

FOURTH ROUND

HOUSING ELEMENT AND FAIR SHARE PLAN

BOROUGH OF RUMSON | MONMOUTH COUNTY, NEW JERSEY

JUNE 2025

JUNE 2025

**FOURTH ROUND HOUSING ELEMENT
AND FAIR SHARE PLAN**

ADOPTED BY THE PLANNING BOARD: JUNE 17, 2025

ENDORSED BY THE MAYOR & COUNCIL:

PREPARED BY:

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NEW JERSEY PROFESSIONAL PLANNER LICENSE #5537

KYLE + McMANUS ASSOCIATES

A SIGNED AND SEALED ORIGINAL IS ON FILE WITH THE BOROUGH CLERK

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EXECUTIVE SUMMARY

This Fourth Round Housing Element and Fair Share Plan (HEFSP) has been prepared pursuant to the Amended Fair Housing Act (“FHA” or “Amended FHA”) which was signed into law in March 2024. The Borough is required to adopt a Fourth Round HEFSP by June 30, 2025 in accordance with the FHA.

The HEFSP is a plan that addresses the affordable housing obligation as set forth by the FHA. There have been two (2) previous rounds of affordable housing in the State, the Prior Round which covered a time period from 1987 to 1999 and a Third Round which covered a time period from 1999-2025.

Rumson Borough received a Judgment of Compliance from Superior Court of the Prior Round and Third Round HEFSP on December 13, 2024. The prior round obligations totaled 603 units of which 50 units were the Realistic Development Potential (RDP) obligation and the remaining 553 units were the Unmet Need obligation. The Borough is currently compliant with the Court approval providing 13 existing units and 24 approved units toward the prior round RDP.

The Fourth Round obligation, as determined by the FHA, is 117 affordable housing units. The Fourth Round period is a 10-year obligation period running from July 1, 2025 to June 30, 2035. As detailed in the Fourth Round HEFSP, the Borough has a zero (0) RDP with the full obligation of 117 units categorized as Unmet Need. The Borough is satisfying the Unmet Need obligation by increasing the permitted density within each of the existing affordable housing overlay zoning districts that were adopted during the Third Round.

INTRODUCTION & BACKGROUND

Since the 1975 New Jersey Supreme Court decision known as “Mount Laurel I”, New Jersey municipalities have had a constitutional obligation to provide opportunities for the creation of low and moderate housing units. This 1975 decision led to a body of case law, legislative changes, and rulemaking by a state agency that, collectively, is now referred to as the “Mount Laurel doctrine”. Through these actions, New Jersey municipalities have been assigned a specific number of affordable housing units that must be created or planned to “satisfy” their constitutional obligation, commonly referred to as their affordable housing obligation.

Participation in this process and satisfaction of the affordable housing obligation, can be achieved voluntarily or involuntarily. However, the affordable housing laws heavily incentivize voluntary compliance. Municipalities that do not voluntarily comply may be vulnerable to “builder’s remedy” litigation. A builder’s remedy is a litigation tool to compel the municipality to include a builder’s site in the Fair Share plan. However, to secure such a remedy, the developer must “succeed in litigation”, provide a “substantial” affordable housing set-aside and the developer’s “proposed project” must not clearly violate “sound land use planning”. The Supreme Court’s desire to ensure that developers who provide affordable housing do so in accordance with sound planning, which is a pillar of the Mount Laurel doctrine.

Affordable housing in New Jersey is defined as housing units which are reserved for households with incomes not more than 80% of the regional median income. Each affordable unit, with limited exceptions, must remain reserved for very-low-, low-, and moderate-income households for a minimum of 30 years and for rental units, 40 years, and it is typically enforced by a deed restriction. Each affordable unit is eligible for one “credit” against the affordable housing obligation and certain units are eligible for “bonus credits”. In addition to providing the minimum number of credits, municipalities must ensure diversity in the level of affordability – meaning very-low-, low- and moderate-income units – and diversity in the size of affordable units – meaning one-, two- and three-bedroom units.

The Housing Element and Fair Share Plan

In accordance with the Fair Housing Act (as amended) this Housing Element and Fair Share Plan includes the following:

- a. An inventory of the municipality’s total housing stock by age, condition, purchase or rental value, occupancy characteristics, and type, including the number of units affordable to low- and moderate-income households and substandard housing capable of being rehabilitated;
- b. A projection of the municipality’s housing stock, including the probable future construction of low and moderate income housing for the next ten (10) years, taking into account, but not necessarily limited to, construction permits issued, approvals of applications for development, and probable residential development of lands;
- c. An analysis of the municipality’s demographic characteristics, including, but not necessarily limited to, household size, income level, and age; and
- d. An analysis of the existing and probable future employment characteristics of the municipality.
- e. A determination of the municipality’s present and prospective fair share of low- and moderate-income housing and its capacity to accommodate its present and prospective housing needs, including its fair share of low- and moderate-income housing; and
- f. A consideration of the lands most appropriate for construction of low- and moderate-income housing and of the existing structures most appropriate for conversion to, or rehabilitation for, low- and moderate-income housing, including a consideration of lands of developers who have expressed a commitment to providing low and moderate income housing.
- g. An analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c. 273 (C.52:27D-329.20)
- h. An analysis of consistency with the State Development and Redevelopment Plan, including water, wastewater, stormwater, and multi-modal transportation based on guidance and technical assistance from the State Planning Commission.

Items (a) through (d) are included as an appendix item and items (e) through (h) are included in the body of this Fair Share Plan.

AFFORDABILITY REQUIREMENTS

Affordable housing is defined under New Jersey’s FHA as a dwelling, either for sale or rent, which is within the financial means of households of very-low-, low-, or moderate-income, as is measured within each housing region. Rumson Borough is in Region 4, which includes Mercer, Monmouth, and Ocean counties. Moderate-income households are those with annual incomes greater than 50%, but less than 80% of the regional median income. Low-income households are those with annual incomes that are 50% or less than the regional median income. Very-low-income households are a subset of “low-income” households and are defined as those with incomes 30% or less than the regional median income.

Uniform Housing Affordability Controls (UHAC) at N.J.A.C. 5:80-26.3, et seq., requires that the maximum rent for a qualified unit be affordable to households with incomes 60% or less than the median income for the region. The average rent must be affordable to households with incomes no greater than 52% of the median income. The maximum sale prices for affordable units must be affordable to households with incomes 70% or less than the median income. The average sale price must be affordable to a household with an income of 55% or less than the median income.

The regional median income uses the federal income limits established by Department of Housing and Urban Development (hereinafter “HUD”) on an annual basis. In the spring of each year, HUD releases updated regional income limits. It is from these income limits that the rents and sale prices for affordable units are derived. Said income limits post Mount Laurel IV are now set by Court Order.

For 2025, New Jersey Housing and Mortgage Finance Agency (NJHMFA) updated income limits for all housing regions in New Jersey. These income limits for Region 4 will be utilized for Rumson. See Table 1 for 2025 income limits for Region 4.

Table 1: 2025 Income Limits for Region 4					
Household Income Levels	1-Person Household	2-Person Household	3-Person Household	4-Person Household	5-Person Household
Moderate	\$75,440	\$86,160	\$96,960	\$107,680	\$116,320
Low	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700
Very Low	\$28,290	\$32,310	\$36,360	\$40,380	\$43,620
<i>Source: 2025 NJHMFA Income Requirements</i>					

The following tables provide illustrative sale prices and rents for 2025. The sample rents and sale prices are illustrative and are gross figures, which do not account for the specified utility allowances for rental units or for specific mortgage rates, taxes, etc. for sales units.

Table 2: Illustrative 2025 Affordable Gross Rents for Region 4			
Household Income Levels (% of Median Income)	1-Bedroom Unit Rent	2-Bedroom Unit Rent	3-Bedroom Unit Rent
Moderate	\$2,163	\$2,598	\$2,992
Low	\$1,344	\$1,622	\$1,874
Very Low	\$808	\$971	\$1,124

Table 3: Illustrative 2025 Affordable Sales Prices for Region 4			
Household Income Levels (% of Median Income)	1 Bedroom Unit Price	2 Bedroom Unit Price	3 Bedroom Unit Price
Moderate	\$196,680	\$237,959	\$276,486
Low	\$137,709	\$167,194	\$194,714

FOURTH ROUND PRESENT AND PROSPECTIVE NEED OBLIGATION

Each municipality's fair share affordable housing obligation consists of a rehabilitation component (present need) and a new construction component (prospective need). Pursuant to the Amended Fair Housing Act (FHA), the NJ State Department of Community Affairs (DCA) was required to calculate the rehabilitation (present need) and prospective need obligations for municipalities within the State. The methodology to calculate the municipality's obligation was based on three main factors including the median household income as compared to the Region 4 median household income, the total municipal nonresidential property valuation as compared to the total Region 4 nonresidential property valuation and municipality's total developable land as compared to the developable land in Region 4.

The FHA entitled municipalities to adjust the obligation if the information used in the DCA calculation was outdated or in error. After reviewing the DCA methodology for the present and prospective need obligations, the Borough determined that the DCA calculation for the present and prospective need was correct, and the Borough Council adopted a binding resolution accepting the obligations (Resolution 2025-0121-26) on January 21, 2025 . The resolution and supporting report were submitted to Superior Court on January 23, 2025. A Superior Court Order setting the affordable housing obligations was issued on April 1, 2025.

The Borough's obligation for the Fourth Round is as follows:

- **Present Need (Rehabilitation): 0 units.** The rehabilitation obligation can be defined as an estimate of the number of deteriorated housing units existing in Rumson Borough occupied by low- and moderate-income households.

- Prospective Need: 117 units. The prospective need obligation can be defined as the cumulative July 1, 2025, through June 30, 2035, new construction affordable housing obligation.

Vacant Land Adjustment and Realistic Development Potential (RDP) Analysis

If there is insufficient land to meet the new construction obligation, a municipality is entitled to rely on COAH regulations to adjust the new construction obligation downward pursuant to N.J.S.A. 52:27D- 311 (m). The adjusted number is known as the realistic development potential (RDP). The RDP represents the portion of the new construction affordable housing obligation that can theoretically be addressed with inclusionary development (defined as a mix of market and affordable units) on lots identified as being suitable in the Vacant Land Analysis (“VLA”). The portion of the new construction obligation for which there is insufficient land is known as the “unmet need”. The unmet need is calculated as the difference between the total obligation and the RDP.

The total Prior Round (268 units) and Third Round (335 units) obligations were outsized as compared to the availability of developable land in Rumson Borough. Accordingly, the Borough applied a vacant land adjustment that arrived at a Realistic Development Potential (hereinafter “RDP”) and a remaining unmet need.

The Borough’s total prior round obligation was 603 units and based on the previous vacant land adjustment the combined Prior Round and Third Round RDP and unmet need was:

- RDP: 50 units
- Unmet Need: 553 units

The Amended FHA permits municipalities to rely on COAH regulations that do not contradict the Amended FHA or a binding court decision. COAH regulations recognized that a municipality that spent the time and effort to secure a vacant land adjustment should not be required to do that analysis again:

COAH regulations N.J.A.C. 5:97-5.1 (d): A vacant land adjustment that was granted as part of a first round certification or judgment of compliance shall continue to be valid provided the municipality has implemented all of the terms of the substantive certification or judgment of compliance, and received or petitioned to the Council for second round substantive certification or was under the Court's jurisdiction for second round. If the municipality failed to implement the terms of the substantive certification or judgment of compliance, the Council may reevaluate the vacant land adjustment.

The Borough was originally granted a Final Judgment of Compliance from Monmouth County Superior Court for the Prior and Third round adjusted obligation on June 1, 2021. Due to revisions in the Housing Element and Fair Share Plan, the plan was amended, and another Final Judgment of Compliance was issued on December 13, 2024, which included an updated vacant land adjustment. The Court approved the adjusted new construction obligation (RDP) to fifty (50) based upon the lack of vacant developable land. Under COAH Third Round regulations, the Borough is relying on its prior vacant land adjustment. N.J.A.C. 5:97-5.1 (d). Although COAH was abolished by N.J.S.A. 52:27D-304.1, the Borough is permitted to

rely on COAH's Third Round regulation since it has not been contradicted by statutory amendment or a binding court decision. N.J.S.A. 52:27D-311(m).

The Borough has implemented all the terms of the 2024 Final Judgment of Compliance and therefore does not need to reevaluate the vacant land adjustment. The following table provides the status of the projects that addressed the Prior and Third Round RDP obligation:

Satisfaction of the Prior and Third Round 50 Total Unit RDP					
Program	Unit Type	Status	Units	Bonus Credits	Total Credits
Market to Affordable	Family For Sale and Rental	Occupied	2	0	2
Washington Street	Inclusionary Family Rental	Occupied	1	1	2
Lafayette Mews	Inclusionary Family Rental	Occupied	2	2	4
62 Carton Street	100% Affordable Municipally Sponsored (12 age-restricted rentals)	Approved	12	0	12
49 W. River Road	100% Affordable Municipally Sponsored (12 family rentals)	Approved	12	10	22
Scattered Sites	6 Maplewood (1 family for sale)	Occupied	1	0	1
Scattered Sites	15 Maplewood (1 family rental)	Occupied	1	0	1
Scattered Sites	15 Maplewood (4 special needs bedrooms)	Under Construction	4	0	4
Scattered Sites	61 South Ward (2 family rentals)	Under Construction	2	0	2
Total			37	13	50

In addition, there have been no changed circumstances within the Borough since the Court approval that would create additional realistic development opportunities. Since the Borough lacked sufficient land to satisfy its Prior and Third Round Obligation of 603, it obviously lacks sufficient land to satisfy the additional 117-unit obligation imposed in the Fourth Round. The Borough's continued entitlement to a vacant land adjustment for the 117-unit Fourth Round obligation is also assumed to be valid. As such, the Borough shall rely on COAH's regulations and adopts an RDP of zero (0) for the Fourth Round.

While the Borough does not have an RDP obligation to satisfy, the Borough will continue to pursue opportunities to purchase properties with the goal of providing 100% affordable housing projects in partnership with non-profit organizations. The Spending Plan provides funds that will be dedicated to the purchase of property for the purpose of developing 100% affordable housing projects during the Fourth Round.

Unmet Need Determination

With a zero (0) RDP, the full prospective need obligation (117 units) is considered to be unmet need. The Amended FHA requires the following:

Any municipality that receives an adjustment of its prospective need obligations for the fourth round or subsequent rounds based on a lack of vacant land shall as part of the process of adopting and implementing its housing element and fair share plan identify sufficient parcels likely to redevelop during the current round of obligations to address at least 25 percent of the prospective need obligation that has been adjusted, and adopt realistic zoning that allows for such adjusted obligation, or demonstrate why the municipality is unable to do so. Section 1 of P.L.1995, c.231 (C.52:27D-310.1)

To satisfy this requirement, the Borough has already established extensive inclusionary overlay zoning based on sound planning in realistic areas of the municipality, which was previously approved by the Court in the Borough's Third Round HEFSP. Since the Borough already has these overlay districts in place, it will amend the overlay zoning district to increase densities and provided additional meaningful and realistic zoning to address 29 units of unmet need.

FAIR SHARE PLAN

Third Round Compliance Status

Pursuant to the Amended FHA, the Fourth Round Fair Share Plan is required to provide an assessment of the degree to which the prior rounds fair share obligations have been met as established by prior court approval. The municipality is required to determine to what extent the obligation is unfulfilled or whether the municipality has excess credits. If a prior round obligation remains unfulfilled the municipality shall address the prior round unfulfilled obligation in this Fourth Round Fair Share Plan. Units included as part of the municipality's unfulfilled prior round obligation shall not count towards the cap on units (microrequirements) in the municipality's Fourth Round prospective need obligation. In addressing the

status of the prior round projects, the municipality must demonstrate how any sites that were not built in the prior rounds continue to present a realistic opportunity.

All but three of the sites from the Third Round, which received a final Judgment of Compliance in December of 2024, are built. The Carton Street 100% affordable housing project was approved by the Planning Board in November 2024 and is currently in the financing process with the DCA. The West River Road 100% affordable housing project was approved by the Planning Board in December 2024 and is also in the financing process with the DCA. The 15 Maplewood Avenue Special Needs project received funding from the NJ Housing Mortgage Finance Agency (HMFA) and is under construction. All three sites are will be completed in the next 12 months and continue to provide a realistic opportunity for affordable housing. The Borough does not have an unfulfilled obligation from the Prior Rounds.

The Fourth Round Compliance Process

On March 20, 2024, Governor Murphy signed an amendment to the Fair Housing Act into law (“Amended FHA”) that created new procedures and laws. Pursuant to the Amended FHA, by January 31, 2025, municipalities must adopt a “binding resolution”; and file a declaratory relief lawsuit with the Court and “the Program” that includes the binding resolution within 48 hours from the adoption of the binding resolution. In addition, the municipality must publish the resolution on a publicly accessible internet website and the municipal website. In addition, the municipality must file a Housing Element and Fair Share Plan with the Court and Program by June 30, 2025, and comply with a series of other requirements.

The Borough took the necessary steps required by the Amended FHA by adopting the binding resolution and filing the declaratory relief action to establish the Fourth Round obligation. The Borough and the Planning Board intends to adopt and submit this Housing Element and Fair Share Plan with the Court and the Program prior to June 30, 2025 in order to comply with the Amended FHA deadline.

Consideration of Affordable Housing Options

The Borough has not received proposals from developers of affordable housing projects to apply to the Fourth Round prospective need obligation.

The Borough believes that the unmet need zoning proposed in this Fair Share Plan represents meaningful zoning to capture future affordable housing opportunities in the Borough. The mechanisms established within this Fourth Round Fair Share Plan satisfy the Borough’s affordable housing obligation as adjusted through an updated Vacant Land Analysis. While the Borough recognizes that developers may, in the future, present sites that possess characteristics that could lend themselves to affordable housing development, additional sites are not needed to satisfy the obligation at this time. Additionally, the Borough may consider appropriate sites or projects in the future for an inclusionary or 100% affordable housing project. The progressive efforts of this community to provide affordable housing within the bounds of sound planning provide a solid basis for the consideration of responsible proposals.

Satisfaction of the Fourth Round Affordable Housing Obligation

Unmet Need Required: 29 units (25% of 117 units)

Unmet Need Proposed: 29 units

The Court found that the Borough was entitled to adjust its new construction obligation to 50 based upon the lack of vacant developable land. Under COAH Third Round regulations, the Borough is entitled to rely on its prior vacant land adjustment. N.J.A.C. 5:97-5.1 (d). The Borough has implemented all the terms of the Judgment of Compliance and therefore does not need to reevaluate the vacant land adjustment. Therefore, the Fourth Round RDP is zero (0). Since the Borough lacked sufficient land to satisfy its Prior and Third Round Obligation of 603, it obviously lacks sufficient land to satisfy the additional 117-unit obligation imposed in the Fourth Round. The Borough's continued entitlement to a vacant land adjustment for the 117-unit Fourth Round obligation is also assumed to be valid.

The remaining obligation is known as the Fourth Round Unmet Need and will be addressed through an increase in density in the existing inclusionary overlay districts that were established during the Third Round as follows. An overlay zone is a zoning option that allows an applicant to develop at higher densities for residential development provided they set aside at least 20% of the units as affordable housing available to low-and moderate-income households. This type of zoning is known as inclusionary zoning. The proposed ordinance amendments are included in the appendix and represent meaningful zoning options for future affordable housing opportunities.

Mixed Use Multi-Family Overlay Zone (MUMFO): 18 AH units

The MUMFO zoning district covers over thirty (30) acres and has an existing permitted maximum density of ten (10) dwelling units an acre for mixed-uses and twelve (12) dwelling units an acre for multi-family uses and requires a 20% set-aside for affordable housing units for inclusionary housing projects that take advantage of the overlay zoning option. The Borough will increase the maximum density to fifteen (15) dwelling units an acre and with a 20% set-aside requirement for affordable housing will yield a potential total of eighteen (18) additional affordable housing units.

Residential Overlay Inclusionary Zone 2 (ROI2): 3 AH units

The ROI2 zoning district covers over fourteen (14) acres and has an existing permitted maximum density of three (3) dwelling units and requires a 20% set-aside for affordable housing units for inclusionary housing projects that take advantage of the overlay zoning option. The Borough will increase the maximum density to four (4) dwelling units an acre and with a 20% set-aside requirement for affordable housing will yield a potential total of three (3) additional affordable housing units.

Residential Overlay Inclusionary Zone 4 (ROI4): 1 AH unit

The ROI4 zoning district covers over two (2) acres and has an existing permitted maximum density of six (6) dwelling units and requires a 20% set-aside for affordable housing units for inclusionary housing

projects that take advantage of the overlay zoning option. The Borough will increase the maximum density to eight (8) dwelling units an acre and with a 20% set-aside requirement for affordable housing will yield a potential total of one (1) additional affordable housing unit.

Residential Overlay Inclusionary Zone 5 (ROI5): 1 AH unit

The ROI5 zoning district covers over two (2) acres and has an existing permitted maximum density of twelve (12) dwelling units and requires a 20% set-aside for affordable housing units for inclusionary housing projects that take advantage of the overlay zoning option. The Borough will increase the maximum density to fifteen (15) dwelling units an acre and with a 20% set-aside requirement for affordable housing will yield a potential total of one (1) additional affordable housing unit.

Faith Institution Inclusionary Overlay (FIIO) – Block 104, Lot 1.01 & Block 81, Lot 6: 5 AH units

This FIIO zoning district covers over twelve (12) acres and has an existing permitted maximum density of six (6) dwelling units and requires a 20% set-aside for affordable housing units for inclusionary housing projects that take advantage of the overlay zoning option. The Borough will increase the maximum density to eight (8) dwelling units an acre and with a 20% set-aside requirement for affordable housing will yield a potential total of five (5) additional affordable housing units.

Faith Institution Inclusionary Overlay (FIIO) – Block 10, Lot 6: 1 AH unit

This FIIO zoning district lot is two (2) acres and has an existing permitted maximum density of eight (8) dwelling units and requires a 20% set-aside for affordable housing units for inclusionary housing projects that take advantage of the overlay zoning option. The Borough will increase the maximum density to ten (10) dwelling units an acre and with a 20% set-aside requirement for affordable housing will yield a potential total of one (1) additional affordable housing unit.

PRESERVATION OF MULTIGENERATIONAL FAMILY CONTINUITY

The 2024 FHA requires an analysis of the extent to which municipal ordinances and other local factors advance or detract from the goal of preserving multigenerational family continuity as expressed in the recommendations of the Multigenerational Family Housing Continuity Commission, adopted pursuant to paragraph (1) of subsection f. of section 1 of P.L.2021, c. 273 (C.52:27D-329.20). The Commission has the primary goal of enabling senior citizens to reside at the homes of their extended families, thereby preserving and enhancing multigenerational family continuity. A review of the Borough's ordinance indicates that there are no ordinances that would inhibit the Commission's goal of enabling senior citizens to reside in the homes of their extended families. In fact, the Borough defines a family that is permitted to live in a single family dwelling in such a way that a senior citizen may live in that single family

dwelling unit with their extended family which is a permitted use in the residential zoning districts. The Rumson ordinances advance the multigenerational family continuity goal.

STATE DEVELOPMENT AND REDEVELOPMENT PLAN CONSISTENCY

The Fourth Round Housing Element and Fair Share Plan is consistent with the 2001 State Development and Redevelopment Plan (SDRP) as the proposed increased densities within the existing overlay zones will provide for a meaningful opportunity for the construction of affordable housing. Other than the area along the Navesink River, all of Rumson is designated as PA1, which is the Metropolitan Planning Area. Pursuant to the SDRP, PA1 is the preferred location for redevelopment for compact growth. The development of affordable housing in PA1 is consistent with the overall State Development and Redevelopment Plan goal to direct redevelopment and growth into existing “centers” where infrastructure can support the development and support services such as open space, retail shopping, public transportation and schools that are within walking distance. The existing overlay zones that receive increased density opportunities are mainly located in the PA1. The Borough’s Fourth Round Plan is consistent with the 2001 SDRP.

AFFORDABLE HOUSING ADMINISTRATION & AFFIRMATIVE MARKETING

Rumson Borough adopted an Affordable Housing Ordinance in accordance with COAH’s substantive rules and UHAC. The Affordable Housing Ordinance governs the establishment of affordable units in the Borough as well as regulating the occupancy of such units. The Borough’s Affordable Housing Ordinance covers the phasing of affordable units, the low/moderate income split, bedroom distribution, occupancy standards, affordability controls, establishing rents and prices, affirmative marketing, income qualification, etc. The Borough will update the Affordable Housing Ordinance as needed and determined by the Program or Court.

The Borough also established the position of the Municipal Housing Liaison (MHL) and appointed a staff member to the position. The Borough relies on their affordable housing administrator to conduct the administration and affirmative marketing of its affordable housing sites. The affirmative marketing plans are designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to the affordable units located in the Borough. Additionally, the affirmative marketing plan is intended to target those potentially eligible people who are least likely to

apply for affordable units and who reside in the Borough's housing region, Region 4, consisting of Monmouth, Mercer and Ocean counties.

The administrative agent, who is a consultant to the Borough, is responsible for the marketing, the setting of sale and rental prices for affordable units, income certification of applicants, creation of a waiting list of income certified applicants and the initial random selection process for new affordable housing units. The Borough's Operating Manual, which describes the policies and procedures used to create affordable housing units and fill them with income-eligible families, is available on the Borough's website.

The existing affirmative marketing plan includes regulations for qualifications of income eligibility, price and rent restrictions, bedroom distribution, affordability control periods, and unit marketing in accordance with N.J.A.C. 5:80-26.1 et seq. All newly created affordable units will comply with the 30-year or 40-year affordability control required by UHAC, N.J.A.C. 5:80-26.5 and 5:80-26.11. This plan must be adhered to by all private, non-profit, and municipal developers of affordable housing units and must cover the period of deed restriction or affordability controls on each affordable unit.

AFFORDABLE HOUSING TRUST FUND

A development fee ordinance was adopted to create a dedicated revenue source for general affordable housing uses.

The Borough's Spending Plan will cover anticipated revenues, collection of revenues, and the use of revenues, which will be prepared in accordance with COAH's applicable substantive rules. All collected revenues will be placed in the Borough's Affordable Housing Trust fund and may be dispensed for the use of eligible affordable housing activities including, but not limited to:

- New construction of affordable housing units and related development costs;
- Extensions or improvements of roads and infrastructure directly serving affordable housing development sites;
- Acquisition and/or improvement of land to be used for affordable housing;
- Purchase of affordable housing units for the purpose of maintaining or implementing affordability controls,
- Maintenance and repair of affordable housing units;
- Repayment of municipal bonds issued to finance low- and moderate-income housing activity; and
- Any other activity as specified in the approved spending plan.

At least 30% of collected development fees, excluding expenditures made since July 17, 2008, when affordability assistance became a statutory requirement in the Fair Housing Act, shall be used to provide affordability assistance to low- and moderate-income households in affordable units included in a

municipal Fair Share Plan. At least one-third (1/3) of the affordability assistance must be expended on very-low income units. Additionally, no more than 20% of the revenues collected from development fees each year, shall be expended on administration, including, but not limited to, salaries and benefits for municipal employees or consultant fees necessary to prepare or implement a rehabilitation program, a new construction program, a housing element and fair share plan, and/or an affirmative marketing program.

COST GENERATION

The Borough's Land Development Ordinance has been reviewed to eliminate unnecessary cost generating standards. The Borough will adopt, if needed, Planning Board rules for expediting the review of development applications containing affordable housing. Such expedition may consist of, but is not limited to, scheduling pre-application conferences and special monthly public hearings. Furthermore, development applications containing affordable housing shall be reviewed for consistency with the Land Development Ordinance, Residential Site Improvement Standards (N.J.A.C. 5:21-1 et seq.) and the mandate of the FHA regarding unnecessary cost generating features. Rumson Borough shall comply with COAH's requirements for unnecessary cost generating requirements, N.J.A.C. 5:93-10.1, procedures for development applications containing affordable housing, N.J.A.C. 5:93-10.4, and requirements for special studies and escrow accounts where an application contains affordable housing.

Appendix A



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DEMOGRAPHIC ANALYSIS

Rumson grew during the mid-twentieth century (Table 1). From 1940 to 1970, the number of Rumson residents rose from 2,926 to 7,421 persons. The largest population increase came during the 1950s when the population surged by 58.4% as people flocked to greenfield development sprouting up in sparsely settled parts of Monmouth County. Population growth slowed in the 1960s, with the community adding residents at a 15.9% clip, with the rate of population change further slowing in the 1970s, when the number of residents increased by only 2.7%. In the 1980s, Rumson's population actually declined, dropping by 12.1%. The population rebounded somewhat during the 1990s, when it expanded by 6.5%, before a slight decrease in the 2000s, a decrease of 0.2%. The number of residents increased by 3.1% in the 2010s and, as of 2020, 7,343 persons lived in Rumson.

It should be noted here that, although the total population data in Table 1 is drawn from the Decennial U.S. Census survey, all subsequent Census Bureau data contained herein comes from the 2019-2023 American Community Survey (ACS), which is calculated as a 5-year estimate.

Table 1: Population Trends (1920-2020)

Year	Rumson		Monmouth County		New Jersey	
	Total	% Change	Total	% Change	Total	% Change
1940	2,926	--	161,238	--	4,160,165	--
1950	4,044	38.2%	225,327	39.7%	4,835,329	16.2%
1960	6,405	58.4%	334,401	48.4%	6,066,782	25.5%
1970	7,421	15.9%	459,379	37.4%	7,171,112	18.2%
1980	7,623	2.7%	503,173	9.5%	7,365,011	2.7%
1990	6,701	-12.1%	553,124	9.9%	7,730,188	5.0%
2000	7,137	6.5%	615,301	11.2%	8,414,350	8.9%
2010	7,122	-0.2%	630,380	2.5%	8,791,894	4.5%
2020	7,343	3.1%	643,615	2.1%	9,288,944	5.7%

Source: Census Bureau, Decennial Census; NJ Dept. of Labor and Workforce Development

Table 2 shows the population cohorts for Rumson as of 2023. Men comprise 51.8% of the population while women total 48.2% of residents. Persons between the ages of 35 and 54 are the largest age group, representing 27.6% of the community in all. This cohort typically includes many parents and, unsurprisingly, those 5 to 19 years of age make up the second largest cohort, with 24.9% of residents. Children under the age of 5 constitute 4.7% of the population. Similarly, there are relatively few young adults, as persons between the ages of 20 and 34 comprise only 11.6% of community members. As for older residents, 31.2% of residents are 55 years of age and older. Of this, 55 to 64 years of age account for 14.9% of residents while 16.3% of community members are 65 years of age and older. Overall, the median resident is 43.1 years of age.

**Table 2: Population by Age and Sex**

Age Group	Total Population		Male		Female	
	Number	% of Population	Number	% of Population	Number	% of Population
Under 5 years of age	344	4.7%	140	3.7%	204	5.8%
5 to 19 years of age	1,807	24.9%	916	24.3%	891	25.5%
20 to 34 years of age	845	11.6%	556	14.8%	289	8.3%
35 to 54 years of age	2,003	27.6%	942	25.0%	1,061	30.3%
55 to 64 years of age	1,083	14.9%	535	14.2%	548	15.7%
65+ years of age	1,183	16.3%	677	18.0%	506	14.5%
Total	7,265	100.0%	3,766	100.0%	3,499	100.0%
Median age	43.1		41.9		43.6	

Source: Census Bureau, 2019-2023 5-Year American Community Survey

Between 2013 and 2023, the two oldest cohorts increased by 473 persons (Table 3). At the same time, the rest of the population decreased by 273 persons. Even so, the median age stayed the same as the previous decade, 43.1 years of age. The two youngest age groups, residents under 5 and those between the ages of 5 and 19, declined in size, sinking by 14.6% and 5.4%, respectively. For its part, the 35 to 54 age group fell by 13.3%. The number of persons between the ages of 20 and 34, however, shot up by 30.0%, which explains why the median age remained level. Should residents in this age group have more children in the near future, then it is likely the population will remain relatively young going forward.

Table 3: Population Change by Age, 2013 to 2023

Age Group	2013		2023		Change, 2013 to 2023	
	2013	%, Total Population	2023	%, Total Population	Total Change	% Change
Under 5 years of age	403	5.7%	344	4.7%	-59	-14.6%
5 to 19 years of age	1,910	27.0%	1,807	24.9%	-103	-5.4%
20 to 34 years of age	650	9.2%	845	11.6%	195	30.0%
35 to 54 years of age	2,309	32.7%	2,003	27.6%	-306	-13.3%
55 to 64 years of age	1,015	14.4%	1,083	14.9%	68	6.7%
65+ years of age	778	11.0%	1,183	16.3%	405	52.1%
Total	7,065	--	7,265	--	200	2.8%
Median Age	43.1		43.1		0.0	--

Source: 2009-2013, 2019-2023 5-Year American Community Survey

Rumson is home to 2,352 households in all. Households in Rumson are relatively large compared to the rest of the state. The average household size for the community is 3.08 persons, eclipsing the respective averages for Monmouth County and New Jersey, 2.55 and 2.61 persons (Table 3). All told, 13.6% of



households consist of five persons or more. By comparison, only 10.2% and 9.0% of households in New Jersey and Monmouth County, respectively have so many persons. Three- and four-person households make up a relatively large portion of the community, or 40.5% of households. The community has an ample number of two-person households as well, totaling 35.5% in all. One-person households, though, are relatively uncommon, accounting for only 10.3% of all households, compared to 26.6% in Monmouth County as a whole.

Table 4: Household Size

Household Size	Rumson		Monmouth County		New Jersey	
	Total	%	Total	%	Total	%
1-person household	243	10.3%	66,589	26.6%	918,897	26.4%
2-person household	835	35.5%	81,289	32.5%	1,081,842	31.1%
3-person household	429	18.2%	40,929	16.4%	594,946	17.1%
4-person household	525	22.3%	39,131	15.6%	530,520	15.3%
5-person household	275	11.7%	15,144	6.1%	218,492	6.3%
6-person household	34	1.4%	4,654	1.9%	79,678	2.3%
7+-person household	11	0.5%	2,459	1.0%	53,980	1.6%
Total households	2,352	100.0%	250,195	100.0%	3,478,355	100.0%
Average Household Size	3.08		2.55		2.61	

Source: 2019-2023 5-Year American Community Survey

Rumson is a place rich in family, with family households accounting for 80.6% of all households in the village (Table 5). Statewide, family households constitute only 67.8% of households. In Rumson, family households consist of 3.42 persons on average, somewhat higher than the respective state and county averages, 3.19 and 3.12 persons per household. The average household size for nonfamily households in Rumson is also relatively high, 1.50 persons per household. In contrast, the average household size for nonfamily households is 1.20 persons per household in Monmouth County and 1.22 persons per household statewide. The large percentage of family households, along with the large size of family and nonfamily households alike, should buoy population growth in the years to come.

Table 5: Family and Nonfamily Households

Household Type	Rumson	Monmouth County	New Jersey
Total family households	80.6%	67.9%	67.8%
Total nonfamily households	19.4%	32.1%	32.2%
Average household size, family households	3.42	3.12	3.19
Average household size, nonfamily households	1.50	1.20	1.22

Source: 2019-2023 5-Year ACS



Rumson residents have exceptionally high rates of educational attainment. Of all residents at least 25 years of age, a remarkable 77.7% have at least a bachelor's degree while 31.2% have a graduate or professional degree (Table 6). Even for Monmouth County, where 50.6% of residents have at least a bachelor's degree, these figures stand out. In all, 98.7% have earned a high school diploma. Given the strong relationship between educational attainment and income, the high levels of education play a major role in shaping the borough's economy.

Table 6: Educational Attainment

Highest level of education	Rumson	Monmouth County	New Jersey
Less than 9th grade	0.2%	2.5%	4.6%
9th to 12th grade, no diploma	1.1%	3.4%	4.7%
High school graduate (includes equivalency)	7.3%	21.4%	25.7%
Some college, no degree	9.5%	15.0%	15.3%
Associate's degree	4.1%	7.2%	6.7%
Bachelor's degree	46.5%	30.9%	25.8%
Graduate or professional degree	31.2%	19.7%	17.1%
High school graduate or higher	98.7%	94.2%	90.7%
Bachelor's degree or higher	77.7%	50.6%	42.9%

Source: 2019-2023 5-Year ACS

White persons who are not Hispanic comprise 93.2% of the population (Table 7). This surpasses the percentage for Monmouth County, where 72.1% of the population is white and not Hispanic. Another 1.5% of the community is Hispanic and white. Overall, 3.8% of the population is Hispanic, well below the statewide figure, 22.1%. Black residents comprise 0.1% of the population while Asian-Americans comprise 0.4% of all residents. Persons of multiple races constitute 3.8% of residents, approximately half the 7.6% tallied for Monmouth County.

Table 7: Race and Ethnicity

Race and Ethnicity	Rumson	Monmouth County	New Jersey
<i>Non-Hispanic</i>	96.2%	87.3%	78.1%
White	93.2%	72.1%	51.9%
Black	0.1%	5.9%	12.3%
Asian	0.6%	5.3%	9.8%
Other Race Alone	0.4%	0.8%	0.8%
Two or more Races	2.1%	3.3%	3.2%
<i>Hispanic (All Races)</i>	3.8%	12.7%	21.9%



Race and Ethnicity	Rumson	Monmouth County	New Jersey
Hispanic, White	1.5%	4.0%	5.0%
Hispanic, Black	0.0%	0.3%	0.7%
Hispanic, Other	0.5%	4.0%	8.9%
Hispanic, Two or More Races	1.7%	4.3%	7.4%
Source: 2019-2023 5-Year ACS			

SOCIOECONOMIC ANALYSIS

Rumson is an affluent community. According to the most recent American Community Survey, 61.4% of households have an income of at least \$200,000 (Table 8). The median household income in the borough is so high that the Census Bureau's data application generated a default value, '\$250,000+' In comparison, the median income in Monmouth County is \$122,727, less than half the median income in the borough. Meanwhile, the average household income is \$405,122. Households with an income between \$100,000 and \$199,999 compose 18.8% of households. All told, four in five households, 80.2% in all, have an income of \$100,000 or greater. As for those with fewer means, 8.9% of households have an income less than \$50,000, just over a third of the comparable share at the state level, 25.2%.

Table 8: Household Income

Household Income	Rumson	Monmouth County	New Jersey
Less than \$25,000	3.9%	9.7%	11.9%
\$25,000-\$50,000	5.0%	11.3%	13.3%
\$50,000-\$100,000	10.9%	20.3%	24.3%
\$100,000-\$200,000	18.8%	31.2%	29.7%
More than \$200,000	61.4%	27.7%	20.7%
Median Household Income	\$250,000+	\$122,727	\$101,050
Mean Household Income	\$405,122	\$168,016	\$140,299
Source: 2019-2023 5-Year ACS			

The poverty rate for Rumson is only 3.2% (Table 9). This is well below the county poverty rate of 6.4%. According to the American Community Survey, no seniors in Rumson live in poverty. In a similar vein, the child poverty rate is only 0.5%. It is positive to see little indication of poverty within these two cohorts as they are particularly vulnerable to poverty.

**Table 9: Poverty Rate**

Indicator	Rumson	Monmouth County	New Jersey
Poverty Rate, Overall	3.2%	6.4%	9.8%
Poverty Rate, Under 18 years old	0.5%	7.1%	13.3%
Poverty Rate, Seniors	0.0%	7.0%	9.5%

Source: 2019-2023 5-Year ACS

Over the past decade, Rumson workers have had an easier time finding jobs than their peers in the rest of the county and state. During this time, the municipal unemployment rate stayed consistently below the state- and countywide rates. In the 2010s, the unemployment rate trended downward, reaching a low of 2.1% in 2019. The unemployment rate subsequently shot up to 5.5% in 2020, with the advent of Covid, before tapering back down to 4.5% in 2021. Even in 2020, Rumson withstood the economic disruption from the pandemic far better than the rest of the county and state, where the unemployment rate spiked respectively to 8.5% and 9.4% in 2020. The data indicate that employment and, by extension, household finances are relatively stable.

Table 10: Unemployment Rate

Table 10: Unemployment Rate, 2013-2023			
Year	Rumson	Monmouth County	New Jersey
2013	5.8%	7.7%	8.4%
2014	4.5%	6.1%	6.7%
2015	3.9%	5.1%	5.7%
2016	3.3%	4.4%	4.9%
2017	2.9%	4.0%	4.5%
2018	2.4%	3.5%	4.0%
2019	2.1%	3.1%	3.5%
2020	5.5%	8.5%	9.4%
2021	4.5%	5.9%	6.7%
2022	2.6%	3.5%	3.9%
2023	3.5%	3.8%	4.4%

Source: NJ Dept. of Labor and Workforce Development

For-profit companies employ 70.5% of the borough's working population, higher than the share at the state- or county-level (Table 11). The municipality also has a relatively high percentage of self-employed residents, 13.0% in all. The relatively high number of self-employed residents suggests the presence of entrepreneurs and workers with specialized talent who can work for themselves. An additional 10.3% of



employed residents are government workers, below the percentage for the county as a whole, 14.6%. Not-for-profit employees, meanwhile, account for 6.1% of the employed population.

Table 11: Class of Worker

Class of Worker	Rumson	Monmouth County	New Jersey
For-profit company employee	70.5%	68.6%	69.2%
Not-for-profit employee	6.1%	6.6%	7.6%
Government Worker	10.3%	14.6%	14.2%
Self-employed, business owner	6.9%	5.0%	3.9%
Self-employed, contractor	6.1%	5.3%	5.1%
Source: 2019-2023 5-Year ACS			

Data for various occupation types (Table 12) reinforces how relatively skilled the Rumson workforce is compared to overall population. Irrespective of the industry, 65.2% of employed residents work in a management, business, science, or arts position. These are individuals who possess the specialized level of skills and knowledge required for these roles. Only 4.0% of Rumson workers work in production, transportation, and moving, compared to 7.1% in Monmouth County and 11.3% in New Jersey. Similarly, a mere 1.7% of residents work in natural resources, construction, and maintenance, far less than the 6.9% for both the county and state. Workers in service occupations comprise a tenth of the employed population, 10.0%, well under the respective totals for the county and state. Workers in sales and office jobs account for the remaining 19.0% of workers residing in Rumson.

Table 12: Occupation

Occupation	Rumson	Monmouth County	New Jersey
Management, business, science, and arts	65.2%	51.6%	46.9%
Service occupations	10.0%	13.7%	14.8%
Sales and office occupations	19.0%	20.7%	20.0%
Natural resources, construction, and maintenance occupations	1.7%	6.9%	6.9%
Production, transportation, and material moving	4.0%	7.1%	11.3%
Source: 2019-2023 5-Year ACS			

Rumson residents are employed in all of the major industrial sectors, but the financial sector is especially critical to the local economy. In total, more than one in four workers living in the borough works for a financial, insurance, or real estate firm, or 28.7% of the employed population overall (Table 13). By comparison, only 16.4% and 15.4% of working residents in Monmouth County and the Garden State, respectively, work in the sector. the county- and statewide rates, 16.4% and 15.4%, respectively. The professional, scientific, and management sector is also integral to the local economy. Of working



residents, 16.3% work in this sector, compared to 10.3% statewide. According to the US Bureau of Labor Statistics, these are “activities that require a high degree of expertise and training” and encompass professions as disparate as the law, accounting, and engineering. The community also has a higher-than-average share of residents who work in the information and educational services sectors, 5.0% and 11.2%, respectively. In general, the working population is employed in industries that require high skills and specialized talent.

Table 13: Industry

Industry	Rumson	Monmouth County	New Jersey
Agriculture, forestry, fishing and hunting, and mining	1.4%	0.3%	0.3%
Construction	3.0%	7.6%	6.4%
Manufacturing	5.7%	7.7%	9.8%
Wholesale trade	1.0%	2.8%	3.4%
Retail trade	9.2%	8.3%	8.7%
Transportation and warehousing, and utilities	1.1%	4.5%	6.9%
Information	5.0%	3.7%	2.9%
Finance and insurance, and real estate and rental and leasing	28.7%	12.3%	10.3%
Professional, scientific, and management, and administrative and waste management services	16.3%	17.0%	15.4%
Educational services	11.2%	9.9%	8.9%
Health care and social assistance	7.8%	12.9%	13.3%
Arts, entertainment, and recreation, and accommodation and food services	4.4%	4.5%	4.8%
Other services except public administration	1.0%	3.1%	3.5%
Public administration	4.1%	5.3%	5.3%

Source: 2019-2023 5-Year ACS



An outsize share of the employed population, 28.2%, works from home (Table 14). This greatly outpaces the share for Monmouth County, 16.8%, as well as for New Jersey as a whole, 15.0%. Almost half of working residents get to work by car, 48.7%, with 46.6% of workers driving to work alone. Yet, Rumson residents are less likely to get to work by car, compared to their peers in Monmouth County, where 74.0% of the employed population in the county get to work by car. Public transportation users make up a relatively large portion of the working population, 15.8%, far surpassing the respective state- and countywide shares, 8.5% and 5.5%. A sizable segment of workers walk or ride a bicycle to work, 5.1% and 1.6%, respectively.

Table 14: Means of Transport to Work

Means of Transport	Rumson	Monmouth County	New Jersey
Drove alone	46.6%	66.8%	63.7%
Carpooled	2.1%	7.2%	7.7%
Public transportation	15.8%	5.5%	8.5%
Walked	5.1%	1.5%	2.6%
Bicycle	1.6%	0.5%	0.3%
Taxicab, motorcycle, or other means	0.5%	1.7%	2.1%
Worked from home	28.2%	16.8%	15.0%

Source: 2019-2023 5-Year ACS

Rumson commuters endure longer travel times than those commuting from elsewhere. A sizable percentage, 35.2%, have commutes of an hour or longer, well in excess of the percentage statewide, 14.2% (Table 15). The large share of workers with hourlong commutes is likely a reflection of the high number of commuters traveling to New York and other employment centers by train. Another 7.6% of commuters have a trip to work that lasts at between 45 and 59 minutes while a further 6.7% have a commute that lasts between 30 and 44 minutes. In other words, just under half of Rumson commuters, 49.5% in all, have a commute that lasts at least a half hour. Rumson commuters require more time to get to work on average, 43.5 minutes, compared to 32.8 minutes for Monmouth County commuters overall. Clearly, the segment of working residents with very long commutes is inflating the community's average. Some residents do have relatively short commutes as 34.4% of commuters have a trip to work of less than 20 minutes, including a fifth of commuters who get to work in less than a quarter of an hour.

Table 15: Travel Time to Work

Travel Time	Rumson	Monmouth County	New Jersey
Less than 10 minutes	11.2%	11.4%	9.9%
10 to 14 minutes	9.0%	12.8%	11.5%
15 to 19 minutes	14.2%	12.9%	13.1%



Travel Time	Rumson	Monmouth County	New Jersey
20 to 29 minutes	16.2%	16.8%	19.6%
30 to 44 minutes	6.7%	19.2%	21.9%
45 to 59 minutes	7.6%	9.4%	9.9%
60 or more minutes	35.2%	17.4%	14.2%
Mean travel time to work (minutes)	43.5	32.8	30.9
<i>Source: 2019-2023 5-Year ACS</i>			

Almost half of households in the borough, 46.4%, have three motor vehicles or more (Table 16). This easily surpasses the comparable figures for the county and state, 37.6% and 30.3%. An additional 42.9% of households have two automobiles. In other words, 89.3% of households possess a minimum of two cars. By comparison, only 81.5% of Monmouth County households and 70.2% in New Jersey as a whole have two cars or more. A further 9.7% of households have one automobile while 0.9% of households have no motor vehicles at all.

Table 16: Total Vehicles Available

Total Vehicles	Rumson	Monmouth County	New Jersey
No vehicle	0.9%	1.9%	6.4%
1 vehicle	9.7%	16.6%	23.3%
2 vehicles	42.9%	43.9%	39.9%
3 or more vehicles	46.4%	37.6%	30.3%
<i>Source: NJ 2019-2023 5-Year ACS</i>			



HOUSING ANALYSIS

The vast majority of residents live in owner-occupied homes. Altogether, 95.7% of residents live in owner-occupied housing units (Table 17). Just over one in twenty-five residents live in a rental, or 2.5% of the population. The municipality's owner-occupied share far exceeds the percentage at the state level, 63.7%. It also surpasses the percentage in Monmouth County, 75.4%.

Table 17: Tenure

Tenure	Rumson	Monmouth County	New Jersey
Owner-Occupied	95.7%	75.4%	63.7%
Renter-Occupied	4.3%	24.6%	36.3%

Source: 2019-2023 5-Year ACS

There are relatively few vacant housing units in Rumson. To be specific, 4.4% of housing units in the municipality are vacant while, countywide, 7.2% of units are vacant (Table 18). While the low vacancy rate surely boosts home values, it shows that housing in Monmouth County is very hard to come by. Housing experts generally consider a vacancy rate of approximately 7% to be optimal in the sense that vacant housing units find buyers and renters in a timely manner while the cost of housing remains relatively stable.

Table 18: Occupancy Status

Occupancy Status	Rumson	Monmouth County	New Jersey
Occupied	95.6%	92.8%	92.1%
Vacant	4.4%	7.2%	7.9%

Source: 2019-2023 5-Year ACS

Notably, homes used only for seasonal or recreational purposes constitute a sizable share of the vacant housing stock, 30.8% (Table 19). In Monmouth County, more than half of the units that are technically vacant, 51.7% in all, are used by persons visiting the county on a seasonal basis and for recreational purposes. This makes sense as Monmouth County is a place with a large number of second homes as well as homes rented to people visiting the Jersey Shore. The relatively large number of homes used by beachgoers and the like means that fewer homes than evident at first glance are available to persons searching for housing. Some of the vacant homes in the borough are for sale and, thus, waiting to be purchased, totaling 41.1% of vacant units in all. The remainder of the vacant housing stock, 28.0%, are vacant for other reasons, a category that includes everything from property foreclosures to homes with structural damage.

**Table 19: Vacancy Status**

Vacancy Status	Rumson	Monmouth County	New Jersey
For rent	0.0%	11.4%	16.0%
Rented, not occupied	0.0%	2.9%	2.7%
For sale only	41.1%	7.8%	6.4%
Sold, not occupied	0.0%	4.1%	4.1%
For seasonal, recreational, or occasional use	30.8%	51.7%	43.7%
For migrant workers	0.0%	0.0%	0.0%
Other vacant	28.0%	22.1%	27.1%

Source: 2019-2023 5-Year ACS

The housing stock in Rumson is composed overwhelmingly of single-family homes, 98.1% (Table 20). This far outstrips the respective shares for New Jersey and Monmouth County, 75.6% and 62.7%, respectively. Almost all of the one-family residences are detached homes, which account for 96.7% of housing, with an additional 1.4% of units one-family attached residences. Two-unit structures make up 0.9% of the housing stock while three- and four-dwelling buildings comprise 0.5% of residential units. Multifamily buildings with 5 to 9 units account for the remaining 0.4% of homes.

Table 20: Units in Structure

Housing Type	Rumson	Monmouth County	New Jersey
1, detached	96.7%	66.1%	52.7%
1, attached	1.4%	9.5%	10.0%
2	0.9%	2.8%	8.6%
3 or 4	0.5%	3.6%	6.1%
5 to 9	0.4%	3.7%	4.7%
10 to 19	0.0%	4.1%	4.9%
20 to 49	0.0%	2.6%	4.2%
50 or more	0.0%	6.5%	7.9%
Mobile home	0.0%	1.1%	0.9%
Boat, RV, van, etc.	0.0%	0.0%	0.0%

Source: 2019-2023 5-Year ACS

In Rumson, even the rental stock is comprised of single-family homes, with almost two-thirds of rentals, or 64.2%, located in one-family detached residences and another 7.5% in one-family attached units (Table 21). Two-family homes make up 13.8% of rental units while three- and four-unit buildings account for an additional 7.5% of rentals. Buildings with 5 to 9 units constitute the remainder of the rental stock in



Rumson, an estimated 6.9% of rentals overall. As for owner-occupied housing, 99.0% of homes are in one-family detached residences. A further 1.0% is in one-family attached houses while 1.9% are in buildings of 5 to 9 units.

Table 81: Units in Structure by Tenure

Housing Type	Rumson		Monmouth County		New Jersey	
	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied	Owner-Occupied	Renter-Occupied
1, detached	99.0%	64.2%	82.9%	18.3%	77.1%	11.7%
1, attached	1.0%	7.5%	9.6%	8.8%	10.2%	8.4%
2	0.0%	13.8%	0.7%	8.6%	4.6%	15.5%
3 or 4	0.0%	7.5%	0.9%	11.3%	1.7%	13.8%
5 to 9	0.0%	6.9%	1.5%	10.4%	1.4%	10.6%
10 to 19	0.0%	0.0%	1.3%	12.5%	1.2%	11.4%
20 to 49	0.0%	0.0%	0.8%	8.2%	1.0%	9.7%
50 or more	0.0%	0.0%	1.3%	20.9%	1.8%	18.4%
Mobile home	0.0%	0.0%	1.0%	1.0%	1.1%	0.4%
Boat, RV, van, etc.	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Source: 2019-2023 5-Year ACS

As mentioned above, most of Rumson's population growth occurred during the second half of the twentieth century. Even so, 23.1% of existing residences were constructed prior to 1940, with an additional 5.3% built in the 1940s (Table 22). Development, however, did not begin in earnest until the 1950s, when 15.1% of residences were built with an additional 10.1% of homes erected during the 1960s. Housing construction subsequently slowed, with 8.4% of homes built in the 1970s, 8.6% in the 1980s, and 2.6% in the 1990s. A spate of residential development occurred during the 2000s, when 15.6% of units were constructed while homes built between 2010 and 2020 comprise a further 9.0% of housing units. As for the remainder, an estimated 2.0% of residences were built in 2020 or later.

Table 92: Year Structure Built

Year Structure Built	Rumson	Monmouth County	New Jersey
Built 2020 or later	2.0%	0.6%	0.6%
Built 2010 to 2019	9.0%	5.8%	5.8%
Built 2000 to 2009	15.6%	9.4%	9.1%
Built 1990 to 1999	2.6%	11.3%	9.1%
Built 1980 to 1989	8.6%	15.8%	11.9%



Year Structure Built	Rumson	Monmouth County	New Jersey
Built 1970 to 1979	8.4%	13.2%	12.4%
Built 1960 to 1969	10.1%	14.0%	13.0%
Built 1950 to 1959	15.3%	12.3%	14.1%
Built 1940 to 1949	5.3%	4.2%	6.7%
Built 1939 or earlier	23.1%	13.5%	17.5%

Source: 2019-2023 5-Year ACS

Homes in Rumson are large relative to the housing stock in the rest of the county and state. Approximately two-thirds of homes in the municipality, 66.9%, have four bedrooms or more (Table 23). This surpasses the respective figures for New Jersey and Monmouth County, 25.6% and 35.7%. About one in four homes, 25.1%, have three bedrooms. The remainder of residences, 8.0%, have two bedrooms or less. In contrast, 35.3% of homes in Monmouth County have two bedrooms or less, while statewide, the figure is 42.7%,

Table 23: Number of Bedrooms, Housing Stock

Total Bedrooms	Rumson	Monmouth County	New Jersey
No bedroom	0.0%	1.7%	3.0%
1 bedroom	1.0%	12.6%	14.2%
2 bedrooms	7.0%	21.0%	25.5%
3 bedrooms	25.1%	29.0%	31.8%
4 bedrooms	36.6%	26.5%	19.7%
5 or more bedrooms	30.3%	9.2%	5.9%

Source: 2019-2023 5-Year ACS

The bevy of large houses in Rumson also shows up in the ACS data for total rooms per house. 54.5% of Rumson homes have at least 9 rooms, most that a survey-taker can select on their ACS questionnaire (Table 24). Hence, the Census states that '9.0+' is the median number of rooms per unit. Countywide, the median number of rooms is 6.4 rooms per unit, with only 21.3% of residences having 9 units or more. At the state level, the median number of rooms is 5.7 rooms per unit while only 15.2% of housing units have 9 rooms or more. The data do indicate a scarcity of less spacious options. While accounting for over half of housing countywide, just 19.7% of Rumson residences have 6 rooms or less. The community's single-family character and high incomes surely contribute to the expansiveness of the homes built in the township. The lack of smaller options is concerning, however, as dwellers have less space to maintain and can age in place.

**Table 24: Number of Rooms Per Home**

Total Rooms	Rumson	Monmouth County	New Jersey
1 room	0.0%	1.6%	2.7%
2 rooms	0.4%	2.6%	3.0%
3 rooms	0.0%	8.1%	10.5%
4 rooms	3.5%	12.1%	15.2%
5 rooms	7.5%	12.9%	15.8%
6 rooms	8.3%	14.6%	15.4%
7 rooms	15.1%	13.0%	12.0%
8 rooms	10.8%	13.9%	10.4%
9 rooms or more	54.5%	21.3%	15.2%
Median rooms	9.0+	6.4	5.7

Source: 2019-2023 5-Year ACS

Some households occupy homes in substandard condition. For instance, 0.6% of residential units lack complete kitchen facilities, while a further 0.6% lack complete plumbing facilities (Table 25). Still, no homes lack telephone service, according to the American Community Survey. Likewise, no households live in overcrowded conditions, with more than one occupant per room. Furthermore, no households lack fuel to heat their home, according to the data released by the Census Bureau. Natural gas supplied by a utility is the most widely used heating fuel, warming 87.1% of homes. Electricity is used by an additional 9.4% of households while oil heats 3.5% of homes.

Table 25: Housing Quality Indicators

Home Heating Fuel	Rumson	Monmouth County	New Jersey
Utility gas	87.1%	80.9%	73.3%
Bottled, tank, or LP gas	0.0%	1.7%	2.5%
Electricity	9.4%	12.9%	15.6%
Fuel oil, kerosene, etc.	3.5%	3.3%	6.8%
Coal or coke	0.0%	0.0%	0.0%
Wood	0.0%	0.1%	0.3%
Solar energy	0.0%	0.2%	0.2%
Other fuel	0.0%	0.4%	0.5%
No fuel used	0.0%	0.5%	0.8%



Lacking facilities			
Lacking complete plumbing facilities	0.6%	0.2%	0.3%
Lacking complete kitchen facilities	0.6%	0.8%	0.8%
No telephone service available	0.0%	0.8%	0.9%
Occupants Per Room			
1.00 or less	100.0%	98.3%	96.3%
1.01 to 1.50	0.0%	1.2%	2.4%
1.51 or more	0.0%	0.5%	1.3%
Source: 2019-2023 5-Year ACS			

Most householders moved into their home during the twenty-first century. In total, 71.6% of householders moved into their home since the beginning of 2000 (Table 26). Approximately 22.5% of householders have moved into their dwelling since 2017. Another 29.5% of householders moved into their homes between 2010 and 2017 while a further 19.6% moved in between 2000 and 2009. An estimated 28.4% of householders moved into their present home before the turn of the century. More than half of these householders, 15.2% of householders overall, moved into their residence in the 1990s while 13.2% have been in their home prior to 1990.

Table 26: Year Moved In

Year Moved In	Rumson	Monmouth County	New Jersey
Moved in 2021 or later	9.5%	6.8%	8.3%
Moved in 2018 to 2020	13.0%	18.8%	20.6%
Moved in 2010 to 2017	29.5%	28.6%	28.6%
Moved in 2000 to 2009	19.6%	19.5%	19.2%
Moved in 1990 to 1999	15.2%	14.2%	11.4%
Moved in 1989 and earlier	13.2%	12.1%	11.9%
Source: 2019-2023 5-Year ACS			



HOUSING MARKET ANALYSIS

About three in five homeowners in Rumson have a mortgage, or 60.4%, while roughly two in five do not have a mortgage, or 39.6% (Table 27). The share of homeowners who do not have a mortgage is distinctly higher than in either the county or state. In Monmouth County and New Jersey alike, 64.4% of homeowners have a mortgage while 35.6% do not.

Table 27: Mortgage Status

Mortgage Status	Rumson	Monmouth County	New Jersey
With a mortgage	60.4%	64.4%	64.4%
Without a mortgage	39.6%	35.6%	35.6%

Source: 2019-2023 5-Year ACS

Homes in Rumson have high values compared with the wider county and state. More than two in five homes in the borough have a value of at least \$1,000,000, about four times the figure for Monmouth County, 11.3% (Table 28). Similarly, the median home value, \$1,609,400, is almost four times the median statewide. In addition, a further 36.9% of residences with a value of at least \$750,000 and less than \$999,999 while 14.8% of houses have a value of between \$500,000 and \$749,999. In other words, 93.3% of homes have a value of \$500,000 or above. This is in stark contrast to the rest of New Jersey, where only 38.2% of residences have a value of \$500,000 or above. At the other end of the housing market, only 6.7% of residences have a value below \$500,000. By comparison, 61.8% of homes in New Jersey and 65.7% in Monmouth County have a value below \$500,000.

Table 28: Home Values

Home Value	Rumson	Monmouth County	New Jersey
Less than \$100,000	1.0%	3.1%	4.4%
\$100,000 to \$299,999	1.4%	9.2%	23.6%
\$300,000 to \$499,999	4.3%	29.2%	33.8%
\$500,000 to \$749,999	14.8%	31.7%	23.0%
\$750,000 to \$999,999	36.9%	15.4%	8.6%
\$1,000,000 or more	41.6%	11.3%	6.6%
Median home value	\$1,609,400	\$566,500	\$427,600

Source: 2019-2023 5-Year ACS

Home prices have surged in the last decade, particularly in the last five years. Since 2015, when the average home sold for \$1,246,850, prices have almost doubled, increasing by 85.3% change overall (Table 29). By 2024, the average sales price stood at \$2,309,951, among the highest in the state. Prices have



soared throughout Monmouth County, climbing by 73.7% since 2015. While the volume of home sales in Rumson remains relatively close to its pre-pandemic level, sales have markedly declined throughout Monmouth County. In 2024, 2,750 homes were sold countywide, the lowest level in over a decade. Given that home prices are skyrocketing, the decline in home sales must be because fewer homeowners are moving. If fewer homes are put on the market, then home prices will probably maintain their rise.

Table 29: Home Sales

Year	Rumson		Monmouth County	
	Total Sales	Avg Sales Price	Total Sales	Avg Sales Price
2015	102	\$1,246,850	6,146	\$478,821
2016	47	\$1,351,074	3,029	\$483,506
2017	39	\$1,497,197	3,679	\$495,743
2018	57	\$1,470,482	3,813	\$533,873
2019	38	\$1,307,237	3,558	\$512,214
2020	48	\$1,830,917	3,357	\$544,180
2021	85	\$1,745,440	4,407	\$638,158
2022	50	\$1,708,233	3,600	\$677,266
2023	24	\$2,063,040	2,776	\$729,440
2024	38	\$2,309,951	2,760	\$831,577

Source: NJ Division of Taxation, NJ Treasury

The spike in home values has impacted residential tax assessments. Since 2020, the average assessment has risen to \$2,080,892, from \$1,336,434 in the first year of the pandemic (Table 30). The steeper figure keeps assessments in line with the escalation of home prices. A similar trend has played out in Monmouth County as a whole, with the average residential assessment increasing to \$715,263.

Table 100: Residential Tax Assessments

Year	Total Lots, Rumson	Average Assessment	Total Lots, Monmouth County	Average Assessment
2016	2,467	\$1,336,434	211,934	\$445,876
2020	2,538	\$1,476,548	213,716	\$503,341
2024	2,537	\$2,080,892	214,709	\$715,263

Source: NJ Division of Taxation, NJ Treasury

Rumson residents are somewhat better situated to meet the cost of housing than their peers in the rest of Monmouth County. The share of households that are deemed cost-burdened, those spending 30% or more of household income on housing costs, is below the share in the wider county. In all, 25.7% of



Rumson households are cost-burdened compared to 34.5% of households in Monmouth County (Table 31). Another 15.6% of households spend between 20% and 29% of their income on housing. More than half of the households in the community, 56.1%, expend less than 20% of their income on housing, surpassing the countywide figure of 41.9%. Given how steep home values in Rumson are, the comparatively lighter cost burden can be attributed to the fruitful incomes earned by the community's residents.

Table 31: Burden of Housing Costs, All Households

Housing Costs as % of Household Income	Rumson	Monmouth County	New Jersey
Less than 20% of household income	56.1%	41.9%	39.3%
20 to 29% of household income	15.6%	21.6%	22.9%
30% or more of household income	25.7%	34.5%	35.7%
Zero or negative income	0.8%	0.7%	1.1%
No cash rent	1.7%	1.2%	1.1%

Source: 2019-2023 5-Year ACS

Homeowners are under less financial strain than renters. Of all homeowners, a quarter spend at least 30% of their income on housing, or 25.1% in all (Table 32). Of the remaining households, 58.1%, spend less than 20% of their income on housing, somewhat more than in Monmouth County as a whole, while an additional 15.9% of Rumson homeowners allocate between 20% and 29% of their income towards the cost of housing.

Table 112: Burden of Housing Costs, Owner-Occupied Housing

Housing Costs as % of Household Income	Rumson	Monmouth County	New Jersey
Less than 20% of household income	58.1%	49.4%	48.1%
20 to 29% of household income	15.9%	22.7%	22.7%
30% or more of household income	25.1%	27.2%	28.5%
Zero or negative income	0.9%	0.7%	0.6%

Source: 2019-2023 5-Year ACS

In terms of monthly costs, 88.3% of households with a mortgage pay \$3,000 or more on housing (Table 33). This exceeds the rate for Monmouth County, or 51.2%. Housing costs are so steep that the Census simply lists a median monthly cost of '\$4,000+' by default. Exorbitant housing costs are a deeply concerning issue for the entire state of New Jersey, where the median monthly cost for homeowners with a mortgage is \$2,767. In Monmouth County, the median cost for homes with a mortgage is \$3,037 per month.

**Table 33: Monthly Costs, Homeowners with a Mortgage**

Monthly housing costs	Rumson	Monmouth County	New Jersey
Less than \$500	0.7%	0.2%	0.4%
\$500 to \$999	0.0%	1.3%	1.8%
\$1,000 to \$1,499	0.0%	4.6%	6.6%
\$1,500 to \$1,999	3.5%	9.9%	13.7%
\$2,000 to \$2,499	4.4%	16.0%	17.7%
\$2,500 to \$2,999	3.1%	16.8%	17.0%
\$3,000 or more	88.3%	51.2%	42.7%
Median monthly housing cost	\$4,000+	\$3,037	\$2,787

Source: 2019-2023 5-Year ACS

Monthly housing costs are necessarily lower for those households without a mortgage. Still, housing costs are relatively high for these households as well. These expenditures go towards taxes, insurance payments, utilities, and other fees. In all, 98.4% of Rumson households without a mortgage pay \$1,000 per month or more in housing costs (Table 34). This exceeds the countywide share of 75.9% and the statewide share of 67.1%. Here, too, the median cost per month for Rumson is the Census assigned default, '\$1,500+'. Of remaining households, 0.6% spend between \$600 and \$800 a month, while 1.0% spend less than \$600 a month on housing. The latter figure contrasts greatly with the county and state, where the comparable rates are 6.3% and 9.5%, respectively.

Table 34: Monthly Costs, Homeowners without a Mortgage

Monthly housing costs	Rumson	Monmouth County	New Jersey
Less than \$250	1.0%	2.0%	1.9%
\$250 to \$399	0.0%	1.3%	2.6%
\$400 to \$599	0.0%	3.0%	5.0%
\$600 to \$799	0.6%	5.3%	8.8%
\$800 to \$999	0.0%	12.5%	14.6%
\$1,000 or more	98.4%	75.9%	67.1%
Median monthly housing costs	\$1,500+	\$1,312	\$1,205

Source: 2019-2023 5-Year ACS

Housing costs put a greater financial strain on renters, with 34.6% of households in renter-occupied housing spending at least 30% of their income on housing (Table 35). Even so, renters in Rumson can bear the cost of housing than their peers in the rest of Monmouth County, where 49.9% of renters are cost-burdened. An additional 11.3% of households in renter-occupied housing spend between 20% and 29% on housing costs while 28.3% set aside than 20% of their income to meet the cost of housing. A significant



share of renters in the borough, 25.8%, have no cash rent at all, almost ten times the state-level share, or 2.9%.

Table 35: Burden of Housing Costs, Renter-Occupied Housing

Housing Costs as % of Household Income	Rumson	Monmouth County	New Jersey
Less than 20% of household income	28.3%	22.8%	23.8%
20 to 29% of household income	11.3%	21.7%	23.1%
30% or more of household income	34.6%	49.9%	48.3%
Zero or negative income	0.0%	1.7%	1.9%
No cash rent	25.8%	3.9%	2.9%

Source: 2019-2023 5-Year ACS

Roughly two-fifths of households in renter-occupied housing, or 40.7%, have a rent of at least \$3,000 (Table 36). What's more, 31.4% of households pay between \$2,000 and \$3,000 in rent per month. In other words, 72.4% of households have a gross rent of at least \$2,000 per month. This is a stark contrast to Monmouth County, where 38.0% of households in the county have a rent of \$2,000 or more. Another 10.2% of households have a rent between \$1,500 and \$1,999 while the remainder, 17.8%, have a rent of between \$1,000 and \$1,499. The median rent in the borough is \$2,351, easily eclipses the median rent for Monmouth County and New Jersey, \$1,771 and \$1,653, respectively.

Table 36: Gross Rent

Gross Rent	Rumson	Monmouth County	New Jersey
Less than \$500	0.0%	6.8%	6.3%
\$500 to \$999	0.0%	5.8%	8.7%
\$1,000 to \$1,499	17.8%	23.2%	26.3%
\$1,500 to \$1,999	10.2%	26.2%	28.5%
\$2,000 to \$2,499	31.4%	18.4%	15.9%
\$2,500 to \$2,999	0.0%	10.4%	6.7%
\$3,000 or more	40.7%	9.2%	7.6%
Median rent	\$2,351	\$1,771	\$1,653

Source: 2019-2023 5-Year ACS



DEVELOPMENT TRENDS

The borough approved building for new housing at a steady clip over the last two decades. Beginning in 2004, an average of 30 housing units were permitted annually (Table 37) Permitting only slowed marginally in the last ten years, when an average of 28 housing units were permitted annually. Homebuilding appears to have trailed off somewhat in the last five years on record, with an average of only 20.2 units permitted annually since 2019.

Table 37: Total Housing Permits Issued Per Year, 2004-2023

Year	Rumson	Monmouth County	New Jersey
2004	40	2,461	39,238
2005	34	2,581	39,688
2006	41	2,009	32,048
2007	36	1,939	25,948
2008	27	1,200	16,338
2009	17	896	11,145
2010	23	806	11,885
2011	27	806	11,882
2012	30	1,034	15,270
2013	46	1,425	18,795
2014	38	1,367	22,896
2015	37	1,176	19,503
2016	41	1,901	24,170
2017	25	1,729	25,961
2018	32	1,828	26,048
2019	20	1,262	30,770
2020	14	1,642	26,680
2021	24	1,622	30,044
2022	35	1,384	31,792
2023	18	1,663	21,682
10 Year Average	28	1,545	25,304
20-Year Average	30	1,537	24,089

Source: NJ Dept. of Community Affairs

Except for four mixed-use units, all of the building permits pertaining to housing permits have been for one- and two-family residences (Table 38). This is a striking departure from regional and state-level building patterns. Over the last 10 years for which we have data, one- and two-family homes accounted for only 61.6% of the building permits issued by Monmouth County municipalities on an average annual



basis. Statewide, one- and two-family residences were responsible for only 36.2% of homes permitted in the last decade.

Table 38: Total Housing Permits Issued by Type, 2004-2023

Year	Rumson			Monmouth County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2004	38	0	2	2,012	437	12	27,103	11,383	752
2005	34	0	0	1,883	681	17	26,715	12,687	286
2006	41	0	0	1,340	666	3	20,090	11,760	198
2007	36	0	0	1,025	892	22	14,235	11,553	160
2008	27	0	0	798	364	38	8,960	7,102	276
2009	17	0	0	663	229	4	6,776	4,309	60
2010	23	0	0	616	190	0	6,934	4,733	218
2011	27	0	0	636	170	0	6,236	5,184	462
2012	30	0	0	660	366	8	6,700	8,527	43
2013	44	0	2	1,198	217	10	9,666	8,998	131
2014	38	0	0	1,009	334	24	10,678	11,909	309
2015	37	0	0	829	340	7	9,470	9,989	44
2016	41	0	0	833	1,057	11	8,885	15,217	68
2017	25	0	0	912	792	25	9,201	16,146	614
2018	32	0	0	860	958	10	9,026	16,811	211
2019	20	0	0	785	471	6	8,954	21,762	54
2020	14	0	0	911	716	15	8,673	17,950	57
2021	24	0	0	1,064	556	2	10,479	19,471	94
2022	35	0	0	1,093	280	11	9,163	21,913	716
2023	18	0	0	1,291	368	4	9,552	11,538	592
10-Year Average	28	0	0	959	587	12	9,408	16,271	276
20-Year Average	30	0	0	1,021	504	11	11,375	12,447	267

Source: NJ Dept. of Community Affairs

A similar pattern can be seen in the certificate of occupancy data. As with building permits, certificates of occupancy were issued mainly for one- and two-family homes (Table 39). According to NJ DCA data, an average of 20 one- and two-family homes per year have been certified in Rumson in the last 10 years. Countywide, 63.7% of certificates of occupancy for homes were for 1- and 2-family homes while 41.4% were issued for 1- and 2-family at the state level.

**Table 39: Certificates of Occupancy, 2014-2023**

Year	Rumson			Monmouth County			New Jersey		
	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use	1-2 Units	Multifamily	Mixed-Use
2014	35	0	2	873	108	4	8,158	5,042	55
2015	30	0	0	761	225	17	8,308	7,010	72
2016	38	0	0	698	224	6	7,912	7,073	38
2017	30	0	0	691	313	8	7,511	8,955	259
2018	15	0	0	778	421	9	7,164	9,861	293
2019	13	0	0	429	300	8	5,309	11,097	389
2020	8	0	0	463	798	3	5,716	9,755	54
2021	7	0	0	385	523	3	4,818	12,801	24
2022	5	0	0	527	312	0	5,167	10,545	66
2023	14	0	0	870	415	2	6,983	11,568	17
10-Year Average	20	0	0	648	364	6	6,705	9,371	127

Source: NJ Dept. of Community Affairs

While building permits for new homes in Rumson have been steadily approved for years, so, too, have demolition permits for homes. Over the last two decades, Borough staffers have approved demolition permits for an average of 24.5 housing units annually (Table 40). One- and two-family homes constituted most of these units although some were for homes on mixed-use sites. It seems likely, then, that many of the one- and two-family homes permitted were constructed on sites where existing residences were torn down. It's also important to note that a spike of demolition permits occurred in 2013, when demolition permits were approved for 60 housing units, presumably in consequence of Hurricane Sandy.

Table 120: Demolition Permits, 2004-2023

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	23	0	1	24
2005	20	0	19	39
2006	30	0	1	31
2007	17	0	14	31
2008	22	0	0	22
2009	11	0	1	12
2010	23	0	0	23
2011	24	0	2	26
2012	29	0	0	29



Year	1-2 Family	Multifamily	Mixed-Use	Total
2013	60	0	0	60
2014	33	0	1	34
2015	29	0	0	29
2016	31	0	0	31
2017	19	0	0	19
2018	23	0	0	23
2019	20	0	0	20
2020	12	0	0	12
2021	31	0	0	31
2022	17	0	0	17
2023	16	0	0	16
Total	490	0	39	529
10-Year Average	23.1	0	0.1	23.2
20-Year Average	24.5	0	1.95	26.45
<i>Source: NJ Dept of Community Affairs</i>				

Adjusting for demolition, the municipality has permitted, on net, 5.2 housing units per year on average in the last decade (Table 41). In total, 111 one- and two-family homes on net have been added to the borough's housing stock in the last two decades, which equates to an average of 5.3 units permitted every year. In contrast, there are 35 fewer mixed-use homes in Rumson than in 2004, with the vast majority of demolition permits for mixed-use homes coming in 2005 and 2007. On an average annual basis, this translates to the loss of 1.75 mixed-use units per year.

Table 131: Net Housing Permits, 2004-2023

Year	1-2 Family	Multifamily	Mixed-Use	Total
2004	15	0	1	16
2005	14	0	-19	-5
2006	11	0	-1	10
2007	19	0	-14	5
2008	5	0	0	5
2009	6	0	-1	5
2010	0	0	0	0
2011	3	0	-2	1



Year	1-2 Family	Multifamily	Mixed-Use	Total
2012	1	0	0	1
2013	-16	0	2	-14
2014	5	0	-1	4
2015	8	0	0	8
2016	10	0	0	10
2017	6	0	0	6
2018	9	0	0	9
2019	0	0	0	0
2020	2	0	0	2
2021	-7	0	0	-7
2022	18	0	0	18
2023	2	0	0	2
Total	111	0	-35	76
10-Year Average	5.3	0	-0.1	5.2
20-Year Average	5.55	0	-1.75	3.8

Source: NJ Dept of Community Affairs

Office construction has occurred intermittently in Rumson over the last two decades. Since 2004, Rumson has permitted the construction of 1,676 square feet of office space on average every year (Table 42). During that time, the highest amount of office space permitted in a year came in 2023, the most recent year on record when 13,502 square feet of office space was permitted. In 12 of the 20 years on record, however, no office space was permitted in Rumson. On average, then, 1,676 square feet of office space has been permitted per year. Meanwhile, the only retail construction occurred in 2022 when 5,330 square feet was permitted. Aside from this, no new retail construction has taken place in the last two decades. On an average annual basis, the borough permitted 267 square feet of retail space per year. The municipality, though, has permitted a steady stream of other types of nonresidential development. These are grouped by NJ DCA into an 'Other' classification. For these uses, officials have issued building permits on average for 10,7335 square feet of nonresidential space per year.

**Table 142: Building Permits, Nonresidential Construction, 2004-2023**

Year	Rumson			Monmouth County		
	Office	Retail	Other	Office	Retail	Other
2004	1,373	0	14,637	776,676	380,576	2,660,341
2005	2,365	0	1,268	672,563	531,289	1,305,901
2006	0	0	14,800	937,008	197,248	2,316,072
2007	0	0	0	968,794	400,940	1,505,602
2008	0	0	0	318,481	414,612	896,526
2009	5,681	0	0	293,900	61,926	1,107,128
2010	1	0	597	343,680	282,233	594,300
2011	0	0	0	320,603	104,300	563,100
2012	0	0	1	249,063	233,940	752,636
2013	302	0	26,723	340,222	177,855	674,444
2014	358	0	6,531	282,481	312,136	579,801
2015	1	0	0	384,157	160,413	648,336
2016	0	0	0	547,984	145,787	1,651,202
2017	4,264	0	0	412,057	110,882	1,523,056
2018	5,664	0	1,200	414,509	265,417	1,438,184
2019	0	0	0	306,076	115,411	979,768
2020	0	0	148,948	374,497	169,029	984,296
2021	0	0	0	641,091	34,786	3,417,673
2022	0	5,330	0	193,054	16,849	1,795,919
2023	13,502	0	0	380,772	173,552	1,224,061
20-Year Average	1,676	267	10,735	457,883	214,459	1,330,917
<i>*Excludes multifamily and dormitory construction</i>						
<i>Source: NJ Dept. of Community Affairs</i>						

PLANNING PROJECTIONS

Monmouth County is served by the North Jersey Transportation Planning Authority (NJTPA), one of New Jersey's three metropolitan planning organizations. NJTPA calculates population and employment projections to anticipate the long-range planning needs of the North Jersey portion of the New York metropolitan area.

The agency forecasts that Rumson and Monmouth County will have lower population and household growth than the rest of NJTPA coverage area (Table 43). Specifically, Rumson is projected to have an



annualized growth of 0.21% for households and 0.14% for population. The forecast growth is lower for population as household sizes are expected to increase, which would continue a decades-long trend. As projected, 2,539 households and 7,464 residents would live in the borough by 2050. The forecast growth is marginally higher in Monmouth County overall, whose population NJTPA expects to grow by 40,439 persons and 23,731 households by 2050. This represents an annualized growth rate of 0.27% for households and 0.18% for population. The growth rates for the county and borough fall short of those forecast for NJTPA's jurisdiction overall, 0.46% and 0.42%, respectively. Interestingly, the agency expects employment growth in the community to be more robust, with a growth rate of 0.33%, surpassing Monmouth County. Still, it falls short of the employment growth projected for the NJTPA region as a whole, which is expected to grow at a 0.42% annual rate between 2015 and 2050.

Table 43: Long-term Population, Household and Employment Forecasts

Metric	Rumson	Monmouth County	NJTPA
2015 Population	7,095	629,185	6,688,013
2050 Population	7,464	669,624	7,743,120
Annualized % Population Change 2015-2050	0.14%	0.18%	0.42%
2015 Household	2,357	235,513	2,444,799
2050 Household	2,539	259,244	2,868,943
Annualized % Household Change 2015-2050	0.21%	0.27%	0.46%
2015 Employment	1,791	262,372	2,910,458
2050 Employment	2,007	293,290	3,375,651
Annualized % Employment Change 2015-2050	0.33%	0.32%	0.42%

Source: NJTPA

Appendix B

RESOLUTION OF THE PLANNING BOARD OF THE BOROUGH OF RUMSON ADOPTING A FOURTH ROUND HOUSING ELEMENT AND FAIR SHARE PLAN

WHEREAS, the Borough of Rumson (hereinafter the “Borough” or “Rumson”) has a demonstrated history of voluntary compliance as evidenced by its Third Round record; and

WHEREAS, pursuant to In re N.J.A.C. 5:96 and 5:97, 221 N.J. 1 (2015) (Mount Laurel IV), on July 2, 2015, the Borough of Rumson filed a Declaratory Judgment Complaint in Superior Court, Law Division seeking, among other things, a judicial declaration that its Third Round Housing Element and Fair Share Plan, to be amended as necessary, satisfied its “fair share” of the regional need for low and moderate income housing pursuant to the “Mount Laurel doctrine;” and

WHEREAS, that culminated in a Court-approved Third Round Housing Element and Fair Share Plan and a Final Judgment of Compliance and Repose, which precludes all Mount Laurel lawsuits, including builder’s remedy lawsuits, until July 1, 2025; and

WHEREAS, the Borough continues to actively implement its Court-approved Third Round Housing Element and Fair Share Plan; and

WHEREAS, on March 20, 2024, Governor Murphy signed into law P.L. 2024, c.2, which amended the 1985 New Jersey Fair Housing Act (hereinafter the “Amended FHA”); and

WHEREAS, the Borough adopted a “binding resolution” accepting the DCA-calculated Present Need and Prospective Need, as required by the Amended FHA, on January 21, 2025, establishing its Fourth Round Present Need of 0 and Prospective Need of 117; and

WHEREAS, in accordance with the Amended FHA and the Administrative Office of the Court’s Directive No. 14-24, the Borough filed a timely Fourth Round Declaratory Judgment complaint (“DJ Complaint”) with the Affordable Housing Dispute Resolution Program (“the Program”), along with its binding resolution, on January 23, 2025; and

WHEREAS, the filing of the DJ Complaint gave the Borough automatic, continued immunity from all exclusionary zoning lawsuits, including builder’s remedy lawsuits, which is still in full force and effect; and

WHEREAS, the Borough did not receive any objections to its Present and Prospective Need numbers by February 28, 2025, resulting in the statutory automatic acceptance of the Borough’s Fourth Round obligations on March 1, 2025; and

WHEREAS, on April 1, 2025, the Court entered an order establishing the Borough’s Fourth Round Present Need of 0 and Prospective Need of 117; and

WHEREAS, now that the Borough has its Fourth Round Obligations, the Amended FHA requires the municipality to adopt a Fourth Round Housing Element and Fair Share Plan by June 30, 2025; and

WHEREAS, in accordance with the Amended FHA, the Borough's affordable housing planner drafted a Fourth Round Housing Element and Fair Share Plan, which is attached hereto as Exhibit A; and

WHEREAS, upon notice duly provided pursuant to N.J.S.A. 40:55D-13, the Planning Board held a public hearing on the Fourth Round Housing Element and Fair Share Plan on June 17, 2025; and

WHEREAS, the Planning Board determined that the attached Fourth Round Housing Element and Fair Share Plan is consistent with the goals and objectives of the Borough's current Master Plan, and that adoption and implementation of the Fourth Round Housing Element and Fair Share Plan is in the public interest and protects public health and safety and promotes the general welfare.

NOW, THEREFORE, BE IT RESOLVED by the Planning Board of the Borough of Rumson, County of Monmouth, State of New Jersey, that the Planning Board hereby adopts the Fourth Round Housing Element and Fair Share Plan attached hereto as Exhibit A.

OFFERED BY:

SECONDED BY:

ROLL CALL:

YES: Brodsky, Barlet, Casazza, Kingsberry, Carras
Ford, Shissins, Torres, McManus

NO: none

ABSTAIN: none

ABSENT: Ciambone, Goodes


Chairman of the Planning Board

CERTIFICATION

I certify that the foregoing Resolution was duly adopted by the Planning Board of the Borough of Rumson at a regular meeting held on the 17th day of June 2025.


Planning Board Secretary

Appendix C

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

**RESOLUTION ADOPTING AN AFFIRMATIVE MARKETING PLAN FOR THE
BOROUGH OF RUMSON**

WHEREAS, in accordance with applicable Council on Affordable Housing (“COAH”) regulations and the New Jersey Uniform Housing Affordability Controls (“UHAC”) N.J.A.C. 5:80-26, et seq., the Borough of Rumson is required to adopt by resolution an Affirmative Marketing Plan to ensure that all affordable housing units created, including those created by rehabilitation are affirmatively marketed to very low, low and moderate income households, particularly those living and/or working within Housing Region 4, the Housing Region encompassing the Borough of Rumson; and

NOW, THEREFORE, BE IT RESOLVED, that the Mayor and Council of the Borough of Rumson, County of Monmouth, State of New Jersey, do hereby adopt the following Affirmative Marketing Plan:

Affirmative Marketing Plan

- A. All affordable housing units in the Borough of Rumson shall be marketed in accordance with the provisions herein unless otherwise provided in N.J.A.C. 5:93-1, et seq. This Affirmative Marketing Plan shall apply to all developments that contain or will contain very low, low or moderate-income units, including those that are part of the Borough’s prior round Fair Share Plan and its current Fair Share Plan, and those that may be constructed in future developments not yet anticipated by the Fair Share Plan.
- B. The Affirmative Marketing Plan shall be implemented by an Administrative Agent designated by and/or under contract to the Borough of Rumson. All the costs of advertising and affirmatively marketing affordable housing units shall be borne by the developers/sellers/owners of the affordable unit(s). The exception to this is that the cost of affirmatively marketing the Market to Affordable and/or Accessory Apartment Program may be borne by the Borough, at the Borough’s discretion.
- C. In implementing the Affirmative Marketing Plan, the Administrative Agent, acting on behalf of the Borough, shall undertake all the following strategies:
 - 1. Review, approve and ensure that the developers/sellers/owners publish at least one advertisement in a newspaper of general circulation within the housing region.
 - 2. Broadcast of one advertisement by a radio or television station broadcasting throughout the housing region.
 - 3. At least one additional regional marketing strategy using one of the other sources listed below at Sec. E of this plan.

- D. The Affirmative Marketing Plan is a regional marketing strategy designed to attract buyers and/or renters of all majority and minority groups, regardless of race, creed, color, national origin, ancestry, marital or familial status, gender, affectional or sexual orientation, disability, age or number of children to housing units which are being marketed by a developer or sponsor of affordable housing. The Affirmative Marketing Plan is also intended to target those potentially eligible persons who are least likely to apply for affordable units in that region. It is a continuing program that directs all marketing activities toward Housing Region 4 in which the Borough is located and covers the entire period of deed restriction for each restricted housing unit.
- E. The Affirmative Marketing Plan is a continuing program intended to be followed throughout the entire period of restrictions and shall meet the following requirements:
1. All newspaper articles, announcements and requests for applications for very low, low, and moderate-income units shall appear in the Two River Times, Trenton Times, and Asbury Park Press.
 2. The primary marketing shall take the form of at least one press release and a paid display advertisement in the above newspapers during the first week of the marketing program and subsequently utilizing internet advertisements each month thereafter until all available units have been leased. The developer/owner shall disseminate all public service announcements and pay for display advertisements. The developer/owner shall provide proof of publication to the Administrative Agent. All press releases and advertisements shall be approved in advance by the Borough's Administrative Agent.

Advertisements will also be placed on the following websites:

Rumson Borough - <http://www.rumsonnj.gov/newannouncements/rumson-affordable-housing-program.html>

New Jersey Housing Resource Center (NJHRC) - <http://www.njhrc.gov>
 CGP&H – <http://www.affordablehomesnewjersey.com>

Advertisements posted to NJHRC will occur on or before the earlier of:

- (1) at least 60 days prior to conducting a lottery of the applicants; or
- (2) within one day following when the owner, developer, property manager, or other administrative entity provides any information regarding how to apply for units to prospective applicants or solicits any applications from potential applicants through any other means.

The posting on NJHRC shall include, at a minimum:

- i. The date that the affordable housing units are expected to be completed,
- ii. The date of the lottery,
- iii. The number of affordable housing units,
- iv. An accounting of how many of the affordable housing units will be available to very low-, low-, and moderate-income households, and
- v. Each bedroom size that will be available.

3. The advertisement shall include a description of the:

- i. Street address(es) of the units;
- ii. Directions to the units;
- iii. Range of prices for the units;
- iv. Number of bedrooms in the affordable units (bedroom mix);
- v. Maximum income permitted to qualify for the units;
- vi. Location of applications;
- vii. Business hours when interested households may obtain an application;
- viii. Application fees, if any;
- ix. Number of units currently available; and
- x. Anticipated dates of availability.

4. Advertisements will be broadcast on at least one regional cable television or radio station

5. Applications shall be mailed by the Administrative Agent to the prospective applications upon request. However, when on-line preliminary applications are utilized, if prospective applicants do not have internet access, they will be given a phone number to call the Administrative Agent, who will then enter all pre-application information online during the phone call. Locations of applications, brochures, and flyers to affirmatively market the program are listed in attached Appendix II, and will also be made available on the Borough's website. Also, information on how to apply shall be made available at the developer's sales/rental office and shall be mailed or emailed to prospective applicants upon request.

6. The Administrative Agent shall develop, maintain and regularly update a list of community contact person(s) and/or organizations(s) in Monmouth, Ocean, and Mercer Counties that will aid in the affirmative marketing program with particular emphasis on contacts that will reach out to groups that are least likely to apply for housing within the region, including major regional employers. Please see Appendix I for a complete list.

- i. Quarterly informational flyers shall be sent to each of the following agencies with a request for publication in their journals and for circulation among their members:

Mercer County Board of Realtors
Monmouth/Ocean County Association of Realtors

- ii. Quarterly informational circulars shall be sent to the administrators of each of the following agencies in the counties of and requests to post same shall be sent to the administrators of each of the following agencies within the counties of Monmouth, Ocean, and Mercer:

Welfare or Social Service Board
Rental Assistance Office (local office of DCA)
Offices on Aging or Division of Senior Services
Housing Authority

Community Action Agencies
Community Development Departments

- iii. Quarterly informational shall be sent to the chief personnel administrators of all the major employers within the region as listed in attached Appendix I in accordance with the Region 4 Affirmative Marketing Plan.
- iv. Quarterly informational and copies of press releases and advertisements of the availability of very low, low and moderate-income housing shall be sent to the following additional community and regional organizations:

Fair Share Housing Center (510 Park Boulevard, Cherry Hill, NJ 08002)

New Jersey State Conference of the NAACP (4326 Harbor Beach Blvd.
#775, Brigantine, NJ 08203)

The Latino Action Network (P.O. Box 943, Freehold, NJ 07728)

STEPS (14 Clifton Ave S, Lakewood, NJ, 08701)

Greater Red Bank Branch of the NAACP (PO Box 2147, Red Bank, NJ, 07701)

Asbury Park/Neptune Branch of the NAACP (PO Box 1143, Asbury Park 07712)

Bayshore Branch of the NAACP (PO Box 865, Matawan, NJ, 07747)

Greater Freehold Branch of the NAACP (PO Box 246, Marlboro Annex, NJ,
07746)

Greater Long Branch Branch of the NAACP (38 Memorial Parkway, Long
Branch, NJ, 07740)

Trenton Branch of the NAACP (PO Box 1355, Trenton, NJ, 08608)

Supportive Housing Association (185 Valley Street, South Orange, NJ 07079)

- v. The Administrative Agent will also provide specific direct notice to the following community and regional organizations whenever affordable housing units become available in the Borough, listed in attached Appendix II:

Monmouth County Office on Aging (PO Box 1255, Freehold, NJ, 07728)

Ocean County Office of Senior Services (1027 Hooper Ave., Toms River, NJ,
08754)

Mercer County Office on Aging (Mercer County Administration Building, PO Box 8068, Trenton, NJ, 08650)

Monmouth County Public Housing Agency (PO Box 3000 Freehold NJ, 07728)

Mercer County Library Headquarters (2751 Brunswick Pike, Lawrenceville, NJ, 08648)

Monmouth County Library Headquarters (125 Symmes Drive, Manalapan, NJ, 07726)

Ocean County Library (101 Washington St., Toms River, NJ, 08753)

Rumson Municipal Building (80 East River Rd, Rumson, NJ, 07760)

Oceanic Free Library (109 Avenue of Two Rivers, Rumson, NJ, 07760)

7. A random selection method to select occupants of very low, low and moderate-income housing will be used by the Borough's Administrative Agent in conformance with N.J.A.C. 5:80-26.16(l).
8. The Affirmative Marketing Plan shall provide a regional preference for all households that live and/or work in Housing Region 4 comprised of Mercer, Ocean, and Monmouth Counties.
9. The Administrative Agent shall administer the Affirmative Marketing Plan. The Administrative Agent has the responsibility to income qualify very low, low and moderate income households; to place income eligible households in very low, low and moderate income units upon initial occupancy; to continue to qualify households for re-occupancy of units as they become vacant during the period of affordability controls; to assist with outreach to very low, low and moderate income households; and to enforce the terms of the deed restriction and mortgage loan as per N.J.A.C. 5:80-26.1, et seq.
10. Whenever appropriate, the Administrative Agent shall provide or direct qualified very low, low and moderate-income applicants to counseling services on subjects such as budgeting, credit issues, mortgage qualifications, rental lease requirements and landlord/tenant law and shall develop, maintain and update a list of entities and lenders willing and able to perform such services.
11. All developers/owners of very low, low and moderate-income housing units shall be required to undertake and pay the costs of the marketing of the affordable units in their respective developments, subject to the direction and supervision of the Administrative Agent. The implementation of the Affirmative Marketing Plan for a development that includes affordable housing shall commence at least 120 days before the issuance of either a temporary or permanent certificate of occupancy.

12. The implementation of the Affirmative Marketing Plan shall continue until all very low, low and moderate-income housing units are initially occupied and for as long as affordable units exist that remain deed restricted and for which the occupancy or re-occupancy of units continues to be necessary. Please note that in addition to complying with this Borough-wide Affirmative Marketing Plan that the Administrative Agent shall also review and approve a separate Affirmative Marketing Plan for every new affordable development in Rumson that is subject to N.J.A.C. 5:80-26.1 et seq. That document shall be completed by the owner/developer and will be compliant with the Borough's Affirmative Marketing Plan as presented herein, and incorporate development specific details and permitted options, all subject to the Administrative Agent's review and approval. The development specific affirmative marketing plans will use the standard form for Region 4, which is attached hereto as Appendix III.
13. The Administrative Agent shall provide the Municipal Housing Liaison with the information required to comply with monitoring and reporting requirements pursuant to N.J.A.C.5:80-26-1, et seq. and the Order granting the Borough a Final Judgment of Compliance and Repose.

BE IT FURTHER RESOLVED that the appropriate Borough officials and professionals are authorized to take all actions required to implement the terms of this Resolution.

BE IT FURTHER RESOLVED that this Resolution shall take effect pursuant to law.

APPROVED this ____ day of ____, 2020.

ATTEST:

Thomas S. Rogers, Borough Clerk & Administrator

Appendix I

Appendix I – Rumson Affirmative Marketing Mailing List

<u>Business Name</u>	<u>Address1</u>	<u>Address 2</u>	<u>City State Zip</u>	<u>Co.</u>	<u>Type of Organization</u>
Ardena Baptist Church	593 Adelphia Rd.		Freehold, NJ 07728	Monmouth Co.	Religious Buildings
Arm in Arm	61 Nassau Street		Princeton, NJ 08542	Mercer	Social Service Offices/Administration Buildings
Asbury Park Free Public Library	500 1st Avenue		Asbury Park, NJ 07712	Monmouth Co.	Libraries
Asbury Park Press	3601 Highway 66	PO Box 1550	Neptune, NJ 07754	Ocean Co.	Media
AT&T Holmdel	2103 State Route 35		Holmdel, NJ 07733	Monmouth	Major Employer
Atlantic Highlands Public Library	100 First Ave.		Atlantic Highlands, NJ 07716	Monmouth Co.	Libraries
Bayshore NAACP	PO Box 865		Matawan, NJ 07747	Monmouth	Social Service Offices/Administration Buildings
Belmar Public Library	517 Tenth Ave.		Belmar, NJ 07719	Monmouth Co.	Libraries
Beth El Synagogue	50 Maple Stream Rd.		East Windsor, NJ 08520	Mercer Co.	Religious Buildings
Bethany Baptist Church	15 West Farms Rd.		Farmingdale, NJ 07727	Monmouth Co.	Religious Buildings
Bethany Lutheran Church	1125 Parkside Ave.		Trenton, NJ 08618	Mercer Co.	Religious Buildings
Bethesda United Methodist Church	Ardena Rd. & Route 524		Adelphia, NJ 07710	Monmouth Co.	Religious Buildings
Bible Baptist Church	1934 Klockner Ave.		Trenton, NJ 08619	Mercer Co.	Religious Buildings
Birth Haven, Inc.	Tina Magarino, Executive Director	4 Academy Street	Newton, NJ 07860		
Bradley Beach Public Library	511 Fourth Ave.		Bradley Beach, NJ 07720	Monmouth Co.	Libraries
Brick Township Board of Education	101 Hendrickson Ave.		Brick, NJ 08724	Ocean Co.	Major Employer
Brick Township Municipal Offices	401 Chambers Bridge Rd.		Brick, NJ 08723	Ocean Co.	Major Employer
Brielle Public Library	610 South St.		Brielle, NJ 08730	Monmouth Co.	Libraries
Bristol-Myers Squibb	100 Nassau Park Blvd #300		Princeton, NJ 08540	Mercer	Major Employer
Brookdale Community College	765 Newman Springs Rd.	Attn: Patricia Sensi	Lincroft, NJ 07738	Monmouth Co.	Major Employer
Cablevision of Monmouth	1501 18th Ave.		Wall, NJ 07719	Monmouth Co.	Media
Calvary Assembly of God	120 Mechanic St		Hightstown, NJ 08520	Mercer Co.	Religious Buildings
Calvary Missionary Baptist Church	735 E. State St.		Trenton, NJ 08609	Mercer Co.	Religious Buildings

Capital Health Systems - Fuld Campus	750 Brunswick Ave.			Trenton, NJ 08638	Mercer Co.	Major Employer
CARcnj	913 Sewall Ave			Asbury Park, NJ 07712	Monmouth	Social Service Offices/Administration Buildings
CARcnj	12 Throckmorton Street			Freehold, NJ 07728	Monmouth	Social Service Offices/Administration Buildings
Catholic Campus Ministry	492 Ewingville Rd.			Trenton, NJ 08638	Mercer Co.	Religious Buildings
Centra State Healthcare Systems	901 West Main St.			Freehold, NJ 07728	Monmouth Co.	Major Employer
Chambers Methodist Church	1627 Liberty St.			Trenton, NJ 08629	Mercer Co.	Religious Buildings
Chesterfield Baptist Church	209 Crosswicks Chesterfield Rd.			Chesterfield, NJ 08515	Mercer Co.	Religious Buildings
Church of God of Prophecy	917 S. Clinton Ave.			Trenton, NJ 08611	Mercer Co.	Religious Buildings
Church of Master United Methodist Church	110 Salem Hill Rd.			Howell, NJ 07731	Monmouth Co.	Religious Buildings
Church of St. William the Abbot	2740 Lakewood Allenwood Rd.			Howell, NJ 07731	Monmouth Co.	Religious Buildings
Church of the Nativity National Catholic	102 West 2nd St. & Route 9			Howell, NJ 07731	Monmouth Co.	Religious Buildings
Monmouth County Hall Of Records/Econ Dev	1 East Main St.		Attn: Fredrica Brown	Freehold, NJ 07728	Monmouth Co.	Major Employer
Comcast	90 Lake Dr.			East Windsor, NJ 08520	Mercer Co.	Major Employer
Comcast Cable of Monmouth Co.	403 South St.			Eatontown, NJ 07724	Monmouth Co.	Media
Comcast Cable of Ocean Co.	751 Brick Blvd.			Brick, NJ 08723	Ocean Co.	Media
Comcast of Toms River	830 Route 37 West			Toms River, NJ 08754	Ocean Co.	Media
Community Action Service Center	PO Box 88			Hightstown, NJ 08520	Mercer Co.	Social Service Offices/Administration Buildings
Compass Healthcare Inc	1140 Route 72 W			Manahawkin, NJ 08050	Ocean	Major Employer
Conair	150 Milford Rd.			East Windsor, NJ 08520	Mercer Co.	Major Employer
Concerned Citizens of Ewing, Inc.	320 Hollowbrook Dr.			Ewing, NJ 08638	Mercer Co.	Social Service Offices/Administration Buildings
Congoleum	3500 Quakerbridge Rd.			Mercerville, NJ	Mercer Co.	Major Employer
Congregation Ahavat Achim	106 Windeler Rd.			Howell, NJ 07731	Monmouth Co.	Religious Buildings
Congregation Beth Chaim	329 Village Rd. E.			Princeton Junction, NJ 08550	Mercer Co.	Religious Buildings

Congregation Kol Am	59 Broad Street			Freehold, NJ 07728	Monmouth Co.	Religious Buildings
Congregation Toras Emes	639 Abbington Dr.			East Windsor, NJ 08520	Mercer Co.	Religious Buildings
Corinth Baptist Church	31 Hawthorne Ave.			Trenton, NJ 08638	Mercer Co.	Religious Buildings
Covance	206 Carnegie Center Drive			Princeton, NJ 08540	Mercer	Major Employer
Dana Communications	2 E. Broad St.			Hopewell, NJ 08525	Mercer Co.	Major Employer
Devine Temple Church of God	202 Brinton Ave.			Trenton, NJ 08618	Mercer Co.	Religious Buildings
DPT Lakewood	1200 Paco Way			Lakewood, NJ 08701	Ocean Co.	Major Employer
Durham School Service	1540 Route 539			Little Egg Harbor Twp, NJ 08087	Ocean	Major Employer
East Windsor Regional School District	25A Leshin Lane			Hightstown, NJ 08520	Mercer Co.	Major Employer
East Windsor Senior Center	40 Lanning Blvd.			East Windsor, NJ 08520	Mercer Co.	Social Service Offices/Administration Buildings
Eatontown Public Library	33 Broad St.			Eatontown, NJ 07724	Monmouth Co.	Libraries
Ebenezer Church of God	121 Wayne Ave.			Trenton, NJ 08618	Mercer Co.	Religious Buildings
Educational Testing Service	660 Rosedale Road			Princeton, NJ 08541	Mercer	Major Employer
Emmanuel Pentecostal Temple	203 Hutchinson Rd.			Robbinsville, NJ 08691	Mercer Co.	Religious Buildings
Evans East	104 Windsor Center Dr.			East Windsor, NJ 08520	Mercer Co.	Major Employer
Ewing Branch Library	61 Scotch Rd.			Ewing, NJ 08628	Mercer Co.	Libraries
Ewing Township Schools	2099 Pennington Road			Ewing, NJ 08618-1499	Mercer Co.	Major Employer
Fair Haven Public Library	748 River Rd.			Fair Haven, NJ 07704	Monmouth Co.	Libraries
Fair Share Housing Center	510 Park Blvd			Cherry Hill, NJ 08002	ALL	Social Service Offices/Administration Buildings
First Assembly of God	87 Route 31 S.			Pennington, NJ 08534	Mercer Co.	Religious Buildings
First Baptist Church	125 South Main St.			Hightstown, NJ 08520	Mercer Co.	Religious Buildings
First Baptist Church	128 Centre St.			Trenton, NJ 08611	Mercer Co.	Religious Buildings
First Baptist Southard Church	31 Hilltop Rd.			Howell, NJ 07731	Monmouth Co.	Religious Buildings
First Presbyterian Church	48 River Dr.			Titusville, NJ 08560	Mercer Co.	Religious Buildings
First Presbyterian Church of Hightstown	320 North Main St.			Hightstown, NJ 08520	Mercer Co.	Religious Buildings
Food Town Circus Supermarkets	835 Highway 35, P.O. Box 278	Attn: Nancyanne Fama		Middletown, NJ 07748	Monmouth Co.	Major Employer

Foodarama Supermarkets	10 Centerville Road			Holmdel, NJ 07733	Monmouth Co.	Major Employer
ForDoz Pharma Corp	69 Princeton Hightstown Rd			East Windsor, NJ 08520	Mercer Co.	Major Employer
Freehold Public Library	28 1-2 E. Main St.			Freehold, NJ 07728	Monmouth Co.	Libraries
Freehold Senior Citizens Center	116 Jackson Mills Rd.			Freehold, NJ 07728	Monmouth Co.	Social Service Offices/Administration Buildings
Gaum, Inc.	1080 US Highway 130			Robbinsville, NJ 08691	Mercer Co.	Major Employer
Georgian Court University	900 Lakewood Ave			Lakewood, NJ 08701	Ocean	Major Employer
Grace-St. Paul's Church	3715 E. State St. Ext.			Mercerville, NJ 08619	Mercer Co.	Religious Buildings
Greater Freehold NAACP	PO Box 246			Marlboro, NJ 07746	Monmouth	Social Service Offices/Administration Buildings
Greater Media Newspapers	Attn: Tri-Town News/News Transcript PO Box 950		198 Rt. 9 North, Suite 100	Manalapan, NJ 07726	Monmouth Co.	Media
Greater Red Bank NAACP	PO Box 2147			Red Bank, NJ 07701-2147	Monmouth	Social Service Offices/Administration Buildings
Hackensack Meridian Health Riverview Medical Center	1 Riverview Plaza			Red Bank, NJ 07701	Monmouth	Major Employer
Hamilton Square Baptist Church	3752 Nottingham Way			Trenton, NJ 08690	Mercer Co.	Religious Buildings
Hamilton Township Free Public Library	1 Justice Samuel A. Alito, Jr. Way			Hamilton, NJ 08619	Mercer Co.	Libraries
Hamilton Township Schools	90 Park Ave.			Hamilton Square, NJ 08690	Mercer Co.	Major Employer
Health South Rehabilitation Hospital	14 Hospital Dr.			Toms River, NJ 08755	Ocean Co.	Major Employer
Hickory Corner Branch Library	138 Hickory Corner Rd.			East Windsor, NJ 08520	Mercer Co.	Libraries
Hightstown Church of God	1004 Old Yorke Rd.			East Windsor, NJ 08520	Mercer Co.	Religious Buildings
Hightstown Housing Authority	131 Rogers Avenue			Hightstown, NJ 08520	Mercer	Social Service Offices/Administration Buildings
Hightstown Memorial Library	114 Franklin St.			Hightstown, NJ 08520	Mercer Co.	Libraries
Holy Spirit Lutheran Church	333 North Main St.			Manahawkin, NJ 08050	Ocean Co.	Religious Buildings
Homasote	932 Lower Ferry Rd.			Trenton, NJ 08618	Mercer Co.	Major Employer
Hopewell Branch Library	245 Pennington Titusville Rd.			Pennington, NJ 08534	Mercer Co.	Libraries
Hopewell Public Library	13 E. Broad St.			Hopewell, NJ 08525	Mercer Co.	Libraries

Hopewell Valley Regional Schools	425 South Main St.			Pennington, NJ 08534	Mercer Co.	Major Employer
Horizon Blue Cross Blue Shield	1427 Wycoff Rd.	Attn: Jonathan Pearson		Farmingdale, NJ 07727	Monmouth Co.	Major Employer
Hovione	40 Lake Dr.			East Windsor, NJ 08520	Mercer Co.	Major Employer
Howell Baptist Church	1554 Maxim Southard Rd.			Howell, NJ 07731	Monmouth Co.	Religious Buildings
Howell Senior Citizens Center	251 Preventorium Rd.	P.O. Box 580		Howell, NJ 07731	Monmouth Co.	Social Service Offices/Administration Buildings
Immanuel Baptist Church	1244 West Farms Rd.			Howell, NJ 07731	Monmouth Co.	Religious Buildings
International Flavors and Fragrances	State Highway 36	Attn: Silvio Amoroso		Union Beach, NJ 07735	Monmouth Co.	Major Employer
Jackson Premium Outlets	537 Monmouth Road			Jackson, NJ 08527	Ocean	Major Employer
Jackson Township Board of Education	101 Don Connor Blvd.			Jackson, NJ 08527	Ocean Co.	Major Employer
Janssen Pharmaceutical	1125 Trenton Harborton Rd.			Titusville, NJ 08560	Mercer Co.	Major Employer
JCP&L/First Energy	1345 Old Bridge-Englishtown Rd			Old Bridge, NJ 08857	Monmouth Co.	Major Employer
Jenkinsons	300 Ocean Ave.			Point Pleasant, NJ 08742	Ocean Co.	Major Employer
Jerseyville United Methodist Church	8 Howell Rd.			Freehold, NJ 07728	Monmouth Co.	Religious Buildings
John O. Wilson Hamilton Twp. Service Center	169 Wilfred Ave.			Trenton, NJ 08610	Mercer Co.	Social Service Offices/Administration Buildings
Johnson & Johnson	One Johnson & Johnson Plaza			New Brunswick, NJ 08933	Mercer Co.	Major Employer
Joyful Baptist Korean Church	118 Bear Brook Rd.			Princeton, NJ 08540	Mercer Co.	Religious Buildings
King of Kings Community Church	1000 Route 9			Manahawkin, NJ 08050	Ocean Co.	Religious Buildings
Lacey Township Board of Education	200 Western Blvd.			Lanoka Harbor, NJ 08734	Ocean Co.	Major Employer
Lakewood Township Board of Education	855 Somerset Ave			Lakewood, NJ 08701	Ocean Co.	Major Employer
Lawrence Headquarters Branch	2751 Brunswick Pike			Lawrenceville, NJ 08648-3099	Mercer Co.	Libraries
Lawrence Rd. Presbyterian Church	1039 Lawrence Rd.			Lawrenceville, NJ 08648	Mercer Co.	Religious Buildings
Lawrence Township Schools	2565 Princeton Pike			Lawrenceville, NJ 08648-3631	Mercer Co.	Major Employer
Lawrence Twp. Community Council, Inc.	295 Eggerts Rd.			Lawrence, NJ 08648	Mercer Co.	Social Service Offices/Administration Buildings

Little Egg Harbor Township-Public Schools-Superintendent	307 Frog Pond Rd			Little Egg Harbor Twp, NJ 08087	Ocean	Major Employer
Little Silver Public Library	484 Prospect Ave.			Little Silver, NJ 07739	Monmouth Co.	Libraries
Long Beach Township Beach Patrol	7910 Long Beach Blvd			Long Beach Township, NJ 08008	Ocean	Major Employer
Long Branch Free Public Library	328 Broadway			Long Branch, NJ 07740	Monmouth Co.	Libraries
Manahawkin Baptist Church	400 Beach Ave			Manahawkin, NJ 08050	Ocean Co.	Religious Buildings
Manahawkin Nursing & Rehabilitation Center	1211 Route 72 W			Manahawkin, NJ 08050	Ocean	Major Employer
Manahawkin United Methodist	116 Stafford Ave.			Manahawkin, NJ 08050	Ocean Co.	Religious Buildings
Manasquan Public Library	55 Broad St.			Manasquan, NJ 08736	Monmouth Co.	Libraries
Manchester Board of Education	121 Route 539		P.O. Box 4100	Whiting, NJ 08759	Ocean Co.	Major Employer
Matawan-Aberdeen Public Library	165 Main St.			Matawan, NJ 07747	Monmouth Co.	Libraries
McGraw Hill	120 Windsor Center Dr.			East Windsor, NJ 08520	Mercer Co.	Major Employer
Mercer Co. Board of Education	1075 Old Trenton Rd.			Trenton, NJ 08618	Mercer Co.	Major Employer
Mercer Co. Board of Social Services	200 Woolverton St.		P.O. Box 1450	Trenton, NJ 08650	Mercer Co.	Social Service Offices/Administration Buildings
Mercer Co. Special Services School District	1020 Old Trenton Rd.			Hamilton, NJ 08690-1230	Mercer Co.	Major Employer
Mercer Co. Vocational School District	1085 Old Trenton Rd.			Trenton, NJ 08690-1229	Mercer Co.	Major Employer
Mercer County Association of REALTORS	1428 Brunswick Avenue			Trenton N.J. 08638	Mercer	Major Employer
Mercer County Department of Human Services	640 S. Broad Street		P. O. Box 8068	Trenton, NJ 08650-0068	Mercer	Social Service Offices/Administration Buildings
Mercer County Dept of Housing & Community Development	640 S. Broad Street		P. O. Box 8068	Trenton, NJ 08650-0068	Mercer	Social Service Offices/Administration Buildings
Mercer County Office on Aging	640 S. Broad Street		P. O. Box 8068	Trenton, NJ 08650-0068	Mercer	Social Service Offices/Administration Buildings
Meridian Health - Ocean Medical Center	415 Jack Martin Blvd.			Brick, NJ 08724	Ocean Co.	Major Employer
Meridian Health Systems	1350 Campus Parkway Ste 110			Wall Township, NJ 07753	Monmouth Co.	Major Employer

Merrill Lynch & Co.	1300 Merrill Lynch Drive			Pennington, NJ 08534	Mercer Co.	Major Employer
Merrill Lynch Bank of America	7 Roszel Road	Floor 04		Princeton, NJ 08540	Mercer	Major Employer
Middletown Township Public Library	55 New Monmouth Rd.			Middletown, NJ 07748	Monmouth Co.	Libraries
Monmouth Beach Public Library	18 Willow Ave.			Monmouth Beach, NJ 07750	Monmouth Co.	Libraries
Monmouth Co. Division of Social Services	P.O. Box 3000			Freehold, NJ 07728	Monmouth Co.	Social Service Offices/Administration Buildings
Monmouth Co. Hall of Records	Hall of Records		Koslowski Rd.	Freehold, NJ 07728	Monmouth Co.	Libraries
Monmouth Co. Human Services	3000 Koslowski Rd.			Freehold, NJ 07728	Monmouth Co.	Social Service Offices/Administration Buildings
Monmouth Co. Human Services	2405 Route 66			Ocean, NJ 07712	Monmouth Co.	Social Service Offices/Administration Buildings
Monmouth Co. Library	125 Symmes Dr.			Manalapan, NJ 07726	Monmouth Co.	Libraries
Monmouth Co. Library - Allentown	16 S. Main St.			Allentown, NJ 08501	Monmouth Co.	Libraries
Monmouth Co. Library - Eastern Branch	1001 Route 35			Shrewsbury, NJ 07702	Monmouth Co.	Libraries
Monmouth Co. Library- Hazlet	251 Middle Rd.			Hazlet, NJ 07730	Monmouth Co.	Libraries
Monmouth Co. Library- Holmdel	101 Crawfords Corner Rd.		Suite 2110	Holmdel, NJ 07733	Monmouth Co.	Libraries
Monmouth Co. Library- Howell	318 Old Tavern Rd.			Howell, NJ 07731	Monmouth Co.	Libraries
Monmouth Co. Library- Marlboro	1 Library Ct & Wyncrest Dr.			Marlboro, NJ 07746	Monmouth Co.	Libraries
Monmouth Co. Library- Ocean	701 Deal Rd			Ocean, NJ 07712	Monmouth Co.	Libraries
Monmouth Co. Library- Wall	2700 Allaire Rd			Wall, NJ 07719	Monmouth Co.	Libraries
Monmouth County Community Development	Monmouth County Hall of Records		One East Main Street, P.O. Box 1255	Freehold, NJ 07728	Monmouth	Social Service Offices/Administration Buildings
Monmouth County Department of Human Services	Monmouth County Hall of Records		One East Main Street, P.O. Box 1255	Freehold, NJ 07728	Monmouth	Social Service Offices/Administration Buildings
Monmouth County Office on Aging	3000 Kozloski Road			Freehold, NJ 07728	Monmouth	Social Service Offices/Administration Buildings
Monmouth County Public Housing Agency	3000 Kozloski Road			Freehold, NJ 07728	Monmouth	Social Service Offices/Administration Buildings

Monmouth Housing Alliance	3535 State Route 66 Ste 4			Neptune, NJ 07753	Monmouth Co.	Social Service Offices/Administration Buildings
Monmouth Medical Center	300 Second Ave.		Attn: Bruce Pardo	Long Branch, NJ 07740	Monmouth Co.	Major Employer
Monmouth Ocean Regional Realtors	One Hovchild Plaza		4000 Route 66	Tinton Falls, NJ 07753	Monmouth/ Ocean	
Monmouth University	400 Cedar Avenue			West Long Branch, NJ 07764	Monmouth Co.	Major Employer
NAAACP Ocean County/Lakewood Branch	PO Box 836			Lakewood, NJ 08701	Ocean	Social Service Offices/Administration Buildings
NAAACP Toms River Branch	PO Box 5144			Toms River, NJ 08754	Ocean	Social Service Offices/Administration Buildings
Naval Weapons Station Earle Neptune Township Public Library	201 State Highway 34			Colts Neck, NJ 07722	Monmouth	Major Employer
	25 Neptune Blvd.			Neptune, NJ 07753	Monmouth Co.	Libraries
New Jersey Housing Resource Center	637 South Clinton Ave		PO Box 18550	Trenton, NJ 08650	ALL	Social Service Offices/Administration Buildings
NJ Department of Community Affairs	Division of Housing and Community Resources		101 South Broad Street, PO Box 806	Trenton, NJ 08625- 0806	Mercer	Social Service Offices/Administration Buildings
NJ Department of Community Affairs Homeless Prevention	1510 Hooper Ave			Toms River, NJ 08753	Ocean	Social Service Offices/Administration Buildings
NJ Manufacturers Insurance	P.O. Box 1428		301 Sullivan Way	West Trenton, NJ 08628	Mercer Co.	Major Employer
NJ Resources Corporation	1415 Wycoff Rd.		Attn: Betty Moerschel	Wall, NJ 07719	Monmouth Co.	Major Employer
NJ State Library	P.O. Box 520			Trenton, NJ 08650	Mercer Co.	Libraries
Norkus Enterprises	505 Richmond Ave.		Attn: Louise Horowitz	Point Pleasant, NJ 08742	Monmouth Co.	Major Employer
NovaCare Rehabilitation	1001 Center St			Little Egg Harbor Twp, NJ 08087	Ocean	Major Employer
Ocean Acres Elementary School	489 Nautilus Dr			Manahawkin, NJ 08050	Ocean	Major Employer
Ocean City Housing Authority	204 4th Street			Ocean City, NJ 08226	Ocean	Social Service Offices/Administration Buildings
Ocean Co. Administration Building	101 Hooper Ave.			Toms River, 08754	Ocean Co.	Libraries

Ocean Co. Board of Social Services	1027 Hooper Ave.		P.O. Box 547	Toms River, NJ 08754	Ocean Co.	Social Service Offices/Administration Buildings
Ocean Co. Board of Social Services	North Ocean Co. Resource Center		225 Fourth St.	Lakewood, NJ 08701	Ocean Co.	Social Service Offices/Administration Buildings
Ocean Co. College	College Dr.		P.O. Box 2001	Toms River, NJ 08754	Ocean Co.	Major Employer
Ocean Co. Library - Barnegat Branch	112 Burr St.			Barnegat, NJ 08005	Ocean Co.	Libraries
Ocean Co. Library - Bay Head Reading Center	136 Meadow Ave			Bay Head, NJ 08742	Ocean Co.	Libraries
Ocean Co. Library - Beachwood Branch	126 Beachwood Blvd			Beachwood, NJ 08722	Ocean Co.	Libraries
Ocean Co. Library - Berkeley Branch	30 Station Rd			Bayville, NJ 08721	Ocean Co.	Libraries
Ocean Co. Library - Brick Branch	301 Chambers Bridge Rd			Brick, NJ 08723	Ocean Co.	Libraries
Ocean Co. Library - Island Heights Branch	P.O Box 1127		121 Central Ave	Island Heights, NJ 08732	Ocean Co.	Libraries
Ocean Co. Library - Jackson Branch	2 Jackson Dr.			Jackson, NJ 08527	Ocean Co.	Libraries
Ocean Co. Library - Lacey Branch	10 East Lacey Rd			Forked River, NJ 08731	Ocean Co.	Libraries
Ocean Co. Library - Lakewood Branch	301 Lexington Ave.			Lakewood, NJ 08701	Ocean Co.	Libraries
Ocean Co. Library - Little Egg Harbor Branch	290 Mathistown Rd			Little Egg Harbor, NJ 08087	Ocean Co.	Libraries
Ocean Co. Library - Long Beach Island Branch	217 S. Central Ave			Surf City, NJ 08008	Ocean Co.	Libraries
Ocean Co. Library - Manchester Branch	21 Colonial Dr			Manchester, NJ 08759	Ocean Co.	Libraries
Ocean Co. Library - Plumsted Branch	119 Evergreen Rd			New Egypt, NJ 08533	Ocean Co.	Libraries
Ocean Co. Library - Point Pleasant Branch	834 Beaver Dam Rd			Pt. Pleasant, NJ 08742	Ocean Co.	Libraries
Ocean Co. Library - Pt. Pleasant Beach Branch	710 McLean Ave			Pt. Pleasant Beach, NJ 08742	Ocean Co.	Libraries
Ocean Co. Library - Stafford Branch	129 N. Main St.			Manahawkin, NJ 08050	Ocean Co.	Libraries
Ocean Co. Library - Toms River Branch	101 Washington St			Toms River, NJ 08753	Ocean Co.	Libraries
Ocean Co. Library - Tuckerton Branch	380 Bay Ave			Tuckerton, NJ 08087	Ocean Co.	Libraries
Ocean Co. Library - Upper Shores Branch	112 Jersey City Ave			Lavallette, NJ 08735	Ocean Co.	Libraries

Ocean Co. Library - Waretown Branch	112 Main St			Waretown, NJ 08758	Ocean Co.	Libraries
Ocean Co. Library - Whiting Branch	400 Lacey Rd.			Whiting, NJ 08759	Ocean Co.	Libraries
Ocean Community Church	1492 Route 72 West			Manahawkin, NJ 08050	Ocean Co.	Religious Buildings
Ocean County Administrative Offices	PO Box 2191			Toms River, NJ 08754-2191	Ocean Co.	Social Service Offices/Administration Buildings
Ocean County Board of Chosen Freeholders	P.O. Box 2191			Toms River, N.J. 08754-2191	Ocean	Social Service Offices/Administration Buildings
Ocean County Board of Realtors	271 Lakehurst Road			Toms River, NJ 08755	Ocean	
Ocean County Community Development	129 Hooper Ave.		PO Box 2191	Toms River, NJ 08754-2191	Ocean	Social Service Offices/Administration Buildings
Ocean County Department of Human Services	101 Hooper Avenue			Toms River, NJ 08753	Ocean	Social Service Offices/Administration Buildings
Ocean County Lakewood Chapter of the NAACP	14 Clifton Ave South			Lakewood, NJ 08701	Ocean	Social Service Offices/Administration Buildings
Ocean County Office on Aging	1027 Hooper Avenue		Building 2, 1st Floor	Toms River, NJ 08754	Ocean	Social Service Offices/Administration Buildings
Ocean Medical Center	425 Jack Martin Boulevard			Brick, NJ 08724	Monmouth	Major Employer
OCEAN, INC	P.O. Box 1029			Toms River, NJ 08754	Ocean	Social Service Offices/Administration Buildings
Oceanic Free Library	109 Ave. Of Two Rivers			Rumson, NJ 07760	Monmouth Co.	Libraries
Open Door Bible Baptist Church	521 Lakewood Farmingdale Rd.			Howell, NJ 07731	Monmouth Co.	Religious Buildings
Our Lady of Good Counsel	137 W. Upper Ferry Rd.			West Trenton, NJ 08628	Mercer Co.	Religious Buildings
Our Lady of Sorrows	3816 E. State St. Ext.			Mercerville, NJ 08619	Mercer Co.	Religious Buildings
Peddle School	201 S Main Street			Hightstown, NJ 08520	Mercer Co.	Major Employer
Penn Medicine Princeton Medical Cener	One Plainsboro Road			Plainsboro, NJ 08536	Mercer	Major Employer
Pennington Free Public Library	30 N. Main St.			Pennington, NJ 08534	Mercer Co.	Libraries
Pierce Memorial Presbyterian	40 Main St.			Farmingdale, NJ 07727	Monmouth Co.	Religious Buildings
Pilgrim Baptist Church	172 Shrewsbury Ave			Red Bank, NJ, 07701	Monmouth	Religious Buildings

Point Pleasant Beach Ocean Star	13 Broad St.			Manasquan, NJ 08736	Ocean Co.	Media
Prince of Peace Lutheran Church	177 Princeton Hightstown Rd.			Princeton Junction, NJ 08550	Mercer Co.	Religious Buildings
Prince of Peace Lutheran Church	434 East Aldrich Rd.			Howell, NJ 07731	Monmouth Co.	Religious Buildings
Princeton Housing Authority	1 Redding Circle			Princeton, NJ 08540	Mercer	Social Service Offices/Administration Buildings
Princeton Packet/Central Jersey.com	198 Route 9 N		Suite 100	Manalapan, NJ 07726	Monmouth	Media
Princeton Public Library	65 Witherspoon St.			Princeton, NJ 08542	Mercer Co.	Libraries
Princeton Regional School District	25 Valley Rd.			Princeton, NJ 08540	Mercer Co.	Major Employer
Princeton Senior Resource Center	The Suzanne Patterson Building		45 Stockton Street	Princeton, NJ 08540	Mercer	Social Service Offices/Administration Buildings
Princeton Senior Resource Center	179 Spruce Circle			Princeton, NJ 08540	Mercer	Social Service Offices/Administration Buildings
Princeton Theological Seminary	P.O. Box 821		64 Mercer Street	Princeton, NJ 08542-0803	Mercer	Major Employer
Princeton University	Office of Human Resources		2 New South	Princeton, NJ 08544	Mercer	Major Employer
Princeton University Firestone Library	Public Administration Collection		Firestone A-17-J-1	Princeton, NJ 08544	Mercer Co.	Libraries
Red Bank Affordable Housing Corporation	166 Shrewsbury Ave			Red Bank, NJ, 07701	Monmouth	
Red Bank Public Library	84 W. Front St.			Red Bank, NJ 07701	Monmouth Co.	Libraries
Rider University	Franklin F. Moore Library		2083 Lawrenceville Rd	Lawrenceville, NJ 08648-3099	Mercer Co.	Libraries
Robbinsville Baptist Church	22 Main St.			Robbinsville, NJ 08691	Mercer Co.	Religious Buildings
Robbinsville Branch Library	42 Allentown- Robbinsville Rd.			Robbinsville, NJ 08691	Mercer Co.	Libraries
Robbinsville Township Schools	155 Robbinsville-Edinburg Rd.			Robbinsville, NJ 08691	Mercer Co.	Major Employer
Robert Wood Johnson University Hospital	1 Hamilton Health Plaza			Trenton, NJ 08618	Mercer Co.	Major Employer
Roscoe L. West Library	College of New Jersey		2000 Pennington Rd.	Ewing, NJ 08618-1499	Mercer Co.	Libraries
RWJ- Rehab	1400 Lower Ferry Road			Ewing, NJ 08638	Mercer	Major Employer
Saint Barnabas Health Care Systems	368 Lakehurst Rd., Suite 203			Toms River, NJ 08755	Ocean Co.	Major Employer
Saint David the King Church	1 New Village Rd.			Princeton Junction, NJ 08550	Mercer Co.	Religious Buildings

Saint Francis Community Center	4700 Long Beach Blvd			Long Beach Township, NJ 08008	Ocean	Social Service Offices/Administration Buildings
Saker Shoprite	10 Centerville Road			Holmdel, NJ 07733	Monmouth	Major Employer
Sea Bright Library	1097 Ocean Ave			Sea Bright, NJ 07760	Monmouth Co.	Libraries
Sea Girt Library	321 Baltimore Blvd.			Sea Girt, NJ 08750	Monmouth Co.	Libraries
Seventh Day Adventist Church of Hightstown	116 Broad St.			Hightstown, NJ 08520	Mercer Co.	Religious Buildings
Shiloh Baptist Church	340 Reverand S Howard Woodson			Trenton, NJ 08618	Mercer	Religious Buildings
Shiseido America	366 Princeton-Hightstown Rd.			Hightstown, NJ 08520	Mercer Co.	Major Employer
Six Flags	Route 537		P.O. Box 120	Jackson, NJ 08527	Ocean Co.	Major Employer
Southern Ocean Co. Hospital	1140 Route 72 West			Manahawkin, NJ 08050	Ocean Co.	Major Employer
Southern Regional School District	105 Cedar Bridge Rd.			Manahawkin, NJ 08050	Ocean Co.	Major Employer
Spring Lake Public Library	1501 Third Ave.			Spring Lake, NJ 07762	Monmouth Co.	Libraries
Squankum United Methodist Church	45 Old Tavern Rd.			Howell, NJ 07731	Monmouth Co.	Religious Buildings
St. Alexander Nevsky Russian Orthodox	200 Alexander Ave.			Howell, NJ 07731	Monmouth Co.	Religious Buildings
St. Ann's Roman Catholic Church	1253 Lawrenceville Rd.			Trenton, NJ 08648	Mercer Co.	Religious Buildings
St. Anthony of Padua Roman Catholic Church	251 Franklin St.			Hightstown, NJ 08520	Mercer Co.	Religious Buildings
St. Catherine's Roman Catholic Church	31 Asbury Rd			Farmingdale, NJ 07727	Monmouth Co.	Religious Buildings
St. Francis Medical Center	601 Hamilton Ave.			Trenton, NJ 08629	Mercer Co.	Major Employer
St. James African Methodist Episcopal Church	413 Summit St.			Hightstown, NJ 08520	Mercer Co.	Religious Buildings
St. James Church	115 E. Delaware Ave.			Pennington, NJ 08534	Mercer Co.	Religious Buildings
St. Lawrence Rehabilitation Center	2381 Lawrenceville Rd.			Lawrenceville, NJ 08648	Mercer Co.	Major Employer
St. Paul Parish	216 Nassau Street			Princeton, NJ 08542-4604	Mercer	Religious Buildings
St. Pauls Lutheran Church	79 One Mile Rd. Extension			East Windsor, NJ 08520	Mercer Co.	Religious Buildings
St. Veronica's Roman Catholic Church	4215 US 9 North			Howell, NJ 07731	Monmouth Co.	Religious Buildings
St. Vincent's Catholic Church	555 Yardville Allentown Rd.			Yardville, NJ 08620	Mercer Co.	Religious Buildings
Star-Ledger	1 Star Ledger Plaza			Newark, NJ 07102	Ocean Co.	Media

STEPS	14 Clifton Ave South			Lakewood, NJ 08701	Ocean Co.	Social Service Offices/Administration Buildings
Supportive Housing Association	185 Valley Street			South Orange, NJ 07079	Essex	Social Service Offices/Administration Buildings
Temple Beth Am	1235 Highway 70			Lakewood, NJ 08701	Monmouth Co.	Religious Buildings
The ARC of Ocean County	815 Cedar Bridge Avenue			Lakewood, NJ 08701	Ocean Co.	Social Service Offices/Administration Buildings
The Asbury Park/Neptune Branch of the NAACP	PO Box 1143			Asbury Park, NJ 07712	Monmouth	Social Service Offices/Administration Buildings
The College of New Jersey	2000 Pennington Rd.			Ewing, NJ 08628	Mercer Co.	Major Employer
The Latino Action Network	PO Box 943			Freehold, NJ 07728	Monmouth	Social Service Offices/Administration Buildings
The NAACP of Greater Long Branch	231 Wilbur Ray Avenue			Long Branch, NJ 07740	Monmouth	Social Service Offices/Administration Buildings
The New Jersey State Conference of the NAACP	4326 Harbor Beach Blvd. #775			Brigantine, NJ 08203	Atlantic	Social Service Offices/Administration Buildings
The Salvation Army Trenton	575 E State St.			Trenton, NJ 08601	Mercer	Social Service Offices/Administration Buildings
The Trenton Times	413 River View Plaza			Trenton, NJ 08611	Mercer Co.	Major Employer
The Trentonian	600 Perry St.			Trenton, NJ 08618	Mercer Co.	Media
Tinton Falls Public Library	664 Tinton Ave.			Tinton Falls, NJ 07724	Monmouth Co.	Libraries
Toms River Municipal Offices	33 Washington St.			Toms River, NJ 08753	Ocean Co.	Major Employer
Toms River Regional School District	1144 Hooper Ave.			Toms River, NJ 08753	Ocean Co.	Major Employer
Trac Intermodal	750 College Road East			Princeton, NJ 08540	Mercer	Major Employer
Trenton Free Public Library	120 Academy St.			Trenton, NJ 08608	Mercer Co.	Libraries
Trenton Housing Authority	875 New Willow Street			Trenton, NJ 08638	Mercer	Social Service Offices/Administration Buildings
Trenton NAACP/NJ NAACP State Office	15 W Front Street			Trenton, NJ 08608	Mercer	Social Service Offices/Administration Buildings
Trenton Schools	108 North Clinton Ave.			Trenton, NJ 08609	Mercer Co.	Major Employer

Trenton Times	413 River View Plaza			Trenton, NJ 08611-3427	Mercer Co.	Media
Twin Rivers Branch Library	276 Abbingdon Dr.			East Windsor, NJ 08520	Mercer Co.	Libraries
Union Beach Memorial Library	810 Union Ave.			Union Beach, NJ 07735	Monmouth Co.	Libraries
United Way Greater Mercer	3150 Brunswick Pike, Ste 230			Lawrenceville, NJ 08648	Mercer Co.	Social Service Offices/Administration Buildings
United Way Monmouth Co.	1415 Wycoff Rd.			Farmingdale, NJ 07727	Monmouth Co.	Social Service Offices/Administration Buildings
United Way Ocean Co.	253 Chestnut Street			Toms River, NJ 08753	Ocean Co.	Social Service Offices/Administration Buildings
VA NJ Health Care System - Joni Owen, LCSW	151 Knollcroft Rd., Bldg. 53		Mail code 116D-C34B	Lyons, NJ 07939-5000		Social Service Offices/Administration Buildings
Veteran Services	2280 Hamilton Ave.			Hamilton, NJ 08619	Mercer Co.	Social Service Offices/Administration Buildings
Vonage	23 Main St			Holmdel, NJ 07733	Monmouth Co.	Major Employer
West Farms United Methodist Church	153 Casino Dr.			Farmingdale, NJ 07727	Monmouth Co.	Religious Buildings
West Long Branch Public Library	95 Poplar Ave.			West Long Branch, NJ 07764	Monmouth Co.	Libraries
West Windsor-Plainsboro Regional Schools	505 Village Rd. West		P.O. Box 505	Princeton Junction, NJ 08550	Mercer Co.	Major Employer
Westminster Choir College of Rider University	2083 Lawrenceville Road			Lawrenceville, NJ 08648	Mercer	Major Employer
Windsor Heights Herald/Central Jersey	198 Route 9, Suite 100			Manalapan, NJ 07726	Monmouth	Media
Witherspoon Street Presbyterian Church	112 Witherspoon Street			Princeton, NJ 08542	Mercer	Religious Buildings
Rainbow Foundation	PO Box 545			New Monmouth, NJ 07748	Monmouth	Social Service Offices/Administration Buildings
STEPS	PO Box 728			Toms River, NJ 08754-0728	Ocean	Social Service Offices/Administration Buildings

Appendix II

Appendix II – Rumson Preliminary Application Distribution List

<u>Business Name</u>	<u>Address1</u>	<u>Address 2</u>	<u>City State Zip</u>
Monmouth Co. Office on Aging	21 Main and Court Center	PO Box 1255	Freehold, NJ 07728
Ocean Co. Office of Senior Services	1027 Hooper Avenue		Toms River, NJ 08754-2191
Mercer Co. Office on Aging	Mercer Co. Administration Bldg.	PO Box 8068	Trenton, NJ 08650-0068
Monmouth Co. Public Housing Agency	Monmouth Co. Division of Social Services	PO Box 3000	Freehold, NJ 07728
Mercer Co. Library Headquarters	2751 Brunswick Pike		Lawrenceville, NJ 08648
Monmouth Co. Headquarters Library	125 Symmes Drive		Manalapan, NJ 07726
Ocean Co. Library	101 Washington Street		Toms River, NJ 08753
Borough of Rumson	80 East River Road		Rumson, NJ 07760
Oceanic Free Library	109 Ave. Of Two Rivers		Rumson, NJ 07760

Appendix III

Appendix III
AFFIRMATIVE FAIR HOUSING MARKETING PLAN
For Affordable Housing in **(REGION 4)**

I. APPLICANT AND PROJECT INFORMATION

(Complete Section I individually for all developments or programs within the municipality.)

1a. Administrative Agent Name, Address, Phone Number		1b. Development or Program Name, Address	
1c. Number of Affordable Units: Number of Rental Units: Number of For-Sale Units:	1d. Price or Rental Range From To		1e. State and Federal Funding Sources (if any)
1f. <input type="checkbox"/> Age Restricted <input type="checkbox"/> Non-Age Restricted	1g. Approximate Starting Dates Advertising: Occupancy:		
1h. County Mercer, Monmouth, Ocean		1i. Census Tract(s):	
1j. Managing/Sales Agent's Name, Address, Phone Number			
1k. Application Fees (if any):			

(Sections II through IV should be consistent for all affordable housing developments and programs within the municipality. Sections that differ must be described in the approved contract between the municipality and the administrative agent and in the approved Operating Manual.)

II. RANDOM SELECTION

2. Describe the random selection process that will be used once applications are received.

III. MARKETING

3a. Direction of Marketing Activity: (indicate which group(s) in the housing region are least likely to apply for the housing without special outreach efforts because of its location and other factors)			
<input type="checkbox"/> White (non-Hispanic) <input checked="" type="checkbox"/> Black (non-Hispanic) <input checked="" type="checkbox"/> Hispanic <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Other group:			
3b. HOUSING RESOURCE CENTER (www.njhousing.gov) A free, online listing of affordable housing			<input checked="" type="checkbox"/>
3c. Commercial Media (required) (Check all that applies)			
	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL NEWSPAPER(S)	CIRCULATION AREA
TARGETS ENTIRE HOUSING REGION 4			
Daily Newspaper			
<input type="checkbox"/>		Star-Ledger	
TARGETS PARTIAL HOUSING REGION 4			
Daily Newspaper			
<input checked="" type="checkbox"/>		Trenton Times	Mercer
<input type="checkbox"/>		Trentonian	Mercer
<input checked="" type="checkbox"/>		Asbury Park Press	Monmouth, Ocean
<input type="checkbox"/>		Ocean County Observer	Ocean
Weekly Newspaper			
<input type="checkbox"/>		Ewing Observer	Mercer
<input type="checkbox"/>		Hopewell Valley News	Mercer
<input type="checkbox"/>		Lawrence Ledger	Mercer
<input type="checkbox"/>		Pennington Post	Mercer
<input type="checkbox"/>		Princeton Town Topics	Mercer
<input type="checkbox"/>		Tempo Mercer	Mercer
<input type="checkbox"/>		Trenton Downtowner	Mercer
<input type="checkbox"/>		Windsor Heights Herald	Mercer
<input type="checkbox"/>		West Windsor-Plainsboro News	Mercer, Middlesex
<input type="checkbox"/>		Princeton Packet	Mercer, Middlesex, Somerset
<input type="checkbox"/>		Messenger-Press	Mercer, Monmouth, Ocean
<input type="checkbox"/>		Woodbridge Sentinel	Middlesex
<input type="checkbox"/>		Atlanticville	Monmouth

<input type="checkbox"/>		Coaster	Monmouth
<input type="checkbox"/>		Courier	Monmouth
<input type="checkbox"/>		Examiner	Monmouth
<input type="checkbox"/>		Hub, The	Monmouth
<input type="checkbox"/>		Independent, The	Monmouth
<input type="checkbox"/>		News Transcript	Monmouth
X		Two River Times	Monmouth
<input type="checkbox"/>		Coast Star, The	Monmouth, Ocean
<input type="checkbox"/>		Beach Haven Times	Ocean
<input type="checkbox"/>		Beacon, The	Ocean
<input type="checkbox"/>		Berkeley Times	Ocean
<input type="checkbox"/>		Brick Bulletin	Ocean
<input type="checkbox"/>		Brick Times	Ocean
<input type="checkbox"/>		Jackson Times	Ocean
<input type="checkbox"/>		Lacey Beacon	Ocean
<input type="checkbox"/>		Manchester Times	Ocean
<input type="checkbox"/>		New Egypt Press	Ocean
<input type="checkbox"/>		Ocean County Journal	Ocean
<input type="checkbox"/>		Ocean Star, The	Ocean
<input type="checkbox"/>		Tri-Town News	Ocean
<input type="checkbox"/>		Tuckerton Beacon	Ocean
<input type="checkbox"/>		Atlantic Highlands Herald	Monmouth
	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL TV STATION(S)	CIRCULATION AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
TARGETS ENTIRE HOUSING REGION 4			
<input type="checkbox"/>		2 WCBS-TV CBS Broadcasting Inc.	
<input type="checkbox"/>		4 WNBC NBC Telemundo License Co. (General Electric)	
<input type="checkbox"/>		5 WNYW Fox Television Stations, Inc. (News Corp.)	
<input type="checkbox"/>		7 WABC-TV American Broadcasting Companies, Inc (Walt Disney)	

<input type="checkbox"/>		9 WWOR-TV Fox Television Stations, Inc. (News Corp.)	
<input type="checkbox"/>		10 WCAU NBC Telemundo License Co. (General Electric)	
<input type="checkbox"/>		11 WPIX WPIX, Inc. (Tribune)	
<input type="checkbox"/>		13 WNET Educational Broadcasting Corporation	
<input type="checkbox"/>		58 WNJB New Jersey Public Broadcasting Authority	
TARGETS PARTIAL HOUSING REGION 4			
<input type="checkbox"/>		25 W25AW WZBN TV, Inc.	Mercer
<input type="checkbox"/>		39 WLVT-TV Lehigh Valley Public Telecommunications Corp.	Mercer
<input type="checkbox"/>		60 WBPH-TV Sonshine Family Television Corp	Mercer
<input type="checkbox"/>		63 WMBC-TV Mountain Broadcasting Corp.	Mercer
<input type="checkbox"/>		69 WFMZ-TV Maranatha Broadcasting Company, Inc.	Mercer
<input type="checkbox"/>		41 WXTV WXTV License Partnership, G.P. (Univision Communications Inc.)	Mercer, Monmouth
<input type="checkbox"/>		3 KYW-TV CBS Broadcasting Inc.	Mercer, Ocean
<input type="checkbox"/>		6 WPVI-TV American Broadcasting Companies, Inc (Walt Disney)	Mercer, Ocean
<input type="checkbox"/>		12 WHYI-TV WHYY, Inc.	Mercer, Ocean
<input type="checkbox"/>		17 WPHL-TV Tribune Company	Mercer, Ocean
<input type="checkbox"/>		23 WNJS New Jersey Public Broadcasting Authority	Mercer, Ocean
<input type="checkbox"/>		29 WTXF-TV Fox Television Stations, Inc. (News Corp.)	Mercer, Ocean
<input type="checkbox"/>		35 WYBE Independence Public Media Of Philadelphia, Inc.	Mercer, Ocean
<input type="checkbox"/>		48 WGTW-TV Trinity Broadcasting Network	Mercer, Ocean
<input type="checkbox"/>		52 WNJT New Jersey Public Broadcasting Authority	Mercer, Ocean
<input type="checkbox"/>		57 WPSG CBS Broadcasting Inc.	Mercer, Ocean
<input type="checkbox"/>		61 WPPX Paxson Communications License Company, LLC	Mercer, Ocean

<input type="checkbox"/>		65 WUVP-TV Univision Communications, Inc.	Mercer, Ocean
<input type="checkbox"/>		25 WNYE-TV New York City Dept. Of Info Technology & Telecommunications	Monmouth
<input type="checkbox"/>		31 WPXN-TV Paxson Communications License Company, LLC	Monmouth
<input type="checkbox"/>		47 WNJU NBC Telemundo License Co. (General Electric)	Monmouth
<input type="checkbox"/>		50 WNJN New Jersey Public Broadcasting Authority	Monmouth
<input type="checkbox"/>		68 WFUT-TV Univision New York LLC	Monmouth, Ocean (Spanish)
<input type="checkbox"/>		62 WWSI Hispanic Broadcasters of Philadelphia, LLC	Ocean

	DURATION & FREQUENCY OF OUTREACH	NAMES OF CABLE PROVIDER(S)	BROADCAST AREA
TARGETS PARTIAL HOUSING REGION 4			
<input type="checkbox"/>		Cablevision of Hamilton	Partial Mercer, Monmouth
<input type="checkbox"/>		Comcast of Central NJ,	Partial Mercer, Monmouth
<input type="checkbox"/>		Patriot Media & Communications, CNJ	Partial Mercer
<input type="checkbox"/>		Cablevision of Monmouth, Raritan Valley	Partial Monmouth
<input type="checkbox"/>		Comcast of Mercer County, Southeast Pennsylvania	Partial Middlesex
<input type="checkbox"/>		Comcast of Monmouth County	Partial Monmouth, Ocean
<input type="checkbox"/>		Comcast of Garden State, Long Beach Island, Ocean County, Toms River	Partial Ocean

	DURATION & FREQUENCY OF OUTREACH	NAMES OF REGIONAL RADIO STATION(S)	BROADCAST AREA AND/OR RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
TARGETS ENTIRE HOUSING REGION 4			
AM			
<input type="checkbox"/>		WWJZ 640	
<input type="checkbox"/>		WOR 710	
<input type="checkbox"/>		WABC 770	
<input type="checkbox"/>		WCBS 880	
<input type="checkbox"/>		WBBR 1130	
<input type="checkbox"/>		WPST 94.5	
FM			

<input type="checkbox"/>		WKXW-FM 101.5	
<input type="checkbox"/>		WPRB 103.3	
TARGETS PARTIAL HOUSING REGION 4			
AM			
<input type="checkbox"/>		WFIL 560	Mercer, Monmouth
<input type="checkbox"/>		WMCA 570	Monmouth, Ocean
<input type="checkbox"/>		WFAN 660	Mercer, Monmouth
<input type="checkbox"/>		WNYC 820	Mercer, Monmouth
<input type="checkbox"/>		WWBD 860	Mercer
<input type="checkbox"/>		WPHY 920	Mercer
<input type="checkbox"/>		WNTP 990	Mercer
<input type="checkbox"/>		WCHR 1040	Mercer
<input type="checkbox"/>		WOBM 1160	Monmouth, Ocean
<input type="checkbox"/>		WWTR 1170	Mercer
<input type="checkbox"/>		WPHT 1210	Mercer, Monmouth
<input type="checkbox"/>		WBUD 1260	Mercer, Monmouth
<input type="checkbox"/>		WIMG 1300	Mercer
<input type="checkbox"/>		WADB 1310	Monmouth, Ocean
<input type="checkbox"/>		WHTG 1410	Monmouth
<input type="checkbox"/>		WCTC 1450	Mercer, Monmouth
<input type="checkbox"/>		WBCB 1490	Mercer
<input type="checkbox"/>		WTTM 1680	Mercer, Monmouth
FM			
<input type="checkbox"/>		WNJT-FM 88.1	Mercer
<input type="checkbox"/>		WWFM 89.1	Mercer, Monmouth
<input type="checkbox"/>		WRDR 89.7	Monmouth, Ocean
<input type="checkbox"/>		WRTI 90.1	Mercer
<input type="checkbox"/>		WBJB-FM 90.5	Monmouth
<input type="checkbox"/>		WWNJ 91.1	Ocean
<input type="checkbox"/>		WTSR 91.3	Mercer
<input type="checkbox"/>		WBGD 91.9	Ocean

<input type="checkbox"/>		WFNY-FM 92.3	Mercer, Monmouth
<input type="checkbox"/>		WXTU 92.5	Mercer
<input type="checkbox"/>		WOBM-FM 92.7	Ocean
<input type="checkbox"/>		WPAT-FM 93.1	Mercer, Monmouth
<input type="checkbox"/>		WMMR 93.3	Mercer
<input type="checkbox"/>		WNYC-FM 93.9	Mercer, Monmouth
<input type="checkbox"/>		WYSP 94.1	Mercer
<input type="checkbox"/>		WJLK-FM 94.3	Monmouth, Ocean
<input type="checkbox"/>		WFME 94.7	Mercer, Monmouth
<input type="checkbox"/>		WZZO 95.1	Mercer
<input type="checkbox"/>		WPLJ 95.5	Mercer, Monmouth
<input type="checkbox"/>		WBEN-FM 95.7	Mercer
<input type="checkbox"/>		WRAT 95.9	Monmouth, Ocean
<input type="checkbox"/>		WCTO 96.1	Mercer
<input type="checkbox"/>		WQXR-FM 96.3	Mercer, Monmouth
<input type="checkbox"/>		WRDW-FM 96.5	Mercer
<input type="checkbox"/>		WQHT 97.1	Mercer, Monmouth
<input type="checkbox"/>		WSKQ-FM 97.9	Mercer, Monmouth
<input type="checkbox"/>		WOGL 98.1	Mercer
<input type="checkbox"/>		WMGQ 98.3	Mercer, Monmouth
<input type="checkbox"/>		WRKS 98.7	Mercer, Monmouth
<input type="checkbox"/>		WUSL 98.9	Mercer, Monmouth
<input type="checkbox"/>		WAWZ 99.1	Mercer, Monmouth
<input type="checkbox"/>		WBAI 99.5	Mercer, Monmouth
<input type="checkbox"/>		WJRZ-FM 100.1	Ocean
<input type="checkbox"/>		WHTZ 100.3	Mercer, Monmouth
<input type="checkbox"/>		WCBS-FM 101.1	Mercer, Monmouth
<input type="checkbox"/>		WQCD 101.9	Mercer, Monmouth
<input type="checkbox"/>		WIOQ 102.1	Mercer
<input type="checkbox"/>		WNEW 102.7	Mercer, Monmouth

<input type="checkbox"/>		WMGK 102.9	Mercer
<input type="checkbox"/>		WKTU 103.5	Mercer, Monmouth
<input type="checkbox"/>		WAXQ 104.3	Mercer, Monmouth
<input type="checkbox"/>		WWPR-FM 105.1	Mercer, Monmouth
<input type="checkbox"/>		WDAS-FM 105.3	Mercer, Monmouth
<input type="checkbox"/>		WCHR-FM 105.7	Ocean
<input type="checkbox"/>		WJJZ 106.1	Mercer, Monmouth
<input type="checkbox"/>		WHTG-FM 106.3	Monmouth, Ocean
<input type="checkbox"/>		WLTW 106.7	Mercer, Monmouth
<input type="checkbox"/>		WKDN 106.9	Mercer
<input type="checkbox"/>		WWZY 107.1	Monmouth, Ocean
<input type="checkbox"/>		WBLS 107.5	Mercer, Monmouth
<input type="checkbox"/>		WWPH 107.9	Mercer

3d. Other Publications (such as neighborhood newspapers, religious publications, and organizational newsletters)
(Check all that applies)

	NAME OF PUBLICATIONS	OUTREACH AREA	RACIAL/ETHNIC IDENTIFICATION OF READERS/AUDIENCE
TARGETS ENTIRE HOUSING REGION 4			
Weekly			
	Nuestra Comunidad	Central/South Jersey	Spanish-Language
TARGETS PARTIAL HOUSING REGION 4			
Weekly			
<input type="checkbox"/>	New Jersey Jewish News	Northern and Central New Jersey	Jewish
<input type="checkbox"/>	El Hispano	Camden and Trenton areas	Spanish-Language
<input type="checkbox"/>	Ukrainian Weekly	New Jersey	Ukrainian community

3e. Employer Outreach (names of employers throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing) (Check all that applies)

DURATION & FREQUENCY OF OUTREACH	NAME OF EMPLOYER/COMPANY	LOCATION
Please see Appendix I of the Upper Freehold Affirmative Marketing Plan for the complete listing		
Mercer County		
<input type="checkbox"/>	Mercer County Board of Education	1075 Old Trenton Rd, Trenton, NJ
<input type="checkbox"/>	Medical Center at Princeton	253 Witherspoon St, Princeton, NJ

<input type="checkbox"/>		Bristol-Myers Squibb	100 Nassau Park Blvd, Princeton, NJ and 820 Bear Tavern Rd, Trenton, NJ
<input type="checkbox"/>		St. Lawrence Rehabilitation Center	2381 Lawrenceville Rd, Lawrenceville, NJ
<input type="checkbox"/>		McGraw-Hill	120 Windsor Center Dr, East Windsor, NJ
<input type="checkbox"/>		Conair Corporation	150 Milford Rd, Hightstown, NJ
<input type="checkbox"/>		Shiseido America, Inc.	366 Princeton Hightstown Rd, East Windsor, NJ
<input type="checkbox"/>		NJ Manufacturers Insurance Company	1001 Grand St S, Hammonton, NJ
<input type="checkbox"/>		Homasote	932 Lower Ferry Rd, Trenton, NJ
<input type="checkbox"/>		Robert Wood Johnson University Hospital	1 Hamilton Health Pl, Trenton, NJ
<input type="checkbox"/>		Congoleum Corp.	3500 Quakerbridge Rd, Mercerville, NJ
<input type="checkbox"/>		Coca-Cola Foods	480 Mercer St, Hightstown, NJ
<input type="checkbox"/>		Peddie School	111 Armellino Ct, Hightstown, NJ
<input type="checkbox"/>		Dana Communications	2 E Broad St, Hopewell, NJ
<input type="checkbox"/>		Merrill Lynch	410 Scotch Rd, Hopewell, NJ
<input type="checkbox"/>		Janssen Pharmaceutical	1125 Trenton Harbourton Rd, Titusville, NJ
<input type="checkbox"/>		St. Francis Medical Center	601 Hamilton Avenue Trenton NJ 08629-1986
<input type="checkbox"/>		The Trenton Times	500 Perry St, Trenton, NJ
<input type="checkbox"/>		Gaum. Inc.	1080 US Highway 130, Robbinsville, NJ

Monmouth County

<input type="checkbox"/>		Meridian Health System	1350 Campus Parkway Neptune
<input type="checkbox"/>		US Army Communications Electronics Command Fort Monmouth	CECOM Bldg 901 Murphy drive Fort Monmouth
<input type="checkbox"/>		County of Monmouth Hall of Records	1 East Main Street Freehold
<input type="checkbox"/>		Central State Healthcare Systems	West Main Street Freehold
<input type="checkbox"/>		Monmouth Medical Center	300 Second Ave Long Branch
<input type="checkbox"/>		Asbury Park Press	3601 Route 66 Neptune, NJ
<input type="checkbox"/>		Food Circus Super Markets, Inc.	835 Highway 35 PO BOX 278 Middletown, NJ
<input type="checkbox"/>		Monmouth University	Cedar Ave West Long Branch
<input type="checkbox"/>		Naval Weapons stations Earle	State Highway 34 Colts Neck, NJ
<input type="checkbox"/>		Norkus Enterprises, Inc.	505 Richmond Ave Point Pleasant, NJ
<input type="checkbox"/>		Horizon Blue Cross Blue Shield	1427 Wyckoff Road Farmingdale, NJ

Ocean County			
<input type="checkbox"/>		Saint Barnabas Health Care System	300 2nd Ave Long Branch, NJ 07740
<input type="checkbox"/>		Six Flags Theme Parks Inc	Route 537 Jackson, NJ 08527
<input type="checkbox"/>		Meridian Health Care System	415 Jack Martin Blvd, Brick, NJ
<input type="checkbox"/>		Southern Ocean County Hospital	1140 Route 72 West, Manahawkin, NJ
<input type="checkbox"/>		Jenkinsons	300 Ocean Ave Pt. Pleasant Beach, NJ 08742

3f. Community Contacts (names of community groups/organizations throughout the housing region that can be contacted to post advertisements and distribute flyers regarding available affordable housing)

Please see appendix I of the Rumson Affirmative Marketing Plan

3g. Direct notification of the availability of affordable housing units, along with copies of application forms shall be provided to the following locations:

- Fair Share Housing Center (510 Park Boulevard, Cherry Hill, NJ 08002)
- New Jersey State Conference of the NAACP (4326 Harbor Beach Blvd. #775, Brigantine, NJ 08203)
- The Latino Action Network (P.O. Box 943, Freehold, NJ 07728)
- STEPS (14 Clifton Ave S, Lakewood, NJ, 08701)
- Greater Red Bank Branch of the NAACP (PO Box 2147, Red Bank, NJ, 07701)
- Asbury Park/Neptune Branch of the NAACP (PO Box 1143, Asbury Park 07712)
- Bayshore Branch of the NAACP (PO Box 865, Matawan, NJ, 07747)
- Greater Freehold Branch of the NAACP (PO Box 246, Marlboro Annex, NJ, 07746)
- Greater Long Branch Branch of the NAACP (38 Memorial Parkway, Long Branch, NJ, 07740)
- Trenton Branch of the NAACP (PO Box 1355, Trenton, NJ, 08608)
- Supportive Housing Association (185 Valley Street, South Orange, NJ 07079)

IV. APPLICATIONS

Applications for affordable housing for the above units will be available at the following locations:	
4a. County Administration Buildings and/or Libraries for all counties in the housing region (list county building, address, contact person) (Check all that applies)	
Please refer to appendix II of the Rumson Affirmative Marketing Plan	
<input type="checkbox"/>	BUILDING Mercer County Library Headquarters
<input type="checkbox"/>	LOCATION 2751 Brunswick Pike, Lawrenceville, NJ 08648
<input type="checkbox"/>	Monmouth County Headquarters Library
<input type="checkbox"/>	125 Symmes Drive, Manalapan, NJ 07726
<input type="checkbox"/>	Ocean County Library
<input type="checkbox"/>	101 Washington Street, Toms River, NJ 08753
4b. Municipality in which the units are located (list municipal building and municipal library, address, contact person)	
Please refer to appendix II of the Rumson Affirmative Marketing Plan	
4c. Sales/Rental Office for units (if applicable)	

V. CERTIFICATIONS AND ENDORSEMENTS

I hereby certify that the above information is true and correct to the best of my knowledge. I understand that knowingly falsifying the information contained herein may affect the (select one: Municipality's substantive certification or DCA Balanced Housing Program funding or HMFA UHORP/MONI/CHOICE funding).

Name (Type or Print)

Title/Municipality

Signature

Date

Appendix D

BOROUGH OF RUMSON

AFFORDABLE HOUSING SPENDING PLAN

The Borough of Rumson (hereinafter the “Borough”), Monmouth County, has prepared a Housing Element and Fair Share Plan that addresses its regional fair share of the affordable housing need in accordance with the Municipal Land Use Law (N.J.S.A. 40:55D-1 et seq.), the Fair Housing Act (FHA) (N.J.S.A. 52:27D-301) and the regulations of the Council on Affordable Housing (COAH) (N.J.A.C. 5:91-1 et seq. and N.J.A.C. 5:93-1 et seq.). The Borough began collecting development fees in 2004, after its initial Development Fee Ordinance was adopted by the Borough on May 6, 2004, which was approved by COAH. The balance of the Affordable Housing Trust fund as of May 31, 2025 was \$3,527,118.

As of May 31, 2025, Rumson collected a total of \$8,105,791 in development fees, interest, and other income. It has spent a total of \$4,578,672. All development fees, “other” income, and interest generated by the fees are deposited in one (1) separate interest-bearing account dedicated toward the creation of affordable housing. These funds shall be spent in accordance with N.J.A.C. 5:93-8.16, as described in the sections that follow.

This updated Spending Plan is submitted to the Superior Court of New Jersey for approval to expend Affordable Housing Trust Fund monies that will contribute to 100% affordable housing projects and the market to affordable program. Additionally, the Borough will expend funds on affordability assistance, including expenditures to create very-low income units or to render existing units more affordable, and toward administrative expenses.

REVENUES FOR CERTIFICATION PERIOD

To calculate a projection of revenue anticipated during the period of Fourth Round Judgment of Repose, Rumson considered the following:

(a) Development fees: \$4,000,000

1. Residential and nonresidential projects which have had development fees imposed upon them at the time of preliminary or final development approvals;
2. All projects currently before the planning and zoning boards for development approvals that may apply for building permits and certificates of occupancy; and
3. Future development that is likely to occur based on historical rates of development.

(b) Payment in lieu (PIL): \$1,450,000

Payment in lieu funds mean actual and committed payments in lieu of construction from developers. The Borough anticipates a payment in lieu of construction from a developer constructing an inclusionary development at 91 Rumson Road and 132 Bingham Avenue. The payment in lieu funds will be dedicated to the construction of a 100% affordable housing development at 62 Carton Street and West River Road within the Borough.

(c) Other funding sources: \$0

The Borough does not anticipate future funds from this category at this time. Funds from other sources, include, but are not limited to the sale of units with extinguished controls, repayment of affordable housing program loans, rental income, and proceeds from the sale of affordable units.

(d) Projected interest: \$200,000

Based on interest earned in recent years and projected rates of development fee revenue, Rumson anticipates collecting \$200,000 in interest through 2035.

ADMINISTRATIVE MECHANISM TO COLLECT AND DISTRIBUTE FUNDS

The following procedural sequence for the collection and distribution of development fee revenues shall be followed by Rumson Borough:

a) Collection of development fee revenues:

All collection of development fee revenues will be consistent with local regulations which follow COAH administrative models for both residential and non-residential developments and in accordance with N.J.S.A. 40:55D-8.1 through 8.7.

(b) Distribution of development fee revenues:

The governing body may hear and decide upon a request for development fee revenues for the purpose of creating affordable housing. The governing body reviews the request for consistency with the Spending Plan and adopts the recommendation by resolution.

The release of funds requires the adoption of the governing body resolution. Once a request is approved by resolution, the Chief Financial Officer releases the requested revenue from the trust fund for the specific use approved in the governing body's resolution.

DESCRIPTION OF ANTICIPATED USE OF AFFORDABLE HOUSING FUNDS

(a) Affordability Assistance (N.J.A.C. 5:93-8.16(c))

Rumson Borough is required to spend a minimum of 30 percent of development fee revenue to render affordable units more affordable and at least one-third of that amount must be dedicated to very low-income households or to create very low-income units (i.e. households with incomes less than 30 percent of the

regional median income). The actual affordability assistance minimums should be calculated based on actual revenues.

Projected Minimum Affordability Assistance Requirement		
Actual Development Fees Collected through 5/31/25		\$7,371,161
Actual Interest earned through 5/31/25	+	\$356,243
Development Fees Projected 2025-2035	+	\$4,000,000
Interest Projected 2025-2035	+	\$200,000
Less Housing Activity Expenditures per N.J.A.C. 5:93-8.16(c) including new construction	-	\$1,882,434
Total	=	\$10,044,970
30 Percent Requirement	x 0.30 =	\$3,013,491
Less Affordability Assistance Expenditures through 4/30/25	-	\$1,000,000
Projected Minimum Affordability Assistance Requirement	=	\$2,013,491
Projected Minimum Very Low-Income Requirement	÷ 3 =	\$671,163

Based on fees and interest collected to date and projected revenues, Rumson Borough must dedicate at least \$2,013,491 from the affordable housing trust fund to render units more affordable, including \$671,163 to render units more affordable to households with income at 30 percent or less of median income by region. Please refer to the affordability assistance program manual provided as an appendix to the Spending Plan for details of how the affordability assistance funds are anticipated to be used. It may use a variety of vehicles to do this including, but not limited to the following:

- Emergency Repair Program;
- Down-payment assistance;
- Rental assistance;
- Security deposit assistance;

- Moving expenses;
- Low interest loans;
- Assistance with homeowners' association or condominium fees and special assessments; and/or
- Converting low-income units to very-low-income units or creating new very-low income units, etc.

The Borough will work with its affordable housing providers and administrator to expand outreach to ensure the existing and new households of very-low-, low- and moderate-income programs can take advantage of affordability assistance programs. Additionally, the Borough will work with affordable housing providers to convert low income units to very low-income units.

(e) Administrative Expenses (N.J.A.C. 5:93-8.16(e))

Rumson Borough may use Affordable Housing Trust Fund revenue for related administrative costs up to a 20 percent limitation pending funding availability after programmatic and affordability assistance expenditures. The actual administrative expense maximum is calculated on an ongoing basis based on actual revenues.

Projected Administrative Expenses		
Actual Development Fees Collected through 5/31/25		\$7,371,161
Actual Interest Collected through 5/31/25	+	\$356,243
Payments-in-lieu of construction and other deposits through 5/31/25	+	\$378,386
Development Fees Projected 2025-2035	+	\$4,000,000
Payments In Lieu Projected 2025-2035	+	\$1,450,000
Interest Projected 2025-2035	+	\$200,000
Total	=	\$13,755,790
20 Percent Maximum Permitted Administrative Expenses	x 0.20 =	\$2,751,158

2025 Spending Plan

Borough of Rumson, Monmouth County, NJ

Less Administrative Expenditures through 4/30/25	–	\$1,029,456
Projected Allowed Administrative Expenditures	=	\$1,721,702

Rumson Borough projects that \$1,721,702 may be available from the affordable housing trust fund to be used for administrative purposes. Projected administrative expenditures, subject to the 20 percent cap, are as follows:

- Borough Attorney, Engineer, and Planner fees related to plan preparation and implementation, and to obtaining Judgment of Compliance and Repose;
- Administration fees related to rehabilitation, extension of expiring controls, affordability assistance programs, and municipally-sponsored construction programs;
- Affirmative Marketing;
- Income qualification of households; and
- Administration of Borough's Affordable Housing Units.

EXPENDITURE SCHEDULE

Rumson Borough intends to use Affordable Housing Trust Fund revenues for its municipally-sponsored construction program, accessory apartments, market to affordable program, affordability assistance including the creation of very-low income units and making existing units more affordable, and administration expenses. Additionally, this expenditure schedule meets the requirement that trust fund revenues are expended within four years of their collection.

Projected Expenditure Schedule 2025 Through 2035

Program	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	Total
Affordability Assistance	\$100k	\$200k	\$200k	\$200k	\$200k	\$200k	\$200k	\$200k	\$200k	\$200k	\$100k	\$2.0M
New Construction	\$500k	\$1M	\$228k	\$228k	\$228k	\$228k	\$228k	\$228k	\$228k	-	-	\$3.1M
Bond Repayment* (Purchase of W.River Road)	\$400k	\$300k	\$300k	\$300k	\$300k	\$300k	\$300k	\$300k	-	-	-	\$2.5M
Administration	\$250k	\$350k	\$42k	\$42k	\$42k	\$42k	\$42k	\$42k	\$42k	\$250k	\$350k	\$1.5M
TOTAL	\$1.25M	\$1.85M	\$770k	\$770k	\$770k	\$770k	\$770k	\$770k	\$470k	\$450k	\$450k	\$9.1M

EXCESS OR SHORTFALL OF FUNDS

In the event that a shortfall of anticipated revenues occurs, Rumson will bond to satisfy the gap in funding. In the event that funds exceed projected expenditures, the Borough will devote any excess funds on additional affordability assistance above the 30 percent minimum requirement. Alternatively, the Borough reserves the opportunity to amend its Housing Element and Fair Share Plan, as well as this Spending Plan, to create additional affordable housing opportunities.

SUMMARY

The Borough of Rumson intends to spend Affordable Housing Trust Fund revenues pursuant to the extent regulations governing such funds and consistent with the housing programs outlined in the 2025 Fourth Round Housing Plan Element and Fair Share Plan. Rumson had a balance of \$3,527,118 as of May 31, 2025 and anticipates an additional \$5,650,000 in revenues and interest before the expiration of a Fourth Round Judgment of Repose for a total of \$9,177,118. At this time, the Borough estimates that approximately

\$2,013,491 of Trust Funds will be spent to create very low-income units, and to make units more affordable and \$3,163,627 on new construction of affordable housing.

Spending Plan Summary	
Revenues	
Balance as of May 31, 2025	\$3,527,118
Projected Revenue from 2025 through 2035	\$5,650,000
1. Development Fees	+ \$4,000,000
2. Payments-In-Lieu of Construction	+ \$1,450,000
3. Other Funds	+ \$0
Interest	+ \$200,000
Total Projected Balance	= \$9,177,118
Expenditures	
Bond Repayment	- \$2,500,000
Affordability Assistance	- \$2,013,491
New Construction	- \$3,163,627
Administration	- \$1,500,000
Total Projected Expenditures	= \$9,177,118
Remaining Balance	= \$0.00