

Hillsborough Litigation

6/15/99

- Fair Share Analysis for Hillsborough

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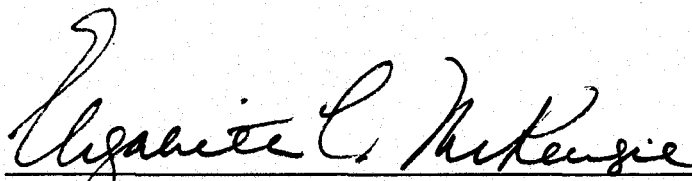
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**REPORT OF THE SPECIAL MASTER**  
**in the matter of the**  
**Hillsborough Township Consolidated Mount Laurel II Cases**

**PART I**  
**FAIR SHARE ANALYSIS**  
**FOR**  
**HILLSBOROUGH TOWNSHIP, SOMERSET COUNTY**

**Submitted to**  
**The Honorable Roger F. Mahon, JSC**

**June 15, 1999**



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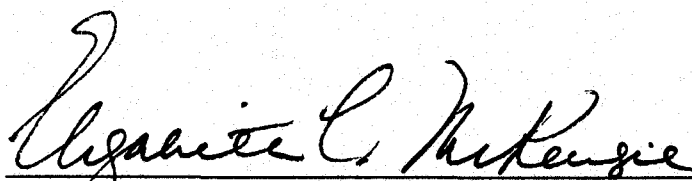
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## TABLE OF CONTENTS

<b>INTRODUCTION .....</b>	<b>1</b>
<b>COAH PRECREDITED NEED ESTIMATE .....</b>	<b>1</b>
<b>PAST AFFORDABLE HOUSING ACTIVITY, CREDITS AND REDUCTIONS. .</b>	<b>3</b>
<b>Credits for Rehabilitation Activity Since 1990 .....</b>	<b>3</b>
<b>Credits for Housing Activity Subsequent to December 15, 1986 ...</b>	<b>4</b>
<b>Credits for Units Constructed Between April 1, 1980 and     December 15, 1986 .....</b>	<b>6</b>
<b>Alternative Living Arrangements. ....</b>	<b>12</b>
<b>Rental Bonus Credits. ....</b>	<b>16</b>
<b>Substantial Compliance Reduction .....</b>	<b>17</b>
<b>UNMET NEED .....</b>	<b>18</b>
<b>CURRENT PROPOSALS AND ISSUES .....</b>	<b>19</b>
<b>APPENDIX .....</b>	<b>following page 22</b>

## INTRODUCTION

The purpose of this report is to present to the Court an analysis of Hillsborough Township's status with respect to the fulfillment of its fair share for low and moderate income housing. The analysis is offered at this stage in the litigation to assist the Court and the various parties to the litigation in determining how the developments proposed on each of the four developer-plaintiffs' sites could be used to satisfy the portion of the Township's fair share obligation that has not yet been met.

The report begins with a presentation of the components of the cumulative PreCredited Need estimate assigned to Hillsborough by the Council on Affordable Housing (COAH) for the twelve-year period ending in 1999. It then evaluates all of the existing affordable housing opportunities in Hillsborough that would qualify for crediting against the PreCredited Need estimate in accordance with COAH's Rules and practices. Based on the credits to which the Township is entitled, the unmet portion of Hillsborough's current affordable housing obligation is calculated. The report concludes with a brief summary of the developments proposed by each of the developer-plaintiffs and some issues which have arisen in connection with and which flow from the determination of the fair share.

This report is intended as Part I of the Report of the Special Master to the Court in this case. Additional parts of the Master's Report will be prepared to address other planning issues in the case, at appropriate times, as requested by the Court.

## COAH PRECREDITED NEED ESTIMATE

The New Jersey Council on Affordable Housing (COAH) issued its second round, 1993-1999 Low and Moderate Income Housing Need

Estimates report on October 11, 1993. That report presented COAH's determination of each municipality's affordable housing obligation through the year 1999. The municipal PreCredited Need figures presented in the COAH report are cumulative. They incorporate the housing need previously determined for the 1987-1993 period along with the current (1993-1999) need.

The PreCredited Need for the Township of Hillsborough through 1999 has been calculated by COAH as follows:

Indigenous Need		Reallocated Present Need		Present Need (1993)	
29	+	57	=	87	+
Prospective Need (1993-99)		Total Need (1993-99)		Prior-Cycle Prospective Need	
335	=	421	+	116	+
Demolitions		Filtering		Residential Conversion	
12	-	51	-	7	-
Spontaneous Rehabilitation		PreCredited Need			
8	=	482			

The cumulative PreCredited Need for Hillsborough Township through 1999 is 482 units, of which 21 units (29 units of indigenous need less 8 units of spontaneous rehabilitation) represent the statistically derived estimate of existing substandard units in Hillsborough Township that are occupied by low or moderate income households. These 21 units constitute the Rehabilitation Component of the fair share. The balance, or 461 units, represents the extent of Hillsborough's obligation to provide new housing to help fulfill the Township's fair share of the region's

present and prospective low and moderate income housing needs. These units comprise the Inclusionary Component of the fair share.

COAH's PreCredited Need allocations were established prior to any assessment of the progress a municipality may have made toward fulfilling its fair share obligations. The next section of this report examines the credits and reductions to which Hillsborough is entitled based on the affordable housing that already exists in the Township.

#### PAST AFFORDABLE HOUSING ACTIVITY, CREDITS AND REDUCTIONS

Hillsborough Township is entitled to credits for existing affordable housing that complies with COAH's Substantive Rules. The following sections of this report review each of the different types of affordable housing opportunities that exist in Hillsborough and the credits to which the Township is entitled for them.

#### Credits for Rehabilitation Activity Since 1990

According to N.J.A.C. 5:93-3.4, a municipality may receive credit against its 1993-1999 PreCredited Need allocation for the rehabilitation of substandard units occupied by low and moderate income households if such rehabilitation was performed subsequent to April 1, 1990, provided that:

1. The units were rehabilitated up to the applicable code standard and the average capital cost expended on rehabilitating the housing units was at least \$8,000; and

2. Each such unit is currently occupied by the occupant(s) who resided within the unit at the time of rehabilitation or by another eligible low or moderate income household.

Credits for rehabilitation shall not exceed the Rehabilitation Component and shall only be credited against the Rehabilitation Component.

Hillsborough Township asserts that it has rehabilitated 14 units occupied by low and moderate income households since April, 1990, leaving another 7 still to be rehabilitated in order to fulfill the rest of the 21 unit Rehabilitation Component. This office did not review any specific documentation pertaining to the rehabilitation of these 14 units. COAH's staff did, however, review the necessary documentation in 1996, before COAH granted Substantive Certification to Hillsborough. In a March 4, 1996, Compliance Report, Monica Etz, Principal Planner for COAH, found that the Township was indeed eligible for credit for 14 units of rehabilitation completed after April 1, 1990, and had submitted the required documentation. Consequently, the outstanding portion of the Rehabilitation Component is accepted as 7 units.

Credits for Housing Activity Subsequent to December 15, 1986

COAH's Rules provide (at N.J.A.C. 5:93-3.3) that a municipality shall receive a one for one credit for every low or moderate income unit constructed within its borders, or within a receiving municipality as a result of an RCA, that addresses its 1987-1993 housing obligation provided COAH's requirement that at least 50 percent of the units be low income units is satisfied and further provided that the units are governed by the controls on affordability required by COAH at the time the units were constructed or transferred.



A municipality is also entitled to receive rental bonus credits for eligible units of low and moderate income housing addressing the 1987-1993 housing need. The issue of rental bonus credits will be discussed in detail in a separate section of this report.

When COAH granted Substantive Certification to Hillsborough Township in 1996, it accepted its staff's recommendation to approve credits for the following affordable housing projects that had been completed or were under construction at the time, plus applicable rental bonus credits, in fulfillment of the 1987-1993 fair share allocation:

RCA with Phillipsburg	79 units
Crestmont Hills family rentals	56 units
Crestmont Hills rental bonus credits	56 units
Heritage Green family rentals	35 units
Heritage Green rental bonus credits	<u>35</u> units
TOTAL	261 units

Thus, in 1996, COAH found that Hillsborough was entitled to 261 credits for new housing constructed or transferred in fulfillment of the Inclusionary Component of the 1987 to 1993 fair share, leaving a balance of 200 new units still to be provided.

COAH also awarded Hillsborough a 20 percent Substantial Compliance Reduction pursuant to N.J.A.C. 5:93-3.6 because 90 percent or more of the new low and moderate income units that were required to be constructed to fulfill the 1987-1993 affordable housing obligation had received building permits. The 20 percent Substantial Compliance Reduction is required to be calculated on the unmet Inclusionary Component of the 1993-1999 fair share obligation. Thus, a Substantial Compliance Reduction

of 40 units (20 percent of 200) was granted to Hillsborough by COAH. Further discussion of the Substantial Compliance Reduction, in terms of its current applicability to Hillsborough's fair share obligation, is addressed in a later section of this report.

Credits for Units Constructed Between April 1, 1980 and December 15, 1986

COAH provides, at N.J.A.C. 5:93-3.2, that a housing unit created and occupied between April 1, 1980, and December 15, 1986, is eligible for a one for one credit when it has been developed specifically for households whose income does not exceed 80 percent of median income and the unit is governed by controls on affordability.

COAH also permits a one for one credit for a unit constructed between April 1, 1980, and December 15, 1986, even if it is not governed by affordability controls (hence the term "Credits without Controls") if the unit is documented as having been constructed between those dates; if the unit has been certified by a licensed building inspector to be in sound condition as a result of an exterior inspection; if the unit is currently occupied by a low or moderate income household (documented by a certification signed by a head of household); and if the unit is affordable to a moderate income household.

Hillsborough has submitted all of the required Credits without Controls documentation called for in the Fair Housing Act and in COAH's Rules. Based upon my review of Hillsborough's submissions, I have concluded that the Township is entitled to a total of 86 Credits without Controls.

The following outline summarizes the Credits without Controls study undertaken by Hillsborough Township, the documentation I reviewed and the basis for my conclusion that the Township is entitled to 86 Credits without Controls:

1. In September of 1998, Hillsborough Township issued a survey questionnaire to all households residing in five developments which were predetermined to have housing values that would probably render the units affordable to households earning 80 percent of the median income or less (moderate income households). The form of the survey questionnaire was the same as that approved by COAH for this purpose. The responses to the survey questionnaires were returned directly to COAH.
2. I received from COAH a total of 184 envelopes containing survey responses. I returned one envelope to Shirley Bishop because it was not a survey response.
3. Of the 183 survey forms I retained, 23 were initially disqualified on the premise that they were undated or postmarked after October 14, 1998. All of the others were postmarked within the requisite 30 day time frame (September 14 through October 13).

The 30 day limit on the response period is not set forth in either the Fair Housing Act or in COAH's Rules. It is found in the instructions enclosed with COAH's Credits without Controls Application package and was mentioned to me by Monica Etz, Principal Planner at COAH, during my discussions with her at the time I was given the survey responses.

As a result of the calls I received from some of the other planners involved in this case in response to a letter I wrote to John Middleton, Hillsborough Township Administrator, on February 1, 1999, I have since concluded that the 30 day window is not common knowledge and is not being used in the analyses of Credits without Controls in other Mount Laurel cases. Philip Caton, P.P., and Art Bernard, P.P., both of whom have also served as Court-Appointed Masters in various Mount Laurel cases, expressed to me their concerns that the 30 day window is not specified either in COAH's Rules or in the Fair Housing Act; it is, at best, an administrative convenience developed by COAH's staff and should not necessarily be applicable to a Court town. Mr. Caton is the planner for Krame and Mr. Bernard is the planner for HAAL/U.S. Home in the Hillsborough litigation. Richard Coppola, P.P., the planner for Hillsborough Township, had also expressed concerns about the reasonableness of the 30 day return window, although a return deadline of October 13th had been specified in Hillsborough's cover letters accompanying the survey questionnaires.

I have reconsidered my earlier decision to disregard the 23 questionnaires returned after October 13th, for two reasons:

- a. The 30 day return window is not specified in either COAH's Rules or the Fair Housing Act; and
- b. The reason expressed by Monica Etz for the 30 day return window was the establishment of a "snapshot in time" for evaluating the existence of qualified Credits without Controls units.

Understandably, if the survey were to stretch out over too long a time period, there could be significant variations in some of the parameters for determining affordability (such as carrying charges and interest rates).

Additionally, in some municipalities, particularly those with a high turnover of rental units, there is the possibility that a unit could be reported twice in the same survey or that fluctuations in occupancy over a several month period could produce an inaccurate "snapshot" of the affordable housing that exists in the municipality at any given time.

The Hillsborough survey responses were all returned within a 72 day period. All but two were returned within a 50 day period, and neither of the responses received after 50 days were income qualified, anyway. None of the income-qualified responses had duplicate addresses. None of the income-qualified responses received after the 30 day window were rental units. Consequently, all of the potentially good reasons for enforcing a strict 30 day response cut-off are obviated in Hillsborough's case.

The difference the expanded window makes to Hillsborough, in terms of the number of Credits without Controls identified, is nine (9) units.

4. We reviewed each of the survey responses and tallied the responses by address. Eighty (80) owner-occupied units were found to be income qualified, and eight (8) renter-occupied units were found to be income qualified. One survey

response that did not include a signed Certification as to household income was disregarded. All of the other responses were signed.

5. Of the eight (8) renter-occupied units, six (6) were determined to be affordable, based on a comparison of the applicable moderate income rental limit for each size unit, including an allowance for utilities, with the actual rent level plus the monthly utility costs reported (for electric, gas, oil, water and sewer).
6. Of the eighty (80) owner-occupied units, all were determined to be affordable. Estimated market values were documented by a study of comparable sales for July, 1998. The maximum affordable sales price for each size unit was derived from an analysis of monthly shelter costs considering all carrying charges, an interest rate of 8 percent (high for the applicable time period) and a downpayment of 5 percent with a 30-year mortgage. All variables were those reported for July, 1998, except for the 1998 taxes, which were not yet known at that time, but which I asked Hillsborough to use instead of the 1997 taxes because of their imminence (the Appendix contains separate analyses of the carrying charges using the 1997 and 1998 taxes).

The prices reflected in the comparable sales analysis were well below the sales price ceilings for moderate income units computed by Richard Coppola, P.P., and presented in Hillsborough's July, 1998, Housing Plan Element and Fair Share Plan, adopted September, 1998. I have checked Mr. Coppola's calculations and find them to be conservative and accurate.

The Appendix to this report contains all of the documentation pertaining to the Credits without Controls analysis that can be made public, along with a copy of COAH's Credits Without Controls Application instruction sheet and Richard Coppola's calculations of the moderate income sales price ceilings for each size unit.

7. An exterior visual inspection had been conducted by the Construction Official for each unit surveyed as required by COAH and the Fair Housing Act. All of the units were certified as being Code-compliant. The Certifications are on file in Hillsborough Township.
8. We reviewed the Certificates of Occupancy issued for the housing units in the Credits without Controls survey and determined that all of the units were constructed between April 1, 1980, and December 15, 1986.

Credits, with or without affordability controls, for affordable units constructed between April 1, 1980, and December 15, 1986, are defined by COAH as "prior cycle credits". They are not eligible for rental bonus credits and they are subtracted "off the top" in the calculation of the remaining fair share obligation. As a result, they affect the calculations of the rental component, the limit on the number of affordable housing units a municipality may age restrict and the number of units (but not the percentage) included in any Substantial Compliance Reduction. Consequently, Hillsborough's entitlement to 86 Credits without Controls will require all of these other aspects of the fair share to be revisited.

## Alternative Living Arrangements

COAH's Rules provide (at N.J.A.C. 5:93-5.8) that "alternative living arrangements" may be used to address a municipal housing obligation, provided the following criteria are satisfied:

1. The unit of credit for an alternative living arrangement shall be the bedroom.
2. Alternative living arrangements that are age restricted shall be included with the 25 percent that may be age restricted pursuant to N.J.A.C. 5:93-5.14.
3. Controls on affordability on alternative living arrangements shall remain in effect for at least 10 years. To be eligible for a rental bonus (pursuant to N.J.A.C. 5:93-5.15), controls on affordability shall remain in effect for at least 30 years.

An "alternative living arrangement" is defined by COAH as a structure in which households live in distinct bedrooms, yet share kitchen and plumbing facilities, central heat and common areas. The term "alternative living arrangement" includes, but is not limited to, transitional facilities for the homeless; Class A,B,C,D and E boarding homes as regulated by the New Jersey Department of Community Affairs; residential health care facilities as regulated by the New Jersey Department of Health; group homes for the developmentally disabled and mentally ill as licensed and/or regulated by the New Jersey Department of Human Services; and congregate living arrangements.

Apparently, when Hillsborough submitted its 1995 Housing Element and Fair Share Plan to COAH, it was unaware of the existence of



any alternative living arrangements, such as group homes, within its boundaries and did not seek credits for these types of housing opportunities. Indeed, the presence of what is now four group homes in the Township was not identified, or at least not documented, until early in 1999.

All four alternative living arrangement facilities that exist in Hillsborough are group homes for the developmentally disabled. The following is a brief description of each facility:

1. Venice Avenue Community Residence, Inc., 5 Francis Drive, Belle Mead. This facility contains 3 bedrooms and was established in May, 1992. Venice Avenue Community Residence, Inc., is a non-profit organization funded by the State of New Jersey. The individuals residing in the home have no income and are referred to the home through the New Jersey Division of Developmental Disabilities (NJDDD).
2. United Cerebral Palsy of Morris/Somerset, Inc., 14 Euclid Avenue, Belle Mead. This facility also contains 3 bedrooms and was established in May, 1988. All of the residents are SSI/Medicaid recipients (low income) and are also referred by the NJDDD.
3. The Arc of Somerset County, Inc., operates two separate facilities in Hillsborough:
  - a. 1 Ardsley Road, Belle Mead, containing 5 bedrooms, established in September, 1981.
  - b. 118 Steinmetz, Belle Mead, containing 3 bedrooms, established in March, 1998.

Both of The Arc homes are also occupied by low income residents referred by the NJDDD.

The issue of crediting for "alternative living arrangement" units is the same as the issue of crediting for prior cycle credits or for units constructed to meet the 1987-1993 housing need. If the units represent legitimate affordable housing opportunities that meet part of the need reflected in the Low and Moderate Income Housing Need Estimates published by COAH and if the units satisfy COAH's criteria for crediting, they should be counted toward the fulfillment of the municipal fair share obligation.

Despite COAH's requirement that alternative living arrangements be governed by controls on affordability, COAH has been flexible in its application of this requirement. In the Comments and Responses on the 1994 amendments to COAH's Substantive Rules, this issue was addressed by COAH as follows:

...To receive credit, there should be a control on affordability. However, the Council shall consider evidence indicating that group home residents are income qualified in assessing the need for an additional control. For example, a residential health care facility that must, by terms of its license, accept SSI residents would be eligible for credit.

(26 N.J.R. 2300, Response to Comment 1)

All of the alternative living arrangements in Hillsborough are licensed and regulated by the New Jersey Division of Developmental Disabilities and accept SSI residents. It is not known whether any of these group homes are covered by specific controls on affordability. I suspect that they are not. However, each of these facilities is owned (according to the Hillsborough Township Tax Assessor's office) by the applicable service provider. Based on their ownership and their licensing

and funding relationship to the NJDDD, there is no doubt that they will continue to house low income residents for as long as they exist, without the need for further controls on affordability.

COAH has previously granted credits for similar facilities which house SSI residents and which are licensed by the Division of Developmental Disabilities. The unit of crediting COAH uses for alternative living arrangements is the bedroom. In addition, bedrooms in facilities constructed after December 15, 1986, may be eligible for the two for one rental bonus credits, if they are not age-restricted. Bedrooms in facilities constructed between April 1, 1980, and December 15, 1986, however, are not eligible for rental bonus credits, since they are considered by COAH to be prior cycle credits. Thus, the ARC facility on Ardsley Road, which was established in 1981, would be eligible for 5 credits for its 5 bedrooms, but would not qualify for any rental bonus credits. Moreover, these credits would be subtracted "off the top" as prior cycle credits (along with the Credits without Controls) in the computation of the Township's remaining fair share obligation. The other three facilities, which contain a combined total of 9 bedrooms, could qualify for up to 9 rental bonus credits in addition to a credit for each bedroom. The credits for these facilities would be deducted from the Inclusionary Component in the same manner as any other affordable housing units constructed after December 15, 1986.

The Appendix to this report contains the available documentation pertaining to the four group homes described in this section.

## Rental Bonus Credits

COAH requires each municipality to include a rental component as part of its affordable housing compliance program. The rental obligation is required to be 25 percent of the Inclusionary Component of the municipality's fair share after subtracting prior cycle credits. In Hillsborough's case, 91 prior cycle credits (5 group home credits and 86 Credits without Controls) would be subtracted from the 461 unit Inclusionary Component. Twenty-five (25) percent of the resulting 370 units is 92.5, or 93 units. These 93 units constitute Hillsborough's rental obligation, assuming the Court concurs with our analysis of the prior cycle credits to which Hillsborough is entitled.

In exchange for providing rental housing to meet the rental obligation, the municipality is entitled to receive rental bonus credits at the rate of two (2.0) credits for each rental unit of family housing and one and one-third (1.33) credits for each rental unit of senior citizens housing. The rental bonus credits granted to a municipality **may not exceed its rental obligation**. Moreover, no more than half of the rental obligation may receive bonuses for rental units restricted to senior citizens.

Rental bonus credits are not mandated by the Legislature in the Fair Housing Act (as Credits without Controls are). They are, however, covered in COAH's current and original (1986) Substantive Rules and have traditionally been awarded by the Courts in accordance with the COAH Rules in effect at the time. COAH has defended its policy of granting rental bonus credits in its responses to comments published in the New Jersey Register on December 20, 1993, and again on June 6, 1994. Its purpose is to offer an incentive to municipalities to provide badly needed

rental housing opportunities which might not otherwise be created.

Hillsborough has more than met its rental obligation. COAH has previously awarded Hillsborough two for one rental bonus credits for the 91 low and moderate income family rental units constructed at Crestmont Hills and Heritage Green. The other two rental units required to be provided have been satisfied in the three group homes constructed after December 15, 1986. In fact, these group homes are potentially eligible for 9 rental bonus credits, but COAH's Rules do not permit the number of rental bonus credits received to exceed the rental obligation, which, in this case, totals 93 units. Hillsborough may be able to access the 7 "extra" rental bonus credits generated by the additional group home bedrooms in the context of a plan for meeting its third round fair share allocation.

#### Substantial Compliance Reduction

The Substantial Compliance Reduction was introduced into COAH's Rules in 1994. As with rental bonus credits, the Substantial Compliance Reduction is not mandated by the Legislature. It is a method devised by COAH for rewarding those municipalities which complied with their affordable housing obligations in the first round by reducing the extent of their obligation in the second round. In 1996, COAH granted Hillsborough a 40 unit Substantial Compliance Reduction for its previous housing activities. The 40 unit reduction represented 20 percent of what had been determined at the time to be the unmet portion of the Inclusionary Component of the fair share obligation.

I can find no reason not to grant Hillsborough Township a 20 percent Substantial Compliance Reduction based on its performance

with respect to its 1987-1993 housing obligations. The Township's fulfillment of its first round affordable housing obligations is not in dispute. These efforts predated Hillsborough's actions in connection with the Greenbriar project which led to COAH's withdrawal of the Substantive Certification it had granted in 1996 and the institution of this lawsuit. However, the 20 percent Substantial Compliance Reduction will no longer equal 40 units. The 20 percent Substantial Compliance Reduction must be calculated based on what is left of the Inclusionary Component after subtracting out all of the prior cycle credits. The next section of this report summarizes where Hillsborough stands with respect to its fair share obligation based on the foregoing credits and reductions.

#### UNMET NEED

The calculation of Hillsborough Township's remaining (unmet) fair share obligation, after deducting all of the credits and reductions described above, is as follows:

482

- 21 REHAB. COMPONENT

- 14 REHAB. COMPLETED SINCE 4/1/90

**7 REHAB. UNITS REMAINING TO BE SATISFIED**

461 INCLUSIONARY COMPONENT

- 86 CREDITS WITHOUT CONTROLS

- 5 CROUP HOME CREDITS (1981)

- 91 TOTAL PRIOR CYCLE CREDITS

- 91 UNITS CONSTRUCTED

- 91 RENTAL BONUS CREDITS

- 79 UNIT RCA/PHILLIPSBURG  
- 9 GROUP HOME CREDITS (1987 AND LATER)  
- 2 RENTAL BONUS CREDITS FOR GROUP HOME BEDROOMS  
-363 TOTAL CREDITS

98 INCLUSIONARY NEED REMAINING

98

x .2 SUBSTANTIAL COMPLIANCE REDUCTION  
19.6 (20) UNITS

- 20 SUBSTANTIAL COMPLIANCE REDUCTION

78 INCLUSIONARY NEED UNITS REMAINING TO BE SATISFIED

78 UNMET INCLUSIONARY COMPONENT UNITS

+ 7 UNMET REHABILITATION COMPONENT UNITS

**85 UNITS TOTAL REMAINING FAIR SHARE**

#### CURRENT PROPOSALS AND ISSUES

The foregoing calculation of Hillsborough Township's unmet affordable housing obligation presents something of a dilemma for the four developer-plaintiffs in this case. Together, the four developer-plaintiffs have proposed more affordable housing than Hillsborough Township needs to satisfy its current 1987-1999 fair share obligation.

HAAL/U.S. Home has had a General Development Plan, which it maintains has a valid approval, and an agreement with Hillsborough Township, to build 3,000 units, of which 450 would be affordable units. The 450 units includes 40 non-age-restricted affordable units and 96 age-restricted affordable units to be built in the second round and 314 additional units to

be built or addressed through developer fees to meet Hillsborough's third round obligation.

Although HAAL/U.S. Home has proposed a number of alternative development scenarios during settlement discussions, these are no longer on the table. HAAL/U.S. Home is currently processing an application for an amendment to the previously approved General Development Plan. The new plan calls for a reduced number of units and contemplates fewer affordable units, as well. However, HAAL/U.S. Home is still litigating its entitlement to the 3,000 unit plan.

PEC/SKP has proposed as many as 800 units, most of them age-restricted, a 120 bed assisted living facility and a 120 bed skilled nursing home, with a set-aside of 80 units (10 percent of the total dwelling units). PEC/SKP has also discussed alternative development scenarios in the course of settlement negotiations, but, in the absence of a settlement, it is assumed that the original proposal is still active.

Bielanski and Krame have both negotiated settlements with Hillsborough, although Bielanski's has yet to be executed and neither have been approved by the Court.

Krame's settlement calls for no affordable housing to be built on-site. Instead, Krame would make an affordable housing contribution equivalent to a 15 unit Regional Contribution Agreement (RCA). Bielanski's proposed settlement calls for 26 age-restricted units to be built on-site.

If the Bielanski settlement is approved, Hillsborough would only be looking for 52 additional units to satisfy its remaining fair share obligation. These units could be provided through an RCA,



if the Court approves it, or they could be addressed on one of the other developer-plaintiffs' sites. Alternatively, the Krame contribution could be used to fund a housing rehabilitation program.

It would certainly be possible for Hillsborough to devise, and request the Court's approval of, a fully compliant Fair Share Plan using only three of the developer-plaintiffs' sites (presumably, Krame, Bielanski and one other), although the density of development on the third site is likely to be far less than either of the remaining plaintiffs has proposed. There are clear advantages to this possibility, in that it might accelerate the production of affordable housing in Hillsborough and would undoubtedly simplify the issues and reduce the number of parties involved in the lawsuit. However, it leaves unresolved the significant question of the impact this approach could have on the position of the remaining developer-plaintiff.

A second issue that arises in connection with the calculation of the current (1987-1999) unmet fair share obligation, is that, by the end of this year, this obligation will, technically, expire.

COAH's current housing need numbers are good through the end of 1999. COAH will not be issuing its new housing allocations until at least the year 2001 (due to the need to await the issuance of the year 2000 U.S. Census data). COAH anticipates introducing an entirely new methodology to compute the third round allocations. Thus, it is not possible to use the current housing allocation methodology to predict what Hillsborough's obligation will be for the third round.

It seems unconscionable that Hillsborough could end up receiving a Judgement of Repose for six (6) years beginning sometime in the

year 2000, based upon a fair share obligation that has already expired.

It would seem appropriate, therefore, for the Court to consider using the proposals of the remaining developer-plaintiffs, if successful, to address Hillsborough's as yet uncalculated third round (2000-2006) fair share obligation.

I will be submitting a letter to the Court shortly outlining some of the other concerns and issues that have arisen in this case. The two issues outlined herein, however, are directly related to my conclusion that Hillsborough's total unmet affordable housing obligation through the end of 1999 is 85 units (78 Inclusionary Component units and 7 Rehabilitation Component units).

**APPENDIX**

**CREDITS WITHOUT CONTROLS**

## CREDITS WITHOUT CONTROLS APPLICATION

The Fair Housing Act and the regulations of the Council on Affordable Housing (COAH) state that a municipality is entitled to a one-for-one credit for a unit that was built by the private market without governmental assistance that was:

1. issued a certificate of occupancy (CO) between April 1, 1980 and December 15, 1986;
2. certified to be in sound condition as the result of an exterior survey by a licensed construction code official;
3. occupied by a household whose income does not exceed that of a moderate income household (less than 80 percent of median) and certified to same in writing under penalty of perjury; and
4. affordable to income eligible households at the time the municipality files its petition for substantive certification.

To assist municipalities that are considering such an application, COAH has developed procedures and forms that are available upon request. These forms are meant to assist municipalities in the process and to implement P.L. 1985, c. 222 sec. 7 and N.J.A.C. 5:93-3.2(b).

The packet contains:

1. draft cover letter to be sent to designated households;
2. affordable housing questionnaire which includes certification by household member and a worksheet to assist in calculating total household income;
3. municipal code number to be placed on all envelopes and applications;
4. exterior survey form.

### 2. MUNICIPAL RESPONSIBILITIES:

A. The municipality will designate a contact person within the municipality who will be responsible for the administration of the program. The municipal person will be responsible for:

1. preparing the list of units that were constructed between April 1, 1980 and December 15, 1986;
2. forwarding the list to COAH;
3. answering all questions from the public;
4. keeping municipal representatives informed as to the status of the program;

5. having licensed code official(s) perform exterior inspections;
  6. requesting COAH to calculate sales prices and rents based on the types of eligible units;
  7. arranging for comparables of eligible units;
  8. compiling three comparables for eligible units and averaging same; and
  9. forwarding tabulated list to COAH for review and certification.
- B. The municipality will prepare a list of units which received a CO between April 1, 1980 and December 15, 1986 based upon construction official records or tax assessor records. The list which should be ordered numerically by block and lot, will include street address, date of the CO and any additions to the unit.
- C. The municipality will reproduce the questionnaire, including the worksheet and cover letter provided by COAH and mail or deliver to those households on the list. The municipality will also provide a mailing label and/or return self-addressed envelope for the form which will be mailed directly to COAH.
- D. Following the 30 day date for return of the completed forms, COAH will provide the list of income eligible households to the municipality. The municipality will then arrange for the inspection of eligible units by a licensed construction code official. Based upon an exterior survey, the construction official will certify those units that are in sound condition.
- E. The municipality will request that COAH calculate applicable for-sale prices and rents based on the eligible unit types.
- F. The municipality will provide three comparables of arms-length, closed sale transactions similar to the eligible unit to assess if a for-sale unit is affordable.
- G. The municipality will complete the COAH survey form and return to COAH once completed with all supporting documentation.
3. COAH RESPONSIBILITIES:
- A. COAH will provide an informational cover letter that the municipality will mail to owners of units that were constructed between April 1, 1980 and December 15, 1986. COAH will also provide a questionnaire with a household certification and worksheet to assist the household calculate gross household income. There will be a municipal code on the outside of the envelope to assist COAH in sorting forms.

- B. COAH will review the household income data and prepare a list of all income-eligible households by address. The list which will be ordered numerically by block and lot, will include an assigned COAH unit number, date of CO, number of bedrooms, address of unit and any additions to the unit. COAH will forward the list to the designated municipal representative for an exterior survey of eligible units.
- C. COAH will calculate eligible sales prices at the time of the filing of the petition as per N.J.A.C. 5:93-7.4(e) and forward the calculations to the municipality.
- D. COAH will calculate eligible rents including a tenant-paid utility allowance at the time of the filing of the petition as per N.J.A.C. 5:93-7.4(f).
- E. After all information has been forwarded to COAH for review, COAH will provide the municipality with the number of units that meet the criteria in N.J.A.C. 5:93-3.2(b).

2288v

DRAFT COVER LETTER

DATE

Dear Householder:

The "Affordable Housing Questionnaire, Worksheets and Certification" that we are sending you is an important part of (    Name of Municipality's    ) and the State of New Jersey's efforts to estimate the need for affordable housing in (    Name of Municipality    ). By completing the questionnaire and certification, you will help (    Name of Municipality    ) accurately count eligible credits that may reduce (    Name of Municipality's    ) affordable housing obligation.

Please note that all information that you provide will remain strictly **confidential** and will be used only by (    Name of Municipality    ) and the New Jersey Council on Affordable Housing (COAH) for this one purpose. This information will not be available to any other governmental agency.

Please take the time to fill out the questionnaire accurately and return your completed questionnaire and certification in the envelope provided by     (30 days)    .

Please mark the envelope "CONFIDENTIAL" and mail to: COUNCIL ON AFFORDABLE HOUSING, CN 813, TRENTON, NEW JERSEY 08625-0813.

If you have any questions, you may contact (name of municipal representative) at (phone number) or (name of COAH planner), COAH planner at (609) 292-3000.

Thank you for your cooperation.

Sincerely,

Mayor/Housing Official/Etc.



# AFFORDABLE HOUSING QUESTIONNAIRE

New Jersey Council on Affordable Housing Trenton, New Jersey (609)292-3000

A. This part to be completed by the municipality before forwarding questionnaire to household.

\_\_\_\_\_ (block and lot)

\_\_\_\_\_ (street address)

\_\_\_\_\_ (code #)

B. This part to be completed by your household before mailing form to COAH.

**IMPORTANT:** THIS INFORMATION WILL REMAIN STRICTLY CONFIDENTIAL. IT WILL ONLY BE SEEN BY THE NEW JERSEY COUNCIL ON AFFORDABLE HOUSING (COAH). IT WILL NOT BE SEEN BY YOUR MUNICIPAL GOVERNMENT OR ANY OTHER GOVERNMENT AGENCY.

**Fill out 1 through 6 below ONLY if you own the home at the above address.**

1. Name of householder preparing this form \_\_\_\_\_.  
 A "householder" is a person who occupies the home.
2. The number of people in my household is \_\_\_\_\_.  
 This is the total number of people who live in the home.
3. The number of bedrooms in my home is \_\_\_\_\_.
4. Our total household income is \$ \_\_\_\_\_.  
 Please use the applicable worksheet (page 2) to calculate your household income.
5. The approximate date that you purchased your home is \_\_\_\_\_.  
 Please give the month and year if known.
6. If there were any additions to your home, please give a description:  
\_\_\_\_\_

**Fill out 1 through 7 below ONLY if you are living in a rental unit.**

1. Name of householder preparing this form \_\_\_\_\_.  
 A "householder" is a person who is renting the apartment or house.
2. The number of people in my household is \_\_\_\_\_.  
 This is the total number of people who live in the apartment or house.
3. The number of bedrooms in my rental unit is \_\_\_\_\_.
4. Our total household income is \$ \_\_\_\_\_.  
 Please use the worksheet (page 2) to calculate your household income.
5. The monthly rent paid to the landlord is \$ \_\_\_\_\_.
6. Utilities which my household pays for separately are: \_\_\_\_\_  
\_\_\_\_\_  
 Please list utilities (gas, electric, heat, hot water, sewer, etc.) which your household pays and the approximate monthly cost for each.
7. Utilities included in my monthly rent are \_\_\_\_\_.

## WORKSHEET

Please fill in the blanks below to calculate your total 1995 household income. Be sure to include information for every member of your household over the age of 18. If you have any questions regarding this worksheet, please call the Council on Affordable Housing at (609)292-3000.

1. Annual salary (including scheduled overtime), bonuses and tips..... \$ \_\_\_\_\_
2. Social security checks, unemployment checks, welfare, disability and pension income to be received in 1995..... \$ \_\_\_\_\_
3. Alimony and child support payments to be received in 1995..... \$ \_\_\_\_\_
4. Annual interest income from savings accounts, CDs, stocks, bonds, money market and trust funds. (Show only interest, not principal)..... \$ \_\_\_\_\_
5. Annual income from businesses (not stocks and bonds) owned by a household member..... \$ \_\_\_\_\_
6. Net rental income from owned real estate (after deducting mortgage payment, taxes and insurance)..... \$ \_\_\_\_\_
- \*7. Value of equity in real estate from #6 above (subtract outstanding mortgage debt from market value) .....\$ \_\_\_\_\_
- \*8. Value of other real estate property (not this address or property in #7); subtract outstanding mortgage debt from market value..... \$ \_\_\_\_\_

NOTE: Income does not include food stamps, payments for care of foster children, personal property such as automobiles and your own home, relocation assistance programs, scholarships, student loans, lumpsum additions to family assets (such as inheritances, lottery winnings and insurance settlements), payments or credits received under the home energy assistance programs and income of live-in attendants. IRA or annuity programs are not included as income until payments are actually received by a household member.

\* COAH will calculate an imputed interest on the real estate and add to total income.

**All households fill out the section below.**

I understand that this information will be used to help \_\_\_\_\_ meet its affordable housing need and that the information provided will remain strictly confidential. I certify that the information I have provided is true, accurate and complete, under penalty of N.J.S.A. 2C:21-3.\*

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(date)

\_\_\_\_\_  
(print name)

\_\_\_\_\_  
(street address)

\_\_\_\_\_  
(telephone number)

\_\_\_\_\_  
(city, state and zip code)

**After completing and signing, please mail all three pages to:**

The New Jersey Council on Affordable Housing  
CN 813  
Trenton, New Jersey 08625

**Thank you very much. This information will remain strictly confidential. If you have any questions, please do not hesitate to call the municipal representative ( \_\_\_\_\_ ) at the following phone number: \_\_\_\_\_ or the Council on Affordable Housing at (609)292-3000.**

C. This part to be completed by COAH.

- This household **IS NOT** income qualified  
 This household **IS** income qualified

\*N.J.S.A. 2C:21-3, which applies to this certification, declares it to be a disorderly person offense to knowingly make a false statement or give false information as part of a public record.

# AFFORDABLE HOUSING SURVEY

Block \_\_\_\_\_ Lot \_\_\_\_\_ Street Address \_\_\_\_\_ Municipality \_\_\_\_\_

**IMPORTANT:** THIS INFORMATION WILL REMAIN STRICTLY CONFIDENTIAL. IT WILL ONLY BE SEEN BY THE COUNCIL ON AFFORDABLE HOUSING (COAH). IT WILL NOT BE SEEN BY YOUR MUNICIPAL GOVERNMENT OR ANY OTHER GOVERNMENTAL AGENCY.

**THIS PART TO BE COMPLETED BY YOUR HOUSEHOLD BEFORE MAILING FORM BACK TO COAH  
FOR HOMEOWNERS ONLY**

If you own the home at the above address fill out 1 through 5 below

1. Name of householder preparing this form \_\_\_\_\_  
(A "householder" is a person who occupies the home)
2. The number of bedrooms in my home is \_\_\_\_\_
3. The number of people in my household is \_\_\_\_\_  
(This is the total number of people who live in the home)
4. Total gross annual income is (check one box): (gross means before taxes)

**Illustrative Only (Use COAH income limits for your county)**

- |  |  |
|--|--|
| <input type="checkbox"/> \$33,031 and under  | <input type="checkbox"/> \$50,963 - \$54,737 |
| <input type="checkbox"/> \$33,032 - \$37,750 | <input type="checkbox"/> \$54,738 - \$58,512 |
| <input type="checkbox"/> \$37,751 - \$42,469 | <input type="checkbox"/> \$58,513 - \$62,287 |
| <input type="checkbox"/> \$42,470 - \$47,187 | <input type="checkbox"/> \$62,288 and over   |
| <input type="checkbox"/> \$47,188 - \$50,962 |  |

If you need help calculating your income, please use the Voluntary Worksheet on last page.

5. Is your home a mobile home?  Yes  No  
If yes, the monthly rental for the pad is: \$ \_\_\_\_\_ per month.

• **Total income does include:**

Annual salary (including scheduled overtime); bonuses & tips; Social Security checks; unemployment checks; welfare, disability & pension benefits; alimony & child support payments; annual interest income from savings accounts, CDs, stocks, bonds, money market & trust funds (show only interest, not principle); annual income from businesses (not stocks & bonds) owned by household members.

• **Total income does not include:**

Food stamps; payments for care of foster children; personal property such as automobiles and your own home; relocation assistance programs; scholarships; student loans; lump sum additions to family assets (such as inheritances, lottery winnings and insurance settlements); payments or credits received under the home energy assistance programs; income of live-in attendants. IRA or annuity programs are not included as income until payments are actually received by a household member

**FILL OUT BELOW ONLY IF YOU OWN OTHER REAL ESTATE THAN THAT LISTED ABOVE**

1. Net annual rental income from all other owned real estate (after deducting mortgage payments, taxes & insurance) \$ \_\_\_\_\_
2. Value of equity in all other real estate (subtract outstanding mortgage debt from market value). List properties separately below:

- |          |          |
|----------|----------|
| 1. _____ | \$ _____ |
| 2. _____ | \$ _____ |

(If need more space-please use back of form)

**ALL RESPONDENTS MUST FILL OUT THIS SECTION**

I understand that this information will be used to help (name of municipality) meet its affordable housing needs and that the information provided will remain strictly confidential. I certify that the information I have provided is true, accurate and complete, under penalty of N.J.S.A. 2C:21-3.\*\*

\_\_\_\_\_  
(signature)

\_\_\_\_\_  
(date)

\_\_\_\_\_  
(print name)

\_\_\_\_\_  
(street address)

\_\_\_\_\_  
(telephone number)

\_\_\_\_\_  
(city, state and zip code)

After completing and signing, please mail survey in the stamped self-addressed envelop provided. Thank you very much. This information will remain strictly confidential. If you have any questions, please do not hesitate to call (name of municipal contact person and telephone number).

This part to be completed by COAH

This household is not income qualified

This household is income qualified

\*\*N.J.S.A. 2C:21-3, which applies to this certification, declares it to be a disorderly person offense to knowingly make a false statement or give false information as part of a public record.

**VOLUNTARY INCOME WORKSHEET, IF YOU NEED IT**

Please fill in the blanks below to calculate your total household income. Be sure to include information for every member of your household over the age of 18 who is not a full-time student. If you have any questions regarding this worksheet, please call \_\_\_\_\_.

1. Annual salary (including scheduled overtime), bonuses & tips	\$
2. Social security checks, unemployment checks, welfare, disability & pension income	\$
3. Alimony & child support payments received	\$
4. Annual interest income from savings accounts, CDs, stocks, bonds, money market & trust funds (show only interest, not principal)	\$
5. Annual income from businesses (not stock & bonds) owned by household members	\$

## FOR RENTERS ONLY

**If you are a tenant fill out 1 through 7 below**

1. Name of householder preparing this form \_\_\_\_\_  
(A "householder" is a person who occupies the home)
2. The number of people in my household is \_\_\_\_\_  
(This is the total number of people who live in the home)
3. Total gross annual income is (check one box): (gross means before taxes)

**Illustrative Only (Use COAH income limits for your county)**

- |  |  |
|--|--|
| <input type="checkbox"/> \$33,031 and under  | <input type="checkbox"/> \$50,963 - \$54,737 |
| <input type="checkbox"/> \$33,032 - \$37,750 | <input type="checkbox"/> \$54,738 - \$58,512 |
| <input type="checkbox"/> \$37,751 - \$42,469 | <input type="checkbox"/> \$58,513 - \$62,287 |
| <input type="checkbox"/> \$42,470 - \$47,187 | <input type="checkbox"/> \$62,288 and over   |
| <input type="checkbox"/> \$47,188 - \$50,962 |  |

**If you need help calculating your income, please use the Voluntary Worksheet on last page.**

4. The number of bedrooms in the rental is \_\_\_\_\_
5. The monthly rent paid to the landlord is \$ \_\_\_\_\_
6. All utilities are included in monthly rent? Yes  No
7. Check the box for any utilities which your household pays separately. Indicate approximate monthly cost for each:  
 Gas \$ \_\_\_\_\_     Electric \$ \_\_\_\_\_     Oil Heat \$ \_\_\_\_\_  
 Water \$ \_\_\_\_\_     Sewer \$ \_\_\_\_\_  
 Other utilities (please list the approximate monthly cost) (excluding cable & phone)

• **Total income does include:**

Annual salary (including scheduled overtime); bonuses & tips; Social Security checks; unemployment checks; welfare, disability & pension benefits; alimony & child support payments; annual interest income from savings accounts, CDs, stocks, bonds, money market & trust funds (show only interest, not principle); annual income from businesses (not stocks & bonds) owned by household members.

• **Total income does not include:**

Food stamps; payments for care of foster children; personal property such as automobiles and your own home; relocation assistance programs; scholarships; student loans; lump sum additions to family assets (such as inheritances, lottery winnings and insurance settlements); payments or credits received under the home energy assistance programs; income of live-in attendants. IRA or annuity programs are not included as income until payments are actually received by a household member

**FILL OUT BELOW ONLY IF YOU OWN OTHER REAL ESTATE THAN THAT LISTED ABOVE**

1. Net annual rental income from all other owned real estate (after deducting mortgage payments, taxes & insurance) \$ \_\_\_\_\_
2. Value of equity in all other real estate (subtract outstanding mortgage debt from market value). List properties separately below:

- |          |          |
|----------|----------|
| 1. _____ | \$ _____ |
| 2. _____ | \$ _____ |

(If need more space-please use back of form)

## FREQUENTLY ASKED QUESTIONS

**1. Why was I selected to receive this survey when my neighbors were not?**

Every resident in your municipality whose home or apartment received a Certificate of Occupancy between April 1, 1980 and December 15, 1986 and whose property is assessed at \$125,000 or less has been selected to complete this survey.

**2. If I fill out this survey does this mean more affordable units will be built?**

No. Your completion of the survey may have the exact opposite effect.

All municipalities in New Jersey are obligated to provide their fair share of affordable housing. This survey will simply document the affordable housing units that already exist for which your community will receive a one-for-one credit. Each credit means one less unit that your community must provide in the future.

**3. How will I benefit if I complete the survey?**

Each affordable housing credit that your municipality earns, means one less affordable housing unit that the municipality must provide at a potential cost of \$20,000 per unit. Completing the survey may potentially save you future property tax dollars.

**4. What is COAH?**

COAH refers to the Council on Affordable Housing which is part of the NJ Department of Community Affairs. This office is responsible for determining the number of affordable units each municipality in New Jersey is obligated to provide. COAH will also determine how many affordable housing credits your municipality has earned from the survey.

**5. Who can I call if I have other questions about the survey?**

Please call our hotline at (name of contact person and phone number)

# Quick Instruction Sheet

## STEP 1

Read introductory letter.

## STEP 2

A. Complete applicable COAH forms:

- Homeowner (Page 1) OR
- Renter (Page 2)

B. Sign Page 3, "All Respondents" section (Do not separate sheets)

C. Place all forms in postage-paid envelope addressed to the Council on Affordable Housing and place in mail.

## STEP 3

Place postage-paid postcard in mail so that Hillsborough Township can eliminate duplicate mailings when conducting follow-up surveys.

The Hillsborough Township Committee appreciates your support by returning the information on your household to COAH.

Since this information will not be available to Hillsborough, we're asking you to return this postcard to let us know that you have responded to COAH and that we don't need to include you in our follow up mailings. Your cooperation has helped the entire Township prevent future over development.

Sincerely,

The Hillsborough Township Committee





## Township of Hillsborough

PRIORITY

COUNTY OF SOMERSET  
MUNICIPAL BUILDING  
555 AMWELL ROAD  
NESHANIC, NEW JERSEY 08853

TELEPHONE  
(908) 369-4313

[www.hillsborough-nj.org](http://www.hillsborough-nj.org)

September 25, 1998

Dear Householder:

A couple of weeks ago you received an introductory notice regarding Hillsborough Township's desire to earn credit towards their affordable housing quota by identifying units that match the New Jersey Council on Affordable Housing's (COAH) set criteria for credits without controls. Your home matched three of the four criteria: built between April 1, 1980 and December 15, 1986; assessed value met affordable limits; and is habitable. Now, the most important part of the equation is up to you.

The "Affordable Housing Questionnaire, Worksheets and Certification" that is included with this letter is an important part of Hillsborough Township's and the State of New Jersey's efforts to estimate the need for increased affordable housing in Hillsborough. By completing the questionnaire and certification, you will help COAH accurately count eligible credits that may reduce Hillsborough's affordable housing obligation.

Please note that all information that you provide will remain **strictly confidential** and will be used only by the Council on Affordable Housing for this one purpose. This information will not be available to any other governmental agency.

Please take the time to fill out the questionnaire accurately and return your completed questionnaire and certification in the envelope provided within 30-days or no later than October 13, 1998.

Please use the stamped return envelope marked "CONFIDENTIAL" to return the materials to COAH, and also please return the stamped postcard to Hillsborough Township so that we know who has participated in this survey.

If you have any questions, you may contact the Township Administrator, John Middleton, at 369-4313.

Thank you for your cooperation.

Sincerely,

The Hillsborough Township Committee

**COPY**

ELIZABETH C. MCKENZIE, P.P., P.A.

COMMUNITY PLANNING AND DEVELOPMENT

9 MAIN STREET

FLEMINGTON, NEW JERSEY 08822

TELEPHONE (908) 782-5564

TELEFAX (908) 782-4056

February 1, 1999

Mr. John Middleton  
Hillsborough Township Administrator  
Hillsborough Township Municipal Building  
555 Amwell Road  
Neshanic, New Jersey 08853

Re: Hillsborough Township Mount Laurel II Litigation -  
Credits Without Controls Survey

Dear Mr. Middleton:

What follows is a summary of the results of the Credits Without Controls Survey you undertook in Hillsborough Township. I personally tallied the responses.

1. Of the 183 survey forms returned and retained (one envelope addressed to Shirley Bishop from another source had been inadvertently included in the original count of 184 surveys and was returned to her), 23 were disqualified as follows: 11 were postmarked after the October 13th deadline; 8 were unpostmarked or undated; and 4 were postmarked in October with an unclear day. Those postmarked in September with an unclear day (3) were considered to be qualified.
2. Out of the 160 remaining surveys which were opened, 9 were disqualified as follows: 7 had incomplete information, which included failure to sign the certification, no information on household size, or a vacated unit; and we could not calculate the impact of the imputed value of other real estate owned on household income in 2 cases due to the form of the survey questionnaire which asked for the household income range rather than the specific household

ELIZABETH C. MCKENZIE, P.P., P.A.

Mr. John Middleton  
February 1, 1999  
Page Two of Three

income. In a third case, which was not disqualified, the homeowner volunteered the actual household income, so it was possible to calculate the impact of the imputed value of other real estate owned on household income.

3. Out of the 151 remaining surveys, 72 units were found to be occupied by non-income qualified households and 79 units were found to be occupied by income-qualified households.
4. The 79 income-qualified households resided in 71 sales (owner-occupied) units and 8 rental units.
5. The rents paid (including utilities) for each of the 8 rental units were checked against the maximum permitted affordable rent level including the utility allowance for a unit of that size in 1998, pursuant to COAH's Rules. Two (2) units were found not to be affordable. The remaining 6 units were confirmed to be affordable.
6. As a result, the 6 rental units are confirmed to be qualified for Credits Without Controls and another 71 owner-occupied units may also be qualified, if their market values are determined to be affordable.
7. If all of the owner-occupied units are indeed affordable, then Hillsborough would be permitted, pursuant to Judge Mahon's Order, to deduct up to 77 credits for units constructed between 1980 and 1986 that are currently affordable to and occupied by qualified households earning 80 percent of the median income for the region or less.

To complete my evaluation of the 71 owner-occupied units, I will need the requisite comparable sales information for 1, 2 and 3 bedroom units in each neighborhood as follows:

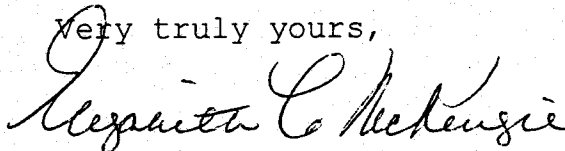
ELIZABETH C. MCKENZIE, P.P., P.A.

Mr. John Middleton  
February 1, 1999  
Page Three of Three

	<u>1</u>	<u>2</u>	<u>3</u>
3 Wildflower Lane		1	2
5 Dover Court	4		1
20 Merritt Drive	5	9	6
7 Marshall Road	3	3	1
14 Farm Road	11	3	
5 Kent Place		3	2
5 Richmond Court		5	
9 Robin Road		8	1
<u>3</u> Trafalgar Square		3	
71 TOTAL			

If it would help, I will be happy to meet with you and the Township Tax Assessor to discuss what needs to be done next.

Very truly yours,



Elizabeth C. McKenzie, AICP, PP

cc: Distribution List

## HILLSBOROUGH DISTRIBUTION LIST

James A. Farber, Esquire  
DeCotiis, Fitzpatrick & Gluck  
500 Frank W. Burr Boulevard  
Teaneck, New Jersey 07666  
201-928-1100 (phone)  
201-928-0588 (fax)

William Sutphen, III, Esq.  
Woolson, Sutphen, Anderson & Nergaard  
11 E. Cliff Street  
Somerville, New Jersey 08876  
908-526-4050 (phone)  
908-526-4408 (fax)

Peter A. Buchsbaum, Esquire  
Greenbaum, Rowe, Smith, Ravin,  
Davis & Himmel, PC  
Metro Corporate Campus One  
P.O. Box 5600  
Woodbridge, New Jersey 07095  
(99 Wood Avenue South  
Iselin, New Jersey 08830-2712)  
732-549-5600 (phone)  
732-549-1881 (fax)

John Halleran, Esquire  
Giordano, Halleran & Ciesla  
125 Half Mile Road  
P.O. Box 190  
Middletown, New Jersey 07748  
732-741-3900 (phone)  
732-224-6599 (fax)

David Trombadore, Esquire  
Trombadore, Seel & Trombadore  
33 East High Street  
Somerville, New Jersey 08876  
908-722-7555 (phone)  
908-722-6269 (fax)

Jeffrey R. Surenian, Esquire  
Lomell, Muccifori, Adler, Ravaschiere,  
Amabile & Pehlavianian  
250 Washington Street  
P.O. Box 787  
Toms River, New Jersey 08754  
732-349-2443 (phone)  
732-349-6917 (fax)

Ronald L. Shimanowitz, Esquire  
Hutt & Shimanowitz  
459 Amboy Avenue  
P.O. Box 648  
Woodbridge, New Jersey 07095  
732-634-6400 (phone)  
732-634-0718 (fax)

Susan Kraham, Esquire  
(John Payne or Ed Lloyd)  
Rutgers Environmental Law Clinic  
15 Washington Street  
Newark, New Jersey 07102  
973-353-5695 (phone)  
973-353-5537 (fax)

Henry L. Kent-Smith, Esquire  
Mason, Griffin & Pierson  
101 Poor Farm Road  
P.O. Box 391  
Princeton, New Jersey 08542  
609-921-6543 (phone)  
609-683-7978 (fax)

Richard P. Cushing, Esquire  
Gebhardt & Kiefer  
21 Route 31  
CN 4001  
Clinton, New Jersey 08809  
908-735-5161 (phone)  
908-735-9351 (fax)

The Honorable Roger F. Mahon, J.S.C.  
Superior Court of New Jersey  
Hunterdon County Court House  
P.O. Box 502  
Flemington, New Jersey 08822



# Township of Hillsborough

COUNTY OF SOMERSET  
MUNICIPAL BUILDING  
555 AMWELL ROAD  
NESHANIC, NEW JERSEY 08853

[www.Hillsborough-nj.org](http://www.Hillsborough-nj.org)

TELEPHONE:  
(908) 369-4313

99-0012

February 5, 1999

Elizabeth C. McKenzie  
Community Planning & Development  
19 Main Street  
Flemington, NJ 08822

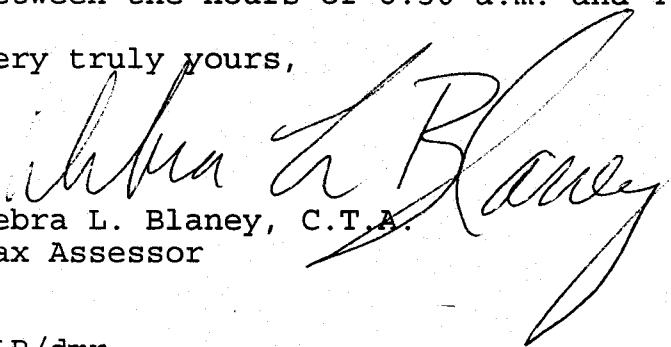
Dear Ms. McKenzie:

Enclosed please find the comparable sales information you requested. Units were categorized by the number of bedrooms and bathrooms. Also taken into consideration is whether or not there are basements and the total amount of square footage. Three comparable sales were used to determine the value for each model. According to the county tax board, a resident is required to obtain three comparable sales when filing an appeal. I feel that three usable sales are sufficient to determine a fair market value.

If three usable sales were not available for each model, sales of other units were valued at a "per square foot" value and were applied to other models with an adjustment for any size discrepancy. Sales for each complex were reviewed and investigated to determine if they are indeed usable sales. Any sale which had an indication of being a usable sale as per the information on the deed or verified verbally by the attorney was not used in the study.

If you have any additional questions, please contact me. I can be reached at (908)369-4313, ext. 149, Monday through Friday between the hours of 8:30 a.m. and 4:30 p.m.

Very truly yours,

  
Debra L. Blaney, C.T.A.  
Tax Assessor

DLB/dmr

Enclosures:

cc: Jim Farber, Attorney  
Gail McKane, Township Clerk  
John Middleton, Township Administrator

BROOKVIEW

This complex consists of 8 buildings with a total of 189 units. There are 58 ONE bedroom units and 131 TWO bedroom units. The two comparables used for the TWO bedroom Bi-level units were after the value date of July 1998 since there are only TWO comparable sales prior to July.6.

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 1 BEDROOM CONDO  \$ 65,000.
163.D 32233 CONDO	3206 REVERE COURT	917	1 LOFT	1		06/30/98 \$ 68,100.	
163.D 34103 CONDO	3406 RICHMOND COURT	917	1 LOFT	1		07/21/98 \$ 65,000.	
163.D 37123 CONDO	3709 ROYCE COURT	917	1 LOFT	1		05/05/97 \$ 63,000.	

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 2 BEDROOM CONDO  \$ 78,500.
163.D 33082 CONDO	3322 RICHMOND COURT	956	2 DUPLEX	1 1/2		07/30/98 \$ 80,000.	
163.D 34122 CONDO	3411 RICHMOND COURT	956	2 DUPLEX	1 1/2		06/17/98 \$ 78,000.	
163.D 37112 CONDO	3705 ROYCE COURT	956	2 DUPLEX	1 1/2		06/25/98 \$ 79,900.	

Continued

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 2 BEDROOM CONDO  \$ 85,000.
163.D 33011 CONDO	3301 RICHMOND COURT	1224	2	2		08/18/98 \$ 85,000.	
163.D 33081 CONDO	3321 RICHMOND COURT	1224	2	2		07/22/98 \$ 86,000.	
163.D 3714 CONDO	3713 ROYCE COURT	1224	2	2		11/25/98 \$ 86,500.	
163.D 37171 CONDO	3721 ROYCE COURT	1224	2	2		03/01/97 \$ 83,000.	



**BUTTERCUP VILLAGE**

The complex consists of 12 buildings with a total of 109 units. There are 77 TWO bedroom units and 32 THREE bedroom units. There were only two usable sales to justify the value for the THREE bedroom units.

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 2 BEDROOM CONDO  \$ 99,500.
153.09 3303 CONDO	3303 ASTOR CLOSE	1382	2	2 1/2		01/30/98 \$100,000.	
153.09 3307 CONDO	3307 ASTOR CLOSE	1382	2	2 1/2		07/31/98 \$105,000.	
153.09 3103 CONDO	3103 ASTOR CLOSE	1382	2	2 1/2		02/13/98 \$ 95,500.	

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 3 BEDROOM CONDO  \$106,900.
153.10 2908 CONDO	2908 KENT PLACE	1528	3	2 1/2		06/19/97 \$105,500.	
153.09 3401 CONDO	3401 WELLINGTON COURT	1528	3	2 1/2		03/10/98 \$112,500.	

**CARDINAL VILLAGE**

The complex consists of 11 buildings with a total of 83 units. There are 68 TWO bedroom units and 15 THREE bedroom units. There was only one usable sale to justify value for the THREE bedroom units.

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 2 BEDROOM CONDO  \$100,500.
153.12 1505 CONDO	846 ROBIN ROAD	707/715	2	2 1/2		04/14/97 \$104,000.	
153.12 2001 CONDO	740 ROBIN ROAD	707/715	2	2 1/2		06/04/98 \$101,000.	
153.12 2102 CONDO	602 ROBIN ROAD	707/715	2	2 1/2		06/09/97 \$ 98,90	

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 3 BEDROOM CONDO  \$105,800.
153.12 2107 CONDO	612 ROBIN ROAD	750	3	2 1/2		04/03/98 \$108,900.	

**ROBIN ROAD VILLAGE**

The complex consists of 15 buildings with a total of 103 units. There are 82 TWO bedroom units and 21 THREE bedroom units. There were only two usable sales to justify the value for THREE bedroom units.

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 2 BEDROOM CONDO  \$ 94,500.
153.13 305 CONDO	1026 ROBIN ROAD	1500	2	1 - FULL 2 - HALF		08/27/97 \$ 95,500.	
153.13 802 CONDO	902 ROBIN ROAD	1500	2	1 - FULL 2 - HALF		01/07/98 \$ 92,000.	
153.13 1109 CONDO	891 ROBIN ROAD	1500	2	1 - FULL 2 - HALF		07/17/98 \$101,000.	

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 3 BEDROOM CONDO  \$104,000.
153.13 507 CONDO	952 ROBIN ROAD	1600	3	1 - FULL 2 - HALF		10/10/97 \$107,000.	
153.13 1007 CONDO	1003 ROBIN ROAD	1600	3	1 - FULL 2 - HALF		11/12/97 \$103,000.	

SOMERSET PARK

The complex consists of 29 buildings with a total of 240 units. There are 42 ONE bedroom units, 164 TWO bedroom units and 34 THREE bedroom units. Note: two comparable sales were sold after July 1998.

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 2 BEDROOM CONDO  \$ 97,500.
163.G 1404 CONDO	914-D MERRITT DR	1322	2	2 1/2	BASEMENT	06/17/98 \$ 99,000.	
163.G 2309 CONDO	909-J MERRITT DR	1322	2	2 1/2	BASEMENT	06/11/98 \$ 98,000.	
163.G 2604 CONDO	676-D MARSHALL ROAD	1322	2	2 1/2	BASEMENT	03/31/98 \$101,500.	

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 3 BEDROOM CONDO  \$109,000.
163.G 201 CONDO	681-H DOVER COURT	1493	3	2 1/2	BASEMENT	09/15/98 \$113,000.	
163.G 1401 CONDO	914-A MERRITT DR	1493	3	2 1/2	BASEMENT	07/31/98 \$108,000.	
163.G 1703 CONDO	902-C MERRITT DR	1493	3	2 1/2	BASEMENT	06/23/97 \$110,000.	

Continued

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 1 BEDROOM CONDO \$ 68,000.
163.G 2203 CONDO	899-B1 MERRITT DR	909	1	1	SHARED BASEMENT	11/09/98 \$ 69,900.	
163.G 2210 CONDO	899-E2 MERRITT DR	909	1	1	SHARED BASEMENT	12/30/97 \$ 65,000.	
163.G 2412 CONDO	911-F2 MERRITT DR	909	1	1	SHARED BASEMENT	04/30/97 \$ 71,000.	
BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 2 BEDROOM CONDO \$ 79,900.
163.G 2206 CONDO	899-C2 MERRITT DR	1095	2	1	SHARED BASEMENT	01/29/97 \$ 80,000.	
163.G 2507 CONDO	913-D1 MERRITT DR	1095	2	1	SHARED BASEMENT	10/30/97 \$ 75,500.	

WILDFLOWER VILLAGE

The complex consists of condominiums and townhouses. There are 96 condominium units with 76 ONE bedroom units and 20 TWO bedroom units. There are 95 townhouse units with 78 TWO bedroom units and 17 THREE bedroom units. Three usable sales were not available for certain models. Values were estimated by sales per square foot from other units when comparables were not available.

BLOCK 8 LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 1 BEDROOM CONDO  \$ 57,700.
153.14 6902 CONDO	UPPER UNIT 69-B FARM ROAD	995	1	1	NO BASEMENT	10/28/98 \$53,000 .	
153.14 6914 CONDO	UPPER UNIT 69-N FARM ROAD	995	1	1	NO BASEMENT	12/19/96 \$57,500 .	
153.14 7320 CONDO	UPPER UNIT 73-T FARM ROAD	995	1	1	NO BASEMENT	09/30/97 \$59,000 .	

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 1 BEDROOM CONDO  \$ 69,500.
153.14 7305 CONDO	LOWER UNIT 73-E FARM ROAD	971	1	1	BASEMENT	04/15/97 \$68,900 .	
153.14 7311 CONDO	LOWER UNIT 73-K FARM ROAD	971	1	1	BASEMENT	11/21/97 \$77,000 .	

WILDFLOWER VILLAGE

Continued

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 2 BEDROOM CONDO \$ 75,500.
153.14 6910 CONDO	UPPER UNIT 69-J FARM ROAD	1108	2	1 1/2	NO BASEMENT	04/14/97 \$ 66,500.	
153.15 7602 CONDO	UPPER UNIT 76-B FARM ROAD	1108	2	1 1/2	NO BASEMENT	09/11/98 \$ 68,000.	

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 2 BEDROOM CONDO \$ 85,500.
	LOWER UNIT	1104	2	1 1/2	BASEMENT	* NO USABLE SALES AT PRESENT TIME.	

Continued

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 2 BEDROOM \$ 97,400.
153.15 3804 CONDO	TOWNHOUSE 296 WILDFLOWER LANE	1475	2	1 FULL 2 HALFS	BASEMENT	06/30/97 \$ 95,000.	
153.15 4007 CONDO	TOWNHOUSE 236 WILDFLOWER LANE	1475	2	1 FULL 2 HALFS	BASEMENT	03/23/98 \$ 95,000.	
153.15 4205 CONDO	TOWNHOUSE 208 WILDFLOWER LANE	1475	2	1 FULL 2 HALFS	BASEMENT	11/15/96 \$100,500.	

BLOCK / LOTS	PROPERTY LOCATION	Sq. Ft	BRM	BATH	EXTRAS	SALES	ESTIMATED MARKET VALUE FOR A 3 BEDROOM CONDO \$110,100.
153.15 4401 CONDO	TOWNHOUSE 168 WILDFLOWER LANE	1596	3	2 1/2	BASEMENT	04/13/98 \$110,000.	
153.15 4604 CONDO	TOWNHOUSE 144 WILDFLOWER LANE	1596	3	2 1/2	BASEMENT	08/31/98 \$111,000.	





# Township of Hillsborough

COUNTY OF SOMERSET  
MUNICIPAL BUILDING  
555 AMWELL ROAD  
NESHANIC, NEW JERSEY 08853

TELEPHONE  
(908) 369-4313

[www.hillsborough-nj.org](http://www.hillsborough-nj.org)

March 8, 1999

Elizabeth C. McKenzie, P.P., P.A.  
9 Main Street  
Flemington, NJ 08822

Dear Ms. McKenzie:

Reference: Hillsborough Township Affordable Housing Survey

As requested in our recent meeting, I hope the following information provides you with the necessary documentation. I have attached pages 27 through 32 from the Township's Fair Share Plan prepared in July 1998, which was submitted to COAH in September 1998. Page 31 provides the critical credits without control breakdown.

**1. Comparable Values:**

Comparable Values provided by Hillsborough Township Tax Assessor. See attached worksheets.

**2. Certificates of Occupancy:**

CO's are included in this package.

**3. Hillsborough Township Tax Rate:**

The tax rate for 1998 is \$2.311 per \$100 of assessed value. This rate includes our Fire District.

**4. County Equalization Rate:**

Hillsborough Township's equalization rate for 1998, as published by Somerset County, is 99.95. Tax information for each unit was provided by the Tax Assessor.

**5. Maintenance Fees:**

Maintenance Fees are based on discussions and information provided by the Homeowner's Associations and/or management companies for the five developments.

Elizabeth C. McKenzie, P.P., P.A.

March 8, 1999

Page 2

**6. Average Annual Insurance Costs:**

Based on a conversation with Bowers, Schuman & Welsh Insurance, an average condo can be insured for \$275 per year since the association pays to insure the structures. It was indicated that \$23 per month was considered conservative. None of the five developments involve fee simple conveyances

**7. Mortgage Rates:**

An analysis was conducted of interest rates advertised in the Sunday editions of the Courier News for the weeks of July 5 through July 26, 1998.

The average rate for that time period is 7.08% with a monthly payment/\$1,000 of \$6.66. We based our computations on an 8% rate to be conservative.

**8. Sewer Charges:**

Hillsborough Township Municipal Utilities Authority charges are on the following basis:

One Bedroom	\$57/qtr.	(\$19/mo.)
Two Bedroom	\$87.25/qtr.	(\$29/mo.)
Three Bedroom	\$95/qtr.	(\$31/mo.)

**9. Water:**

Water is based on usage and can vary, the following assumptions were made:

One Bedroom	\$100/yr.	(\$8/mo.)
Two Bedroom	\$110/yr.	(\$9/mo.)
Three Bedroom	\$120/yr.	(\$10/mo.)

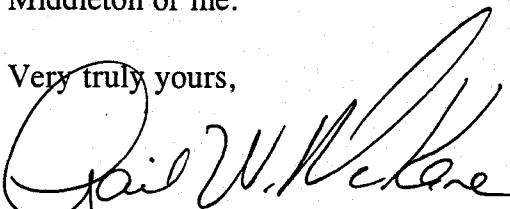
**10. Private Mortgage Insurance:**

Required if the downpayment is less than 20%. PMI is calculated as .78% of the loan amount assuming a 5% downpayment on a 30-year, no point loan.

Example: \$100,000 loan x .0078 PMI rate = \$780 per year or \$65 per month

If you need any additional information or documentation, please do not hesitate to call John Middleton or me.

Very truly yours,



Gail W. McKane, RMC  
Township Clerk

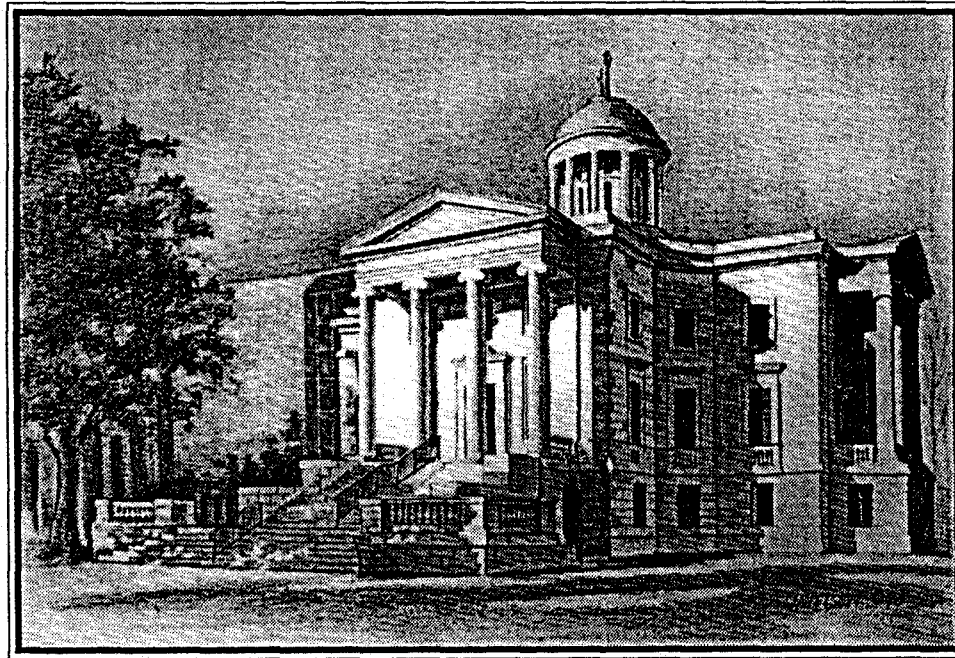
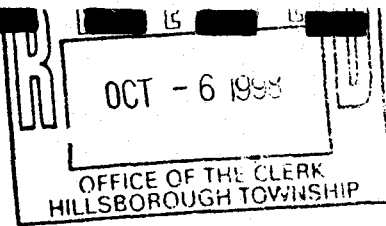
Enc.

6	7	8	9	10	11	COUNTY OF SOMERSET		
NET VALUATION TAXABLE (COL 4 + 5)	GENERAL TAX RATE PER \$100	COUNTY EQUAL RATIO	(A) TRUE VALUE UEZ ABATE EXPIRED	(B) TRUE VALUE OF CLASS II RAILROADS	(A) EQUALIZATION AMOUNTS DEDUCTED	(B) AMOUNTS ADDED	NET VALUATION FOR COUNTY TAX APPORTIONED COL 6-9A+9B-10A+10B	PAGE 2
1,247,939,891	1.410	97.50				36,216,519	1,284,156,410	01 BEDMINSTER TWP
2,981,493,887	1.930	99.08				35,132,309	3,016,626,196	02 BERNARDS TWP
1,132,579,534	1.690	101.43			10,750,794		1,121,828,740	03 BERNARDSVILLE BOR
434,380,705	3.130	103.45			10,919,822		423,460,883	04 BOUND BROOK BORO
1,325,367,306	2.150	96.22				57,070,799	1,382,438,105	05 BRANCHBURG TWP
2,591,877,488	2.980	61.07				1,760,855,043	4,352,732,531	06 BRIDGEWATER TWP
147,286,143	1.780	67.83				70,529,771	217,815,914	07 FAR HILLS BORO
3,478,851,827	2.310	98.53				64,773,882	3,543,625,709	08 FRANKLIN TWP
514,396,729	2.120	95.75				26,583,588	540,980,317	09 GREEN BROOK TWP
2,383,658,163	2.290	99.95				10,413,235	2,394,071,398	10 HILLSBOROUGH TWP
518,903,936	2.600	100.91				19,193,465	538,097,401	11 MANVILLE BORO
30,150,970	1.990	102.55			639,476		29,511,494	12 MILLSTONE BORO
1,263,908,429	3.150	79.26				334,831,061	1,598,739,490	13 MONTGOMERY TWP
808,022,940	3.350	99.36				9,535,936	817,558,876	14 NO PLAINFIELD BOR
476,976,026	1.670	99.81				2,653,154	479,629,180	15 PEAPACK-GLADSTONE
547,525,617	2.400	100.56				7,380,573	554,906,190	16 RARITAN BORO
60,800,133	2.010	95.97				4,030,626	64,830,759	17 ROCKY HILL BORO
474,839,425	4.400	76.68				148,610,739	623,450,164	18 SOMERVILLE BORO
165,921,823	3.410	97.71				6,217,123	172,138,946	19 SOUTH BOUND BROOK
2,066,828,519	1.790	98.61				36,917,153	2,103,745,672	20 WARREN TWP
882,124,213	1.860	99.69				15,436,283	897,560,496	21 WATCHUNG BORO
23,533,833,704					22,310,092	2,646,381,259	26,157,904,871	** ** COUNTY TOTALS

# 1998 Abstract of Ratables

## Somerset County

CC News  
John



## Somerset County Board of Taxation

### COMMISSIONERS

William L. Linville, President  
Albert R. Palfy, Vice President  
John M. Lore

### TAX ADMINISTRATOR

Warren G. Nevins



# Township of Hillsborough

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## JULY 1998:

Week:	Rate:	PTS:	APR:	% Down:	Mo. Payments/ \$1,000:
Week of July 5, 1998	7.04	0	7.09	5	\$6.67
Week of July 12, 1998	7.00	0	7.05	5	\$6.65
Week of July 19, 1998	7.04	0	7.09	5	\$6.67
Week of July 26, 1998	7.03	0	7.07	5	\$6.66
Average:	7.03		7.08		\$6.66



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## Week of July 5, 1998:

Name of Institution:	Rate:	PTS:	APR:	% Down:	Mo. Payments/ \$1,000:
Choice Mortgage, Inc.	6.88	0	6.88	5	\$6.54
Commonwealth Bank	7.00	0	7.05	5	\$6.65
First Advantage Mortgage Svcs.	7.13	0	7.13	5	\$6.70
Guardian Finance Corp.	7.00	0	7.06	5	\$6.65
Investors Savings Bank	7.25	0	7.25	5	\$6.78
Kentwood Financial	7.00	0	7.13	5	\$6.70
Loan Search	7.00	0	7.00	5	\$6.61
Security National Mortgage	6.88	0	7.01	5	\$6.62
Sovereign Bank-NJ	7.12	0	7.14	5	\$6.71
WFS Mortgage Services	7.13	0	7.20	5	\$6.75
<b>Averages:</b>	<b>7.04</b>		<b>7.09</b>		<b>\$6.67</b>



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### Week of July 12, 1998:

Name of Institution:	Rate:	PTS:	APR:	% Down:	Mo. Payments/ \$1,000:
Choice Mortgage, Inc.	6.88	0	6.88	5	\$6.54
Commonwealth Bank	7.00	0	7.05	5	\$6.65
First Advantage Mortgage Svcs.	7.13	0	7.13	5	\$6.70
Guardian Finance Corp.	6.88	0	6.94	5	\$6.57
Investors Savings Bank	7.25	0	7.25	5	\$6.78
Kentwood Financial	6.88	0	7.00	5	\$6.61
Loan Search	7.00	0	7.00	5	\$6.61
Security National Mortgage	6.88	0	7.01	5	\$6.62
Sovereign Bank-NJ	7.12	0	7.14	5	\$6.71
WFS Mortgage Services	7.00	0	7.07	5	\$6.66
<b>Averages:</b>	<b>7.00</b>		<b>7.05</b>		<b>\$6.65</b>



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## Week of July 19, 1998:

Name of Institution:	Rate:	PTS:	APR:	% Down:	Mo. Payments/ \$1,000:
Choice Mortgage, Inc.	6.88	0	6.88	5	\$6.54
Commonwealth Bank	7.00	0	7.05	5	\$6.65
First Advantage Mortgage Svcs.	7.13	0	7.13	5	\$6.70
Guardian Finance Corp.	7.00	0	7.06	5	\$6.65
Investors Savings Bank	7.25	0	7.25	5	\$6.78
Kentwood Financial	7.00	0	7.13	5	\$6.70
Loan Search	7.13	0	7.13	5	\$6.70
Security National Mortgage	6.88	0	7.01	5	\$6.62
Sovereign Bank-NJ	7.12	0	7.14	5	\$6.71
<b>Averages:</b>	<b>7.04</b>		<b>7.09</b>		<b>\$6.67</b>





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## Week of July 26, 1998:

Name of Institution:	Rate:	PTS:	APR:	% Down:	Mo. Payments/ \$1,000:
Choice Mortgage, Inc.	7.00	0	7.00	5	\$6.61
Commonwealth Bank	7.00	0	7.05	5	\$6.65
First Advantage Mortgage Svcs.	7.00	0	7.00	5	\$6.61
Guardian Finance Corp.	7.00	0	7.06	5	\$6.65
Investors Savings Bank	7.25	0	7.25	5	\$6.78
Kentwood Financial	7.00	0	7.13	5	\$6.70
Loan Search	7.00	0	7.00	5	\$6.61
Security National Mortgage	6.88	0	7.01	5	\$6.62
Sovereign Bank-NJ	7.13	0	7.16	5	\$6.72
<b>Averages:</b>	<b>7.03</b>		<b>7.07</b>		<b>\$6.66</b>

**Carrying Charges With 1998 Taxes**

# Carrying Charges for Affordable Units

Block	Lot	Street Address	# Bedroom	Real Estate Tax 1998	Maintenance Fee (High)	Maintenance Fee (Low)	Homeowners Insurance (Approximate)	Sewer Charges	Water (approximate)	PMI	Total Carrying Charges (High)	Total Carrying Charges (Low)
<i>Development Name Brookview Terrace</i>												
163 D	33013	3303 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163 D	33021	3304 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	33022	3305 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	33023	3306 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163 D	33031	3307 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	33032	3308 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	33033	3309 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163 D	33051	3312 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	33052	3313 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	33053	3314 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163 D	33062	3316 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	33063	3317 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163 D	33071	3318 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	33072	3319 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	33073	3320 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163 D	33081	3321 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	33082	3322 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	33083	3323 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163 D	34123	3412 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163 D	35131	3501 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	35133	3503 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
163 D	35141	3504 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	35143	3506 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163 D	35151	3507 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	35153	3509 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163 D	35163	3512 richmond court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163 D	35181	3515 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	35191	3518 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	35193	3520 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163 D	35201	3521 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	35203	3523 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163 D	35211	3524 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163 D	35213	3526 Richmond Court	1	\$125.18	\$150.00		\$23.00	\$19.00	\$8.00	\$40.14	\$359.90	
163-D	33011	3301 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	
163-D	33012	3302 Richmond Court	2	\$151.18	\$150.00		\$23.00	\$29.00	\$9.00	\$48.47	\$404.11	

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
<i>Development Name Buttercup</i>												
153-E	2301	2301 Trafalgar Square	3	\$205.87	\$172.00		\$23.00	\$32.00	\$10.00	\$66.01	\$499.97	
153-E	2302	2302 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2304	2304 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2305	2305 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2401	2401 Trafalgar Square	3	\$205.87	\$172.00		\$23.00	\$32.00	\$10.00	\$66.01	\$499.97	
153-E	2402	2402 Trafalgar Square	3	\$205.87	\$172.00		\$23.00	\$32.00	\$10.00	\$66.01	\$499.97	
153-E	2403	2403 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2404	2404 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2405	2405 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2406	2406 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2407	2407 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2408	2408 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2409	2409 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2410	2410 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2501	2501 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2502	2502 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2503	2503 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2504	2504 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2601	2601 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2602	2602 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2603	2603 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2604	2604 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2605	2605 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
153-E	2606	2606 Trafalgar Square	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2701	2701 Kent Place	3	\$205.87	\$172.00		\$23.00	\$32.00	\$10.00	\$66.01	\$499.97	
153-E	2702	2702 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2703	2703 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2704	2704 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2705	2705 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2706	2706 Kent Place	3	\$205.87	\$172.00		\$23.00	\$32.00	\$10.00	\$66.01	\$499.97	
153-E	2707	2707 Kent Place	3	\$205.87	\$172.00		\$23.00	\$32.00	\$10.00	\$66.01	\$499.97	
153-E	2708	2708 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2709	2709 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2801	2801 Kent Place	3	\$205.87	\$172.00		\$23.00	\$32.00	\$10.00	\$66.01	\$499.97	
153-E	2802	2802 Kent Place	3	\$205.87	\$172.00		\$23.00	\$32.00	\$10.00	\$66.01	\$499.97	
153-E	2803	2803 Kent Place	3	\$205.87	\$172.00		\$23.00	\$32.00	\$10.00	\$66.01	\$499.97	
153-E	2804	2804 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2805	2805 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2806	2806 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2807	2807 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2808	2808 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2809	2809 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2810	2810 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2811	2811 Kent Place	2	\$191.62	\$155.00		\$23.00	\$29.00	\$9.00	\$61.44	\$460.77	
153-E	2812	2812 Kent Place	3	\$205.87	\$172.00		\$23.00	\$32.00	\$10.00	\$66.01	\$499.97	

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
<i>Development Name Cardinal</i>												
153-D	1701	894 Robin Road	3	\$203.75	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	\$65.33	\$485.27	\$478.27
153-D	1702	892 Robin Road	3	\$203.75	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	\$65.33	\$485.27	\$478.27
153-D	1703	890 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1704	888 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1705	886 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1706	884 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1707	882 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1708	880 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1801	816 Robin Road	3	\$203.75	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	\$65.33	\$485.27	\$478.27
153-D	1802	814 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1803	813 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1804	810 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1805	808 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1807	804 Robin Road	3	\$203.75	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	\$65.33	\$485.27	\$478.27
153-D	1808	802 Robin Road	3	\$203.75	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	\$65.33	\$485.27	\$478.27
153-D	1809	800 Robin Road	3	\$203.75	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	\$65.33	\$485.27	\$478.27
153-D	1901	720 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1902	722 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1903	724 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1904	726 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1905	728 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1906	730 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	1907	732 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
153-D	1908	734 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2001	740 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2002	742 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2003	744 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2004	746 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2005	748 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2006	750 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2007	752 Robin Road	3	\$203.75	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	\$65.33	\$485.27	\$478.27
153-D	2008	754 Robin Road	3	\$203.75	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	\$65.33	\$485.27	\$478.27
153-D	2101	600 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2102	602 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2103	604 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2104	606 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2106	610 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2107	612 Robin Road	3	\$203.75	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	\$65.33	\$485.27	\$478.27
153-D	2201	620 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2202	622 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2204	626 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2205	628 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2206	630 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2302	702 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2304	706 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2305	708 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23
153-D	2308	714 Robin Road	2	\$193.55	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	\$62.06	\$468.23	\$461.23



<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
<i>Development Name Somerset Park</i>												
163-G	1201	904-H Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1204	904-E Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	1205	904-D Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	1206	904-C Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	1207	904-B Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1401	914-A Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	1402	914-B Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	1501	910-D Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1502	910-C Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1601	900-A Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1602	900-B Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1603	900-C Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	1604	900-D Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	1605	900-E Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1606	900-F Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1608	900-H Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1701	902-A Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	1702	902-B Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	1703	902-C Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	1704	902-D Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	1705	902-E Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1706	902-F Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1707	902-G Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
163-G	1708	902-H Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1801	896-A Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1802	896-B Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1803	896-C Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1804	896-D Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1805	896-E Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1806	896-F Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1807	896-G Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1808	896-H Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1901	898-A Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1902	898-B Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1903	898-C Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1904	898-D Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1905	898-E Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1906	898-F Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1907	898-G Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	1908	898-H Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2001	897-A Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2002	897-B Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2003	897-C Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2004	897-D Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2005	897-E Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2006	897-F Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2007	897-G Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2101	901-A Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
163-G	2102	901-B Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	2105	901-E Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2106	901-F Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2107	901-G Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2108	901-H Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2203	899-B1 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2204	899-B2 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2205	899-C1 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2206	899-C2 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2207	899-D1 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2208	899-D2 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2209	899-E1 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2210	899-E2 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2211	899-F1 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2212	899-F2 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2301	909-A Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2302	909-B Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	2303	909-C Merritt Drive	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	2304	909-D Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2305	909-E Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2306	909-F Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2307	909-G Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2308	909-H Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2309	909-J Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2401	911-A1 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
163-G	2402	911-A2 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2403	911-B1 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2404	911-B2 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2405	911-C1 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2406	911-C2 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2407	911-D1 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2408	911-D2 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2409	911-E1 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2410	911-E2 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2411	911-F1 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2412	911-F2 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2501	913-A1 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2502	913-A2 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2503	913-B1 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2504	913-B2 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2505	913-C1 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2506	913-C2 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2507	913-D1 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2508	913-D2 Merritt Drive	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2509	913-E1 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2510	913-E2 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2511	913-F1 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2512	913-F2 Merritt Drive	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2801	668-F1 Marshall Road	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2802	668-F2 Marshall Road	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
163-G	2803	668-E1 Marshall Road	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2804	668-E2 Marshall Road	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2805	668-D1 Marshall Road	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2806	668-D2 Marshall Road	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2807	668-C1 Marshall Road	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2808	668-C2 Marshall Road	2	\$153.87	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$49.34	\$418.55	\$355.55
163-G	2809	668-B1 Marshall Road	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2810	668-B2 Marshall Road	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2811	668-A1 Marshall Road	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	2901	662-A Marshall Road	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	2902	662-B Marshall Road	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	2903	662-C Marshall Road	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2904	662-D Marshall Road	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2905	662-E Marshall Road	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2906	662-F Marshall Road	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	2907	662-G Marshall Road	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	303	673-E1 Dover Court	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	304	673-E2 Dover Court	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	305	673-D1 Dover Court	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	306	673-D2 Dover Court	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	307	673-C1 Dover Court	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	308	673-C2 Dover Court	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	309	673-B1 Dover Court	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	310	673-B2 Dover Court	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	311	673-A1 Dover Court	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
163-G	312	673-A2 Dover Court	1	\$130.96	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	\$41.99	\$378.28	\$315.28
163-G	401	665-F Dover Court	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	402	665-E Dover Court	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	403	665-D Dover Court	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	404	665-C Dover Court	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85
163-G	405	665-B Dover Court	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	406	665-A Dover Court	3	\$209.92	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	\$67.31	\$494.14	\$431.14
163-G	608	922-A Merritt Drive	2	\$187.77	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	\$60.21	\$461.85	\$398.85

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
<i>Development Name Wildflower Village</i>												
153	7911	79-K Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-	7307	73-G Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-	7309	73-I Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-15	4801	138 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-15	4803	134 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-15	4804	132 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-15	4805	130 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-15	4806	128 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-15	4810	120 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-15	4811	118 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-15	4904	108 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-15	4905	110 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-15	4906	112 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-15	4907	114 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-F	4501	166 Wildflower Lane	3	\$212.03	\$155.00		\$23.00	\$32.00	\$10.00	\$67.99	\$490.85	
153-F	4503	162 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-F	4504	160 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-F	4505	158 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-F	4506	156 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-F	4507	154 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-F	4508	152 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-F	4508	152 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-F	4601	150 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
153-F	4603	146 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-F	4807	126 Wildflower Lane	3	\$212.03	\$155.00		\$23.00	\$32.00	\$10.00	\$67.99	\$490.85	
153-F	4808	124 Wildflower Lane	3	\$212.03	\$155.00		\$23.00	\$32.00	\$10.00	\$67.99	\$490.85	
153-F	4902	104 Wildflower Lane	3	\$212.03	\$155.00		\$23.00	\$32.00	\$10.00	\$67.99	\$490.85	
153-F	4903	106 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-F	4908	116 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-G	4502	164 Wildflower Lane	3	\$212.03	\$155.00		\$23.00	\$32.00	\$10.00	\$67.99	\$490.85	
153-G	4604	144 Wildflower Lane	3	\$212.03	\$155.00		\$23.00	\$32.00	\$10.00	\$67.99	\$490.85	
153-G	4605	142 Wildflower Lane	3	\$212.03	\$155.00		\$23.00	\$32.00	\$10.00	\$67.99	\$490.85	
153-G	4606	140 Wildflower Lane	3	\$212.03	\$155.00		\$23.00	\$32.00	\$10.00	\$67.99	\$490.85	
153-G	4802	136 Wildflower Lane	2	\$187.58	\$155.00		\$23.00	\$29.00	\$9.00	\$60.14	\$455.60	
153-G	4809	122 Wildflower Lane	3	\$212.03	\$155.00		\$23.00	\$32.00	\$10.00	\$67.99	\$490.85	
153-G	4901	102 Wildflower Lane	3	\$212.03	\$155.00		\$23.00	\$32.00	\$10.00	\$67.99	\$490.85	
153-G	6901	69-A Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	6902	69-B Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	6903	69-C Farm Road	1	\$133.85	\$155.00		\$23.00	\$19.00	\$8.00	\$42.92	\$375.97	
153-G	6904	69-D Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	6905	69-E Farm Road	1	\$133.85	\$155.00		\$23.00	\$19.00	\$8.00	\$42.92	\$375.97	
153-G	6906	69-F Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	6907	69-G Farm Road	2	\$164.66	\$155.00		\$23.00	\$29.00	\$9.00	\$52.80	\$426.33	
153-G	6909	69-I Farm Road	2	\$164.66	\$155.00		\$23.00	\$29.00	\$9.00	\$52.80	\$426.33	
153-G	6910	69-J Farm Road	2	\$145.40	\$155.00		\$23.00	\$29.00	\$9.00	\$46.62	\$401.73	
153-G	6911	69-K Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	6912	69-L Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	6913	69-M Farm Road	1	\$133.85	\$155.00		\$23.00	\$19.00	\$8.00	\$42.92	\$375.97	



<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
153-G	6914	69-N Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	6915	69-O Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	6916	69-P Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7001	70-A Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7002	70-B Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7003	70-C Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7004	70-D Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7005	70-E Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7006	70-F Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7007	70-G Farm Road	2	\$164.66	\$155.00		\$23.00	\$29.00	\$9.00	\$52.80	\$426.33	
153-G	7008	70-H Farm Road	2	\$145.40	\$155.00		\$23.00	\$29.00	\$9.00	\$46.62	\$401.73	
153-G	7009	70-I Farm Road	2	\$164.66	\$155.00		\$23.00	\$29.00	\$9.00	\$52.80	\$426.33	
153-G	7010	70-J Farm Road	2	\$145.40	\$155.00		\$23.00	\$29.00	\$9.00	\$46.62	\$401.73	
153-G	7011	70-K Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7012	70-L Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7013	70-M Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7014	70-N Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7015	70-O Farm Road	1	\$133.85	\$155.00		\$23.00	\$19.00	\$8.00	\$42.92	\$375.97	
153-G	7016	70-P Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7301	73-A Farm Road	1	\$133.85	\$155.00		\$23.00	\$19.00	\$8.00	\$42.92	\$375.97	
153-G	7302	73-B Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7303	73-C Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7304	73-D Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7305	73-E Farm Road	1	\$133.85	\$155.00		\$23.00	\$19.00	\$8.00	\$42.92	\$375.97	
153-G	7306	73-F Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1998</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
153-G	7307	73-G Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7310	73-J Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7311	73-K Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7312	73-L Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7313	73-M Farm Road	1	\$133.85	\$155.00		\$23.00	\$19.00	\$8.00	\$42.92	\$375.97	
153-G	7314	73-N Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7315	73-O Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7316	73-P Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7317	73-Q Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7318	73-R Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7320	73-T Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7401	74-A Farm Road	1	\$133.85	\$155.00		\$23.00	\$19.00	\$8.00	\$42.92	\$375.97	
153-G	7402	74-B Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7403	74-C Farm Road	2		\$155.00		\$23.00	\$29.00	\$9.00			
153-G	7404	74-D Farm Road	2	\$145.40	\$155.00		\$23.00	\$29.00	\$9.00	\$46.62	\$401.73	
153-G	7405	74-E Farm Road	2	\$164.66	\$155.00		\$23.00	\$29.00	\$9.00	\$52.80	\$426.33	
153-G	7406	74-f Farm Road	2	\$145.40	\$155.00		\$23.00	\$29.00	\$9.00	\$46.62	\$401.73	
153-G	7408	74-H Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
153-G	7601	76-A Farm Road	2	\$164.66	\$155.00		\$23.00	\$29.00	\$9.00	\$52.80	\$426.33	
53-G	7602	76-B Farm Road	2	\$145.40	\$155.00		\$23.00	\$29.00	\$9.00	\$46.62	\$401.73	
153-G	7603	76-C Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
53-G	7605	76-E Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
53-G	7606	76-F Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
53-G	7608	76-H Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	
53-G	7610	76-J Farm Road	1	\$111.12	\$155.00		\$23.00	\$19.00	\$8.00	\$35.63	\$346.94	

*Wednesday, March 10, 1999*

**Carrying Charges With 1997 Taxes**

# Carrying Charges for Affordable Units

Block	Lot	Street Address	# Bedroom	Real Estate Tax 1997	Maintenance Fee (High)	Maintenance Fee (Low)	Homeowners Insurance (Approximate)	Sewer Charges	Water (approximate)	PMI	Total Carrying Charges (High)	Total Carrying Charges (Low)
<i>Development Name Brookview Terrace</i>												
163 D	33013	3303 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163 D	33021	3304 Richmond Court	2	153.84875	\$150.00		\$23.00	\$29.00	\$9.00	51.56125	\$416.41	
163 D	33022	3305 Richmond Court	2	146.11025	\$150.00		\$23.00	\$29.00	\$9.00	48.96775	\$406.08	
163 D	33023	3306 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163 D	33031	3307 Richmond Court	2	153.84875	\$150.00		\$23.00	\$29.00	\$9.00	51.56125	\$416.41	
163 D	33032	3308 Richmond Court	2	146.11025	\$150.00		\$23.00	\$29.00	\$9.00	48.96775	\$406.08	
163 D	33033	3309 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163 D	33051	3312 Richmond Court	2	153.84875	\$150.00		\$23.00	\$29.00	\$9.00	51.56125	\$416.41	
163 D	33052	3313 Richmond Court	2	146.11025	\$150.00		\$23.00	\$29.00	\$9.00	48.96775	\$406.08	
163 D	33053	3314 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163 D	33062	3316 Richmond Court	2	146.11025	\$150.00		\$23.00	\$29.00	\$9.00	48.96775	\$406.08	
163 D	33063	3317 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163 D	33071	3318 Richmond Court	2	153.84875	\$150.00		\$23.00	\$29.00	\$9.00	51.56125	\$416.41	
163 D	33072	3319 Richmond Court	2	146.11025	\$150.00		\$23.00	\$29.00	\$9.00	48.96775	\$406.08	
163 D	33073	3320 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163 D	33081	3321 Richmond Court	2	153.84875	\$150.00		\$23.00	\$29.00	\$9.00	51.56125	\$416.41	
163 D	33082	3322 Richmond Court	2	146.11025	\$150.00		\$23.00	\$29.00	\$9.00	48.96775	\$406.08	
163 D	33083	3323 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163 D	34123	3412 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163 D	35131	3501 Richmond Court	2	153.84875	\$150.00		\$23.00	\$29.00	\$9.00	51.56125	\$416.41	
163 D	35133	3503 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
163 D	35141	3504 Richmond Court	2	153.84875	\$150.00		\$23.00	\$29.00	\$9.00	51.56125	\$416.41	
163 D	35143	3506 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163 D	35151	3507 Richmond Court	2	153.84875	\$150.00		\$23.00	\$29.00	\$9.00	51.56125	\$416.41	
163 D	35153	3509 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163 D	35163	3512 richmond court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163 D	35181	3515 Richmond Court	2	153.84875	\$150.00		\$23.00	\$29.00	\$9.00	51.56125	\$416.41	
163 D	35191	3518 Richmond Court	2	153.84875	\$150.00		\$23.00	\$29.00	\$9.00	51.56125	\$416.41	
163 D	35193	3520 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163 D	35201	3521 Richmond Court	2	153.84875	\$150.00		\$23.00	\$29.00	\$9.00	51.56125	\$416.41	
163 D	35203	3523 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163 D	35211	3524 Richmond Court	2	153.84875	\$150.00		\$23.00	\$29.00	\$9.00	51.56125	\$416.41	
163 D	35213	3526 Richmond Court	1	127.1325	\$150.00		\$23.00	\$19.00	\$8.00	42.6075	\$369.74	
163-D	33011	3301 Richmond Court	2	153.84875	\$150.00		\$23.00	\$29.00	\$9.00	51.56125	\$416.41	
163-D	33012	3302 Richmond Court	2	146.11025	\$150.00		\$23.00	\$29.00	\$9.00	48.96775	\$406.08	

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
<i>Development Name Buttercup</i>												
153-E	2301	2301 Trafalgar Square	3	195.12075	\$172.00		\$23.00	\$32.00	\$10.00	65.39325	\$497.51	
153-E	2302	2302 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2304	2304 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2305	2305 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2401	2401 Trafalgar Square	3	195.12075	\$172.00		\$23.00	\$32.00	\$10.00	65.39325	\$497.51	
153-E	2402	2402 Trafalgar Square	3	199.727	\$172.00		\$23.00	\$32.00	\$10.00	66.937	\$503.66	
153-E	2403	2403 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2404	2404 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2405	2405 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2406	2406 Trafalgar Square	2	185.90825	\$155.00		\$23.00	\$29.00	\$9.00	62.30575	\$464.21	
153-E	2407	2407 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2408	2408 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2409	2409 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2410	2410 Trafalgar Square	2	185.90825	\$155.00		\$23.00	\$29.00	\$9.00	62.30575	\$464.21	
153-E	2501	2501 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2502	2502 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2503	2503 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2504	2504 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2601	2601 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2602	2602 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2603	2603 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2604	2604 Trafalgar Square	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2605	2605 Trafalgar Square	2	185.90825	\$155.00		\$23.00	\$29.00	\$9.00	62.30575	\$464.21	

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
153-E	2606	2606 Trafalgar Square	2	185.90825	\$155.00		\$23.00	\$29.00	\$9.00	62.30575	\$464.21	
153-E	2701	2701 Kent Place	3	195.12075	\$172.00		\$23.00	\$32.00	\$10.00	65.39325	\$497.51	
153-E	2702	2702 Kent Place	2	205.07025	\$155.00		\$23.00	\$29.00	\$9.00	68.72775	\$489.80	
153-E	2703	2703 Kent Place	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2704	2704 Kent Place	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2705	2705 Kent Place	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2706	2706 Kent Place	3	195.12075	\$172.00		\$23.00	\$32.00	\$10.00	65.39325	\$497.51	
153-E	2707	2707 Kent Place	3	199.727	\$172.00		\$23.00	\$32.00	\$10.00	66.937	\$503.66	
153-E	2708	2708 Kent Place	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2709	2709 Kent Place	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2801	2801 Kent Place	3	199.727	\$172.00		\$23.00	\$32.00	\$10.00	66.937	\$503.66	
153-E	2802	2802 Kent Place	3	195.12075	\$172.00		\$23.00	\$32.00	\$10.00	65.39325	\$497.51	
153-E	2803	2803 Kent Place	3	195.12075	\$172.00		\$23.00	\$32.00	\$10.00	65.39325	\$497.51	
153-E	2804	2804 Kent Place	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2805	2805 Kent Place	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2806	2806 Kent Place	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2807	2807 Kent Place	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2808	2808 Kent Place	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2809	2809 Kent Place	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2810	2810 Kent Place	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2811	2811 Kent Place	2	181.302	\$155.00		\$23.00	\$29.00	\$9.00	60.762	\$458.06	
153-E	2812	2812 Kent Place	3	195.12075	\$172.00		\$23.00	\$32.00	\$10.00	65.39325	\$497.51	

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
<i>Development Name Cardinal</i>												
153-D	1701	894 Robin Road	3	210.59775	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	70.58025	\$506.18	\$499.18
153-D	1702	892 Robin Road	3	211.1505	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	70.7655	\$506.92	\$499.92
153-D	1703	890 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	1704	888 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	1705	886 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	1706	884 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	1707	882 Robin Road	2	200.464	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	67.184	\$488.65	\$481.65
153-D	1708	880 Robin Road	2	194.568	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.208	\$480.78	\$473.78
153-D	1801	816 Robin Road	3	194.568	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	65.208	\$484.78	\$477.78
153-D	1802	814 Robin Road	2	201.38525	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	67.49275	\$489.88	\$482.88
153-D	1803	813 Robin Road	2	196.4105	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.8255	\$483.24	\$476.24
153-D	1804	810 Robin Road	2	200.464	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	67.184	\$488.65	\$481.65
153-D	1805	808 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	1807	804 Robin Road	3	206.54425	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	69.22175	\$500.77	\$493.77
153-D	1808	802 Robin Road	3	206.54425	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	69.22175	\$500.77	\$493.77
153-D	1809	800 Robin Road	3	205.9915	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	69.0365	\$500.03	\$493.03
153-D	1901	720 Robin Road	2	194.568	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.208	\$480.78	\$473.78
153-D	1902	722 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	1903	724 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	1904	726 Robin Road	2	201.938	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	67.678	\$490.62	\$483.62
153-D	1905	728 Robin Road	2	194.568	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.208	\$480.78	\$473.78
153-D	1906	730 Robin Road	2	194.568	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.208	\$480.78	\$473.78
153-D	1907	732 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01



<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
153-D	1908	734 Robin Road	2	194.568	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.208	\$480.78	\$473.78
153-D	2001	740 Robin Road	2	194.568	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.208	\$480.78	\$473.78
153-D	2002	742 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	2003	744 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	2004	746 Robin Road	2	194.568	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.208	\$480.78	\$473.78
153-D	2005	748 Robin Road	2	194.568	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.208	\$480.78	\$473.78
153-D	2006	750 Robin Road	2	197.70025	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	66.25775	\$484.96	\$477.96
153-D	2007	752 Robin Road	3	206.54425	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	69.22175	\$500.77	\$493.77
153-D	2008	754 Robin Road	3	205.9915	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	69.0365	\$500.03	\$493.03
153-D	2101	600 Robin Road	2	194.568	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.208	\$480.78	\$473.78
153-D	2102	602 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	2103	604 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	2104	606 Robin Road	2	194.568	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.208	\$480.78	\$473.78
153-D	2106	610 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	2107	612 Robin Road	3	206.54425	\$160.00	\$153.00	\$23.00	\$32.00	\$10.00	69.22175	\$500.77	\$493.77
153-D	2201	620 Robin Road	2	194.568	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.208	\$480.78	\$473.78
153-D	2202	622 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	2204	626 Robin Road	2	200.464	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	67.184	\$488.65	\$481.65
153-D	2205	628 Robin Road	2	194.568	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.208	\$480.78	\$473.78
153-D	2206	630 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	2302	702 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	2304	706 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	2305	708 Robin Road	2	195.48925	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	65.51675	\$482.01	\$475.01
153-D	2308	714 Robin Road	2	184.6185	\$160.00	\$153.00	\$23.00	\$29.00	\$9.00	61.8735	\$467.49	\$460.49

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
<i>Development Name Somerset Park</i>												
163-G	1201	904-H Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1204	904-E Merritt Drive	3	201.938	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	67.678	\$495.62	\$432.62
163-G	1205	904-D Merritt Drive	3	201.938	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	67.678	\$495.62	\$432.62
163-G	1206	904-C Merritt Drive	3	198.6215	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	66.5665	\$491.19	\$428.19
163-G	1207	904-B Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	1401	914-A Merritt Drive	3	198.6215	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	66.5665	\$491.19	\$428.19
163-G	1402	914-B Merritt Drive	3	201.938	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	67.678	\$495.62	\$432.62
163-G	1501	910-D Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	1502	910-C Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1601	900-A Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1602	900-B Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1603	900-C Merritt Drive	3	201.938	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	67.678	\$495.62	\$432.62
163-G	1604	900-D Merritt Drive	3	201.938	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	67.678	\$495.62	\$432.62
163-G	1605	900-E Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1606	900-F Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1608	900-H Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1701	902-A Merritt Drive	3	198.6215	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	66.5665	\$491.19	\$428.19
163-G	1702	902-B Merritt Drive	3	201.938	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	67.678	\$495.62	\$432.62
163-G	1703	902-C Merritt Drive	3	198.6215	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	66.5665	\$491.19	\$428.19
163-G	1704	902-D Merritt Drive	3	201.938	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	67.678	\$495.62	\$432.62
163-G	1705	902-E Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1706	902-F Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	1707	902-G Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
163-G	1708	902-H Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	1801	896-A Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	1802	896-B Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	1803	896-C Merritt Drive	2	178.16975	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.71225	\$459.88	\$396.88
163-G	1804	896-D Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	1805	896-E Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1806	896-F Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	1807	896-G Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1808	896-H Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	1901	898-A Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1902	898-B Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	1903	898-C Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1904	898-D Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1905	898-E Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1906	898-F Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1907	898-G Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	1908	898-H Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	2001	897-A Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	2002	897-B Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	2003	897-C Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	2004	897-D Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	2005	897-E Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	2006	897-F Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	2007	897-G Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	2101	901-A Merritt Drive	3	198.6215	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	66.5665	\$491.19	\$428.19

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
163-G	2102	901-B Merritt Drive	3	198.6215	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	66.5665	\$491.19	\$428.19
163-G	2105	901-E Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	2106	901-F Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	2107	901-G Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	2108	901-H Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	2203	899-B1 Merritt Drive	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	2204	899-B2 Merritt Drive	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2205	899-C1 Merritt Drive	2	144.63625	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	48.47375	\$415.11	\$352.11
163-G	2206	899-C2 Merritt Drive	2	147.4	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	49.4	\$418.80	\$355.80
163-G	2207	899-D1 Merritt Drive	2	144.63625	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	48.47375	\$415.11	\$352.11
163-G	2208	899-D2 Merritt Drive	2	147.4	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	49.4	\$418.80	\$355.80
163-G	2209	899-E1 Merritt Drive	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	2210	899-E2 Merritt Drive	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2211	899-F1 Merritt Drive	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	2212	899-F2 Merritt Drive	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2301	909-A Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	2302	909-B Merritt Drive	3	198.6215	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	66.5665	\$491.19	\$428.19
163-G	2303	909-C Merritt Drive	3	201.938	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	67.678	\$495.62	\$432.62
163-G	2304	909-D Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85
163-G	2305	909-E Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	2306	909-F Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	2307	909-G Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	2308	909-H Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	2309	909-J Merritt Drive	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	2401	911-A1 Merritt Drive	2	147.4	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	49.4	\$418.80	\$355.80

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
163-G	2402	911-A2 Merritt Drive	2	144.63625	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	48.47375	\$415.11	\$352.11
163-G	2403	911-B1 Merritt Drive	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2404	911-B2 Merritt Drive	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	2405	911-C1 Merritt Drive	2	147.4	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	49.4	\$418.80	\$355.80
163-G	2406	911-C2 Merritt Drive	2	144.63625	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	48.47375	\$415.11	\$352.11
163-G	2407	911-D1 Merritt Drive	2	147.4	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	49.4	\$418.80	\$355.80
163-G	2408	911-D2 Merritt Drive	2	144.63625	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	48.47375	\$415.11	\$352.11
163-G	2409	911-E1 Merritt Drive	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2410	911-E2 Merritt Drive	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	2411	911-F1 Merritt Drive	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2412	911-F2 Merritt Drive	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	2501	913-A1 Merritt Drive	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2502	913-A2 Merritt Drive	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	2503	913-B1 Merritt Drive	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2504	913-B2 Merritt Drive	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	2505	913-C1 Merritt Drive	2	147.4	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	49.4	\$418.80	\$355.80
163-G	2506	913-C2 Merritt Drive	2	149.2425	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	50.0175	\$421.26	\$358.26
163-G	2507	913-D1 Merritt Drive	2	147.4	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	49.4	\$418.80	\$355.80
163-G	2508	913-D2 Merritt Drive	2	144.63625	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	48.47375	\$415.11	\$352.11
163-G	2509	913-E1 Merritt Drive	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2510	913-E2 Merritt Drive	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	2511	913-F1 Merritt Drive	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2512	913-F2 Merritt Drive	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	2801	668-F1 Marshall Road	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2802	668-F2 Marshall Road	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
163-G	2803	668-E1 Marshall Road	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2804	668-E2 Marshall Road	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	2805	668-D1 Marshall Road	2	147.4	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	49.4	\$418.80	\$355.80
163-G	2806	668-D2 Marshall Road	2	144.63625	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	48.47375	\$415.11	\$352.11
163-G	2807	668-C1 Marshall Road	2	147.4	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	49.4	\$418.80	\$355.80
163-G	2808	668-C2 Marshall Road	2	144.63625	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	48.47375	\$415.11	\$352.11
163-G	2809	668-B1 Marshall Road	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2810	668-B2 Marshall Road	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	2811	668-A1 Marshall Road	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	2901	662-A Marshall Road	3	201.938	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	67.678	\$495.62	\$432.62
163-G	2902	662-B Marshall Road	3	198.6215	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	66.5665	\$491.19	\$428.19
163-G	2903	662-C Marshall Road	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	2904	662-D Marshall Road	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	2905	662-E Marshall Road	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	2906	662-F Marshall Road	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	2907	662-G Marshall Road	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	303	673-E1 Dover Court	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	304	673-E2 Dover Court	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	305	673-D1 Dover Court	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	306	673-D2 Dover Court	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	307	673-C1 Dover Court	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	308	673-C2 Dover Court	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	309	673-B1 Dover Court	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25
163-G	310	673-B2 Dover Court	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	311	673-A1 Dover Court	1	126.764	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	42.484	\$380.25	\$317.25

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
163-G	312	673-A2 Dover Court	1	124.9215	\$161.00	\$98.00	\$23.00	\$19.00	\$8.00	41.8665	\$377.79	\$314.79
163-G	401	665-F Dover Court	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	402	665-E Dover Court	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	403	665-D Dover Court	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	404	665-C Dover Court	2	176.88	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	59.28	\$458.16	\$395.16
163-G	405	665-B Dover Court	3	198.6215	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	66.5665	\$491.19	\$428.19
163-G	406	665-A Dover Court	3	198.6215	\$161.00	\$98.00	\$23.00	\$32.00	\$10.00	66.5665	\$491.19	\$428.19
163-G	608	922-A Merritt Drive	2	179.64375	\$161.00	\$98.00	\$23.00	\$29.00	\$9.00	60.20625	\$461.85	\$398.85

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
<i>Development Name Wildflower Village</i>												
153	7911	79-K Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-	7307	73-G Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-	7309	73-I Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-15	4801	138 Wildflower Lane	2	186.8295	\$155.00		\$23.00	\$29.00	\$9.00	62.6145	\$465.44	
153-15	4803	134 Wildflower Lane	2	186.8295	\$155.00		\$23.00	\$29.00	\$9.00	62.6145	\$465.44	
153-15	4804	132 Wildflower Lane	2	183.1445	\$155.00		\$23.00	\$29.00	\$9.00	61.3795	\$460.52	
153-15	4805	130 Wildflower Lane	2	186.8295	\$155.00		\$23.00	\$29.00	\$9.00	62.6145	\$465.44	
153-15	4806	128 Wildflower Lane	2	186.8295	\$155.00		\$23.00	\$29.00	\$9.00	62.6145	\$465.44	
153-15	4810	120 Wildflower Lane	2	186.8295	\$155.00		\$23.00	\$29.00	\$9.00	62.6145	\$465.44	
153-15	4811	118 Wildflower Lane	2	186.8295	\$155.00		\$23.00	\$29.00	\$9.00	62.6145	\$465.44	
153-15	4904	108 Wildflower Lane	2	183.1445	\$155.00		\$23.00	\$29.00	\$9.00	61.3795	\$460.52	
153-15	4905	110 Wildflower Lane	2	183.8815	\$155.00		\$23.00	\$29.00	\$9.00	61.6265	\$461.51	
153-15	4906	112 Wildflower Lane	2	183.1445	\$155.00		\$23.00	\$29.00	\$9.00	61.3795	\$460.52	
153-15	4907	114 Wildflower Lane	2	183.1445	\$155.00		\$23.00	\$29.00	\$9.00	61.3795	\$460.52	
153-F	4501	166 Wildflower Lane	3	187.935	\$155.00		\$23.00	\$32.00	\$10.00	62.985	\$470.92	
153-F	4503	162 Wildflower Lane	2	183.1445	\$155.00		\$23.00	\$29.00	\$9.00	61.3795	\$460.52	
153-F	4504	160 Wildflower Lane	2	183.1445	\$155.00		\$23.00	\$29.00	\$9.00	61.3795	\$460.52	
153-F	4505	158 Wildflower Lane	2	183.1445	\$155.00		\$23.00	\$29.00	\$9.00	61.3795	\$460.52	
153-F	4506	156 Wildflower Lane	2	183.1445	\$155.00		\$23.00	\$29.00	\$9.00	61.3795	\$460.52	
153-F	4507	154 Wildflower Lane	2	183.1445	\$155.00		\$23.00	\$29.00	\$9.00	61.3795	\$460.52	
153-F	4508	152 Wildflower Lane	2	186.8295	\$155.00		\$23.00	\$29.00	\$9.00	62.6145	\$465.44	
153-F	4508	152 Wildflower Lane	2	186.8295	\$155.00		\$23.00	\$29.00	\$9.00	62.6145	\$465.44	
153-F	4601	150 Wildflower Lane	2	186.8295	\$155.00		\$23.00	\$29.00	\$9.00	62.6145	\$465.44	



<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
153-F	4603	146 Wildflower Lane	2	183.1445	\$155.00		\$23.00	\$29.00	\$9.00	61.3795	\$460.52	
153-F	4807	126 Wildflower Lane	3	212.44025	\$155.00		\$23.00	\$32.00	\$10.00	71.19775	\$503.64	
153-F	4808	124 Wildflower Lane	3	212.44025	\$155.00		\$23.00	\$32.00	\$10.00	71.19775	\$503.64	
153-F	4902	104 Wildflower Lane	3	216.678	\$155.00		\$23.00	\$32.00	\$10.00	72.618	\$509.30	
153-F	4903	106 Wildflower Lane	2	186.8295	\$155.00		\$23.00	\$29.00	\$9.00	62.6145	\$465.44	
153-F	4908	116 Wildflower Lane	2	183.1445	\$155.00		\$23.00	\$29.00	\$9.00	61.3795	\$460.52	
153-G	4502	164 Wildflower Lane	3	216.678	\$155.00		\$23.00	\$32.00	\$10.00	72.618	\$509.30	
153-G	4604	144 Wildflower Lane	3	212.44025	\$155.00		\$23.00	\$32.00	\$10.00	71.19775	\$503.64	
153-G	4605	142 Wildflower Lane	3	216.678	\$155.00		\$23.00	\$32.00	\$10.00	72.618	\$509.30	
153-G	4606	140 Wildflower Lane	3	216.678	\$155.00		\$23.00	\$32.00	\$10.00	72.618	\$509.30	
153-G	4802	136 Wildflower Lane	2	186.8295	\$155.00		\$23.00	\$29.00	\$9.00	62.6145	\$465.44	
153-G	4809	122 Wildflower Lane	3	212.44025	\$155.00		\$23.00	\$32.00	\$10.00	71.19775	\$503.64	
153-G	4901	102 Wildflower Lane	3	216.678	\$155.00		\$23.00	\$32.00	\$10.00	72.618	\$509.30	
153-G	6901	69-A Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	6902	69-B Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	6903	69-C Farm Road	1	139.10875	\$155.00		\$23.00	\$19.00	\$8.00	46.62125	\$390.73	
153-G	6904	69-D Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	6905	69-E Farm Road	1	140.3985	\$155.00		\$23.00	\$19.00	\$8.00	47.0535	\$392.45	
153-G	6906	69-F Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	6907	69-G Farm Road	2	158.27075	\$155.00		\$23.00	\$29.00	\$9.00	53.04325	\$427.31	
153-G	6909	69-I Farm Road	2	158.27075	\$155.00		\$23.00	\$29.00	\$9.00	53.04325	\$427.31	
153-G	6910	69-J Farm Road	2	145.926	\$155.00		\$23.00	\$29.00	\$9.00	48.906	\$410.83	
153-G	6911	69-K Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	6912	69-L Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	6913	69-M Farm Road	1	140.3985	\$155.00		\$23.00	\$19.00	\$8.00	47.0535	\$392.45	

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
153-G	6914	69-N Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	6915	69-O Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	6916	69-P Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7001	70-A Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7002	70-B Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7003	70-C Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7004	70-D Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7005	70-E Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7006	70-F Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7007	70-G Farm Road	2	154.58575	\$155.00		\$23.00	\$29.00	\$9.00	51.80825	\$422.39	
153-G	7008	70-H Farm Road	2	145.926	\$155.00		\$23.00	\$29.00	\$9.00	48.906	\$410.83	
153-G	7009	70-I Farm Road	2	154.58575	\$155.00		\$23.00	\$29.00	\$9.00	51.80825	\$422.39	
153-G	7010	70-J Farm Road	2	145.926	\$155.00		\$23.00	\$29.00	\$9.00	48.906	\$410.83	
153-G	7011	70-K Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7012	70-L Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7013	70-M Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7014	70-N Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7015	70-O Farm Road	1	140.3985	\$155.00		\$23.00	\$19.00	\$8.00	47.0535	\$392.45	
153-G	7016	70-P Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7301	73-A Farm Road	1	139.10875	\$155.00		\$23.00	\$19.00	\$8.00	46.62125	\$390.73	
153-G	7302	73-B Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7303	73-C Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7304	73-D Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7305	73-E Farm Road	1	140.3985	\$155.00		\$23.00	\$19.00	\$8.00	47.0535	\$392.45	
153-G	7306	73-F Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
153-G	7307	73-G Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7310	73-J Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7311	73-K Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7312	73-L Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7313	73-M Farm Road	1	141.68825	\$155.00		\$23.00	\$19.00	\$8.00	47.48575	\$394.17	
153-G	7314	73-N Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7315	73-O Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7316	73-P Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7317	73-Q Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7318	73-R Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7320	73-T Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7401	74-A Farm Road	1	140.3985	\$155.00		\$23.00	\$19.00	\$8.00	47.0535	\$392.45	
153-G	7402	74-B Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7403	74-C Farm Road	2	147.4	\$155.00		\$23.00	\$29.00	\$9.00	49.4	\$412.80	
153-G	7404	74-D Farm Road	2	145.926	\$155.00		\$23.00	\$29.00	\$9.00	48.906	\$410.83	
153-G	7405	74-E Farm Road	2	154.58575	\$155.00		\$23.00	\$29.00	\$9.00	51.80825	\$422.39	
153-G	7406	74-f Farm Road	2	145.926	\$155.00		\$23.00	\$29.00	\$9.00	48.906	\$410.83	
153-G	7408	74-H Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7601	76-A Farm Road	2	154.58575	\$155.00		\$23.00	\$29.00	\$9.00	51.80825	\$422.39	
153-G	7602	76-B Farm Road	2	145.926	\$155.00		\$23.00	\$29.00	\$9.00	48.906	\$410.83	
153-G	7603	76-C Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7605	76-E Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7606	76-F Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7608	76-H Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7610	76-J Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	

<i>Block</i>	<i>Lot</i>	<i>Street Address</i>	<i># Bedroom</i>	<i>Real Estate Tax 1997</i>	<i>Maintenance Fee (High)</i>	<i>Maintenance Fee (Low)</i>	<i>Homeowners Insurance (Approximate)</i>	<i>Sewer Charges</i>	<i>Water (approximate)</i>	<i>PMI</i>	<i>Total Carrying Charges (High)</i>	<i>Total Carrying Charges (Low)</i>
153-G	7611	76-K Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7613	76-M Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7615	76-O Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7617	76-Q Farm Road	1	140.3985	\$155.00		\$23.00	\$19.00	\$8.00	47.0535	\$392.45	
153-G	7618	76-R Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7619	76-S Farm Road	1	154.58575	\$155.00		\$23.00	\$19.00	\$8.00	51.80825	\$411.39	
153-G	7620	76-T Farm Road	2	145.926	\$155.00		\$23.00	\$29.00	\$9.00	48.906	\$410.83	
153-G	7901	79-A Farm Road	2	154.58575	\$155.00		\$23.00	\$29.00	\$9.00	51.80825	\$422.39	
153-G	7902	79-B Farm Road	2	145.926	\$155.00		\$23.00	\$29.00	\$9.00	48.906	\$410.83	
153-G	7903	79-C Farm Road	1	140.3985	\$155.00		\$23.00	\$19.00	\$8.00	47.0535	\$392.45	
153-G	7904	79-D Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7905	79-E Farm Road	1	140.3985	\$155.00		\$23.00	\$19.00	\$8.00	47.0535	\$392.45	
153-G	7906	79-F Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7907	79-G Farm Road	1	145.926	\$155.00		\$23.00	\$19.00	\$8.00	48.906	\$399.83	
153-G	7908	79-H Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7909	79-I Farm Road	1	140.3985	\$155.00		\$23.00	\$19.00	\$8.00	47.0535	\$392.45	
153-G	7910	79-J Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7912	79-L Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7913	79-M Farm Road	1	136.7135	\$155.00		\$23.00	\$19.00	\$8.00	45.8185	\$387.53	
153-G	7914	79-N Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	
153-G	7915	79-O Farm Road	2	154.58575	\$155.00		\$23.00	\$29.00	\$9.00	51.80825	\$422.39	
153-G	7916	79-P Farm Road	2	145.926	\$155.00		\$23.00	\$29.00	\$9.00	48.906	\$410.83	
153-H	7308	73-H Farm Road	1	128.238	\$155.00		\$23.00	\$19.00	\$8.00	42.978	\$376.22	

**TOWNSHIP  
OF  
HILLSBOROUGH**

**SOMERSET COUNTY  
NEW JERSEY**

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**MASTER PLAN  
HOUSING PLAN ELEMENT  
&  
FAIR SHARE PLAN**

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**JULY 1998**

**PREPARED BY: COPPOLA & COPPOLA ASSOCIATES  
LAWRENCEVILLE ~ NEW JERSEY  
IN COOPERATION WITH  
THE HILLSBOROUGH TOWNSHIP MT. LAUREL SUBCOMMITTEE**

The administration of the "Housing Rehabilitation Program" also will be readily accomplished. Hillsborough Township adopted a Housing Rehabilitation Ordinance in 1988, which was approved by COAH and which includes detailed provisions regarding the program and how it will be administered. The Director of Social Services and the Township Administrator, who also is the Housing Administrator for the Affordable Housing Board, will continue to implement and administer the provisions of the "Housing Rehabilitation Program".

**PRIOR CYCLE REDUCTION CREDITS**

As a result of Hillsborough Township's "Substantive Certification" in satisfaction of its 1987-1993 "fair share" affordable housing obligation, a total of one hundred eighty-two (182) prior cycle reductions have been credited by COAH as follows against the Township's current 1987-1999 "New Construction Component" of four hundred sixty-one (461) affordable housing units:

<b>Total "New Construction Component":</b>	<b>461 units</b>
Less Inclusionary Units In "Crestmont Hills":	-56 units
Less Inclusionary Units In "Heritage Green":	-35 units
Less RCA Units To Town Of Phillipsburg:	-79 units
<b>Total Remaining "New Construction Component":</b>	<b>291 units</b>

Moreover, since all fifty-six (56) affordable units in "Crestmont Hills" and all thirty-five (35) affordable units in "Heritage Green" are constructed and are non age-restricted rental units, *all ninety-one (91) units are potentially eligible for a two to one (2:1) "rental bonus" in accordance with N.J.A.C. 5:93-5.14 (d) of COAH's "Substantive Rules"*.

**CREDITS WITHOUT CONTROLS**

"Credits Without Controls" is an entitlement to all municipalities in the State of New Jersey; i.e., a right which all municipalities possess if they can meet four (4) established criteria. "Credits Without Controls" can reduce the "fair share" obligation mandated by COAH to a municipality and, in the case of Hillsborough Township, "Credits Without Controls" possibly could eliminate the need for any further affordable housing units to be constructed within the Township at this time.

As stated at N.J.S.A. 52:27D-307(1) of the "Fair Housing Act":

"Notwithstanding any other law to the contrary, a municipality shall be entitled to a credit for a unit if it demonstrates..." (the four (4) criteria are then recited)

In keeping with the "Fair Housing Act", COAH's "Substantive Rules" include the following provisions at N.J.A.C. 5:93-3.2 (b):

"(b) A municipality may receive a one for one credit for each unit satisfying the following criteria:

1. The unit shall have been constructed between April 1, 1980 and December 15, 1986. The municipality shall document the date of construction with a certificate of occupancy date;
2. The unit shall have been certified to be in sound condition as a result of an exterior inspection performed by a licensed building inspector; and
3. The unit is currently occupied by a low or moderate income household. The municipality shall document household income eligibility with a certification of household income in a form adopted by the Council. Such certification shall be signed by a head of household. It shall be reviewable only by the Council or its staff and shall not be a public record.
4. If the unit is a for-sale unit, at the time the municipality files its petition for substantive certification, the unit shall have a market value that is affordable to a moderate income household pursuant to the requirements of N.J.A.C. 5:93-7.4(a) and (e). The market value of each such unit shall be no greater than a sales price determined by averaging the reported actual sales prices of three comparable housing units from the municipality that can be documented as being arms length, closed sales transactions and which occurred within one year of the date of filing of the petition. Documentation sources for such sales may include county tax records, TRW REDI Property Data or other such sources, or multi-list records."

The Township of Hillsborough has identified a total of three hundred eighty (380) for-sale dwelling units which most probably meet the established criteria noted hereinabove. The units are located in five (5) separate condominium developments. Verification of compliance with the four (4) established criteria will be forwarded to COAH under separate cover in order to protect the identity and confidentiality of the households occupying the subject dwelling units.

At this time, Hillsborough Township has proceeded to document the information which is required by COAH to satisfy the four (4) criteria and can report the following current status of the process:

**Criteria # 1:**

The Township currently has in its possession the Certificate of Occupancy for each one of the subject three hundred eighty (380) dwelling units, verifying that all of the units were occupied between April 1, 1980 and December 15, 1986. This information will be forwarded to COAH as "Exhibit A" along with a copy of this "Housing Plan Element And Fair Share Plan" document.

**Criteria # 2:**

The Chief Construction Official of the Township currently is completing an exterior inspection of the subject dwelling units and his report will be forwarded to COAH under separate cover when completed. At this time, it is expected that all units will be found to be in "sound condition".

**Criteria # 3:**

The Township is proceeding to contact the households residing in the subject three hundred eighty (380) dwelling units so that COAH's "Affordable Housing Questionnaire, Worksheets And Certification" forms can be completed by the residents and be forwarded by the residents directly to COAH for its confidential review and qualification.

**Criteria # 4:**

Criteria # 4 has two (2) components:

- 1) Establishing the 1998 market value prices for the three hundred eighty (380) subject units based on the average of the actual sales prices of three (3) comparable housing units; and
- 2) Establishing the maximum affordable housing purchase price for "moderate" income households in accordance with COAH's "Substantive Rules".

The Township Tax Assessor has computed the market value prices for the subject housing units, and this information will be forwarded to COAH as "Exhibit B" along with a copy of this "Housing Plan Element And Fair Share Plan". The establishment of the maximum affordable housing purchase price for "moderate" income households in accordance with COAH's rules is discussed hereinbelow.



The maximum sales prices for "moderate" income households must be calculated for housing units with one (1), two (2) and three (3) bedrooms in accordance with COAH's formulas and assumptions as set forth in its "Substantive Rules". In order to perform the calculation, it is necessary to establish the "carrying charges" and the mortgage interest rate.

Regarding the "carrying charges", "Exhibit C", which will be forwarded to COAH along with a copy of this document, establishes the monthly "carrying charges" for the subject three hundred eighty (380) dwelling units. The calculation of "carrying charges" includes real estate taxes, maintenance fees, homeowner's insurance, PMI, water charges and sewer charges, but excludes mortgage principal and interest payments.

As noted from the information noted on "Exhibit C", the "carrying charges" for the subject three hundred eighty (380) housing units range between a low amount of \$369 and a high amount of \$507. Moreover, while only fifteen (15) units, or 3.9% of the total, had a carrying charge between \$500 and \$507, a total of one hundred twenty-one (121) units, or 31.8% of the total, had a carrying charge less than \$400 dollars. Nevertheless, to be conservative, a "carrying charge" of \$500 per unit was utilized.

Regarding the mortgage interest rate, an eight percent (8%) rate was assumed, even though the current interest rate for a 30-year fixed rate mortgage is below eight percent (8%).

The results of the calculations are shown on the "Purchase Prices Affordable To Moderate Income Households" table. It should be noted that the income limits used in the table are the "1998 Regional Income Limits" for the housing region of Somerset, Middlesex and Hunterdon Counties as adopted by COAH on April 1, 1998.

Since a one 1-bedroom unit must be affordable to a 1.5 person household, the "moderate" annual income is \$43,740. Since a 2-bedroom unit must be affordable to a 3 person household, the "moderate" annual income is \$52,488. Since a 3-bedroom unit must be affordable to a 4.5 person household, the "moderate" annual income is \$60,653.

Utilizing the COAH limitation that no more than 28% of gross household income can be used to pay for the "carrying charges" and the mortgage principal and interest charges, the resulting monthly incomes available for a 1-bedroom unit is \$1,020.60, for a 2-bedroom unit is \$1,224.72, and for a 3-bedroom unit is \$1,415.23.

After subtracting the assumed \$500 "carrying charges", the monthly income available to pay a 95% mortgage is \$520.60 for a 1-bedroom unit, \$724.72 for a 2-bedroom unit, and \$915.23 for a 3-bedroom unit.

On that basis, and assuming an eight percent (8%) 30-year fixed rate mortgage, \$513.64 per month will support a \$70,000 mortgage for a 1-bedroom unit; \$733.77 will support a \$100,000 mortgage for a 2-bedroom unit; and \$917.21 will support a \$125,000 mortgage for a 3-bedroom unit.

## **PURCHASE PRICES AFFORDABLE TO MODERATE INCOME HOUSEHOLDS**

All figures are based on "1998 Regional Income Limits" for the housing region of Somerset, Middlesex and Hunterdon Counties as adopted by COAH on April 1, 1998 and assume an eight percent (8%) 30-year fixed rate mortgage.

---

### **1 Bedroom Unit - Affordable To A 1.5 Person Household**

\$43,740 (annual moderate income 80% of medial for region) x 28% = \$12,247.20  
(divided by 12 months) = \$1,020.60

\$1,020.60 (per month)  
\$ 500.00 (carrying charges)  
\$ 520.60 (available for mortgage payment)

\$70,000 mortgage at 8% = \$513.64 (per month)  
\$70,000 divided by .95 = \$73,684.21 (approx. \$74,000 purchase price)

---

### **2 Bedroom Unit - Affordable To A 3 Person Household**

\$52,488 (annual moderate income) x 28% = \$14,696.64 (divided by 12 months) =  
\$1,224.72

\$1,224.72 (per month)  
\$ 500.00 (carrying charges)  
\$ 724.72 (available for mortgage payment)

\$100,000 mortgage at 8% = \$733.77 (per month)  
\$100,000 divided by .95 = \$105,263.15 (approx. \$105,000 purchase price)

---

### **3 Bedroom Unit - Affordable To A 4.5 Person Household**

\$60,653 (annual moderate income) x 28% = \$16,982.84 (divided by 12 months) =  
\$1,415.23

\$1,415.23 (per month)  
\$ 500.00 (carrying charges)  
\$ 915.23 (available for mortgage payment)

\$125,000 mortgage at 8% = \$917.21 (per month)  
\$125,000 divided by .95 = \$131,578.94 (approx. \$132,000 purchase price)

Since the mortgage represents 95% of the purchase price, the affordable purchase price for a moderate income household is approximately \$74,000 for a 1-bedroom unit; approximately \$105,000 for a 2-bedroom unit; and approximately \$132,000 for a 3-bedroom unit.

As indicated on the information shown on "Exhibit B" for the subject three hundred eighty (380) housing units, the market value purchase prices for all 1-bedroom housing units are below \$74,000; the market value purchase prices for all 2-bedroom units are below \$105,000; and the market value purchase prices for all 3-bedroom units are below \$132,000.

Therefore, depending upon how many of the subject three hundred eighty (380) housing units area certified to be occupied by an eligible "low" or "moderate" income household in accordance with COAH's "Substantive Rules" (i.e., Criteria # 3 noted on Page 28 of this document), the number of "Credits Without Controls" applied against Hillsborough Township's remaining "New Construction Component" of two hundred ninety-one (291) affordable units can include some or all of the subject units.

Clearly, Hillsborough Township will continue to aggressively pursue cooperation from the Township residents occupying the subject three hundred eighty (380) housing units so that Criteria # 3 will be satisfied for as many of the units as possible. However, in order to give specificity to this "Housing Plan Element And Fair Share Plan", while being conservative, Hillsborough Township will assume at this time that only seventy (70) units, or only 18.5% of the total, will qualify for "Credits Without Controls". *Therefore, Hillsborough Township's remaining "New Construction Component" will be reduced to two hundred twenty-one (221) affordable housing units.*

## **RENTAL UNITS OBLIGATION AND BONUS CREDITS**

It should be noted at this time, in accordance with N.J.A.C. 5:93-5.14 of COAH's "Substantive Rules", that the Township of Hillsborough is required to provide a total of ninety-seven (97) units of affordable "Rental Housing" (i.e.,  $25\% \times 391 \text{ du}$  [482 du "Precredited Need" - 70 "Prior Cycle Credits" - 21 du "Rehabilitation Component"] = 97.75 du or 97 rental units).

Furthermore, COAH's "Substantive Rules" provides for a two to one (2:1) bonus credit for each rental affordable unit constructed within the municipality, provided and in accordance with the following:

- 1) The units are not age-restricted and are available to the general public;
- 2) The units are deed restricted, with the controls on the affordability of each rental unit to remain in effect for at least thirty (30) years; and
- 3) No more than the number of units derived from the above formula (i.e., 97 units for Hillsborough) are eligible to receive the bonus credit at this time, with any additional rental units credited against any future affordable housing obligation.

**ALTERNATIVE LIVING ARRANGEMENTS**

— LAW OFFICES —  
**DeCOTIIS, FITZPATRICK & GLUCK LLP**

GLENPOINTE CENTRE WEST  
500 FRANK W. BURR BOULEVARD  
TEANECK, NEW JERSEY 07666  
TELEPHONE: (201) 928-1100  
TELEFAX: (201) 928-0588

50 WEST STATE STREET  
ONE STATE STREET SQUARE  
TRENTON, NEW JERSEY 08608  
TELEPHONE: (609) 278-1900  
TELEFAX: (609) 278-9200

M. ROBERT DeCOTIIS  
EDWARD N. FITZPATRICK  
MICHAEL H. GLUCK ■  
ALFRED C. DeCOTIIS  
MICHAEL R. COLE  
ERIC D. WISLER  
JONATHAN L. WILLIAMS  
WILLIAM R. MAYER ■  
MICHAEL R. DeCOTIIS ■  
J.S. LEE COHEN  
CHRISTOPHER M. WALRATH ◊  
MICHAEL G. LUCHKIW

WILLIAM J. BAILEY  
WILLIAM E. BARONI  
FRANCIS J. BORIN ◊  
JEFFREY W. CAPPOLA  
GINA BILANGI CARLE  
DAVID A. CLARK  
DANIEL J. COGAN ■  
RANDALL L. CURRIER ■  
MADELINE R. FERRARO  
COLLEEN A. FITZPATRICK  
DANIEL J. FITZPATRICK ■

PAUL ANZANO  
ANDREW BAYER ■  
JERROLD B. BINNEY ■  
BENJAMIN CLARKE ◊  
KEVIN A. CONTI  
JOSEPH M. DeCOTIIS  
HOWARD J. EICHENBAUM ■  
JAMES A. FARBER  
JAMES G. FEARON ◊  
WILLIAM HARLA  
JOHN J. LANGAN, JR.  
ELIZABETH G. LITTEN ■

LISA R. HALPERIN ◊  
CECELIA E. HANEY ◊  
PETER G. KIELY ■  
KEVIN M. KINSELLA  
RICHARD M. MACKSOUD, JR. ◊  
R. BRIAN McLAUGHLIN ■  
NANCY J. PICINIC  
KERRY J. SULLIVAN  
PETER A. TUCCI, JR.  
SUSAN E. VOLKERT ■

WILLIAM R. LUNDSTEN ◊  
THOMAS E. NAPOLITANO  
KATHERINE A. NEWELL ■  
COLIN M. QUINN ◊  
RICHARD M. SLOTKIN  
JEFFREY D. SMITH ◊  
JUDY A. VERRONE

Of Counsel:  
JAMES NAPOLITANO  
MARIA M. SMYTH

◊ Also Admitted in NY  
■ Also Admitted in PA  
\*\* Also Admitted in MD

Direct Dial:

June 3, 1999

Elizabeth C. McKenzie, P.P., P.A.  
9 Main Street  
Flemington, New Jersey 08822

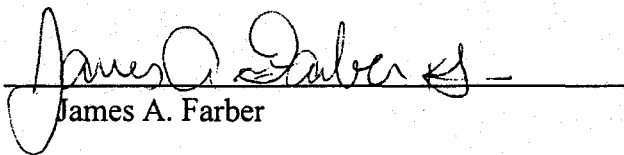
**Re: P.E.C. BUILDERS, INC. and SKP LANDS, INC., vs. TOWNSHIP  
OF HILLSBOROUGH, et al.**

Dear Ms. McKenzie:

Enclosed please find the best copies which I could obtain regarding Group Homes. I hope this is sufficient.

Very truly yours,

**DeCotiis, FitzPatrick & Gluck, LLP**

By   
James A. Farber

JAF/kg  
enclosure

APR - 8 - 99 THU 13:29 !B

# VENICE AVENUE COMMUNITY RESIDENCE, INC.

Venice Avenue  
7 Venice Avenue  
Middlesex, New Jersey 08846

Administrative Office  
51 West Union Avenue  
P.O. Box 364  
Bound Brook, New Jersey 08803

Francis Drive  
5 Francis Drive  
Belle Mead, New Jersey 08502

Wayside Lane  
4 Wayside Lane  
Lebanon, New Jersey 08833

Fax: (732) 469-2101  
Phone: (732) 805-9734

Learning Center  
Ground Floor  
5 Francis Drive  
Belle Mead, New Jersey 08502

Amwell Road  
2005 Amwell Road  
Somerset, New Jersey 08873

Elizabeth S. Rosania  
Executive Director

DATE: 4/8/99

TO: Howard Halpern

FROM: Sandra Zydales

Venice Avenue Community Residence, Inc.

Fax Number: (732) 469-2101

FAX Number: 908-359-6524

Comments: \_\_\_\_\_

If you have any questions, please call.

Page 1 of 3

Please Note: This message intended only for the use of the addressee and may contain information that is privileged and confidential. If you have received this communication in error, please notify us immediately by telephone. Thank you!

MUNICIPALITY: HILLSBOROUGH TOWNSHIP  
 COUNTY: SOMERSET

Association for Retarded Citizens  
 1200 Arch  
 XX  
 Hillsborough, NJ 08876

Venice Avenue Community Residence, Inc.  
 Elizabeth S. Rosania, Executive Director  
 Administrative Office  
 51 W Union Ave., PO Box 364  
 Bound Brook, New Jersey 08805

Type of Facility	Address of Facility	# of Bedrooms Specifically Restricted to Low/Moderate Income Households/Individuals	New Construction or Substantial Rehabilitation	Date of Occupancy for New Construction or Final Inspection for Rehabilitation
Group Home	5 Francis Dr. Relle Mead	3 bedrooms (6 beds) (6 individuals living in the home)		May 1992

- Brief description of affordability control (Kindly attach applicable legal instrument).  
N/A
- Briefly describe rehabilitation work and cost per room, if applicable.  
N/A
- Statement that occupants met either low or moderate income eligibility standards.  
All individuals living in the Group Home have no income. Venice Avenue Community Residence, Inc. in a non profit organization funded by the State of New Jersey.
- Verification that facility is open to the general public. If occupancy is limited to senior citizens, indicate how many of the bedrooms are so restricted.  
Our waiting list is maintained by the NJ Division of Developmental Disabilities and all applicants are referred through them.

Signed: Elizabeth S. Rosania  
 Administrator or Facility Developer  
 Executive Director

**CERTIFICATION OF MUNICIPAL OFFICIAL**

I, \_\_\_\_\_, certify that the information provided herewith is true and correct to the best of my knowledge and belief and that I have been authorized by the Chief Executive Officer or Governing Body to execute this certification.

\_\_\_\_\_ date \_\_\_\_\_ signature

N.J.S.A. 2C:21-3 which applies to this certification, declares it to be a disorderly persons offense to knowingly make a false statement or give false information as part of a public record.

**CONGREGATE LIVING  
BOARDING HOMES  
RESIDENTIAL HEALTH CARE**

1		2	3	4	5	6	7		8		9	10		11	12
NAME OF DEVELOPMENT/PROJECT	BLOCK/ LOT	STATUS	TYPE OF ALTERNATIVE LIVING ARRANGEMENT	TOTAL NUMBER OF BEDROOMS	NUMBER OF MARKET BEDROOMS	ACTUAL NUMBER OF AFFORDABLE BEDROOMS IN PLAN	NUMBER OF LOW INCOME RENTAL BEDROOMS	NUMBER OF MOD INCOME RENTAL BEDROOMS	AGE RESTRICT LOW RENT	AGE RESTRICT MOD RENT	RENTAL BONUS	LOW INCOME RENTAL BEDROOMS COMPLETED THIS REPORT PERIOD	MOD INCOME RENTAL BEDROOMS COMPLETED THIS REPORT PERIOD	DATE OF CO	LENGTH OF DEED RESTRICTION
Francis Drive			G	3 (6 beds)										May 1992	

Identification of development/project

- Status: 1 - no activity; 2 - application on file; 3 - preliminary or final approval granted; 4 - under construction; 5 - built
- Type: G - group home; C - congregate living; B - boarding home; R - residential health care
- Indicate total number of bedrooms in project
- Number of market bedrooms
- Indicate the total number of affordable units in plan
- Indicate the breakdown of affordable units
- Indicate the number of low and moderate income age restricted bedrooms, if applicable
- Number of rental bonus credits
- Indicate the number of low and moderate income bedrooms completed this report period
- Date Certificate of Occupancy was issued
- Length of deed restriction for this bedroom. Attach a sample copy of the deed restriction used for these units





UNITED  
CEREBRAL  
PALSY of Morris/Somerset, Inc.  
*Advancing the independence of people with disabilities*

*Ed H.*

RECEIVED

APR 19 1999

ADMINISTRATION  
Eileen D. Dickey  
President

Deborah Miller, MSW, LCSW  
Executive Director

April 9, 1999

John Middleton, Administrator  
Township of Hillsborough  
Municipal Building  
555 Amwell Road  
Neshanic, NJ 08853

Dear Mr. Middleton:

Attached are two completed forms which relate to verification of C.O.A.H. credits from the Bellemead group home operated by United Cerebral Palsy of Morris/Somerset, Inc. These forms were faxed to UCP by Mr. Edward Halpern. Copies of these two forms were faxed back to Mr. Halpern on 4/8/99.

Please call me should you need further assistance with this matter.

Sincerely,

Don Stephens, MSW, LSW  
Associate Executive Director

cc: D. Miller

# FORM A

MUNICIPALITY: HILLSBOROUGH TOWNSHIP  
COUNTY: SOMERSET

~~Association for Retarded Citizens~~  
Lisa Antilli  
~~XX~~  
Hillsborough, NJ 08876

UNITED CEREBRAL PALSY OF MORRIS/SOMERSET, INC.  
31 FAIRMOUNT AVE  
P.O. Box 611  
CHESTER, NJ 07930

DONALD STEPHENS - ASSOCIATE EXECUTIVE DIRECTOR

Type of Facility	Address of Facility	# of Bedrooms Specifically Restricted to Low/Moderate Income Households/Individuals	New Construction or Substantial Rehabilitation	Date of Occupancy for New Construction or Final Inspection for Rehabilitation
GROUP HOME	14 EUCLID AVE BELLEMEAD, NJ	3 BEDROOMS ACCOMMODATING 5 INDIVIDUALS	-	5/89

1. Brief description of affordability control (Kindly attach applicable legal instrument).

N/A

2. Briefly describe rehabilitation work and cost per room, if applicable.

N/A

3. Statement that occupants met either low or moderate income eligibility standards.

ALL OCCUPANTS ARE SSI/MEDICAID RECIPIENTS. TO QUALIFY FOR THESE BENEFITS AN INDIVIDUAL MUST FALL INTO LOW INCOME CATEGORY

4. Verification that facility is open to the general public. If occupancy is limited to senior citizens, indicate how many of the bedrooms are so restricted.

ALL OCCUPANTS / ALL BEDROOMS ARE LIMITED TO INDIVIDUALS WITH DEVELOPMENTAL DISABILITIES AS PER THE REGULATIONS OF THE NJ DIVISION OF DEVELOPMENTAL DISABILITIES (DDI). DDI IS GOVERNMENTAL ENTITY SOLELY RESPONSIBLE FOR ALL PATIENTS

Signed:

Donald Stephens  
Administrator or Facility Developer

### CERTIFICATION OF MUNICIPAL OFFICIAL

I, \_\_\_\_\_, certify that the information provided herewith is true and correct to the best of my knowledge and belief and that I have been authorized by the Chief Executive Officer or Governing Body to execute this certification.

\_\_\_\_\_ date

\_\_\_\_\_ signature

N.J.S.A. 2C:21-3 which applies to this certification, declares it to be a disorderly persons offense to knowingly make a false statement or give false information as part of a public record.

EW CONSTRUCTION - ALTERNATIVE LIVING ARRANGEMENTS

**GROUP HOMES**  
**CONGREGATE LIVING**  
**BOARDING HOMES**  
**RESIDENTIAL HEALTH CARE**

1		2	3	4	5	6	7		8		9	10		11	12
NAME OF DEVELOPMENT/PROJECT	BLOCK/ LOT	STATUS	TYPE OF ALTERNATIVE LIVING ARRANGEMENT	TOTAL NUMBER OF BEDROOMS	NUMBER OF MARKET BEDROOMS	ACTUAL NUMBER OF AFFORDABLE BEDROOMS IN PLAN	NUMBER OF LOW INCOME RENTAL BEDROOMS	NUMBER OF MOD INCOME RENTAL BEDROOMS	AGE RESTRICT LOW RENT	AGE RESTRICT MOD RENT	RENTAL BONUS	LOW INCOME RENTAL BEDROOMS COMPLETED THIS REPORT PERIOD	MOD INCOME RENTAL BEDROOMS COMPLETED THIS REPORT PERIOD	DATE OF CO	LENGTH OF DEED RESTRICTION
EUCLID GROW HOME	26/203	5	C.H.			3*			18		N/A			1988	

Identification of development/project  
 Status: 1 - no activity; 2 - application on file; 3 - preliminary or final approval granted; 4 - under construction; 5 - built  
 Type: G - group home, C - congregate living, B - boarding home, R - residential health care  
 Indicate total number of bedrooms in project  
 Number of market bedrooms  
 Indicate the total number of affordable units in plan  
 Indicate the breakdown of affordable units  
 Indicate the number of low and moderate income age restricted bedrooms, if applicable  
 Number of rental bonus credits  
 Indicate the number of low and moderate income bedrooms completed this report period  
 Date Certificate of Occupancy was issued  
 Length of deed restriction for this bedroom. Attach a sample copy of the deed restriction used for these units

\* THERE ARE 5 BEDS ACCOMMODATING 5 INDIVIDUALS IN  
 THESE 3 BEDROOMS

FORM B

08/08/99 16:54 9083596524 → 508 8/7 8333



# Township of Hillsborough

COUNTY OF SOMERSET  
MUNICIPAL BUILDING  
555 AMWELL ROAD  
NESHANIC, NEW JERSEY 08853

TELEPHONE  
(908) 369-4313

www.hillsborough-nj.org

February 11, 1999

Jill Dodds or Director of Facilities  
United Cerebral Palsy  
14 Euclid Avenue  
Belle Mead, NJ 08502

Dear Ms. Dodds or Director:

Please be advised that I am the Township Administrator of the Township of Hillsborough, County of Somerset, State of New Jersey. The purpose of this letter is to seek your assistance with respect to a matter of some importance to the Township.

Hillsborough Township, like most municipalities, must meet its quota for the providing of affordable housing under the State of New Jersey's Mount Laurel doctrine. The New Jersey Council on Affordable Housing's (COAH) regulations provide that this obligation may be met in a variety of ways. One way is through the existence of "alternative living arrangements" such as group homes and senior or healthcare facilities. To the extent that the persons occupying the various bedrooms in your home fall within certain income parameters, the Township may be entitled to a credit against its fair share obligation.

The key factor with respect to your "home" is whether or not you have been the recipient of Section 8 (202) HUD funding. You may have received this funding either as a rent subsidy, construction improvement loan or for a variety of other purposes. If you have been the recipient of such funding, each one of your bedroom units may well count as a credit against the Township affordable housing obligation.

In light of the above it would be much appreciated if you would call my office in response to this letter at your earliest convenience so that we might discuss this matter.

Your cooperation and immediate response would be much appreciated.

Very truly yours

John Middleton  
Administrator

cc: Township Committee  
Gail W. McKane, Township Clerk

IN RESPONSE TO THIS LETTER  
CALL FROM EDWARD HALPERN,  
I'M SENDING YOU THE ATTACHED  
FORMS. I FAXED MR. HALPERN  
A COPY OF THESE ON 4/8/99  
THANK YOU,  
DOL STAPPA

# The Arc

The Arc of Somerset County

141 S. Main Street  
Manville, NJ 08835

Telephone number: (908) 725-8544  
Facsimile number: (908) 704-0850

Please deliver this fax to: EDWARD HALPERN

This fax is sent from: LISA INTLI

Number of pages following: 2 Date: 03-26-99

Comments:

The Arc of Somerset County, formerly the Association for Retarded Citizens, a United Way organization, is a non-profit agency servicing the needs of people of all ages with developmental disabilities. The Jerry Davis Early Childhood Center is an Early Intervention Program offering multiple evaluation and therapy services.

\*\*\*CONFIDENTIALITY NOTE\*\*\*

The documents accompanying this telecopy transmission contain information from The Arc of Somerset which may be confidential and/or legally privileged. The information is intended only for the use of the individual or entity named above. If you are not the intended recipient, you are hereby notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this telecopied information is strictly forbidden. If you have received this telecopy in error, please notify the sender by telephone immediately so that we can arrange for the return of the original documents to The Arc of Somerset.

MUNICIPALITY: HILLSBOROUGH TOWNSHIP  
COUNTY: SOMERSET

~~Association for Retarded Citizens~~ The Arc of Somerset County, Inc.  
Lisa Anttili INTLI  
XX  
Hillsborough, NJ 08876

Type of Facility	Address of Facility	# of Bedrooms Specifically Restricted to Low/Moderate Income Households/Individuals	New Construction or Substantial Rehabilitation	Date of Occupancy for New Construction or Final Inspection for Rehabilitation
GROUP HOMES	1 ARDSLEY RD Belle mead	5	-	SEPT 91
	118 Steirmetz Belle mead	3	-	March 98

1. Brief description of affordability control (Kindly attach applicable legal instrument).

N/A

2. Briefly describe rehabilitation work and cost per room, if applicable.

N/A

3. Statement that occupants met either low or moderate income eligibility standards.

ALL OCCUPANTS ARE SSI RECIPIENTS, THEREFORE, FALL IN THE VERY LOW INCOME CATEGORY.

4. Verification that facility is open to the general public. If occupancy is limited to senior citizens, indicate how many of the bedrooms are so restricted.

OUR WAITING LIST IS MAINTAINED BY THE NJ DIVISION OF DEVELOPMENTAL DISABILITIES AND ALL APPLICANTS ARE REFERRED THROUGH THEM. THEY MUST BE DEVELOPMENTALLY DISABLED TO QUALIFY FOR ADMISSION.

Signed: Lisa Anttili  
Administrator or Facility Developer

**CERTIFICATION OF MUNICIPAL OFFICIAL**

I, \_\_\_\_\_, certify that the information provided herewith is true and correct to the best of my knowledge and belief and that I have been authorized by the Chief Executive Officer or Governing Body to execute this certification.

\_\_\_\_\_ date

\_\_\_\_\_ signature

N.J.S.A. 2C:21-3 which applies to this certification, declares it to be a disorderly persons offense to knowingly make a false statement or give false information as part of a public record.

\*

NEW CONSTRUCTION - ALTERNATIVE LIVING ARRANGEMENTS  
GROUP HOMES  
 CONGREGATE LIVING  
 BOARDING HOMES  
 RESIDENTIAL HEALTH CARE

1	2	3	4	5	6	7	8	9	10	11	12				
NAME OF DEVELOPER/PROJECT	BLK/LT	STATUS	TYPE OF ALTERNATIVE LIVING ARRANGEMENT	TOTAL NUMBER OF BEDROOMS	NUMBER OF BEDROOMS UNDER CONSTRUCTION	ACTUAL NUMBER OF BEDROOMS UNDER CONSTRUCTION	NUMBER OF LOW INCOME SENIORS	NUMBER OF MODERATE INCOME SENIORS	AGE RESTRICT LOW INCOME	AGE RESTRICT MODERATE	RENTAL RATES	LOW INCOME SENIORS COMPLETED THIS REPORT PERIOD	MID INCOME SENIORS COMPLETED THIS REPORT PERIOD	DATE OF CO	STATUS OF DEED INSTRUMENT
ARDSLEY			GH	0	5				15		N/A			1981	
STEINMETZ			GH	0	3				18		N/A			1998	

Identification of development/project  
 Status: 1 - no activity; 2 - applications on file; 3 - preliminary or final approval granted; 4 - under construction; 5 - built  
 Type: G - group home; C - congregate housing; B - boarding home; R - residential health care  
 Indicate total number of bedrooms in project  
 Number of units in project  
 Indicate the total number of affordable units in plan  
 Indicate the total number of affordable units  
 Indicate the number of low and moderate income age restricted bedrooms, if applicable  
 Number of units in project  
 Indicate the number of low and moderate income bedrooms completed this report period  
 Date Certificate of Occupancy was issued  
 Length of deed restrictions for the bedrooms. Attach a sample copy of the deed restriction used for these units

*It is our understanding that each bedroom counts as a double*