

MASTER PLAN AMENDMENT
Housing Element Amendment and
Fair Share Plan Recommendation

BOROUGH OF RUMSON
Monmouth County, New Jersey

Prepared By:



ASSOCIATES

Eleven Tindall Road
Middletown, New Jersey 07748

Adopted by the Borough of Rumson Planning Board: July 11, 1995



C. BERNARD BLUM, JR., P.E., P.P.

New Jersey P.E. License No. 14227

New Jersey P.P. License No. 887

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

HOUSING PLAN ELEMENT AND FAIR SHARE PLAN
BOROUGH OF RUMSON
MONMOUTH COUNTY, NEW JERSEY

BOROUGH PLANNING BOARD

Lawrence R. Malone, Chairman
Eugene M. Kennedy, Vice Chairman
Charles S. Callman
James K. Shea
Patrick J. McGloin
Gertrude B. Parton
Robert J. Gorski
John C. Doremus
Brian R. Ekdahl
Harden Fowler
Edwin Stewart
William E. Morrissey, Secretary

RUMSON HOUSING PLAN ELEMENT
AND FAIR SHARE PLAN

TABLE OF CONTENTS

EXECUTIVE SUMMARY	i
INTRODUCTION	1
HOUSING STOCK CHARACTERISTICS	2
Number and Type of Housing Units	5
Occupancy/Household Characteristics	5
Age of Housing	5
Condition of Units	6
Purchase or Rental Value	6
Affordability to Low and Moderate Income Households	6
Rate of Construction	7
PROJECTIONS OF HOUSING STOCK 1994-2000	9
DEMOGRAPHIC CHARACTERISTICS	9
Population	9
Income Level	12
EXISTING AND FUTURE EMPLOYMENT CHARACTERISTICS	12
DETERMINATION OF PRE-CREDITED PRESENT AND PROSPECTIVE FAIR SHARE FOR LOW AND MODERATE INCOME HOUSING	15
STATUS OF THE 1987-1993 OBLIGATION	17
ADJUSTMENT TO THE 1987-1999 FAIR SHARE	17
Overview	17
The Adjustment Process	19
CREDITS AND REDUCTIONS	30
Alternative Living Arrangements	30
Credits For Units Created Without Affordability Controls	30
Housing Rehabilitation Program	31
CONFORMITY WITH THE NEW JERSEY STATE DEVELOPMENT AND REDEVELOPMENT PLAN	31
FAIR SHARE PLAN	34

TABLES

TABLE 1 - HOUSING CHARACTERISTICS - 1989	3
TABLE 2 - RESIDENTIAL CONSTRUCTION AND DEMOLITION PERMITS	8
TABLE 3 - HOUSING STOCK PROJECTIONS	10
TABLE 4 - DEMOGRAPHIC CHARACTERISTICS - 1989	11
TABLE 5 - EMPLOYMENT CHARACTERISTICS - 1989	13
TABLE 6 - EMPLOYMENT PROJECTIONS	14
TABLE 7 - PRECREDITED LOW AND MODERATE INCOME HOUSING NEED/1987-1999	16
TABLE 8 - VACANT LAND INVENTORY	20
TABLE 9 - LOW AND MODERATE INCOME HOUSING CREDITS, REDUCTIONS, AND ADJUSTMENTS - 1987-1999	23

MAPS AND FIGURES

FIGURE 1 - VACANT LAND INVENTORY MAP	22
FIGURE 2 - RESOURCE PLANNING AND MANAGEMENT MAP	32

APPENDICES

APPENDIX A - EXISTING LAND USE	36
APPENDIX B - AFFORDABLE HOUSING DEVELOPMENT REGULATIONS	43
APPENDIX C - HISTORIC SITES INVENTORY	50

EXECUTIVE SUMMARY

The Rumson Borough Planning Board recently re-examined the Borough Master Plan to identify desirable plan changes or revisions. As a result of its reexamination, the Board recommended revising and updating the Master Plan's Housing Element. This recommendation was made because New Jersey Law requires that a Housing Element be adopted by the Borough as the basis for local zoning and land use regulation. The Housing Element must be designed to achieve the goal of access to affordable housing and to determine the Borough fair share of the regional need for low and moderate income housing.

The Council on Affordable Housing (COAH) is the State agency responsible for identifying housing regions and estimating regional housing need in New Jersey. Periodically, COAH assigns a fair share housing obligation to each municipality. Rumson is within the East Central Housing Region which consists of Monmouth, Mercer and Ocean Counties. For the period to 1999, COAH has assigned a precertified obligation of 294 low and moderate income housing units to Rumson.

The Rumson Borough Planning Board has reviewed COAH's calculation. The Borough has taken an adjustment to its obligation because the Borough lacks sufficient vacant developable land for housing construction. This Housing Element, Fair Share Plan, and Land Use Element Amendment has been prepared to

revise the Borough Master Plan and address the Borough obligation to provide opportunities for 26 low and moderate income housing units.

DETERMINATION OF FAIR SHARE FOR LOW AND MODERATE INCOME HOUSING

The Borough fair share for low and moderate income housing through 1999 is comprised of indigenous need, reallocated present need, and prospective need. Indigenous need consists of deficient housing units occupied by low and moderate income households within Rumson. Reallocated present need is the portion of the housing region total number of deficient housing units occupied by low and moderate income households that have been redistributed to Rumson from designated areas. Prospective need is a projection of Rumson's share of low and moderate income housing needs based on development and growth which is likely to occur in the housing region.

When these components are summed, Rumson Borough has a fair share housing need of 294 low and moderate income housing units as calculated by the New Jersey Council on Affordable Housing and presented in the report entitled "Municipal Number Summary" - 1993 - 1999 Low and Moderate Income Housing Needs Estimates by County dated October 11, 1993.

The potential for further development or redevelopment in Rumson is extremely limited. The Borough population declined from 7,209 residents in 1980 to 6,701 residents in 1990. Although in that period there was a modest increase in the total housing stock, from 2,509 dwelling units to 2,621 dwelling units, most of this increase was related to minor building activity on scattered lots within established single-family residential neighborhoods. Based upon its review of vacant land and existing land use, the Borough has concluded that there are no sites within the Borough that are available, approvable, suitable, or developable that could produce 294 low and moderate income units at the presumptive densities and set asides required by COAH regulations.

Because of its lack of new housing sites, Rumson's fair share obligation is limited to its indigenous need. Rumson's adjusted obligation, therefore, is 26 low and moderate income housing units. The Borough can claim a credit against this adjusted obligation for one unit which has been rehabilitated within the Borough by the Monmouth County Housing Improvement Program. The remaining fair share for which opportunities are needed is 25 low and moderate income dwellings.

PLAN FOR PROVIDING THE FAIR SHARE

Based on the Borough's fully developed single-family residential character, environmentally sensitive lands and lack of sites for the development of new low and

moderate income housing, the obligation of the Borough to provide for its Mount Laurel fair share need is best achieved through the rehabilitation of the existing housing stock and permitting accessory housing units, in appropriate locations, which are termed low and moderate income companion units.

Rehabilitation of existing low and moderate income dwellings in the Borough will be achieved by encouraging eligible residents to participate in the Monmouth County Housing Improvement Program. The program provides financial assistance for housing rehabilitation. The Borough will publicize the availability of funds and assist residents in making application.

Low and moderate income companion units are currently permitted and will continue to be permitted as a conditional use in the POB (Professional Office Building), NB (Neighborhood Business) and GB (General Business) zones of Rumson.

HOUSING PLAN ELEMENT AND FAIR SHARE PLAN BOROUGH OF RUMSON

INTRODUCTION

As a result of the New Jersey State Supreme Court decision in Mt. Laurel II, the Borough of Rumson is required to provide a realistic opportunity for a fair share of the region's need for low and moderate income housing. The Council on Affordable Housing (COAH) is the state agency responsible for identifying housing regions and estimating low and moderate income housing need. COAH has identified Monmouth, Ocean and Mercer Counties as the East Central Housing Region.

This amended housing plan element and fair share housing plan for the Borough of Rumson is based upon the criteria for a housing element specified by N.J.S.A. 52:27D-310 and upon the revised New Jersey Council on Affordable Housing substantive rules (N.J.A.C. 5:93 et seq.) which became effective June 6, 1994. It amends the housing element and fair share plan as last revised and adopted by the Rumson Planning Board on July 5, 1988. That plan was for the period 1987 to 1993 and addressed an adjusted housing obligation of 22 lower income housing units.

The Borough obligation for the period 1987 to 1993 was adjusted based upon a lack of available and developable land within the Borough for the construction of new low and moderate income housing. The adjustment was supported by a vacant land inventory and analysis undertaken by the Borough in accordance with COAH rules and regulations. The inventory and analysis revealed the following:

- The Borough is substantially developed. Most of the areas that remained undeveloped were environmentally sensitive flood hazard areas or wetlands.
- Historic sites eligible for inclusion in the National or State Register of Historic Places constrained the development of vacant parcels.

- There is lack of available land parcels of two acres or greater in size. Two acres is the minimum area established by COAH for consideration as a low and moderate income housing site.

Due to the lack of available land for new construction, the Borough plan for the period 1987 to 1993 proposed using the existing building stock to create low and moderate income companion units known as accessory apartments. Such apartments were to be permitted as a conditional use in specified zones.

The revised COAH rules now project the municipal obligation to provide lower income housing to the year 1999 and has made it necessary for Rumson to review its housing plan. For this period (1987-1999) COAH has assigned a precredited obligation of 294 low and moderate income housing units to Rumson. COAH has also revised the rules and regulations which permit a municipality to adjust the obligation based upon a lack of vacant developable land. This amended housing element and fair share plan addresses the Borough obligation under the revised rules.

HOUSING STOCK CHARACTERISTICS

The housing stock characteristics in the Borough of Rumson include the number and type of housing units, occupancy/household characteristics, age (the year the structure was built), condition of units, purchase or rental value of units, units affordable to low and moderate income housing, and rate of construction. Table 1, "Housing characteristics - 1989 Borough of Rumson" lists these characteristics.

TABLE 1
HOUSING CHARACTERISTICS – 1990
BOROUGH OF RUMSON

	Number	Percent of Total
I. HOUSING UNITS		
Number of units	2,621	N/A
Occupied Housing Units	2,394	N/A
Number of units (1980)	2,599	N/A
Vacant Housing Units	227	N/A
Homeowner vacancy rate	2.4%	N/A
Rental vacancy rate	5.8%	N/A
II. OCCUPANCY/HOUSEHOLD CHARACTERISTICS		
Number of Households	2,394	N/A
Persons Per Household	2.80	N/A
Family Household	1,932	80.7%
Non-Family Household	462	19.3%
Householders 65 +	205	N/A
Seasonal, Recreational or Occasional Use	97	N/A
Owner Occupied	2,120	80.7%
Renter Occupied	274	11.4%
III. YEAR STRUCTURE BUILT		
1989 to March 1990	7	0.3%
1985 to 1988	65	2.5%
1980 to 1988	44	1.7%
1970 to 1979	249	9.5%
1960 to 1969	329	12.6%
1950 to 1959	708	27.0%
1940 to 1949	252	9.6%
1939 or earlier	967	36.9%
Total	2,621	100.00%
IV. CONDITION OF UNITS		
Lacking complete plumbing facilities	14	N/A
Lacking complete kitchen facilities	0	N/A
Lacking central heating facilities	0	N/A

TABLE 1 (Continued)
HOUSING CHARACTERISTICS – 1990
BOROUGH OF RUMSON

	Number	Percent of Total
V. HOME VALUE – (Owner Occupied Units)		
\$300,000 and up	1,078	54.7%
\$200,000 – \$299,999	409	20.8%
\$150,000 – \$199,000	287	14.6%
\$100,000 – \$149,000	126	6.4%
\$50,000 – \$99,999	61	3.1%
\$0 – \$50,000	8	0.4%
Total	1,969	100.0%
Median Value	\$349,700	
VI. RENTAL VALUE – (Rental Occupied Units)		
\$1,000 & +	57	24.4%
\$750 – \$999	65	27.8%
\$500 – \$749	68	29.1%
\$250 – \$499	34	14.5%
Less than \$250	10	4.3%
Total	234	100.0%
Median Rent	\$769	

SOURCE: U.S Bureau of Census 1990
COMPILED BY: T & M ASSOCIATES

Number and Type of Housing Units

Rumson had a total of 2,621 housing units according to the 1990 Census. This is an increase of 22 units since the 1980 Census which reported a total of 2,599 units. 227 units were listed as vacant in 1990.

According to the 1990 Census of Housing, 80.7 percent of the housing units in Rumson Borough were owner occupied. With respect to rental housing, 11.4 percent of the Borough housing units were renter occupied.

Occupancy/Household Characteristics

According to the 1990 Census, the Borough of Rumson had a total of 2,394 households. Of this total, 97 were listed as seasonal, recreational or occasional use households. Of the total number of households, 1,932 were single family households or 80.7 percent and 462, or 19.3 percent, were non-family households. Householders 65 years of age or older accounted for 205 of the households in Rumson.

Age of Housing

The Borough housing stock is relatively old. 36.9 percent of the current housing stock was built prior to 1939. This accounts for 967 of the listed 2,621 housing units in existence in March 1990. Between 1940 and 1949, a total of 252 units were constructed which accounts for 9.6 percent of the current housing stock. Between 1950 and 1959, 708 housing units or 27.0 percent of the total housing stock was constructed. Between 1960 and 1969, 329 or 12.6 percent of the housing stock was constructed. Between 1970 and 1979, 249 housing units or 9.5 percent of the total. Between 1980 and March 1990, 116 housing units were constructed or 4.5 percent of the total.

Condition of Units

The housing stock in the Borough of Rumson had a small number of substandard units according to the 1990 Census. The 1990 Census indicates that Rumson had 0 units lacking complete kitchen facilities, and 14 units lacking complete plumbing facilities. In accordance with the Council on Affordable Housing methodology, there is an indigenous housing need of 29 substandard permanent housing units occupied by low and moderate income households within the Borough. Indigenous need is the number of deficient housing units based on multiple deficient characteristics and capped by the regional average percent deterioration.

Purchase or Rental Value

The 1990 median value of specified owner occupied housing units in Rumson Borough was \$349,700. Of the total, 1,969 reporting owner occupied, 69 units or 3.5 percent had a value of less than \$100,000; 1,078 units or 54.7 percent had a value of \$300,000 or greater. The 1990 median gross monthly rent was \$769 for Rumson Borough housing units. Of the 234 renter occupied units, 68 units or 29.1 percent had a rental value between \$500 and \$749; 65 units had a rental value between \$750 and \$999; 57 units had a rental value of \$1,000 or more.

Affordability to Low and Moderate Income Households

Rental and owner occupied housing which was affordable to low and moderate income households was calculated using the 1994 COAH regulations, 1990 Census information and assumptions of the residents spending capability for housing. The 1994 COAH regulations defined the East Central Housing Region as Monmouth, Ocean and Mercer Counties. Prior to 1994, the East Central Region only included Monmouth and Ocean Counties. Based on 1990 Census data, the average household income for the East Central Housing Region was \$49,862. This was calculated by multiplying the mean household income by the number of households for each county in the region and dividing that total by the total number of household in the region.

Moderate income households are defined by COAH as households earning between 50 percent and 80 percent of the median household income level in the region. This was calculated for the region as between \$24,931 and \$39,890 for a household size of 4 persons. Low income households are defined by COAH as households earning 50 percent or less of the median household income level in the region. This was calculated as less than \$24,931.

Rental housing which was affordable to low and moderate income households in 1990 can be extrapolated from the 1990 Census data assuming renter households spend a maximum of 30 percent of their income for rent based on COAH regulations. Approximately 78 units or 33 percent of the renter occupied units in Rumson were affordable to low income households in the East Central Housing Region and, approximately 176 units or 75 percent of the renter occupied units in Rumson were affordable to moderate income households in the East Central Housing Region.

Owner occupied housing which was affordable to low and moderate income households in 1990 can be extrapolated from the 1990 Census data based on several assumptions. Assuming owner occupied housing spend a maximum of 28 percent of their income for mortgage based on COAH regulations. This also assumes a 10 percent down payment and a 30 year amortized mortgage at a 7 percent interest rate plus a general tax rate of 3.523 per \$100 of purchase value, approximately 26 units or 1.3 percent of the owner occupied units in Rumson were affordable to low income households in the East Central Housing Region. Based on the same assumptions approximately 82 units or 4.2 percent of the owner occupied units in Rumson were affordable to moderate income households in the East Central Housing Region.

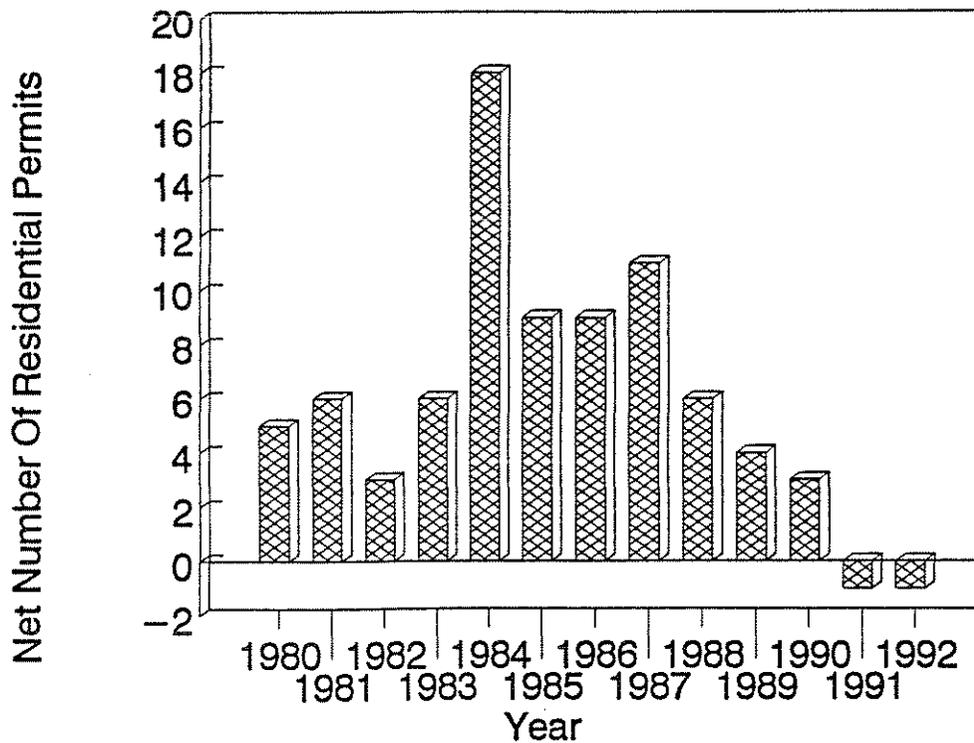
Rate of Construction

Table 2, "Residential Construction and Demolition Permits - Borough Of Rumson", indicates the year the structure was constructed based on building permits since 1980.

TABLE 2
RESIDENTIAL CONSTRUCTION AND DEMOLITION PERMITS
BOROUGH OF RUMSON

Year	Construction Permits	Demolition Permits	Net Change
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	13	2	11
1988	13	7	6
1989	10	6	4
1990	8	5	3
1991	5	6	(1)
1992	9	10	(1)
TOTAL	142	64	78

SOURCE: New Jersey Department of Labor, Building Permit Summaries.
COMPILED BY: T&M ASSOCIATES.



A comparison of building and demolition permits from 1980 through 1992 indicates that a total of 142 building permits were authorized and 64 demolition permits were authorized for a net gain of 78 units. The peak construction year for this time period was 1984 when 23 building permits were authorized. In the same year, 5 demolition permits were authorized resulting in a net gain of 18 units. Another peak year included 1987 when there was a net gain of 11 units, however since then the number of construction permits has decreased steadily, and in the previous two years a reduction of one unit has occurred in the Borough.

PROJECTIONS OF HOUSING STOCK 1994-2000

The total number of year-round housing units in Rumson Borough increased 2.3 percent between 1980 and 1990, from 2,599 units in 1980 to 2,660 units in 1990. Projections based upon historical growth trends using 4, 8, and 12 year data indicate continued growth in the Borough housing stock. The projected yearly increase in the Rumson Borough housing stock ranges from 1 to 7 new units per year (See Table 3, "Housing Stock Projections").

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

DEMOGRAPHIC CHARACTERISTICS

Table 4, "Demographic Characteristics - 1989 Borough of Rumson" presents total population by age and income level by household.

Population

The Borough had a total of 6,701 persons in 1989. A total of 417 were classified as preschool age 0-4 years or 6.2 percent. School age children age 5-19 years accounted for 1,362 persons or 20.3 percent of the total. Working age 20-64 years accounted 3,998 persons or 59.7 percent

**TABLE 3
HOUSING STOCK PROJECTIONS
BOROUGH OF RUMSON**

TRENDS

YEAR	1980-1992	1984-1992	1988-1992
1986	2,636	2,636	2,636
1987	2,647	2,647	2,647
1988	2,653	2,653	2,653
1989	2,657	2,657	2,657
1990	2,660	2,660	2,660
1991	2,659	2,659	2,659
1992	2,658	2,658	2,658
1993	2,665	2,663	2,659
1994	2,672	2,668	2,660
1995	2,679	2,674	2,662
1996	2,687	2,679	2,663
1997	2,694	2,684	2,664
1998	2,701	2,689	2,665
1999	2,708	2,695	2,666
2000	2,715	2,700	2,668

REGRESSION TRENDS	PROJECTED MEAN YEARLY CHANGE
------------------------------	-----------------------------------------

1980-1992	7
1984-1992	5
1988-1992	1

*SOURCES: Trends based upon New Jersey Department of Labor, Division of Planning & Research,
"Residential Building Permits Historical Summary 1970 - 1979"
& "Residential Building Permits: Yearly Summaries 1980 - 1988"*

COMPILED BY: T & M ASSOCIATES

TABLE 4
DEMOGRAPHIC CHARACTERISTICS - 1989
BOROUGH OF RUMSON

	Number	Percent of Total
POPULATION AGE		
Preschool (0 - 4 Yrs.)	417	6.2%
School Age (5 - 19 Yrs.)	1,362	20.3%
Working Age (20 - 64 Yrs.)	3,998	59.7%
Seniors 65 +	924	13.8%
Total	6,701	100.0%

SOURCE: U.S Bureau of Census as compiled by Monmouth County Demographic & Economic Profile Vol. 1
COMPILED BY: T & M ASSOCIATES

INCOME LEVEL (HOUSEHOLDS)

Less than \$5,000	46	1.9%
\$5,000 - \$9,999	53	2.2%
\$10,000 - \$14,999	119	4.9%
\$15,000 - \$24,999	218	9.1%
\$25,000 - \$34,999	185	7.7%
\$35,000 - \$49,999	321	13.3%
\$50,000 - \$74,999	421	17.5%
\$75,000 - \$99,999	239	9.9%
\$100,000 - \$149,999	286	11.9%
\$150,000 or more	517	21.5%
Total	2,405	100.00%

Median household income = \$63,973

Per capita income = \$43,763

SOURCE: U.S Bureau of Census 1990 Summary Tape File 3A.
COMPILED BY: T & M ASSOCIATES

of the Borough population. Seniors aged 65 and older accounted for 924 persons or 13.8 percent of the Borough population.

Income Level

Per Capita Income within the Borough in 1989 was \$43,763 while the median household income was \$63,973. A total of 437 households reported income of less than \$25,000, or 18.1 percent of the households. A total of 185 households reported income between \$25,000 and \$34,999 or 7.7 percent of the households. A total of 321 households reported income between \$35,000 and \$49,999, a total of 421 households reported income between \$50,000 and \$74,999 or 17.5 percent. A total of 239 households reported income of \$75,000 - \$99,999. The largest number of households, 803, reported income of \$100,000 or more.

EXISTING AND FUTURE EMPLOYMENT CHARACTERISTICS

Characteristics of the Rumson Borough labor force are presented in Table 5, "Employment Characteristics - 1990 Rumson Borough." In 1990, the Census recorded that 44.8 percent of the 3,215 jobs held by residents of the Borough of Rumson were classified as managerial/professional, 34.6 percent as administrative, technical or sales, 7.6 percent as service, 1.3 percent as farming, forestry, fishing, 5.7 percent as production/craft/repair, and the remaining 6.0 percent as operator/fabricator/laborer.

Employment projections prepared by the Monmouth County Planning Board show an increase of 311 jobs in Rumson Borough between 1988 and 2010 (Table 6, "Employment Projections - Borough of Rumson").

TABLE 5
EMPLOYMENT CHARACTERISTICS - 1989
BOROUGH OF RUMSON

Occupation	1989 Number	Percent of Total
Managerial/Professional	1,439	44.8%
Technical/Admin/Sales	1,112	34.6%
Service	245	7.6%
Farming, Forestry, Fishing	43	1.3%
Production/Craft/Repair	183	5.7%
Operator/Fabr./Laborer	193	6.0%
TOTAL	3,215	100.0%

*SOURCE: U.S. Bureau of Census as compiled in Demographic and Economic Profile Volume II.
 COMPILED BY: T & M ASSOCIATES*

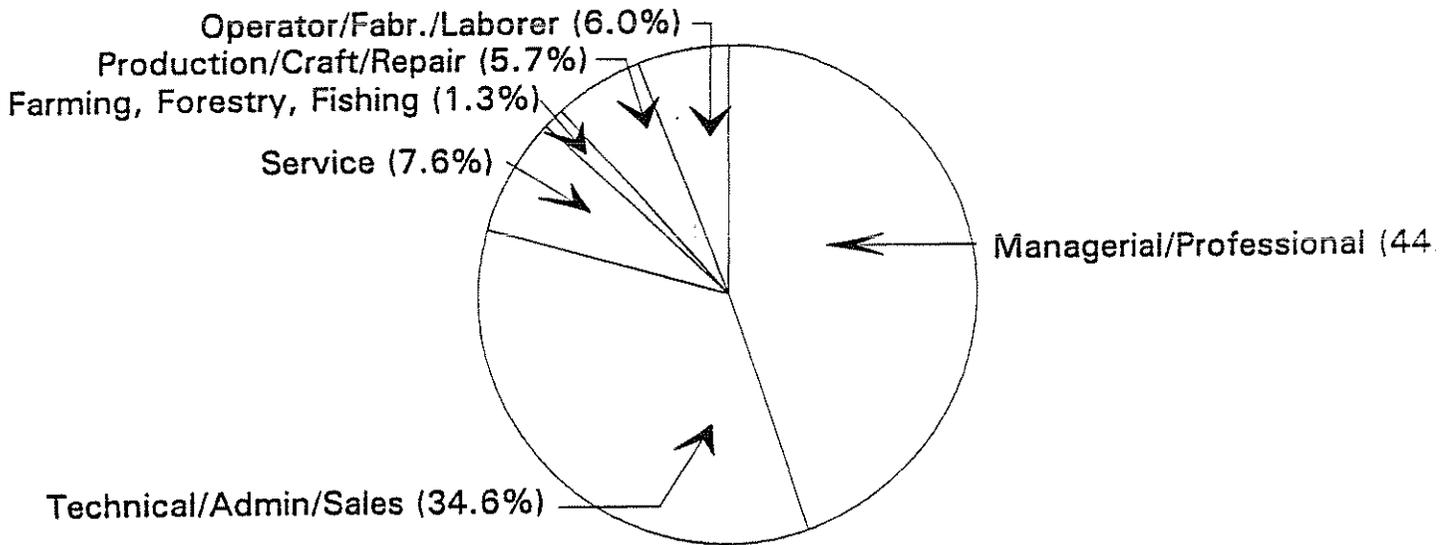


TABLE 6
EMPLOYMENT PROJECTIONS
BOROUGH OF RUMSON

1988	1,210
(Projected) 2010	1,521

SOURCE: Monmouth County At-Place Employment Monmouth County Municipalities, June 1990
COMPILED BY: T & M ASSOCIATES

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

The Borough fair share for low and moderate income housing through 1999 is comprised of three major components: indigenous need, reallocated present need, and prospective need. Indigenous need consists of deficient housing units occupied by low and moderate income households within Rumson. Reallocated present need is the portion of the housing region total number of deficient housing units occupied by low and moderate income households that have been redistributed to Rumson from designated areas. Prospective need is a projection of Rumson's share of low and moderate income housing needs based on development and growth which is likely to occur in the housing region.

When these component's are summed, Rumson Borough has a fair share housing need of 294 low and moderate income housing units as calculated by the New Jersey Council on Affordable Housing and presented in the report entitled "Municipal Number Summary" - 1993 - 1999 Low and Moderate Income Housing Needs Estimates by County dated October 11, 1993. The methodology established by the New Jersey Council on Affordable Housing allocates present and prospective housing needs for all municipalities within New Jersey. The calculation for Rumson, before credits or adjustments, is shown on Table 7.

The Council calculates that Rumson has a present fair share need of 40 low and moderate income housing units and a prospective need of 123 units for a total need of 164 units for the period of 1993 - 1999. In addition to this, the prior cycle prospective need (1987-1993) was 130 units. The total fair share need (total need and prior cycle prospective need) is calculated as 293 units minus 12 filtered down units, minus 1 conversion unit, minus 3 spontaneous rehabilitation units, plus 17 units which were demolished to yield a pre-credited need of 294 units. No reductions to the precredited need were calculated by the Council on Affordable Housing.

TABLE 7
PRECREDITED LOW AND MODERATE
INCOME HOUSING NEED – 1987–1999
BOROUGH OF RUMSON

Indigenous Need		29
Reallocated Present Need	+	<u>11</u>
Present Need (1993)	=	40
Prospective Need (1993 – 1999)	+	<u>123</u>
Total Need	=	163
Prior Cycle Prospective Need	+	130
Demos	+	17
Filter	–	12
Conver.	–	1
Rehab.	–	3
Precredited Need		<u>294</u>
Reductions	–	0
Calculated Need		<u>294</u>

SOURCE: Council on Affordable Housing.

COMPILED BY: T & M ASSOCIATES

STATUS OF THE 1987-1993 OBLIGATION

The Borough plan for the 1987-1993 obligation identified an adjusted fair share of 22 units. The Borough planned to meet this fair share in two ways:

- By establishing a housing rehabilitation program
- By zoning to permit low and moderate income companion units (accessory apartments).

Notwithstanding Borough efforts, a housing rehabilitation program was not established nor have any companion units been developed. The Borough did implement zoning to permit companion units as a conditional use in the POB-Professional Office Building Zone; the GB-General Business Zone; and the NB-Neighborhood Business Zone. These zones are mixed use districts containing residential as well as non-residential development. In the event that a sufficient number of housing units were not produced in these three zones, the prior plan recommended approving companion units in the R-4, R-5, and R-6 residential zones contiguous to the business zones. In residential zones, additional conditions would be attached to restrict the companion units to not more than one on the same lot as the primary dwelling. Moreover, the primary dwelling must be owner-occupied. Zoning to permit companion units in the R-4, R-5, and R-6 districts was not implemented.

ADJUSTMENT TO THE 1987-1999 FAIR SHARE

Overview

COAH rules and regulations continue to recognize that a municipality can exhaust an entire resource (land, water, or sewer) and still not be able to provide a realistic opportunity for addressing the need determined by COAH. Consequently, revised standards and procedures are

outlined in N.J.A.C. 5:93-4.1 et seq. that permit Rumson to demonstrate that its housing obligation is limited by the lack of land, water, or sewer and to reduce or defer its obligation. Rumson cannot, however, reduce or defer its rehabilitation component (indigenous need). Rumson's rehabilitation component is 26 units (29 units of indigenous need - 3 spontaneous rehabilitations = 26 units).

Under its 1987-1993 housing plan, the Borough adjusted its obligation based upon a lack of developable land. The COAH rules for adjustment have been revised to require that a municipality inventory all vacant land parcels and review the extent to which each parcel is suitable, approvable, and developable. Previously, a municipality had to compile and review only vacant parcels two (2) acres or greater in area.

In addition to vacant sites, other sites devoted to a specific use which involve low density development that could create an opportunity for affordable housing if inclusionary zoning were in place may also be considered. Such sites include, but are not limited to, golf courses not owned by members, farms, driving ranges, nurseries and non-conforming uses.

Sites which have a realistic development potential for new inclusionary housing development are presumed to be able to support a minimum density of six (6) units per acre with a set aside of 20 percent for low and moderate income housing. If, for example, a community has two sites, one of ten and one of five acres, its realistic development potential would be 18 low and moderate income units.

$$10 \times 6 \text{ units/acre} = 60 \times .2 = 12$$

$$\underline{5 \times 6 \text{ units/acre} = 30 \times .2 = 6}$$

18

If the realistic development potential is less than the municipal calculated need minus credits, then areas that may be developed or redeveloped must be reviewed. Such areas could include, but are not limited to publicly owned land; downtown mixed use areas; a housing stock appropriate for accessory apartments; a private club owned by its members; and properties that may be subdivided and support additional development. In such a situation, the following may be considered to address the housing obligation:

1. Zoning amendments that permit apartments or accessory apartments.
2. Overlay zoning to require inclusionary development or to impose a development fee to produce affordable housing. In an overlay zone, the existing use may continue and expand as a conforming use. However, if the existing use is changed, then the site must produce low and moderate income housing or a development fee.
3. Zoning amendments that impose a development fee to produce affordable housing.

The Adjustment Process

The COAH rules specify that when a municipality receives an adjusted obligation, any inclusionary sites that are identified must be zoned at a minimum density of six (6) units per acre with a 20 percent set aside. To address its revised 1987 to 1999 obligation, Rumson has compiled a new vacant land inventory in accordance with COAH's revised rules. This new inventory confirms the conclusion of the prior plan that the Borough lacks sufficient vacant land to address the obligation calculated by COAH for reallocated new and prospective need. The housing need prior to adjustments is shown on Table 7. The inventory of vacant land and adjustments are shown in Table 8. The location of the vacant land identified in the inventory is shown on Figure 1. The adjusted fair calculation is shown in Table 9.

TABLE 8
VACANT LAND INVENTORY
BOROUGH OF RUMSON, NEW JERSEY

Site Identification		Site Area		Area Exclusions				Capacity for Inclusionary Units					
Tax Map Sheet #	Block & Lot	Location	Owner	Lot (acres)	Vacant (acres)	Sec. 4.2(c)(2) Exclusions		Sec. 4.2(d) 1, (d)3, and (d)4, (d)5		Net Available Acres	Density (Units Per Acre)	Total Units	Total ML Units
						Wet	Floodplain	Other	Public	Non-Profit	Proposed Conserv.	Not Suitable	
42	123 2.02	Rumson Rd.	Duff, Thomas & Susan	1.50	1.50	1.00	0.00	0.00	0.00	0.00	0.00	0.50	0.00
45	128 14	Oaprey Ln.	Winters, Robert C. & Patricia A.	3.13	3.13	2.20	0.00	0.00	0.00	0.00	0.00	0.93	0.00
47	128 10.1	Oyster Bay Dr.	Bloom, Henry H.	0.24	0.24	0.00	0.24	0.00	0.00	0.00	0.00	0.00	0.00
48	132 10	Woodmere Ave.	Prasak, C.J. & E.H.	0.23	0.23	0.00	0.23	0.00	0.00	0.00	0.00	0.00	0.00
49	135 7	Shrewsbury Dr.	Sorensen, A. & Robertson, W.	0.51	0.51	0.00	0.51	0.00	0.00	0.00	0.00	0.00	0.00
50	138 7	Grant Ave.	Clayton, J.W. & H.H.	0.15	0.15	0.00	0.15	0.00	0.00	0.00	0.00	0.00	0.00
50	137 14.01	Warren St.	Anderson, Virginia	0.23	0.23	0.00	0.23	0.00	0.00	0.00	0.00	0.00	0.00
50	138 3	Warren St.	Desmond, F.J. & J.H.	0.16	0.16	0.00	0.16	0.00	0.00	0.00	0.00	0.00	0.00
50	142 4	Rumson Rd.	Cook, Veronica F.	0.23	0.23	0.00	0.00	0.00	0.00	0.00	0.00	0.23	0.00
50	144 27.1	Waterman Ave.	Johnson, E.W. & L.	0.32	0.32	0.00	0.32	0.00	0.00	0.00	0.00	0.00	0.00
51	150 1	Nevesink River (Island)	Bloom, Henry H.	14.56	14.56	0.00	14.56	0.00	0.00	0.00	0.00	0.00	0.00
52	151 2	Nevesink River (Island)	Beard, Henry	2.05	2.05	0.00	2.05	0.00	0.00	0.00	0.00	0.00	0.00
52	152 1	Nevesink River (Island)	Beard, Henry	31.64	31.64	0.00	31.64	0.00	0.00	0.00	0.00	0.00	0.00
52	153 1	Nevesink River (Island)	Beard, Henry	10.65	10.65	0.00	10.65	0.00	0.00	0.00	0.00	0.00	0.00
52	154 1	Nevesink River (Island)	Beard, Henry	6.53	6.53	0.00	6.53	0.00	0.00	0.00	0.00	0.00	0.00
52	159 1	Nevesink River (Island)	Beard, Henry	0.57	0.57	0.00	0.57	0.00	0.00	0.00	0.00	0.00	0.00
52	160 1	Nevesink River (Island)	Beard, Henry	0.15	0.15	0.00	0.15	0.00	0.00	0.00	0.00	0.00	0.00
52	161 1	Nevesink River (Island)	Beard, Henry	0.40	0.40	0.00	0.40	0.00	0.00	0.00	0.00	0.00	0.00
52	163 1	Nevesink River (Island)	Dubouchet Holding Co.	4.20	4.20	0.00	4.20	0.00	0.00	0.00	0.00	0.00	0.00
52	164 1	Nevesink River (Island)	Dubouchet Holding Co.	11.16	11.16	0.00	11.16	0.00	0.00	0.00	0.00	0.00	0.00
52	165 1	Nevesink River (Island)	Beard, Henry	0.10	0.10	0.00	0.10	0.00	0.00	0.00	0.00	0.00	0.00
52	166 1	Nevesink River (Island)	Beard, Henry	0.45	0.45	0.00	0.45	0.00	0.00	0.00	0.00	0.00	0.00
52	167 1	Nevesink River (Island)	Beard, Henry	0.25	0.25	0.00	0.25	0.00	0.00	0.00	0.00	0.00	0.00
52	169 1	Nevesink River (Island)	Beard, Henry	0.10	0.10	0.00	0.10	0.00	0.00	0.00	0.00	0.00	0.00
				TOTAL	155.54	155.54	4.17	119.96	0.00	0.00	0.00	31.39	0.00

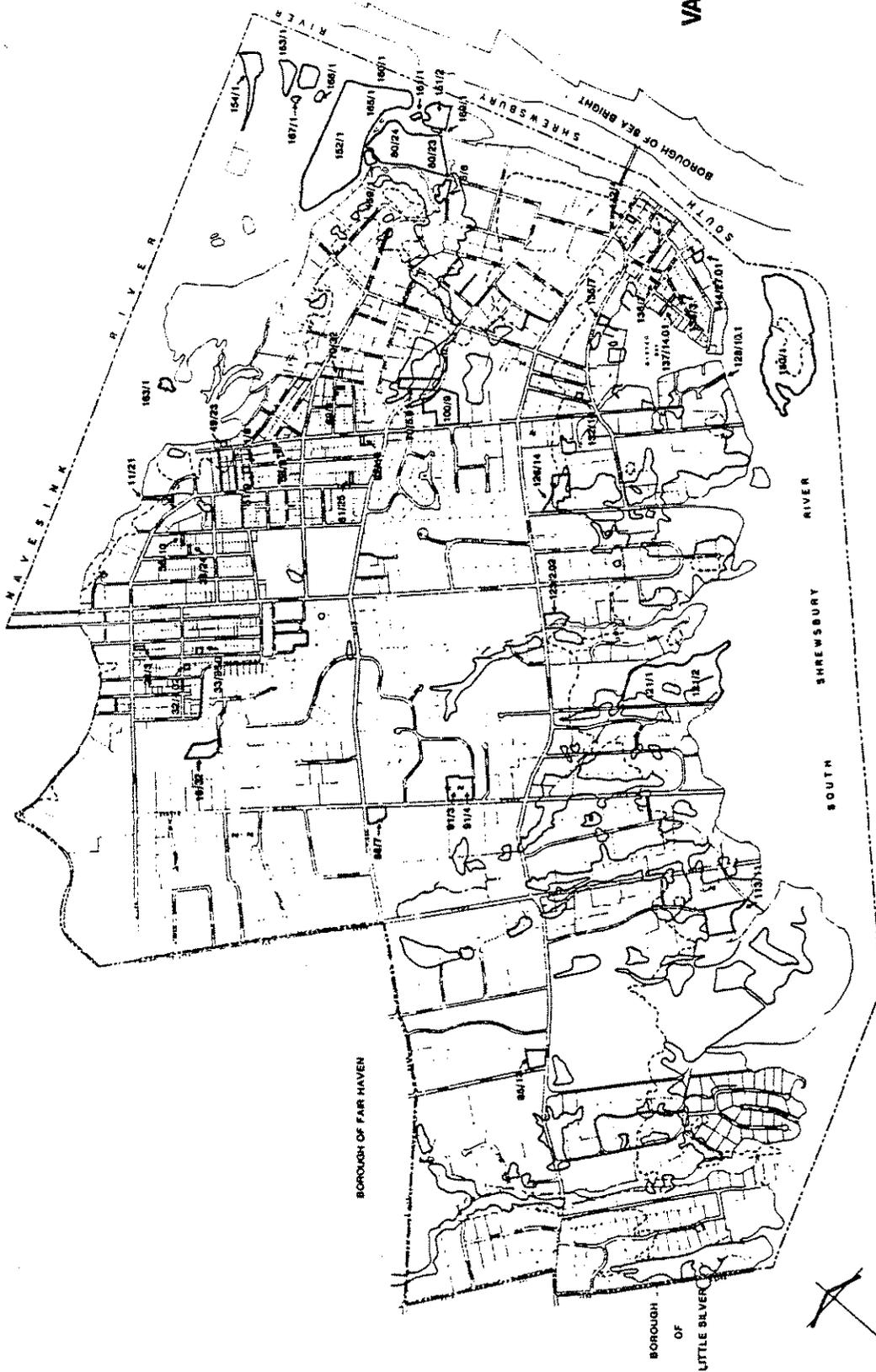
ENVIRONMENTALLY SENSITIVE EXCLUSIONS:
WET -- FRESHWATER WETLANDS
FLOODPLN -- 100-YEAR FLOODPLAIN

NOT SUITABLE:
LS -- INADEQUATE LOT SHAPE, FRONTAGE, OR AREA
HS -- HISTORIC SITE
NA -- INADEQUATE ACCESS
NC -- NEIGHBORHOOD CHARACTER

FIGURE 1

BOROUGH OF RUMSON
MONMOUTH COUNTY, NEW JERSEY

VACANT LAND INVENTORY



-  VACANT SITE (BLOCK/LOT)
-  FRESHWATER WETLANDS
-  100-YEAR FLOODPLAIN



TEM
11 TINDALL ROAD
MIDDLETOWN
ASSOCIATES
TEL: 973-777-7448
FAX: 973-777-7448

Prepared March 18, 1988

NOTE: BASE MAP SUPPLIED BY MONMOUTH COUNTY PLANNING BOARD
REVISED BY TEM ASSOCIATES-APRIL 1988

TABLE 9
LOW AND MODERATE INCOME HOUSING
CREDITS, REDUCTIONS, AND ADJUSTMENTS
BOROUGH OF RUMSON: 1987 – 1999

		Total
I.	PRECREDITED NEED (COAH Municipal Number Summary, Oct 11, 1993)	294
II.	REHABILITATION COMPONENT	
A.	Rehab. (Credits)	293
B.	Rehab. Units (Developers Contribution)	293
III.	CREDITS—Units Created Between 4/1/80 & 12/15/86 (N.J.A.C 5:93–3.2)	
A.	Credits With Affordability Controls – Units Created Between 4/1/80 & Date Of Initial Petition.	293
B.	Credits Without Affordability Controls – Units Created Between 4/1/80 & 12/15/86.*	293
IV.	CREDITS—Alternative Living Arrangements (N.J.A.C 5:93–5.8)	
A.	Residential Health Care Units	293
B.	Group Homes	293
C.	Boarding Homes	293
D.	Congregate Care	293
V.	CREDITS—Units Created After 12/15/86 (N.J.A.C 5:93–3.3)	
A.	RCA Units	293
B.	Units Constructed By Municipality	293
C.	Units Built As A Result Of Zoning By Municipality	293
VI.	REDUCTIONS – Units Approved In Fair Share Plan (1987–1993)	
A.	RCA Units Funded But Not Built	293
B.	Units Constructed By Municipality	293
C.	Units Zoned or Approved By Municipality But Not Built	293
VII.	RETROACTIVE RENTAL BONUSES	
A.	Senior Citizen Rental Units (N.J.A.C 5:93–5.13(d))	293
B.	Rental Units (N.J.A.C 5:93–5.13(d))	293
VIII.	VACANT LAND ADJUSTMENT	25
IX.	CALCULATED NEED 1993 – 1999	25

The adjustment process consists of four basic steps:

Step One - Compile an inventory of all vacant land parcels by lot and block that includes the acreage and owner of each lot.

Step Two - Exclude parcels based upon factors provided for in the COAH regulations.

Step Three - Assign a maximum potential density to each parcel and then apply a twenty percent set aside to the total unit yield in order to calculate the lower income housing yield on each site. The lower income yields of all sites are added to arrive at the total adjusted fair share obligation of the Borough for the reallocated present and prospective housing need.

Step Four - Review existing land use for areas that may develop or redevelop.

A. Step One - Vacant Land Identification

The Vacant Land Inventory for the Borough of Rumson lists all vacant parcels in Rumson Borough (Table 8). The inventory is accompanied by a lot line base map of Rumson Borough which identifies, by block and lot, each parcel appearing on the inventory (Figure 1). An existing land use map has also been prepared (see Appendix).

1. Tax assessment records and existing land use information was used to identify all vacant land parcels in Rumson Borough. The acreage of all parcels is based on Rumson Borough tax records.
2. A listing of the blocks and lots of the vacant parcels was compiled.

B. Step Two - Exclusion of Parcels

A process of excluding certain parcels, or portions of parcels, based on COAH's regulations (N.J.A.C. 5:93-4) was undertaken. The acreage of each excluded area is estimated.

1. N.J.A.C. 5:93-4.1(d)3 permits the exclusion of certain historic and architecturally important sites from consideration for Mount Laurel development. Exclusions for this category are shown in the column labeled "Other" on the Vacant Land Inventory and are noted in the "Exclusion Codes and Remarks" column. It was unnecessary to exclude on this basis, although the Borough has numerous locations that are historically and architecturally significant eligible for inclusion on the State Register of Historic Places.
2. N.J.A.C. 5:93-4.2(d)1 permits municipalities to exclude agricultural lands when the development rights to these lands have been purchased or restricted by covenant or pursuant to the "Agricultural Retention and Development Act". Rumson has taken no exclusions for agricultural lands under this section.
3. N.J.A.C. 5:93-4.2(D)2 permits municipalities to exclude environmentally sensitive lands, including wetlands (column labeled "Wet" on the Vacant Land Inventory), steep slopes in excess of 15% (column labeled "Slope" on the Vacant Land Inventory), from consideration for Mount Laurel development. In addition, the State Permit Program Rules (N.J.A.C. 7:7-1) and the Coastal Resources and Development Rules (N.J.A.C. 7:7E-1) can be applied to exclude sites in Rumson since the Borough is located in the coastal zone and COAH is required to adhere to the coastal zone development policies. However, no specific screening of sites using coastal policies was done if the site could be excluded for other reasons.

Estimated acreage of environmentally sensitive parcels or portions of parcels in floodplain or wetlands was excluded from the total acreage in accordance with COAH regulations.

4. N.J.A.C. 5:93-4.2(D)4i permits the exclusion of additional lands (3% of the total developed and developable acreage in the municipality) to be reserved for municipal recreation and also the exclusion of vacant lands owned by non-profit organizations, counties and the state or federal government when such lands are precluded from development at the time of substantive certification. No exclusions have been taken by Rumson Borough under this category. The Borough, as calculated in the prior plan, could however, reserve an additional sixty acres for active municipal recreation in order to meet the 3% standard.
5. N.J.A.C. 5:93-4.2(d)5 allows COAH to also eliminate sites that are determined not suitable for low and moderate income housing. Rumson has excluded sites that are one acre or less in area based upon surrounding land use, existing neighborhood character, and the inability of small sites to be developed and yield a set aside of lower income units.
6. Consistent with COAH practices, land that is an approved site plan or subdivision (identified in the column labeled "Exclusion Codes and Remarks" on the Vacant Land Inventory) has been excluded.
7. COAH regulations specify that potential sites must be available, approvable, developable and suitable for the development of low and moderate income housing. Sites in Rumson Borough adjacent to incompatible land uses, and/or without appropriate access were excluded from the total acreage available for

Mount Laurel development and are identified as "Not Suitable" on the Vacant Land Inventory. N.J.A.C. 5:93-1.3 defines "available site", "approvable site", "developable site" and "suitable site" as follows:

Available Site - means a site with a clear title, free of encumbrances which preclude development for low and moderate income housing.

Developable Site - means a site that has access to appropriate water and sewer infrastructure, and has received water consistency approvals from the New Jersey Department of Environmental Protection or its designated agent authorized by law to issue such approvals.

Suitable Site - means a site that is adjacent to compatible land uses, has access to appropriate streets and is consistent with the environmental policies delineated in N.J.A.C. 5:93-4.

Approvable Site - means a site that may be developed for low and moderate income housing in a manner consistent with the regulations of all agencies with jurisdiction over the site. A site may be approvable although not currently zoned for low and moderate income housing.

The Inventory identifies exclusions in this category as follows:

- a. Sites were evaluated for the adequacy and suitability of access. Sites with inadequate access are labeled NA on the Vacant Land Inventory.

- b. Sites were evaluated for the compatibility of Mount Laurel development with the surrounding land use. Sites which abut land uses incompatible with Mount Laurel development are excluded from the Vacant Land Inventory as noted in the "Remarks" column.

C. Step Three - Determination of Adjusted Obligation

1. After identifying the land area to be excluded under COAH guidelines, the remaining acreage available for Mount Laurel development was determined. This figure is located on the Vacant Land Inventory in the column labeled "Net Available Acres".
2. Parcels were looked at on a case by case to determine whether density of 6.0 units per acre could be applied to the net available acres of each parcel to determine the total number of units possible ("Total Units" on the Vacant Land Inventory).
3. The total number of units was multiplied by twenty (20) percent in order to determine the number of Mount Laurel units possible ("Total ML Units" on the Vacant Land Inventory).
4. After review of items C.1, C.2, and C.3, the adjusted obligation of the Borough for its fair share of the regional reallocated present and prospective lower income housing need is 0 dwelling units.
5. The Borough continues to have an indigenous need obligation to provide 26 low income housing units minus one credit for rehabilitation (see Table 9).

D. Step Four - Review Existing Land Use for Areas that may Develop or Redevelop

The potential for further development or redevelopment in Rumson is extremely limited. The Borough population declined from 7,209 residents in 1980 to 6,701 residents in 1990. Although in that period there was a modest increase in the total housing stock, from 2,599 dwelling units to 2,621 dwelling units, most of this increase was related to minor building activity on scattered lots within established single-family residential neighborhoods. The analysis of existing land use and the existing land use map prepared as part of the 1988 Master Plan continue to be accurate and have been included here for reference as Appendix A.

The area of the Borough between River Road and the Navesink River and Bingham Avenue and First Street is identified in the 1994 Master Plan Reexamination Report as a location that may undergo redevelopment. However, the location includes portions of the historic Oceanic Village district as well as waterfront lands. It is a particularly sensitive location because it is on the south shore of the Navesink River. It is subject to State coastal regulation and is designated as PA-5 - Environmentally Sensitive Planning Area, in the State Plan.

The one golf course within the Borough, the Rumson Country Club, is a member-owned club located on the north shore of the Shrewsbury River. There are extensive areas of wetland and floodplain on the property and the golf course is designated on the State Plan as a critical environmental site.

Based upon its review of vacant land and existing land use, the Borough has concluded that there are no sites within the Borough that are available, approvable, suitable, or developable for inclusionary development at the presumptive densities and set aside

required by COAH regulations. Moreover, given the established character of development, there are no sites where overlay zoning requiring inclusionary development would be appropriate.

CREDITS AND REDUCTIONS

The Borough may claim credits or reductions against its housing obligation based upon production or approval of or zoning for affordable units. The categories of available credits and their impact on the Rumson obligation are described below.

Alternative Living Arrangements

Alternative living arrangements are structures in which households live in distinct bedrooms yet share kitchen and plumbing facilities, central heat, and common areas. Class A, B, C, D, and E boarding homes regulated by the New Jersey Department of Community Affairs; residential health care facilities regulated by the New Jersey Department of Health; group homes for the developmentally disabled and mentally ill regulated by the New Jersey Department of Human Services; and congregate care facilities are examples of alternative living arrangements. No credits have been claimed by the Borough under this category.

Credits For Units Created Without Affordability Controls

The Borough may claim credit against its housing obligation for standard units constructed between April 1, 1980 and December 15, 1986 that are currently occupied by a low and moderate income household but which are not subject to affordability controls. No credits under this category have been claimed by the Borough in this plan, although the Borough reserves the right to review its records to determine whether any accessory units produced in this period could qualify for credit.

Housing Rehabilitation Program

One dwelling unit in Rumson has been rehabilitated under the Monmouth County Housing Improvement Program. The rehabilitation was completed in 1993 and is eligible as a credit against the Borough fair share obligation. In future, the Borough should publicize the availability of rehabilitation funds to lower income homeowners of the Borough so that more Borough residents participate and take advantage of this program.

CONFORMITY WITH THE NEW JERSEY STATE DEVELOPMENT AND REDEVELOPMENT PLAN

The New Jersey State Planning Commission adopted the State Development/Redevelopment Plan in June 1992. An Executive Order of the Governor issued in 1994 directs all State agencies to utilize the State Plan as a coordinating document for the overall development of the State of New Jersey. The State Plan contains numerous general policies, as well as detailed mapping of policy areas. The Plan is intended to be utilized to coordinate and guide State infrastructure investments, and to help administer the Mount Laurel doctrine for low and moderate income housing. The Borough of Rumson cooperated with the Monmouth County Planning Board during the cross acceptance process for the State Plan.

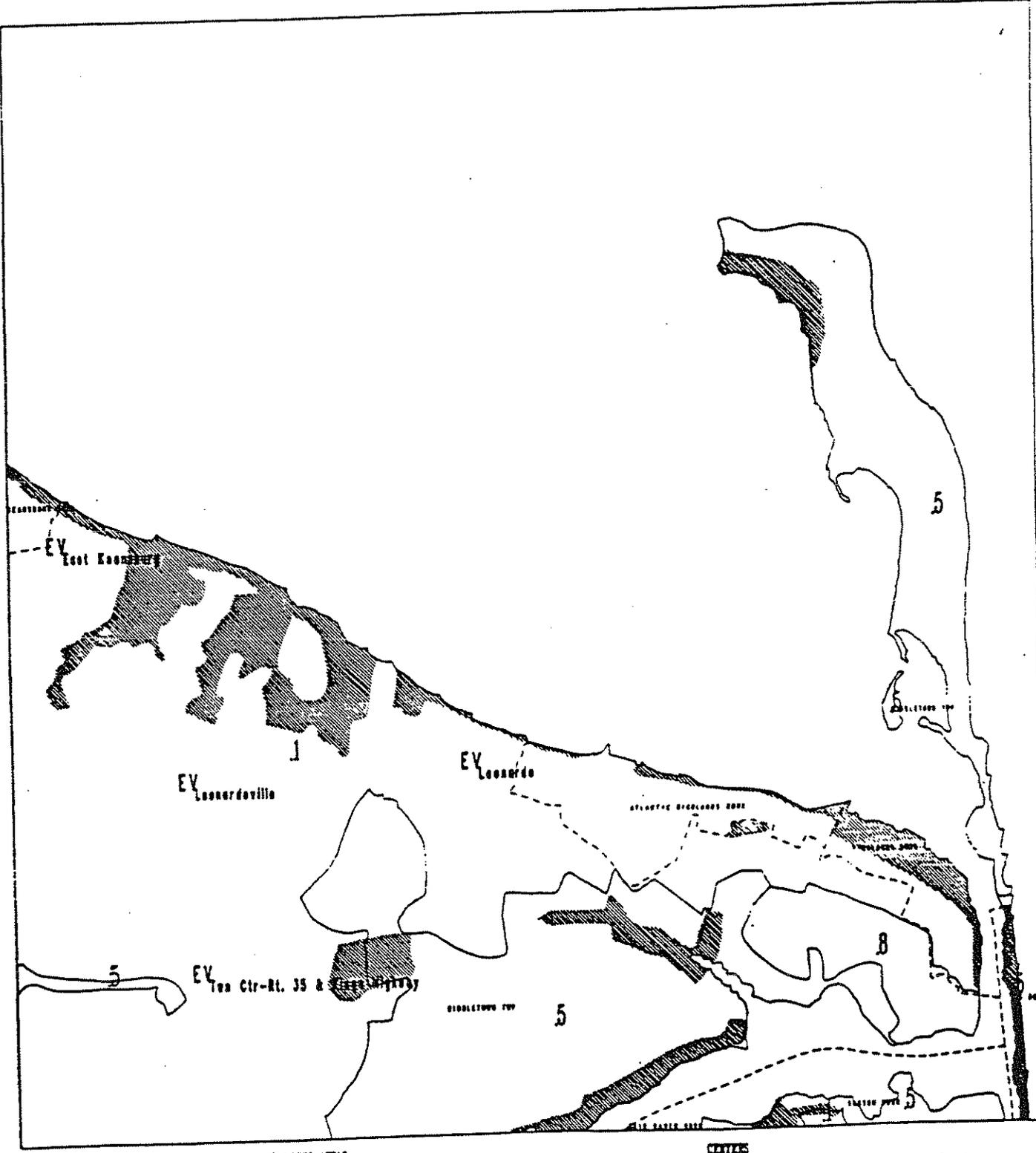
Rumson is located in the State Plan's PA-1, Metropolitan Planning Area, and PA-5, Environmentally Sensitive Planning Area (see Figure 2). In addition, significant areas of the Borough are designated CES (Critical Environmental Sites) by the State Plan. These designations support the adjusted fair share obligation in the Borough. Within the Metropolitan Planning Area, communities are fully developed or almost fully developed with little vacant land available for new development. The Environmentally Sensitive Planning Area in Rumson is located along the southern shore the Navesink River. These locations are vulnerable to uncontrolled new development. The State Plan intends to maintain large contiguous areas of undisturbed habitat and open space to protect environmentally sensitive features for PA-5. Oceanic Village, the Rumson Road corridor, and the north shore of the Shrewsbury River, and

RESOURCE PLANNING AND MANAGEMENT MAP (RPMMP)
of the first
New Jersey State Development and Redevelopment Plan

This is an official map of the first New Jersey State Development and Redevelopment Plan. It is a graphic representation of descriptive, identification and designation criteria adopted through the Statewide process.

NEW JERSEY
STATE PLANNING COMMISSION
SEPTEMBER 24, 1993

FIGURE 2

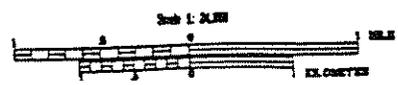


- PLANNING AREAS**
- 1- Metropolitan Planning Area
 - 2- Suburban Planning Area
 - 3- Fringe Planning Area
 - 4- Rural Planning Area
 - 4B- Rural Environmentally Sensitive Planning Area
 - 5- Environmentally Sensitive Planning Area
 - 6- Park
 - 7- Water
 - 10- Pinelands/Estuarine Woodlands Management Areas
 - 11- Military Areas

- CENTERS**
- UC- Urban Center
 - RD- Existing Regional Center
 - PR- Planned Regional Center
 - TC- Town
 - ST- Existing Village
 - TV- Planned Village
 - IS- Existing Smit
 - PS- Planned Smit

- Center Boundary
- Municipal Boundaries
- Critical Environmental/Historic Sites

I certify that this copy of the Resource Planning and Management Map was adopted and approved by the New Jersey State Planning Commission on September 24, 1993.



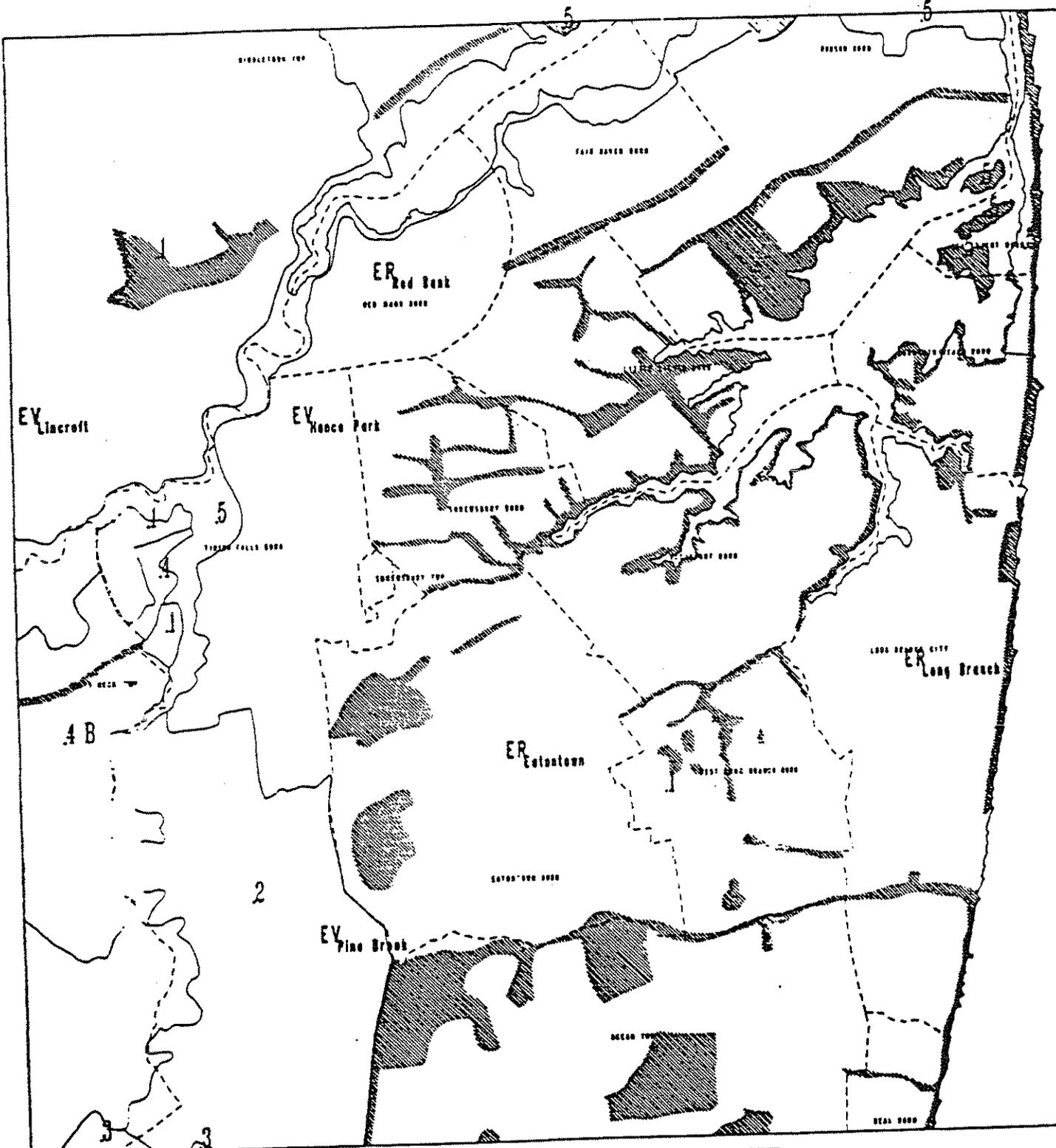
SANDY HOOK, NJ-NY

RESOURCE PLANNING AND MANAGEMENT MAP (RPM) of the first New Jersey State Development and Redevelopment Plan

NEW JERSEY STATE PLANNING COMMISSION SEPTEMBER 24, 1993

This is an official map of the first New Jersey State Development and Redevelopment Plan. It is a graphic representation of allocations, identifications and designations criteria mapped through the Cross-acceptance process.

FIGURE 2 (cont'd)



- PLANNING AREAS**
- 1- Metropolitan Planning Area
 - 2- Suburban Planning Area
 - 3- Prime Planning Area
 - 4- Urban Planning Area
 - 4B- Urban Environmentally Sensitive Planning Area
 - 5- Environmentally Sensitive Planning Area
 - 6- Park
 - 7- Water
 - 10- Pinelands/Backusloch Woodlands Management Area
 - 11- Military Zones

- CENTERS**
- EC- Urban Center
 - ER- Existing Regional Center
 - PR- Planned Regional Center
 - TV- Town
 - TV- Existing Village
 - TV- Planned Village
 - TV- Existing Hamlet
 - PH- Planned Hamlet

- Center Boundary
- Municipal Boundary
- Critical Environmental, Historic Sites

I certify that the contents of the Resource Planning and Management Map were adopted and approved by the New Jersey State Planning Commission on September 24, 1993.

Robert Dunne, Secretary



LONG BRANCH, NJ

the Rumson Road Scenic Corridor are designated as critical environmental/historic sites. Critical environmental/historic sites are locations that are less than one square mile in area and are to be protected to the same level and under the same policies as PA-5, the Environmentally Sensitive Planning area.

FAIR SHARE PLAN

The fair share plan is that plan or proposal in a form that may readily be converted into an ordinance by which the Borough will satisfy its obligation to create a realistic opportunity to meet its share of the regional low and moderate income housing needs.

Based on the Borough's fully developed single-family residential character, environmentally sensitive lands and lack of sites for the development of new low and moderate income housing, the obligation of the Borough to provide for its Mt. Laurel fair share need is best achieved through the rehabilitation of the existing housing stock and permitting modifications to the existing housing stock in appropriate locations.

The Fair Share Plan has the following components:

- The Borough will coordinate with the Monmouth County Housing Improvement Program to publicize the availability of housing rehabilitation funds for eligible lower income Borough households. Information on this program will be maintained at Borough Hall in the office of the Borough Clerk and the Borough will assist eligible residents in applying for County funds. No ordinance revisions are needed to implement this component of the Borough Plan. The Borough objective is at least two housing rehabilitations a year under the County program.

- The affordable housing development regulation of the Borough will be amended to increase the opportunities for affordable housing production. In addition to the rehabilitation of units, the Borough will maintain 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. This will 1) provide additional housing opportunities for low and moderate income households in the Borough; and 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 following changes will be implemented:
 - Any accessory apartment units within the Borough as a result of a use variance will be subject to the execution of an affordable housing agreement with the Borough to ensure the affordability of the unit to lower income households.
 - Low and moderate companion units will continue to be permitted as a conditional use in the POB (Professional Office Building), N-B (Neighborhood Business) and GB, (General Business) zones.

APPENDIX A - EXISTING LAND USE

Source: Borough of Rumson Master Plan - 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 IN ACRES	PERCENT TOTAL LAND AREA
<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

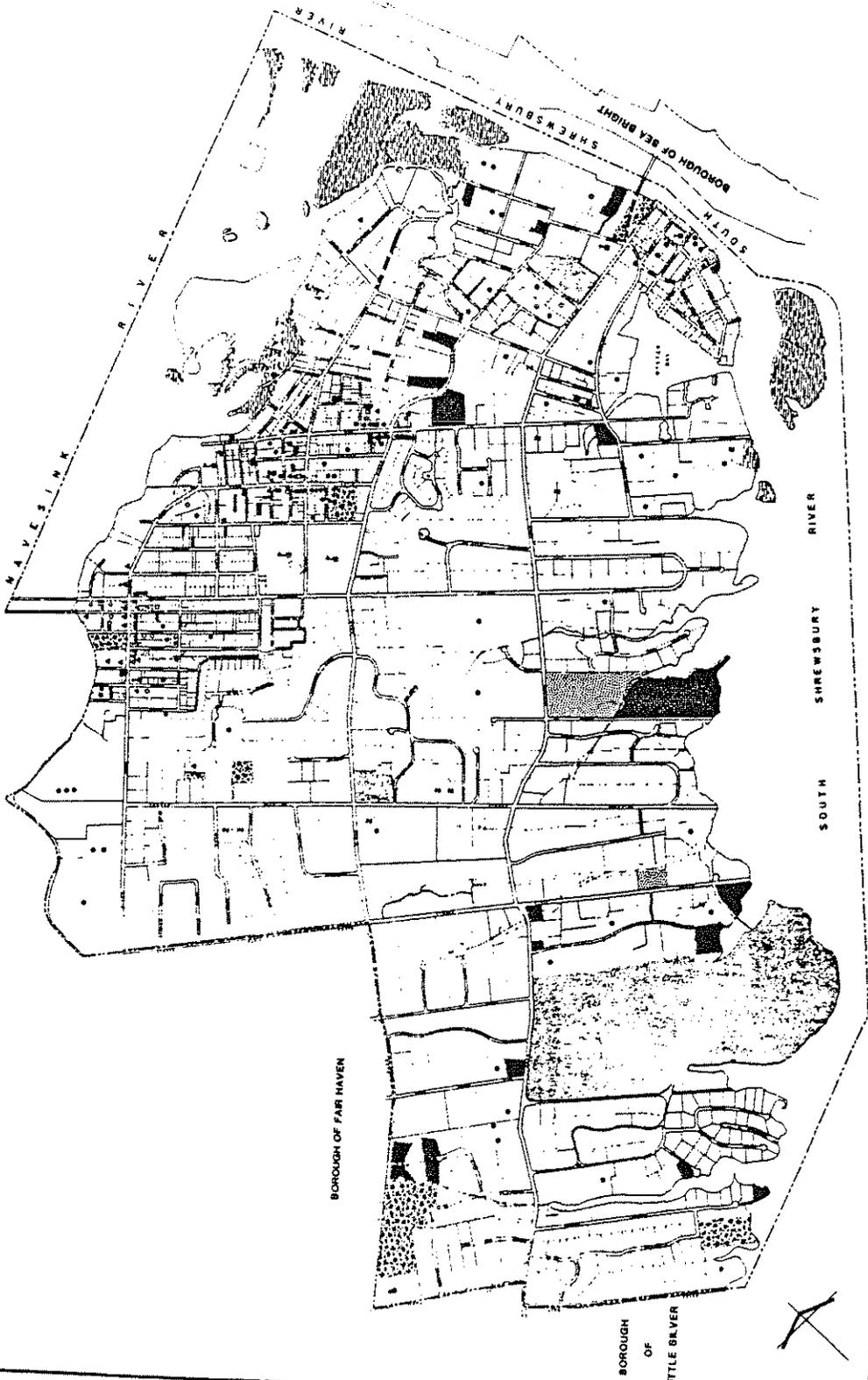
BOROUGH OF RUMSON MONMOUTH COUNTY, NEW JERSEY

LAND USE KEY

- RESIDENTIAL**
 - SINGLE FAMILY
 - SINGLE FAMILY WITH ACCESSORY UNIT
 - TWO FAMILY
 - THREE-FIVE FAMILY
 - MULTI-FAMILY (60 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**
 - FEDERAL WETLANDS
 - PRIVATE OWNED



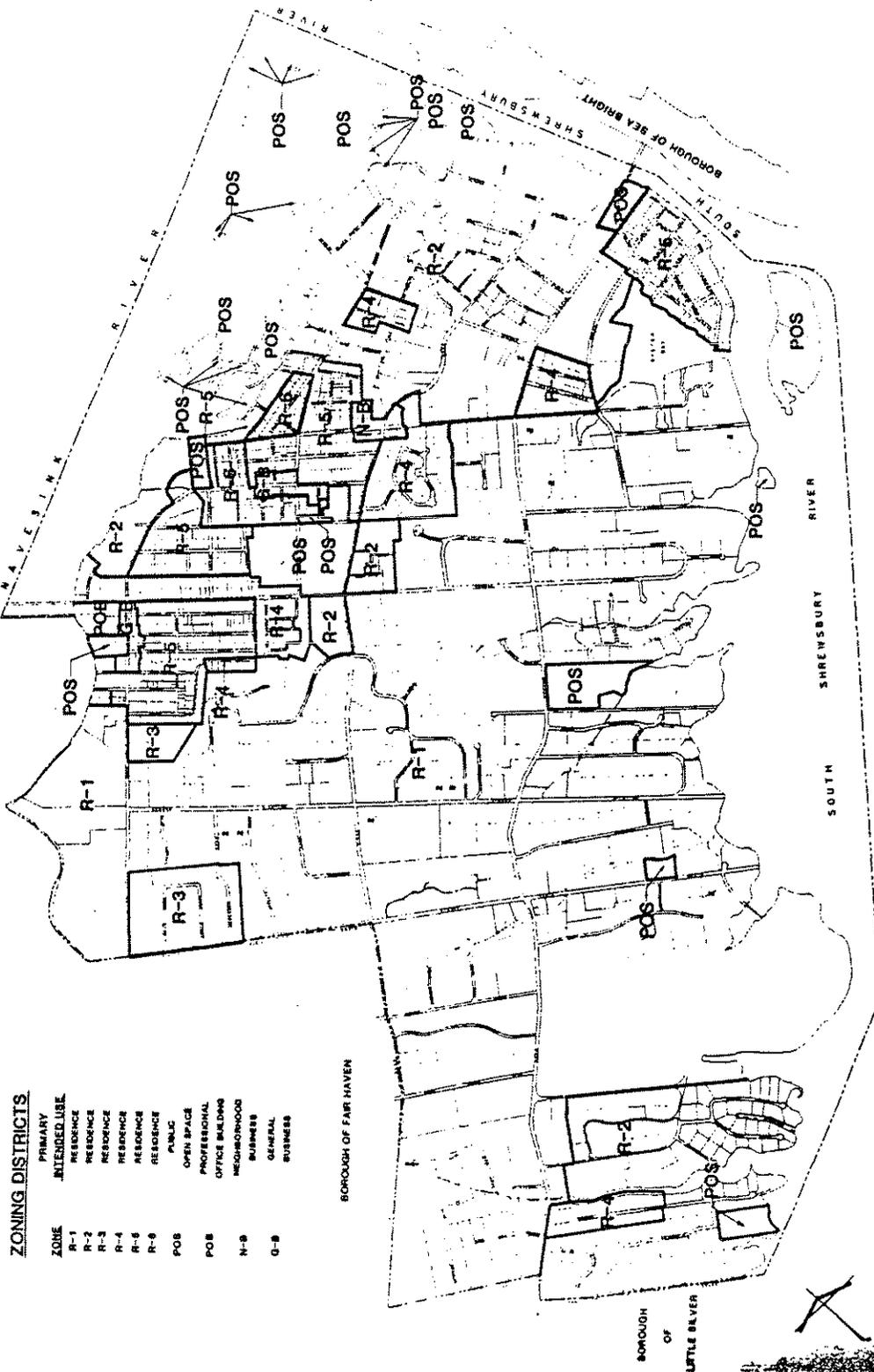
TAM CONSULTING ENGINEERS
ASSOCIATES
P.O. BOX 528 RED BANK
NEW JERSEY 08053-0528



EXISTING LAND USE MAP-1988

NOTE: BASE MAP SUPPLIED BY MONMOUTH COUNTY PLANNING BOARD
REVISED BY TAM ASSOCIATES-APRIL 1988

BOROUGH OF RUMSON
 MONMOUTH COUNTY, NEW JERSEY



ZONING DISTRICTS

ZONE	PRIMARY	ALTERNATE USE
R-1	RESIDENCE	
R-2	RESIDENCE	
R-3	RESIDENCE	
R-4	RESIDENCE	
R-5	RESIDENCE	
R-6	RESIDENCE	
R-7	PUBLIC	
R-8	OPEN SPACE	
R-9	PROFESSIONAL	
R-10	OFFICE BUILDING	
R-11	NEIGHBORHOOD	
R-12	BUSINESS	
R-13	GENERAL	
R-14	BUSINESS	

BASE MAP SUPPLIED BY MONMOUTH COUNTY PLANNING BOARD
 REVISED BY TEM ASSOCIATES - APRIL 1988

TEM CONSULTING ENGINEERS
 ASSOCIATES
 P.O. BOX 428 RED BANK
 DELEWARE

SCALE: 1" = 200'

APPENDIX B - AFFORDABLE HOUSING DEVELOPMENT REGULATIONS

**BOROUGH OF RUMSON
COUNTY OF MONMOUTH**

**AN ORDINANCE OF THE BOROUGH OF
RUMSON REVISING THE DEVELOPMENT
REGULATIONS OF THE BOROUGH OF
RUMSON.**

BE IT ORDAINED by the Mayor and Council of the Borough of Rumson, County of Monmouth, and State of New Jersey that the Development Regulations of the Borough of Rumson are hereby amended and supplemented as follows:

1. INTENT AND PURPOSE. It is the intent and purpose of this Ordinance to implement the Borough Housing Plan Element and Fair Share Plan to provide affordable housing in accordance with the Fair Housing Law, N.J.S.A. 52:27d-301, and New Jersey Council on Affordable Housing Procedural and Substantive Regulations contained in N.J.A.C. 5:91, 5:92 and 5:93 et seq. The purpose of these provisions is to provide a realistic opportunity for the construction of affordable housing for households with low and moderate incomes as required by the New Jersey Supreme Court in Southern Burlington County N.A.A.C.P. v. Township of Mount Laurel, 92 N.J. 158 (1983) (Mount Laurel II).

2. DEFINITIONS. The following words and terms, when used in this Ordinance, shall have the meanings established in N.J.A.C. 5:93-1.3, Definitions, unless the context clearly indicates otherwise.

"Affordable" means a sales price or rent within the means of low or moderate income households as defined in N.J.A.C. 5:93-7.4.

3. Section 3.2.k., Powers of the Zoning Board of Adjustment is revised to include a new subsection to read as follows (new text is underlined):

3.2.k.1.e Any relief granted under the terms of N.J.S.A. 40:55D-70d to permit an accessory apartment shall be expressly conditioned on the execution of an affordable housing agreement with the Borough of Rumson in a form approved by the Borough Attorney. The agreement will ensure that the accessory apartment will be affordable to and occupied by lower income households. No development permit, zoning permit, certificate of occupancy, or building permit for an accessory apartment shall be issued

by the Borough unless such an agreement has been executed by the applicant and the property owner and filed in the office of the County Clerk.

4. Section 2.4, Definitions, is amended to include the following definitions (new text is underlined):

"Accessory Apartment" means a self-contained residential dwelling unit with a kitchen, sanitary facilities, sleeping quarters, and a private entrance, which is created within an existing building, or through the conversion of an existing attached accessory structure on the same site, or by an addition to an existing building or accessory building.

5. Section 22-6.9, Low and Moderate Income Companion Units is amended as follows: (new text is underlined, text to be deleted is ~~struck-out~~):

22-6.9

Low and Moderate Income Companion Units. Low and moderate income companion units may be permitted as a conditional use in those zones specified provided that the use and buildings shall adhere to the minimum standards of the zone district and to the requirements of this section:

a. *General Requirements.*

1. A maximum of two (2) companion units may be permitted on each lot in the POB - Professional Office Building, GB - General Business, or NB - Neighborhood Business zone district that meets the conditional use requirements.
2. The companion unit shall be part of a principal building. It shall not be part of an accessory building.
3. Except on a corner lot any separate entrance for the companion unit must be away from the street on which the principal dwelling/structure fronts.

4. All external modifications and improvements must be compatible to the existing principal dwelling and surrounding properties.
5. The gross floor area of a companion unit must be at least six hundred (600) square feet and may be no more than twenty-five (25%) percent of the floor area of the primary unit, or a maximum of one thousand two hundred (1,200) square feet.

b. *Ownership and Permit Requirements.*

1. The companion unit is 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.
2. 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, in a form specified 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.
 - (a) The low and moderate income companion unit shall be maintained as an affordable unit for the benefit of low and moderate income households. The low and moderate income companion unit conditional use approval shall terminate five years after issuance of a permit. In order to renew, the tenant must be requalified as for a new applicant. If not renewed, the unit must be vacated and the principal structure modified to eliminate the companion unit within one (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.

- (b) 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.

c. *Specific Requirements.*

1. The minimum lot size shall be ten thousand (10,000) square feet, except where the minimum lot size of the zone is larger, then the minimum required lot size shall be met. 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 except that fifty (50%) percent of the gross floor area of the companion unit may be excluded when calculating floor area ratio and, if the companion unit is on the ground floor, building coverage and total lot coverage.
2. There shall be adequate water supply and sewage disposal systems to serve the occupants of both the primary and companion units.
3. 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.

- d. *Affordability Controls for Low and Moderate Income Companion Units.*
1. A condition of the receipt of conditional use approval for low and moderate income companion units shall be the execution of an affordable housing agreement by the property owner with the Borough of Rumson that the unit shall be maintained as an affordable unit for the benefit of low and moderate income households and that 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 including an allowance for utilities, greater than thirty (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 or other recognized standards adopted by the Council on Affordable Housing that applies to low and moderate income rental housing units. The allowance for utilities shall be consistent with the utility allowance approved by HUD for use in New Jersey.

 2. The affordable housing agreement shall be in a form approved by the Borough Attorney and shall be binding upon all purchasers, tenants and owners of property containing an approved companion unit and shall be filed in the office of the County Clerk. The following criteria shall be considered in determining rental costs:
 - (a) Efficiency companion units shall be affordable to one (1) person households.

- (b) One (1) bedroom companion units shall be affordable to two (2) person households.
 - (c) Two (2) bedroom companion units shall be affordable to three (3) person households.
3. Administration of affordability controls may 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.

10. SEVERABILITY. If any section, subsection, clause or phrase of this Ordinance is held to be unconstitutional or invalid for any reason, such decision shall not affect the remaining portions of this Ordinance.

11. EFFECTIVE DATE. This Ordinance shall take effect immediately upon final passage and publication according to law and filing with the Monmouth County Planning Board.

APPENDIX C - HISTORIC SITES INVENTORY OF THE BOROUGH OF RUMSON

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 nineteen 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

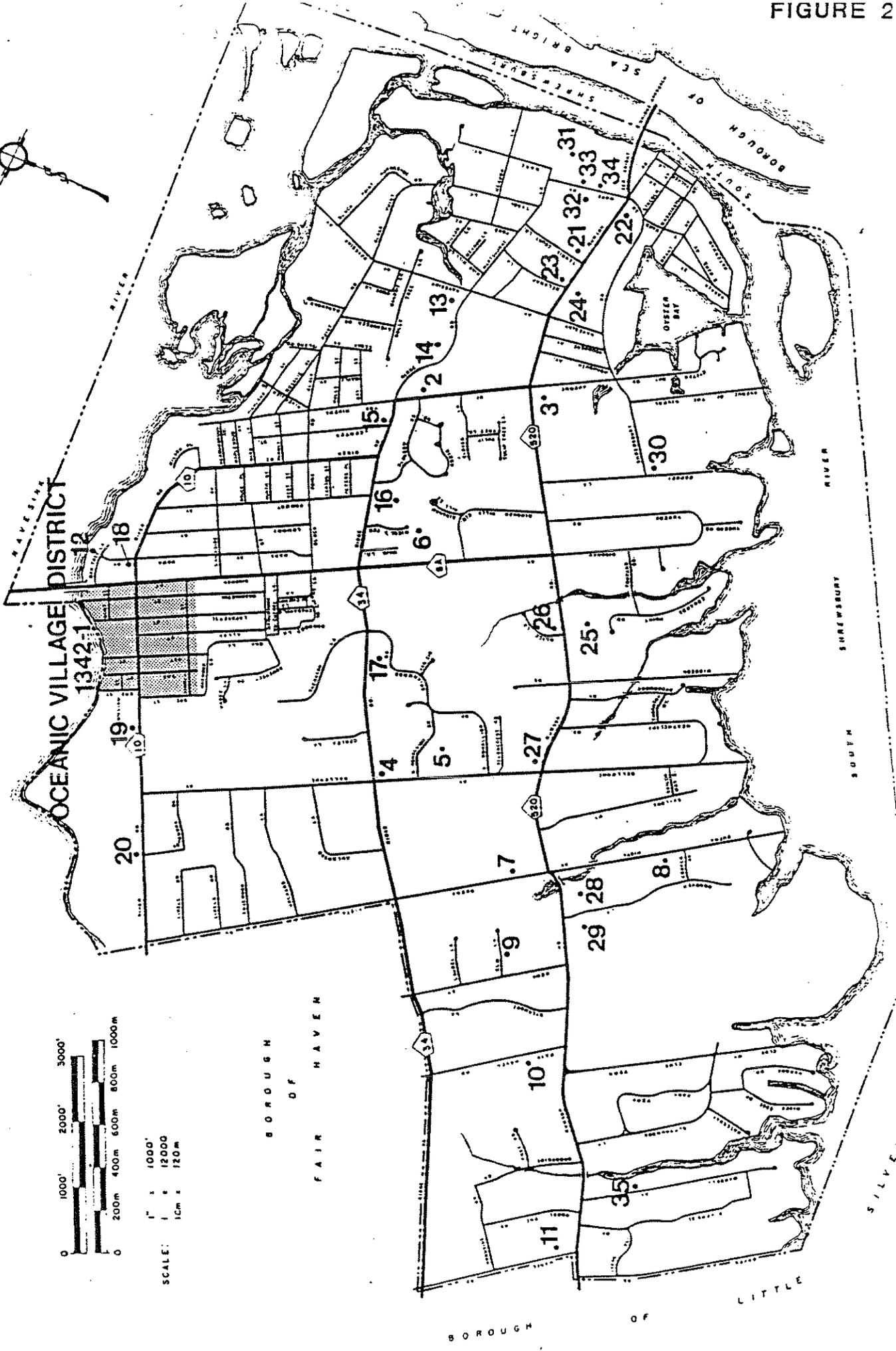
classroom brick building that accommodated elementary grades and two years of high school. In an effort to obtain a Post Office, Port Washington changed its name to Oceanic. A second school was erected on Blackpoint Road in 1902. In 1879, the Oceanic Hook and Ladder Company No. 1 was formed. A second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



0 1000' 2000' 3000'

0 200m 400m 600m 800m 1000m

SCALE: 1" = 1000'

1" = 12000

1cm = 120m

BOROUGH OF FAIR HAVEN

BOROUGH OF

OF

LITTLE SILVER

SURESBURY RIVER

SOUTH

SILVER

BOROUGH OF SOUTH SHORE

SEA SHREVEPORT

OYSTER BAY

OCEANIC VILLAGE DISTRICT

1342-1

18

19

20

4

5

9

10

11

5

6

17

16

14

13

2

7

26

27

28

29

35

25

30

8

28

29

35

30

31

32

21

22

23

24

33

34

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