



Borough of Rumson
BOROUGH HALL
80 East River Road
Rumson, New Jersey 07760-1689
rumsonnj.gov

APPLICATION TO THE ZONING BOARD OF ADJUSTMENT

KEVIN & AMANDA KARL KKARL24@GMAIL.COM 908.499.1981
Name of Applicant Email Phone Number

17 HEATHCLIFF ROAD, RUMSON, N.J. 07760 119 5
Property Address Block Lot

SAME
Name of Owner (IF NOT APPLICANT)
A corporation, S-Corp, LLC or LLP MUST be represented by a licensed attorney in the State of New Jersey.

JOHN B. ANDERSON, FOSS, SAN FILIPPO & MILNE, LLC 225 BROAD ST., REDBANK, NJ 07701
Applicant's Attorney and contact information (if any) 732.741.2525 x113
JANDERSON@FSM-LAW.COM
732.846.1141

KURT J. LUDWIG, 77 NO. MAIN ST., MILDOWN, NJ 08850 KURT@KJLUDWIG.COM
Applicant's Architect and contact information (if any)

Applicant's Engineer and contact information (if any)

[Signature] 6/17/26
Signature of Applicant or Agent Date

Proposed plan PROPOSED ADDITIONS WITH ALTERATIONS TO EXISTING SINGLE FAMILY DWELLING AS INDICATED ON ARCHITECTURAL DRAWINGS DATED 3.13.26, OR AS DEEMED BY THE BOARD.

Hardship Encountered INCLUDE EXISTING NON-CONFORMITIES; EXISTING UNDERSIZED LOT, EXISTING UNDERSIZED USABLE LOT AREA, & EXISTING FRONT YARD SET BACK.

VARIANCES REQUESTED INCLUDE EXPANSION OF EXISTING NON-CONFORMING PRINCIPLE DWELLING. VARIANCES INCLUDE:

- 1) LOT AREA WHEREAS THE EXISTING LOT IS 1.46 ACRES & 1.5 IS REQ'D.
- 2) USABLE LOT AREA WHEREAS THE EXISTING USABLE AREA IS 54,800 S.F. & 65,340 S.F. IS REQ'D.
- 3) FRONT YARD SETBACK WHEREAS THE EXISTING & PROPOSED IS 55.06' (AT THE DWELLING) & 47.98' (AT PROPOSED PORCH) AND 100' MIN. IS REQ'D.
- 4) FAR WHEREAS THE PROPOSED IS 8,303 S.F. & THE MAX. MIN. IS 7,980 S.F.



Borough of Rumson

BOROUGH HALL
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Marie DeSoucey

Land Use & Development Official

office 732.842.3300
fax 732.219.0714

mdesoucey@rumsonnj.gov

Denial Memorandum

Date: April 9, 2026, *updated June 17, 2026*

Applicant: Kevin & Amanda Karl

Address: 17 Heathcliff Road, Rumson, NJ 07760
Block 119, Lot 5, Zone: R-1

I have reviewed the Land Use & Development Permit application for the construction of additions to the existing nonconforming principal dwelling. The existing lot is a slightly undersized, interior, irregular-shaped parcel in the R-1 zone. The existing principal dwelling is nonconforming due to front yard setback. The applicant proposes to construct a 1,755-sf, two-story addition to the rear, resulting in additional nonconformities.

As per Borough Ordinance 22-7.3f, relating to nonconforming buildings, a nonconforming building may not be enlarged, extended, increased in height, width or depth; moved or relocated; or modified in such a way so as to increase habitable or usable space unless it is changed to conform and/or the enlargement, extension or addition conforms to all requirements of this chapter and will not result in the creation of any new nonconformities. Therefore, the application was **denied** for the following:

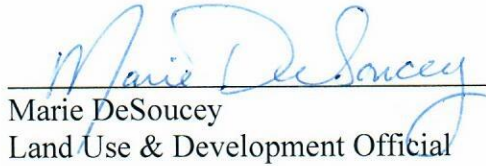
Borough of Rumson Ordinances/Development Regulations

- Expansion of habitable space in a nonconforming dwelling **(22-7.3 New)**
- (Schedule 5-1) Bulk Variances
 - Front yard setback: 100' required, 50' existing / 47.98' proposed. **(New, Intensified)**
 - (Rear addition) Uniquely, the rear addition is partially located in the front yard setback. **(New)**
 - Minimum Lot Area: 1.5 acre required / 1.46 acre exists **(Existing, unchanged)**
- (Schedule 5-3) Floor Area: 7,980 square feet permitted / 8,303.1 square feet proposed. **(New)**
- (Schedule 5-3) Floor Area Ratio (FAR): 0.124 permitted / 0.130 proposed **(New, D-variance)**

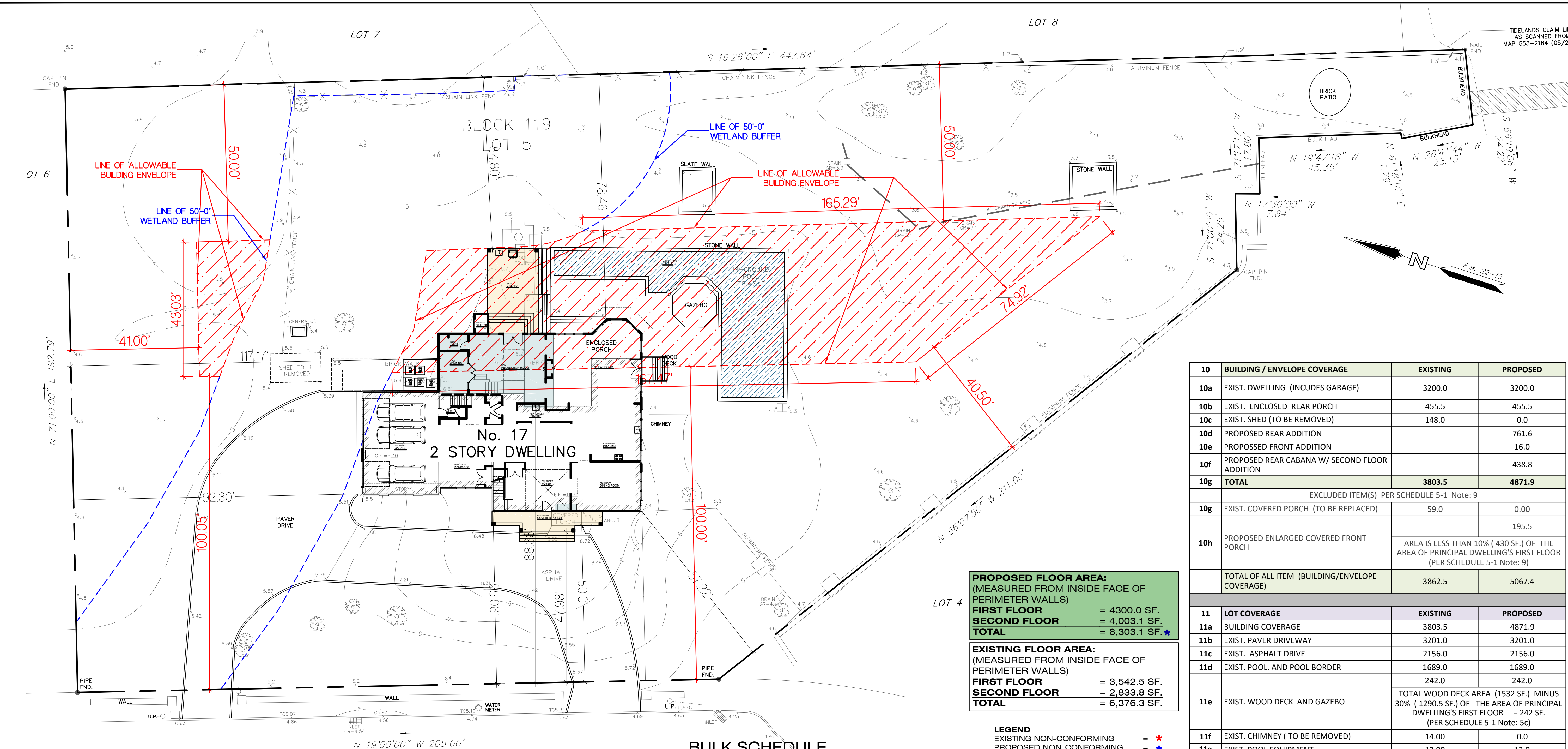
Supporting documents to the application include:

- NJDEP Permit Plan for 17 Heathcliff Road, prepared by MCH Engineering Inc., signed and sealed by Matthew C. Hockenbury, PE, dated June 19, 2025, rev (2) October 13, 2025.
- Architectural Plans titled Proposed Additions and Alteration, Karl Residence, 17 Heathcliff Road, prepared by Kurt J. Ludwig, AIA, signed and sealed, issued December 16, 2025, last revised March 13, 2026, sheet 2 revised April 27, 2026, six (6) sheets.

If you have any questions or require additional information, please do not hesitate to contact me.


Marie DeSoucey
Land Use & Development Official

Cc: Thomas Rogers, Borough Clerk/Administrator
David M. Marks, P.E., C.M.E., Borough Engineer
Sabine O'Connor, Technical Assistant



HEATHCLIFF ROAD

(40' R.O.W.)

1 SITE KEY PLAN

SCALE: 1/16"=1'-0"

NOTE:
PROPOSED RIGHT SIDE DECK CONFIGURATION
MAY VARY. IF MODIFIED OR ENLARGED THE
PROPOSED UPPER DECK SHALL BE LOCATED OVER
THE EXISTING LOWER DECK.

NOTE:
THE INTERIOR PROPOSED LAYOUT MAY VARY ON
FINAL CONSTRUCTION DRAWINGS.

BULK SCHEDULE

ZONE = R-1				
No	A	B	C	D
	CATEGORY	REQUIRED	EXISTING	PROPOSED
1	MIN. LOT AREA (SF)	1.5 acre 65340.0	1.46 acre 63860.0	1.46 acre 63860.0
2	MIN. LOT AREA (SF) (USABLE)	1.5 acre 65340.0	1.26 acre 54800.0	1.26 acre 54800.0
3	MIN. LOT WIDTH / FRONTAGE (F)	200.0	205.00	205
SETBACKS FOR PRINCIPAL STRUCTURE				
4a	MIN. FRONT YARD (FT)	100.0	55.06 AT DWELLING 50.00 AT FRONT PORCH	55.06 AT DWELLING 47.98 AT FRONT PORCH
4b				
5a	MIN. ONE SIDE YARD (FT)	40.5	57.20	57.20
5b	MIN. TOTAL SIDE YARD (FT)	80 + 1.5	149.60	149.60
6	MIN. REAR YARD (FT)	50.0	78.46	54.80
HEIGHT, COVERAGE AND BUILDING REQUIREMENTS				
7	BUILDING HEIGHT (STORY)	2.5	2.5	2.5
8	BUILDING HEIGHT (FT)	35.0	31.1	35.0
9				
10	MAX. BUILDING/ENVELOPE COVERAGE (S.F)	4872.0	3803.5	4871.9
11	MAX. LOT COVERAGE (S.F)	12549.0	12335.5	12450.1
12a	MAX. FLOOR AREA (S.F.) (MEASURED FROM INSIDE FACE OF PERIMETER WALLS)	7980.0	6376.3	8303.1
12b	FIRST FLOOR		3542.5	4300.0
12c	SECOND FLOOR		2833.8	4003.1
12d	TOTAL		6376.3	8303.1

PROPOSED FLOOR AREA: (MEASURED FROM INSIDE FACE OF PERIMETER WALLS)	
FIRST FLOOR	= 4,300.0 SF.
SECOND FLOOR	= 4,003.1 SF.
TOTAL	= 8,303.1 SF. *
EXISTING FLOOR AREA: (MEASURED FROM INSIDE FACE OF PERIMETER WALLS)	
FIRST FLOOR	= 3,542.5 SF.
SECOND FLOOR	= 2,833.8 SF.
TOTAL	= 6,376.3 SF.

LEGEND	
EXISTING NON-CONFORMING	= *
PROPOSED NON-CONFORMING	= *

10	BUILDING / ENVELOPE COVERAGE	EXISTING	PROPOSED
10a	EXIST. DWELLING (INCLUDES GARAGE)	3200.0	3200.0
10b	EXIST. ENCLOSED REAR PORCH	455.5	455.5
10c	EXIST. SHED (TO BE REMOVED)	148.0	0.0
10d	PROPOSED REAR ADDITION		761.6
10e	PROPOSED FRONT ADDITION		16.0
10f	PROPOSED REAR CABANA W/ SECOND FLOOR ADDITION		438.8
10g	TOTAL	3803.5	4871.9
EXCLUDED ITEM(S) PER SCHEDULE 5-1 Note: 9			
10g	EXIST. COVERED PORCH (TO BE REPLACED)	59.0	0.00
10h	PROPOSED ENLARGED COVERED FRONT PORCH		195.5
		AREA IS LESS THAN 10% (430 SF.) OF THE AREA OF PRINCIPAL DWELLING'S FIRST FLOOR (PER SCHEDULE 5-1 Note: 9)	
TOTAL OF ALL ITEM (BUILDING/ENVELOPE COVERAGE)		3862.5	5067.4
11	LOT COVERAGE	EXISTING	PROPOSED
11a	BUILDING COVERAGE	3803.5	4871.9
11b	EXIST. PAVER DRIVEWAY	3201.0	3201.0
11c	EXIST. ASPHALT DRIVE	2156.0	2156.0
11d	EXIST. POOL AND POOL BORDER	1689.0	1689.0
		242.0	242.0
11e	EXIST. WOOD DECK AND GAZEBO	TOTAL WOOD DECK AREA (1532 SF.) MINUS 30% (1290.5 SF.) OF THE AREA OF PRINCIPAL DWELLING'S FIRST FLOOR = 242 SF. (PER SCHEDULE 5-1 Note: 5c)	
11f	EXIST. CHIMNEY (TO BE REMOVED)	14.00	0.0
11g	EXIST. POOL EQUIPMENT	13.00	13.0
11h	EXIST. BRICK WALK ON GRADE (TO BE REMOVED)	665.0	0.0
11i	EXIST. REAR LANDING/STEPS (TO BE REMOVED)	75.0	0.0
11j	EXIST. BRICK PATIO (TO BE REMOVED)	155.00	0.0
11k	EXIST. WALLS (TO BE REMOVED)	105.00	0.0
11l	EXIST. CONC APPRON	57.00	57.0
11m	EXIST. AC. CONC. PAD (INCREASE SIZE FOR 2 ADDITIONAL UNITS)	52.00	82.0
11n	EXIST. GENERATOR ON DECK	16.00	16.0
11o	EXIST. BULKHEAD	92.00	92.0
11p	PROPOSED RINSING STATION		30.3
11q	TOTAL	12335.5	12450.1
EXCLUDED ITEM(S) PER SCHEDULE 5-1 Note: 5 & 9			
11r	EXIST. WOOD DECK AND GAZEBO	1290.0	1290.0
		AREA DEDUCTED FROM TOTAL DECK AREA (1532 SF.) 1290 SF. = 30% OF THE AREA OF PRINCIPAL DWELLING'S FIRST FLOOR (PER SCHEDULE 5-1 Note: 5c)	
11s	EXIST. FRONT STEP TO BE MODIFIED	33.00	89.1
11t	EXIST. SIDE LANDING AND STEPS	24.00	24.0
11u	EXIST. CURBS	201.00	201.0
11v	PROPOSED SIDE PLATFORM AND STAIR (OVER EXISTING) DECK		64.0
11y	PROPOSED CABANA STEPS		86.6
11z	TOTAL OF ALL ITEM (LOT COVERAGE)	13942.5	14370.2
AREA OF PRINCIPAL DWELLING'S FIRST FLOOR AREA (MEASURED FROM INTERIOR FACE OF PERIMETER WALL) = 4,300 SF. 30% = 1,290 SF. -FOR DECK / PER SCHEDULE 5-1 Note 5c 10% = 430 SF.- FOR FRONT PORCH / PER SCHEDULE 5-1 Note 9			

PROJECT NAME AND ADDRESS:

PROPOSED ADDITION & ALTERATION
KARL RESIDENCE
17 HEATHCLIFF ROAD
BOROUGH OF RUMSON, NEW JERSEY

BUILDING DATA

CONSTRUCTION CLASSIFICATION: SB
USE GROUP: R-5

DATE:	REV	DESCRIPTION:	BY:
12/29/25		REVISED PER CLIENT FEEDBACK	NG
01/02/26		REVISED PER CLIENT FEEDBACK DATED 12/30/25	NG
01/19/26		REVISED PER CLIENT FEEDBACK	NG
01/20/26		REVISED PER ENGINEER FEEDBACK	NG
01/27/26		ISSUE FOR ZONING	NG
02/04/26		REVISED PER CLIENT UPDATE	NG
02/12/26		REVISED PER CLIENT FEEDBACK-ISSUE FOR ZONING	NG
02/24/26		REVISE PER CLIENT UPDATE	NG
03/11/26		UPDATE PER ZONING FEEDBACK	NG
03/13/26		RE-ISSUE FOR ZONING	NG
04/27/26		REVISED PER BOROUGH FEEDBACK	NG

DRAWING NAME:

SITE KEY PLAN
AND BULK
SCHEDULE

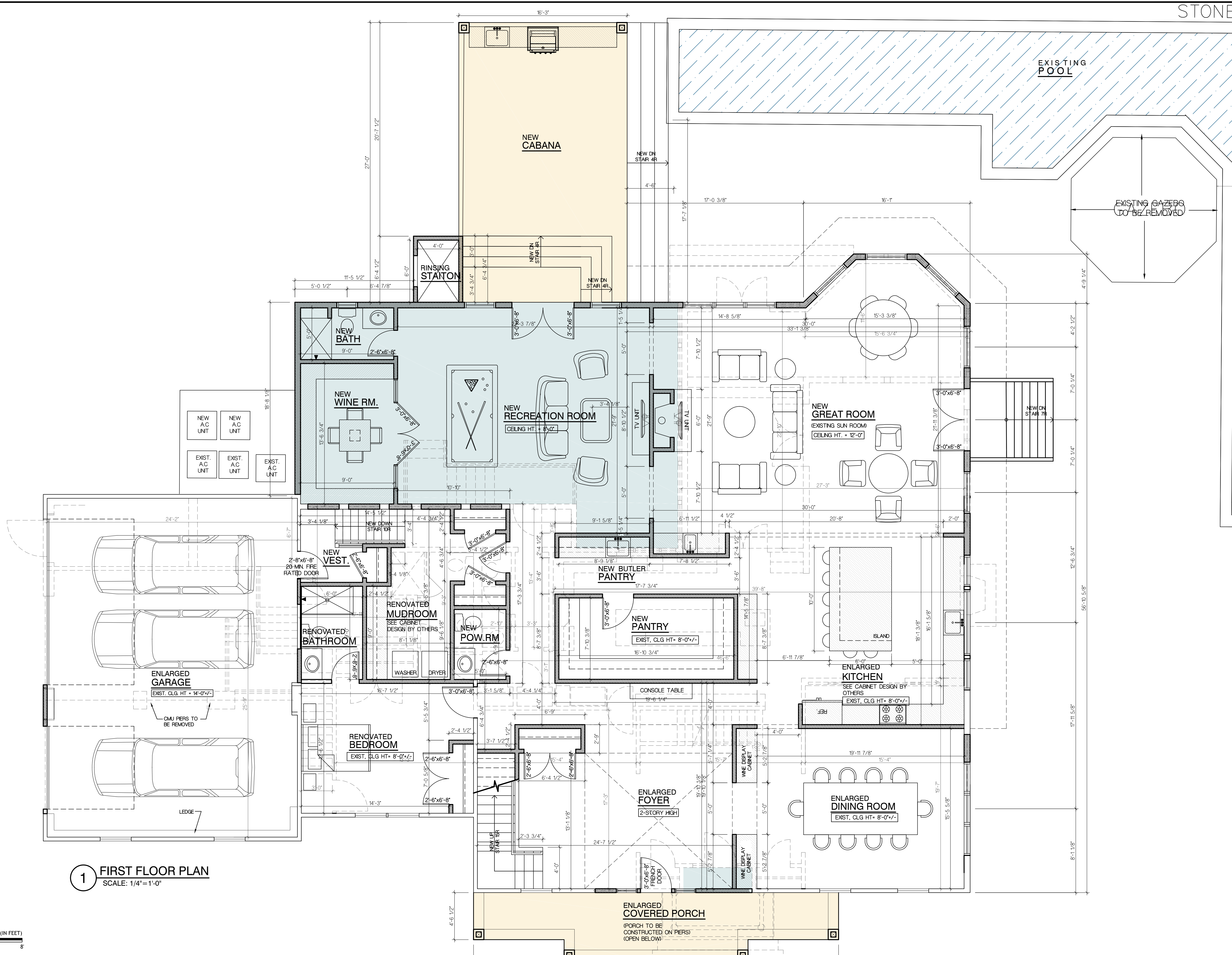
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A-2

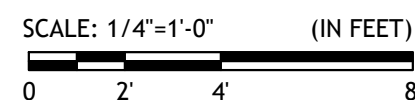
2 OF 6

JOB NO.
25-177K

DATE:	REV.	DESCRIPTION
12/29/25		REVISED PER CLIENT FEEDBACK _N
01/02/26		REVISED PER CLIENT FEEDBACK DATE 12/30/25
01/19/26		REVISED PER CLIENT FEEDBACK
01/20/26		REVISED PER ENGINEER FEEDBACK _N
01/27/26		ISSUE FOR ZONING _N
02/04/26		REVISED PER CLIENT UPDATE
02/12/26		REVISED PER CLIENT FEEDBACK-ISSUE FOR ZONING
02/24/26		REVISE PER CLIENT UPDATE
03/11/26		ZONING PER FEEDBACK _N
03/13/26		RE-ISSUE FOR ZONING
04/27/26		REVISED PER BOROUGH FEEDBACK

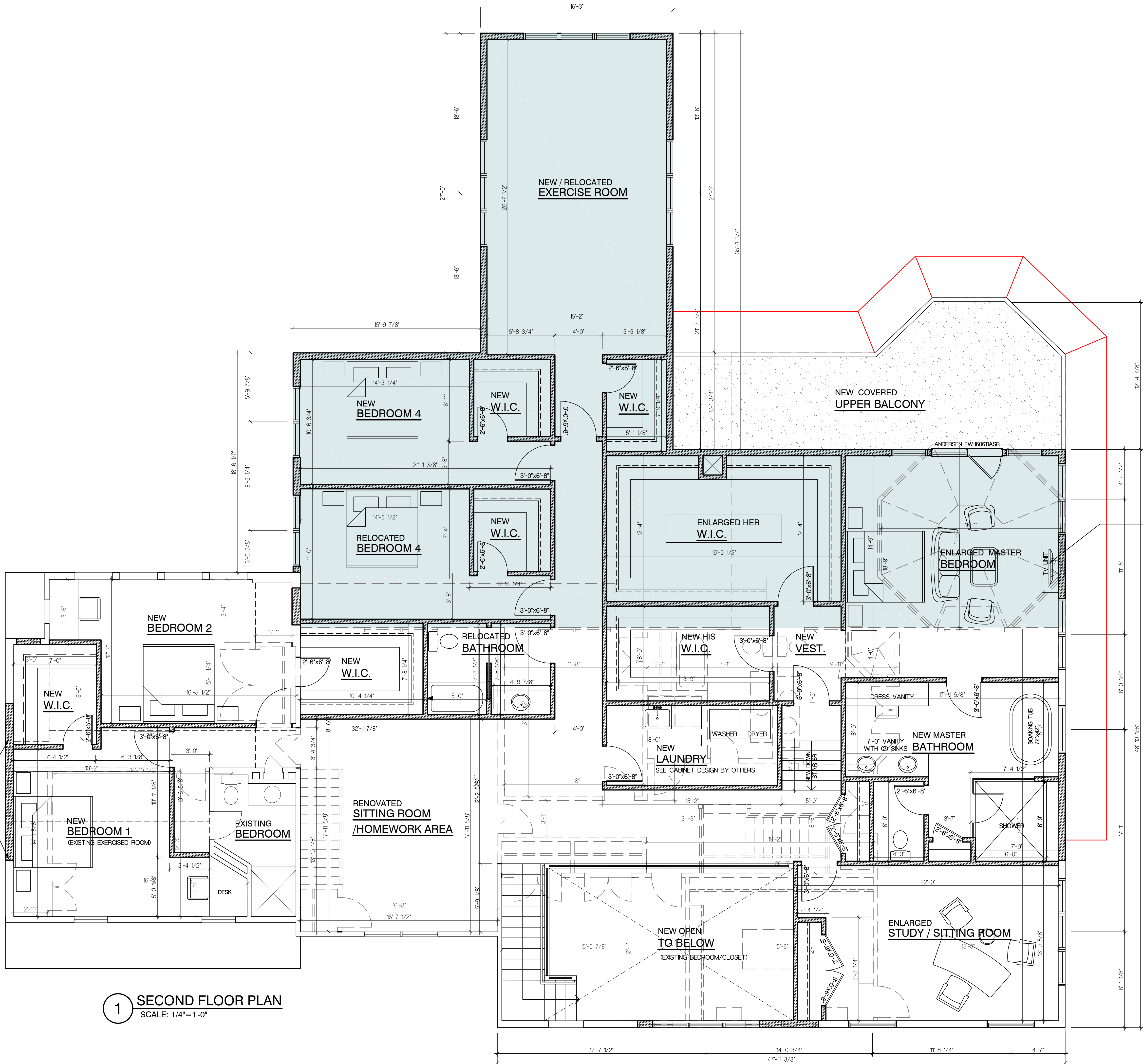


1 FIRST FLOOR PLAN
SCALE: 1/4" = 1'-0"



SCALE: 1/4"=1'-0" (IN FEET)

NOTE:
CONFIRM EXISTING
WINDOW TO REMAIN



NOTE:
CONFIRM WINDOW
ALTERNATE

1 SECOND FLOOR PLAN
SCALE: 1/4"=1'-0"

Kurt J. Ludwig, AIA
Architect

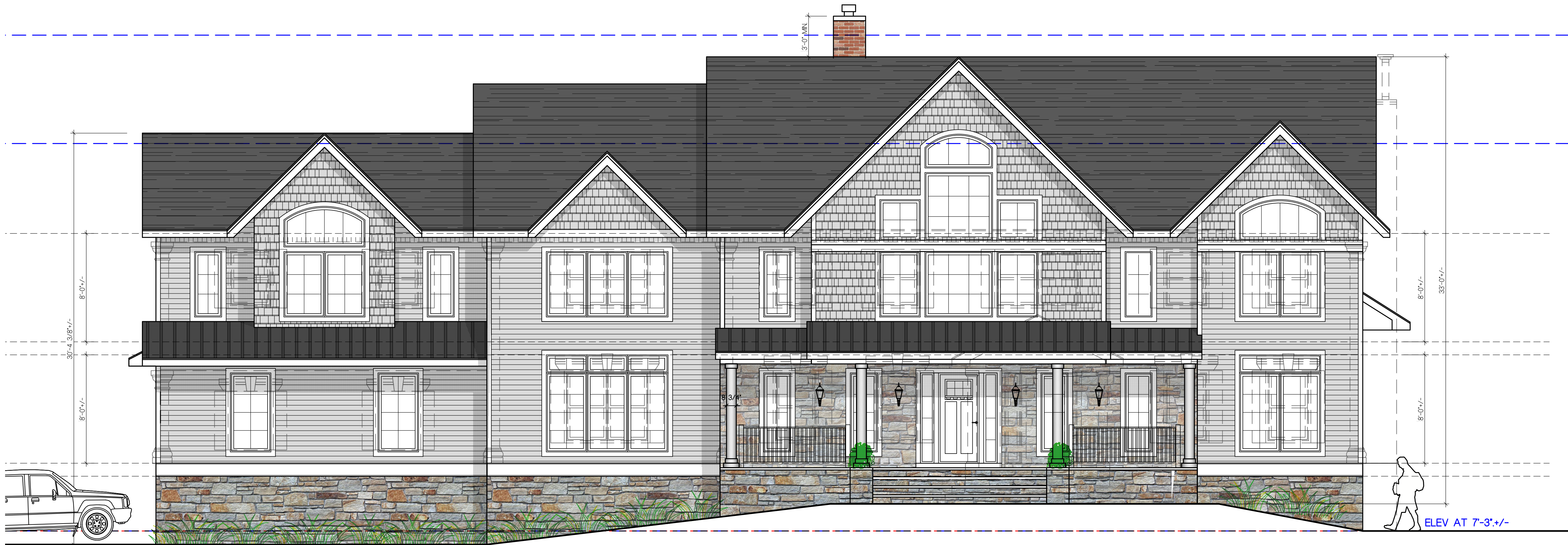
NO CERT. NO. #A1-11708
NY LIC. NO. 034741-1
REGISTERED ARCHITECT

PROJECT NAME AND ADDRESS:
**PROPOSED ADDITION & ALTERATION
KARL RESIDENCE
17 HEATHCLIFF ROAD
BOROUGH OF RUMSON, NEW JERSEY**

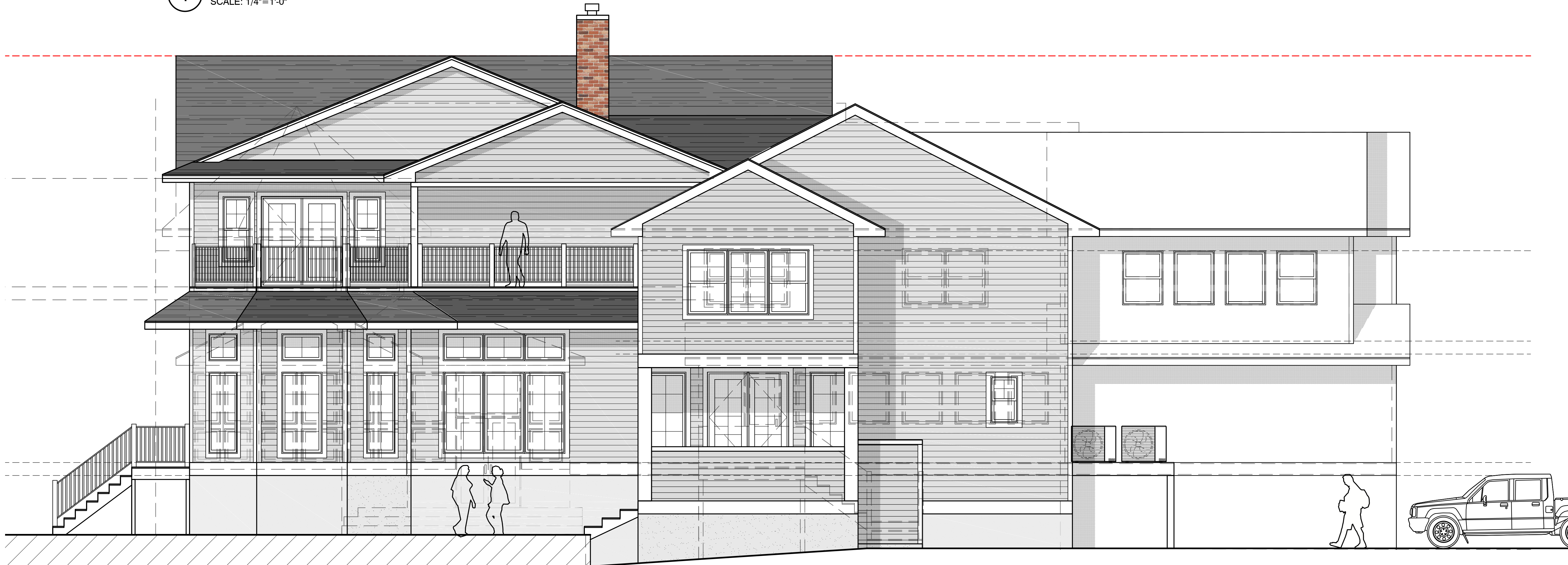
BUILDING DATA		
CONSTRUCTION CLASSIFICATION: S8		
USE GROUP: R-5		
DATE:	REV.	DESCRIPTION:
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01/19/26		REVISED PER CLIENT FEEDBACK, NG
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03/13/26		RE-ISSUE FOR ZONING, NG
04/27/26		REVISED PER BOROUGH FEEDBACK, NG

DRAWING NAME:
**SECOND FLOOR
PLAN**

DRAWING NUMBER
A-4
4 OF 6
JOB NO.
25-177K



1 FRONT ELEVATION
SCALE: 1/4"=1'-0"



2 REAR ELEVATION
SCALE: 1/4"=1'-0"

NOTE:
CONFIRM GLASS
GUARDRAIL OPTIONS.

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Architect

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Kurt J. Ludwig, AIA, Incorporated
27 North Main Street
Milltown, NJ 08850


NJ CERT. NO. #A1-11708
NY LIC. NO. 034741-1
REGISTERED ARCHITECT

PROJECT NAME AND ADDRESS:
**PROPOSED ADDITION & ALTERATION
KARL RESIDENCE
17 HEATHCLIFF ROAD
BOROUGH OF RUMSON, NEW JERSEY**

BUILDING DATA

CONSTRUCTION CLASSIFICATION: 5B

USE GROUP: R-5

DATE:	REV	DESCRIPTION:	BY:
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04/27/26		REVISED PER BOROUGH FEEDBACK	NG

DRAWING NAME:

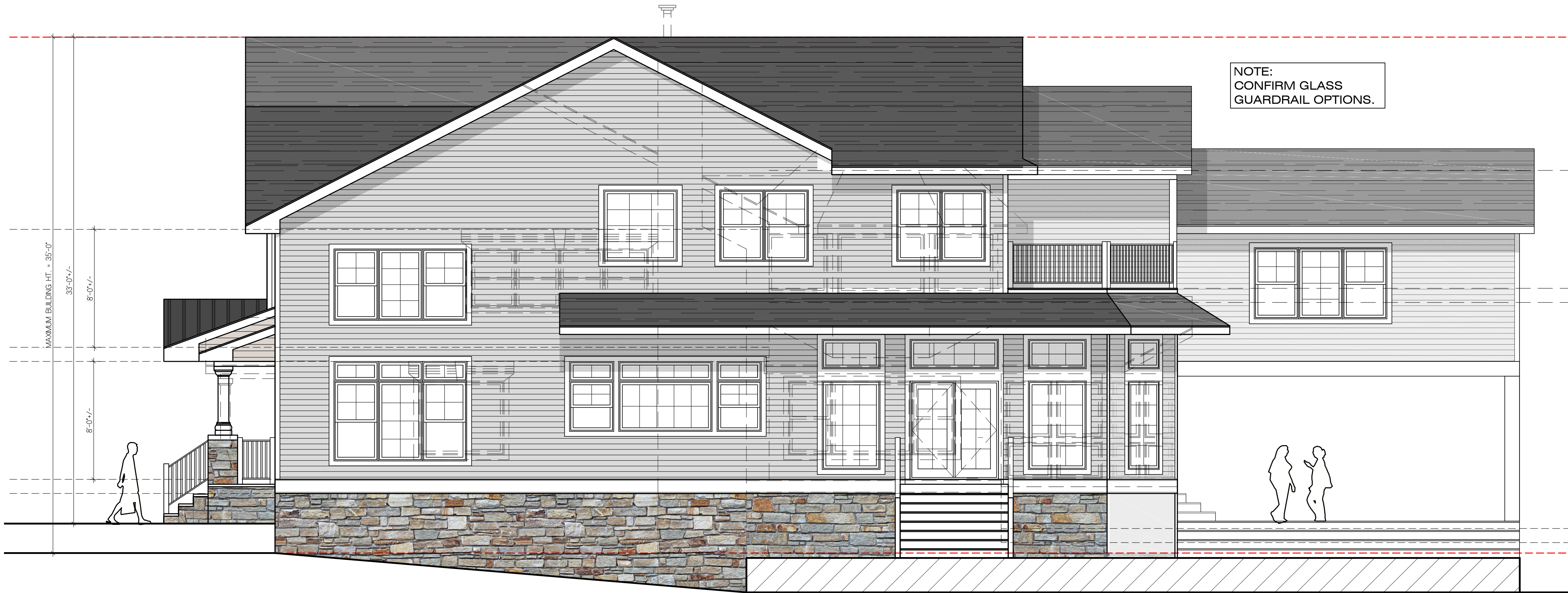
ELEVATIONS

DRAWING NUMBER

A-5

5 OF 6

JOB NO.
25-177K



1 RIGHT-SIDE ELEVATION
SCALE: 1/4"=1'-0"



2 LEFT-SIDE ELEVATION
SCALE: 1/4"=1'-0"

SCALE: 1/4"=1'-0" (IN FEET)
0 2 4 8

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NY CERT. NO. #AI-11708
NY LIC. NO. 034741-1
REGISTERED ARCHITECT

PROJECT NAME AND ADDRESS:

PROPOSED ADDITION & ALTERATION
KARL RESIDENCE
17 HEATHCLIFF ROAD

BOROUGH OF RUMSON, NEW JERSEY

BUILDING DATA

CONSTRUCTION CLASSIFICATION: S-B

USE GROUP: R-5

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DRAWING NAME:

ELEVATIONS

DRAWING NUMBER

A-6

6 OF 6

JOB NO.

25-177K