



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

RECEIVED  
 APR 16 2026  
 ZONING OFFICE

APPLICATION TO THE ZONING BOARD OF ADJUSTMENT

Thomas A. Schafer      Thomas.schafer@kochmodular.com      908-285-1482  
 Name of Applicant      Email      Phone Number

5 Clover Lane, Rumson, NJ      97      36  
 Property Address      Block      Lot

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.*

Applicant's Attorney and contact information (if any)

Applicant's Architect and contact information (if any)

Applicant's Engineer and contact information (if any)

Signature of Applicant or Agent      Date

Proposed plan      New Single Family Home

Hardship Encountered      Existing Non-confirming Lot

Variations Requested      • Minimum lot area of 1.347 acre whereas 1.5 is required  
 • Minimum lot frontage of 186 feet, whereas 250 feet is required  
 • Minimum lot frontage of 194 feet, whereas 250 feet is required.



**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: April 10, 2026

**Applicant:** Thomas A. Schafer  
**Address:** 5 Clover Lane, Rumson, NJ 07760  
Block 97, Lot 36, Zone: R-1

I have reviewed the Land Use & Development Permit application for construction of a new, conforming, single-family dwelling on a nonconforming corner lot. The existing nonconformities are not changed with this application and no new nonconformities are proposed.

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

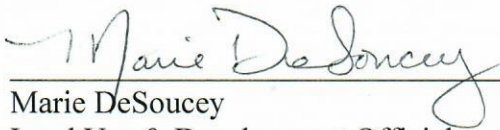
### **Borough of Rumson Ordinances/Development Regulations Schedule 5-1 Zoning District Regulations**

- Minimum lot area of 1.347 acre, whereas 1.5 acre is required.
- Minimum lot frontage of 186 feet, whereas 250 feet is required.
- Minimum lot frontage of 194 feet, whereas 250 feet is required.

Supporting documents to the application include:

- Proposed Plot Plan for 5 Clover Lane, prepared by FWH Associates, PA, signed & sealed, dated September 8, 2025, last revised March 27, 2026, one sheet.
- Architectural Plans for new single family home prepared, signed & sealed by AJ Aker, Arch, dated January 16, 2026, (sheet CS-1 revised March 31, 2026), consisting of fourteen (14) sheets (CS-1, A-1 to A-10, E1 to E3).

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

**ZONE R-1 REQUIREMENTS**

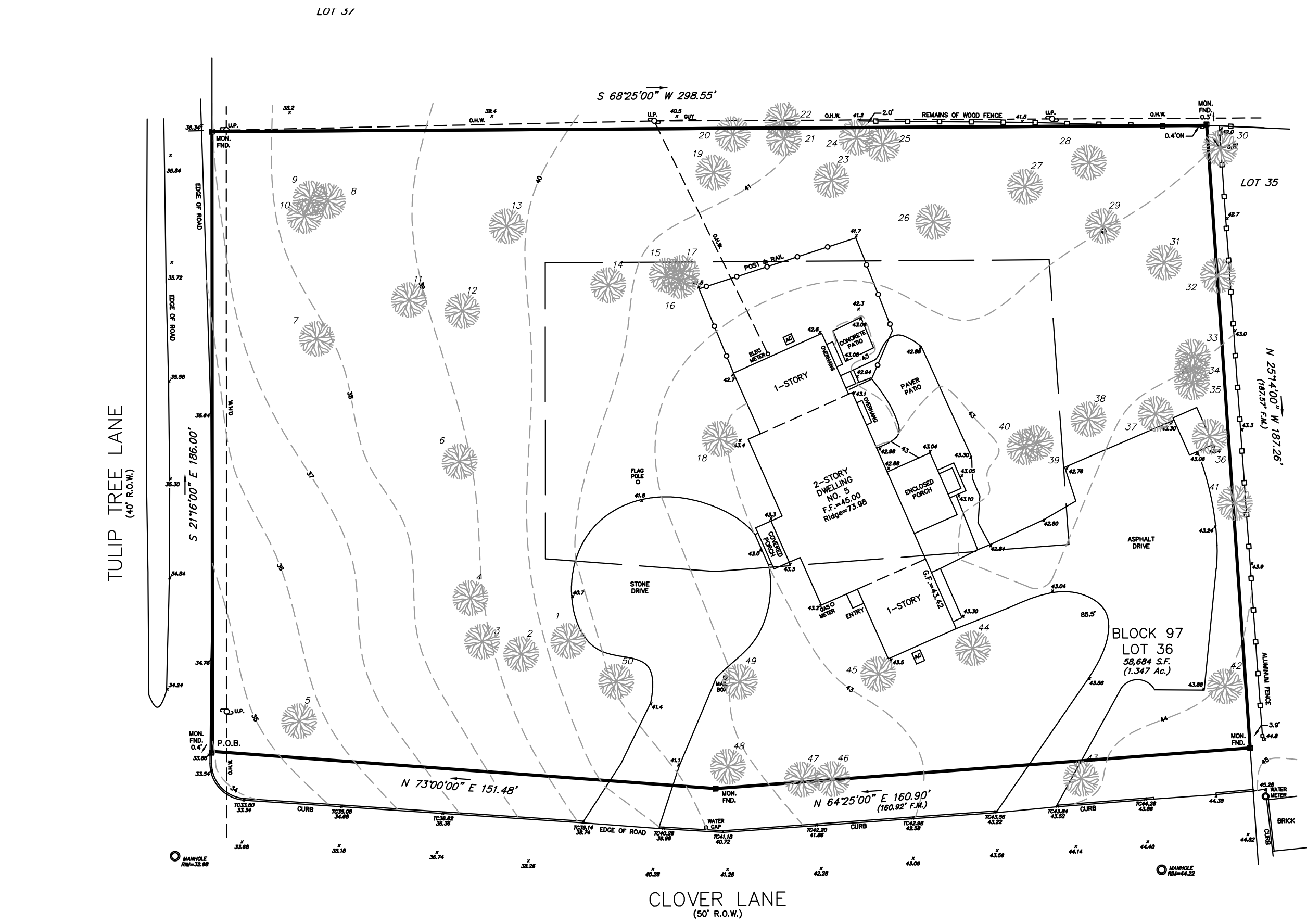
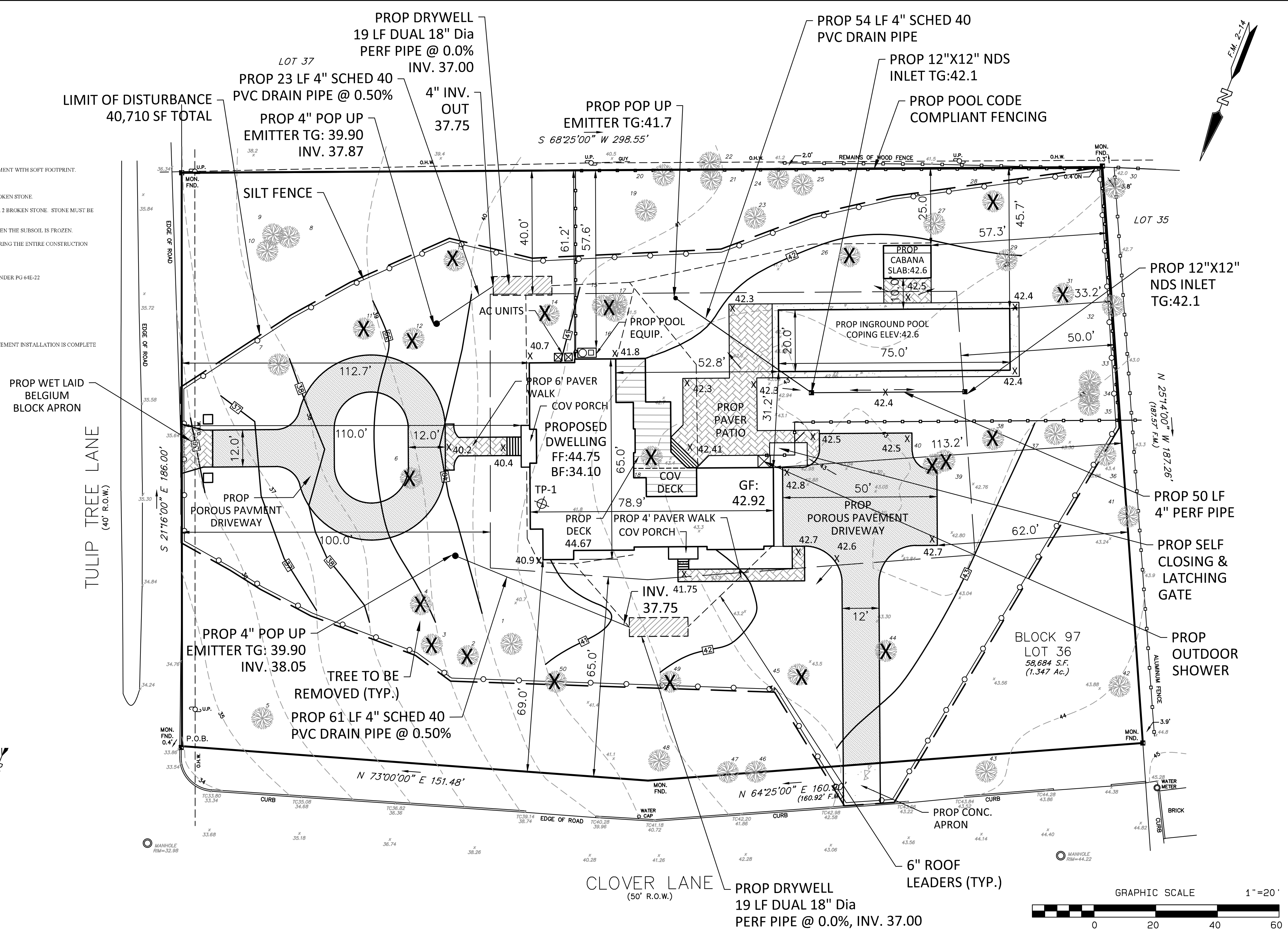
REQUIRED	PROVIDED
LOT AREA 1.5 ACRES	1.347 ACRES*
LOT WIDTH 250 FT	194 FT*
LOT FRONTAGE 250 FT	312.38 FT (Clover Lane) 186 FT (Tulip Tree Lane)*
FRONT YARD SETBACK 100 FT	110 FT
SECONDARY FRONT 65 FT	69 FT
SIDE YARD SETBACK 40.80 FT	61.2 N/A FT
ACCESSORY 15 FT	25 FT
POOL 15 FT	45.7 FT
REAR YARD SETBACK 50 FT	113.2 FT
ACCESSORY 15 FT	57.3 FT
POOL 15 FT	33.2 FT
MAX BUILDING COVERAGE 5,113 SF	3,463 SF Existing 3,410 SF Proposed
	House 3094 SF House & cov Deck 3146 SF Enclosed porch 283 SF Cov porch 79.28 SF Cov side entry porch 38.58 SF Shed 93 SF
	Cov entry porch 62 SF Cov side entry porch 38.58 SF Cubana 164 SF
MAX LOT COVERAGE 13,292 SF	11,593 SF Existing 13,362 SF Proposed
	Building cov 3463 SF Building cov 3410 SF Circle Drive 3129 SF Circle Drive 3129 SF Driveway 2 5980 SF Side entry 17 SF Cov porch 79.28 SF Cov porch 79.28 SF Cov porch 79.28 SF Pool 14 SF
	Entry walk 128 SF Side entry steps/walk 205 SF Circle Drive 2733 SF Side entry 17 SF Driveway 2 2600 SF Driveway 2 2600 SF Pool 1500 SF Pool patio equipment 30 SF Belgian block apron 134 SF
MAX FLOOR AREA RATIO 0.3	0.1
MAX BLDG HEIGHT (Gable/Hip) RIDGE EAVES	40 FT 32 FT 2 1/2 STORIES
ACCESSORY HEIGHT 1 1/2 STORIES	16 FT 1 STORY

**\*EXISTING NON CONFORMITY**

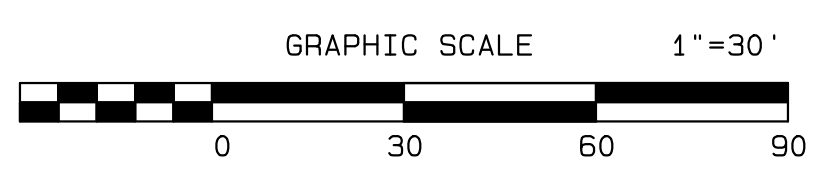
- NOTES:**
- PROPERTY KNOWN AND DESIGNATED AS LOT 36 BLOCK 97 AS SHOWN ON THE BOROUGH OF RUMSON TAX MAP SHEET NO. 28
  - TOPOGRAPHIC INFORMATION BASED ON "TOPOGRAPHIC SURVEY, 5 CLOVER LANE, LOT 36, BLOCK 97 AS PREPARED BY CHARLES SURMONT, P.E. & P.L.S., SHEET 1 OF 1, DATED 2/25/25.
  - BOUNDARY HEREON IS IN ACCORDANCE WITH A PLAN ENTITLED "SURVEY OF PROPERTY, 5 CLOVER LANE, LOT 36, BLOCK 97, BOROUGH OF RUMSON, MONMOUTH COUNTY, NEW JERSEY" PREPARED BY CHARLES SURMONT, P.E. & P.L.S., DATED 2/25/25.
  - PROPERTY LIES IN FLOOD ZONE X (AREAS DETERMINED TO BE OUTSIDE THE 0.2% ANNUAL CHANCE FLOODPLAIN) PER FLOOD INSURANCE RATE MAP NO. 34052001H, EFFECTIVE DATE: JUNE 15, 2022.
  - UTILITY LOCATIONS TO BE VERIFIED BY CONTRACTOR PRIOR TO CONSTRUCTION
  - OWNER/APPLICANT: THOMAS A & MARY ANNE SCHAFER  
5 CLOVER LANE  
RUMSON, NJ 07760
  - PROPERTY ADDRESS: 5 CLOVER LANE
  - DRYWELL SIZED FOR WATER QUALITY STORM BUILDING COVERAGE = 3,310 SF  
3310 SF X  $\frac{1.25}{12}$  X 0.90 (90% Req.) = 310.31 CF or 311 CF REQUIRED 340 PROVIDED

Tree	Species	DBH (in)	Trees to be Removed
1	japanese maple	13"	
2	norway maple	10"	X
3	norway maple	23"	X
4	norway maple	21"	X
5	pin oak	20"	X
6	dead norway spruce	22"	X
7	tulip tree	43"	
8	tulip tree	17"	
9	tulip tree	30"	
10	tulip tree	25"	X
11	norway spruce	22"	X
12	japanese yew	19"	X
13	black locust	20"	X
14	american holly	15"	X
15	saucer magnolia	13"	X
16	saucer magnolia	11"	X
17	saucer magnolia	11"	X
18	pin oak	17"	X
19	norway spruce	22"	X
20	american holly	6"	
21	japanese yew	9"	
22	pin oak	30"	
23	norway maple	15"	X
24	norway maple	15"	X
25	japanese yew	10"	
26	pin oak	33"	X
27	dead red maple	33"	X
28	american holly	8"	
29	black cherry	6"	
30	norway maple	8"	
31	norway maple	9"	X
32	sauna cypress	9"	
33	american holly	9"	
34	american holly	7"	
35	american holly	7"	
36	norway spruce	6"	
37	pin oak	46"	
38	american holly	6"	X
39	box elder	19"	X
40	box elder	19"	X
41	silver maple	36"	
42	eastern white pine	42"	
43	eastern redbud	13"	
44	american holly	22"	X
45	norway spruce	31"	X
46	japanese maple	12"	
47	norway spruce	18"	
48	douglas fir	8"	
49	balsam fir	10"	
50	norway spruce	16"	X

- TEST HOLE NO.: TP-1  
ELEVATION: 41.2  
Estimated Seasonal High Water Table: +10  
Ground Water Encountered at: +10
- 0' TO 0.83' 10 YR 4/4 DARK YELLOWISH BROWN SANDY LOAM  
0.83' TO 4.17' 7.5 YR 4/4 BROWN LOAMY SAND  
4.17' TO 6.20' 7.5 YR 4/6 STRONG BROWN SAND  
6.20' TO 8.50' 7.5 YR 5/6 STRONG BROWN SAND  
8.50' TO 10.00' 7.5 YR 5/8 STRONG BROWN SAND
- EOB
- NOTES:**
- EXCAVATE BED TO BOTTOM OF STORAGE BED ELEVATION USING EQUIPMENT WITH SOFT FOOTPRINT.
  - DO NOT COMPACT SUBGRADE
  - CHOKER COURSE MUST CONSIST OF CLEAN, WASHED AASHTO No. 57 BROKEN STONE
  - STORAGE BED AGGREGATE MUST BE CLEAN, OPEN-GRADED AASHTO No. 2 BROKEN STONE. STONE MUST BE WASHED PRIOR TO PLACEMENT.
  - CONSTRUCTION MAY NOT TAKE PLACE DURING RAIN OR SNOW, NOR WHEN THE SUBSOIL IS FROZEN.
  - THE POROUS PAVEMENT AREA MUST BE KEPT FREE FROM SEDIMENT DURING THE ENTIRE CONSTRUCTION PROCESS.
  - POROSITY OF THE SURFACE COURSE MUST BE 15-20%.
  - BINDER USED IN THE SURFACE COURSE MUST BE POLYMER MODIFIED BINDER PG 64E-22
  - MINIMUM AIR TEMPERATURE FOR PAVING 50 F
  - INSTALLATION TEMPERATURE GUIDELINES  
\*ASPHALT BASE COURSE 30C-34F  
\*FINISH ROLLING BASE COURSE 18-19C  
\*ASPHALT SURFACE COURSE 30C-32F  
\*FINISH ROLLING SURFACE COURSE 18-18C
  - VEHICULAR USE IS PROHIBITED FOR AT LEAST 48 HOURS ONCE THE PAVEMENT INSTALLATION IS COMPLETE



**EXISTING CONDITIONS**



**GRADING DETAIL**

**LEGEND**

- 99.80 X EXISTING CONTOUR
- (103.2) X EXISTING SPOT ELEVATION
- TC 98.68 EXISTING TOP OF CURB ELEVATION
- 98.30 EXISTING ELEVATION
- EXISTING WATER METER
- EXISTING SANITARY MANHOLE
- EXISTING UTILITY POLE AND LINE
- EXISTING TREE
- EXISTING FENCE
- PROPOSED YARD INLET
- PROPOSED STORM PIPE
- PROPOSED POP-UP EMITTER
- PROPOSED CONTOUR
- PROPOSED SURFACE FLOW
- 99.80 X PROPOSED SPOT ELEVATION
- FF:99.80 PROPOSED FINISH FLOOR ELEVATION
- BF:99.80 PROPOSED BASEMENT ELEVATION
- TP-1 PROPOSED TEST PIT LOCATION
- EXISTING TREE TO BE REMOVED

**PROPOSED PLOT PLAN**

**5 CLOVER LANE  
LOT 36, BLOCK 97**

TAX MAP SHEET No. 28  
SITUATED IN  
BOROUGH OF RUMSON - MONMOUTH COUNTY - NEW JERSEY

CIVIL ENGINEERS  
LAND SURVEYORS  
PLANNERS  
LANDSCAPE ARCHITECTS  
RESERVE SPECIALISTS  
ARCHITECTS

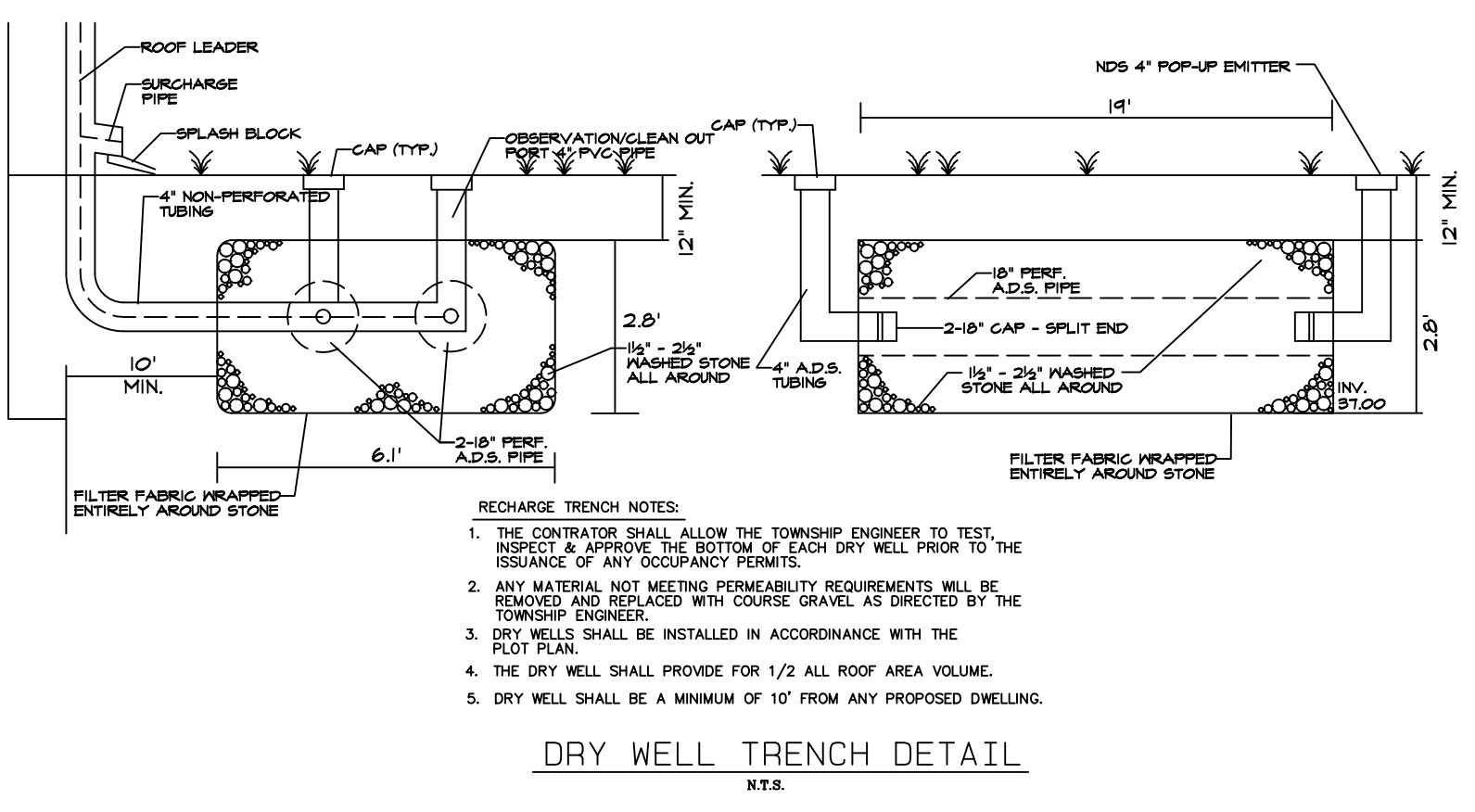
**FWH ASSOCIATES, P.A.**

1856 Rt. 9, Torrs River, NJ 08755 T: 732.797.3100 F: 732.797.3223

**Brian P. Murphy**  
PROFESSIONAL ENGINEER  
N.J. LIC. NO. 42000

DATE	REVISION	DRAWN	CHECKED	RELEASED
3/27/26	REV DRIVEWAY	VTH	JTM	BPM
1/30/26	REV PER FSCD	SA	JWE	BPM
1/16/25	ADD TREE LIST	GLD	MDL	BPM
12/16/25	REVISE LAYOUT PER CLIENT	VTH	BPM	BPM

DRAWN BY	VTH	DATE	9/8/25
DESIGNED BY	SCALE	AS NOTED	
CHECKED BY	JTM	PROJECT NO.	SC-3466
RELEASED BY	CPR	DRAWING NO.	6797.0001
SHEET NO.	1	TOTAL SHEETS	1



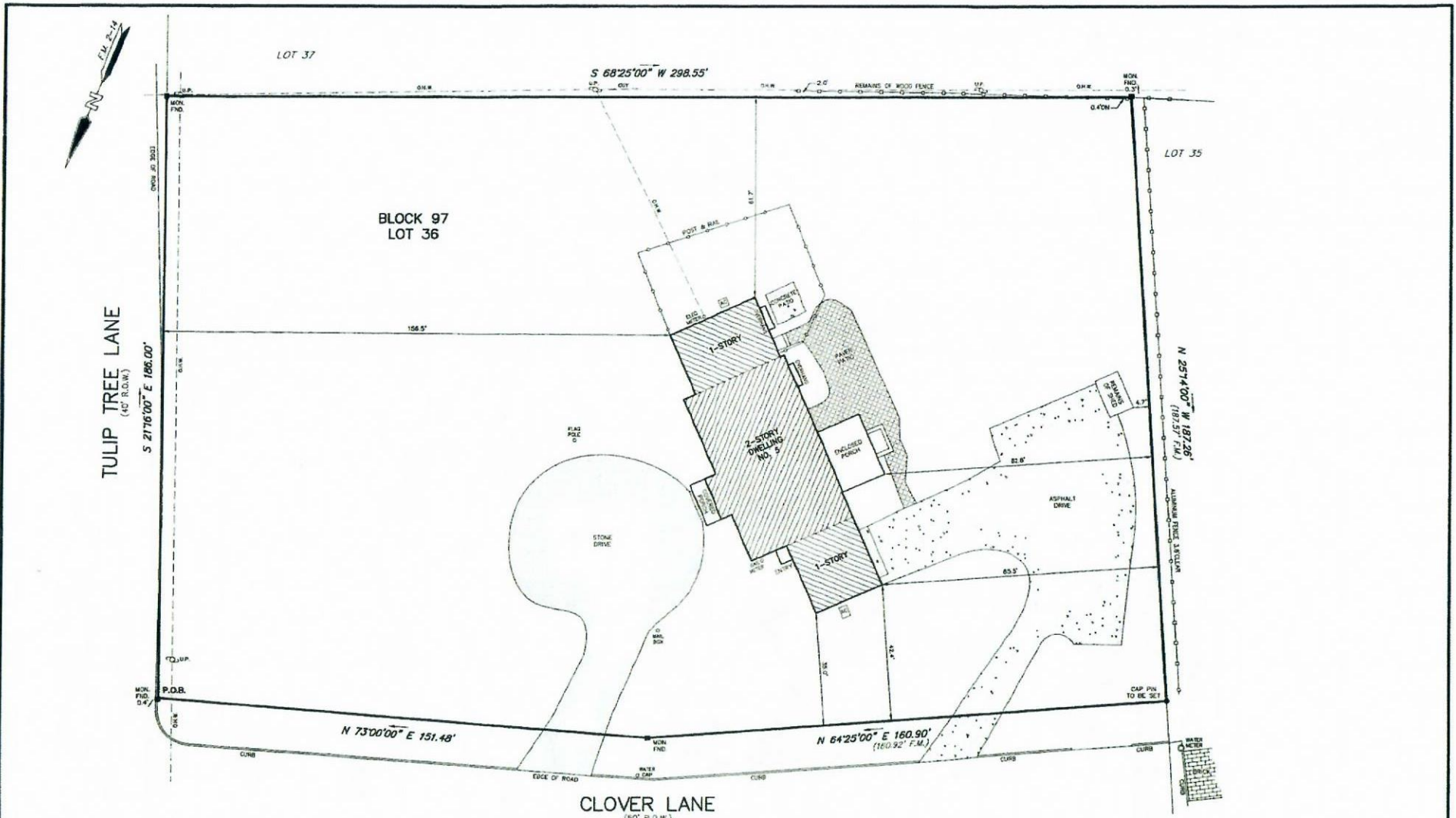
**DRY WELL TRENCH DETAIL**

- RECHARGE TRENCH NOTES:**
- THE CONTRACTOR SHALL ALLOW THE TOWNSHIP ENGINEER TO TEST, INSPECT & APPROVE THE BOTTOM OF EACH DRY WELL PRIOR TO THE ISSUANCE OF ANY OCCUPANCY PERMITS.
  - ANY MATERIAL NOT MEETING PERMEABILITY REQUIREMENTS WILL BE REMOVED AND REPLACED WITH COURSE GRAVEL AS DIRECTED BY THE TOWNSHIP ENGINEER.
  - DRY WELLS SHALL BE INSTALLED IN ACCORDANCE WITH THE PLOT PLAN.
  - THE DRY WELL SHALL PROVIDE FOR 1/2 ALL ROOF AREA VOLUME.
  - DRY WELL SHALL BE A MINIMUM OF 10' FROM ANY PROPOSED DWELLING.









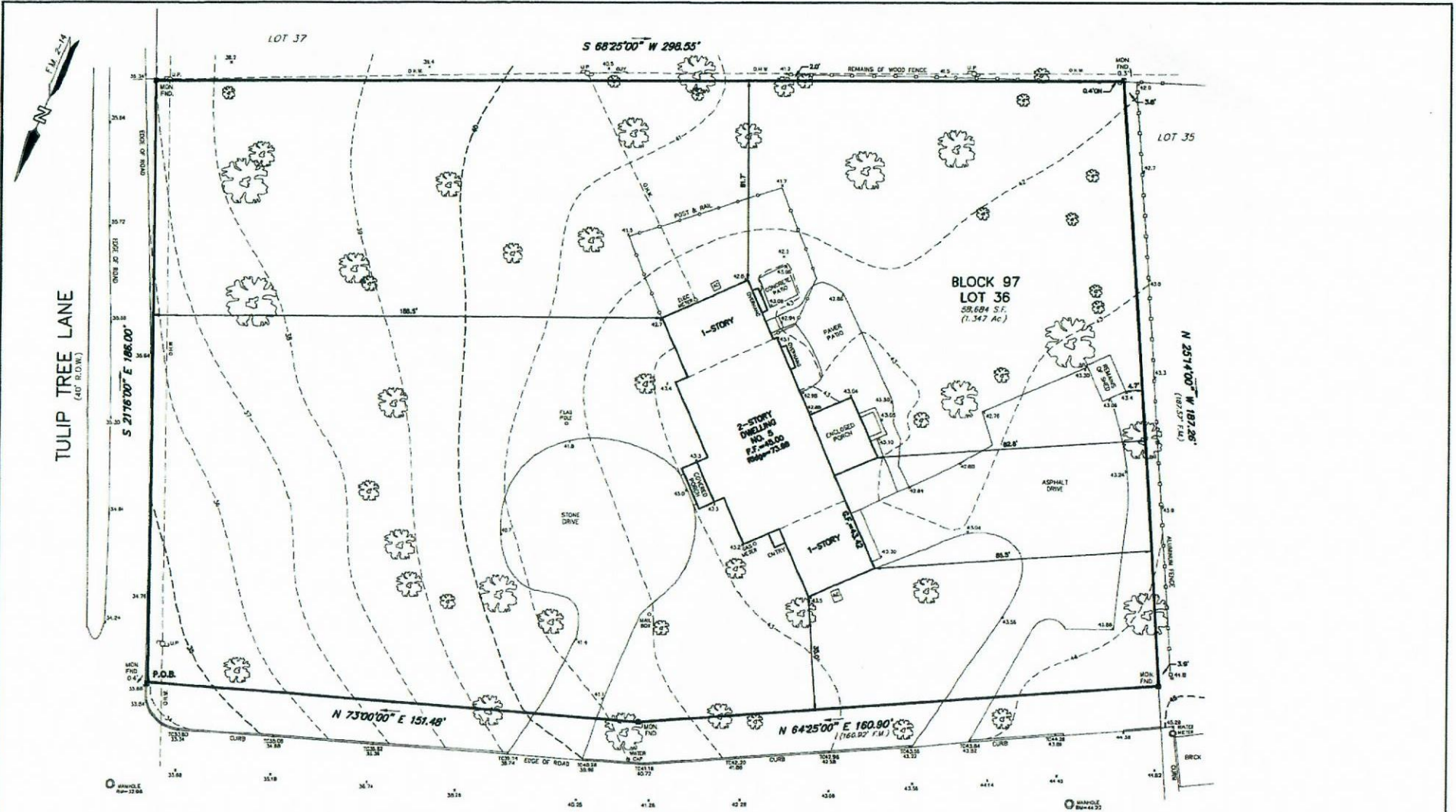
THIS SURVEY IS CERTIFIED TO:  
 -- THOMAS A. SCHAFER and MARY ANNE SCHAFER  
 -- FIDELITY NATIONAL TITLE INSURANCE COMPANY  
 -- FOUNDATION TITLE, LLC (315-3000668)  
 -- KEVIN E. KENNEDY, ESQUIRE

DEED REFERENCE:  
 DEED BOOK 8482, PAGE 17B3 et seq.

DEED DESCRIPTION:  
 BEING KNOWN AND DESIGNATED AS LOT 12 AS SHOWN ON A MAP ENTITLED, "MAP OF PROPERTY OF CAROLINE R. BORDEN, RUMSON, MONMOUTH COUNTY, N.J.," WHICH MAP WAS FILED IN THE MONMOUTH COUNTY CLERK'S OFFICE ON JANUARY 27, 1951 AS CASE No. 2-14.

- NOTES:
1. ALSO KNOWN AS LOT 36 IN BLOCK 97 AS SHOWN ON THE OFFICIAL TAX MAPS OF THE TOWNSHIP OF RUMSON, MONMOUTH COUNTY, NEW JERSEY, SHEET No. 28.
  2. EXCEPT AS SHOWN, UNDERGROUND UTILITIES NOT LOCATED BY THIS SURVEY.
  3. THIS SURVEY IS SUBJECT TO CONDITIONS WHICH MIGHT BE DISCLOSED BY AN ACCURATE TITLE SEARCH.
  4. OFFSETS AS SHOWN HEREON ARE NOT TO BE USED TO ESTABLISH PROPERTY LINES.

<b>SURVEY OF PROPERTY</b>			
5 CLOVER LANE LOT 36 BLOCK 97			
BOROUGH OF RUMSON		MONMOUTH COUNTY	
NEW JERSEY			
<b>Charles Surmonte P.E. &amp; P.L.S.</b> New Jersey Professional Engineer and Land Surveyor License No. 35885			391 Main Street, 2nd floor Avenhurst, New Jersey, 07711 Phone 732-660-0606 Fax 732-660-0404
PROJECT No.	DATE:	SCALE:	SHEET:
25-171	02-25-25	1"=20'	1 OF 1



<b>TOPOGRAPHIC SURVEY</b>			
<b>5 CLOVER LANE LOT 36 BLOCK 97</b>			
BOROUGH OF RUMSON		MONMOUTH COUNTY	
NEW JERSEY			
<b>Charles Surmonte P.E. &amp; P.L.S.</b> New Jersey Professional Engineer and Land Surveyor License No. 35885			301 Main Street, 2nd Floor Allenhurst, New Jersey, 07711 Phone 732-660-0606 Fax 732-660-0404
PROJECT No.	DATE:	SCALE:	SHEET:
25-171	02-25-25	1"=20'	1 OF 1