# Redevelopment Study and Preliminary Investigation Report

Block 57, Lot 2 (66 I Street)

**Prepared:** 

July 14, 2022

Prepared for:



Borough of Seaside Park Ocean County, New Jersey Prepared by:



T&M Associates 1455 Broad Street, Suite 250, Bloomfield, NJ 07003

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

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## Block 57, Lot 2 (66 I Street)

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### Introduction

The purpose of this Redevelopment Study and Preliminary Investigation Report (hereinafter referred to as "Redevelopment Study") is to determine whether Block 57, Lot 2 in the Borough of Seaside Park (hereinafter referred to as the "Study Area") qualifies as an area in need of redevelopment as defined in the Local Redevelopment and Housing Law, P.L. 1992, Chapter 79 (commonly and hereinafter referred to as the "LRHL"). The Study Area is shown on the accompanying regional location map (Map 1) and aerial location map (Map 2).

This report is written pursuant to Section 6 of the LRHL (N.J.S.A. 40A:12A-6a), which states the following:

No area of a municipality shall be determined to be a redevelopment area unless the governing body of the municipality shall, by resolution, authorize the planning board to undertake a preliminary investigation to determine whether the proposed area is a redevelopment area according to the criteria set forth in Section 5 of P.L. 1992. C.79 (C.40A:12A-5). ... The governing body of a municipality shall assign the conduct of the investigation and hearing to the planning board of a municipality.

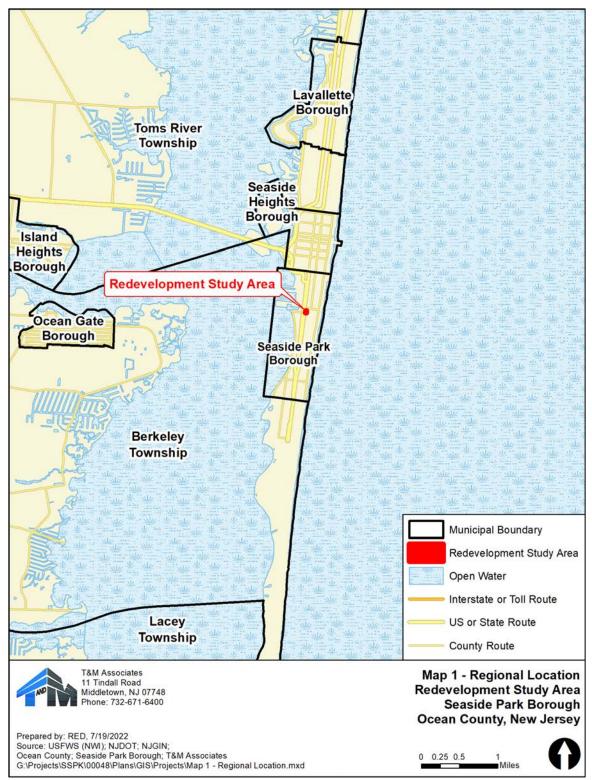
The Seaside Park Borough Council adopted Resolution No. 2022-128, which authorized the preparation of this Redevelopment Study, on April 14, 2022. A copy of Resolution No. 2022-128 is provided in Appendix A.

This Redevelopment Study serves as the "statement setting forth the basis for the investigation," which is required by the LRHL at N.J.S.A. 40A:12A-6b(1). In accordance with N.J.S.A. 40A:12A-6b(5):

After completing its hearing on this matter, the planning board shall recommend that the delineated area, or any part thereof, be determined, or not be determined, by the municipal governing body to be a redevelopment area. After receiving the recommendation of the planning board, the municipal governing body may adopt a resolution determining that the delineated area, or any part thereof, is in need of redevelopment.

It is noted that in directing the Planning Board to undertake the Redevelopment Study and Preliminary Investigation Report, Resolution No. 2022-128 specified that the Study Area, shall not be subject to a condemnation redevelopment area designation.

**Map 1: Regional Location Map** 



Map 2: Aerial Location Map



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## **Study Area Description**

The Study Area (see Map 2) is comprised of Block 57, Lot 2, which has an area of approximately 0.15 acres and is located at 66 I Street in the northwestern portion of the Borough.

The Study Area property is owned by the Borough of Seaside Park and contains: a 2.5-story frame dwelling with two apartments located at the front of the property (i.e., along the I Street right-of-way); and a one-story frame building with two apartments located at the rear of the property.

Existing conditions, as observed during a site visit conducted on June 13, 2022, are depicted in the photos in Appendix B and described in the following subsections.

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## Land Use Analysis (Land Use/Land Cover and MOD IV)

The New Jersey Property Tax System, known as MOD-IV, provides for the uniform preparation, maintenance, presentation, and storage of statewide property tax information. MOD-IV is the mechanism to maintain and update all property tax assessment records and produce statutorily required tax lists. The MOD-IV land use classification for the Study Area property is Class 15C (Public).

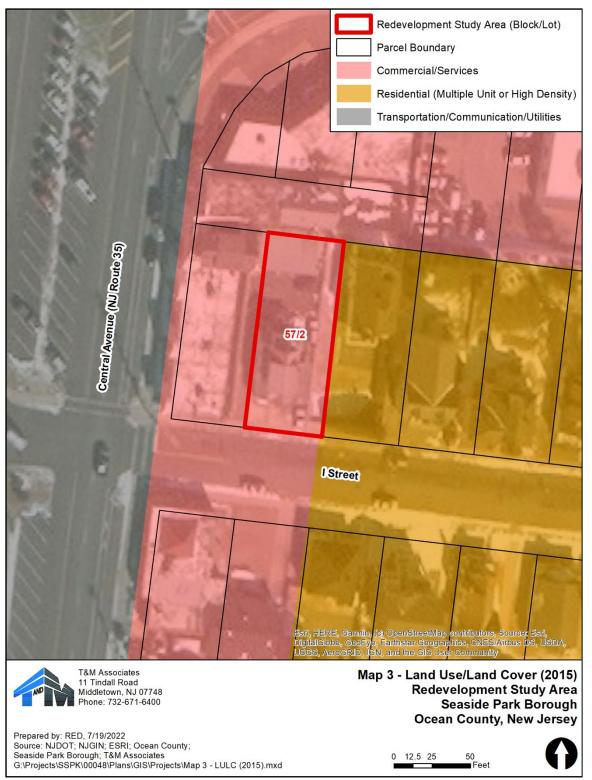
According to the New Jersey Department of Environmental Protection's land use/land cover (LU/LC) data, last updated in 2015, the land use of the Study Area is "Residential (High Density or Multiple Dwellings)."

The LU/LC of the surrounding areas is:

- Commercial/Services
- Residential (Multiple Unit or High Density)
- Transportation/Communications/Utilities

Map 3 shows the LU/LC for the Study Area and the vicinity thereof.

Map 3: MOD-IV Land Use Classification (2021)



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## **Environmental Constraints**

A review of mapping from the New Jersey Department of Environmental Protection (NJDEP) and Federal Emergency Management Agency (FEMA) indicates that the entirety of the Study Area is located within a flood hazard area. No other mapped environmental constraints are present within the Study Area or the immediate vicinity thereof.

Map 4 depicts the extent of environmental constraints within the Study Area and the immediate vicinity.

**Map 4: Environmental Constraints** 



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## **Current Zoning**

The Study Area is located in the R (Residential) Zone District.

The purpose of the R (Residential) Zone District, according to Section 200-67 of the Seaside Park Borough Code is to:

... control the overall density of development and the unique problems created by the increase in seasonal occupancy, limitations have been included on the minimum lot size as well as standards for building and lot coverage, all intended to provide greater assurance of light, air and open space consistent with the goals of the Borough's Master Plan by controlling the impact of development and residential density on parking, traffic, community facilities, infrastructure and stormwater runoff.

The principal permitted uses of the R (Residential) Zone District include:

- Detached Single-Family Dwellings; and
- Public Uses.

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## **Planning Context**

#### Seaside Park Master Plan

The Seaside Park Master Plan, which was last reexamined in 2021, includes the following goals and objectives that would be supported through redevelopment of the Study Area (*commentary in italics*):

• <u>Comprehensive Goal:</u> To maintain consistency with the purposes of the Municipal Land Use Law (MLUL) as contained within N.J.S.A. 40:55D-2.

Among the purposes of the MLUL are:

- To encourage municipal action to guide the appropriate use or development of all lands in this State, in a manner which will promote the public health, safety, morals, and general welfare. (N.J.S.A. 40:55D-2[a])
- To promote the conservation of historic sites and districts, open space, energy resources and valuable natural resources in the State and to prevent urban sprawl and degradation of the environment through improper use of land. (N.J.S.A. 40:55D-2[j])

Redevelopment of the Study Area would provide an opportunity to promote the public health, safety, morals and general welfare of the community. In addition, through the reuse of a previously developed site, redevelopment of the Study Area would promote the conservation of open space and valuable natural resources.

- <u>Land Use General Goal:</u> To continue to be a stable and diverse community through the provision of a balanced land use pattern.
  - Objective: To encourage the redevelopment or revitalization of vacant or underutilized properties.

Redevelopment of the Study Area would promote a stable land use pattern and revitalization of the property. This would not only benefit the Study Area, but surrounding properties as well.

In addition to the above, it is noted that while the 2021 Reexamination Report does not directly address the Study Area, it acknowledges that the Borough continues to review several areas for redevelopment study consideration.

#### **Ocean County Comprehensive Master Plan**

The Ocean County Comprehensive Master Plan was adopted in 2011 and provides regional, long-term recommendations to coordinate numerous programs and policies and achieve consistency in ongoing development and conservation efforts. The following

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recommendation of the Ocean County Comprehensive Master Plan would be supported by redevelopment of the Study Area (*commentary in italics*):

- Encourage municipalities to grow in a fashion that is true to smart growth principals and Town Center design standards, allowing for a mix of land uses in a singular area to increase accessibility by all residents.
  - The Study Area is not located within a designated town center. However, redevelopment is compatible with the principles of smart growth in that it promotes the reuse of previously developed sites and, therewith, encourages conservation of natural areas and limits sprawl-type development.

#### **New Jersey State Development and Redevelopment Plan**

The New Jersey State Development and Redevelopment Plan (SDRP) contains a series of smart growth goals and policies, and mapping that reflects desired growth patterns within a series of state planning areas.

As provided in the SDRP, the Study Area is located within Planning Area 5B, which is also known as the Environmentally Sensitive/Barrier Island Planning Area. The intents of the Environmentally Sensitive/Barrier Island Planning Area are as follows:

- Accommodate growth in centers;
- Protect and enhance the existing character of barrier island communities;
- Minimize the risks from natural hazards;
- Provide access to coastal resources for public use and enjoyment;
- Maintain and improve coastal resource quality; and
- Revitalize cities and towns.

Redevelopment of the Study Area would be compatible with and advance certain intents of the Environmentally Sensitive/Barrier Island Planning Area. Indeed, it would provide the municipality with the opportunity for revitalization, as well as protection and enhancement of its existing character.

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## **Redevelopment Designation Statutory Requirements**

Pursuant to Section 5 of the LRHL (N.J.S.A. 40A:12A-5), an area may be determined to be in need of redevelopment if it meets one or more of the following statutory criteria:

- A. The generality of buildings is substandard, unsafe, unsanitary, dilapidated, or obsolescent, or possess any of such characteristics, or are so lacking in light, air, or space, as to be conducive to unwholesome living or working conditions. (N.J.S.A. 40A:12A-5[a]).
- B. The discontinuance of the use of a building or buildings previously used for commercial, retail, shopping malls or plazas, office parks, manufacturing, or industrial purposes; the abandonment of such building or buildings; significant vacancies of such buildings or buildings for at least two consecutive years; or the same being allowed to fall into so great a state of disrepair as to be untenantable. (N.J.S.A. 40A:12A-5[b]).
- C. Land that is owned by the municipality, the county, a local housing authority, redevelopment agency or redevelopment entity, or unimproved vacant land that has remained so for a period of ten years prior to adoption of the resolution, and that by reason of its location, remoteness, lack of means of access to developed sections or portions of the municipality, or topography, or nature of the soil, is not likely to be developed through the instrumentality of private capital. (N.J.S.A. 40A:12A-5[c]).
- D. Areas with buildings or improvements which, by reason of dilapidation, obsolescence, overcrowding, faulty arrangement or design, lack of ventilation, light and sanitary facilities, excessive land coverage, deleterious land use or obsolete layout, or any combination of these or other factors, are detrimental to the safety, health, morals, or welfare of the community. (N.J.S.A. 40A:12A-5[d]).
- E. A growing lack or total lack of proper utilization of areas caused by the condition of the title, diverse ownership of the real properties therein or other similar conditions which impede land assemblage or discourage the undertaking of improvements, resulting in a stagnant and unproductive condition of land potentially useful and valuable for contributing to and serving the public health, safety and welfare, which condition is presumed to be having a negative social or economic impact or otherwise being detrimental to the safety, health, morals, or welfare of the surrounding area or the community in general. (N.J.S.A. 40A:12A-5[e]).
- F. Areas, in excess of five contiguous acres, whereon buildings or improvements have been destroyed, consumed by fire, demolished or altered by the action of storm, fire, cyclone, tornado, earthquake or other casualty in such a way that the aggregate assessed value of the area has been materially depreciated. (N.J.S.A. 40A:12A-5[f]).

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- G. In any municipality in which an enterprise zone has been designated pursuant to the "New Jersey Urban Enterprise Zones Act," P.L.1983, c.303 (C.52:27H-60 et seq.) the execution of the actions prescribed in that act for the adoption by the municipality and approval by the New Jersey Urban Enterprise Zone Authority of the zone development plan for the area of the enterprise zone shall be considered sufficient for the determination that the area is in need of redevelopment pursuant to sections 5 and 6 of P.L.1992, c.79 (C.40A:12A-5 and 40A:12A-6) for the purpose of granting tax exemptions within the enterprise zone district pursuant to the provisions of P.L.1991, c.431 (C.40A:20-1 et seq.) or the adoption of a tax abatement and exemption ordinance pursuant to the provisions of P.L.1991, c.441 (C.40A:21-1 et seq.). The municipality shall not utilize any other redevelopment powers within the urban enterprise zone unless the municipal governing body and planning board have also taken the actions and fulfilled the requirements prescribed in P.L.1992, c.79 (C.40A:12A-1 et al.) for determining that the area is in need of redevelopment or an area in need of rehabilitation and the municipal governing body has adopted a redevelopment plan ordinance including the area of the enterprise zone. (N.J.S.A. 40A:12A-5[g]).
- H. The designation of the delineated area is consistent with smart growth planning principles adopted pursuant to law or regulation. (N.J.S.A. 40A:12A-5[h]).

Furthermore, the LRHL permits the inclusion of parcels that do not meet the statutory criteria if they are necessary for effective redevelopment of the proposed redevelopment area:

A redevelopment area may include land, buildings or improvements which of themselves are not detrimental to the public health, safety or welfare, but the inclusion of which is found necessary with or without change in their condition, for the effective redevelopment of the area of which they are a part (N.J.S.A. 40A:12A-3.).

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## **Redevelopment Analysis**

In preparing this report, the project team analyzed and considered the applicability of the aforementioned statutory criteria for designation of a redevelopment area. An analysis of relevant criteria is provided in the following subsections. The analysis presented herein is supplemented by the photographs of Appendix B.

#### "a" Criterion

A property may be found in need of redevelopment under the "a" Criterion when:

A. The generality of buildings is substandard, unsafe, unsanitary, dilapidated, or obsolescent, or possess any of such characteristics, or are so lacking in light, air, or space, as to be conducive to unwholesome living or working conditions. (N.J.S.A. 40A:12A-5[a]).

Thus, based on the above, the focus of the "a" Criterion is on the condition of *buildings*. The "a" Criterion is not to be confused with the "d" Criterion, which, as discussed later, focuses on *areas with buildings or improvements*).

The Study Area contains: a 2.5-story frame dwelling with two apartments located at the front of the property (i.e., along the I Street right-of-way); and a one-story frame building with two apartments located at the rear of the property.

During a site visit conducted on June 13, 2022, a member of the project team, accompanied by representatives of the Borough of Seaside Park, was able to gain entry to the upstairs apartment of the 2.5-story frame dwelling. As depicted in photographs provided in Appendix B, significant mold and water damage was present in said apartment with the following conditions observed: stains on ceiling surfaces; missing drywall on celling surfaces with areas of exposed insulation; a tarpaulin with an improvised drainage device hanging from the ceiling and located below an area with missing drywall; areas of damp, sagging drywall located on the ceiling; and ceiling tiles with apparent water damage located in the half-story area of the apartment.

In addition to the water damage that is found within the upstairs apartment of the 2.5-story frame dwelling, it is noted that the half-story area of the apartment contained extensive, unorganized piles of miscellaneous items, which demonstrate unsanitary conditions and a potential fire hazard. It is also noted that documentation provided to T&M Associates by representatives of the Borough of Seaside Park indicates that the downstairs apartment of the 2.5-story frame dwelling and both apartments in the one-story frame building contain mold.

Beyond the interior conditions described above, it is noted that the exteriors of both buildings showed dilapidated, unmaintained conditions (e.g.: boarded windows; water stains; unsecured wires; missing building elements; partially unattached, falling rain

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gutters; and deteriorated roofing) and, notably, areas with apparent mold and algal growth.

In addition to the above, we note that the property has an extensive history of code violations, including violations issued for interior maintenance and sanitation and deficient electrical systems. The most recent of these violations date from March 2, 2022 (n.b., the violations issued on this date, which were issued for all units on the property, were related to interior maintenance and sanitation).

Based on the foregoing, it is found that the property meets the "a" Criterion. Indeed, the generality of both buildings on the property is substandard, unsafe, unsanitary, and dilapidated to the extent that they are conducive to unwholesome living conditions. Thus, the property may be designated in need of redevelopment.

#### "d" Criterion

A property may be found in need of redevelopment under the "d" Criterion when:

D. Areas with buildings or improvements which, by reason of dilapidation, obsolescence, overcrowding, faulty arrangement or design, lack of ventilation, light and sanitary facilities, excessive land coverage, deleterious land use or obsolete layout, or any combination of these or other factors, are detrimental to the safety, health, morals, or welfare of the community. (N.J.S.A. 40A:12A-5[d]).

Thus, based on the above, the focus of the "d" Criterion is *areas with buildings or improvements*, and not buildings (n.b., the "a" Criterion focuses on *buildings*).

During a site visit conducted on June 13, 2022, extensive miscellaneous debris and equipment were observed in various exterior locations throughout the Study Area. Among the observed items and equipment were: a washer and dryer in an unenclosed, uncovered area at the rear of the property; at least one unused car battery; at least one hand truck; cleaning supplies and equipment; ladders; unused building materials (e.g., countertop surface); unused gas canisters; at least one gasoline container; unmounted, unused commercial signage unrelated to the Study Area; boat propellers; sporting equipment; numerous car tires; car exhaust piping; at least one cooler; and a cage/kennel. It is noted that foregoing items were all located in unenclosed areas.

The presence and outdoor storage of the foregoing miscellaneous debris and equipment on the property is not only unsightly, but also unsanitary. In addition, it is noted that these items may become more of a problem in the event of a coastal storm or associated flood (n.b., the Study Area is located within a flood hazard area). Indeed, the Office of Response and Restoration of the National Oceanic and Atmospheric Administration (NOAA) notes that:

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During the 2012 hurricane season, Sandy inflicted severe damage to communities and coastal resources over large areas of the Mid-Atlantic and Northeast states, leaving a swath of destruction and large amounts of debris in the waters and marshes of affected states. This debris poses hazards to navigation, commercial fishing grounds, and sensitive ecosystems. (See: <a href="https://marinedebris.noaa.gov/our-work/emergency-response/hurricane-sandy-marine-debris">https://marinedebris.noaa.gov/our-work/emergency-response/hurricane-sandy-marine-debris</a>).

Thus, the presence and outdoor storage of the above-described items on the property poses a threat to the public health, safety, and welfare of the community.

Additionally, it is noted that extensive, unsecured wiring was observed on the property, including on building façades and, in limited areas, on or near the ground surface. Deficient drainage was also observed. Indeed, as depicted in the photographs of Appendix B, there were areas of ponding, as well as an overflowing drain in the central part of the property (i.e., between he 2.5-story and one-story buildings). The presence of these conditions poses additional threats to the public health, safety and welfare of the community.

Beyond the issues identified above, it is noted that landscaping/xeriscaping is unmaintained and overgrown with weeds, and the pavement on the property is in poor condition (n.b., unbuilt parts of the site are partially paved and partially covered in stone). It is also noted that there is a grill on the deck associated with the upstairs apartment of the 2.5-story frame dwelling; documentation provided to T&M Associates by representatives of the Borough of Seaside Park indicates that the location of this grill constitutes a fire code violation.

In addition to the above, we note that the property has an extensive history of code violations, including violations issued for exterior maintenance and sanitation. The most recent of these violations date from August 17, 2021.

Based on the foregoing, it is found that the property meets the "d" Criterion. Indeed, the dilapidation and unsanitary conditions, as well as the presence and outdoor storage of miscellaneous debris and equipment on the property, are detrimental to the public health, safety, and welfare. Thus, the property may be designated in need of redevelopment.

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## **Conclusion**

Based on the assessment that is provided in this Redevelopment Study, it is concluded that the Study Area meets the "a" and "d" criteria and may, therefore, be designated as an area in need of non-condemnation redevelopment. Accordingly, the Planning Board may recommend that the Borough Council adopt a resolution declaring that the Study Area is in need of redevelopment.

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**Appendix A: Resolution No. 2022-128** 

#### BOROUGH OF SEASIDE PARK RESOLUTION 2022-128

RESOLUTION OF THE BOROUGH OF SEASIDE PARK, COUNTY OF OCEAN, STATE OF NEW JERSEY, AUTHORIZING THE BOROUGH OF SEASIDE PARK PLANNING BOARD UNDERTAKE A PRELIMINARY INVESTIGATION TO DETERMINE WHETHER THE PROPOSED STUDY AREA WHICH INCLUDES PROPERTY ALONG I STREET IDENTIFIED AS BLOCK 57 LOT 2 AS A -NON CONDEMNATION AREA IN NEED OF REDEVELOPMENT

WHEREAS, the Local Redevelopment and Housing Law, N.J.S.A. 40A:12A-1 et seq. ("Redevelopment Law"), provides a mechanism to assist local governments in efforts to promote programs of redevelopment; and

WHEREAS, the Redevelopment Law sets forth the procedures for the Borough to declare an area in need of redevelopment, along with the development and effectuation of a redevelopment plan; and

WHEREAS, pursuant to the required redevelopment procedures, specifically set forth in N.J.S.A. 40A:12A-6, no area of a municipality shall be deemed a redevelopment area unless the governing body of the municipality shall, by Resolution, authorize the Planning Board to undertake a preliminary investigation to determine whether a proposed area is a redevelopment area meeting the criteria set forth in N.J.S.A. 40A:12A-5; and

**WHEREAS**, the New Jersey Legislature adopted, and the Governor signed, P.L. 2013, Chapter 159, which amended the Redevelopment Law, including the procedural requirements of N.J.S.A. 40A-12A-5 and N.J.S.A. 40A:-12A-6; and

WHEREAS, pursuant to N.J.S.A. 40A:-12A-6, "[t]he resolution authorizing the planning board to undertake a preliminary investigation shall state whether the redevelopment area determination shall authorize the municipality to use all those powers provided by the Legislature for use in a redevelopment area other than the use of eminent domain (hereinafter referred to as a "Non-Condemnation Redevelopment Area") or whether the redevelopment area determination shall authorize the municipality to use all those powers provided by the Legislature for use in a redevelopment area, including the power of eminent domain (hereinafter referred to as a "Condemnation Redevelopment Area")"; and

WHEREAS, the Borough Council finds it to be in the best interest of the Borough and its residents to authorize the Borough's Planning Board pursuant to N.J.S.A. 40A:12A-4 and N.J.S.A. 40A:12A-6 to undertake such preliminary investigation of the study area which includes property along Central Avenue, identified on the Seaside Park Tax Map as Block 57, Lot 2, ("study area"); and

#### r|m|s|h|c

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WHEREAS, the Borough of Seaside Park wishes to direct the Planning Board to undertake a preliminary investigation to determine whether the proposed study area qualifies as an area in need of Non-Condemnation Redevelopment pursuant to N.J.S.A. 40A:12A-5.

**NOW, THEREFORE, BE IT RESOLVED**, by the Borough Council of the Borough of Seaside Park, in the County of Ocean, and State of New Jersey as follows:

- 1. That the Planning Board is hereby authorized to undertake a preliminary investigation, conduct a hearing and comply with other requirements of the Redevelopment Law, N.J.S.A. 40A:12A-1 et seq., as amended, in order to recommend to the Borough Council whether the area comprising the study area is an area in need of Non-Condemnation Redevelopment according to the criteria set forth in N.J.S.A. 4A:12A-5.
- 2. That, pursuant to N.J.S.A. 40A:12A-1 et seq., the redevelopment area determination shall authorize the Borough to use all those powers provided by the Legislature for use in a redevelopment area excluding the use of eminent domain ("Condemnation Redevelopment Area").
- 3. That the Planning Board shall submit its findings and recommendations to the Borough Council in the form of a Resolution with supporting documentation.
- 4. That a certified copy of this Resolution is to be forwarded to the Planning Board of the Borough of Seaside Park.

#### **CERTIFICATION**

I, Jenna Jankowski, CMR, Deputy Municipal Clerk of the Borough of Seaside Park, DO HEREBY CERTIFY that the foregoing Resolution was duly adopted by the Seaside Park Borough Council at a meeting held on 14th day of April, 2022.

Jenna Jankowski, CMR

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Rothstein, Mandell, Strohm, Halm & Cipriani, P.A.

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**Appendix B: Study Area Photographs** 



2.5-Story Frame Dwelling with Two Apartments



2.5-Story Frame Dwelling with Two Apartments



2.5-Story Frame Dwelling with Two Apartments — Side Access



2.5-Story Frame Dwelling with Two Apartments



2.5-Story Frame Dwelling with Two Apartments — Side Access



2.5-Story Frame Dwelling with Two Apartments



2.5-Story Frame Dwelling with Two Apartments



2.5-Story Frame Dwelling with Two Apartments



2.5-Story Frame Dwelling with Two Apartments — Rear



2.5-Story Frame Dwelling with Two Apartments



2.5-Story Frame Dwelling with Two Apartments



2.5-Story Frame Dwelling with Two Apartments



2.5-Story Frame Dwelling with Two Apartments



2.5-Story Frame Dwelling with Two Apartments



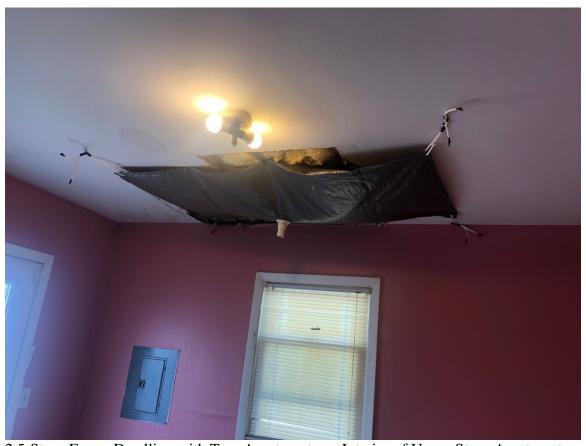
2.5-Story Frame Dwelling with Two Apartments



2.5-Story Frame Dwelling with Two Apartments



2.5-Story Frame Dwelling with Two Apartments



2.5-Story Frame Dwelling with Two Apartments — Interior of Upper Story Apartment



2.5-Story Frame Dwelling with Two Apartments — Interior of Upper Story Apartment



2.5-Story Frame Dwelling with Two Apartments — Interior of Upper Story Apartment



2.5-Story Frame Dwelling with Two Apartments — Interior of Upper Story Apartment



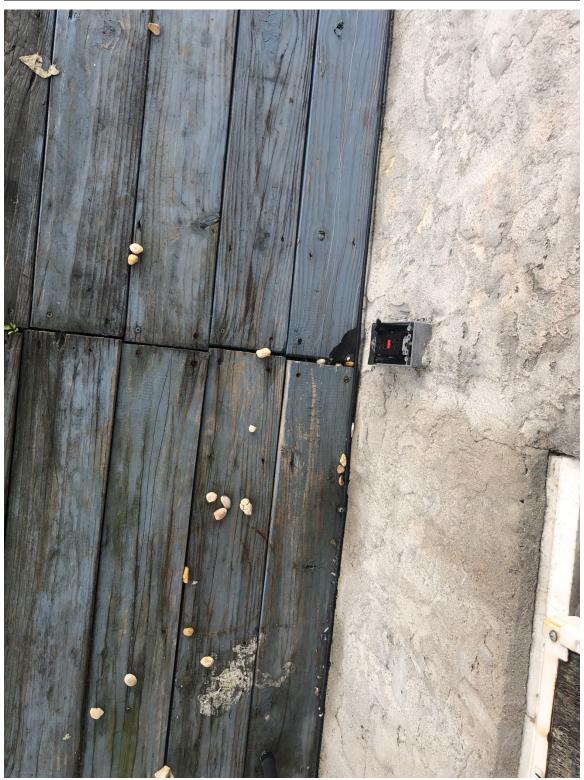
2.5-Story Frame Dwelling with Two Apartments — Interior of Upper Story Apartment



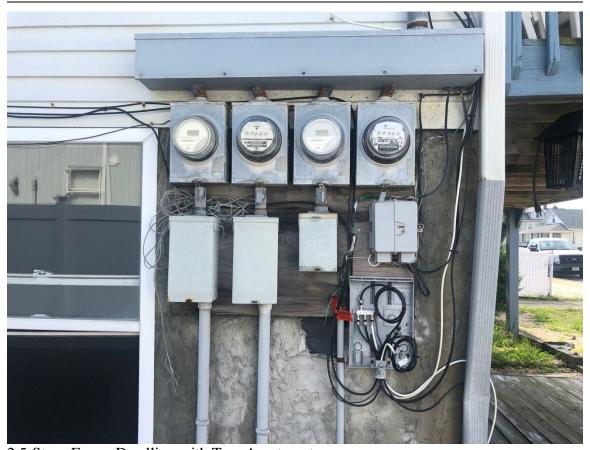
2.5-Story Frame Dwelling with Two Apartments — Mold/Algal Growth



2.5-Story Frame Dwelling with Two Apartments — Side Stairs from Rear of Upstairs Apartment



2.5-Story Frame Dwelling with Two Apartments — Front Porch of Downstairs Apartment



2.5-Story Frame Dwelling with Two Apartments



One-Story Building with Two Apartments



One-Story Building with Two Apartments



One-Story Building with Two Apartments



One-Story Building with Two Apartments



One-Story Building with Two Apartments



One-Story Building with Two Apartments — Exterior Exposed Wire on Ground



One-Story Building with Two Apartments — Exterior Exposed Wires on and near Ground



Defective Drainage

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Ponding



**Exterior Site Conditions** 



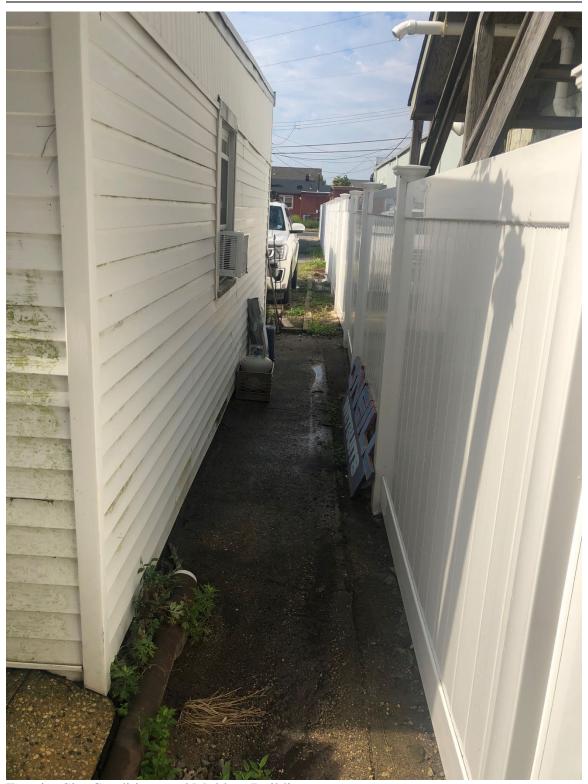
Exterior Site Conditions and Mold on Building



Exterior Site Conditions and Mold on Building



Exterior Site Conditions and Mold on Building



Exterior Site Conditions and Mold on Building



Exterior Site Conditions and Mold on Building



Exterior Site Conditions and Mold on Building