal plans includes a recycling element which incorporates State recycling goals for solid waste. Moreover, it requires that municipal development regulations controlling site plan and subdivision approval include provision which ensure conformity with a municipal recycling ordinance.

The Borough's recycling program predates the Recycling Act of 1987. Prior to adoption of the Act, the Borough promoted a voluntary program established through the Rumson Public Works Department and Tri-Boro Recycling. In compliance with State law, the Borough has conducted an on-going mandatory recycling program since October 1987. This element of the Master Plan describes the existing and proposed recycling activities of the Borough and recommends the adoption of subdivision and site plan regulations to assure that future development is designed to accommodate the recycling of solid waste.

### The Municipal Recycling Program

Since October 1, 1987, the Borough has required that all occupants of residential properties separate glass bottles and jars, leaves, aluminum cans and newspapers for recycling. Newspapers, glass and aluminum are collected once each month (minimum) by the Borough. Glass jars used for disposal of fats or newspapers used for wrapping food wastes may be disposed of in the regular trash. Leaves are collected separately and cannot be disposed of with other refuse.

After April 1, 1988, all occupants of nonresidential properties must separate glass, aluminum cans, corrugated cardboard and white high-grade paper and leaves for recycling. Also, as of April 1988, tin and bi-metal cans shall be added to the list of items to be recycled from both residential and business properties.

The Borough collects residential garbage, refuse, and recyclable materials. It also maintains a drop-off center for recycled materials at the Borough Garage behind Borough Hall. The drop-off center includes bins for glass storage, containers for aluminum cans, and a large trailer truck for newspapers. The Borough provides only limited collection for commercial properties. The Borough designates an employee who serves as a Recycling Coordinator with the authority to promulgate rules and regulations for the separation, sorting, transportation and marketing of recyclable materials. Such rules and regulations are subject to approval of the Governing Body.

The Borough assumes ownership of recyclable materials once picked up or dropped off at the municipal storage facility. Prior to municipal acceptance or collection of materials, residents or businesses may arrange for alternative handling methods (contribution to authorized volunteer groups or private recyclers).

Violation of separation requirements will result in a \$50.00 fine for the first offense. Continuing violations will result in higher fines and/or contribution of time in the local recycling program or some other civic work. Unauthorized collectors are subject to a \$500.00 fine for first offense.

The Borough has publicized its recycling program and notified residents, business, and institutions of its requirements. In addition to these special communications and to use of the quarterly municipal newsletter, the municipal recycling program addresses the following:

Material Preparation - The Borough collects newspapers, glass bottles and jars (separated by color), aluminum cans once each month at curbside. The recyclables must be placed in sturdy containers and cannot weight over 25 pounds each. Newspapers should not be put out if it rains. Newspapers must be bagged or tied. Leaves should be placed at the curb loose (not bagged) and free of sticks and brush. Grass clippings must be containerized (bags or containers) in order to be collected.

Material Collection - The Borough collects curbside at least once each month the items aforementioned. In addition, residents are urged to bring their newspapers, bottles, jars and aluminum cans to the Borough's drop-off center which is open daily from 7 A.M. to 7 P.M. and from 9 A.M. to 1 P.M. on weekends. The drop-off center is located behind the Borough garage situated behind Borough Hall. Local Service Stations accept waste oil from residents.

Markets for Materials - The glass and aluminum are sold to Monmouth Recycling in Long Branch or whichever market is more favorable. It is transported to market by Borough vehicles or collected by Pace Glass, Inc. of Jersey City, N.J. and others if necessary or to the Borough's best interests. Monmouth Processing Company of Neptune accepts newspaper and may also buy aluminum. Waste oil is sold to the contractor offering the best price and service. Where no market exists for recyclable materials, the Borough relies upon the County as the market of last resort.

Leaves and Grass - The Public Works Department collects leaves placed at the curbside using a front end loader and vacuum leaf machines. Leaves can no longer be bagged and residents are encouraged to place leaves out in the fall and early winter rather than during the spring months. Grass is collected only if placed in containers or bags. Residents with larger properties are encouraged to compost whenever possible.

Labor and Equipment - The Borough has hired two full time laborers in order to effectively deal with the demands of mandatory recycling. It has also purchased a recycling trailer.

Enforcement - The Borough enforces its recycling program through the joint efforts of the Recycling Coordinator, the Rumson Police Department and the Sanitation Department. Violators are subject to warnings, fines and court action. Residents are encouraged to report dumping and other violations.

Recommendations for Recycling Provisions within Subdivisions and Site Plan Regulations

In order to ensure that future development is designed to accommodate the recycling of solid waste, the site plan and subdivision regulations of the Borough should require the following:

1. Each major application for residential development must include provisions for the collection, disposition, and recycling of recyclable materials. For major applications, each single family unit or unit within a two-family dwelling should provide at least twelve square feet of floor area conveniently arranged and located as a holding area for a four week accumulation of materials. Such an area may be within a laundry room, basement or garage. Each multi-family unit or accessory dwelling unit must provide at least three square feet of area conveniently arranged and located to hold a one week accumulation of recyclable materials. Each multi-family complex must also provide bins in a convenient location or locations in a common area as drop-offs for storing recyclables until collection occurs. The holding area shall provide for truck access and loading and shall be suitably screened from view and setback from property lines.
2. Each application for a nonresidential use which utilizes 1,000 square feet or more of land must include provisions for the collection, disposition and recycling of recyclable materials. Each application shall quantify the amount of recyclable material it will generate as part of its weekly operation including newspapers, white high-grade paper, glass, aluminum,

cardboard, tin and bi-metal cans. The application shall provide a storage area sized to contain a one week accumulation week of recyclable material. The storage area shall be designed for truck access for pick up of materials and be suitably screened from view if located outside a building.

## LAND USE ELEMENT

### Concept

The land use plan element is based on the principles, objectives, assumptions and policies set forth at the beginning of this Master Plan. Rumson is a mature community with little vacant land. It has harmonious land use patterns and satisfactory public facilities and services. The major emphasis of the land use element is to maintain these patterns at current levels of intensity and assure the continued high quality of public services available to the Borough's residents. At the same time, the land use element has been fashioned to fulfill the housing, recycling, and historic preservation elements which are the other major components of this Master Plan. The housing element's proposal to meet the Borough's need for low and moderate income housing by including companion dwelling units as a conditional use has been incorporated as a land use recommendation. This will provide realistic opportunities to achieve the Borough's fair share housing obligation of twenty-two units. The landmark sites and districts identified in the historic preservation element have been included as a land use consideration by proposing a landmark overlay zone as the basis for preservation efforts. The recycling element's suggestions for development regulation are endorsed by this land use element.

Since the Borough is almost fully developed and since this element proposes no significant intensification of development patterns, there will be little disruption to the remaining natural features within Rumson. Fresh and saltwater wetlands, which are the most sensitive natural features, are regulated by the New Jersey Department of Environmental Protection. Development within flood hazard areas is restricted by local participation in the National Flood Insurance Program through the adoption of municipal ordinances which control floodplain development. With respect to other natural features such as vistas, hilltops, streams, ponds, beaches, shorelines, and natural drainage courses, the land use element recommends that the development review process continue to be empowered and applied to require that such features are properly protected as part of any development proposal.

While the land use element largely maintains the existing scheme of zone districts and minimum lot area requirements, some changes are proposed in order to achieve the Master Plan's overall objectives. These recommendations and their relationship to the existing and proposed zone plan are reviewed in the next section.

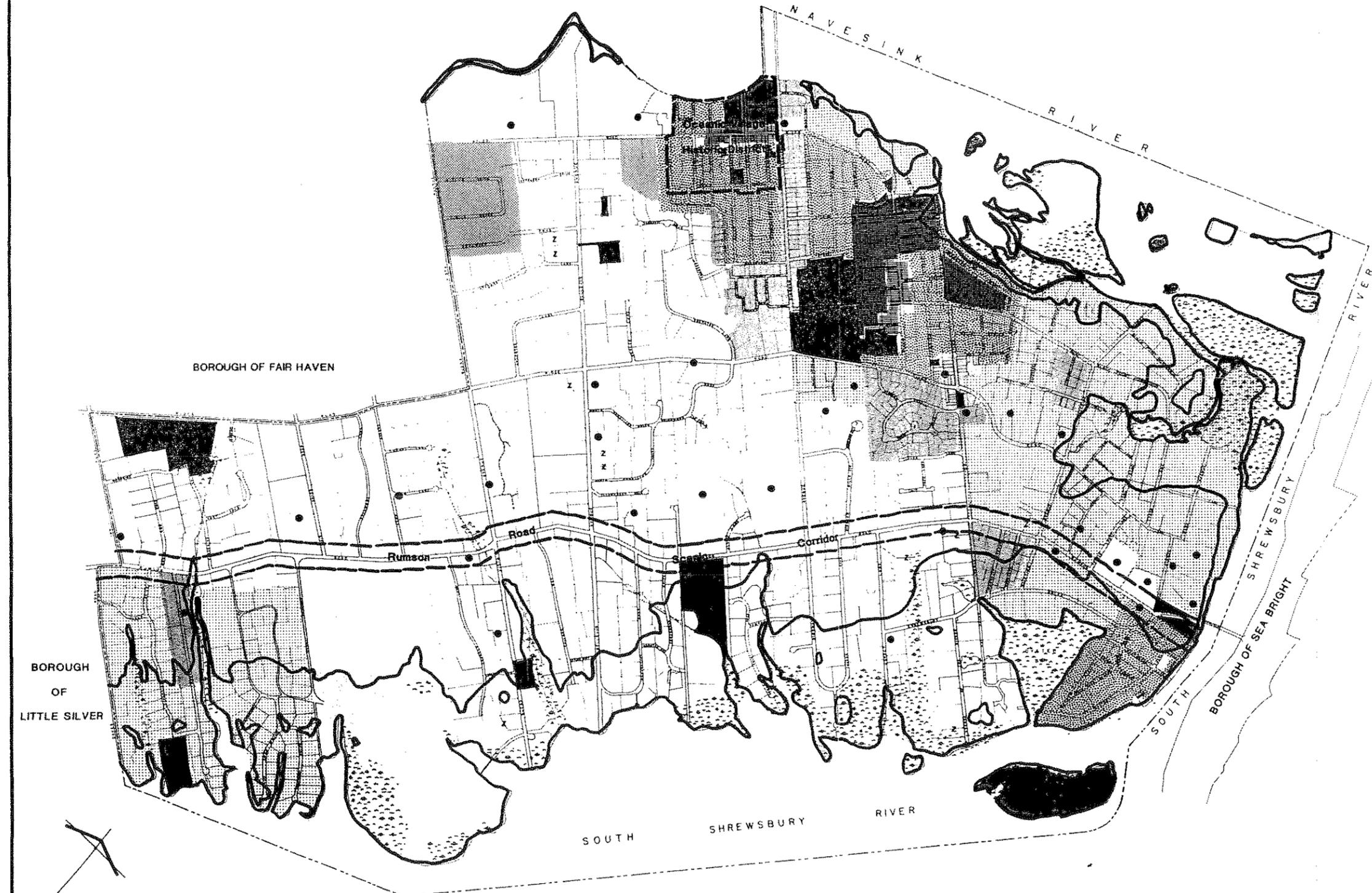
## Land Use Recommendations

Rumson's land use plan, as shown on Figure 17, reflects the existing development pattern. The plan supports the present scheme of zone district categories and the standards which are now applied to control population density and the intensity of use. There are however several key recommendations which, if implemented, will enhance the ability of the zoning scheme to achieve the Master Plan's objectives. These recommendations are to:

- 1) Specify a maximum lot coverage for each residential and commercial zone district. This standard would set a reasonable limit on the amount of area of each lot which could be covered by principal and accessory buildings, parking areas, driveways, and large accessory features such as swimming pools, tennis courts, and platform courts.
- 2) Redefine the maximum floor area ratio for nonresidential zones as the sum of the area of all building floors compared to the total area of the site.
- 3) Allow companion apartment units whose occupancy is restricted to low and moderate income households within commercial zone districts as conditional uses. If needed to meet housing production goals, companion units may also be permitted in contiguous residential locations consistent with the recommendations of the housing element.

# BOROUGH OF RUMSON

MONMOUTH COUNTY, NEW JERSEY



**LAND USE LEGEND**

[Symbol]	R-1	SINGLE FAMILY RESIDENTIAL	1 1/2 ACRES
[Symbol]	R-2	SINGLE FAMILY RESIDENTIAL	1 ACRE
[Symbol]	R-3	SINGLE FAMILY RESIDENTIAL	3/4 ACRE
[Symbol]	R-4	SINGLE FAMILY RESIDENTIAL	10,000 S.F.
[Symbol]	R-5	SINGLE FAMILY RESIDENTIAL	6,000 S.F.
[Symbol]	R-6	SINGLE FAMILY RESIDENTIAL	5,000 S.F.
[Symbol]	POB	PROFESSIONAL OFFICE	12,000 S.F.
[Symbol]	NB	NEIGHBORHOOD BUSINESS	12,000 S.F.
[Symbol]	GB	GENERAL BUSINESS	12,000 S.F.
[Symbol]	PUBLIC BUILDINGS AND LANDS		
[Symbol]	QUASI-PUBLIC BUILDINGS AND LANDS (PRIVATE SCHOOLS, HOUSES OF WORSHIP, ETC.)		

**LAND USE OVERLAYS**

[Symbol]	FLOOD HAZARD AREA (100 YEAR)
[Symbol]	LANDMARK SITE
[Symbol]	LANDMARK DISTRICT
[Symbol]	WETLANDS

BOROUGH OF  
LITTLE SILVER

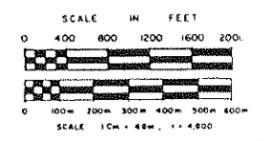
BOROUGH OF FAIR HAVEN

SOUTH SHREWSBURY RIVER  
BOROUGH OF SEA BRIGHT

SOUTH SHREWSBURY RIVER

NOTE: BASE MAP SUPPLIED BY MONMOUTH COUNTY PLANNING BOARD  
REVISED BY T&M ASSOCIATES-APRIL 1988

**T&M** ASSOCIATES CONSULTING ENGINEERS  
P.O. BOX 828 RED BANK



- 4) Include landmark sites and districts as an overlay zone within which regulations can be applied to achieve historic preservation objectives.

The application of these recommendations to the land use in Rumson is reviewed next.

#### Residential Land Use

Single family residential development is the predominant land use in Rumson. It accounts for over 70 percent of the Borough's land area. This residential development includes a variety of dwelling types and lot sizes. The character of the neighborhoods which have resulted from this variety have been reasonably reflected in the Borough's pattern of residential zoning. The residential zoning scheme can continue to serve as the implementation tool for the Borough's residential land use. To help maintain these areas, several changes are recommended to assure that the intensity of development within residential areas is compatible with neighborhood character and that adequate light, air and open space is provided. In addition, changes are proposed to implement the housing element of the Master Plan. The inclusion of standards for maximum lot coverage, corner lots, and the reevaluation of standards for setbacks should be undertaken as part of a general review of the Borough's development controls. The minimum lot area requirements within the Borough's residential areas should remain unchanged. The residential classifications to be used and the proposals for managing their development are described below:

R-1 - Single Family Residential Area. The largest portion of Rumson is developed with single family dwellings developed on large lots. The R-1 area extends across the Borough's mid-section to its southwest corner and includes properties with water frontage on the Shrewsbury and Navesink Rivers. To maintain this area and allow for orderly development, the main recommendations are to limit the maximum coverage of each lot, develop corner lot standards, increase setback requirements to be more in keeping with the large scale of the lots, and controlling the bulk and location of buildings particularly as they may affect riverfront views.

It is also recommended that within R-1 areas that garage space for vehicle storage be mandatory; and that such garage space be limited to a maximum floor area.

R-2 Residential Area - In the Borough's southern corner adjoining Little Silver and in its northern area abutting Sea Bright, the development pattern which has been encouraged is single family residences on lots of approximately 1 acre. There are some smaller R-2 districts which abut more intensive residential areas near Oceanic Village along River Road and Ridge Road. The plan recommends corner lot standards and the general continuation of the present boundary and development controls applied to the R-2 areas with some limited modifications to the accomplish the following:

- 1) Apply a maximum coverage limit for each lot and adjust setback standards to keep in scale with the one acre minimum lot size.
- 2) Since several R-2 areas front on coastal waterways, the location OF buildings should be controlled to prevent the obstruction of views.
- 3) Garages within R-2 areas should be mandatory.

R-3 Residential Area. The Borough contains two R-3 residential areas fronting on West River Road. The Plan recommends inclusion of corner lot standards and the general continuation of the boundary, area and bulk requirements controlling development in these locations. Finally, the maximum permissible coverage of each lot should be limited.

R-4 Residential Area. The R-4 residential areas are contained in several locations. The Plan recommends continuation of the development limits and controls for these areas with modifications to require corner lot standards, the inclusion of maximum coverage limits for each lot, and considering the inclusion of a sliding scale that would require larger setbacks where above minimum lot sizes and width would permit flexibility. It is also recommended that where no garage is provided, the area which is set aside for off-street parking must be located behind the front yard setback line of the lot. Since a small portion of R-4 area fronts on the Navesink River, height regulations to control the obstruction of views along the riverfront should be applied.

R-5 Residential Area. The R-5 residential area is characterized by smaller lot residential development and includes locations in and around Oceanic Village. These areas include older residential development and residences which adjoin the Borough's commercial districts. There also is a R-5 area south of Sea Bright Bridge which fronts on the Shrewsbury River and Oyster Bay. The location of the R-5 areas and the development controls applied to them should be

retained with several modifications. The proposed changes include the application of maximum coverage limits for each lot, corner lot standards, and developing a sliding scale of setback standards that would allow for larger setbacks where lot sizes permit. It is also recommended that off-street parking be restricted to a location behind the front yard setback line, if no garage is provided on-site. In addition, the height and location of buildings should be controlled to prevent the obstruction of waterfront views.

R-6 Residential Areas. The R-6 residential areas lie northeast of Forest Avenue and permit the most intensive single family development within the Borough. Development in these locations should continue to be guided by R-6 controls with several modifications. These modifications include applying a maximum coverage limit for each residential lot, corner lot standards, developing a sliding scale for setback standards to require larger setback where lot size permit it, and requiring that off-street parking be setback behind the front yard setback line where no garage is provided on-site.

#### Business/Commercial

Business activity within Rumson is generally limited to facilities that offer convenience goods, specialty items, and personal services. Less than one percent of the Borough is developed for business and commercial uses. The business areas also contain residential uses, either as single family dwellings or as an accessory use to a business. In addition, the commercial areas include dwellings which have been converted to business use. As a result, the business areas in general have developed in a pattern in which residential and commercial uses are blended together at comparable scales. With the availability of regional commercial facilities outside the Borough and the expectation that Rumson's population is unlikely to increase, the present business areas will suffice to meet the community's needs. The principal land use concern is to manage further development within these districts to assure that it occurs at a scale and intensity compatible with the surrounding residential neighborhoods and with the character of the business area.

The existing development controls as to permitted uses, lot area and bulk requirements can be retained with some modification. These modifications include permitting companion dwelling units for low and moderate income households as a conditional use within all business/commercial areas in accordance with the recommendations of the housing element. Moreover, the intensity of commercial development should be controlled by limiting maximum lot coverage and limiting the gross floor area based upon floor area ratios.

Existing properties which fail to front on a collector street or do not meet the minimum lot area or frontage needed for a commercial use, either singly or as part of an assemblage of properties, should not be developed commercially. Collector streets are those which carry traffic from local streets. For the purpose of the land use plan, the following are considered collector streets:

River Road  
Ridge Road  
Avenue of Two Rivers from Bay Street to Blossom Road  
Bingham Avenue  
Washington Street  
Lafayette Street and  
First Street from River Road to the Navesink River  
Hunt Street

Piecemeal residential conversions that create substandard commercial properties should be discouraged. The nature of the Borough's business areas as well as their pedestrian scale, requires close attention to circulation and parking. Cross connections and cross easements among properties to allow for ease of vehicular and pedestrian access should be provided as part of commercial development activity. Sign regulations should be reviewed to assure that all graphics promote a desirable visual environment. Finally, because of the proximity of residential areas to the business districts, design standards should be reviewed to assure that adequate screening, landscaping, and other measures are provided at the boundary of residential districts. Each of the commercial areas is described below.

POB - Professional, Office, Building Area. This area is west of Bingham Avenue, just off the Oceanic Bridge entrance into Rumson. It was created as a recommendation of the 1978 Master Plan as a location for professional office development. The Plan intended to encourage development of the location according to a central design theme which oriented buildings in the district towards Bingham Avenue and linked business areas and peripheral buildings by pedestrian walkways to central parking locations. In revising the development controls for this district, consideration should be given to modifying permitted uses and intensity controls. Modifications should limit major traffic generating uses and those which may be out of scale with the district's character.

NB - Neighborhood Business Area. This area of the Borough has developed at the intersection of Ridge Road and Avenue of the Two Rivers. It includes such conveniences and services as real estate offices, hairdressers, restaurants and the public library.

GB - General Business Area. The Borough contains two locations for general business activities. The first adjoins the professional office area and is located along River Road. The second is also located along River Road to the south of Maplewood Avenue. The General Business locations contain a variety of retail and service activities which include specialty shopping for apparel, gifts, antiques, and toys as well as food service, banks, and other commercial uses.

Public and Quasi-Public Uses, Landmarks, and Critical Areas.

Rumson's developed land area includes a network of public facilities which contains parks, recreation areas and school sites. In addition, there are a number of quasi-public facilities which include private schools, churches and synagogues. During revision of development regulations, consideration may be given to developing a conditional use status to permit uses such as Rumson County Day School and houses of worship which are now nonconforming uses under present zoning regulations. There are also several areas containing historic sites or sensitive natural features. Such areas include landmark sites identified by the preservation element of the Master Plan, flood hazard areas, and saltwater and freshwater wetlands. These areas as well as the location of existing public facilities, and quasi-public uses are shown on the land use element. With respect to areas of critical concern, including wetlands and the 100 year flood hazard area, the land use element delineates these locations through the use of an overlay. Special land use controls are needed in these areas in order to achieve a specific public purpose, such as the mitigation of flood hazards. The three overlay areas are described below:

Landmarks - The landmark locations on the land use map have been derived from the historic preservation element. The overlay includes a landmark district which is Oceanic Village, a scenic corridor which is Rumson Road, and individual landmark properties. Changes to a landmark site or within a landmark district which would demolish, relocate, change exterior building appearance or add new construction should be subject to a review and permitting process which is designed to achieve the objective of maintaining and preserving the historic and scenic resources of the community.

One of the landmark areas delineated in the preservation element has not been recommended for regulatory control at this time. The area at Blackpoint, although historically important to Rumson's development, contains one known landmark building. The area is otherwise of interest because of its potential for yielding archeological sites and its historical role. Regulation of exterior changes to

other buildings in this area would not be related to a preservation objective. The known landmark can be protected simply by a landmark designation restricted to its site. If additional locations within Blackpoint are identified, then these should be given landmark status and afforded the same protection as other landmark sites.

Wetlands - The wetlands overlay indicates the general location of saltwater and freshwater wetlands. Permits from the New Jersey Department of Environmental Protection are required prior to fill, disturbance, or construction within wetlands. The issuance of such permits should be a precondition of any local action to approve development within these areas. Public policy discourages development which would destroy wetlands.

Flood Hazard Area - The 100 year flood hazard area, which may overlap with wetlands, requires special construction techniques in accordance with the National Flood Insurance Program. Any structures or buildings located within this overlay area must satisfy flood-proofing and construction requirements as well as the underlying zoning district and land use requirements.

#### Relationship of the Land Use Element to the Existing and Proposed Zoning

The land use element retains and builds upon the existing scheme of zone district classifications. It suggest modifications to district controls to assure that the intensity of development is appropriate to the community.

It also proposes several innovations. These include zoning regulations and a landmark site zone boundary overlay as the preferred means of preserving Rumson's scenic and historic sites and districts. In addition, a zone overlay showing the location of wetlands and flood hazard areas where additional development controls must be applied to protect the environment and secure the public safety from flooding is proposed. Under the land use element, there will be no substantial change to the boundaries of business/commercial areas. Residential boundaries will also remain largely unchanged except for adjustments that reflect the acquisition of public open space. Some privately held parcels, principally the islands in the Navesink and Shrewsbury Rivers, are not depicted as public open space but as areas subject to flood hazard and wetlands controls as well as the standards for R-1 residential development.

## STATEMENT OF PLANNING RELATIONSHIPS

Preparation of the Rumson Master Plan has included a review of the plans of several government agencies. By law, the Borough must include a policy statement which sets forth the relationship of the Borough's plan to these agency plans. The specific plans for which a policy statement is required are the municipal master plans of Fair Haven, Monmouth Beach, Little Silver, Middletown, and Sea Bright; the Growth Management Guide and the solid waste management plan of Monmouth County, and the State Development and Redevelopment Plan.

The policy of the Borough of Rumson is to ensure that the Borough's development does not conflict with the development and welfare of neighboring municipalities, the County, and the State as a whole. An analysis of the Rumson Plan shows that it is compatible with the following plans:

### Fair Haven Master Plan

The Master Plan of Fair Haven was adopted in 1977. It was revised in 1987 to include a housing element. The adjoining areas of Fair Haven and Rumson are planned and developed for single family residences.

### Little Silver Master Plan

The Master Plan of Little Silver was adopted in 1978. The adjoining areas of Little Silver and Rumson are planned and developed for single family residences and related uses such as schools, synagogues, and parks.

### Monmouth Beach Master Plan

The boundary shared by Rumson and Monmouth Beach is the Shrewsbury River. There is no direct land access between the two communities, the Shrewsbury being over a mile wide in some locations. Monmouth Beach has planned and developed its waters edge for a variety of residential, commercial, and community uses and wetland conservation. Rumson's waters edge is planned and developed primarily for single family residential dwellings and wetland conservation uses. The Monmouth Beach Master Plan was adopted in 1978.

### Middletown Master Plan

The boundary shared by Rumson and Middletown is the Navesink River. There is one bridge crossing which connects the two municipalities. The Middletown Master Plan was adopted in 1981. The waters edge in Middletown is planned and developed primarily for single family residential and wetland conservation uses. The

waters edge in Rumson is planned and developed for single family residential and wetland conservation uses and includes a commercial node in the Oceanic Village area.

#### Sea Bright

Sea Bright is connected to Rumson by a bridge which crosses the Shrewsbury River. Sea Bright has developed primarily as a seashore resort with a land use pattern that is more intensive than Rumson's. Although fully built, it has experienced some infill and redevelopment. Opposite Rumson's shore, Sea Bright's development includes commercial, townhouse condominium, and detached residential uses.

#### Monmouth County Growth Management Guide

The Monmouth County Growth Management Guide was adopted in 1982. It categorizes Rumson as a growth area for suburban settlement. It also proposes protecting tidal wetland areas and tributary streams to the Navesink and Shrewsbury Rivers.

#### Monmouth County District Solid Waste Management Plan

The Monmouth County Reclamation Center in Tinton Falls serves as the landfill for solid waste generated by Monmouth County municipalities. It is also the site of the County recycling transfer station. The County Solid Waste Management Plan was amended in 1987 to mandate certified municipal recycling programs as a condition for municipal solid waste dumping privileges at the Monmouth County Landfill. The Borough recycling plan has been certified by the County and its recycling program has been operating since October 1987. The Recycling Plan Element of the Rumson Master Plan has been derived from and is consistent with the Borough's certified recycling program.

#### State Development and Redevelopment Plan

The State Planning Commission has released a draft of the Preliminary State Development and Redevelopment Plan. The draft cautions that no strategy, policy or standard of the draft should be implemented until the Plan is adopted. Since Rumson is within the land area under the jurisdiction of the Coastal Area Facilities Review Act, the draft policy of the State Plan is to rely upon the policies, regulations and implementation mechanism that have been developed by the New Jersey Department of Environmental Protection to regulate coastal areas.