

MASTER PLAN OF
SALEM CITY

HOUSING ELEMENT

in conformance w/NJAC 5:93 et. seq.

Prepared April 14, 1987
Adopted May 5, 1987

Revised and Amended:
March 18, 2001

Prepared by:

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HOUSING ELEMENT

CITY OF SALEM MASTER PLAN

TABLE OF CONTENTS

SECTION	PAGE
I. Introduction	1.
II. Historical Background	2.
III. Municipal Housing Inventory	5.
IV. Demographic Characteristics	9.
V. Fair Share Plan	18.

APPENDIX

A - 1	1988 and 1994 COAH Petitions
A - 2	Carpenter Street Redevelopment Plan Map and List
A - 3	Database of Salem City Rehabilitation Credits

HOUSING ELEMENT

Salem City
Salem County, New Jersey
March, 2001

I. INTRODUCTION

This Housing Plan Element for Salem City has been prepared in accordance with a New Jersey Municipal Land Use Law, which provides for "A housing plan element, including but not limited to, residential standards and proposals for the construction and improvement of housing" and provides further that such housing element "shall be designed to achieve the goal of access to affordable housing to meet present and prospective housing needs, with particular attention to low and moderate income housing,..." Specific requirements are included also with respect to population, employment and housing stock characteristics and provisions for compliance with the Fair Housing Act of 1985. The Fair Housing Act mandates that each municipality provide a realistic opportunity for decent housing for low and moderate income families residing in the City now and in the future, and for the City's "fair share" of the low and moderate income families of the region, both at present and in the future.

The first Housing Plan Element of the City of Salem Master Plan was prepared and adopted by the Planning Board on May 5, 1987. The City petitioned the Council on Affordable Housing (COAH) for substantive certification (see Appendix) of its housing plan which was granted on April 4, 1988. The resolution granting Substantive Certification confirmed that at the time, the City of Salem had met its entire share obligation through crediting.

The original certification expired with the second round of COAH rules that covered the period of 1993 to 1999. The City again petitioned COAH for certification. Interim Substantive Certification was granted to the City on May 10, 1994. In its 1994 petition (see Appendix) the City acknowledged the calculated need of 56 units for the second round, but requested a reduction to zero (0) units through crediting.

The City of Salem has continued to maintain up to date reports with COAH. As of 1/31/2000 the City has documented 129

rehabilitation credits (copy of database in Appendix). On December 4, 2000 a redevelopment plan was adopted for the Carpenter Street Redevelopment Area which is included in this Housing Element. The redevelopment plan targets the rehabilitation or new construction of 97 units.

II. HISTORICAL BACKGROUND

Housing planning in New Jersey has gained new prominence through a series of events, which can be traced, to a local zoning case originating in Mt. Laurel City in Salem County. In 1970 a local resident, Ethel Lawrence, petitioned the Mt. Laurel Planning Board to erect a modest home on a small lot in that City. Mrs. Lawrence's family had lived in Mt. Laurel for more than a hundred years and the new home was intended to replace an existing sub-standard dwelling that she then lived in. However, the lot on which she intended to build the new home was too small to meet the standards established by the zoning district in which it was located, and the Planning Board denied the application. The Southern Salem County NAACP brought suite against Mr. Laurel City, on behalf of Mrs. Lawrence, arguing that the zoning ordinance required the development of larger homes than she was able to afford and that in effect it unlawfully excluded low and moderate income persons.

The case was carried through the judicial system until it was finally decided by the New Jersey Supreme Court in 1975. By that time it had been expanded in scope. The Supreme Court held that "...the issue here is not confined to Mt. Laurel. The same question arises with respect to any number of other municipalities of sizable land area outside the central cities of our North and South Jersey metropolitan area. [Southern Salem County NAACP v. The City of Mt. Laurel, 67 N.J. 151, 336 A. 2d 713, 423 U.S. 808 (1975)]. This landmark case has become known as Mt. Laurel I. It held that municipalities could not discriminate against lower income households by virtue of the standards contained in its land use regulations, and it found Mt. Laurel's zoning ordinance to be invalid.

In the ensuing years, the Mt. Laurel doctrine was expanded and refined by the Supreme Court in a number of subsequent cases but the volume of Mt. Laurel litigation continued to increase. Some felt that all municipalities were not doing as much as they could to open their land use

regulations to ensure that housing could be built which as affordable to low and moderate income persons. The Supreme Court consolidated a number of cases before it and in 1983 issued another landmark decision, known as *Mt. Laurel II*. (*Southern Salem County NAACP v. The City of Mt. Laurel*, 92 N.J. 158, 456 A. 2d 390 - 1983).

This decision signaled a stronger response to municipal inaction by assigning three judges to specifically hear and rule on the growing number of *Mt. Laurel* cases which were being filed. Each judge would have exclusive responsibility for a designated portion of the state and would be granted broad powers to insure that no New Jersey municipality discriminated against lower and moderate income households.

The *Mount Laurel II* decision defined low income households to be those with annual incomes which were equal to 50% or less of the median income for the region in which they lived. Moderate income households were those whose incomes were between 50-80% of the regional median income.

Mt. Laurel II also decreed that a regional approach must be taken to the question of housing need and that it must address both present (existing) need and prospective need (that which would be created if households were able to find affordable housing wherever they chose to live).

Although the exact methodology for determining a municipality's "fair share" of regional housing need was not specified in the decision, the Court soon gathered together a number of planners who had been active in various cases before it and asked them to derive an acceptable formula for determining need. The result has been called the "consensus" or "Warren" formula. It established a method for determining housing regions throughout the state and then assigned regional need on the basis of such factors as land lying in state growth areas, share of current regional employment, employment growth, and relative wealth.

Another significant event occurred in July, 1985, when Governor Tom Kean signed the Fair Housing Act into law. This act was designated as a legislative response to *Mt. Laurel* decisions. It created the Council on Affordable Housing (COAH) to administer the implementation of affordable housing policy among local governments. A detailed formula for the determination of housing need has been developed by COAH and a

series of deadlines were established for the promulgation of detailed regulations and for the preparation of municipal housing plans.

The Act made the previously optional housing plan element a mandatory part of the municipal master plan, effective August 1988. After that date the housing plan element would be required in each New Jersey community in order to enact and enforce a zoning ordinance.

The Act required all municipal master plans to include a housing element which describes how the municipality will satisfy its allocation need. (Mandatory elements of the housing plan are listed in the Municipal Land Use Law of New Jersey.) Failure to include a housing element by August 1, 1988 would jeopardize the validity of the municipality's zoning ordinance. After adopting the housing element in its master plan, a municipality has the option of submitting the plan to COAH for review and certification. Failure to gain COAH certification carries no penalty, although it does leave the municipality open to law suits from developers or organizations that may want to construct affordable housing in a manner or location which the municipality does not desire. The municipality may be forced to accept this housing if its plan lacks certification (often referred to as the "builders remedy" to providing housing). Certified municipalities are protected from such court action if they are making a reasonable effort to implement the housing plan.

Options for providing the opportunity for low and moderate income housing include: small lot zoning, mandatory set-asides, municipally financed construction of the units or the rehabilitation of existing units for future affordable housing. Regional Contribution Agreements (RCAs) between two municipalities are permitted to allow one municipality to provide all or part of another municipality's share in exchange for a COAH regulated fee.

Based upon the formula it established, the Council on Affordable Housing (COAH) has estimated that fifty six (56) units for low and moderate income households will be needed in Salem through the year 1999. This estimate, determined in accordance with the criteria included in the New Jersey Fair Housing Law. Recommendations on the mechanisms to achieve any remaining obligation with regard to the required mix of unit sizes as well as the financial capabilities of a wide

range of families, are among the goals of this Housing Element.

The general objectives expressed in the Land Use Element of the City Master Plan provide the broad policy framework for this plan.

III. MUNICIPAL HOUSING INVENTORY

HOUSING TYPE

Salem's existing stock of housing is predominantly single and two family homes. Thirty eight percent (38%) of the homes are single family, and another 22.4% of the homes are two family attached dwellings. Of the 2,894 dwellings in the City that were counted during the 1990 census, the predominant number, 1,749, were of the single or attached type.

HOUSING TYPE						
Total	1 family	2 unit	2-4 units	5 - 9	10+	other
2,894	1,101	648	473	220	396	56
38%	22.4%	16.3%	7.6%	13.7%	1.9%	

The single family detached house continues to be the major form of housing throughout the County, especially in less developed area. Because of Salem's rural nature, this level of single family housing is to be expected. However, the single family house has also been criticized for its inability to meet the housing need of the entire population. Specifically, the poor, the young adults, the elderly cannot afford a house at a reasonable percentage of their total income. Therefore, if a community is to ensure adequate housing for all ages and economic levels, it should provide a diversity of housing types.

TENURE

The rate of owner occupancy in Salem City (38%) is significantly lower than the rate for Salem County (67.8%). Table 1 below indicates that the City has a relatively high vacancy rate (10%).

TABLE 1
TENURE AND VACANCY STATUS

<u>Tenure</u>	<u>Number</u>	<u>% of Total</u>	<u>% County</u>
Owner Occupied	1,094	38.0	67.8
Renter Occupied	1,522	53.0	26.0
Vacant	278	10.0	3.7
Total Units	2,894	100.0	100.0

Source: U.S. Census of Housing (1990)

VALUE

Table 2 illustrates the breakdown in housing value for specified owner occupied units in Salem City. This information should be used carefully since it is the respondents housing value estimate, and may not reflect actual market values.

TABLE 2
HOUSING VALUE

	Salem City	Salem Co
Median value	\$52,400	\$81,600
Average Value	\$53,379	\$91,486
Median Monthly Rent	\$314	\$361

Source: NJOSP, 1997.

Value		Salem	County
			</

Source: U.S. Census of Housing (1990)

The Table indicates that 449 units or 41% of the housing stock were of excessively low value (below \$50,000). The median housing value in Salem (\$52,400) was significantly below that of Salem County, which is \$81,600.

RENT

The corresponding indicator of housing value for renter occupied units is contract rent. There are weaknesses in the Table's usefulness since contract rent is used which is defined a rent agreed to regardless of whether services, utilities, or furnishings are included.

TABLE 3
CONTRACT RENT (PER MONTH)

<u>Contract Rent</u>		Salem City	Salem County
<u>* Specified Renter Occupied</u>			
Less than \$250	747		
\$250 to 499	625		
500 to 749	70		
750 to 999	--		
1,000 and above	1		

MEDIAN RENT

Salem City \$242
Salem County \$361

Source: U.S. Census of Housing (1990)

The median contract rent in Salem (\$242) was slightly lower than that of the County.

AGE

The age of housing is another characteristic, which is important in assessing the adequacy of the housing stock. However, specific data became available for Salem beginning with the 1980 census.

TABLE 4

AGE OF HOUSING STOCK

Decade	No. of Units	Percent
Pre 1939	1,110	38%
1940 - 49	440	15%
1950 - 59	254	9%
1960 - 69	532	18%
1970 - 79	501	17%
1980 - 89	57	2%
1990 - 99	12	0.5%
Total	2339	100%

Source: 1990 Census Data, and NJDOT.

Median year built = 1948;

Most built decade = Pre 1940.

(1990 Census data)

Information on housing values is contained in the US Census Bureau data for the City. The median value reported in the 1980 census was \$24,080 and that value rose dramatically to \$52,400 in the 1990 census, most likely due to a tax revaluation. The median value for homes in Salem was lower than that of Salem County as a whole. Shown in Table 2 is a comparison of both the median and average home values for the Township and Salem County

As of 1990, over 50% of the housing in the City was

constructed prior to 1948 which was earlier than the median year of 1957 for the entire County. Although older housing does not necessarily indicate poor condition, it does connote a need for substantial maintenance investment in these home. However, many of the remaining units are relatively old. The City should pursue policies, which will encourage investment in these older units.

CROWDING

The level of crowding in existing housing is an important characteristic since crowding can have detrimental impact on people, especially when it is excessive.

The 1970 Census indicated that 18 units in the city had more than one person per room and were defined as being overcrowded. In contrast to the 1970 situation, the census reported in 1990 that there were 86 persons living in crowded conditions. The trend toward overcrowding must be monitored. The city rate of 3.3% of overcrowding is higher than the County rate of 2.1%.

Tenure by age of householder is a reported statistic that can be used to assess the age distribution of the city population. The aging of the population and recognition that many senior citizens/retirees are classified as low/moderate income families are factors to be considered.

It is important to note from that 17.3% of the city residences are occupied by persons 65 years and older. A comparative figure for Salem County is on 10.8%.

IV. DEMOGRAPHIC CHARACTERISTICS

During the decade between 1980 and 1990 the population of Salem City experienced two significant changes. First the actual number of people in the city declined from 6,954 persons to 6,883 persons. This was a 1.1% decline. A greater number of persons left the city through 2000. Population estimates for 2000 were 5,857 persons, a 14.9% decline. Secondly the population aged with the median age increasing from 36.2 years in 1980 to 31.4 years by 1990.

Revised and Amended March 18, 2001

Along with the increase in median age, the actual increase in the number of residents 65 and over changed from 179 to 1,473 persons in 1990.

TABLE 6
POPULATION TRENDS 1930 - 1990

Year	Population	% Change
1930	8,047	
1940	8,618	+7.1%
1950	9,050	+5.0
1960	8,941	-1.2%
1970	7,648	-14.5%
1980	6,954	-9.0%
1990	6,883	-1.1%
2000	5,857	-14.9%

Source: 2000 Census Data

Salem City		Salem County	
Total Population	1990 / 2000	Median Age	1980 / 1990
6,883 / 5,857	36.2/31.4 yrs	64,676 64,285	31.3/35.1 yrs

The information on composition of population by race of population units is presented. The racial composition of the City population in 1990 was nearly equally divided between

Revised and Amended March 18, 2001

whites and blacks. Forty seven (47%) percent of the population was white, while approximately 51% of the population was reported as black. The population composition changed in 2000 to 37.5% white and 56.8% black or African American.

PERSONS BY AGE

Age Group	Number	Percent
0 - 17	1,340	27%
18 - 24	438	9%
25 - 34	1,175	24%
35 - 44	925	19%
45 - 54	492	10%
55 - 64	269	5%
65 - 74	240	5%
75+	83	1%
Median Age	31.4 Years	

Source: 1990 Census Data

The number of persons less than 18 years old increased significantly in 2000 to 1,813 persons, in spite of a total population decline of 1,026 people in the overall population.

(Source: 2000 Census Data)

Analysis of household size (Table 7) provides a correlation to the declining population. Household size is almost evenly represented by one person, two person and the three/four person households. Family households represent 66% or two thirds of the total households counted. There are 2.50 persons per household on average compared to the household size of 2.68 person for Salem County.

TABLE 7
OCCUPIED UNITS BY HOUSING SIZE

Household Size	Number of Households	Percent
1 Person	801	30%
1 Person (over age 65)	428	46.6% of 1 Person
2 Person	721	27%
3 - 4 Persons	826	31%
5+ Persons	301	11%
Family Households	1,754	66%
Total Households	2,649	

Source: 1990 Census of Population and Housing.

The income levels of Salem City residents are somewhat lower than Salem County as a comparable unit. Both median household income and median family income reported lower than County levels in 1989.

TABLE 8
HOUSEHOLD INCOME

Household Income	No. of Households	Percent
<\$10,000	994	38
\$10 to 14,999	223	8
\$15 to 24,999	354	13
\$25 to 34,999	355	13
\$35 to 49,999	351	13
\$50 to 74,999	254	10
\$75 to 99,999	109	4
\$100,000+	9	0
Median/Average	\$17,100/\$24,650	

Source: 1990 Census Data

HOUSING PLAN REQUIREMENTS

The Council on Affordable Housing has established guidelines on the bedroom, tenure, and income mix of the units required to meet the needs of low and moderate income households. These are summarized below.

Bedroom Mix: The Council on Affordable Housing has issued guidelines for the mix of units by number of bedrooms provided. At a minimum, 35% of the low/moderate income units must have 2 bedrooms and 15% must have 3 bedrooms. Efficiency units can account for no more than 20% of the total number of units.

Income Mix: The Council of Affordable Housing has specified the income levels to be served by housing plans for low and moderate income families. Low income households are those whose incomes are less than 50 percent of the median income in Salem County. Moderate income households are those whose incomes are between 50 to 80 percent of the Salem County median income level. Adjustments are made for household size, because a larger household requires a higher income level in order to meet basic needs. The median income level and low and moderate income levels for Salem County, by household size, is shown in Table 9.

TABLE 9
MEDIAN INCOME, LOW INCOME AND MODERATE
INCOME LIMITS FOR SALEM COUNTY, 2000
(updated annually in NJ Register)

Household Size	Median Income	Low Income	Moderate
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1 person	\$34,972	\$17,486	\$27,978
2 persons	39,968	19,984	31,974
3 persons	44,964	22,482	35,971
4 persons	49,960	24,980	39,968
5 persons	53,957	26,979	43,166
6 persons	57,954	28,977	46,363
7 persons	61,950	30,975	49,560
8 persons	65,947	32,974	52,758

Source: COAH Regulations as published in the New Jersey Register, April 5, 2000.

The COAH regulations specify that the acceptable level of housing expenditures for low and moderate income households is 28 percent of income for purchase housing and 30 percent of income for rental housing. Units constructed to meet the requirements of this program must have affordability controls as part of the provision of units.

The County on Affordable Housing has specified that half of the proposed units should be for low income households and half for moderate income households and has specified the specific income levels to be served within these groups. These are summarized below.

Tenure: Rental Units Required - For communities which are required to provide more than 125 units for low and moderate income households, COAH has determined that at least 20 percent of these units shall be rental units.

Age Restrictions - Communities may restrict the age groups eligible for a portion of their housing need units. However, only 20 percent of the housing need figure may be age-restricted.

**TABLE 10
 Illustrative Rents and Sales Prices**

Low Income (45% Median)				
Size	Rent	Utility Allowance*	Net Rents	Sales
1Br	\$421	\$65	\$356	\$42,150
2Br	505	82	423	50,580
3Br	584	97	487	58,450
Moderate Income (70% Median)				
1Br	\$655	\$65	\$590	\$67,440
2Br	786	82	704	80,930
3Br	909	97	812	93,520

*Illustrative Only, figures revised annually.

(Source: COAH Handbook, 2000)

Table 10 illustrates comparative rental and purchase prices for income level for a family of four.

EMPLOYMENT CHARACTERISTICS

A housing element should analyze the existing and probable future employment characteristics of the city. Because of the rural nature of the city and the relative lack of commercial and industrial operations, local employment must be considered on a regional basis. The obvious larger employers in Salem County, DuPont and PSEG will continue to provide jobs for local residents although cutbacks at both facilities will affect future employment opportunities.

The trend in employment characteristics is reported in Table 11. The ranks of Managers and Professionals increased significantly through the 1980's. However, declines were registered in Service occupations, Farming and related, and self-employed persons. Overall employment of city residents declined from 2,889 to 2,483 persons from 1980 to 1990. This employment change is not proportional to the population drop during the reported time period. However, the unemployment rate remains very high at 10% compared to the County and State of NJ levels.

EMPLOYED RESIDENTS

Source	Year	Employed	Labor Force	Unemployed
Census	1990	2,483	2,809	11.6%
NJDOL	1995	2,553	2,848	10%
Salem Co.	1999	30,600	32,100	4.7%

TABLE 11
EMPLOYMENT CHARACTERISTICS
COVERED JOBS

Location	Number of Jobs	
Salem City	1,992	
Salem County	19,287	
Characteristics	Salem City	Salem County
Agriculture	40	791
Mining	0	0
Construction	32	1,627
Manufacturing	554	3,452
Trans/Communicat/Ut	170	954
Wholesale Trade	18	291
Retail Trade	164	3,120
Finance, Ins, Real Estate	164	696
Services	578	4,660
Totals	1,992	15,593

Sources: 1990 Census Data, and NJ Department of Labor

A final look at the labor and jobs picture in the municipality involves projections of future employment and job growth. The NJDOL has prepared projections for Salem County that are included here covering selected job sectors. The data in Table 12 summarize current job levels and estimate the changes in numbers for the year 2008. The greatest job growth in actual numbers is in the service area. The largest percentage growth is predicted for agriculture and related occupations.

TABLE 12

SALEM COUNTY PROJECTED EMPLOYMENT

Occupation	Number- 1998	Percent Increase	2008 Increase	Percent Incr.
TOTAL All Occupations	22,700	100.0	1,250	5.6
Exec, Admin, Managerial	1,550	6.9	-50	-4.1
Professional Spec	5,350	23.6	300	5.5
Marketing & Sales	2,000	8.7	250	12.4
Admin Support & Clerical	3,250	13.3	-50	-1.8
Service Occupations	3,950	17.3	550	14.2
Agri/Forest/Fish/Rel Occ	200	0.8	50	21.2
Precision/Craft/Repair	3,050	13.5	0	-0.1
Operators/Fabricat/Labor	3,350	14.8	250	7.7

(Source: New Jersey Dept. of Labor, 1998)

V. FAIR SHARE PLAN

LANDS APPROPRIATE FOR HOUSING/Fair Share Plan

Housing Needs

The City has maintained an active housing rehabilitation program during the 1990's. Annual reports currently on file with COAH document the rehabilitation activities on 129 homes within the City. The City's 1st round fair share need was met through crediting and reduced to zero (0).

The 2nd round precredited need, identified in the 1993 rule amendments, N.J.A.C. 5:93-1.1 et seq, of fifty six (56) units of low and moderate income housing is accepted by the City. As of the end of 1999, the City has recorded 157 rehabilitation credits. These credits will be applied as back up credits in the event that the proposed redevelopment project included in this report is unsuccessful. Any surplus new construction credits and/or credit for units rehabilitated after April 1, 2000 will be used to offset any third round obligations.

Lands for Housing

City Council adopted the **Carpenter Street Redevelopment Plan** on December 4, 2000. The Plan designated a three block residential area (see map and Property List in Appendix) of the City for redevelopment. The Carpenter Street Redevelopment Plan is made part of this report by reference, and is the main focus of the City of Salem for addressing any fair share housing obligations that may be identified by COAH in the third round of fair share calculations.

Numerous vacant and substandard dwelling units characterize the Carpenter Street neighborhood. A major goal of the redevelopment plan is to "Provide for the rehabilitation of properties into habitable dwellings, where possible..to maintain or restore neighborhood character." Many of the properties in the redevelopment area are City owned as a result of tax foreclosures in recent years. The City is contracting with Pennrose Properties, Inc., a development company, to implement the housing rehabilitation,

and an estimated 63 properties are currently being considered for rehabilitation or new construction. Appendix A - 2 contains the site specific list of the 63 properties to be rehabilitated and/or constructed by Pennrose Properties, Inc. The properties will be offered as rental properties upon completion.

Administration and Funding

Pennrose Properties' agreement with the City of Salem covers all of the developer's responsibilities for construction and renovation work, financing, marketing of the properties and management of the completed properties. An affirmative marketing program will be implemented by the developer as part of its tax credit financing application to the NJHMFA. The affirmative marketing effort will be monitored as part of tax credit compliance activities.

Funding for the project is anticipated from a number of sources. The developer is applying for low income tax credits, historic tax credits, and NJ balanced housing funds. The anticipated mix of funding is:

1. Historic Tax Credit - 10% - National Park Service
2. Low Income Tax Credit - 60% - NJ Housing & Mortgage Finance Agency (NJHMFA)
3. NJ Balanced Housing Program - 30% - NJ Department of Community Affairs.

A construction schedule is to become part of the development agreement. This schedule will to the Tax Credit regulations.

HOUSING ELEMENT

APPENDIX TO THE

Revised and Amended: March 18, 2001

A-1	PREVIOUS COAH PETITIONS FOR CERTIFICATION
A-2	CARPENTER STREET REDEVELOPMENT PLAN MAP
	AND PROPERTY LIST
A-3	DATASET OF REHABILITATION PROJECTS 1990 - 2000

PREVIOUS COAH PETITIONS FOR CERTIFICATION

A-1

RESOLUTION GRANTING INTERIM SUBSTANTIVE CERTIFICATION

WHEREAS, the City of Salem, Salem County, received substantive certification from the Council on Affordable Housing (COAH) on April 4, 1988; and

WHEREAS, N.J.A.C. 5:91-14 permits COAH certified municipalities to request interim substantive certification which extends a municipality's substantive certification for up to nine (9) months from the effective date of COAH's Substantive Rules, N.J.A.C. 5:93 et. seq.; and

WHEREAS, the City of Salem's substantive certification expired on April 4, 1994, which is prior to nine months after the effective date of COAH's Substantive Rules, N.J.A.C. 5:93 et. seq.; and

WHEREAS, the City of Salem moved for interim substantive certification by motion on March 11, 1994, as per N.J.A.C. 5:91-12; and

WHEREAS, no objectors or litigants participated in substantive certification and COAH received no objections to the City of Salem's motion for interim substantive certification; and

WHEREAS, the City of Salem's motion and accompanying documentation complies with the requirements set forth in N.J.A.C. 5:91-14.1(a)(3); and

WHEREAS, the City of Salem, Salem County, has assured COAH that all ordinances implementing the original substantive certification are in effect and shall remain in effect for the duration of this interim substantive certification.

NOW THEREFORE BE IT RESOLVED that COAH hereby grants the City of Salem, Salem County, interim substantive certification; and

BE IT FURTHER RESOLVED that this grant of interim substantive certification extends for nine (9) months from the effective date of COAH's Substantive Rules, N.J.A.C. 5:93 et. seq.; and

BE IT FURTHER RESOLVED that the City of Salem's interim substantive certification is conditioned on the City of Salem's continued implementation of its certified housing element and fair share plan.

I hereby certify that this resolution was duly adopted by the Council on Affordable Housing at its meeting on May 1, 1994.

Renee R. Reiss, Secretary
Council on Affordable Housing

d2357w

COMPLIANCE REPORT

INTERIM CERTIFICATION

MAY 10, 1994

PREPARED BY: LAURA PRESTON, SENIOR PLANNER

INTRODUCTION

On August 16, 1993, the Council on Affordable Housing's (COAH) revision to Procedural Rule N.J.A.C. 5:91-14 captioned Interim Certification became effective. This revised rule permits municipalities whose substantive certifications have expired or will soon expire to request by motion an extension to their substantive certifications, defined as interim certification. This extension lasts until nine months after COAH's proposed Substantive Rules, N.J.A.C. 5:93 et. seq., become effective.

The Borough of High Bridge/Hunterdon County and the City of Salem/Salem County each submitted a motion to COAH requesting interim certification. Each municipality served notice on all objectors and/or litigants that participated in the substantive certification as per N.J.A.C. 5:91-14.1(a)(2). COAH received no objections.

Accompanying each motion was a resolution by the governing body expressing the intent to submit a housing element and fair share plan addressing each municipality's 1993-1999 fair share obligation within nine months of the effective date of N.J.A.C. 5:93, a proposed schedule for this submission and a statement as to the progress of each municipality's compliance with the terms of its existing substantive certification, as per N.J.A.C. 5:91-14.1(a)(3)(i-iv). Each municipality submitted a copy of its current housing element and fair share plan, fulfilling its obligation under N.J.A.C. 5:91-14.

RECOMMENDATIONS

Staff reviewed all of the submitted documentation and found it in order. Therefore, staff recommends that COAH grant the Borough of High Bridge/Hunterdon County and the City of Salem/Salem County interim certification.

d2356w

14(a-b)

Honorable Leon Johnson
Salem City
1 New Market Street
Salem, NJ 08079

Barbara A. Wright
Municipal Clerk
Salem City
1 New Market Street
Salem, NJ 08079

David J. Puma, Esq.
Municipal Attorney
Salem City
107 W. Broadway
Salem, NJ 08079

Planning Board Chairman
Salem City
1 New Market Street
Salem, NJ 08079

02206W

MARCH 8, 1994

INTERIM CERTIFICATION

FOR

REQUEST

COUNTY OF SALEM

CITY OF SALEM

WATERS, SHERMAN & PUMA, P.A.
Attorneys at Law
107 W. Broadway
Salem, New Jersey 08079
(609) 935-2244
Attorneys for City of Salem

IN THE MATTER OF THE
CITY OF SALEM,
SALEM COUNTY,
NEW JERSEY.
:
:
:
:
:
COUNCIL ON AFFORDABLE HOUSING
NOTICE OF MOTION
FOR
INTERIM CERTIFICATION
:

TO: Council on Affordable Housing (COAH)
101 South Broad Street
CN 813
Trenton, New Jersey 08625-0813
& All Interested Parties

TAKE NOTICE that in accordance with the procedural rules
established by COAH the undersigned attorneys for the City of
Salem shall move before the Council on Affordable Housing at the
above listed address or such other location as may be designated
on _____, 1994 at 9:00 a.m. or as soon thereafter
as the matter may be heard for an Order approving the City's
Petition for Interim Certification.

Supporting documentation (Narrative Statement and City
Resolution) is attached hereto.

No oral argument is requested.

WATERS, SHERMAN & PUMA, P.A.

By David J. Puma, Esquire

Dated: March 8, 1994

N:\NEW\SALEM\6064INT.NOM

NARRATIVE

SUBCHAPTER 14 INTERIM PROCEDURES

5:91-14.1 INTERIM SUBSTANTIVE CERTIFICATION

March 8, 1994

5:91-14.1 (a) 3, 1. - The City's current Housing Element and Fair Share Plan.

The City's current Housing Element and Fair Share Plan was approved by COAH on April 4, 1988 (see attached COAH resolution #33). The City is requesting a waiver from resubmission of these documents in that copies are on file with COAH.

5:91-14.1 (a) 3, 111. - A proposed schedule for this submission.

The City has expressed its intention to submit a revised Housing Element and Fair Share Plan within nine (9) months from the date that COAH adopts the final rules. A draft of this Housing Element and Fair Share Plan will be submitted for COAH review approximately six (6) months after the final adoption date. By submitting this draft in a timely manner, it will allow COAH to review and recommend any necessary changes prior to formal submission for substantive certification.

5:91-14.1 (a) 3, 1V. - A statement as to the progress of the municipality's compliance with the terms of substantive certification (current).

The City's currently approved Fair Share Plan, through April 4, 1994 determined a 0 requirement of low and moderate income units since the City met its entire share obligation through crediting. Therefore, the City had no requirement to adopt a fair share housing ordinance.

NARRATIVE

SUBCHAPTER 14 INTERIM PROCEDURES

5:91-14.1 INTERIM CERTIFICATION

March 8, 1994

Page 2

Notwithstanding the COAH requirement as approved the city has made significant progress in low and moderate income housing rehabilitation over the past years. On January 30, 1990 the city was awarded its first "Small Cities Grant" from the New Jersey Department of Community Affairs ("NJDCA"). Ten low income families in the city received rehabilitation funds for their units. On March 12, 1991 the city received \$200,000.00 from NJDCA in the Small Cities II grant for low income residential rehabilitation. Nineteen applications were successfully processed. Both of the small cities programs applied only to those families which were at or below the "Section 8 Income Limits" promulgated by the U. S. Department of Housing and Urban Development ("HUD"). On February 21, 1991 the city received its second Balanced Housing Grant ("BHG II") and funded 25 residential rehabilitation projects. In 1992, the city was awarded its third Balanced Housing Grant ("BHG III") of \$170,000.00. The city has currently approved 8 BHG III applications and is processing 7 more. On April 1, 1991 the city received its first Neighborhood Preservation Program Grant ("NPP"). The city has processed 27 NPP applications to date. On June 25, 1991 the city received \$100,000.00 under the FHMA Housing Preservation Program Grant ("FHMA HPP") which the city used to rehabilitate 15 houses of "very low income" applicants as defined in FHMA regulations. In January of 1994 the city was awarded \$496,655.00 from HUD to fund a "Home Ownership for People Everywhere" ("HOPE 3") Program in the city. Under the HOPE 3 Program 15 houses in poor condition will be acquired by the city, completely rehabilitated and then sold at subsidized prices to "low and moderate income" families.

In the Draft Municipal Number Summary (1993-1999) COAH has calculated that the city has need of 56 new low and moderate income housing units. The city respectfully requests that this number be reduced through recalculation and/or crediting to 0.

WATERS, SHERMAN & PUMA, P.A.

By David J. Puma, Esquire

RESOLUTION NO. 94-50

RESOLUTION AUTHORIZING PETITION TO
COAH FOR INTERIM SUBSTANTIVE CERTIFICATION

WHEREAS, the City of Salem had petitioned the New Jersey Council on Affordable Housing (COAH) for substantive certification of its initial housing element and fair share plan in June of 1987; and


WHEREAS, COAH by Resolution Granting Substantive Certification No. 33, dated April 4, 1988, granted substantive certification to the City; and

WHEREAS, COAH has adopted interim procedure rules until such time as substantive rules are adopted; and

WHEREAS, it is in the best interest of the City to petition COAH for interim substantive certification in order not to lose the protection provided by the Fair Housing Act and COAH;

NOW, THEREFORE, BE IT RESOLVED, by the Common Council of the City of Salem, County of Salem, State of New Jersey that the City Solicitor and Clerk are hereby authorized to petition COAH for interim substantive certification; and

BE IT FURTHER RESOLVED, that the City of Salem agrees in concept that upon COAH's adoption of final rules, the City will (within nine months) submit a revised housing element and fair share plan to address COAH's new rules.


ROBERT D. JOHNSON
Council President

I hereby certify the above to be a true copy of a resolution adopted by the Common Council at a regular meeting held on March 7, 1994.


BARBARA A. WRIGHT
City Clerk

RESOLUTION GRANTING SUBSTANTIVE CERTIFICATION NO. 33

WHEREAS, on April 22, 1987, The City of Salem, Salem County submitted a housing element and fair share plan dated April 14, 1987 which was adopted on May 5, 1987 and prepared by Tredinnick/Waetzman Associates, to the Council on Affordable Housing (COAH); and

WHEREAS, on June 8, 1987, the City of Salem petitioned COAH for substantive certification of its housing element and fair share plan pursuant to N.J.S.A. 52:27D-313 and N.J.A.C. 5:91-4.1; and

WHEREAS, The City of Salem published notice of its petition for substantive certification in the Today's Sunbeam, which is a newspaper of general circulation within the municipality and county, on June 15, 1987, pursuant to N.J.S.A. 52:27D-313 and N.J.A.C. 5:91-4.3; and

WHEREAS, no objections were filed to The City of Salem's petition for substantive certification within 45 days from the publication of notice of The City of Salem's petition for substantive certification; and

WHEREAS, COAH having considered the COAH review report which is attached hereto as Appendix A; and

WHEREAS, COAH having reviewed The City of Salem's petition for substantive certification to determine whether it is consistent with the rules and criteria adopted by COAH and the achievement of low and moderate income housing needs of the region; and

WHEREAS, COAH has determined that The City of Salem's precredited need is

28; and

WHEREAS, COAH has determined that The City of Salem's final need number is 0 as detailed in the COAH review report which is attached hereto as Appendix A

and is incorporated herein; and

WHEREAS, The City of Salem has met its entire share obligation through crediting, and has no requirement to adopt a fair share housing ordinance;

NOW THEREFORE BE IT RESOLVED that The City of Salem's petition for substantive certification of its housing element and fair share plan it hereby

granted; and

BE IT FURTHER RESOLVED that this certification shall run for a period of six years from the date of this grant of substantive certification.

I hereby certify that this resolution was duly adopted by the Council on Affordable Housing at its public meeting on April 4, 1988.

James L. Logue, III
Chairman, Council on Affordable Housing

40248K

CITY OF SALEM, SALEM COUNTY
REGION #6
COAH REPORT
MARCH 14, 1988

DESCRIPTION OF THE MUNICIPALITY

The City of Salem is voluntarily seeking certification of its housing element from COAH.

Salem is located in western Salem County directly east of the Delaware River and is bounded by Pennsville, Mannington, Quinton and Elsinboro Townships. The City is already largely developed with the exception of a sizeable portion which is a wetland area. It is located entirely within an area designated by the State Development Guide Plan as a growth area. Salem's population declined from 7,648 in 1970 to a 1985 population of 6,946. However, statistics indicate that the population has stabilized in recent years.

In 1980 there were 2,830 housing units in the municipality, which represents an increase of 211 from 1970. Of the 2,882 units estimated to exist in 1985 60% are single family including both attached and detached units. Of the total housing stock 17.4% are in multi-family structures of 10 units or more. More than half (57%) of the units are renter occupied.

In 1985 Salem City had 2740 covered jobs which represents a decline since the early 1980's. The number of covered jobs has fluctuated from year to year with a low of 2,689 in 1982 to a high of 3,248 in 1984. However, the overall employment trend is on the decline.

FAIR SHARE NUMBER

The precertified need for Salem City is 28, all of which is indigenous need.

CREDITS

Salem City is requesting credit for 84 rental units that have been rehabilitated since April 1, 1980. This exceeds the City's precredited need by 56 units and, in accordance with COAH rules eligible credits are capped at the fair share number of 28. The rental project is the Salem Manor Apartments which was rehabilitated through the HUD Moderate Rehabilitation program at a total cost of \$1.03 million which averages approximately \$12,000 per unit. In the Moderate Rehabilitation program affordability must be maintained for 15 years and the control is tied to the unit rather than the tenants. The program director/administrator for the project was the New Jersey Department of Community Affairs. The municipality also submitted information documenting that the units were raised to code standard and all of the households were eligible low and moderate income families.

The plan states that the City will encourage further rehabilitation through its continuing participation in County and State rehabilitation programs.

ADJUSTMENTS

Salem did not request any adjustments to its precredited need.

FAIR SHARE PLAN

As the City met its entire need through rehabilitation credits a fair share plan was not submitted.

RECOMMENDATION

As the City of Salem has met its fair share obligation through continuous rehabilitation efforts since April 1, 1980 and its housing element meets COAH requirements, substantive certification is recommended.

DC:va

P0240K

*CARPENTER STREET REDEVELOPMENT PLAN MAP
AND PROPERTY LIST*

ORDINANCE NO. 0018

AN ORDINANCE ADOPTING THE CARPENTER STREET
REDEVELOPMENT PLAN

WHEREAS, the Council passed Resolution 2000-125 determining a certain area of the City to be in need of redevelopment, designating said area "the Carpenter Street Redevelopment Area", and directing the Planning Board to prepare a proposed redevelopment plan for said area; and

WHEREAS, the Planning Board has completed the proposed plan, the same being entitled "Carpenter Street Redevelopment Plan", and transmitted the same to this Council; and

WHEREAS, the Council has considered the proposed Redevelopment Plan and desires to adopt the same and thereby have and exercise the powers set forth in the Local Redevelopment and Housing Law;

NOW, THEREFORE BE IT HEREBY ORDAINED, by the Common Council of the City of Salem, in the County of Salem and State of New Jersey that the Carpenter Street Redevelopment Plan be and hereby is adopted and the City shall thereby have and exercise the powers set forth in the Local Redevelopment and Housing Law.

THIS ORDINANCE shall take effect according to law.


ROBERT D. JOHNSON
Council President

NOTICE is hereby given that the foregoing Ordinance was introduced and passed on first reading at a meeting of the Common Council of the City of Salem held on November 20, 2000, and ordered published in accordance with law. Said Ordinance will be considered for final passage at a meeting of the Common Council to be held on December 4, 2000 at 7:30 p.m. at the Salem County Court House which time all persons interested may appear for or against the passage of said Ordinance.

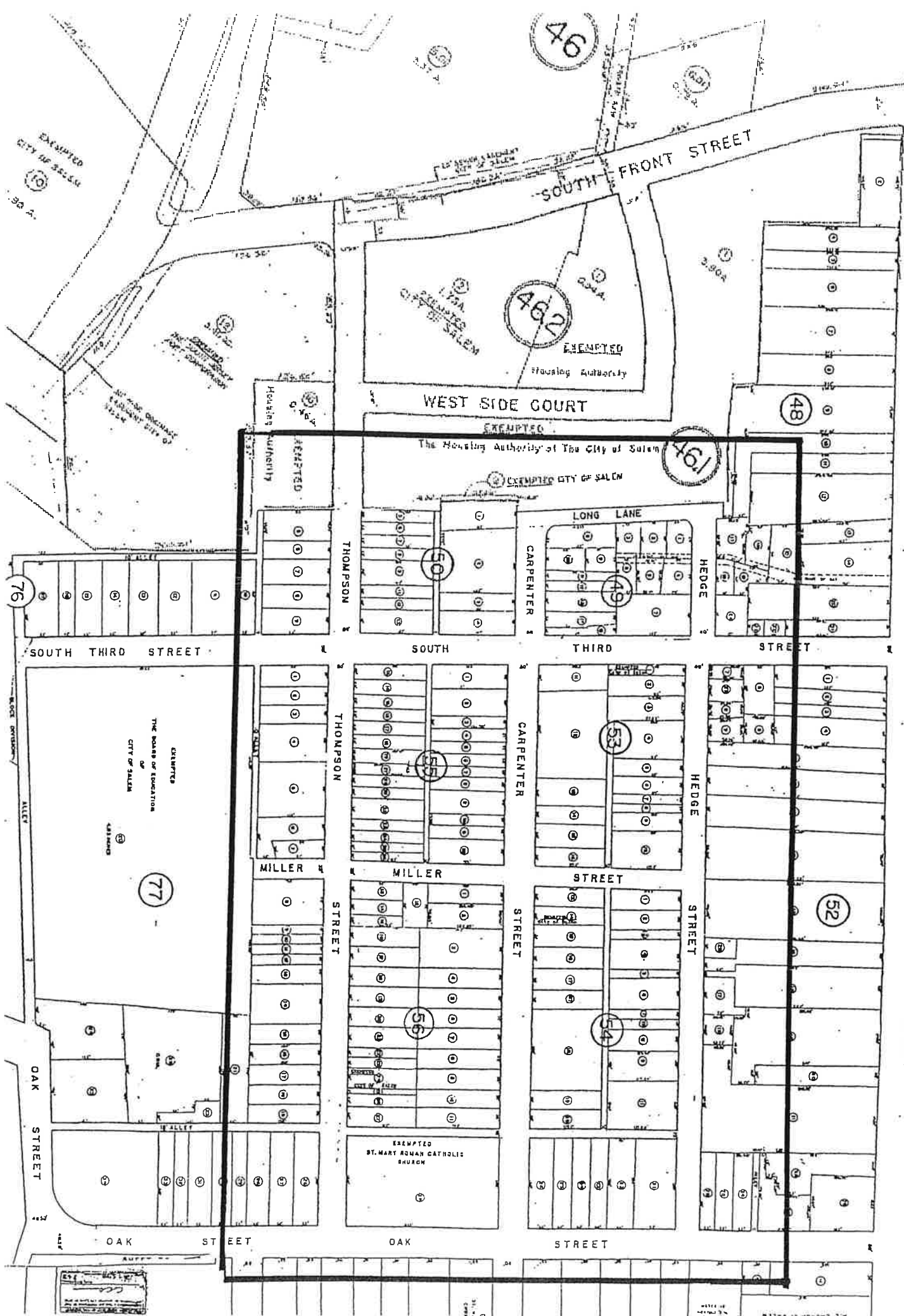

BARBARA A. WRIGHT
City Clerk

3RD DAY
BASE MAP

WEST

76
M14034

SHEU



CARPENTER STREET REDEVELOPMENT PLAN PROPERTY LIST

The redevelopment plan targets for acquisition those properties within its boundaries that are vacant land, unoccupied structures, and dwellings occupied by tenants. Owner occupied properties will be acquired only on the basis that the owner voluntarily offers or agrees to sell their property to the City. The priority of acquisition is for vacant and unoccupied properties to be acquired first. Occupied properties that will require relocation of the current residents will be acquired only if there is a compelling reason to justify the acquisition from a strategic redevelopment standpoint, consistent with the "Eminent Domain Act of 1971", N.J.S. 20:3-1 et seq.

The following is a list of the properties in the redevelopment area that are not owner occupied and may be acquired to fulfill the goals and objectives of the redevelopment plan. Properties marked with an asterisk (*) are currently vacant/unoccupied as reported to the City in a recent inventory. The list is not all inclusive and may contain inaccuracies due to the dynamic nature of property ownership and tenancy.

Block Lot Block Lot Block Lot

1.	48	19	35.	54	1	70.	56	26
2.	48	22	36.	54	4	71.	56	27 *
3.	48	23	37.	54	7			
4.	48	24	38.	54	9	72.	76	5
5.	49	2	40.	54	11	73.	76	6
6.	49	3	41.	54	16 *	74.	76	9
7.	49	5	42.	54	20	75.	77	1 *
8.	49	6	43.	54	21	76.	77	7
9.	49	8	44.	54	28	77.	77	9
10.	49	9	45.	55	3	78.	77	11 *
11.	50	3 *	46.	55	5	80.	77	13
12.	50	4	47.	55	6	81.	77	14
13.	50	6 *	48.	55	7 *	82.	77	16
14.	50	11	49.	55	8 *	83.	77	17
15.	50	13	50.	55	10	84.	77	18
16.	52	5	51.	55	13	85.	77	19 *
17.	52	6	53.	55	15			
18.	52	7	54.	55	17			
19.	52	8	55.	55	20			
20.	52	9 *	56.	55	22			
21.	52	24	57.	55	23			
22.	52	27 *	58.	55	25 *			
23.	53	3	59.	56	2 *			
24.	53	4 *	60.	56	6 *			
25.	53	5 *	61.	56	8			
26.	53	7	62.	56	9 *			
27.	53	8	63.	56	10			
28.	53	9	64.	56	14			
29.	53	12	65.	56	15			
30.	53	13 *	66.	56	16			
31.	53	14	67.	56	20 *			
32.	53	15 *	68.	56	21 *			
33.	53	16	69.	56	25			

CITY OF SALEM

RESOLUTION 01-

A RESOLUTION APPROVING THE REDEVELOPMENT PROJECT APPLICATION
OF PENNROSE PROPERTIES, INC.

WHEREAS, pursuant to N.J.S.A. 40A:12A-7 the City adopted the Carpenter Street
Redevelopment Plan by the passage of Ordinance 0018; and

WHEREAS, Pennrose Properties, Inc. ("Pennrose") has pursuant to N.J.S.A. 40A:20-8
submitted a Redevelopment Project Application to the Mayor of the City of Salem who has
submitted the same to this City Council with his recommendation that the same be approved; and

WHEREAS, the Council wishes to approve the Application, including the proposed:
payment in lieu of tax financial agreement ("the PILLOT Agreement") presented in accordance with
the Long Term Tax Exemption Law, specifically N.J.S.A. 40A:20-8(f); and the Redeveloper's
Agreement presented in accordance with N.J.S.A. 40A:12A-8(f); submitted therewith; now
therefore,

BE IT HEREBY RESOLVED by the Common Council of the City of Salem in the
County of Salem and State of New Jersey as follows:

1. The Redevelopment Project Application submitted by Pennrose is hereby approved;
2. The Mayor and Clerk are hereby authorized, empowered and directed to execute the
proposed Redeveloper's Agreement; and
3. The Mayor and Clerk are hereby authorized, empowered and directed to execute the
proposed PILLOT Agreement providing for a service charge of 10% of the annual gross
revenue of the project.

ROBERT JOHNSON, Council President

I hereby certify the above to be a true copy of Resolution No. _____ adopted by the
Mayor and Common Council of the City of Salem, at a meeting held on Monday, _____,
2001.

BARBARA A. WRIGHT, City Recorder









Properties Subject to Redevelopment Agreement

Block	Lot	Property #	Property Street	Occupancy	Status	BR
49	7	11	South Third Street			2
49	7	13	South Third Street			2
49	7	15	South Third Street			2
49	7	17	South Third Street			2
49	11	67	Carpenter Street			3
49	12	65	Carpenter Street			
49	13		Carpenter Street	HC		3
49	13		Carpenter Street		flat	3
49	14	76	Carpenter Street			2
49	15	78	Carpenter Street			2
50	5	60	Thompson Street		twin	3
50	7	64-66	Thompson Street		twin	3
50	8		Thompson Street		twin	3
52	19	126-128	Hedge Street			2
52	19	126-128	Hedge Street			2
53	1	81	Hedge Street		twin	3
53	2	83	Hedge Street		twin	3
53	4	91A	Hedge Street		twin	3
53	4	91B	Hedge Street		twin	3
53	5	93A	Hedge Street		twin	3
53	5	93B	Hedge Street		twin	3
53	10	103	Hedge Street			3
53	10	105	Hedge Street			3
53	12	90-96	Carpenter Street	Comm bldg		
53	13	98	Carpenter Street	comm parking		
53	16	106-108	Carpenter Street		vacant	2
53	16	106-108	Carpenter Street		vacant	2
54	5	119	Hedge Street			2
54	6	123-125-127	Hedge Street			2
54	6	125	Hedge Street			2
54	6	127	Hedge Street			2
54	8	133	Hedge Street			2
54	8	135	Hedge Street			2
54	13	112	Carpenter Street			3
54	14	114	Carpenter Street			2
54	15	116	Carpenter Street	HC		3
54	15	116	Carpenter Street		flat	3
54	17	124	Carpenter Street	HC		3
54	17	124	Carpenter Street		flat	3
54	27	126	Carpenter Street			2
55	1	81-83	Carpenter Street			2

Properties Subject to Redevelopment Agreement

Block	Lot	Property #	Property Street	Occupancy Status	BR
55	1	81-83	Carpenter Street		2
55	2	85-87	Carpenter Street		3
55	2	85-87	Carpenter Street		3
55	3	89	Carpenter Street	vacant	2
55	4	91	Carpenter Street		2
55	5	93	Carpenter Street	occupied	2
55	6	95	Carpenter Street	occupied	2
55	9	101-103	Carpenter Street		2
55	9	101-103	Carpenter Street		2
55	9	101-103	Carpenter Street		2
55	11	107	Carpenter Street		2
55	12	109-111	Carpenter Street		2
55	12	109-111	Carpenter Street		2
55	12	109-111	Carpenter Street		2
55	24	106	Thompson Street		3
55	26	110	Thompson Street		2
56	1	113	Carpenter Street		3
56	3	119	Carpenter Street		3
56	3	119	Carpenter Street		1
56	4	121	Carpenter Street		2
56	4	123	Carpenter Street		2
56	5	125-127	Carpenter Street	HC	3
56	5	125-127	Carpenter Street	flat	3
56	24	138	Thompson Street	HC	3
56	24	138	Thompson Street	flat	3
56	27	150-152	Thompson Street	vacant	2
56	27	150-152	Thompson Street	vacant	2
			one bedroom		1
			two bedroom		34
			three bedroom		28
			four bedroom		0
			To be Acquired		

SALEM REDEVELOPMENT
INFILL HOUSING SITE PLAN

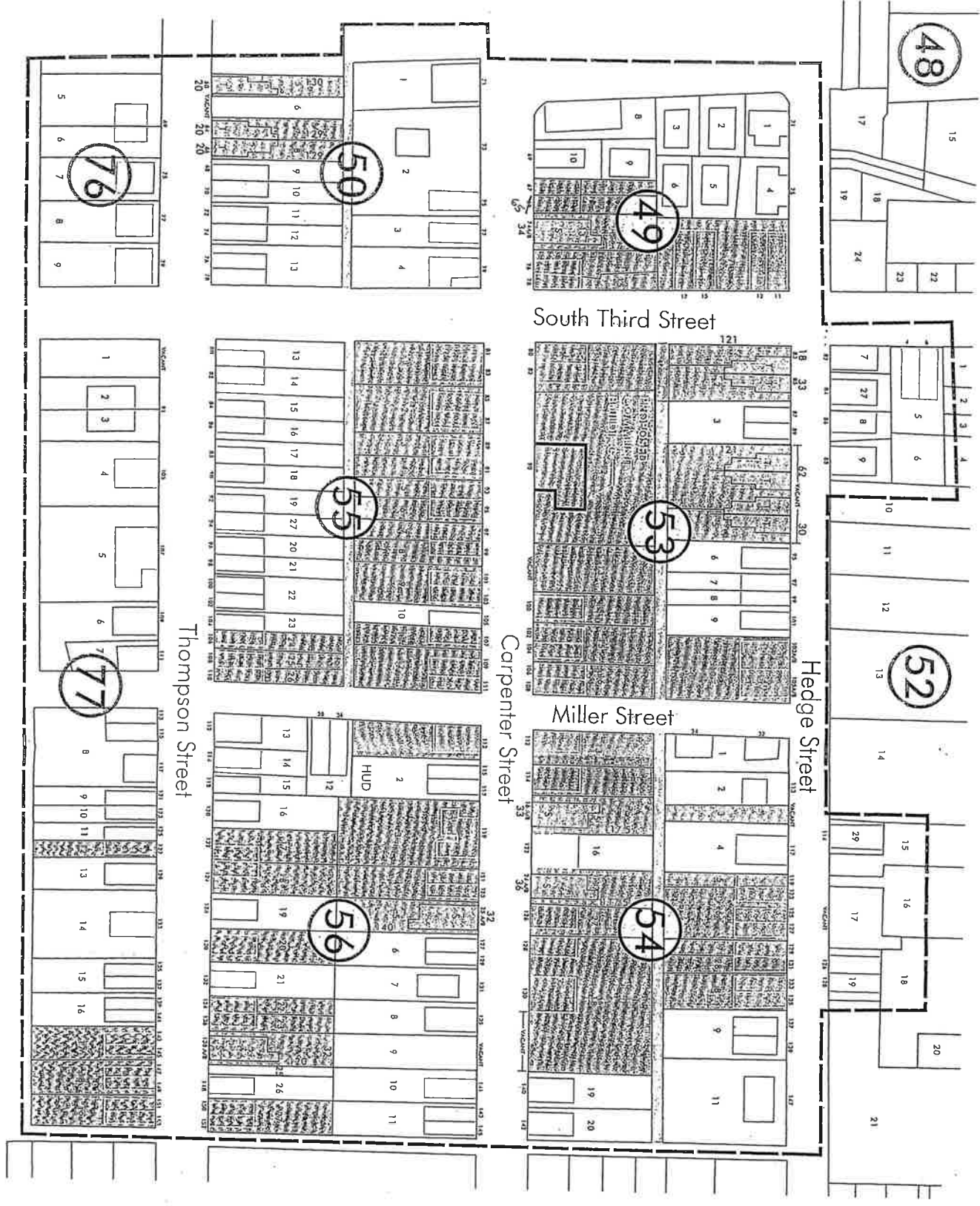
-  New Infill Housing Lots
-  Redeveloped Units
-  Block Number
-  Lot Number
-  Street Address
-  Single
-  Twin
-  Lot Dimensions

PENROSE
P r o p e r t i e s , I n c .

KITCHEN & ASSOCIATES
ARCHITECTURAL
SERVICES, P.A.



Noble Preservation
S e r v i c e s , I n c .



DATASET OF REHABILITATION PROJECTS 1990 - 2000

REHABILITATION PROJECTS

MONT

BLOCK LOT ST

OL

OM

RL

RM

UNK

FIN INSP

EXPENDED

COMP

LIEN

CODE

1712 Salem CItcy

SALEM

106 28 PRIOR-CYCLE REHABS

1	55 WALNUT STREET - SC	6	0	0	0	0	0	0	28	/	0	28	0	
2	192 CHESTNUT STREET - SC	6	0	0	0	0	0	0	1	03/23/1992	12,200	1	0	
3	98 CHESTNUT STREET - SC	6	0	0	0	0	0	0	1	03/09/1992	8,655	1	0	
4	77 CHESTNUT STREET - SC	6	0	0	0	0	0	0	1	05/22/1992	650	1	0	
5	194 VICTORY AVENUE - SC	6	0	0	0	0	0	0	1	05/18/1992	12,449	1	0	
6	61 CHESTNUT STREET - SC	6	0	0	0	0	0	0	1	03/09/1992	7,990	1	0	
7	139 WESLEY STREET - SC	6	0	0	0	0	0	0	1	02/10/1992	11,380	1	0	
8	85 WALNUT STREET - SC	6	0	0	0	0	0	0	1	01/04/1992	14,950	1	0	
9	87 CHESTNUT STREET - SC	6	0	0	0	0	0	0	1	02/01/1992	6,235	1	0	
10	167 CHESTNUT STREET - SC	6	0	0	0	0	0	0	1	05/05/1992	6,675	1	0	
11	187 COOK AVENUE - SC	6	0	0	0	0	0	0	1	03/11/1992	6,900	1	0	
12	47 WALNUT STREET - SC	6	0	0	0	0	0	0	1	11/18/1991	10,395	1	0	
13	34 WALNUT STREET - SC	6	0	0	0	0	0	0	1	06/10/1992	763	1	0	
14	41 CHESTNUT STREET - SC	6	0	0	0	0	0	0	1	12/31/1991	10,725	1	0	
15	80 CHESTNUT STREET - SC	6	0	0	0	0	0	0	1	10/21/1991	11,230	1	0	
16	17 OLIVE STREET - SC	6	0	0	0	0	0	0	1	03/11/1992	9,575	1	0	
17	275 SINICKSON STREET - SC	6	0	0	0	0	0	0	1	07/25/1991	14,657	1	0	
18	22 ELM STREET - SC	6	0	0	0	0	0	0	1	10/22/1991	13,445	1	0	
19	363 MAGNOLIA STREET - SC	6	0	0	0	0	0	0	1	08/14/1991	5,636	1	0	
20	25 ELM STREET - SC	6	0	0	0	0	0	0	1	07/31/1991	13,683	1	0	
21	97 UNION STREET - SC	6	0	0	0	0	0	0	1	02/06/1992	15,000	1	0	
22	10 OLIVE STREET - SC	6	0	0	0	0	0	0	1	08/02/1991	14,140	1	0	
23	26 DAVIS AVENUE - SC	6	0	0	0	0	0	0	1	08/16/1991	14,800	1	0	
24	47 UNION STREET - SC	6	0	0	0	0	0	0	1	08/14/1991	11,975	1	0	
25	269 1/2 E. BROADWAY - SC	6	0	0	0	0	0	0	1	06/14/1991	5,475	1	0	
26	8 OLIVE STREET - SC	6	0	0	0	0	0	0	1	04/15/1992	6,000	1	0	
27	423 E. BROADWAY - SC	6	0	0	0	0	0	0	1	07/30/1991	14,335	1	0	
28	194 VICTORY AVENUE - SC	6	0	0	0	0	0	0	1	03/02/1992	10,600	1	0	
29	65 UNION STREET - BH	6	0	0	0	0	0	0	1	01/06/1992	9,855	1	0	
30	421 GRIEVES PARKWAY - BH	6	0	0	0	0	0	0	1	09/24/1991	8,350	1	0	
31	17 DAVIS AVENUE - BH	6	0	0	0	0	0	0	1	03/27/1992	4,500	1	0	
32	16 EAKIN STREET - BH	6	0	0	0	0	0	0	1	08/12/1992	14,975	1	0	
33	45 ELM STREET - BH	6	0	0	0	0	0	0	1	12/13/1991	12,600	1	0	
34	78 WALNUT STREET - BH	6	0	0	0	0	0	0	1	09/12/1991	2,592	1	0	
35	25 DAVIS AVENUE - BH	6	0	0	0	0	0	0	1	07/16/1992	14,325	1	0	
36	57 ELM STREET - BH	6	0	0	0	0	0	0	1	03/19/1992	6,000	1	0	
37	72 ELM STREET - BH	6	0	0	0	0	0	0	1	08/26/1991	8,000	1	0	
38	228 CHURCH STREET - BH	6	0	0	0	0	0	0	1	07/29/1992	4,885	1	0	
39	48 OLIVE STREET - BH	6	0	0	0	0	0	0	1	06/26/1992	15,000	1	0	
40	43 ELM STREET - BH	6	0	0	0	0	0	0	1	12/20/1991	9,850	1	0	
41	61 CHESTNUT STREET - NPP	6	0	0	0	0	0	0	1	10/20/1991	4,375	1	0	
42	41 CHESTNUT STREET - NPP	6	0	0	0	0	0	0	1	08/28/1992	3,775	1	0	
43	15 CHESTNUT STREET - NPP	6	0	0	0	0	0	0	1	08/29/1992	6,500	1	0	
44	47 WALNUT STREET - NPP	6	0	0	0	0	0	0	1	10/20/1992	7,263	1	0	
45	109 CHESTNUT STREET - NPP	6	0	0	0	0	0	0	1	02/12/1993	4,836	1	0	
46	9 CHESTNUT STREET - NPP	6	0	0	0	0	0	0	1	06/01/1992	4,350	1	0	
47	98 CHESTNUT STREET - NPP	6	0	0	0	0	0	0	1	08/10/1992	7,150	1	0	
48	94 CHESTNUT STREET - NPP	6	0	0	0	0	0	0	1	10/01/1992	1,997	1	0	
49	77 CHESTNUT STREET - NPP	6	0	0	0	0	0	0	1	05/15/1992	3,176	1	0	