



SAMPLE REPORT

Property Intelligence Report

A four-unit house in Asbury Park, New Jersey

City of Asbury Park, Monmouth County¹



Front elevation of the subject property, site photograph 1.²

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October 2026

Records reviewed August 10 through October 4, 2026. Site photographs taken July 26, 2026.³

Sample report. Published with the approval of the owner's family. Identifying, personal, and financial details have been removed.

¹Exhibit A, county property card, header: "Land Desc 50X100," "Acreage 0.115," "Class 2," "Zone R1." Block, lot, and street address are omitted from this sample.

²Exhibit E, photo 1; same image as Memorandum Exhibit E, Photograph 1, "Front exterior view" (address omitted) (Exhibits A to G review packet, page 13).

³Exhibit E, CompanyCam report cover ("Jul 26, 2026 | 87 Photos") and photo timestamps, photo 1 at 3:08 PM, photo 87 at 3:29 PM.



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What this report is and is not. Research and construction consulting only, with no valuation, legal, title, zoning, or code-compliance opinion.	



Bottom line

This is a 1920 stucco house on a 50 by 100 foot lot in Asbury Park's single-family R1 zone, and the public records do not agree on what it is.^{4,5} The county card calls it a two-story "multi family" building with an estimated 2,560 square feet and no unit count, while the State has registered it as a four-unit multiple dwelling with an apartment on a third floor.^{6,7} The City permit list shows three permits still open and no permit or certificate of occupancy creating four units.⁸ The State registration is shown as expired, and the State's own records disagree on whether the units are lead exempt.^{9,10} A State environmental agency notification of a leaking underground storage tank at the address appears in a 2025 public dispatch record, and its case status is unknown.¹¹ The house sits inside the boundary of a State-eligible, unlisted historic district.¹² None of these items appears on a listing page. Each is cheaper to settle before a contract than during one.

Purpose

Put every public record attached to this address in one place before the property is sold, financed, or put to a new use: what the County, City, and State have on file, where those records disagree, what a buyer's attorney, lender, or inspector is likely to find, and which records are still being requested.

1. Property at a glance

Item	County property card	Other record	Status
Block and lot	Withheld in this sample ¹	Same on the State registration ¹³	Agree
Property class	Class 2 ¹	Aggregator: "2 - Residential (4 Families or less)" ¹⁴	Agree

⁴Exhibit A, "Year Built: 1920," "Exterior Fin: STUCCO," "Land Desc 50X100."

⁵Exhibit H, Section 1: Zone_1 "R1," Zone_NAME "Single Family Residential."

⁶Exhibit A, Building Information: "Story Height: TWO STORY," "Style: MULTI FAMILY," "Type and Use: N.A.," "Source: ESTIMATED," "Livable Area: 2560," "BASEMENT 1152 SF, FIRST STORY 1408 SF, UPPER STORY 1152 SF." Exhibit L, Memorandum No. 2, Section 1: the card "states no unit count."

⁷Exhibit F, "Stories above ground 3," "Stories below ground 0," "Apartment 1 Floor 1," "Apartment 2 Floor 2," "Apartment 3 Floor 2," "Apartment 4 Floor 3." Uncertified portal summary.

⁸Exhibit D, City permit list, header "Construction Permits" (property line redacted), "Date Printed: 8/10/2026."

⁹Exhibit I, valuation data pull, item 13: "Status alert on the record: Certificate of Registration is EXPIRED, recertification required." Live portal review August 10, 2026; uncertified.

¹⁰Exhibit B, "TOTAL NUMBER OF LEAD EXEMPT UNITS: 4"; Exhibit F, "Lead Exemption None," "All four apartments displayed 'No'." Exhibit L, Memorandum No. 2A, Section 3.

¹¹Exhibit G, incident report printed 08/27/26, page 3 supplement, 15:51:27 09/09/25: "NJ DEP LEAVING NOTIFICATION FOR PD... LEAKING UNDERGROUND STORAGE TANK WITH STRONG PETROLEUM ODOR ... SOMEONE CUT TOP OFF TANK."

¹²Exhibit L, Memorandum No. 2, Section 3: "State mapping places [the property] within the digitized district boundary." Exhibit I, deep verify A2. No local capture of the GIS query (Exhibit M, historic card).

¹³Exhibit B, certificate printed 2/25/2022: buildings 1, units 4, lead-exempt units 4, building use "Multiple Dwelling," ownership "Individual/Sole Proprietorship," date of transfer of ownership 5/13/2015, block and lot recorded (omitted here). Exhibit H, opening paragraph: "year constructed left blank."

¹⁴Exhibit H, Section 6 (NJTaxRecords.net, third-party aggregator): Property Class "2 - Residential (4 Families or less)," "0.115 acre (5,001 sq.



Item	County property card	Other record	Status
Zone	R1 ¹	City zoning map and GIS layer: R1, Single Family Residential ¹⁵	Agree
Lot size	"50X100," 0.115 acre ¹	Aggregator: about 74 by 110 feet, 5,001 square feet ¹⁴	Records conflict
Year built	1920 ¹	State certificate: year constructed left blank ¹³	No conflict, one blank
Stories	"TWO STORY" ⁶	State portal: 3 stories above ground, 0 below ⁷	Records conflict
Floor area	Basement 1,152 sf; first story 1,408 sf; upper story 1,152 sf; livable 2,560 sf, source "ESTIMATED" ⁶	No measured survey in the file ¹⁶	Not measured
Style and use	Style "MULTI FAMILY"; Type and Use "N.A."; no unit count ⁶	State registration: 4 units, "Multiple Dwelling" ¹³	Unit count only on State record
Rooms	Total 11, bedrooms 5, baths 4; kitchens printed as "Mod:1 Avg:3," four in all ¹⁷	Listing data: 5 beds, 3 baths (August 10); a later capture shows 6 and 4 ¹⁸	Records conflict
Exterior and structure	Stucco; hip roof; tile roof material; concrete block foundation ¹⁷	Site photos show stucco walls and a block foundation wall ¹⁹	Consistent
Heat	"FORCED HOT AIR 2560 SF" ¹⁷	Site photos show cast iron radiators and a basement boiler ²⁰	Records and photos differ
Other card entries	Open porch 320 sf; concrete patio 100 sf; small dormer, 3 ¹⁷		
Card condition fields	Condition "NORMAL"; quality 45; effective age 35 years ¹⁷		

The card's floor areas add to 2,560 square feet for the two stories it lists, and the card marks the figure as estimated.⁶ The card has no entry or area for a third level.²¹ A licensed measurement would settle both the story count and the area.

ft.), "approximate lot dimensions of '74 × 110 ft.'," "Owner data omitted (redacted at source under NJ's Daniel's Law)."

¹⁵Exhibit H, Section 1 A and B: City map dated January 2022; GIS point query returned "R1," "Single Family Residential"; offset query on the opposite side of the street "returned P1 (Parks)."

¹⁶Exhibit L, Memorandum No. 2, Section 1: neither record "supplies a measured survey."

¹⁷Exhibit A, Building Information: "Roof Type: HIP," "Roof Material: TILE," "Foundation: CONCRETE BLOCK," "Condition: NORMAL," "Quality: 45," "Bath: Mod: Avg:4," "Kitchen: Mod:1 Avg:3," "Room Count: Tot:11 Bed: 5 Bth: 4," "Eff Age (Years): 35," "FORCED HOT AIR 2560 SF," "3 FIXTURE BATH 4," "SMALL DORMER 3," "OPEN PORCH 320 SF," "CONC PATIO 75 100 SF."

¹⁸Exhibit I, valuation data pull, item 7 (Zillow, August 10, 2026): "Off Market," "5 beds / 3 baths / 2,560 sqft." Exhibit J, capture dated August 16, 2026: "For sale," visible numerals "6," "4," "2,560" with labels cut off.

¹⁹Exhibit E, photos 77, 78, 82 (stucco walls); photos 33, 42 (concrete block walls in basement).

²⁰Exhibit E, photos 19, 50, 53, 62, 67 (cast iron radiators); photo 31 (boiler beside tank water heater); photos 15, 16 (foil-wrapped duct in open ceiling).

²¹Exhibit L, Memorandum No. 2, Section 1: "It carries no third-floor entry or area." Exhibit A.



2. Records history

County property card. The Monmouth County card for the subject property was retrieved August 25, 2026, with county search data current as of August 21, 2026.²² Its sale date field reads "00/00/00."²³ Its site section lists sewer as "SEW/WATER," gas as "SEWER ONLY" (as printed), topography "LEVEL," and road "PAVED."²⁴ Its sketch shows a one-story section and a two-story section over a basement, with no third-level notation.²⁵

State registration history. The State Department of Community Affairs (DCA) Certificate of Registration, printed February 25, 2022, records one building, four units, four lead-exempt units, the use "Multiple Dwelling," ownership type "Individual/Sole Proprietorship," and a May 13, 2015 date of transfer of ownership.¹³ DCA's Bureau of Housing Inspection portal, read in full on August 22, 2026, lists inspections back to a December 20, 2004 cycle.²⁶ See Section 3.

Ownership chain. The deed chain was not pulled for this report. NOT FOUND in the file: recorded deeds, prior sale prices, and the full chain of title.²⁷ The only transfer date in the file is the State registration's May 13, 2015 entry.¹³ Owner names are omitted here as private individuals; one public aggregator also omits owner data under New Jersey's Daniel's Law.¹⁴

Municipal permits. A one-page City construction permit list for the subject property, printed August 10, 2026, was produced through a public records request.⁸ It shows four permits:²⁸

Permit	Work type and description	Issued	Status on the list
Permit 1	Alteration: "REPLACE WATER HEATER / REPLACEMENT WATER HEATER," subcode M	February 9, 2022	Open
Permit 2	Alteration: "REPLACE WATER HEATER," subcodes P F	June 10, 2009	"CA and Close Date Issued," closed August 28, 2009
Permit 3	Alteration: "Electrical Alterations," subcode E	October 24, 2002	Open
Permit 4	Alteration: "Alterations," subcode B	October 2, 2002	Open

²²Exhibit L, Memorandum No. 2, Exhibit list A: "retrieved August 25, 2026; county search data as of August 21, 2026." Exhibit A card footer date "08/25/26."

²³Exhibit A, "SALE DATE 00/00/00."

²⁴Exhibit A, Site Information: "Sewer: SEW/WATER," "Gas: SEWER ONLY," "Topography: LEVEL," "Road: PAVED."

²⁵Exhibit A, sketch labels "1S/CR" and "2S/B/FA"; Exhibit I, valuation data pull, item 1: "no third-level notation anywhere on the card."

²⁶Exhibit M, DCA registration card, "Inspection history. COMPLETE 2026-08-22, both PREVIOUS INSPECTIONS pages read live," table beginning "CY-12/20/2004 ... 22." Exhibit F, inspection history paragraph.

²⁷Exhibit H, Section 6 Unresolved: owner of record "requires either a County Clerk deed search or a direct Tax Assessor record request." No deed is in the file.

²⁸Exhibit D, four rows: Permit 1 (Alteration, applied 1/28/2022, issued 2/9/2022, Open, M); Permit 2 (issued 6/10/2009, "CA and Close Date Issued," P F, closed 8/28/2009); Permit 3 (issued 10/24/2002, Open, E); Permit 4 (issued 10/2/2002, Open, B).



The list shows no permit creating a fourth unit and no certificate of occupancy establishing four units.²⁹ Because the production is only a permit list, that absence is not proof that no such record exists.²⁹ The City's full construction, zoning, and certificate-of-occupancy file has not been produced.³⁰

Certificates of occupancy. NOT FOUND. No certificate of occupancy for any unit appears in the file.²⁹ The State portal's certificate of occupancy field was blank when reviewed August 10, 2026.³¹

3. Use and registration

What the State record shows

The 2022 certificate is official evidence that the property was registered with the State as a four-unit multiple dwelling.³² DCA issued an Order to Annually Certify dated February 25, 2025 and processed February 26, 2025, which states the registration had to be certified before February 25, 2025.³³ The portal flagged the Certificate of Registration as expired, with recertification required, when reviewed August 10, 2026.⁹

The certificate's own footer states that on "any transfer of title, it shall be the duty of the new owner(s) to file with the commissioner within 20 days of such transfer an application for a new certificate of registration."³⁴

The portal review of August 22, 2026 displayed four apartments: Apartment 1 on floor 1, Apartments 2 and 3 on floor 2, and Apartment 4 on floor 3.⁷

What the State record does not prove

DCA registration concerns State housing-inspection administration. It does not replace a municipal zoning determination or certificate of occupancy, and it does not establish when or how four units were created or whether that use continued.³² Current DCA guidance tells construction officials to obtain a DCA Certificate of Registration before issuing a certificate of occupancy, so the two records serve different functions.³⁵

²⁹Exhibit L, Memorandum No. 2, Section 1, "Municipal file gap": "The page shows no permit creating a fourth unit and no certificate of occupancy establishing four lawful units. Because the production is only a limited permit list, that absence is not proof that no such record exists."

³⁰Exhibit L, Memorandum No. 2, Section 1: "The complete construction, zoning, and certificate-of-occupancy files are still needed."

³¹Exhibit I, valuation data pull, item 1: "Certificate of Occupancy field and construction-date field: both blank on file."

³²Exhibit L, Memorandum No. 2, Section 1, "DCA registration" paragraph.

³³Exhibit C, order: "February 25, 2025," "Processed: 02/26/2025," "prior to 2/25/2025 ... ORDERED to certify." Exhibit L, Memorandum No. 2A, Section 1.

³⁴Exhibit B, certificate footer, second paragraph (quoted in lower case here; printed in capitals).

³⁵Exhibit L, Memorandum No. 2A, Section 2, "Regulatory limit."



Inspection history (portal, not certified)

Period	Entry type	Violations shown
December 20, 2004 cycle	Periodic inspection, then three reinspections (October 2005, March 2006, September 2006)	22 at each entry
March 29, 2010	Periodic inspection	9
April 20, 2015	Periodic inspection, reinspected August 15, 2017	1
March 11, 2020	Addenda	8
October 12, 2020	Cyclical inspection	3
February to September 2022	Reinspections of the 2020 entries	5, then 3, then 0 on September 30, 2022
November 10, 2030	Next cyclical inspection	Not started

Source for the table: a live portal read on August 22, 2026, preserved in the project file but not as a certified extract.²⁶ The portal does not show whether the repeated count of 22 means 22 open items at each visit or the original count carried forward.³⁶

Conflict map

Question	County card	State certificate (2022)	State portal (2026 review)	Listing data (2026)	Site photos (July 26, 2026)
Stories	Two ⁶	Not stated	Three above ground ⁷	Not captured	Upper dormer level visible above the second floor at the rear ³⁷
Units	No count; "MULTI FAMILY" ⁶	Four ¹³	Four, by floor ⁷	Not captured	Interior doors numbered 2, 3, and 4; three wall mailboxes in an entry vestibule ³⁸
Kitchens	Four ("Mod:1 Avg:3") ¹⁷	Not stated	Not captured	Not captured	At least three separate kitchens photographed ³⁹
Bedrooms and baths	5 and 4 ¹⁷	Not stated	Not captured	5 and 3, then 6 and 4 ¹⁸	Not counted
Lead status	Not stated	Four lead-exempt units ¹³	"Lead Exemption: None," each apartment "No" ¹⁰	Not captured	Not observable
Floor area	2,560 sf, estimated ⁶	Not stated	Not captured	2,560 sf ¹⁸	Not measured
Listing status				"Off Market" on three portals August 10; a capture dated August 16 shows "For sale" ⁴⁰	

³⁶Exhibit F, inspection history paragraph: "The notes did not establish whether the original count was carried forward or which conditions remained open at each visit." Exhibit M, DCA card.

³⁷Exhibit E, photo 82 (rear elevation, exterior stair, dormer above second floor); photo 80 (exterior stair at rear).

³⁸Exhibit E, photos 75 (door "2"), 52 (door "3"), 64 (door "4"), 76 (three wall mailboxes); photo 46 (landing with leaded glass windows).

³⁹Exhibit E, photos 21 and 23 (wood cabinets, stone counters, stainless appliances); photo 63 (mosaic backsplash, white gas range); photo 65 (tile backsplash, electric range).



Plain reading: the county card and the State record describe the same building differently, and neither is a measured survey.⁴¹ The listing figures repeat the card's 2,560 square feet but not its room counts.¹⁸

4. Zoning and permitted use

District. The parcel is in R1, Single Family Residential, on the City's January 2022 zoning map and on a point query against the City's live zoning layer, re-run on both sides of the street; the opposite side of the street returned P1 (Parks).¹⁵

What R1 allows. Permitted principal uses are detached single family and essential municipal services facilities; accessory uses include garages, minor home occupations, and accessory dwelling units; conditional uses are major home occupations and houses of worship.⁴² A multifamily dwelling is not listed among R1's permitted, accessory, or conditional uses.⁴² The zoning article states that no use is permitted that is not listed "or unless permitted by action of the Zoning Board of Adjustment."⁴³

R1 bulk limits. Schedule 1 sets a 5,000 square foot minimum lot, 50 foot width, 6 foot side yard, 25 foot rear yard, and a height limit of 2.5 stories and 30 feet.⁴⁴ The State portal's three stories and the R1 limit of 2.5 stories do not match on paper; the card's two stories would.⁴⁵

Overlay. Records conflict. A research pass on August 10, 2026 concluded the property is outside the Waterfront Redevelopment Area.⁴⁶ A later pass on August 20, 2026 placed it inside the Waterfront Renovation Infill Area overlay, which adds bed and breakfast establishments as a conditional use (Code § 30-71.9).⁴⁷ The project's fact record states three independent checks put it inside, notes that the overlay boundary is described by street lines without a lot schedule, and notes that the Code reserves disputed boundary locations to the Board of Adjustment.⁴⁸ A written determination from the City would settle it.

Bed and breakfast definitions. The City defines the use twice. Chapter 30 describes a year-round owner-occupied single-family residence with no more than twelve transient guests; Chapter 12 describes a hotel-type establishment in a structure originally built as a private residence.⁴⁹ The general conditional-use standards were repealed in 2021, and the specific standards contain no bed and breakfast entry.⁴⁹

⁴⁰Exhibit I, deep verify D2: Zillow "Off Market," Homes.com "NOT LISTED FOR SALE," Realtor.com cache "Off Market," as of 2026-08-10. Exhibit J: "For sale" badge, capture dated August 16, 2026.

⁴¹Exhibit L, Memorandum No. 2, Section 1, "Story-count conflict"; Section 6, item 2.

⁴²Exhibit H, Section 2, quoting Code § 30-70.3(a) to (c): "A four-unit multifamily dwelling is not a permitted principal, accessory, or conditional use in R1."

⁴³Exhibit H, Section 2, quoting § 30-65(b). Exhibit M, zoning card: "Never quote it without that clause."

⁴⁴Exhibit H, Section 2, Schedule 1 (§ 30-67): "R1 5,000 sq. ft. 50 ft. 25 ft. 6 ft. 14 ft. 25 ft. 2.5 st. 30 ft."

⁴⁵Exhibit M, zoning card: "R1 Schedule 1 caps height at 2.5 stories and 30 feet. DCA says three stories."

⁴⁶Exhibit I, deep verify A4: "[the property] confirmed OUTSIDE the Waterfront Redevelopment Area via the city's own current zoning/redevelopment map."

⁴⁷Exhibit H, Section 1 B: "OVERLAY_ZONES_ALL_WGS1984 returned exactly one polygon: 'Waterfront Renovation Infill Area'; § 30-71.9 quoted.

⁴⁸Exhibit M, zoning card: "Three independent checks put [the property] inside it," "the boundary is described by street lines," "§ 30-16 reserves any disputed boundary location to the Board of Adjustment."

⁴⁹Exhibit M, bed and breakfast card: § 30-15 and § 12-10.1 definitions; "§ 30-76.2, the general standards, was repealed by Ord. No. 2021-21"; "§ 30-76.3 ... has no bed and breakfast entry." Exhibit L, Memorandum No. 2, Section 4, Path 2.



Nonconforming uses, as the Code reads. A use lawfully in existence when it became nonconforming "may be continued."⁵⁰ Under § 30-80.4(c) the burden is on the owner to show intent to continue a nonconforming use, and the Code sets no fixed vacancy period for abandonment.⁵¹ Under § 30-80.4(d) a nonconforming use may not be substituted in place of a conforming use.⁵² State law lets a prospective purchaser, mortgagee, or other interested person apply to the board of adjustment at any time for a certificate that a use existed before the ordinance that made it nonconforming, with the burden of proof on the applicant (N.J.S.A. 40:55D-68).⁵³ Whether this building's four-unit use qualifies is a legal question this report does not answer.⁵⁴

Transfer and rental rules. City Code § 12-7.1 bars occupying, renting, or transferring title to a dwelling unit without a certificate of inspection permitting occupancy from the Health Officer, and the fee schedule lists a separate "Sale of a Four-Unit Dwelling" tier.⁵⁵ Under the City's short-term rental article, a multifamily building may short-term rent no more than two units, and only if another unit is owner occupied as the owner's principal residence.⁵⁶

5. Historic and neighborhood context

Library Square Historic District. The district, State ID 4128, received a State Historic Preservation Office opinion of eligibility on January 9, 2003.⁵⁷ The State's list describes it as including portions of First, Second, and Third Avenues, Sewall, Asbury, and Grand Avenues, and Heck and Bergh Streets.⁵⁸ It is eligible, not listed, on the National or State Register.⁵⁷ State mapping places the subject property inside the digitized district boundary.¹² The file has no contributing-resource determination for this house.⁵⁹

What eligibility opens and what it does not. A National Park Service Part 1 preliminary determination can ask whether an unlisted building appears to qualify as a certified historic structure; it is nonbinding until the listing occurs.⁶⁰ The federal rehabilitation credit applies to income-producing certified historic structures, not owner-occupied private residences.⁶⁰ The NJEDA program materials state that a certificate of eligibility or a State Historic Preservation Office recommendation does not meet its listing requirement.⁶¹ Program rates and caps change and are not restated here.⁵⁹

⁵⁰Exhibit H, Section 3, quoting § 30-80.1.

⁵¹Exhibit H, Section 3, quoting § 30-80.4(c), and "Asbury Park's local ordinance sets no bright-line time period."

⁵²Exhibit H, Section 3, quoting § 30-80.4(d).

⁵³Exhibit H, Section 3, quoting N.J.S.A. 40:55D-68 (FindLaw copy, current through January 1, 2024).

⁵⁴Exhibit L, Memorandum No. 2, Section 4, Path 1: four-unit status "depends on proving when and how four units were lawfully established and whether that use continued."

⁵⁵Exhibit H, Section 7, quoting § 12-7.1 and § 12-7.8(b): "Sale of a Four-Unit Dwelling \$200.00."

⁵⁶Exhibit I, deep verify A3 and valuation data pull item 4, § 13-1300.4.b.4 and c.4.

⁵⁷Exhibit L, Memorandum No. 2, Section 3: "State ID 4128 ... opinion of eligibility on January 9, 2003 ... The district is eligible, not listed."

⁵⁸Exhibit I, valuation data pull, item 2, quoting the NJ HPO Monmouth County list: "Including portions of 1st, 2nd, 3rd, Sewall, Asbury, and Grand Avenues, Heck and Bergh Streets."

⁵⁹Exhibit M, historic card: "There is no contributing-building determination for [the property]," and rate and cap propositions "have no preserved primary capture in this lane."

⁶⁰Exhibit L, Memorandum No. 2, Section 3, second paragraph.

⁶¹Exhibit I, deep verify A2, quoting the NJEDA FAQ: "a certificate of eligibility or SHPO recommendation does not meet this criterion."



Neighborhood. The street at this block is a tree-lined street with on-street parking and a sidewalk planting strip.⁶² Desk measurements put the parcel roughly 1,550 to 1,660 feet from the boardwalk.⁶³ The land across the street is zoned P1, Parks.¹⁵ Two Sanborn fire insurance map volumes covering Asbury Park (1905 and 1930) are catalogued, but the sheet for this block has not been viewed.⁶⁴

6. Physical conditions observed

Eighty-seven photographs were taken at the property on July 26, 2026, between 3:08 PM and 3:29 PM.³ The photographs are uncaptioned and do not identify floors or units, so the groups below follow the photo sequence, not a confirmed floor plan.⁶⁵ The photographs document appearance on one date. They do not establish cause, when a condition began, its full extent, the required repair, cost, or responsibility.⁶⁶

Exterior (photos 1 to 3, 77 to 85). A front porch with round columns, a railing, and a beadboard porch ceiling.⁶⁷ Stucco side walls with exterior wiring running down the face, narrow side passages, and a neighboring building close on each side.⁶⁸ At the rear, an exterior stair rises to the upper level, and a dormer is visible above the second floor.³⁷ The rear yard is overgrown, with a pergola and fencing.⁶⁹



Figure 1. Rear elevation, exterior stair, upper dormer (site photo 82)



Figure 2. Front porch, beadboard ceiling (site photo 3)



Figure 3. Stucco side wall and side passage (site photo 78)

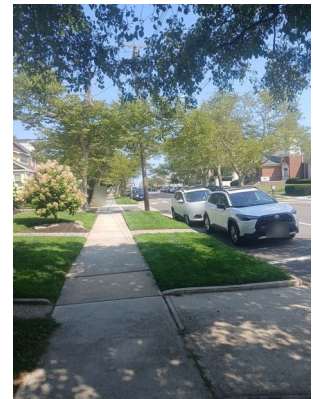


Figure 4. Street view (site photo 86)

Main living rooms (photos 4 to 16, 24 to 25). A brick fireplace with a mantel, wood strip flooring, a dining room with a coffered ceiling, and leaded and stained glass transom windows.⁷⁰ Ceiling tile is

⁶²Exhibit E, photos 86 and 87 (street view, July 26, 2026).

⁶³Exhibit I, deep verify A5: "~1,553-1,591 ft to the boardwalk/beach edge"; valuation data pull item 11: "nearest boardwalk point ≈1,660 feet." Desk measurements, not a survey.

⁶⁴Exhibit I, deep verify A1: Sanborn maps "catalogued at Princeton (1905, 45 sheets; 1930, 33 sheets)"; not viewed.

⁶⁵Exhibit E, report text: each photo carries only project, date, and creator; no captions.

⁶⁶Exhibit L, Memorandum No. 2, Section 2, second paragraph.

⁶⁷Exhibit E, photos 1, 2, 3.

⁶⁸Exhibit E, photos 77, 78.

⁶⁹Exhibit E, photos 79, 81, 83, 84.

⁷⁰Exhibit E, photos 4, 5 (fireplace, strip flooring); 11, 16 (coffered dining ceiling); 12 (leaded and stained glass windows).



missing or displaced in several rooms, with exposed framing, a foil-wrapped duct, and water-type staining on adjacent tiles.⁷¹ Plaster ceilings in another room show patched and open spots.⁷²

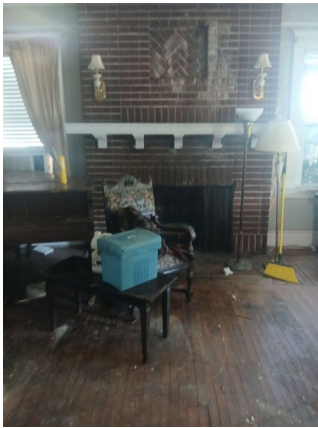


Figure 5. Brick fireplace, strip flooring (site photo 4)



Figure 6. Leaded and stained glass windows (site photo 12)



Figure 7. Open ceiling with framing, foil duct, stained tiles (site photo 15)

Small room with windows on two sides (photos 19 to 20). A ceiling opening and missing finish around a light fixture, with a cast iron radiator under the windows.⁷³



Figure 8. Ceiling opening around light fixture, radiator (site photo 19)

Kitchens (photos 21 to 23, 63, 65 to 66). At least three kitchens were photographed: one with wood cabinets, stone counters, and stainless appliances; one with a glass mosaic backsplash and a white gas range; and one with a tile backsplash and an electric range.³⁹ Debris covers the floor in the first.⁷⁴

⁷¹Exhibit E, photos 5, 6, 7, 14, 15, 16; photo 15 is Memorandum Exhibit E, Photograph 2, "Interior ceiling opening with exposed framing or building components and visible adjacent discoloration."

⁷²Exhibit E, photos 24, 25.

⁷³Exhibit E, photo 19; Memorandum Exhibit E, Photograph 3, "Interior ceiling opening and missing finish around a light fixture."

⁷⁴Exhibit E, photos 21, 22.



Figure 9. Kitchen one (site photo 21)



Figure 10. Kitchen two (site photo 63)



Figure 11. Kitchen three (site photo 65)

Baths (photos 17 to 18, 47 to 48, 60 to 62, 70 to 74). Several baths, including a clawfoot tub, pedestal sinks, and a subway-tile bath with a mosaic band.⁷⁵ In the tiled bath, the ceiling has an opening with torn finish material around a fixture, and a nearby ceiling area shows localized bubbling and wrinkling.⁷⁶



Figure 12. Bath ceiling opening (site photo 73)



Figure 13. Bath ceiling bubbling (site photo 74)

Halls, stairs, and unit doors (photos 26 to 27, 44 to 46, 51 to 54, 64, 75 to 76). Carpeted and painted stairs, a stair landing with leaded glass windows, interior doors numbered 2, 3, and 4, and a vestibule with three wall mailboxes.³⁸ A wall-mounted fire alarm control panel with a horn and strobe is mounted near a stair.⁷⁷

⁷⁵Exhibit E, photos 17, 47, 60, 61, 70, 71, 72.

⁷⁶Exhibit E, photos 73 and 74; Memorandum Exhibit E, Photographs 4 and 5: "Bathroom ceiling opening with torn finish material and a visible cavity"; "Bathroom ceiling surface with localized bubbling and wrinkling."

⁷⁷Exhibit E, photo 27.



Figure 14. Interior door numbered 3 (site photo 52)



Figure 15. Vestibule with three wall mailboxes (site photo 76)



Figure 16. Fire alarm control panel (site photo 27)

Bedrooms and other rooms (photos 49 to 50, 55 to 59, 67 to 69). Carpeted and wood-floored rooms with radiators; several rooms hold debris and stored contents.⁷⁸

Basement (photos 28 to 43). Concrete block foundation walls, a boiler beside a tank water heater, electrical panels on the block wall, and an open wall-mounted control panel with exposed wiring.⁷⁹ Several basement photos are too dark or blurred to describe.⁸⁰



Figure 17. Boiler and tank water heater (site photo 31)



Figure 18. Electrical panels on block foundation wall (site photo 42)

Heating, as observed. The card lists forced hot air.¹⁷ The photos show cast iron radiators in several rooms and a boiler in the basement, and also a foil-wrapped duct in one open ceiling.²⁰ The heating system type is not determined by this report.

⁷⁸Exhibit E, photos 49, 50, 55, 56, 58, 59, 67, 68, 69.

⁷⁹Exhibit E, photos 31 (boiler, water heater), 33 (block walls), 42 (panels on block wall), 36 and 43 (open control panel).

⁸⁰Exhibit E, photos 28, 29, 30, 37, 38, 39, 41.



7. Environmental items

Underground storage tank notification. The City police address history for the subject property lists 13 entries between 2023 and 2026; this report does not describe them, except one.⁸¹ A dispatch record dated September 9, 2025 logs a notification from the New Jersey Department of Environmental Protection (NJDEP) of a "leaking underground storage tank with strong petroleum odor" at the address, and states that the top of the tank had been cut off.¹¹ The record contains no NJDEP case number and no officer response.⁸²

Not established: whether NJDEP opened a case, whether any remediation occurred, and whether a no further action letter exists.⁸³ An open records request to NJDEP for the tank file was sent October 4, 2026.⁸⁴

Utilities on the card. The card lists "SEW/WATER" for sewer and "SEWER ONLY" for gas, as printed.²⁴ Neither entry identifies the heating fuel.

8. Roof measurement (Roofr aerial report): to be added

No aerial roof measurement has been ordered for this address. This section will hold the Roofr report's roof area, pitch, and facet diagram when it exists. The county card records a hip roof with tile roofing material.¹⁷

Roofr aerial roof report to be inserted

9. Open questions and records still to request

Records requests sent October 4, 2026 (responses pending). Five public records requests were sent: to the City of Asbury Park for code enforcement, construction, housing, and health records; to the City for

⁸¹Exhibit G, address history printed 08/27/26: "Total Incidents for This Report: 13," entries dated 2023 through 2026 (query range 01/01/23 to 08/10/26).

⁸²Exhibit G, incident report pages 1 to 3: "Clearance: NR No Report"; narrative page blank; no NJDEP case number. Exhibit M, DEP card.

⁸³Exhibit M, DEP notification card, "Not established."

⁸⁴Exhibit K, project status, 2026-10-04 entry: "the five OPRA's were sent (Asbury Park Code Enforcement, Fire/EMS, police body cam and 911; NJDEP tank; NJCA Bureau of Housing Inspection)." Request scopes: Exhibit K, OPRA request document, emails 1 to 5.



fire and EMS response records; to the City police for recordings and dispatch audio; to NJDEP for the underground storage tank file; and to DCA for the Bureau of Housing Inspection file.⁸⁴

Still open:

1. The City's complete construction, zoning, and certificate-of-occupancy file, including when and how four units were established.³⁰
2. The actual story count, measured floor area, and legal status of the uppermost level.⁴¹
3. The State's controlling lead-exemption record, given the conflict between the 2022 certificate and the 2026 portal display.¹⁰
4. The current registration status and the official inspection, violation, and closeout reports behind the portal history.³⁶
5. The NJDEP tank file and any closure record.⁸³
6. A written City determination on the overlay boundary and on which bed and breakfast definition governs.^{48,49}
7. Whether a City certificate of inspection permitting occupancy exists for any unit.⁵⁵
8. The lot dimensions: the card's 50 by 100 against an aggregator's approximate 74 by 110.¹⁴
9. The heating system type, given the card's forced hot air entry and the radiators in the photos.²⁰
10. The Sanborn map sheets for this block, and the date the R1 designation was first applied to it.^{64,85}
11. The deed chain and recorded instruments, through a title company search.²⁷

Free site visit. Field measurement of stories and floor area, and a look for tank fill or vent pipes, can be added to this report at the owner's option.

10. Exhibits

Letter	Title	Source type	Public in this sample
A	Monmouth County MOD-IV property card	County record	Yes (redacted)
B	NJ DCA Certificate of Registration (redacted)	State record	Yes (redacted)
C	NJ DCA Order to Annually Certify, dated February 25, 2025 (redacted)	State record	Yes (redacted)
D	City of Asbury Park construction permit list, printed August 10, 2026	City record (public records production)	Yes (redacted)
E	Site photographs, July 26, 2026 (87 photographs)	Site photographs	Yes (selected photographs)
F	DCA Service Portal record summary, August 22, 2026 review (redacted extract)	State portal summary (extract)	Yes (redacted extract)

⁸⁵Exhibit I, deep verify A4: "no source pins the date R1 was first adopted for this block relative to 1920."



Letter	Title	Source type	Public in this sample
G	City police address history and September 9, 2025 dispatch supplement (cited, not reproduced)	City police record	No (cited only)
H	Zoning and use research, Asbury Park Code and City GIS, August 20, 2026 (work file)	Research work file	No (cited only)
I	Records verification passes, August 10, 2026 (work file, cited items only)	Research work file	No (cited only)
J	Listing status capture, August 16, 2026 (cited, not reproduced)	Listing capture	No (cited only)
K	Project record of records requests sent October 4, 2026 (cited, not reproduced)	Project record	No (cited only)
L	Informational memoranda on property records and DCA registration, August 23, 2026 (source, not reproduced)	Informational memoranda	No (cited only)
M	Project fact records on DCA inspection history, zoning, and historic status (work file)	Project fact records	No (cited only)

Limits

Research and construction consulting only. No valuation or price opinion. This is not a title, legal, tax, appraisal, zoning, or code-compliance opinion. Every factual statement is tied to a record in the Exhibit list. Where a record does not answer a question, the report says so. A record that was not found is not proof that no record exists.

Several items above rest on live database reviews that were not preserved as certified agency extracts. Those items are marked in the footnotes and should be confirmed with the agency before anyone relies on them.⁸⁶

⁸⁶Exhibit F, "Important limitation" paragraph; Exhibit M, historic card, "Provenance limit."



Exhibit A. Monmouth County MOD-IV property card

Land Desc	50X100	Owners Name		Bank	00000
Bldg Desc		Street Address		Zip	07712
Qual	Addl Lots	City & State		Zone	R1
Acct#	Acreage 0.115	Class 2	Property Location		

DESCRIPTION	SKETCH
SITE INFORMATION Sewer: SEW/WATER Water: Gas: SEWER ONLY Topography: LEVEL Road: PAVED BUILDING INFORMATION Type and Use: N.A. Story Height: TWO STORY Style: MULTI FAMILY Exterior Fin: STUCCO Roof Type: HIP Roof Material: TILE Foundation: CONCRETE BLOCK Condition: NORMAL Quality: 45 Source: ESTIMATED Bath: Mod: Avg: 4 Old: Kitchen: Mod: 1 Avg: 3 Old: Room Count: Tot: 11 Bed: 5 Bth: 4 Year Built: 1920 Eff Age (Years): 35 Livable Area: 2560 BASEMENT 1152 SF FIRST STORY 1408 SF UPPER STORY 1152 SF FORCED HOT AIR 2560 SF 3 FIXTURE BATH 4 SMALL DORMER 3 OPEN PORCH 320 SF CONC PATIO 75 100 SF SALE DATE 00/00/00 SALE PRICE 0	

Copyright (c) 1999 MicroSystems-NJ.Com, L.L.C. 08/25/26 Scale: 10

Block, lot, street address, and assessment figures removed.



Exhibit B. NJ DCA Certificate of Registration (redacted)

2/25/2022

State of New Jersey
DEPARTMENT OF COMMUNITY AFFAIRS
CERTIFICATE OF REGISTRATION

REGISTRATION NUMBER: [REDACTED]

BUILDINGS:	1 TO 1	BUILDING USE:	Multiple Dwelling
TOTAL NUMBER OF UNITS OR PROPERTY:	4	OWNERSHIP:	Individual/Sole Proprietorship
TOTAL NUMBER OF LEAD EXEMPT UNITS:	4	YEAR:	
DATE OF TRANSFER OF OWNERSHIP:	3/13/2017	CONSTRUCTION:	

THE LAW REQUIRES THAT THIS CERTIFICATE OF REGISTRATION BE POSTED IN A CONSPICUOUS LOCATION IN THE REGISTERED PREMISES ALONG WITH THE NAME AND ADDRESS OF THE BUILDING MANAGER.

THIS CERTIFICATE IS NOT TRANSFERABLE. IN THE CASE OF ANY TRANSFER OF TITLE, IT SHALL BE THE DUTY OF THE NEW OWNER(S) TO FILE WITH THE COMMISSIONER WITHIN 30 DAYS OF SUCH TRANSFER AN APPLICATION FOR A NEW CERTIFICATE OF REGISTRATION. IN THE CASE OF ANY CHANGE IN THE AGENT FOR SERVICE OF PROCESS OR BUILDING MANAGER, IT SHALL BE THE DUTY OF THE OWNER TO NOTIFY THE DEPARTMENT OF COMMUNITY AFFAIRS WITHIN 30 DAYS OF SUCH CHANGE.

FAILURE TO COMPLY WITH THESE REQUIREMENTS CONSTITUTES A VIOLATION OF P.L. 1967, C. 76 OF THE LAWS OF NEW JERSEY AND SUBJECTS THE PARTY SO VIOLATING TO THE PENALTIES THEREIN. REGISTRATIONS MAY BE SUBMITTED ONLINE AT THE DIVISION OF CODES AND STANDARDS WEBSITE (www.nj.gov/dca/divisions/codes/) UNDER THE DCA SERVICE PORTAL LINK OR BY CALLING THE BUREAU OF HOUSING INSPECTION AT 609-633-6216 OR EMAIL BHCODEADMIN@DCA.NJ.GOV.

Lt. Governor Sheila Y. Oliver
Commissioner, Community Affairs By:

Bureau Chief
Susan M. Woidill
Bureau of Housing Inspection

Names, addresses, telephone numbers, registration number, block and lot, and bar codes removed; cropped to the certificate.



Exhibit C. NJ DCA Order to Annually Certify, dated February 25, 2025 (redacted)

Processed: 02/26/2025 21:49:39


State of New Jersey
DEPARTMENT OF COMMUNITY AFFAIRS
BUREAU OF HOUSING INSPECTION
101 S BROAD ST, PO BOX 810
TRENTON NJ 08625-0810

PHILIP D. MURPHY
Governor
Tahesha L. Way
Lieutenant Governor

JACQUELYN A. SUÁREZ
Commissioner

ORDER TO ANNUALLY CERTIFY

February 25, 2025

Property Address:
[REDACTED]
ASBURY PARK CITY, MONMOUTH COUNTY

The records of the Bureau of Housing Inspection indicate that the above referenced property is a Hotel or Multiple Dwelling as defined by the Hotel and Multiple Dwelling Law (N.J.S.A. 55:13A-1 et seq.). The Certificate of Registration is required to be annually certified by you as required by N.J.S.A. 55:13a-12(a)(2).

Our records indicate that the annual certification of your existing registration certificate was required to be completed prior to 2/25/2025. You are hereby ORDERED to certify your property's registration with the Bureau of Housing Inspection as required by the Hotel and Multiple Dwelling Law, N.J.S.A. 55:13A-1 et seq, and remit the required fees.

Annual certification may be completed online on the DCA Service Portal at: <https://serviceportal.dca.nj.gov/> by clicking on the Annual Certification Link in the Blue Box. Be sure to enter the registration number shown above during the annual certification process.

Failure to comply with the term of this Order within 30 days of your registration certificate's expiration date will subject you to immediate entry of a docketed judgment against you, for a penalty in the amount of \$200.00 per building, pursuant to N.J.S.A. 55:13A-12(d).

If you have completed the annual certification and your current Certificate of Registration's expiration date is later than the date listed in *bold* above please disregard this Order.

If you no longer own the property referenced above, please complete the *No Longer Own Property* form on the DCA Service Portal and upload and supporting documentation (ie. HUD1 or deed) for the transfer of ownership.

Please contact 609-633-6216 or bhiregistrations@dca.nj.gov with any additional questions regarding the annual certification process.

YOU HAVE THE RIGHT TO CONTEST THESE ORDERS at an administrative hearing. Submit a request for hearing online through the DCA Service Portal (<https://njdcportal.dynamics365portals.us/>). Request must be made within 15 days of receipt of these ORDERS. Requests not submitted online must be made in writing and must set forth in detail each issue, factual, legal, or procedural, intended to be raised. Any issue not so raised shall be deemed waived. The hearing shall be held pursuant to Section 17 and 18 of the Hotel and Multiple Dwelling Law and the "Regulations for the Maintenance of Hotels and Multiple Dwellings." Requests not submitted online may be emailed to BHIAppeals@dca.nj.gov, faxed to (609) 633-7262 or mailed to Division of Codes and Standards, Attention: Hearing Coordinator, PO Box 810, Trenton, NJ 08625-0810. Please be sure to specify the property address, registration number, and notice ID or bill ID in hearing request. You will be notified of the time and place of the hearing. A corporation may be represented only by (1) a licensed attorney, or (2) a person who submits a written authorization statement bearing the corporate seal which specifies that by means of corporate resolution they have been nominated as corporate agent in this matter. If you have any questions, contact the Bureau of Housing Inspection Hearing Coordinator at (609) 633-6229 or BHIAppeals@dca.nj.gov.

Tahesha L. Way, Lieutenant Governor

Jacquelyn A. Suárez



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Addressee, property address, registration number, request number, and bar codes removed; cropped to the order.



Exhibit D. City of Asbury Park construction permit list, printed August 10, 2026



Asbury Park City
One Municipal Plaza
Asbury Park, NJ 07712

(732) 502-5722

Construction Permits

Permit Number	Tracking Number	Work Type	Application Date	Permit Issue Date	Application Status	Subcodes	Closed
Permit 1		Alteration	1/28/2022 2:04:22 PM	2/9/2022	Open	M	
REPLACE WATER HEATER REPLACEMENT WATER HEATER							
Permit 2		Alteration	6/10/2009	6/10/2009	CA and Close Date Issued	P F	8/28/2009
REPLACE WATER HEATER							
Permit 3		Alteration	10/24/2002	10/24/2002	Open	E	
Electrical Alterations							
Permit 4		Alteration	10/2/2002	10/2/2002	Open	B	
Alterations							

Property line, permit numbers, and tracking numbers removed (permits relabeled Permit 1 to Permit 4); cropped to the permit list.



Exhibit F. DCA Service Portal record summary, August 22, 2026 review (redacted extract)

Building and unit information displayed

Field	Information displayed
Stories above ground	3
Stories below ground	0
Apartment 1	Floor 1
Apartment 2	Floor 2
Apartment 3	Floor 2
Apartment 4	Floor 3
Lead Exemption	None
Unit lead-exemption entries	All four apartments displayed 'No'

Inspection history recorded in the August 22 review notes

The August 22 review notes record a displayed history beginning with a December 20, 2004 cyclical inspection showing 22 violations and state that later reinspection entries repeated the count of 22. The notes did not establish whether the original count was carried forward or which conditions remained open at each visit. The underlying inspection and abatement records are required before drawing a conclusion about past or present building conditions.

Related record conflict

The DCA Certificate of Registration printed February 25, 2022 states four lead-exempt units. The portal information reviewed August 22, 2026 stated 'Lead Exemption: None' and marked each apartment 'No.' The conflict requires direct confirmation from DCA.

Extract only: building and unit table, inspection history paragraph, and lead-exemption conflict paragraph. Other portal sections omitted.