

TWENTY-THIRD ANNUAL REPORT
JEFFERSON COUNTY PLANNING AND ZONING COMMISSION
JULY 1, 1989 THROUGH JUNE 30, 1990

Twenty-third Annual Report
Jefferson County Planning and Zoning Commission
July 1, 1989 through June 30, 1990

I. OPERATION OF THE PLANNING AND ZONING COMMISSION

A. Planning and Zoning Commission Membership

1. H. Richard Flaherty, President
2. Robert N. Warren, Vice President
3. William Senseney, Secretary
4. Charles B. Clendening
(designated member from the County Commission)
5. R. Gail Dudash*
6. Charles Lutman
7. Robert L. Mason
8. D. Lee Morgan
9. Gilbert Page Wright
10. Betty Braxton
11. L. Campbell Tabb
12. Scott Coyle**

* Mrs. Dudash resigned July 20, 1989

** Appointed to replace R. Gail Dudash

B. Planning and Zoning Commission Staff

Paul J. Raco, Director of Planning and Zoning
Paula J. Coomler, Permit Officer/Assistant
Rebecca F. Burns, Executive Secretary
John C. Laughland, County Engineer (employee of the County
Commission)

C. Schedule of Regular Meetings

Regular meetings are held on the second and fourth Tuesday of each month at 7:30 p.m. in the Planning Commission meeting room located on the first floor at 108 East Washington Street, Charles Town, West Virginia 25414.

During Fiscal Year 1989/90, the Planning and Zoning Commission held twenty-three (23) Regular Meetings. In addition, one special meeting (work session) was held to work on amendments proposed to the Jefferson County Subdivision and Improvement Location Permit Ordinances, and three special meetings (work sessions) were held to work on the proposed changes to the Zoning and Development Review Ordinance. Also, two public hearings were held to receive public comments on the proposed changes to the Zoning and Development Review Ordinance. In addition, Neighborhood Compatibility Hearings were held on four separate projects. Minutes and tapes of all meetings and work

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sessions are on record in the Planning Commission office and are available for public review during normal business hours, Monday through Friday, 9:00 a.m. to 5:00 p.m.

The Staff and Subdivision Review Panel conducted subdivision review work sessions, as necessary, on the first and third Friday of the month at 10:00 a.m. in the Planning Commission meeting room. During Fiscal Year 1989/90, nineteen (19) subdivision review work sessions were held for the purpose of reviewing thirteen (13) Community Impact Statements, seventeen (17) Preliminary subdivision plats, and seven (7) site plan reviews.

D. 1989-1990 Budget

The following is the amount expended by the Planning Commission through the fiscal year.

Total Salary	\$60,594.58
FICA	4,592.42
Insurance	3,842.28
Retirement	<u>5,608.23</u>
	\$74,637.51
Telephone	1,605.42
Printing	697.85
Travel	3,572.78
Maintenance/Repair	1,743.00
Legal Publications	1,828.21
Postage	78.00
Dues/Subscriptions	2,371.52
Professional Services	-0-
Insurance/Bonds	878.01
Contractual Services	6,565.62
Supplies/Materials	3,197.60
New Equipment	<u>15,203.75</u>
Total	\$112,379.27

In addition, the following items were also expended:

Engineering Services	\$ 56,232.64
Prosecuting Attorney	\$ 10,000.00
Sanitarian Contribution	<u>\$ 50,000.00</u>
Subtotal	\$116,232.64
Total	\$228,611.91

E. Revenues

\$241,503.63

Total revenues decreased by slightly over \$7,000.00 from Fiscal Year 1988/89.

II. BUILDING CONSTRUCTION ACTIVITY

A. Improvement Location Permit Activity

The total number of Improvement Location Permits issued during the 1989/90 fiscal year, as shown on the table below, increased by 171 over the last fiscal year. A total of 952 permits were issued versus 696 in 1988/89. Likewise, the total value of construction increased from \$37 million in 1988/89 to \$52 million during the 1989/90 fiscal year.

IMPROVEMENT LOCATION PERMIT ACTIVITY
 FISCAL YEAR 1988/89 and FISCAL YEAR 1989/90

	<u>FY 1988/89</u>		<u>FY1989/90</u>	
	<u>No.</u>	<u>Value</u>	<u>No.</u>	<u>Value</u>
Apartment Buildings	3	140,000	0	0
	(16 units)			
Single Family Homes				
Detached	307	25,053,653	400	\$38,605,586
Attached	24	1,330,000	23	1,133,500
Mobile Homes	41	792,827	93	1,295,733
Garages/Carports	79	491,215	107	849,888
Additions	102	1,398,493	142	1,451,720
Accessory Buildings	59	208,970	88	389,474
Farm Structures	13	369,329	29	490,700
Commercial/Industrial *	43	5,767,635	35	5,126,880
Swimming Pools	21	307,004	27	390,494
Other	<u>4</u>	<u>1,052,000</u>	<u>8</u>	<u>2,580,728</u>
	696	\$36,996,726	952	\$52,314,703
Total dwelling units	388		516	
Average Construction Cost/ single family home		\$70,624		\$94,101

* The only industries constructed in this fiscal year were the United Envelope Plant and the Millville Properties Asphalt Plant for a value of \$620,000.00. Major commercial projects consisted of a lumber yard, two branch banks, a utility substation, a nursing home, an office building, a shopping center and a tourist information center for a value of \$4,826,931.

The total number of new dwelling units created (apartment units, single family homes and mobiles homes) also increased from 388 units to 516 units. All single family homes showed an increase over the previous year, except apartment units. Although the total number of dwelling units increased only slightly, the total average value of residential construction increased from \$70,624 per dwelling unit in 1988/89, to \$94,101 in 1989/90, or an increase of slightly under \$23,500 per unit.

The number of permits issued for commercial/industrial buildings decreased by 8. The value of the construction in this category also decreased from \$5,767,635 in 1988/89 to \$5,126,880 in 1989/90. Overall, the number of permits increased by 256 over the previous fiscal year and the total construction value increased by \$15,317,977.

B. Improvement Location Permit Ordinance Revisions

Following Planning Commission review, a Public Hearing on proposed amendments to classify when a permit is required and providing for a minimum fine if a violation occurs, was held on August 22, 1989, and after consideration of comments received, was referred to and adopted by the County Commission.

C. Enforcement of Flood Plain Management Ordinance

In the 1989-90 Fiscal Year, the Planning Commission staff issued eight (8) Improvement Location Permits for construction on lots within flood prone areas. Four of these permits were for construction that is to be located at or above the 100 year flood plain. Four permits, for additions to existing structures or garages, were issued for construction within the flood plain since the value of the addition was less than 50% of the value of the existing structure.

In addition, the Staff received numerous inquiries as to location of flood prone areas, and prepared a number of parcel maps indicating the regulated flood plain.

III. LAND DEVELOPMENT ACTIVITY

A. Subdivision Ordinance Activity

The number of lots, sites or units approved by the Planning Commission under the Subdivision Ordinance has fluctuated between 154 to 871 yearly over the last four fiscal years. During the 1989-90 fiscal year the Planning Commission approved 465 new lots, sites or units. In addition, the number of lots created through the subdivision exemptions has ranged between 88 and 104

annually during the same period. The number of lots, sites or units pending completion of subdivision processing at the end of the 1989-90 fiscal year is 2234. However, the number of pending lots has never been an accurate count of what actually is approved. (See Appendix I, Page Five).

A listing of the specific subdivision proposals which have been approved, those currently pending further processing and approval, and Community Impact Statements (concept plans) submitted and accepted as of July 1, 1990, can be found in Appendix 1.

In addition to the subdivision activity described above, the Planning Commission received and approved nine (9) variance requests to permit two or more principal buildings on a single lot. One request was denied.

B. Construction Inspections and Bonding

Once a project is approved by the Planning Commission, the Planning Commission Staff, and primarily, the County Engineer, inspect the subdivision improvements to insure that they conform with the approved plans.

In addition to the inspections, the Planning Commission Staff administers construction bonds provided by developers to insure completion of improvements. As of July 1, 1990, the total value of the bonds held by the County was \$3,737,712.50. The subdivisions currently bonded and the amount and form of security are listed in Appendix II.

C. Subdivision Ordinance Revisions

During the 1989/90 Fiscal Year, the Planning Commission held one special meeting (work session) on June 19, 1990, to discuss possible amendments to the County Subdivision Ordinance and the Zoning and Development Review Ordinance. The proposed amendments to the Subdivision Ordinance delete the Planned Unit Development Standards and add Condominium Standards and buffering requirements for sensitive natural areas, and defines wetland, natural vegetation, rare and endangered species and clustering. Also proposed are revised ditch standards, revised road and asphalt standards, new requirements for State Highway improvements, revised sidewalk standards, enhanced stormwater management standards (quality and quantity), new turbidity standards, revised townhouse setbacks, revised common interest ownership agreement and other miscellaneous changes.

These proposed amendments are subject to a public hearing, and after consideration of the comments received, will be referred to the County Commission for adoption.

Public Hearings on other amendments to the Subdivision Ordinance were held on August 22, 1989, and September 26, 1989. These amendments make the parent to child transfer of land more restrictive and enforceable, as well as adding new definitions, new flood plain and soil restrictions, additions to the Community Impact Statement requirements, new section on Traffic Characteristics, addition of a milestone chart of inspections that are required, changes in the road requirements for single entrances, new apartment house standards, additional note requirement concerning utilities on preliminary plats, and various miscellaneous changes. After further review and consideration of the comments received at these public hearings by the Planning Commission, they were referred to the County Commission and adopted.

D. Salvage Yard Ordinance Activity

The Jefferson County Salvage Yard Ordinance, adopted in August, 1984, established regulations for salvage yards not previously permitted by the State Department of Highways. The ordinance applies to the collection of three or more "junked" motor vehicles (unable to pass State inspection) or other certain accumulations of ferrous and non-ferrous material. Requirements include setbacks, fencing and other site design standards intended to minimize adverse impacts of a salvage yard.

During the 1989/90 Fiscal Year, the Planning Commission Staff investigated approximately thirty (30) complaints at various locations around the County. Some of the complaints were determined not to constitute a salvage yard by the definition of "junked" motor vehicles. However, efforts have been made by a number of property owners who were investigated, to clean up their property and alleviate the cause for the complaints. Several violations of the Salvage Yard Ordinance have been pursued and a number are awaiting trial and disposition in Magistrate Court.

III. STATUS OF PLANNING

A. Zoning and Development Review Ordinance Revisions

Public Hearings on proposed amendments to the Zoning and Development Review Ordinance were held on August 22, 1989, September 26, 1989 and October 10, 1989. The amendments proposed

were concerned with redistribution of points for commercial and industrial projects through LESA and setback limits required in the Rural Agricultural District. Following further consideration of comments received at the public hearing the amendments were referred to the County Commission and adopted.

On June 19, 1990, the Planning Commission, at a special work session discussed possible amendments to the Zoning and Development Review Ordinance. The proposed amendments add a buffering requirement for sensitive natural areas; new definitions for natural vegetation, seasonal use, sensitive natural area, rare or endangered species and wetland; new provisions for clustering and condominiums, revised lot line definitions, revised setbacks, new prison and jail standards, higher fines, revised buffering requirements, clarifications on how to do the LESA Point process, increased advertising time for hearings, new seasonal use provisions, revised parking standards, and other miscellaneous changes. These proposed amendments are subject to public hearing, and after consideration of the comments received, will be further revised, if needed, and referred to the County Commission for adoption.

The following projects started through the zoning process and passed the Land Evaluation/Site Assessment (LESA) system:

<u>Name of Project</u>	<u>Type Development</u>	<u>Status</u>	<u>Acres</u>	<u>No. of Lots/Sites</u>
Farview Farm, II	S.F. Residential	Closed	57	32
Glenn Woods	S.F. Residential	Completed	52	35
Glenn Meadows	S.F. Residential	Completed	22	15
Country Heritage Realty	Commercial	Completed	0.615	R.E. Office
Tuscawilla West	S.F. Residential	Sections Started	400	481 d.u. 18 hole golf course
One Valley Bank of Shepherdstown	Commercial	Completed	0.59	2010 s.f. Bank Bldg.
Ambrose	S.F. Residential	Pending Appeal	139	400 d.u. 1 Day Care Center
Uvilla Development Corp. Office Building	Commercial	Completed	0.25	R.E. Office

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<u>Name of Project</u>	<u>Type Development</u>	<u>Status</u>	<u>Acres</u>	<u>No Lots/Sites Service Station, car wash, conv.store</u>
R & R Investment Company	Commercial	Pending	0.95	
Shannondale, Section 24-J	S.F. Residential	Pending	74.8	39

It is the Staff's estimate that approximately 2,000 - 3,000 residential lots have been curtailed by zoning by the prospective developer or his agent determining in advance that the property would not pass the LESA system.

C. Site Plan Reviews

With the institution of zoning, a site plan review process was instituted for any projects other than single family residential. The following projects were submitted for site plan review:

<u>Name of Project</u>	<u>Type Development</u>	<u>District</u>	<u>Status</u>	<u>Acres</u>
Bardane Industrial Park-JEDECO, Lot 8, United Envelope	Industrial	Charles Town	Approved	3.042
Walker Office Bldg.	Office	Charles Town	Approved	1.060
Blakeley Bank Branch Office	Branch Office	Charles Town	Approved	0.8
One Valley Bank of Martinsburg	Branch Office	Shepherdstown	Approved	0.6
Shepherdstown In- vestors - King St. Apartments	Apartment Building (6 Units)	Shepherdstown	Pending	0.702
Bank of Charles Town Kearneysville Branch	Addition of Drive-thru and Parking	Middleway	Approved	1.206
Shepherdstown Substation	Expansion of existing sub- station	Shepherdstown	Approved	4.298
Community Oil Co.	Gas Station	Charles Town	Approved	0.937

D. Intergovernmental Cooperation

The Planning Commission has established an open working relationship with other governmental agencies to ensure cooperation and coordination of programs and planning activities affecting Jefferson County. Examples of agencies the Planning Commission communicates with on a regular basis include: the Jefferson County Commission, Board of Education, Health Department, Development Authority, Solid Waste Authority, Emergency Services, Public Service District and the offices of the Assessor, County Clerk and Prosecuting Attorney; the State Departments of Health, Highways, and Natural Resources; and the U. S. Departments of Agriculture and Interior.

E. Miscellaneous Meetings and Activities

In addition to the regular and special meetings of the Planning Commission and the Zoning Board of Appeals, and individual project Neighborhood Compatibility Meetings, the Planning Commission Staff has attended numerous meetings, conferences and work sessions on such topics as groundwater protection, zoning, subdivision ordinance and stormwater management. Formal speaking engagements by the Staff included the Charles Town Rotary Club, Rolling Ridge Foundation, Pendleton County Planning Commission, West Virginia Planning Association, and the West Virginia Planning Institute.

The Planning Commission also actively lobbied for passage of legislation which would allow counties to institute impact fees on new development and to provide counties with home rule powers.

F. Miscellaneous Information Requests

As with previous fiscal years, a large portion of Staff time is devoted to responding to inquiries received in person and by telephone. A large portion of these inquiries are directly related to building and subdivision activity. However, the Planning Commission also receives numerous requests for census information, aerial photographs, flood plain information, and general information related to appraisals and marketing studies. In addition, since the zoning effort has been under way and is now effective, numerous inquiries are directed along this line. The Staff keeps a daily log of in-coming and out-going telephone calls and visits in person. Also, the County switchboard keeps a daily log of in-coming calls, which reflects an increasing number of inquiries handled by the Staff.

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The following table shows the number of calls received by the various offices for Fiscal Year 1989-90:

Assessor	4,990
Circuit Clerk	5,182
Circuit Clerk Judge	2,831
County Clerk	7,653
County Commission	5,803
County Development	3,358
Dog Warden	1,034
Planning Commission	8,077
Prosecuting Attorney	4,929
Sheriff-Law	7,807
Sheriff-Tax	6,729
Information	3,917
Records Room	1,326

The month during which the Planning Commission handled the greatest number of calls was May, 1990, with 862 calls, and the lowest number of calls handled was in July, 1989, when 552 calls were received. The average calls received per month was 673.

APPENDIX I
Subdivisions Approved During Fiscal Year 1989/90

<u>Subdivision</u>	<u>District</u>	<u>Acres</u>	<u>No. of Lots</u>
W. H. Martin Minor S/D	Harpers Ferry	13.7	2
Russell Spring Farm Minor S/D	Middleway	*115.5	3
Reynolds Minor Subdivision	Shepherdstown	5.0	2
Stickel Minor Subdivision	Charles Town	13.137	2
Edwards Minor Subdivision	Middleway	14.170	2
Plunkett Minor Subdivision	Harpers Ferry	4.908	2
Withers Minor Subdivision	Kabletown	*281.979	3
Tusawilla Hills, Lots 416-422	Charles Town	5.543	7
Hoover 2 Lot Subdivision	Kabletown	*206.9	2
Hoover Minor Subdivision	Kabletown	*116.0	2
Alex Chevrolet Addition	Charles Town	6.211	1
Canterbury of Shepherdstown	Shepherdstown	4.0	23,000 s.f. nursing home
Loggia West Virginia Center PUD	Charles Town	4.957	2 bldg.site
Singhas Minor Subdivision	Kabletown	* 74.25	3
Morrow Minor Subdivision	Shepherdstown	7.889	3
Conant 2 Lot Subdivision	Middleway	10.0	2
Laupert 2 Lot Subdivision	Harpers Ferry	5.140	2
Borden 2 Lot Subdivision	Shepherdstown	* 81.0	2
Norton & Assoc. 3 Lot Subdivision	Kabletown	28.0	3
Fritts Minor Subdivision	Charles Town	*138.5	2
James Burr Technology Center	Charles Town	202.0	13
Powell 3 Lot Subdivision	Shepherdstown	6.56	3
Maddex Square Shopping Center	Shepherdstown	9.0	46,000 s.f. shopping center
Wheeler Minor Subdivision	Shepherdstown	6.694	3
Apple Blossom Meadows	Kabletown	23.0	20
Slack 2 Lot Subdivision	Middleway	* 75.980	2
Burr Industrial Park	Charles Town	315	67
Crim Subdivision	Kabletown	* 94.42	2
Cress Creek Development/South Hills	Shepherdstown	18.346	12
Westwind Minor Subdivision	Harpers Ferry	10.0	3
Deer Mountain Estates	Harpers Ferry	* 40.479	2
Richard K. Martin Subdivision	Kabletown	4.992	2
Elkwood Minor Subdivision	Charles Town	* 201.08	2
Ring Minor Subdivision	Middleway	8.729	3
Henderson Minor Subdivision (formerly North Wood)	Shepherdstown	12.6840	2
William R. Howard Minor Subdivision	Shepherdstown	* 143.858	3
Shannondale, Lots 83 & 84, Section 12-J	Charles Town	5.5334	2
Glascoek 3 Lot Subdivision	Middleway	15.311	3
Riccards' Estate Minor Subdivision	Shepherdstown	* 95.114	2
Schaeffer's Crossroads, Section II	Charles Town	30.0	21
Harpers Ferry Estates	Harpers Ferry	56.0	157

Appendix I
 Subdivisions Approved During Fiscal Year 1989/90
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<u>Subdivision</u>	<u>District</u>	<u>Acres</u>	<u>No. of Lots</u>
Donley Minor Subdivision	Shepherdstown	*120.32	3
Laupert Minor Subdivision	Harpers Ferry	5.140	2
Rockwell's Moving & Mini-Storage	Middleway	3.006	1
Nalls Minor Subdivision	Charles Town	* 44.766	2
Wilson Minor Subdivision	Middleway	*141.00	2
Norman Minor Subdivision	Shepherdstown	* 38.160	2
Estate of Odetta V. Berry	Middleway	77.22	3
Nalls 3 Lot Subdivision	Charles Town	*373.920	3
Carson Minor Subdivision	Middleway	16.905	3
Burch Subdivision	Kabletown	25.0179	3
Berkley Minor Subdivision	Shepherdstown	9.994	2
Tusawilla Hills, Lots 380-395, 396A, 396B, 397A, & 397B	Charles Town	2.775	20
Tusawilla West	Charles Town	<u>233.17</u>	<u>49</u>
		<u>3602.9583</u>	<u>468</u>

*NOTE: The acreages shown on the denoted subdivisions above are distorted because they include a large residue of property which, at a later date may be further subdivided. The total residue acreage on these denoted subdivisions is 2066.52 acres. Therefore, the total acreage actually subdivided into single family lots is 1536.44 acres.

Appendix I
 Subdivisions Pending at the End of Fiscal Year
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Subdivisions Pending At The End of Fiscal Year 1989/90

<u>Subdivision</u>	<u>District</u>	<u>Acres</u>	<u>No. of Lots</u>
Maddex Square Shopping Center	Shepherdstown	9	46,000 s.f. shopping center
Scotia Run	Charles Town	32	22
Glenn Meadows II	Shepherdstown	22	15
Glenn Woods	Shepherdstown	52	34
Nansfield Hunt	Harpers Ferry	26	21
West Woods	Kabletown	24	10
The Hamlet (formerly Shepherd Glen)	Shepherdstown	5	35 t.h.
Maddex Farm Property	Shepherdstown	101.89 with 4.93 acres for commercial develop- ment	562 d.u.
Tusawilla West	Charles Town	400.0	325 s.f. 100 t.h. 56duplex
Potomac Reach	Shepherdstown	133.0	28
Mecklenburg Heights, Section E	Shepherdstown	10.0	9
Rosetree	Harpers Ferry	36.0	50
Spring Hill (formerly Cattails of Altona Marsh)	Charles Town	160.7	290 s.f. 155 t.h.
Rolling Knolls Minor Subdivision	Shepherdstown	52.0	3
Woods Minor Subdivision	Harpers Ferry	5.165	3
Page Nelson Athey Minor Subdivision	Kabletown	3.242	2
Athey Minor Subdivision	Kabletown	10.677	3
Jefferson Asphalt	Harpers Ferry	4.0	1
Robert Palmer Minor Subdivision	Middleway	46.0	2
Eleanor W. Athey Minor Subdivision	Kabletown	109.250	2
Locust Grove Village (formerly Sleepy Hollow)	Harpers Ferry	172.0	406
Breckenridge, Section I (formerly Charles Town Property)	Charles Town	51.969	100
		<u>1465.893</u>	<u>2,234</u> d.u.

Community Impact Statements Accepted by the
 Planning Commission During Fiscal Year 1989-90
 (Concept Plans)

<u>Subdivision</u>	<u>District</u>	<u>Acres</u>	<u>No. of Lots</u>
Maddex Square Shopping Center	Shepherdstown	9	46,000 s.f. Shopping Center
Scotia Run	Charles Town	32	22
Stratford Village	Kabletown	22.89	17
Rockwell's Moving & Mini-Storage	Middleway	3.006	30' x 150' storage bldg.
Glenn Meadows II	Shepherdstown	22	15
Glenn Woods	Shepherdstown	52	34
West Woods	Kabletown	24	10
Shepherd Glen (Changed to The Hamlet)	Shepherdstown	5	35 t.h
Maddex Farm Property	Shepherdstown	101.89 with 4.93 for commercial development	562 d.u.
Tuscawilla West	Charles Town	400	18 hole golf course, 325 s.f., 100 t.h. units, 56 duplex units
Potomac Reach	Shepherdstown	133	28
Mecklenburg Heights, Section E	Shepherdstown	10	9
Cattails at Altona Marsh (Changed to Spring Hill)	Charles Town	160.9	290 s.f. 155 t.h.
		975.686	1658 d.u.

APPENDIX I
Proposed Lots Versus Actual Approved Lots
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This table shows that a good number of lots proposed in the last eighteen years have never completed the process.

Calendar Year <u>Initiated</u>	<u>Proposed Lots</u>	<u>Approved Lots</u>	<u>Accumulative</u>	
			<u>Proposed</u>	<u>Approved</u>
1972	806	594	808	594
1973	1135	415	1941	1009
1974	523	313	2464	1322
1975	491	277	2955	1599
1976	815	191	3770	1790
1977	193	127	3963	1917
1978	367	267	4330	2184
1979	459	87	4789	2271
1980	102	46	4891	2317
1981	53	22	4944	2339
1982	94	93	5038	2432
1983	232	216	5270	2648
1984	115	102	5385	2750
1985	295	216	5680	2966
1986	134	133	5814	3099
1987	1275	430	7089	3529
1988	1705	723	8794	4252
1989	5457	648	14251	4900
1990	1611	58	15862	4958

These figures reflect calendar years.

APPENDIX II
 Outstanding Construction Bonds As Of June 30, 1990

<u>Subdivision</u>	<u>Security</u>	<u>Amount</u>
Muzzey I	Cash-in-Escrow	\$4,612.00
Willow Brook, Section III	Cash-in-Escrow	3,312.00
Patrick Henry Estates, Section B	Cash-in-Escrow	1,500.00
Willow Spring Farm, Section III	Cash-in-Escrow	2,588.00
Stafford	Cash-in-Escrow	4,936.00
Glenn Meadows, Section I	Cash-in-Escrow	20,600.00
Uvilla Estates	Deed of Trust	31,453.00
Maddex Professional Center, Phase I	Cash-in-Escrow	1,700.00
Cress Creek Development, Meadow Ridge Section	Cash-in-Escrow	5,000.00
Guy Cornell Estates	Letter of Credit	3,000.00
Eastland, Section I	Letter of Credit	5,750.00
Eastland, Section II-A	Letter of Credit	30,992.50
Schaeffer's Crossroads, Section I	Cash-in-Escrow	32,000.00
Farview Farm, Section I	Cash-in-Escrow	2,000.00
Somerset Village	Letter of Credit	10,000.00
Runnymede	Cash-in-Escrow	9,717.00
Stonebrook, Section I	Deed of Trust	21,275.00
Old National Bank	Cash-in-Escrow	25,000.00
Cloverdale Heights, Section I	Deed of Trust	9,200.00
Highland Meadows, Section I	Letter of Credit	33,350.00
Shannondale, Section 3-M & 6-C	Deed of Trust	44,850.00
Glendale Estates	Deed of Trust	286,000.00
Eastland, Section II-B	Letter of Credit	30,245.00
Steeplechase	Letter of Credit	15,400.00
Norwood, Sections 3 and 4	Letter of Credit	134,917.00
Homewood Hills	Cash-in-Escrow	1,500.00
Brentwood	Letter of Credit	5,000.00
Quail Run, Sections I and II	Letter of Credit	15,400.00
Meadowlands	Letter of Credit	57,730.00
Highland Meadows, Section II	Letter of Credit	46,086.00
Deer Mountain Estates	Deed of Trust	490,000.00
Cherry Hill	Deed of Trust	214,732.00
Highpoint	Letter of Credit	30,000.00
The Lumber Yard	Letter of Credit	133,014.00
Cloverdale, Section II	Deed of Trust & Escrow Agreement	130,246.00 12,429.00
Patrick Henry Estates, Section D	Cash-in-Escrow	200,000.00
Ambler's Glen	Letter of Credit	57,000.00
Canterbury of Shepherdstown, Ltd. Partnership	Cash-in-Escrow	119,573.00
Maddex Farm Ltd. Partnership (SWM Only)	Cash-in-Escrow	55,085.00
Schaeffer's Crossroads, Section II	Deed of Trust	179,400.00
Maddex Square Shopping Center	Letter of Credit	125,000.00
Cress Creek, South Hills Section	Letter of Credit	386,520.00
Donley Subdivision	Letter of Credit	3,800.00
Tuscawilla Hills	Deed of Trust	95,000.00
Tuscawilla Hills	Letter of Credit	35,000.00
Tuscawilla Hills, Lots 380-397B	Letter of Credit	30,000.00
	Letter of Credit	100,000.00
Tuscawilla West	Cash-in-Escrow	246,000.00
	Letter of Credit	200,000.00
		<u>\$3,737,712.50</u>