



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

Marie DeSoucey
Land Use & Development Official
office 732.842.3300
fax 732.219.0714
mdesoucey@rumsonnj.gov

Denial Memorandum

Date: January 31, 2026, *Updated April 8, 2026*

Applicant: Jeffrey & Whitney Payne
Address: 25 Ridge Road, Rumson, NJ 07760
Block 100, Lot 14, Zone: NB/R-4

I have reviewed the Land Use & Development Permit application for renovation and additions to the existing nonconforming principal/accessory buildings and driveway realignment. The existing lot is an oversized, irregular-shaped parcel in the NB zone, where residential uses are permitted according to the R-4 bulk schedule.

The application was **denied** for the following non-conformities:

Borough of Rumson Ordinances/Development Regulations Schedule 5-1 Zoning District Regulations

- Minimum combined side yard setback of 25.1', whereas 34.5' is required and 41.1' exists. (**New**)
- Minimum side yard setback of 10.1' existing, whereas 12.5' is required (Unchanged).
- Detached garage located in front yard and in side yard setback (Unchanged).
- Parking in front yard setback. (Relocated, more conforming, **New** variance)

Supporting documents to the application include:

- Architectural Plans titled Additions and Alterations To 25 Ridge Road, prepared by Matthew T. Cronin, AIA, dated November 11, 2025, rev (3) March 5, 2026, 6 sheets.
- Survey of Property, prepared by Morgan Engineering & Surveying, dated May 22, 2019, no revisions, one (1) sheet.

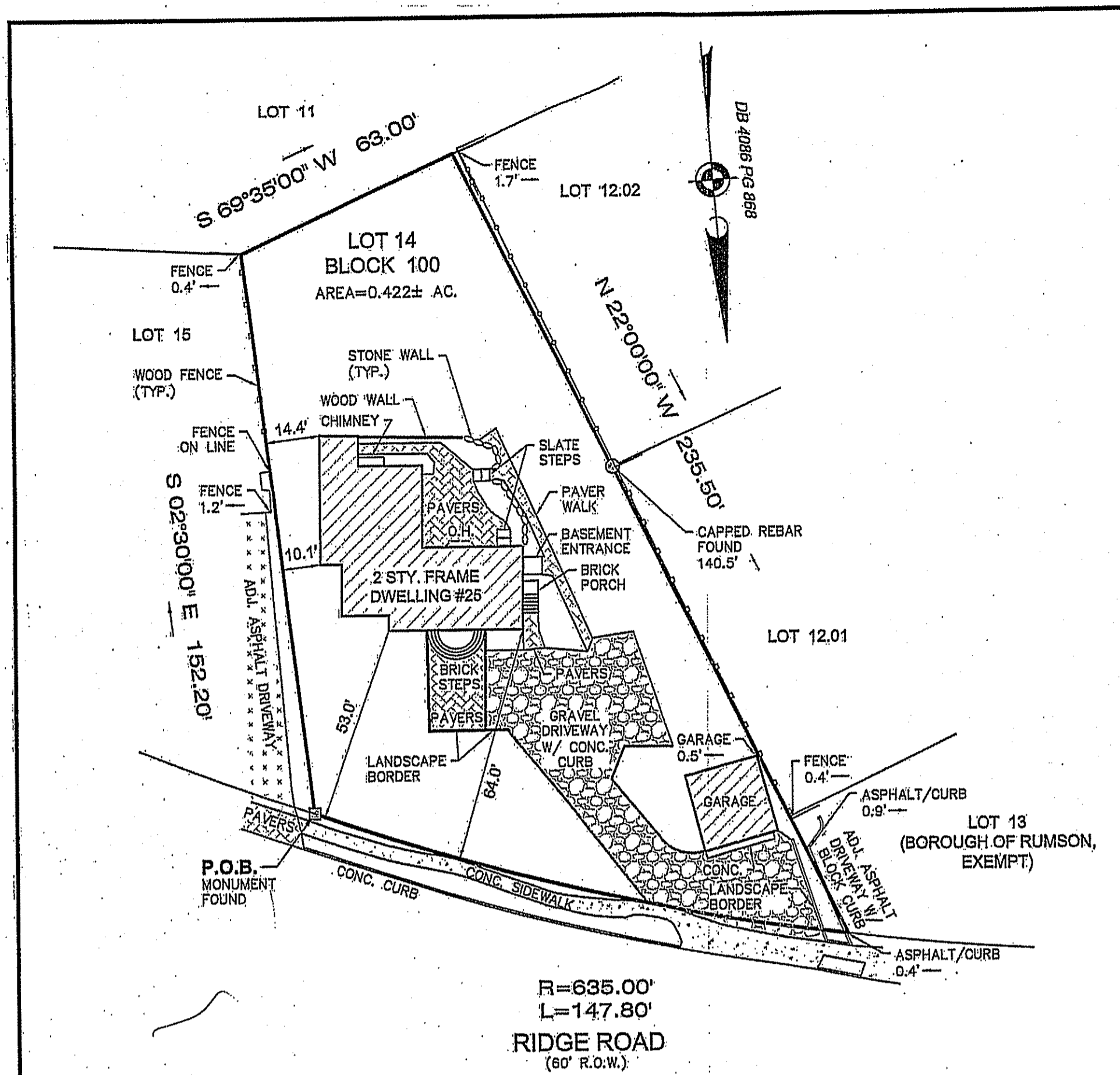
Prior to any resubmission, please make the following corrections to the Zoning Charts on sheet 1 or 6.

- Add the driveway width (12' max) and new curb cut (14' max) dimensions to the plot plan.

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



PREPARED FOR: JEFFREY PAYNE AND WHITNEY AYLER-PAYNE
 TITLE INSURER: RMS TITLE SERVICES, LLC (RMS-14188)
 WESTCOOR LAND TITLE INSURANCE COMPANY
 MORTGAGE HOLDER: HOMEBRIDGE FINANCIAL SERVICES, INC.,
 its successors and/or assigns, as their interest may appear.
 BUYER'S ATTORNEY: ANDREW W. KRANTZ, Esquire
 ZAGER FUCHS, PC

IMPORTANT NOTES, PLEASE REVIEW:
 I DECLARE THAT, TO THE BEST OF MY PROFESSIONAL KNOWLEDGE AND BELIEF, THIS MAP OR PLAN MADE ON 5/22/19 BY ME OR UNDER MY DIRECT SUPERVISION IS IN ACCORDANCE WITH THE RULES AND REGULATIONS PROMULGATED BY THE STATE BOARD OF PROFESSIONAL ENGINEERS AND LAND SURVEYORS...
 DB 4086 PG 868

MORGAN
engineering & surveying

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TOMS RIVER, N.J. 08754
TEL: 732-270-9890
FAX: 732-270-9891
www.morganengineeringllc.com

DAVID J. VON STEENBURG
PROFESSIONAL LAND SURVEYOR
N.J. LIC. No. 34500

SURVEY OF PROPERTY

LOT 14 BLOCK 100
BOROUGH OF RUMSON
COUNTY OF MONMOUTH NEW JERSEY

Scale: 1"=30' Drawn By: SD Dates: 5/22/19, 11-04-24, 11-04-24 Sheet #: 1 OF 1

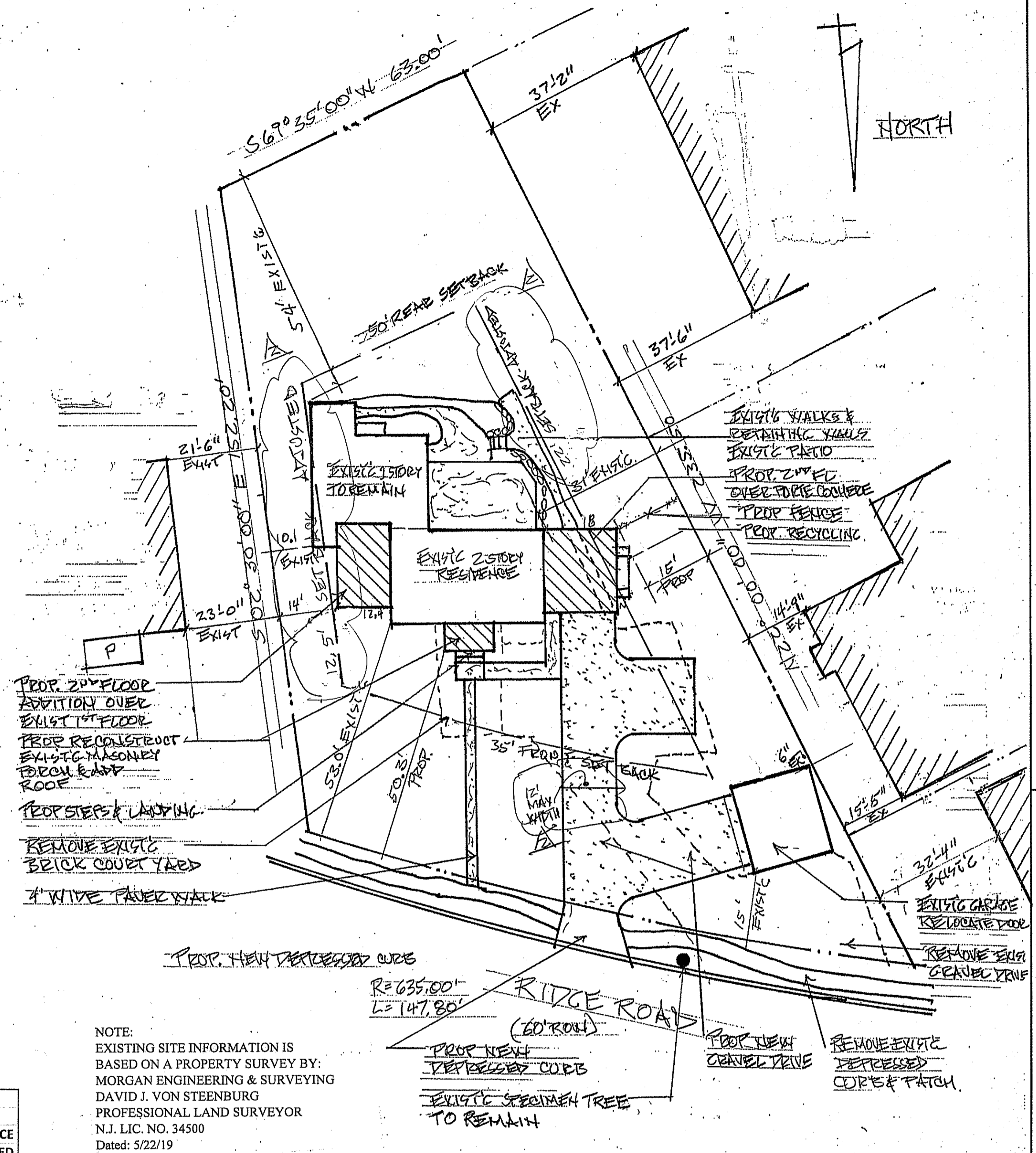
LOCATION	EXISTING	PROPOSED CHANGE	PROPOSED TOTAL
FIRST FLOOR	1,618	0	1,618
SECOND FLOOR	816	588	1,404
DETACHED GARAGE	412	0	412
TOTALS	2,846	588	3,434

Note:
Subsurface level meets the ordinance criteria for a cellar (6' headroom)
Please see revised elevation sheets

LOCATION	EXISTING	PROPOSED CHANGE	PROPOSED TOTAL	REMARKS
HOUSE	1,686	378	2,064	Porte Cochere added
PORCH w/ open sides	0	84	84	
DETACHED GARAGE	440	0	440	
TOTALS	2,126	462	2,588	
EXCLUSIONS				
Open sided front porch		-84	-84	per note 9
TOTAL BUILDING COVERAGE	2,126	378	2,504	

LOCATION	EXISTING	PROPOSED CHANGE	PROPOSED TOTAL	REMARKS
BUILDING FROM ABOVE	2,126	378	2,504	
DRIVEWAY	2,668	-892	1,776	
BRICK COURT YARD, STEPS, OPEN PORCH & 4' WALK	432	-54	378	
36" w FRONT WALK		224	224	
SIDE STOOP AND WALK	72	-72	0	beneath proposed porte cochere
BILCO DOORS	20	-20	0	beneath proposed porte cochere
30" w WALK AT WEST SIDE	150	-62	88	
REAR PATIO	420	0	420	
30" w WALK AT REAR	50	0	50	
A/C CONDENSERS	20	10	30	
EMERGENCY GENERATOR	0	24	24	
TOTALS	5,958	-464	5,494	
EXCLUSIONS				
Front walk at grade		-224	-224	per note 5a
30" w WALK AT WEST SIDE		-88	-88	per note 5a
30" w WALK AT REAR		-50	-50	per note 5a
REAR PATIO		-420	-420	less than 30% of ground floor area
TOTAL LOT COVERAGE	5,958		4,712	per note 5b

REQUIREMENT	REQUIRED / ALLOWED	EXISTING	PROPOSED	REMARKS	VARIANCE REQUIRED
LOT AREA	10,000 s.f.	18,382 s.f.	No change		
FRONTAGE	75'	147.8'	No change		
WIDTH	75'	130'	No change	55' wider than minimum	
DEPTH		154.51'	No change		
SETBACKS, PRINCIPAL					
FRONT	35'	53'	50.3'		
SIDE	12.5'	10.1 e / 31' w	10.1 e / 15' w	Adjusted per note 7	X
BOTH SIDES	34.5'	41.1'	25.1'	Adjusted per note 7	X
REAR	50'	54'	54'		
ACCESSORY BUILDING- GARAGE				Garage in front yard	X
SIDE YARD	5'	0.5'	No change		X
REAR YARD	5'	178'	No change		
HEIGHT		14'-6"	No change		
LOT SHAPE REQUIREMENTS					
MINIMUM DIAMETER	34'		No change		
BUILDING HEIGHT	2 1/2 Stories	2 stories	2 stories		
FLOOR AREA	3,500 max	2,846	3,434	inc. detached garage	
F.A.R.	0.19 max	0.15	0.187	inc. detached garage	
LOT COVERAGE: BUILDINGS	2,615	2,126	2,504		
ALL IMPERVIOUS	5,575	5,958	4,712		



NOTE:
EXISTING SITE INFORMATION IS BASED ON A PROPERTY SURVEY BY:
MORGAN ENGINEERING & SURVEYING
DAVID J. VON STEENBURG
PROFESSIONAL LAND SURVEYOR
N.J. LIC. NO. 34500
Dated: 5/22/19

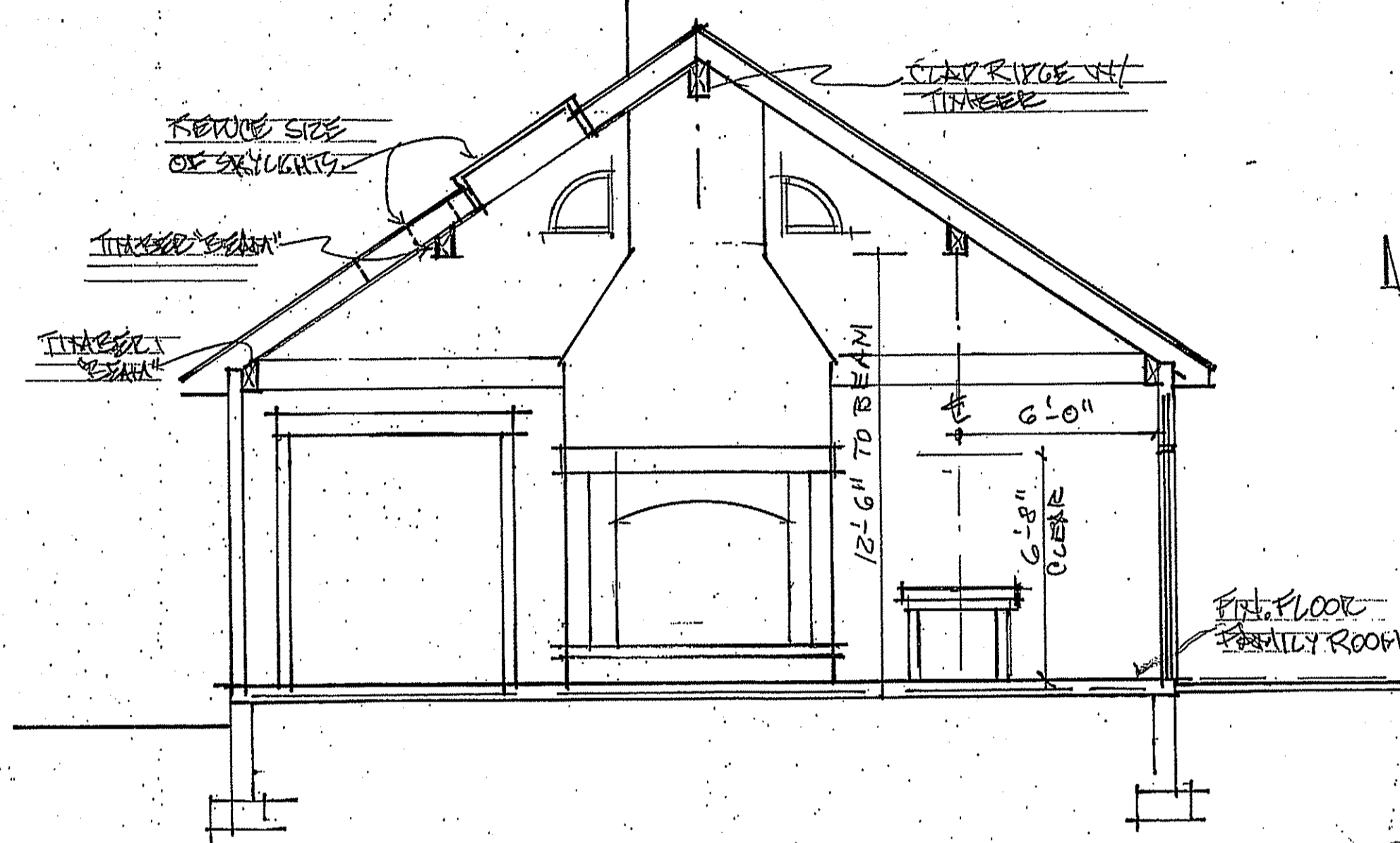
MATTHEW T. CRONIN, AIA
ARCHITECT
P.O. BOX 225 RED BANK, NEW JERSEY 07701
PHONE: 732-747-6563 mattcroninarch@gmail.com FAX: 732-747-6966

ADDITIONS AND ALTERATIONS TO
25 RIDGE ROAD - LOT: 14 BLOCK: 100
BOROUGH OF RUMSON, MONMOUTH COUNTY, NEW JERSEY

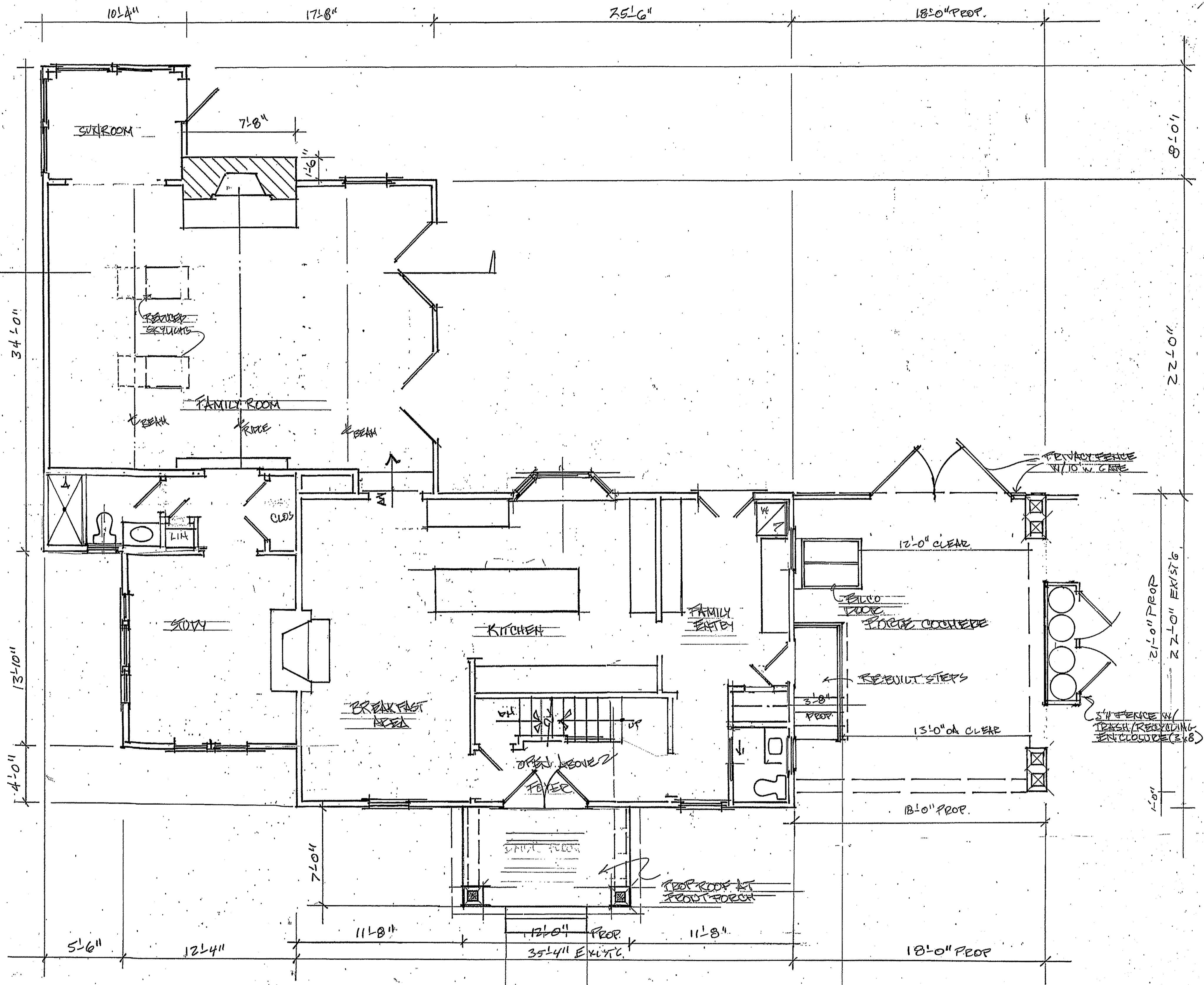
MATTHEW T. CRONIN AIA
NJ LICENSE No. A112367

REVISION	DATE
Rev. 1) 1-19-26	
Revision 2) 1/19/26	
Rev. 3) 3-5-26	

DATE: 11-11-25
SHEET TITLE:
SHEET No. 1 of 6



SECTION A-A thru family room
SCALE: 1/4" = 1'-0"

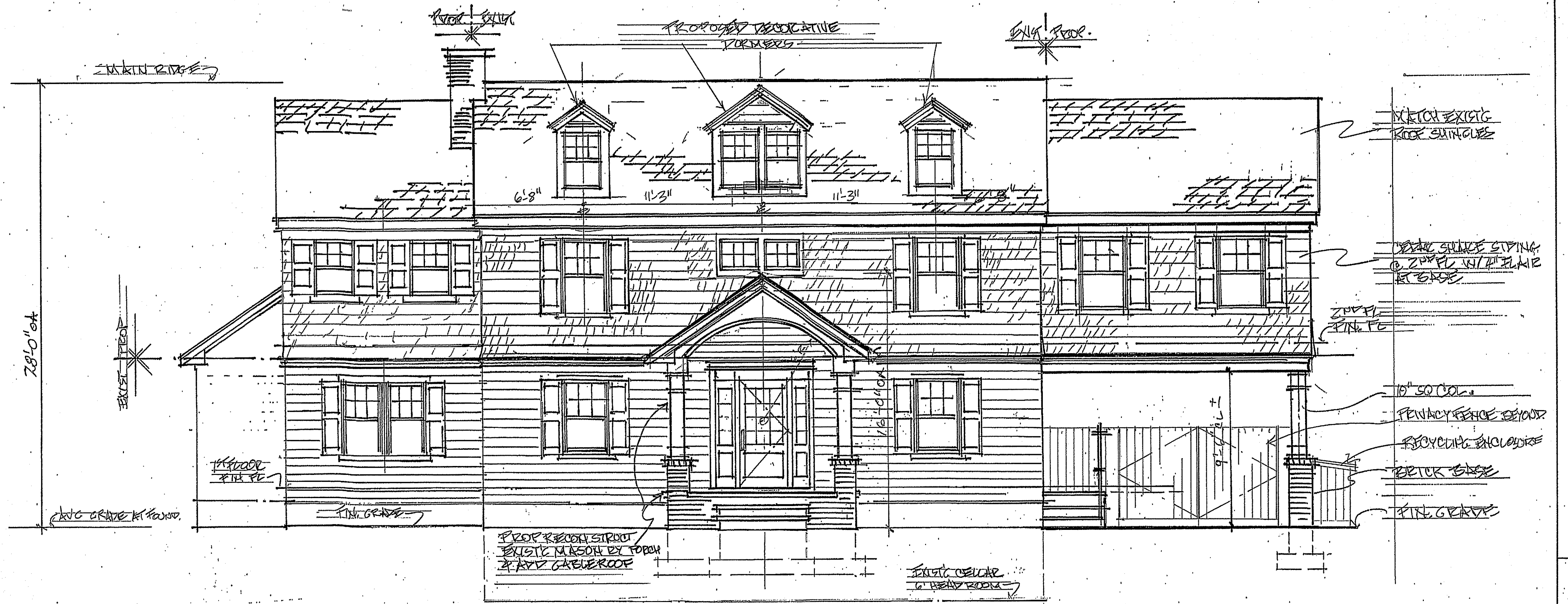


FIRST FLOOR PLAN
SCALE: 1/4" = 1'-0"

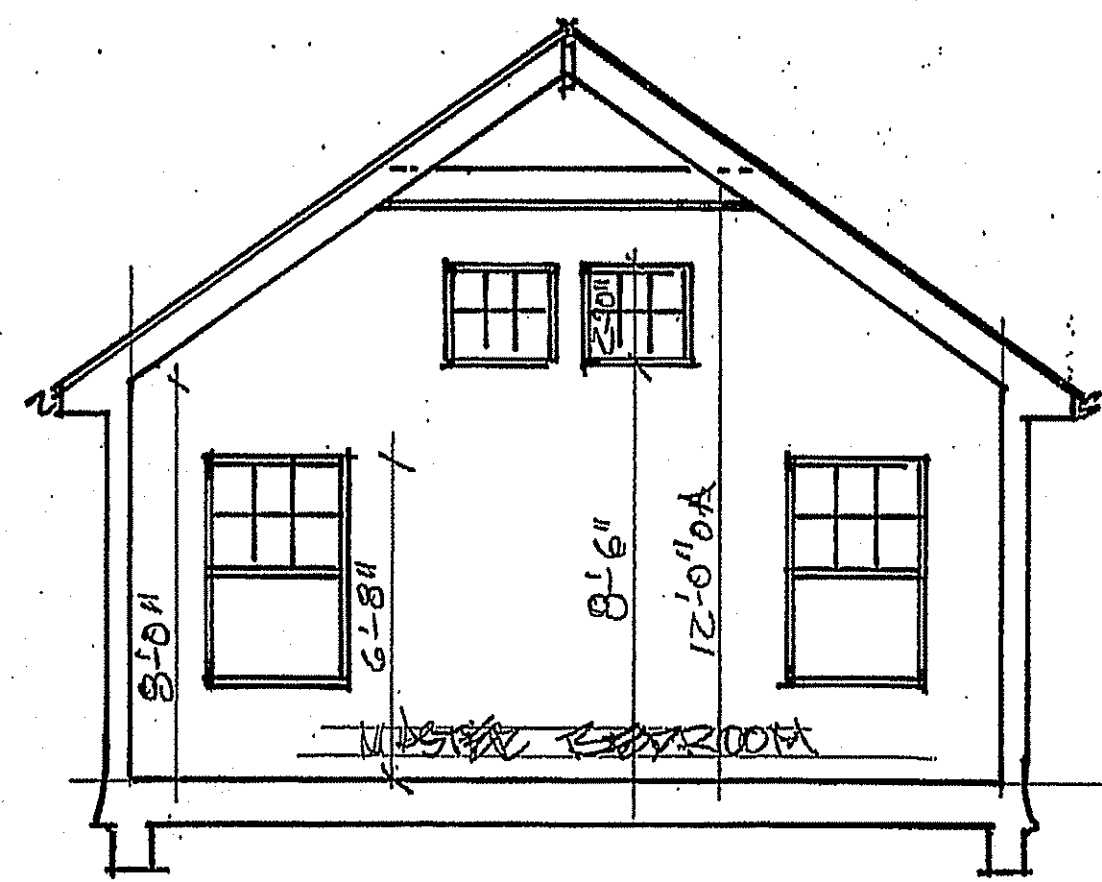
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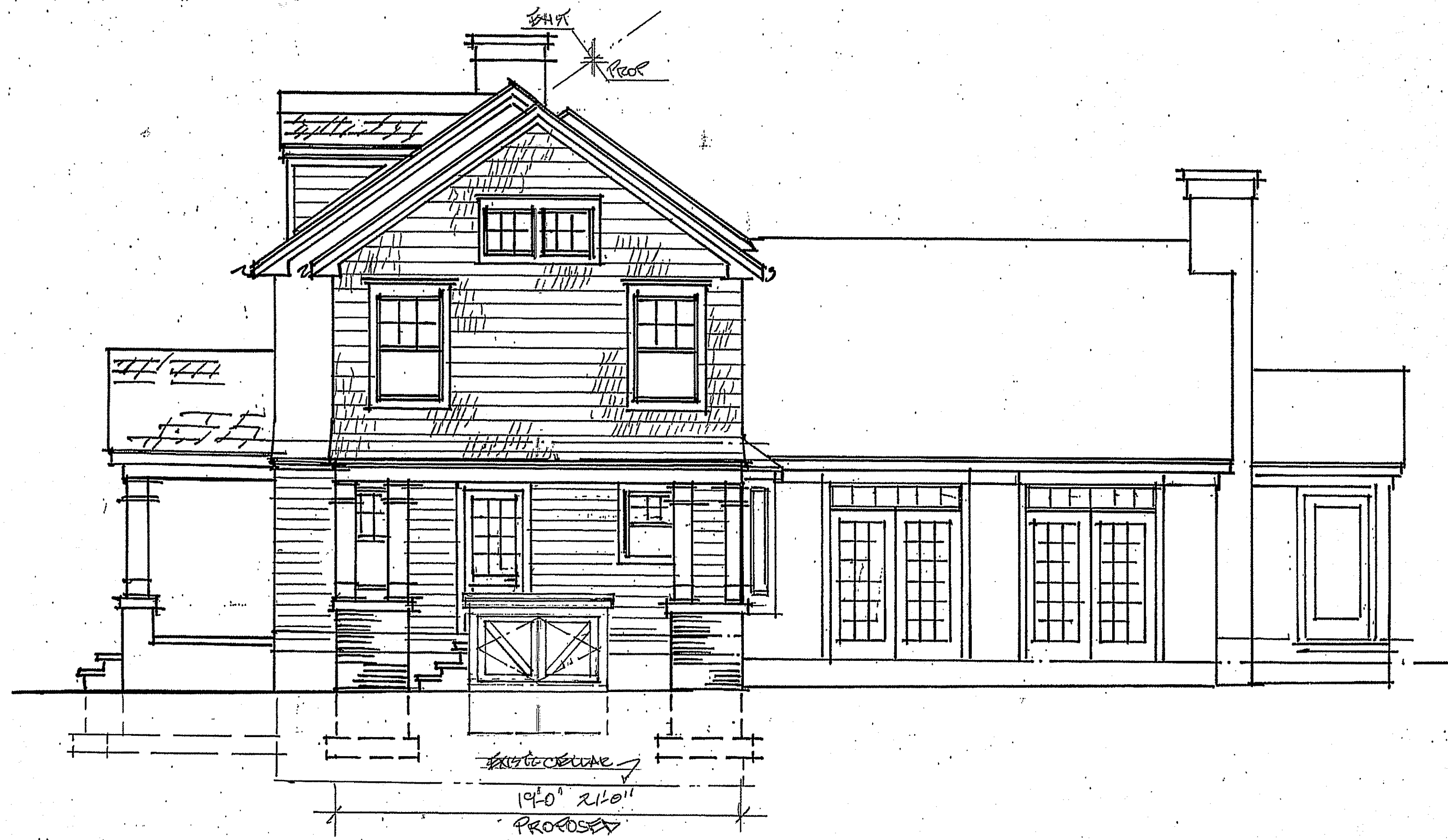
REVISION	DATE	SHEET TITLE
Rev 1) 1-19-26	11-11-25	SHEET No.
Rev 2) 2/19/26		2 of 6
Rev 3) 3-5-26		



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



SECTION B-B thru master bedroom
SCALE: 1/4" = 1'-0"



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

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ADDITIONS AND ALTERATIONS TO
25 RIDGE ROAD - LOT: 14 BLOCK: 100
BOROUGH OF RUMSON, MONMOUTH COUNTY, NEW JERSEY

MATTHEW T. CRONIN AIA NJ LICENSE No. AI 12367	
REVISION	
Rev 1) 1-19-26	
Revision 2) 2/19/26	
Rev. 3) 3-5-26	
DATE	11-11-25
SHEET TITLE	
COMM. NO.	SHEET No.
	4 of 6

Monmouth County
Buffer Report

created on 2/24/2026

Highlighted feature(s)

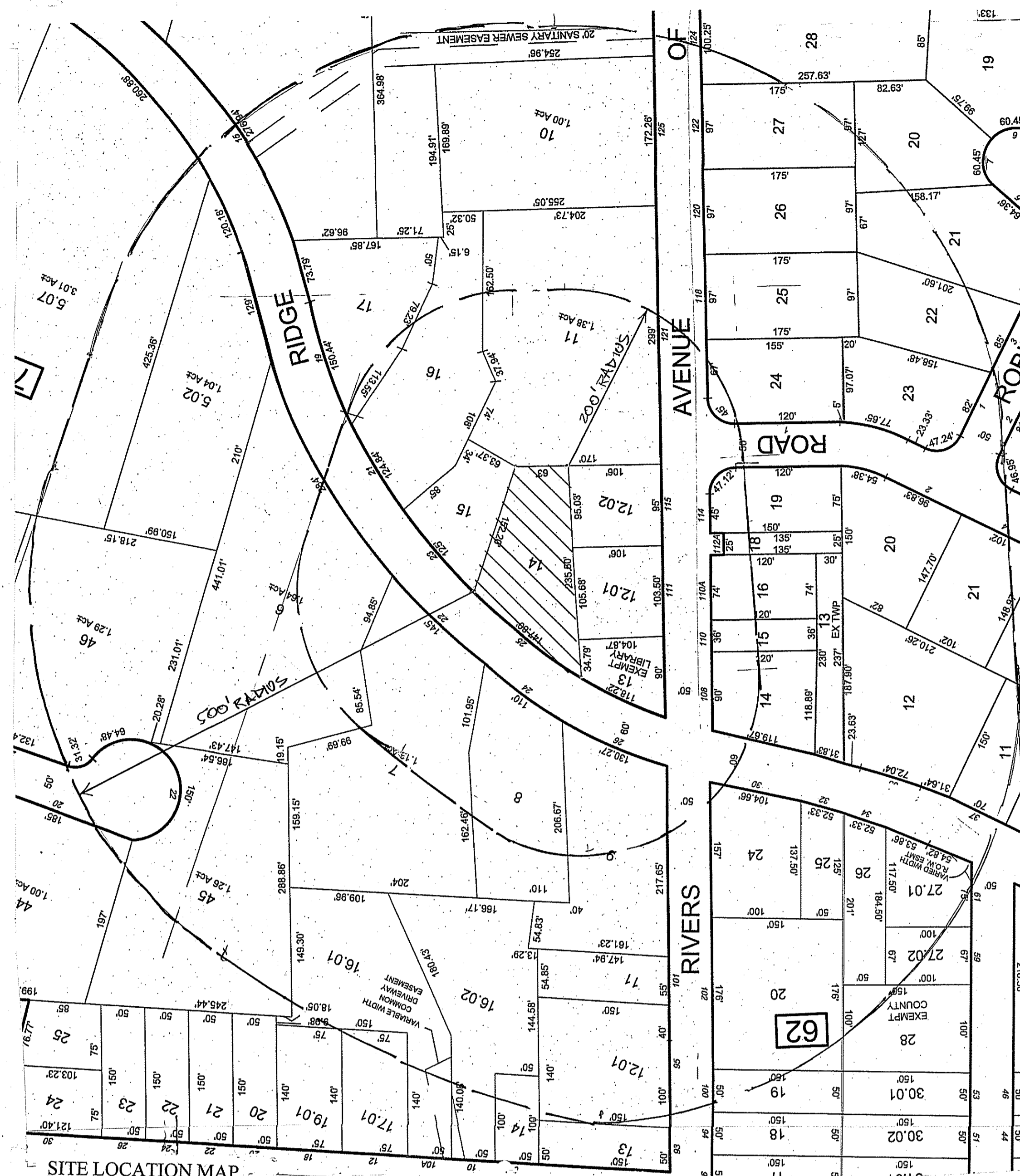
Subject Property (1)						
MUN	BLOCK	LOT	QUAL	Location	Owner Name	Owner Street
Rumson Boro	100	14		25 RIDGE RD.	PAYNE, JEFFREY & WHITNEY AYLER	25 RIDGE RD.

List of adjoining feature(s) that intersect 200 foot buffer from Subject Property.

Adjacent Properties (19)						
MUN	BLOCK	LOT	QUAL	Location	Owner Name	Owner Street
Rumson Boro	62	24		30 RIDGE RD/CR AV TWO RIV	30 RIDGE ROAD, LLC	1625 STATE ROUTE 10 MORRIS PLAINS, NJ 07950
Rumson Boro	70	6		20 RIDGE ROAD	EAFONE, JOSEPH JOHN	20 RIDGE ROAD RUMSON, NJ 07760
Rumson Boro	70	7		22 RIDGE ROAD	BINNS, JOSEPH F III MD & JENNIFER	22 RIDGE ROAD RUMSON, NJ 07760
Rumson Boro	70	8		24 RIDGE ROAD	MCLAUGHLIN, THOMAS J & NANCY	24 RIDGE ROAD RUMSON, NJ 07760
Rumson Boro	70	9		26 RIDGE RD	MACH 3 PROPERTIES, LLC	95 NEW BRUNSWICK AVENUE HOPE LAWN, NJ 08861
Rumson Boro	97	24		1 BLOSSOM RD.	HERMAN, RITA S	1 BLOSSOM ROAD RUMSON, NJ 07760
Rumson Boro	99	14		108 AVE OF TWO RIVERS	ROYMAC REALTY LLC %JOHN D ROYAL	11 BUENA VISTA AVE RUMSON, NJ 07760
Rumson Boro	99	15		110 AVE OF TWO RIVERS	110 AVE OF THE TWO RIVERS LLC	756 NAVESINK RIVER RD RED BANK, NJ 07701
Rumson Boro	99	16		110A AVE OF TWO RIVERS	110 AVENUE OF THE TWO RIVERS, LLC	756 NAVESINK RIVER ROAD RED BANK, NJ 07701
Rumson Boro	99	18		112A AVE OF TWO RIVERS	HOURHAN, MAUREEN & JAMES W JR	112 AVENUE OF TWO RIVERS RUMSON, NJ 07760
Rumson Boro	99	19		114 AVE OF TWO RIVERS	WOODWARD, JOHN T & GLORIA A	6 KINGS HIGHWAY MIDDLETOWN, NJ 07748
Rumson Boro	100	11		121 AVE OF TWO RIVERS	LOVE, DOUGLAS A & MARGARET G	121 AVENUE OF TWO RIVERS RUMSON, NJ 07760
Rumson Boro	100	12.01		111 AVE OF TWO RIVERS	JEWES, SIMON & HENNY BRIDGET	111 AVE OF TWO RIVERS RUMSON, NJ 07760
Rumson Boro	100	12.02		115 AVE OF TWO RIVERS	THIRY, LAWRENCE S	115 AVE OF TWO RIVERS RUMSON, NJ 07760
Rumson Boro	100	13		AVE OF TWO RIVERS & RIDGE	OCEANIC PUBLIC LIBRARY TRUST	109 AVE OF TWO RIVERS RUMSON, NJ 07760
Rumson Boro	100	14		25 RIDGE RD.	PAYNE, JEFFREY & WHITNEY AYLER	25 RIDGE RD. RUMSON, NJ 07760
Rumson Boro	100	15		23 RIDGE RD.	SULLIVAN, MICHAEL & JILL	P O BOX 307 RUMSON, NJ 07760
Rumson Boro	100	16		21 RIDGE RD.	DEMASO, JOSHUA P & JAIME SHARROCK	21 RIDGE RD. RUMSON, NJ 07760
Rumson Boro	100	17		19 RIDGE ROAD	WURCH, JOHN & JANET	19 RIDGE ROAD RUMSON, NJ 07760

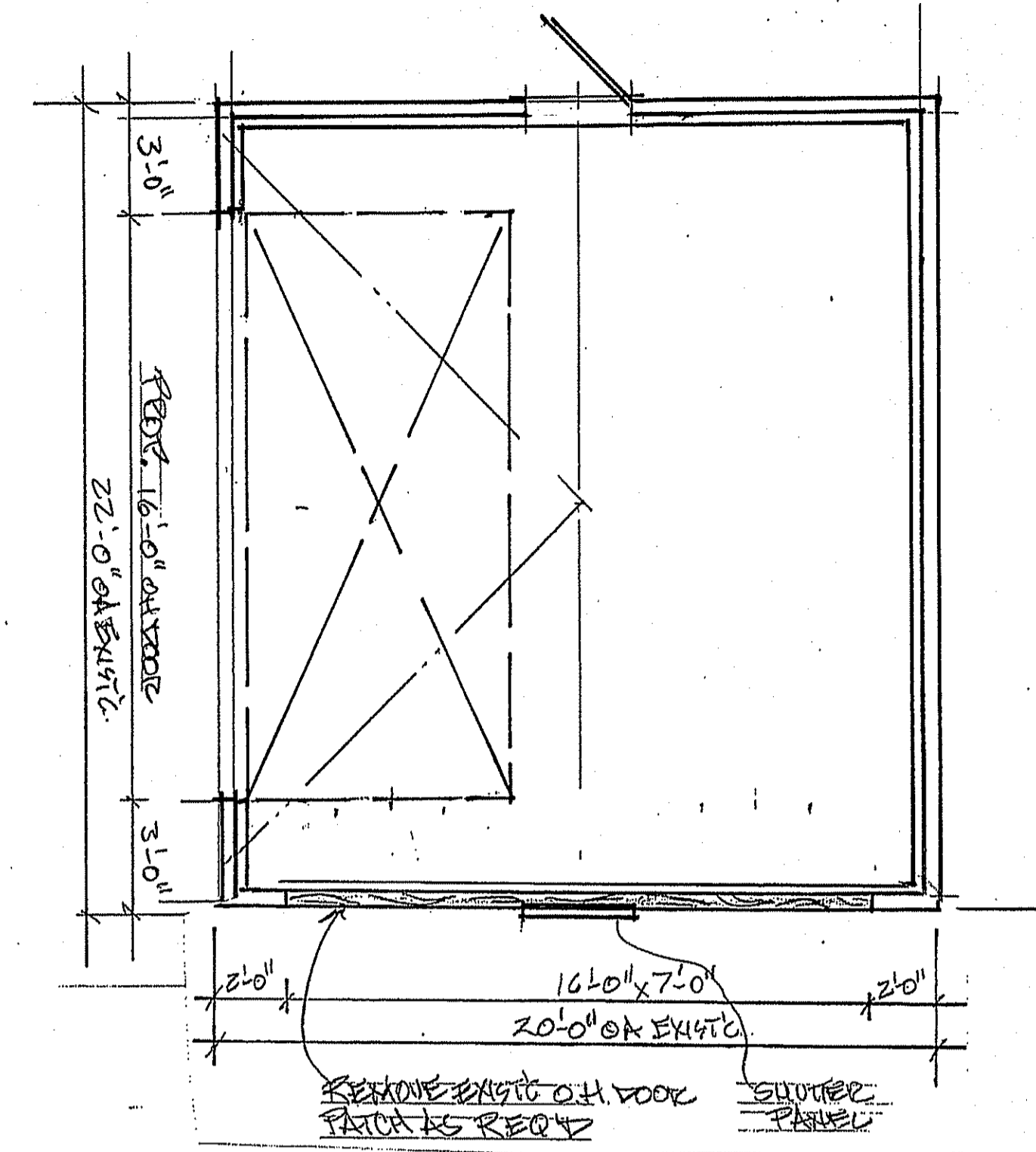
IN ADDITION TO THE RUMSON RESIDENTS WITHIN 200 FEET, THE FOLLOWING ENTITIES MUST BE NOTIFIED:

- New Jersey Department of Transportation
1035 Parkway Avenue, CN 600, Ewing, New Jersey 08618
- Jersey Central Power & Light Co.
101 Crawfords Corner Road #1-511, Holmdel, New Jersey 07733
- Verizon, NJ c/o Duff & Thelps
P.O. Box 2749, Addison, Texas 75001
- Comcast Cable
403 South Street, Eatontown, New Jersey 07724
- Director, Monmouth County Planning Board
Hall of Annex, P.O. Box 1255, Freehold, New Jersey 07728-1255
- New Jersey Natural Gas
1415 Wyckoff Road, Wall, New Jersey 07727
- New Jersey American Water Company
661 Shrewsbury Avenue, Shrewsbury, New Jersey 07702

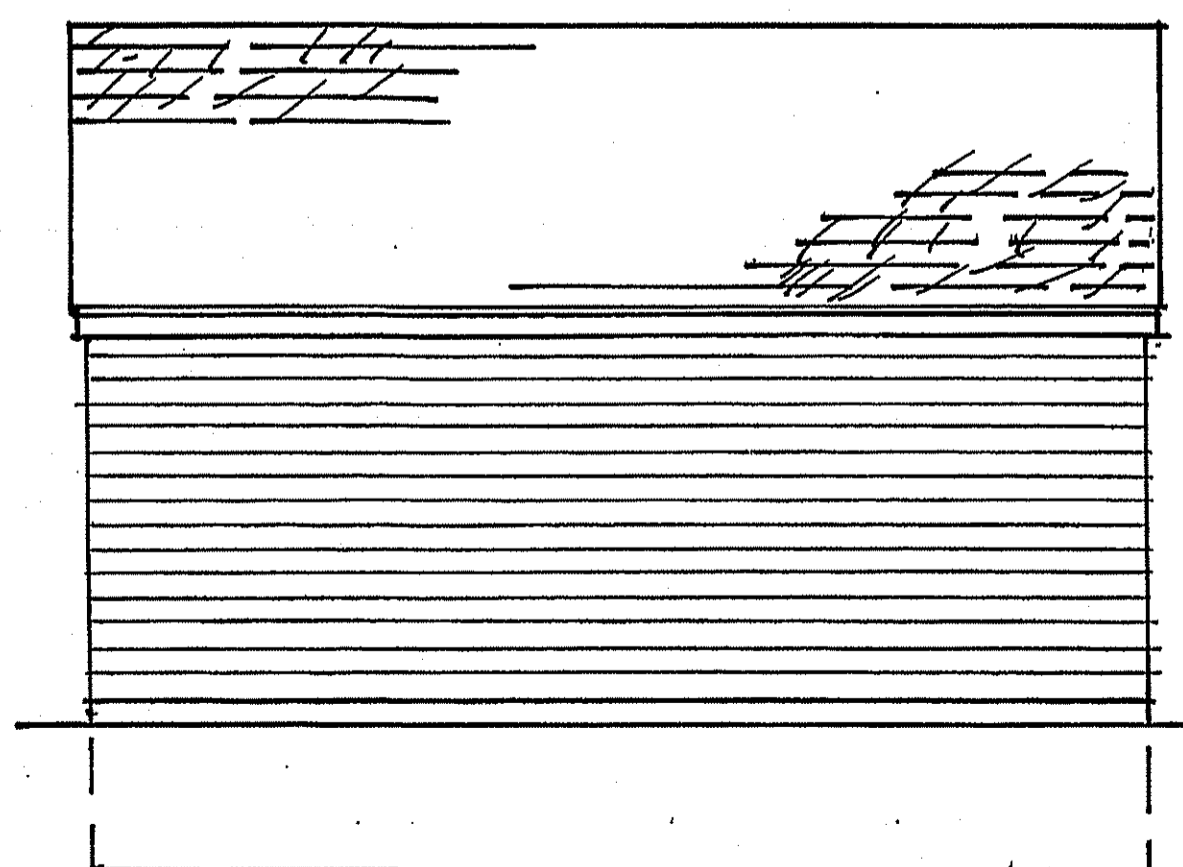


SITE LOCATION MAP
SCALE: 1" = 100'

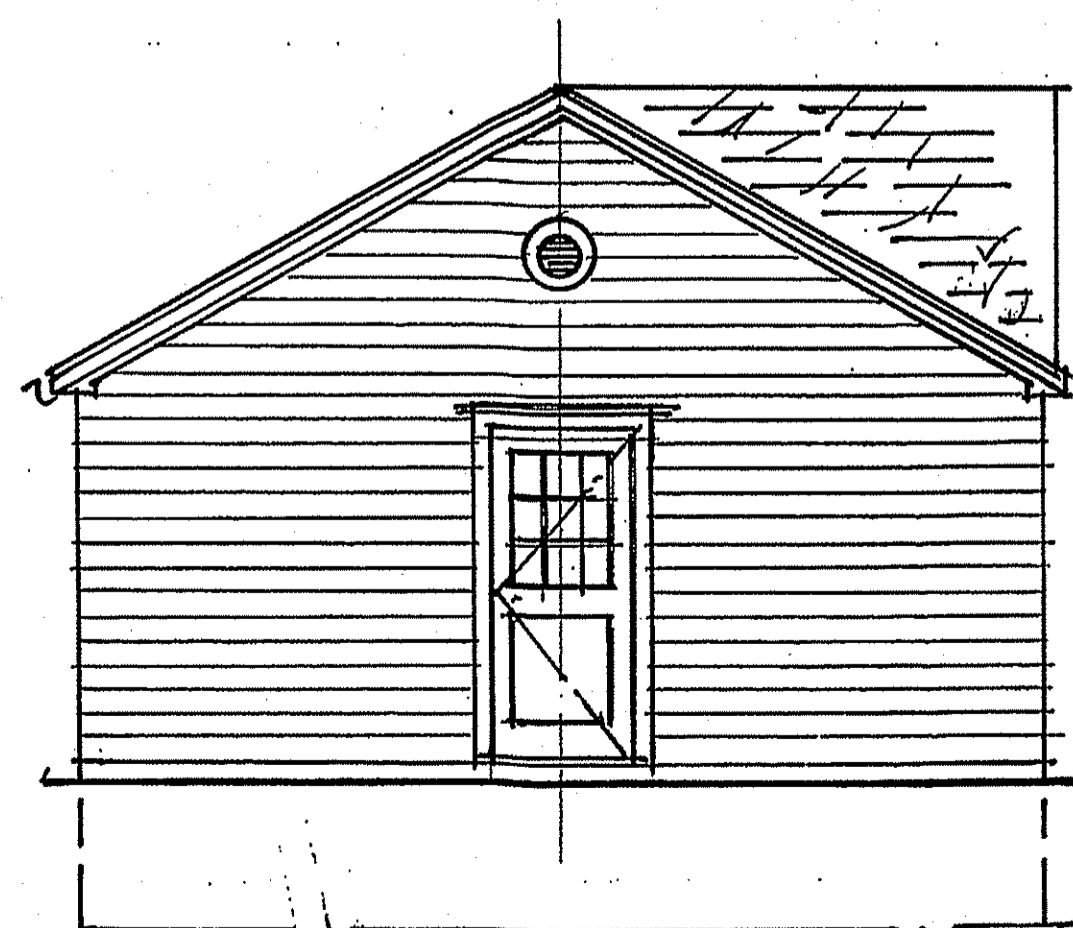
NOTE:
THIS MAP CONTAINS SHEETS 13, 14, 15 and 28 OF THE TAX MAPS OF THE BOROUGH OF RUMSON



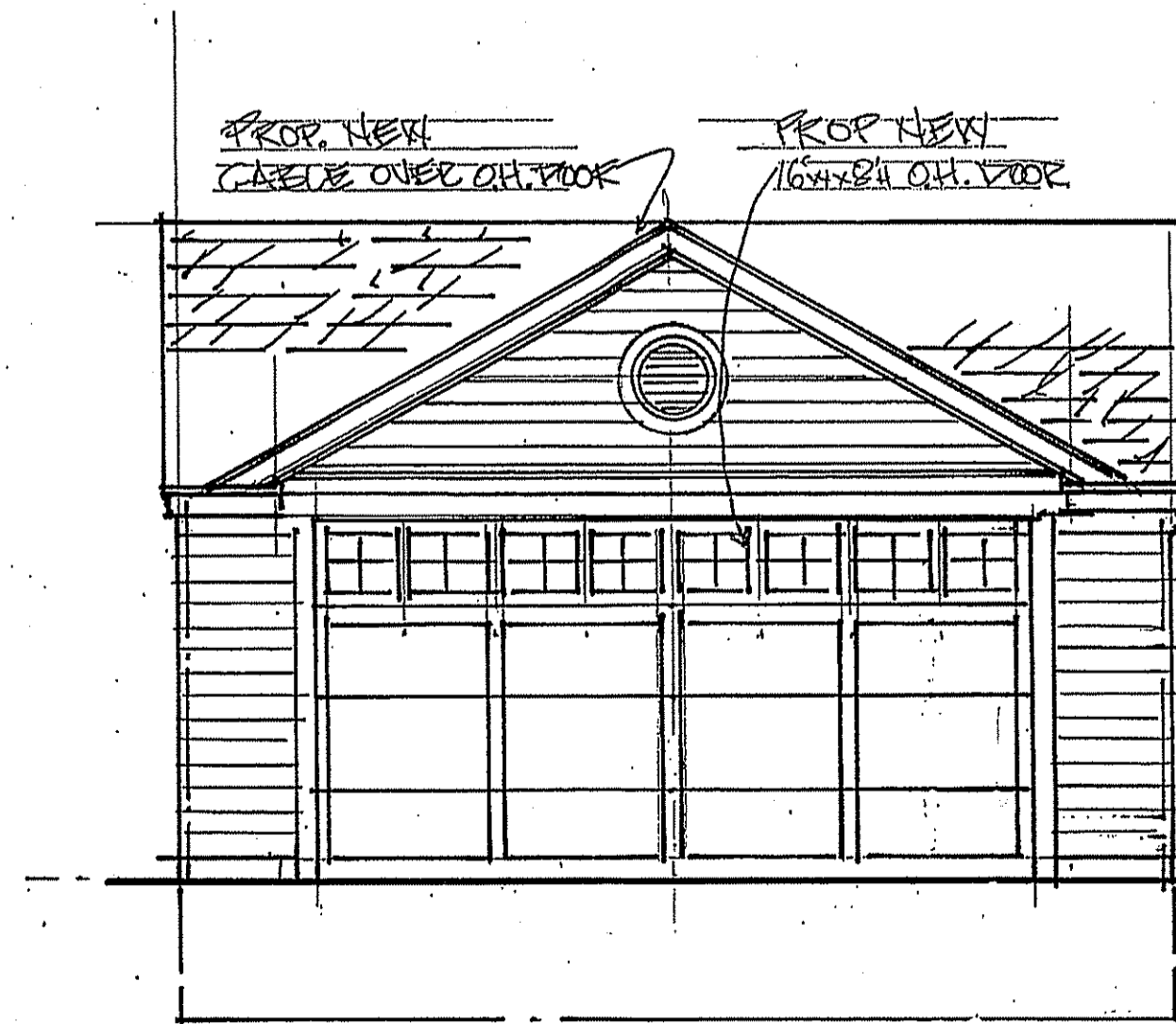
PLAN AT DETACHED GARAGE
SCALE: 1/4" = 1'-0"



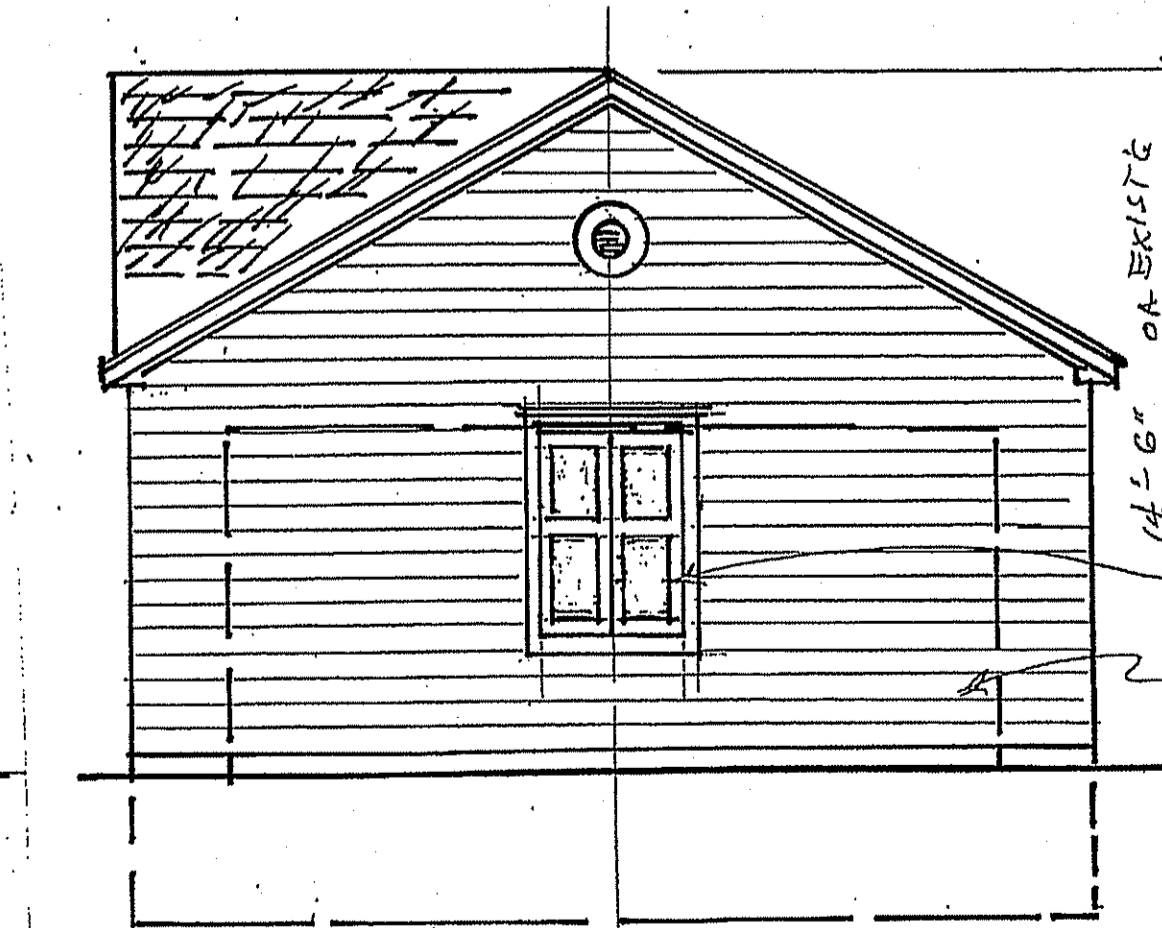
WEST ELEVATION
SCALE: 1/4" = 1'-0"



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



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



NORTH ELEVATION (RIDGE ROAD)
SCALE: 1/4" = 1'-0"

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ADDITIONS AND ALTERATIONS TO
25 RIDGE ROAD - LOT: 14 BLOCK: 100
BOROUGH OF RUMSON, MONMOUTH COUNTY, NEW JERSEY

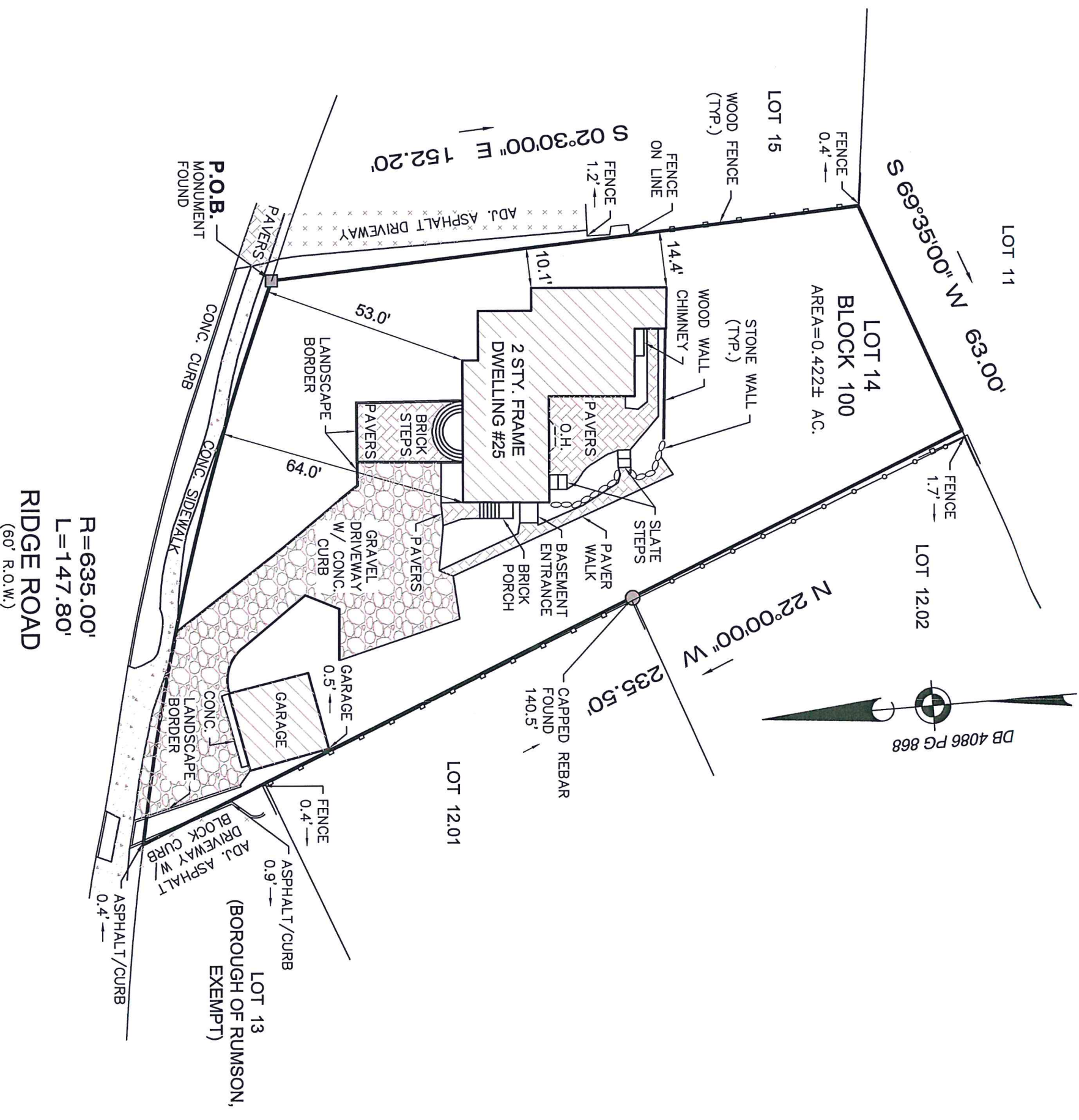
MATTHEW T. CRONIN AIA
NJ LICENSE No. AI 12367

REVISION	DATE
Rev 1) 1-19-26	
Revision 2) 2/19/26	
Rev. 3) 3-5-26	

DATE 11-11-25

SHEET TITLE

COMM No SHBET No
6 of 6



DB 4086 PG 868

RIDGE ROAD
(60' R.O.W.)
R=635.00'
L=147.80'

PREPARED FOR: **JEFFREY PAYNE AND WHITNEY AYLER-PAYNE**
 TITLE INSURER: **RMS TITLE SERVICES, LLC (RMS-14168)**
WESTCOR LAND TITLE INSURANCE COMPANY
 MORTGAGE HOLDER: **HOMEBRIDGE FINANCIAL SERVICES, INC.**,
its successors and/or assigns, as their interest may appear.
 BUYERS ATTORNEY: **ANDREW W. KRANTZ, Esquire**
ZAGER FUCHS, PC

DISCUSSION TOPIC:
 ASPHALT AND CURB FROM ADJ.
 LOT 13 CROSS ONTO SUBJECT LOT.

IMPORTANT NOTES, PLEASE REVIEW:

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- THIS SURVEY DOES NOT PURPORT TO IDENTIFY BELOW GROUND ENCROACHMENTS, UTILITIES, SERVICES LINES OR STRUCTURES, WETLANDS, OR RIPARIAN RIGHTS. NO ATTEMPT WAS MADE TO DETERMINE IF ANY PORTION OF THE PROPERTY IS CLAIMED BY THE STATE OF NEW JERSEY AS TIDELANDS, ENVIRONMENTALLY SENSITIVE AREAS, IF ANY ARE NOT LOCATED BY THIS SURVEY.
- OFFSET DIMENSIONS FROM STRUCTURES TO PROPERTY LINES SHOWN HEREON ARE NOT TO BE USED TO REESTABLISH PROPERTY LINES.
- THIS SURVEY IS SUBJECT TO CONDITIONS WHICH AN ACCURATE TITLE SEARCH MIGHT DISCLOSE. SUBJECT TO RESTRICTIONS AND EASEMENTS RECORDED AND/OR UNRECORDED.
- PROPERTY CORNERS HAVE NOT BEEN SET AS PER CONTRACTUAL AGREEMENT. (N.J.A.C. 13:40-5.1(D))

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 BLOCK 100
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 BOROUGH OF RUMSON
 NEW JERSEY

DAVID J. VON STEENBURG
 PROFESSIONAL LAND SURVEYOR
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Scale:	Drawn By:	Date:	JOB #:	CAD File #:	Sheet #:
1"=30'	SC	5/22/19	19-04746	19-04746	1 OF 1

DB 4086 PG 868