

**BOROUGH OF LAKE COMO
1740 MAIN STREET
LAKE COMO, NJ 07719**

PLANNING BOARD AGENDA

**SEPTEMBER 08, 2025
REGULAR MEETING**

**7:00 PM
LAKE COMO**

I. CALL TO ORDER

II. SUNSHINE LAW:

THE NOTICE REQUIREMENTS OF R.S. 10:4-18 OPEN PUBLIC MEETINGS ACT HAVE BEEN SATISFIED BY THE PUBLICATION OF THE REQUIRED ADVERTISEMENT IN THE COAST STAR ON FEBRUARY 20, 2025, AND BY POSTING IT ON THE BULLETIN BOARD IN BOROUGH HALL. A COPY OF THE SAID NOTICE HAS BEEN FILED WITH THE BOROUGH CLERK AND SENT TO THE COAST STAR. NOTICE OF THE MEETING WILL ALSO BE POSTED ON OUR WEBSITE. ALL MEETINGS ARE OPEN TO THE PUBLIC.

**** FLAG SALUTE ****

III. ROLL CALL

IV. CARRIED VARIANCE APPLICATION (TO BE DETERMINED)

**TONELLI, JAMES
1808 FERNWOOD RD.
BLK - 14 LOT - 40**

V. APPEAL OF ZONING DETERMINATION/VARIANCE

**CZERMINSKI, DIANE
3 RIPLEY LANE
BLK - 16 LOT - 17**

**VI. FORWARD RECOMMENDATIONS/COMMENTS TO MAYOR AND COUNCIL
LAKE COMO MUNICIPAL STORM WATER MANAGEMENT PLAN~REVISED BY COUNTY**

**VII. FUTURE MEETING DISCUSSIONS
PLANNING BOARD APPLICATION AND ESCROW FEES; STONES IN DRIVEWAYS; VERGE**

**VIII. MINUTES TO BE APPROVED
MINUTES TO BE APPROVED AS TYPEWRITTEN REVIEWED AND E-MAILED.**

IX. MOTION TO ADJOURN

THE NEXT REGULAR MEETING OF THE LAKE COMO PLANNING BOARD WILL BE HELD IN THE MEETING ROOM ON 1ST MONDAY, OCTOBER 6, 2025, AT 7:00 PM DUE TO COLUMBUS DAY. ALL MEETINGS ARE OPEN TO THE PUBLIC.

ZONING

Ck# 004024 \$ 70⁰⁰ Rec'd by MM Date 12-4-74 Permit # 24-99

* A NON-REFUNDABLE \$70.00 FEE MUST BE SUBMITTED WITH THIS APPLICATION *

Borough of Lake Como 4721

Zoning Application for Residential and Commercial Properties

1. Address of Property: 1808 Fernwood Rd.
Block: 14 Lot: 40 Zone: R-40 Res.
2. Property Designation: Single Family ☒ Multi Family ☐ Commercial ☐
3. Applicant's Name*: Raymond Clarke / email: clarkegencon@aol.com
Address: PO Box 7373 Shrewsbury, NJ 07702
Phone Number: 732-832-9464
- *Applicant is: Owner ☐ Contractor ☒ Other ☐
(If other, please describe) _____
4. Owner's Name: James Tonelli
Address: 1808 Fernwood Rd. Lake Como, NJ
Phone Number: 732-397-8166

5. **Type of Proposal: (please check)**

☐ New Home ☐ Alteration to Existing Home: 1 - 1 1/2 Story ☐ 2 - 2 1/2 Story
☒ Addition ☐ Pool: Above Ground ☐ In-Ground
☐ Shed ☐ Fence ☐ Deck ☐ Other *If other, please describe: _____

Water Line: Existing ☐ New ☐ Upgraded ☐
Sewer Line: Existing ☐ New ☐ Upgraded ☐

Dimension of New Building/Addition: 17'11" x 49'6" Height of New Building/Addition: 28'
Area of New Building/Addition: 801 sq. ft. Number and Types of Rooms: 4 Bed / 3 Bath

* If multiple additions are being applied for, itemize the additions and provide all pertinent information for each addition as requested above. * If addition is a pool, please indicate type and height of fencing.

Additional Information:

6. *** Must Submit Two (2) Copies of Plot Plan/Survey Indicating Proposed Structures with Dimensions and Setbacks from Property Lines ***

7. Land Use Information:

Zone: R-40 R-50 R-60 MF GB

Lot Size: 2500 Sq. Ft.

Setbacks: Front Yard 27.6' Rear Yard 34.54' Side Yard 2.7' Side Yard 3.8'

	Existing		Proposed	
Building Coverage	<u>37</u>	%	<u>35</u>	%
Impervious Coverage	<u>44</u>	%	<u>41</u>	%
Front Yard Landscape Area		%		%
Structure Height from Curb	<u>18'</u>	%	<u>28'</u>	%
Floor Area Ratio				
Bedrooms	<u>3</u>		<u>4</u>	
Parking Spaces	<u>0</u>		<u>1</u>	
Flood Zone	<u>NO</u>			

8. Applicant certifies that all statements and information made and provided as part of this application are true to the best of their knowledge, information and belief. Applicant further states that all pertinent municipal ordinances, and all conditions, regulations and requirements of site plan approvals, variances, and other permits granted with respect to said property shall be complied with.

Raymond W. Clark
Signature of Applicant

12-4-24
Date

Office Use Only

Zoning Reviewer: _____

Date: 12/16/24

Application Complete: Yes 2 No _____

Approved: _____ Rejected: _____

Planning/Variance Board action needed: Yes 2 No _____

Proposed Work Needs Construction Permits: Yes _____ No _____

Mercantile License Needed? Yes _____ No 2

Notes:

12-16-24 12-16-24 12-16-24 12-16-24



Borough Of Lake Como
1740 Main Street
Lake Como, NJ 07719
(732)681-3232

DENIAL
Zoning Permit

Permit Number: Z2400099

Permit Issue Date: 12/16/24

Invoice #: 24-00496

Application Id: 4721

Application Date: 12/15/24

Owner/Property Details

Block/Lot/Qual: 14. 40.

Phone #: (732)397-8166

Owner Name: TONELLI, JAMES E II & JENNIFER O

Zoning District:

Address: 760 BARRON AVENUE

Location: 1808 FERNWOOD ROAD

WOODBIDGE, NJ 07095

Contractor: CLARKE GENERAL CONTRACTING LLC

Address: 88 PORTLAND RD

Highlands, NJ 07732

Phone Number:

License #: 13VH07145700

This is to certify that the above description premised together with any building thereon, are used as or for:

ADDITION/ALTERATION
SECOND FLOOR ADDITION

Conditions:

DENIAL

1. ADDITION ON AN EXISTING 2500 SF LOT IN THE R-40 ZONE
2. EXISTING FRONT YARD SETBACK IS 19.2'. NO SECOND FLOOR PORCH BALCONY IS ALLOWED
3. EXISTING LEFT SETBACK IS 2.7'. ADDITION MUST MEET THE 3' SETBACK
4. THE NEW HEIGHT IS LIMITED TO 21.875' BECAUSE OF REDUCED LOT WIDTH. 28' IS PROPOSED WHICH IS NOT PERMITTED.
5. BEDROOMS WILL INCREASE FROM 3 TO 4. THERE IS NO OFF STREET PARKING PROVIDED

Payments (Office Use Only)

NOTE: If construction does not commence within one (1) year of issuance or if construction ceases for a period of six (6) months, this permit is void.

Zoning Officer

Date

NOTE: THIS CERTIFICATION IS MADE ONLY TO HEREON NAMED PARTIES FOR PURCHASE AND/OR MORTGAGE OF HEREIN DELINEATED PROPERTY BY THE NAME PURCHASER, NO RESPONSIBILITY OR LIABILITY IS ASSUMED BY SURVEYOR FOR USE OF SURVEY FOR ANY OTHER PURPOSE INCLUDING BUT NOT LIMITED TO USE OF SURVEY FOR SURVEY AFFIDAVIT, RESALE OF PROPERTY, OR TO ANY OTHER PERSON NOT LISTED IN CERTIFICATION EITHER DIRECTLY OR INDIRECTLY.

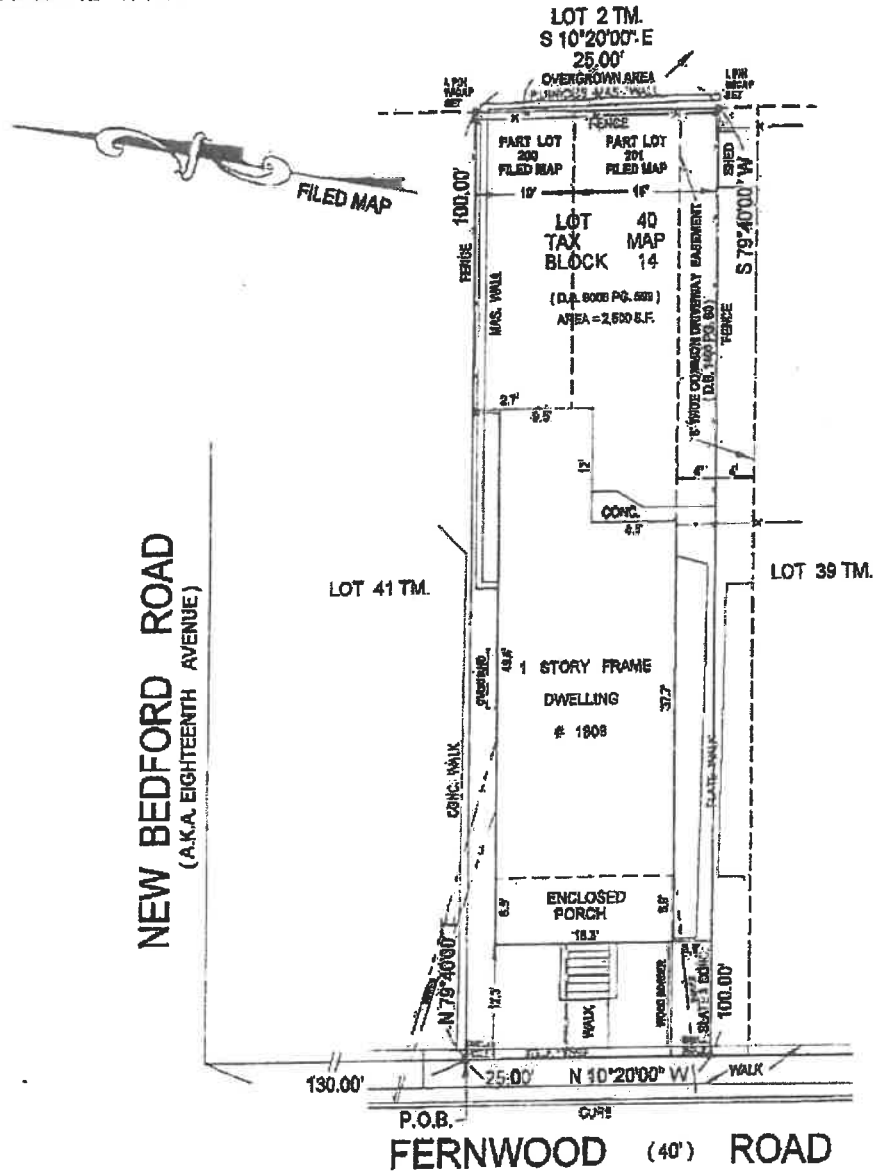
NOTE: UNDERGROUND UTILITIES, IF ANY, HAVE NOT BEEN LOCATED.

NOTE: THIS SURVEY HAS BEEN PREPARED WITHOUT THE BENEFIT OF ANY TITLE REPORT AND/OR SEARCH. THE PROPERTY SHOWN HEREON, MAY BE SUBJECT TO VARIOUS EASEMENTS AND/OR "RIGHTS OF OTHERS". THIS SURVEY IS SUBJECT TO REVISIONS AS SUCH A REPORT AND/OR SEARCH MAY REVEAL.

THIS SURVEY DOES NOT DETERMINE THE EXISTENCE, NONEXISTENCE OR LOCATION OF FRESHWATER WETLANDS OR OTHER ENVIRONMENTAL CONDITIONS.

NOTE: SURVEY SUBJECT TO EASEMENTS, COVENANTS AND RESTRICTIONS OF RECORD.

PROPERTY CORNER MARKERS HAVE BEEN SET IN ACCORDANCE WITH N.J.A.C. 18:40-6.3 (d).



PROPERTY ALSO KNOWN AS THE SOUTHERLY 10' OF LOT 200 AND THE NORTHERLY 15' OF LOT 201 AS SHOWN ON MAP OF BELMAR PINES, TRACT 2, WALL TOWNSHIP, MONMOUTH COUNTY, N.J., FILED: SEPT. 17, 1921, CASE NO. 21-20

SURVEY OF PROPERTY FOR: JAMES TONELLI and JENNIFER TONELLI
SITUATED IN: BOROUGH OF LAKE COMO, MONMOUTH COUNTY, N.J.
PREPARED BY: THOMAS M. ERNST & ASSOCIATES, PROFESSIONAL LAND SURVEYORS, INC.
457 SPOTSWOOD-ENGLISHTOWN ROAD P.O. BOX 221 JAMESBURG, N.J. 08831
CERTIFICATE NUMBER 24GA27967000 PHONE (732) 251-1001 FAX (732) 251-9470
DATE: NOVEMBER 6, 2018 SCALE: 1" = 15'

CERTIFIED TO: JAMES TONELLI and JENNIFER TONELLI;
ROUNDPOINT MORTGAGE SERVICING CORPORATION, (SAQA/ATIMA);
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY;
PROPERTY TRANSFER SERVICES, INC.;
and JOHN F. KWASNIK, ESQUIRE

THOMAS M. ERNST
PROFESSIONAL LAND SURVEYOR
NEW JERSEY LIC. # 19000

PTS-18-48281

THOMAS M. ERNST & ASSOCIATES, INC.
PROFESSIONAL LAND SURVEYORS & PLANNERS
PO BOX 221 457 SPOTSWOOD ENGLISHTOWN ROAD
JAMESBURG, NJ 08831
PHONE (732) 251-1001 FAX (732) 251-9470

**DEED DESCRIPTION
LOT 40 BLOCK 14
BOROUGH OF LAKE COMO
MONMOUTH COUNTY**

Beginning at a drill hole in the easterly line of Fernwood Road distant southerly 130.00' from the intersection of the easterly line of Fernwood Road with the southerly line of New Bedford Road (a.k.a. Eighteenth Avenue) and running thence;

- 1) N 79°-40'-00" E 100.00' to an iron pin, thence;
- 2) S 10°-20'-00" E 25.00' to an iron pin, thence;
- 3) S 79°-40'-00" W 100.00' to a drill hole in the easterly line of Fernwood Road, thence;
- 4) Along the easterly line of Fernwood Road
N 10°-20'-00" W 25.00' to the point and place of beginning.

PROPERTY ALSO KNOWN AS THE SOUTHERLY 10' OF LOT 200 AND THE
NORTHERLY 15' OF LOT 201 AS SHOWN ON MAP OF BELMAR PINES, TRACT 2,
WALL TOWNSHIP, MONMOUTH COUNTY, N.J., FILED: SEPT. 17, 1921,
CASE NO 21 - 20

SUBJECT TO AND TOGETHER WITH AN 8' WIDE COMMON DRIVEWAY EASEMENT
THE CENTER OF WHICH RUNS ALONG THE FOURTH COURSE OF THE ABOVE
DESCRIBED PROPERTY AS DESCRIBED IN D.B. 1400 PG. 60, AND ANY OTHER
EASEMENTS AND RESTRICTIONS OF RECORD

The above description is drawn in accordance with a survey prepared by THOMAS M. ERNST
& ASSOCIATES, PROFESSIONAL LAND SURVEYORS, INC., DATE: NOV. 6, 2018.
PTS-18-48281

Block 14 Land Desc 25X100 Owners Name
 Lot 40 Bldg Desc 1SF1G Street Address
 Qual Add Lots City & State
 Acct# Acreage 0.057 Class 2 Property Location 1808 FERNWOOD ROAD

DESCRIPTION

Bank 00000 Land Impr 512,500 Exemption Code 3
 Zip 07095 Total 90,400 Value 0
 Zone R-40 Net Taxable Value Deductions Cd No-Ow

SITE INFORMATION

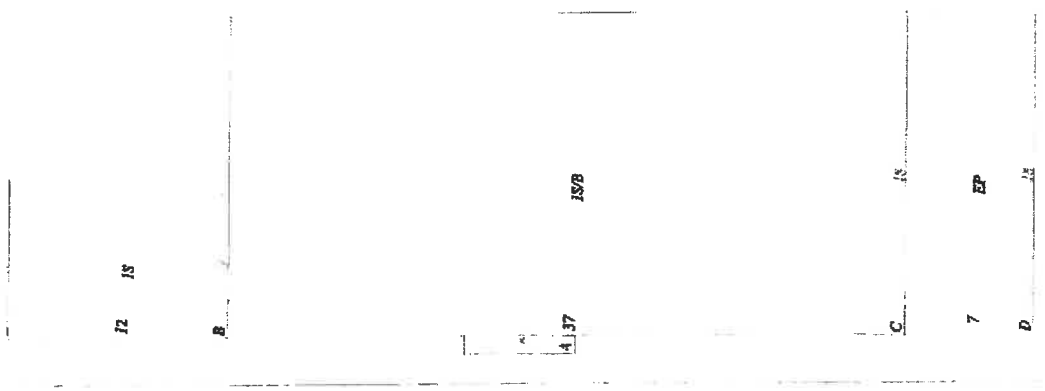
Sewer: YES
 Water: YES
 Gas: YES
 Topography: LEVEL
 Road: PAVED

BUILDING INFORMATION

Type and Use: ONE FAMILY
 Story Height: ONE STORY
 Style: RANCH
 Exterior Fin: VINYL SIDING
 Roof Type: GABLE
 Roof Material: ASPHALT SHINGLE
 Foundation: CONC/GIND BLK
 Condition: AVERAGE
 Quality: 15
 Source:
 Bath: Mod: Avg: Old: 1
 Kitchen: Mod: Avg: Old: 1
 Room Count: Tot: 5 Bed: 3 Bth: 1
 Year Built: 1930
 Eff Age (Years): 94
 Livable Area: 780
 16 HEARING CHANGE 1
 BASEMENT 666 SF
 FIRST STORY 780 SF
 HW BASEBOARD 780 SF
 3 FIXTURE BATH 1
 ENCLOSED PORCH 126 SF

SALE DATE 00/00/00
 SALE PRICE 0

SKETCH





Borough of Lake Como

1740 Main Street • Lake Como, New Jersey 07719
(732) 681-3232 • FAX (732) 681-8981

Kevin G. Higgins
Mayor

Andrew Huisman
Administrator

PLANNING BOARD APPLICATION

FOR MUNICIPAL USE ONLY

Application Number:

Received By:

Fees Collected:

Hearing Date:

Resolution Adopted By Board:

☐ Granted

☐ Denied

If something is not applicable to the application being submitted, please specify with N/A

1. Applicant(s) Name, Address & Telephone Number

James Tonelli

760 Barron Ave.

Woodbridge, NJ 07095

2. If the applicant is being represented by an attorney, please state name, address & telephone number

N/A

3. Applicant is:

☐ Corporation ☐ Partnership ☒ Individual ☐ Other

NOTE: If application is a corporation or a partnership, please attach a list of the names and addresses of persons having a 10% interest or more in the corporation or partnership.

4. The relationship of applicant to the property in question is:

☒ Owner ☐ Lessee

5. If applicant is not Owner, please state name, address and telephone number of the owner:

6. Application is a request for the following:

- ☐ Preliminary Site Plan
- ☐ Final Site Plan
- ☐ Joint Preliminary and Final Site Plan
- ☐ Minor Subdivision (3 or less lots)
- ☐ Preliminary Subdivision
- ☐ Final Subdivision
- ☐ Joint Preliminary and Final Subdivision

☒ Variance requests, including bulk or use variances – please specify

- o Front yard setback 11'2" Second floor balcony
left side setback, building height & driveway

☐ Informal Hearing

7. Give a brief description of application:

Adding second floor, off street parking

8. Street Address of Property:

1808 Fernwood Rd.

Block: 14

Lot: 40

9. Use of Property:

Residential R-5

Existing:

residential

Zone:

R-40

Proposed:

Lot Area:

2500 sq. ft.

Building Area:

791

10. Map Information:

Map Dated:

Prepared By:

Map Entitled:

11. Additional comments by applicant which may be relevant to hearing:

I certify that the statements and information contained in the application are true. I authorize the applicant to submit this application and process for approval

1-17-25

Date

Applicant/Agent



architects + engineers

4810 Belmar Boulevard, Ste 201
Wall Township, NJ 07753 | tel 732.414.2661

| ENGINEERING NJ #24GA28019100

August 28, 2025

Lake Como Planning Board
c/o Viveca Graham, Board Secretary
1740 Main Street
P.O. Box 569
Lake Como, NJ 07719

**Re: Completeness/Technical Review #3
Tonelli Variance Application
1808 Fernwood Road
Block 14, Lot 40
H2M Project No. LKCP 2502**

Dear Chairman and Board Members:

I am in receipt of an amended application package for the referenced project. The package includes Architectural Plans (2 sheets) prepared by Michael R. Winkler, R.A., dated August 21, 2025. The application also includes two (2) previously submitted documents: (1) a survey of the property prepared by Thomas Ernst, PLS, dated November 6, 2018, and (2) a completed Planning Board Application. At this time, I find that this application is substantially complete and may be scheduled for a public hearing at the Board's convenience. Accordingly, based on my review of these documents in conjunction with the Borough Zoning Ordinance, I offer the following comments for your use through the public hearing process.

General

The property in question is located on the eastern side of Fernwood Road, approximately 130 feet south of the intersection with 18th Avenue. This location is within the Borough's Residential Zone 40 (R-40). The subject lot currently contains a one-story dwelling, and a shared driveway space with the neighboring 1810 Fernwood Road. The Applicant proposes to selectively demolish the existing principal structure, construct a new front porch with inset steps, construct a full second story addition including a new balcony over the front porch, and create two off-street parking spaces at the front of the property. The existing and proposed uses are conforming for the zone; however, the existing lot, existing dwelling, existing lot, and proposed dwelling are non-conforming for the zone.

Land Use/Site Planning Issues

My review of the proposed plan identified the following issues that should be addressed through the public hearing process:

1. Code Section 17-9.1 sets forth the development criteria for the R-40 Zone. My review of the criteria in conjunction with the proposed plan identified the following non-conformities:
 - Minimum Lot Area – 4000 sq. ft. required; 2,500 existing;
 - Minimum Lot Frontage – 40 feet required; 25 feet existing;

- Building Height – 18.75 feet maximum, 18 feet existing, **21.88 feet proposed**; and
- Floor Area Ratio – 1.0 maximum allowable, 0.64 existing, **1.08% proposed**.

The existing non-conformities cited above are provided for the Board's information as none are exacerbated by the proposal.

As noted above, this section specifies the maximum floor area ratio for the R-40 zone as 1.0. The total floor area for the dwelling (excluding the stairs, deck, and balcony) is calculated at 2,705 square feet, which results in a floor area ratio of 1.08 on this lot. Accordingly, a Use Variance (d(4)) will be required for this proposed non-conformity.

Additionally, the architectural layout of the proposed dwelling was revised in an effort to eliminate the height variance. In doing so, the sloped roof was reduced to a flat roof in order to achieve the 21.875-foot maximum height (62.5% of the 35-foot maximum height). In accordance with the Borough's Code Section 17-7, the maximum height for flat roofs shall be a maximum of 30 feet. Factoring in the lot width-based 37.5% reduction, the maximum allowable building height for this lot is 18.75 feet when utilizing a flat roof. The difference in the allowable and the proposed heights is 3.13 feet. Accordingly, a Use Variance (d(6)) will be required for this proposed non-conformity for Building Height.

2. Code Section 17-10.7 requires 2 off-street parking spaces accommodate the proposed 3-bedroom dwelling. The revised plans depict only a single off-street space. A bulk variance will be required for this proposed non-conformity.
3. While there is no real change in the footprint of the principal structure, the proposed roofline plan calls for significant modification of how roof runoff will be distributed and ultimately discharged on-site. I recommend the Board elicit testimony regarding this issue and consider conditioning any approval on preparation of suitable grading and drainage plan to ensure neighbors are safeguarded from the effects of the new stormwater discharge characteristics.
4. The survey depicts that a portion of the existing sidewalk is located on the Applicant's property. The Board should condition any approval on the Applicant providing a proper easement for the sidewalk to encroach on the property in perpetuity.
5. The site visit revealed tripping hazards in the sidewalk fronting the property. The Board should condition any approval on the correction of these deficiencies.
6. The elevation drawings on Sheet A-0 of the Architectural Plans are not to scale, thus the building elevation cannot be confirmed. The Architectural Plans should be revised to be an acceptable scale.
7. The "Building Data" table on Sheet A-0 of the Architectural Plans contains values that do not sum to the reported totals. The "Building Data" table should be revised to reflect the correct existing and proposed conditions.

I trust this report is suitable for your purposes. If you have any questions regarding this application, please contact me.

Very truly yours,

H2M ASSOCIATES, INC.

A handwritten signature in black ink, appearing to read "Alan P. Hilla, Jr.", written in a cursive style.

Alan P. Hilla, Jr., P.E., P.P., CME
Planning Board Engineer

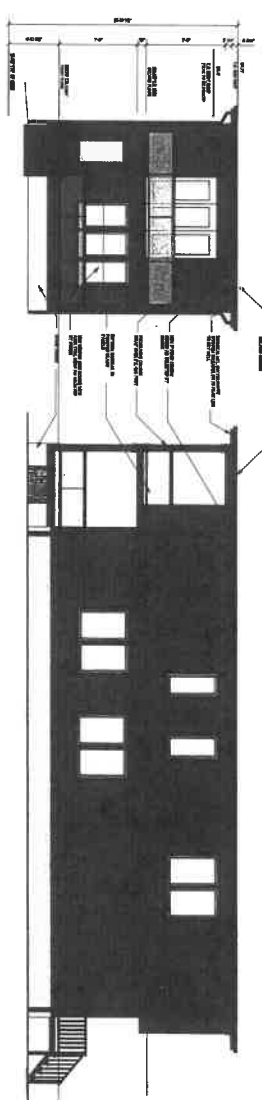
cc: James Tonelli, Applicant
George McGill, Applicant's Attorney
Adam Schneider, Esq., Board Attorney (via email)

TONELLI RESIDENCE
1808 FERNWOOD ROAD
LAKE COMO, NEW JERSEY

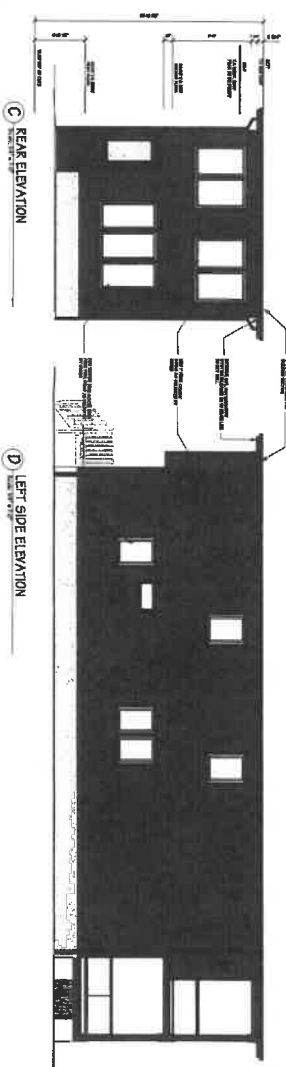
Architect:
Selzen & Winkler Architects, LLC
96A Vanderbilt Road
Marlboro, NJ 07726

[illegible]

LOCATION PLAN



FRONT ELEVATION



B RIGHT SIDE ELEVATION

C REAR ELEVATION

D LEFT SIDE ELEVATION

[illegible]

Revision	Mod	Date	Description

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	100	101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130	131	132	133	134	135	136	137	138	139	140	141	142	143	144	145	146	147	148	149	150	151	152	153	154	155	156	157	158	159	160	161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	180	181	182	183	184	185	186	187	188	189	190	191	192	193	194	195	196	197	198	199	200	201	202	203	204	205	206	207	208	209	210	211	212	213	214	215	216	217	218	219	220	221	222	223	224	225	226	227	228	229	230	231	232	233	234	235	236	237	238	239	240	241	242	243	244	245	246	247	248	249	250	251	252	253	254	255	256	257	258	259	260	261	262	263	264	265	266	267	268	269	270	271	272	273	274	275	276	277	278	279	280	281	282	283	284	285	286	287	288	289	290	291	292	293	294	295	296	297	298	299	300	301	302	303	304	305	306	307	308	309	310	311	312	313	314	315	316	317	318	319	320	321	322	323	324	325	326	327	328	329	330	331	332	333	334	335	336	337	338	339	340	341	342	343	344	345	346	347	348	349	350	351	352	353	354	355	356	357	358	359	360	361	362	363	364	365	366	367	368	369	370	371	372	373	374	375	376	377	378	379	380	381	382	383	384	385	386	387	388	389	390	391	392	393	394	395	396	397	398	399	400	401	402	403	404	405	406	407	408	409	410	411	412	413	414	415	416	417	418	419	420	421	422	423	424	425	426	427	428	429	430	431	432	433	434	435	436	437	438	439	440	441	442	443	444	445	446	447	448	449	450	451	452	453	454	455	456	457	458	459	460	461	462	463	464	465	466
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DATE	7/81
FILE	

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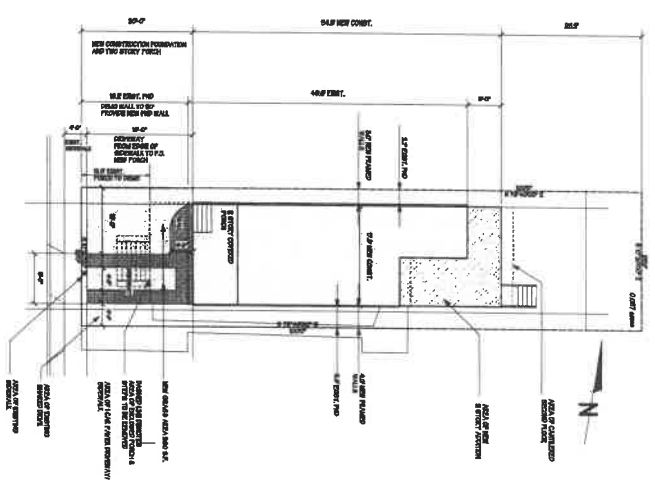
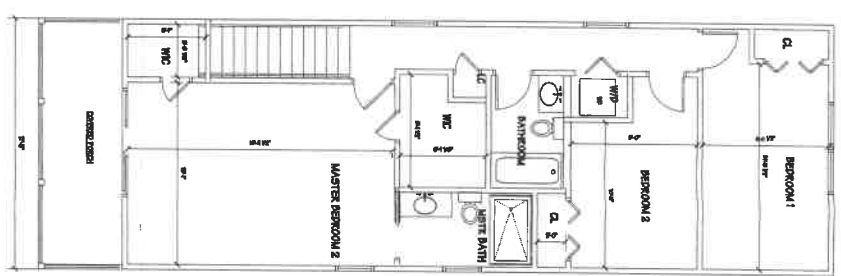
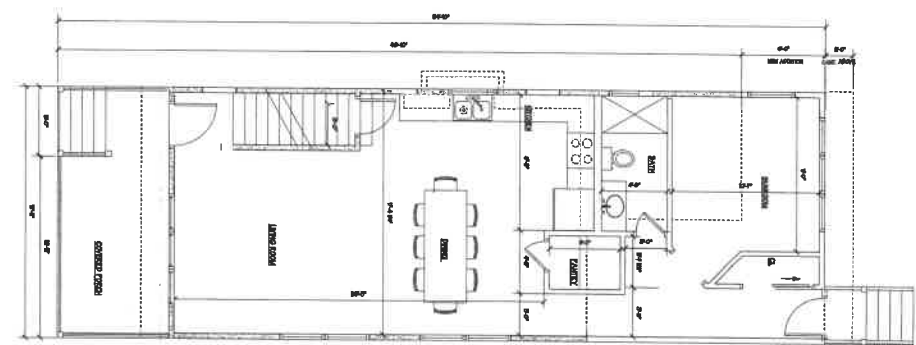
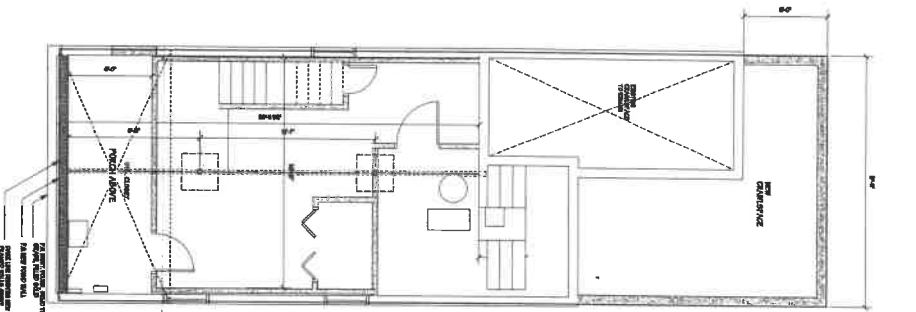
ADDITION & ALTERATIONS
TO:
TONELLI RESIDENCE
1805 FERWOOD ROAD
LAKE COMO, NEW JERSEY

TITLE/DATA SHEET

DATE	PROJECT NUMBER
01/21/25	24-4210

O-A

* Date / 8-21-25



LOADING DATA

ITEM	REQUIRED	EXISTING CONDITIONS	NEW WORK
LOT AREA	4,000 S.F.	2,000 S.F.	2,000 S.F.
LOT FRONTAGE	40'	20'	20'
LOT WIDTH	40'	20'	20'
PROPOSED SETBACK	20'	20'	20'
SEE SETBACK 1	3'	2'-7"	3'-7"
SEE SETBACK 2	3'	2'-7"	3'-7"
SEE SETBACK 3	3'	2'-7"	3'-7"
SEE SETBACK 4	3'	2'-7"	3'-7"
SEE SETBACK 5	3'	2'-7"	3'-7"
SEE SETBACK 6	3'	2'-7"	3'-7"
SEE SETBACK 7	3'	2'-7"	3'-7"
SEE SETBACK 8	3'	2'-7"	3'-7"
SEE SETBACK 9	3'	2'-7"	3'-7"
SEE SETBACK 10	3'	2'-7"	3'-7"
SEE SETBACK 11	3'	2'-7"	3'-7"
SEE SETBACK 12	3'	2'-7"	3'-7"
SEE SETBACK 13	3'	2'-7"	3'-7"
SEE SETBACK 14	3'	2'-7"	3'-7"
SEE SETBACK 15	3'	2'-7"	3'-7"
SEE SETBACK 16	3'	2'-7"	3'-7"
SEE SETBACK 17	3'	2'-7"	3'-7"
SEE SETBACK 18	3'	2'-7"	3'-7"
SEE SETBACK 19	3'	2'-7"	3'-7"
SEE SETBACK 20	3'	2'-7"	3'-7"
SEE SETBACK 21	3'	2'-7"	3'-7"
SEE SETBACK 22	3'	2'-7"	3'-7"
SEE SETBACK 23	3'	2'-7"	3'-7"
SEE SETBACK 24	3'	2'-7"	3'-7"
SEE SETBACK 25	3'	2'-7"	3'-7"
SEE SETBACK 26	3'	2'-7"	3'-7"
SEE SETBACK 27	3'	2'-7"	3'-7"
SEE SETBACK 28	3'	2'-7"	3'-7"
SEE SETBACK 29	3'	2'-7"	3'-7"
SEE SETBACK 30	3'	2'-7"	3'-7"
SEE SETBACK 31	3'	2'-7"	3'-7"
SEE SETBACK 32	3'	2'-7"	3'-7"
SEE SETBACK 33	3'	2'-7"	3'-7"
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SEE SETBACK 46	3'	2'-7"	3'-7"
SEE SETBACK 47	3'	2'-7"	3'-7"
SEE SETBACK 48	3'	2'-7"	3'-7"
SEE SETBACK 49	3'	2'-7"	3'-7"
SEE SETBACK 50	3'	2'-7"	3'-7"
SEE SETBACK 51	3'	2'-7"	3'-7"
SEE SETBACK 52	3'	2'-7"	3'-7"
SEE SETBACK 53	3'	2'-7"	3'-7"
SEE SETBACK 54	3'	2'-7"	3'-7"
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SEE SETBACK 85	3'	2'-7"	3'-7"
SEE SETBACK 86	3'	2'-7"	3'-7"
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SEE SETBACK 88	3'	2'-7"	3'-7"
SEE SETBACK 89	3'	2'-7"	3'-7"
SEE SETBACK 90	3'	2'-7"	3'-7"
SEE SETBACK 91	3'	2'-7"	3'-7"
SEE SETBACK 92	3'	2'-7"	3'-7"
SEE SETBACK 93	3'	2'-7"	3'-7"
SEE SETBACK 94	3'	2'-7"	3'-7"
SEE SETBACK 95	3'	2'-7"	3'-7"
SEE SETBACK 96	3'	2'-7"	3'-7"
SEE SETBACK 97	3'	2'-7"	3'-7"
SEE SETBACK 98	3'	2'-7"	3'-7"
SEE SETBACK 99	3'	2'-7"	3'-7"
SEE SETBACK 100	3'	2'-7"	3'-7"

SAZAN & WINKLER
 ARCHITECTS, LLC

1008 FERNWOOD ROAD
 LAKELAND, NJ 07643
 TEL: 201.261.1000
 FAX: 201.261.1001
 WWW.SAZANWINKLER.COM

DATE: 01/14/20
 PROJECT NUMBER: 1008 FERNWOOD ROAD
 SHEET NO.: A-1

ADDITION & ALTERATIONS TO
1008 FERNWOOD ROAD
LAKELAND, NJ 07643

PROJECT TITLE:
 1008 FERNWOOD ROAD
 LAKELAND, NJ 07643

DATE: 01/14/20
PROJECT NUMBER: 1008 FERNWOOD ROAD
SHEET NO.: A-1

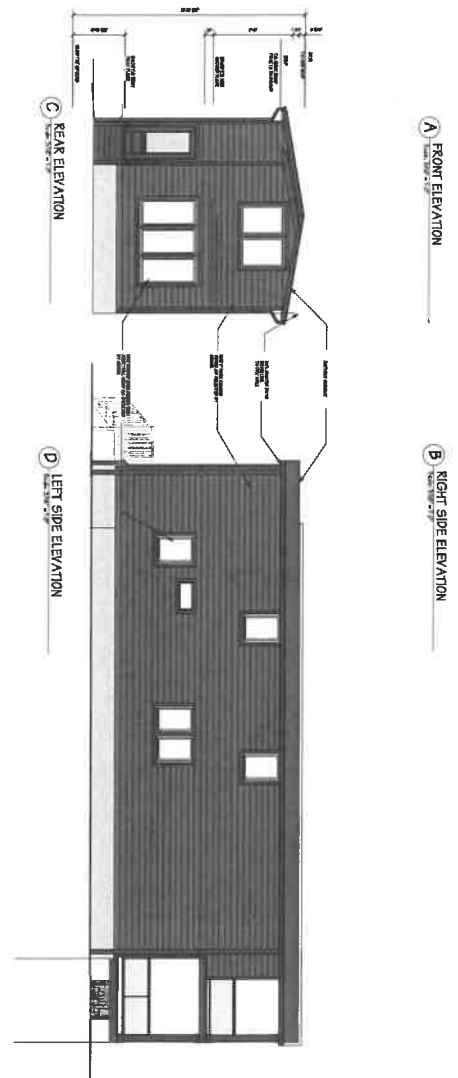
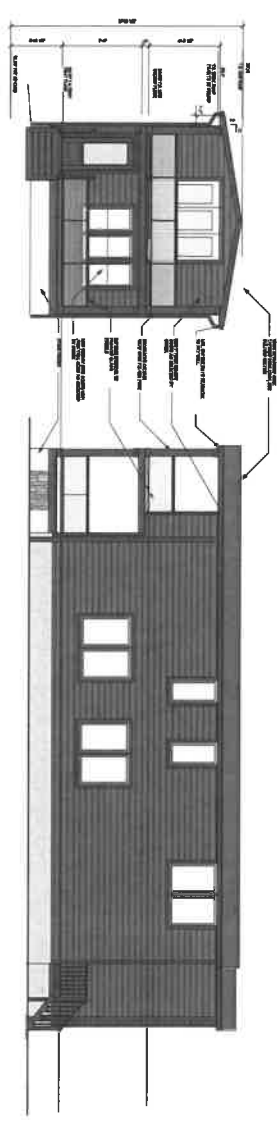
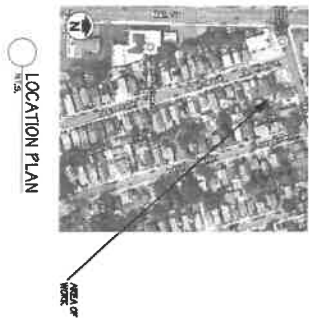
ADDITION & ALTERATIONS TO:
TONELLI RESIDENCE
 1808 FERNWOOD ROAD
 LAKE COMO, NEW JERSEY

Architect:
Saizán & Winkler Architects, LLC
 56A Vanderburg Road
 Marlboro, NJ 07726

BUILDING DATA

1808 FERNWOOD AVENUE
 LAKE COMO, NEW JERSEY
 USE CATEGORY: R-3 RESIDENTIAL
 CONSTRUCTION TYPE: 1B

AREA	FINISHING	ASSEMBLY	TOTAL
1ST FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
2ND FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
3RD FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
4TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
5TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
6TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
7TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
8TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
9TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
10TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
11TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
12TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
13TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
14TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
15TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
16TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
17TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
18TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
19TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
20TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
21TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
22TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
23TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
24TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
25TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
26TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
27TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
28TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
29TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
30TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
31TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
32TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
33TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
34TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
35TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
36TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
37TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
38TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
39TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
40TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
41TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
42TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
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44TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
45TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
46TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
47TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
48TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
49TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
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57TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
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65TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
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70TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
71TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
72TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
73TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
74TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
75TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
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77TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
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79TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
80TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
81TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
82TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
83TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
84TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
85TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
86TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
87TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
88TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
89TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
90TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
91TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
92TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
93TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
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98TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
99TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.
100TH FLOOR	1504 SQA.FT.	1504 SQA.FT.	1504 SQA.FT.



Saizán & Winkler Architects, LLC
 56A Vanderburg Road
 Marlboro, NJ 07726
 Tel: 908.261.1111
 Fax: 908.261.1112
 Email: info@saizan.com

PROJECT TITLE:
 ADDITION & ALTERATIONS
 TO
 TONELLI RESIDENCE
 1808 FERNWOOD ROAD
 LAKE COMO, NEW JERSEY

PROJECT NO.:
 A-0

DATE:
 09/20/20

DESIGNED BY:
 SAIZAN & WINKLER

CHECKED BY:
 SAIZAN & WINKLER

APPROVED BY:
 SAIZAN & WINKLER

SCALE:
 1/8" = 1'-0"

NOTES:

Added 9/2/25

McGill & Hall, L.L.C.

ATTORNEYS AT LAW
708 10th Avenue, Second Floor
Belmar, N.J. 07719
Telephone (732) 419-9000
Fax: 732-749-7480

George D. McGill, Esq.
Email, gdm@mcgillhall.com
Direct Dial, 732 749 7501

Thomas Hall, Esq. *N.J. and N.Y.*
Bars
Email, th@mcgillhall.com
Direct Dial, 732 749 7502

August 28, 2025

Re: Notice of Hearing before the Planning Board of the Borough of Lake Como
Applicant: Diane Czerminski

Dear Property Owner or Other Interested Party:

Please be advised that I represent Diane Czerminski who is the owner of 3 Ripley Lane in the Borough of Lake Como. My client is making an application to the Planning Board of the Borough of Lake Como seeking the Planning Board's determination on an appeal from the Zoning Officer's determination and for variance relief. I am forwarding this notice to you as required by the law controlling such matters. Accordingly:

Please take notice that the applicant, Diane Czerminski, has made application to the Planning Board of the Borough of Lake Como seeking the Planning Board's determination on an appeal from the Zoning Officer's Determination pursuant to N.J.S.A. 40:55D-70(a) and, alternatively, variance relief from the Zoning Ordinances of the Borough of Lake Como pursuant to N.J.S.A. 40:55D-70 (c), to construct a curb cut on Pine Terrace for driveway access therefrom. The property in question has an address of 3 Ripley Lane, Lake Como, New Jersey and is described and identified on the Tax Map of the Borough of Lake Como as Block 16, Lot 17 in the R-40 Zone. The applicant also seeks variance relief as may be necessary to permit other pre-existing conditions to remain. The applicant reserves the right to request approval for any and all other variances or design waivers which are necessary or may become necessary as a result of the Board's review of the matter and the public hearing process.

This appeal is scheduled for a public hearing on September 8, 2025, at 7:00 p.m. at the Lake Como Municipal Building, 1740 Main Street, Lake Como, New Jersey, 07719. All persons are advised that they may appear at the above public hearing, either in person, or by an attorney, and present any objection or otherwise be heard in reference to this application. The application, plans and supporting documents are on file in the Municipal Clerk's Office at the Borough of Lake Como Municipal Building, 1740 Main Street, Lake Como, New Jersey, 07719 and are available for inspection during normal business hours between 9:00 a.m. and 4:00 p.m. You may also contact the Board Secretary, Viveca Graham, regarding any questions or concerns via email at vgraham@lakecomonj.org or by telephone at (732) 681-3232.

Any person wishing to discuss this matter with the applicant is invited to contact the applicant's attorney, George D. McGill, Esq., 708 10th Avenue, Belmar, New Jersey, 07719, at his office, 732-419-9000.

Very truly yours

George D. McGill



Borough of Lake Como

1740 Main Street, P.O. Box 569 • Lake Como, New Jersey 07719-0569
(732) 681-3232 • FAX (732) 681-8981

PLANNING BOARD APPLICATION

FOR MUNICIPAL USE ONLY

Application Number:

Received By:

Fees Collected:

Hearing Date:

Resolution Adopted By Board:

☐ Granted

☐ Denied

If something is not applicable to the application being submitted, please specify with N/A

1. Applicant(s) Name, Address & Telephone Number

Diane Czerminski

3 Ripley Lane

Lake Como, New Jersey 07719

732-236-4417

2. If the applicant is being represented by an attorney, please state name, address & telephone number

George D. McGill, Esq.

708 10th Avenue, Belmar, NJ, 07719

Office: 732-419-9000 Cell: 732- 618-2447

3. Applicant is:

☐ Corporation ☐ Partnership ☒ Individual

NOTE: If application is a corporation or a partnership, please attach a list of the names and addresses of persons having a 10% interest or more in the corporation or partnership.

4. The relationship of applicant to the property in question is:

☒ Owner ☐ Lessee

5. If applicant is not Owner, please state name, address and telephone number of the owner:

Not Applicable

6. Application is a request for the following:

- ☐ Preliminary Site Plan
- ☐ Final Site Plan
- ☐ Joint Preliminary and Final Site Plan
- ☐ Minor Subdivision (3 or less lots)
- ☐ Preliminary Subdivision
- ☐ Final Subdivision
- ☐ Joint Preliminary and Final Subdivision
- ☒ Variance requests, including bulk or use variances – please specify
 - o **Appeal of Zoning Officer Denial of Permit pursuant to N.J.S.A. 40:55D-70(a).**
 - o **Bulk Variance: Construct curb cut on Pine Terrace for driveway access therefrom.**
Please see attached Addendum for details.
- ☐ Informal Hearing

7. Give a brief description of application:

See attached Addendum.

8. Street Address of Property:

3 Ripley Lane, Block 16, Lot 17

9. Use of Property:

Existing:	Single-family Residential
Zone:	R-40
Proposed:	Single-family Residential.
Lot Area:	5,000 sq. ft.
Building Area:	existing-35.2 %

10. Map Information:

Map Dated:	April 15, 2025
Prepared By:	Michael T. Cannon, P.E, P.L.S.
Map Entitled:	Plot/Grading Plan for #3 Ripley Lane

11. Additional comments by applicant which may be relevant to hearing:

Access to the property is solely through an easement extending from Ripley Lane to the subject property. Ingress and egress solely by the need to back down the lane.

I certify that the statements and information contained in the application are true. I authorize the applicant to submit this application and process for approval.

August 6, 2025

Date August 6, 2025


Applicant/Agent

Application Addendum

I have been retained to represent the applicant, Diane Czerminski, who is the owner and resident of a property known as 3 Ripley Lane. The applicant seeks to appeal the determination of the zoning officer and the Denial of the Permit issued April 1, 2025 finding "no additional curb cuts are permitted by Borough Ordinance, in order to construct a curb cut on Pine Terrace for driveway access therefrom. The Czerminski property is accessed by an easement that traverses five properties and connects with Ripley Lane proper. The Czerminski property and dwelling is oriented toward the easement and they have a parking area in front of the house along the easement connecting to Ripley Lane. The property otherwise backs up to Pine Terrace. The applicant would like to construct a driveway along the southerly side of the property with access to Pine Terrace. There is no present curb cut for this property along Pine Terrace or anywhere else on the property due to the easement access from Ripley Lane.

The history of the permitting process is a bit confusing. The applicant obtained a Permit to construct the driveway by a Permit issued May 13, 2024. The Permit was then denied by a Denial of Permit dated April 1, 2025. The plans regarding the driveway were substantially the same. The Denial of Permit states that the Borough Ordinances did not permit the curb cut. The Denial does not contain a specific site to the Ordinances. I have reviewed B.O. 17-10.7a4, which controls access to properties and which is attached hereto. I do not see where there may be a prohibition to the curb cut as proposed. First, there is no existing curb cut at the property and second, the Ordinances do not prohibit two access points. Granted, the Ordinance speaks to conditions where two curb cuts are proposed on the same street but that is not our circumstance here. The existing access to the front of the property is via an easement over existing lots and connected to Ripley Lane and the applicant seeks only a single curb cut on Pine Terrace. Under the circumstances, I would think that the lone curb cut on Pine Terrace should be permitted. I ask the Board to entertain a discussion of this matter prior to the discussion of any variance relief. I welcome the input of the Board Professionals in this regard. I otherwise have filed for variance relief to permit the curb cut on Pine Terrace though I do not think such a condition is prohibited.

As to the variance relief, if same is deemed necessary, the relief may be granted because the design makes for safer vehicle circulation. Presently, the Czerminskis have access to the property from an easement that connects to Ripley Lane. The access permitted by the easement does not allow for sufficient area in which to turn their vehicles around. The Czerminskis are therefore required to back their vehicles down the entire length of the easement and enter Ripley Lane in reverse. The proposed driveway and curb cut will provide for improved vehicular circulation and allow the Czerminskis to exit their driveway onto the easement in a forward fashion thus promoting safety regarding vehicular operation. The addition of a driveway would also provide for additional parking on the property, which would be a benefit to the community. With the addition of the driveway apron, there still will be 37 feet of curbline along the street which in reality is sufficient for two cars to park. The grant of the relief will not impair the Zone Plan because the property would have one curb cut on Pine Terrace which I think we can acknowledge is a normal situation in the Borough. By granting the variance relief, the Board may eliminate the circulation circumstance that now exists and provide for a safer means of ingress and egress to the property, along the easement, and to Ripley Lane. I do not think the grant would represent a substantial detriment to the public good but would be a benefit to the public for the reasons stated above.

§ 17-10.7 Off-Street Parking, Loading and Driveways.

[Ord. No. 90-535; Ord. No. 92-558; Ord. No. 96-621; Ord. No. 96-625; Ord. No. 2008-821; Ord. No. 2008-824; Ord. No. 2010-842]

a. General Provisions.

1. Landscaping.

- (a)** Except for detached dwelling units, a screen planting of a dense evergreen material not less than four feet in height shall be provided between the off-street parking areas and any lot line or street line except where a building intervenes or where the distance between such areas and the lot line or street line is greater than one hundred fifty (150') feet.
- (b)** All loading areas shall be landscaped and screened sufficiently to obscure the view of the parked vehicles and loading platforms from any public street, adjacent residential district or uses and the front yards of adjacent commercial and industrial uses. Such screening shall be by a fence, wall, planting or combination of the three and shall not be less than four (4') feet in height.
- (c)** Each off-street parking shall have a minimum area equivalent to one parking space per every 30 parking spaces landscaped with one-half (1/2) of the spaces having shrubs no higher than three (3') feet and the other one-half (1/2) having trees with branches no lower than seven (7') feet. Such spaces shall be distributed throughout the parking area in a manner not impairing visibility.

2. Lighting. Lighting used to illuminate off-street parking areas shall be arranged to reflect the light away from residential premises and streets and be in accordance with subsection 17-10.5. All parking facilities providing five (5) or more parking spaces shall be lighted.

3. Surfacing and Curbing.

- (a)** Off-street parking lots and loading areas, together with their access aisles, driveways and fire lanes, shall not occupy more than thirty-five (35%) percent of the lot area. All parking and loading areas and access drives shall be paved as determined by the Borough Engineer and approved as part of the site plan approval. All parking areas, regardless of size and location, shall be suitably drained and maintained.
- (b)** All off-street parking and loading areas shall be provided with curbing so that vehicles cannot be driven onto required perimeter landscaped areas, buffer zones and street rights-of-way and so that each parking and loading area has controlled entrances and exits and drainage control. Curbing or wheel stops shall be located to prevent any part of a vehicle from overhanging internal sidewalks or landscaped areas. Parking and loading spaces shall not be an extension of any street right-of-way.
- (c)** All off-street parking lots shall have adequate designations to indicate traffic flow and parking spaces.

4. Access. Access points from any one lot crossing the street line shall be limited to a maximum of two along the frontage of any single street. The center lines of any separate access points shall be spaced at least 70 feet apart; shall handle no more than two lanes of traffic; shall be at least 40 feet from any property line; and shall be set back from the street line of any intersecting street at least 50 feet or 1/2 the lot frontage, whichever is greater, except that in no case need the setback

distance exceed 299 feet. Continuous open driveways in excess of 16 feet at the street line shall be prohibited, except that for non-residential uses, driveways of more than 16 feet may be permitted with the approval of the Planning Board, giving due consideration to the proposed width, curbing, direction of traffic flow, radii of curves and method of dividing traffic lanes. Curbing shall be depressed at the driveway and the curbing may be rounded at the corners and the driveway connected with the street in the same manner as another street.

5. **Location of Parking Spaces.** All required off-street parking spaces shall be located on the same lot or premises as the use served, except that two uses may share the same lot and except further, that in cases when it is determined during site plan review that the requirements for on-site, off-street parking cannot be met because of existing conditions, the location and adequacy of off-site parking spaces to service the use shall be specified on the site plan for approval by the Planning Board.
6. **Type of Facility.**
 - (a) Parking spaces may be on, above or below the surface of the ground. When parking spaces are provided within a garage or other structure, the structure shall adhere to the proper accessory or principal building setbacks, as applicable.
 - (1) The provisions of parking spaces shall also include adequate driveway and necessary turning areas for handling the vehicles for which provision is made.
 - (2) Parking may occupy front, side and rear yard areas subject to site plan approval. The provisions of parking and loading spaces shall also include adequate driveway and necessary turning areas for handling of the vehicles for which provision is made. Aisles providing for access to parking spaces, shall have the following minimum dimensions. Where the angle of parking is different on both sides of the aisle, the larger aisle width shall prevail.



Borough Of Lake Como
1740 Main Street
Lake Como, NJ 07719
(732)681-3232

DENIED
Zoning Permit

Permit Number: Z2500021		Permit Issue Date: 04/01/25	Invoice #: 25-00095
Application Id: 4812		Application Date: 03/29/25	
Owner/Property Details			
Block/Lot/Qual: 16. 17. Owner Name: CZERMINSKI, DIANE Address: 2207 OLD MILL ROAD SPRING LAKE HEIGHTS, NJ 07762		Phone #: Zoning District: Location: 3 RIPLEY LANE	
Contractor: CZERMINSKI, DIANE Address: 2207 OLD MILL ROAD SPRING LAKE HEIGHTS, NJ 07762 Phone Number: (732)236-4417 License #:			
This is to certify that the above description premised together with any building thereon, are used as or for:			
FENCE INSTALL PER PLOT PLAN MARKED 4'HIGH INSTALL DRIVEWAY FROM PINE TERRACE TO			
Conditions:			
DENIAL. FENCE CAN PROCEED. NO ADDITIONAL CURB CUTS ARE PERMITTED PER BOROUGH ORDINANCE. SHED CANNOT BE LOCATED IN AN EASEMENT.			
Payments (Office Use Only)			

NOTE: If construction does not commence within one (1) year of issuance or if construction ceases for a period of six (6) months, this permit is void.

Zoning Officer

JR2 4/1/25
Date

ZONING

Ck# 262 \$ 75 Rec'd by [Signature] Date 3-21 Permit # 235-21

*** A NON-REFUNDABLE \$70.00 FEE MUST BE SUBMITTED WITH THIS APPLICATION ***

Borough of Lake Como 4862

Zoning Application for Residential and Commercial Properties

1. **Address of Property:** 3 Ripley Lane

Block: 16 **Lot:** 17 **Zone:** R-4

2. **Property Designation:** Single Family X Multi Family Commercial

3. **Applicant's Name*:** Czerminski

Address: 3 Ripley Lane

Phone Number: C/O Jimmy Alberts 732-528-1243

***Applicant is:** Owner X Contractor Other
(If other, please describe)

4. **Owner's Name:** Czerminski

Address: 3 Ripley Lane

Phone Number: 732-236-4417

5. **Type of Proposal: (please check)**

<u> </u> New Home	<u> </u> Alteration to Existing Home: 1 - 1 1/2 Story <u> </u> 2 - 2 1/2 Story <u> </u>
<u> </u> Pool: Above Ground <u> </u> In-Ground <u> </u>	
<u> </u> Shed <u>X</u> Fence <u> </u> Deck <u> </u> Other *If other, please describe: <u>Driveway</u>	
Water Line: Existing <u> </u> New <u> </u> Upgraded <u> </u>	
Sewer Line: Existing <u> </u> New <u> </u> Upgraded <u> </u>	

Dimension of New Building/Addition: x **Height of New Building/Addition:**
Area of New Building/Addition: 64 sq. ft. **Number and Types of Rooms:** Shed

* If multiple additions are being applied for, itemize the additions and provide all pertinent information for each addition as requested above. * If addition is a pool, please indicate type and height of fencing.

Additional Information: Fence install per plot plan Drawing - 4' high

Install Driveway from Pine To Ripley Easement

MAX curb cut on Pine 14'

Add 8x8 Shed - house on crew 1 - 3' SB TO NORTH LINE
Keeps us under Allowed Building %

6. ***** Must Submit Two (2) Copies of Plot Plan/Survey Indicating Proposed Structures with Dimensions and Setbacks from Property Lines *****

7. Applicant certifies that all statements and information made and provided as part of this application are true to the best of their knowledge, information and belief. Applicant further states that all pertinent municipal ordinances, and all conditions, regulations and requirements of site plan approvals, variances, and other permits granted with respect to said property shall be complied with.

Signature of Applicant

Quin J. J. J.

Date

Office Use Only

Zoning Reviewer:

JR

Date:

3/29/25

Application Complete:

Yes

No

Approved:

Rejected

Planning/Variance Board action needed:

Yes

No

Proposed Work Needs Construction Permits: Yes

No

Mercantile License Needed?

Yes

No

Notes:

SEE ZONING DENIAL



Borough Of Lake Como
1740 Main Street
Lake Como, NJ 07719
(732)681-3232

Zoning Permit

Permit Number: Z2400036	Permit Issue Date: 05/13/24	Invoice #: 24-00210
Application Id: 4546	Application Date: 05/10/24	
Owner/Property Details		
Block/Lot/Qual: 16. 17. Owner Name: CZERMINSKI, DIANE & HAKUSA, STEVEN A Address: 3 RIPLEY LANE LAKE COMO, NJ 07719	Phone #: (732)522-1243 Zoning District: Location: 3 RIPLEY LANE 2	
Contractor: ALBURTUS MODULAR HOMES INC. Address: 1540 ROUTE 138 SUITE301 Wall, NJ 07719 Phone Number: License #: 13VH03868400		
This is to certify that the above description premises together with any building thereon, are used as or for:		
ADDITION/ALTERATION		
Conditions:		
APPROVED PER PLAN		
CONSTRUCTION PERMITS REQUIRED		
Payments (Office Use Only)		

NOTE: If construction does not commence within one (1) year of issuance or if construction ceases for a period of six (6) months, this permit is void.

Zoning Officer

Date

5/13/24

ZONING

Ck# 2185 \$ 70.00 Rec'd by VAA Date 5-6-24 Permit # 24-36

* A NON-REFUNDABLE \$70.00 FEE MUST BE SUBMITTED WITH THIS APPLICATION *

Borough of Lake Como

4546

Zoning Application for Residential and Commercial Properties

1. Address of Property:

3 RIPLEY LANE

Block: 16

Lot: 17

Zone: _____

2. Property Designation: Single Family ☒ Multi Family _____ Commercial _____

3. Applicant's Name*:

JAMES ALBERTS

Address:

902 MAIN STREET BELMAR

Phone Number:

732-522-1243

Office # 280-9

*Applicant is:

Owner _____

Contractor ☒

Other _____

(If other, please describe) _____

4. Owner's Name:

CZAJMINSKI

Address:

2207 OLD MILL RD W211 NJ

Phone Number:

732-236-4417

5. Type of Proposal: (please check)

____ New Home ☒ Alteration to Existing Home: 1 - 1 1/2 Story _____ 2 - 2 1/2 Story ☒

____ Pool: Above Ground _____ In-Ground _____

____ Shed _____ Fence _____ Deck _____ Other *If other, please describe: _____

Water Line: Existing ☒ New _____ Upgraded _____

Sewer Line: Existing ☒ New _____ Upgraded _____

Dimension of New Building/Addition: _____ x _____

Height of New Building/Addition: 30' inc

Area of New Building/Addition: _____ sq. ft.

Number and Types of Rooms: 3 BR

FOURTH

872 BATHS

* If multiple additions are being applied for, itemize the additions and provide all pertinent information for each addition as requested above. * If addition is a pool, please indicate type and height of fencing.

Additional Information:

BUILD ON TOP OF EXISTING FOOT PRINT - 051st FLOOR

ADD DRIVEWAY FROM PINE TO RIPLEY

ADD GARAGE

6. *** Must Submit Two (2) Copies of Plot Plan/Survey Indicating Proposed Structures with Dimensions and Setbacks from Property Lines ***

7. Applicant certifies that all statements and information made and provided as part of this application are true to the best of their knowledge, information and belief. Applicant further states that all pertinent municipal ordinances, and all conditions, regulations and requirements of site plan approvals, variances, and other permits granted with respect to said property shall be complied with.

Signature of Applicant

Date

Office Use Only

Zoning Reviewer: _____

Date: 5-13-24

Application Complete: ☒ Yes ☐ No

Approved: ☒ Rejected: ☐

Planning/Variance Board action needed: Yes ☐ No ☒

Proposed Work Needs Construction Permits: Yes ☒ No ☐

Mercantile License Needed? Yes ☐ No ☒

Notes:

SEE ZONING PERMIT

ZONE R-40	REQUIRED	EXISTING	PROPOSED	COMMENTS
Min. Lot Area	4000 SF	5000		
Min. Lot Width	40'	50		
Min. Lot Depth	100'	100		
Principle Structure				
Front Yard Setback or Average	20'	24.3		
Side Yard Setback	3'	7.8		
Side Yard Setback	3'			
Rear Yard Setback	10'	10.3		
Building Height from curb top	35'	35		
Base Flood Elevation		X		
ABFE				
Finished Floor Elevation				
Accessory Structure				
Side Yard Setback	3'	3'	3'	
Rear Yard Setback	3'		20'	
Principle Structure Separation	5'			
Pool (Side, Rear & Buildings)	5'			
Height measured from ground				
Garage	16' Height			
Shed	12' Height			
Max Area				
Lot Requirements				
Building Coverage	40%		35290	
Principal Structure			1516	
Accessory Structure			240	
Shed				
Deck (50%)			4070	
Impervious Lot Coverage	60%		1756	
Building Total from above			787	162/2
Driveway (Pavers 50%)			274	81 + 706
Patio (Pavers 50%)			2817	
Sidewalk/Steps				
Front Yard Landscape Area	50%			
Parking Spaces Minimum 9'x19'				
1-2 Bedrooms	1 Space			
3-4 Bedrooms 4	2 Spaces		2+	
5-6 Bedrooms	3 Spaces			
Plus 1 Bedroom	Plus 1 Space			
GRADING PLAN	>=400SF			

When using the average front yard setbacks on the existing block, work with the principal structure (not the porch & steps don't count) and any thing more 20', count only 20'

Accessory Structures Only in Side or Rear Yard not Front Yard

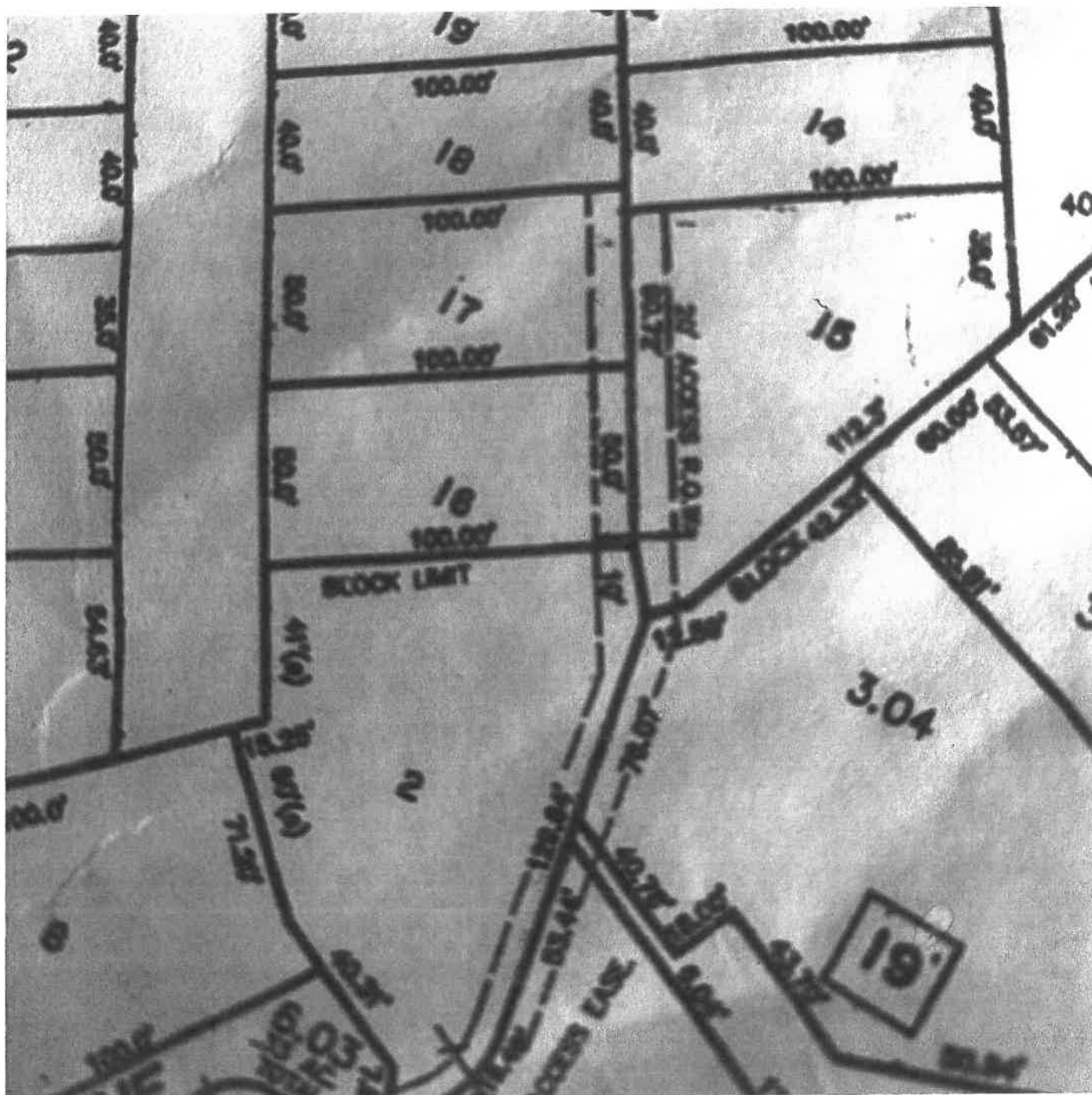
Open Porches (1 story only/4' above grade) can extend 8' into the front setback (10' Back Minimum)

(No Subject)

From: James Alburtus (alburtus@yahoo.com)

To: alburtus@yahoo.com

Date: Friday, August 2, 2024 at 05:22 PM EDT

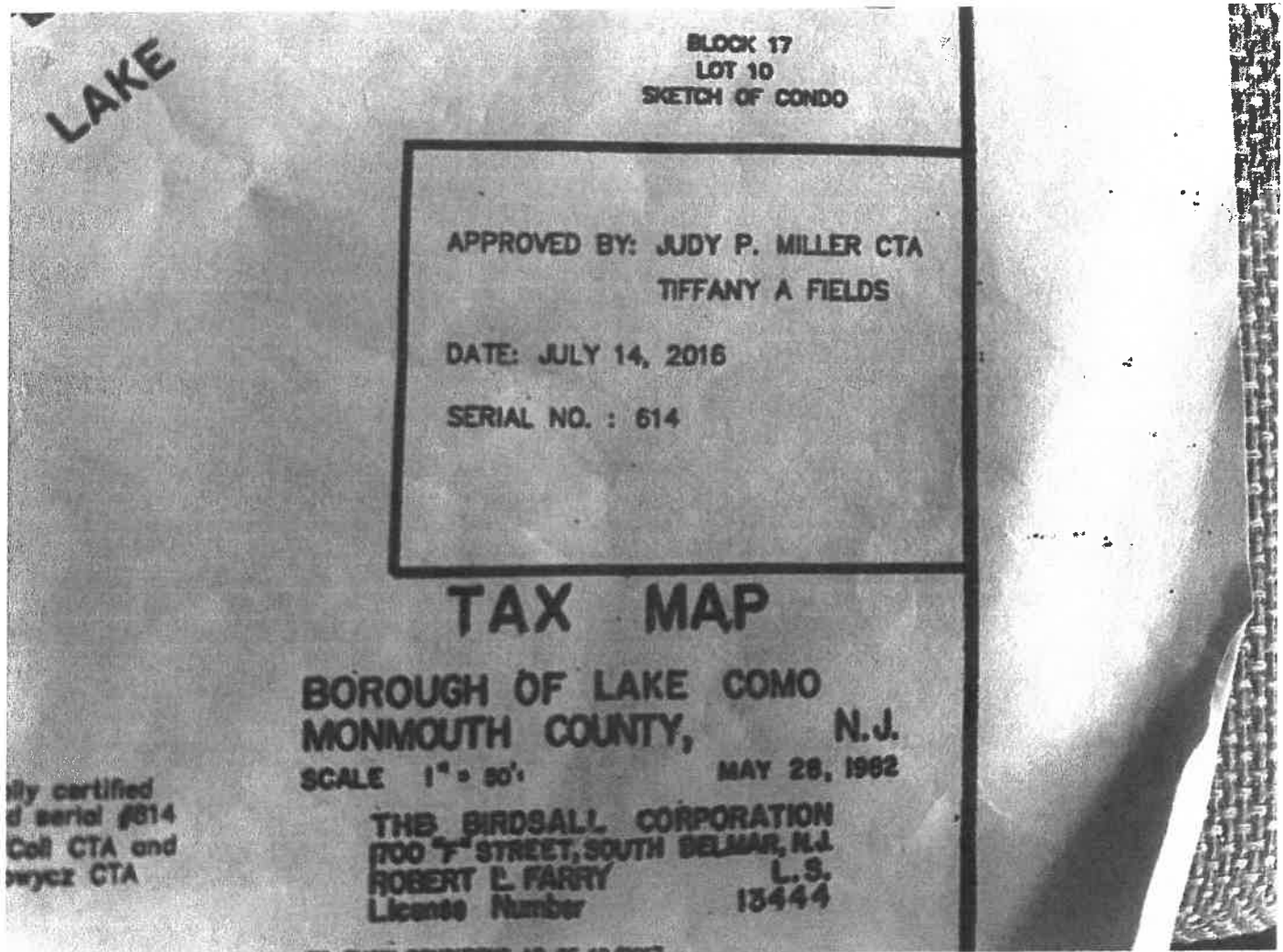


(No Subject)

From: James Alburtus (alburtus@yahoo.com)

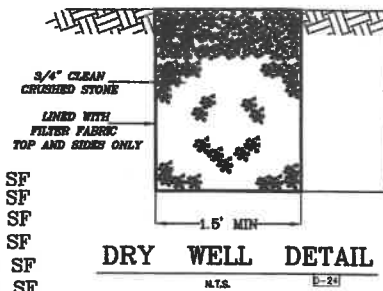
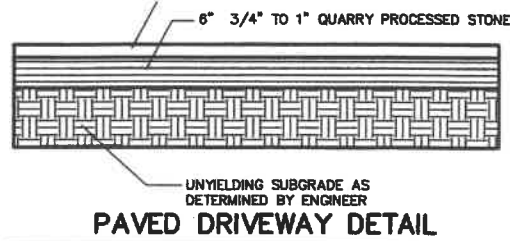
To: alburtus@yahoo.com

Date: Friday, August 2, 2024 at 05:23 PM EDT



Yahoo Mail: Search, Organize, Conquer

PINE(40' R.O.W.) TERRACE



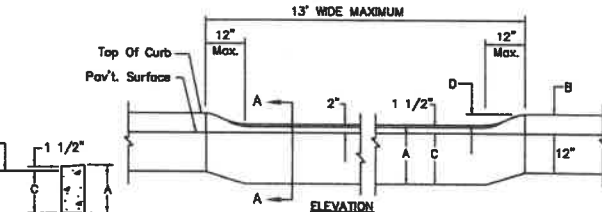
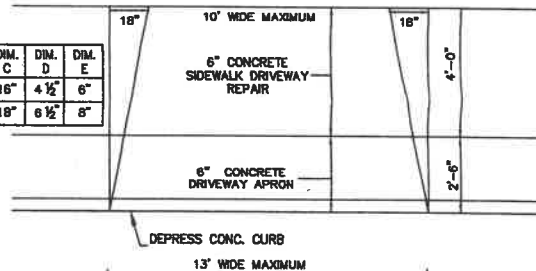
COVERAGE TABLE

EX. HOUSE	1,518 SF
EX. CONC.	274 SF
EX. DRIVEWAY	162 SF
PROP. GARAGE	240 SF
PROP. DRIVEWAY	706 SF
PROP. DRIVEWAY IN FYS	205 SF
FYS AREA	1,135 SF

ZONING DISTRICT R-40 SINGLE FAMILY RESIDENTIAL

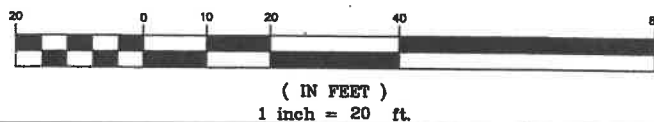
DESCRIPTION	REQUIRED	LOT 17 PROVIDED
USE	SINGLE FAMILY	SINGLE FAMILY
LOT AREA	4000 SF	5,000 SF
LOT FRONTAGE	40 FT	50.00 FT
LOT WIDTH	40 FT	50 FT
LOT DEPTH	100 FT	100 FT
FRONT SETBACK	20 FT	24.3 FT
SIDE SETBACK	3 FT	7.80 FT
REAR SETBACK	10 FT	10.3 FT
MAX HT. PRINC BLDG	35 FT	35.0 FT
MAX LOT COVERAGE	60 %	56.0 %
MAX BUILDING COVERAGE	40 %	35.2 %
IMP. COVERAGE IN FYS	50 %	18.0 %

CURB SIZE	DIM. A	DIM. B	DIM. C	DIM. D	DIM. E
6" X 18"	18"	6"	16"	4 1/2"	6"
8" X 20"	20"	8"	18"	6 1/2"	8"



METHOD OF DEPRESSING CURB AT DRIVEWAYS

GRAPHIC SCALE



CONCRETE SIDEWALK & APRON

N.T.S.

CONSTRUCTION NOTES:

- ALL SIDEWALK AND DRIVEWAY APRON CONCRETE TO BE N.J.D.O.T. CLASS "B".
- PROVIDE PREFORMED BITUMINOUS FIBER EXPANSION JOINTS, 1/2" THICK, AT 20'-0" (MAXIMUM) INTERVALS. PROVIDE DUMMY JOINTS AT INTERVALS EQUAL TO THE SIDEWALK WIDTH BETWEEN EXPANSION JOINTS.
- PROVIDE WELDED WIRE FABRIC REINFORCEMENT, TYPE 6 x 6 - W2.9 x W2.9, AT DRIVEWAY APRONS.
- CURB AND SIDEWALK SHALL BE POURED SEPARATELY.
- LONGITUDINAL JOINTS BETWEEN CURB AND SIDEWALK SHALL BE PRE FORMED BITUMINOUS FIBER EXPANSION MATERIAL 1/2" THICK.
- FOR CURB, PROVIDE PRE FORMED BITUMINOUS FIBER EXPANSION JOINTS, 1/2" THICK AT 20'-0" MAX. INTERVALS. PROVIDE DUMMY JOINTS (FORMED) MIDWAY BETWEEN EXPANSION JOINTS.

NOTES:

PROPERTY OF HAKUSA/CZERMINSKI KNOWN AS BLOCK 16 LOT 17 AS SHOWN ON THE TAX MAP FOR THE BOROUGH OF LAKE COMO, MONMOUTH COUNTY, NEW JERSEY

REFERENCE: DEED BOOK 9682 PAGE 6547
TOPOGRAPHIC SURVEY BY THE CANNON GROUP, P.C. DATED 12/6/23
ELEVATION DATUM NAVD 1988

GENERAL NOTES:

- CONTRACTOR TO VERIFY ALL UNDERGROUND UTILITIES PRIOR TO CONSTRUCTION
- ALL UTILITIES TO BE REUSED
- THIS PLAN IS NOT TO BE SCALED FOR DISTANCES
- ANY CONFLICTS OR DEVIATION FROM THIS PLAN SHALL BE APPROVED BY THE ENGINEER
- ROOF GUTTERS AND LEADERS TO BE DIRECTED TO STREET.
- EXISTING DRIVEWAY TO REMAIN DURING CONSTRUCTION.
- EXISTING TREES ON SITE MARKED TO BE REMOVED
- PROPERTY LOCATED IN THE R-40 ZONE
- PROPERTY LOCATED IN FLOOD ZONE "X" (NO MIN. FLOOD), FIRM 340328 PANEL 0001

PLOT/GRADING PLAN FOR #3 RIPLEY LANE

LOT 17 BLOCK 16, BORO OF LAKE COMO
MONMOUTH COUNTY, NEW JERSEY

THE CANNON GROUP, P.C

291 HERBERTSVILLE ROAD, 1ST FLOOR - 3
BRICK, NEW JERSEY, 08724

PHONE (732) 458-0003 FAX (732) 458-1103

MICHAEL T. CANNON

Michael T. Cannon

PROF. ENGINEER & LAND SURVEYOR N.J. LIC. #34691

REVISION

CHK: MTC

DRN BY MTC

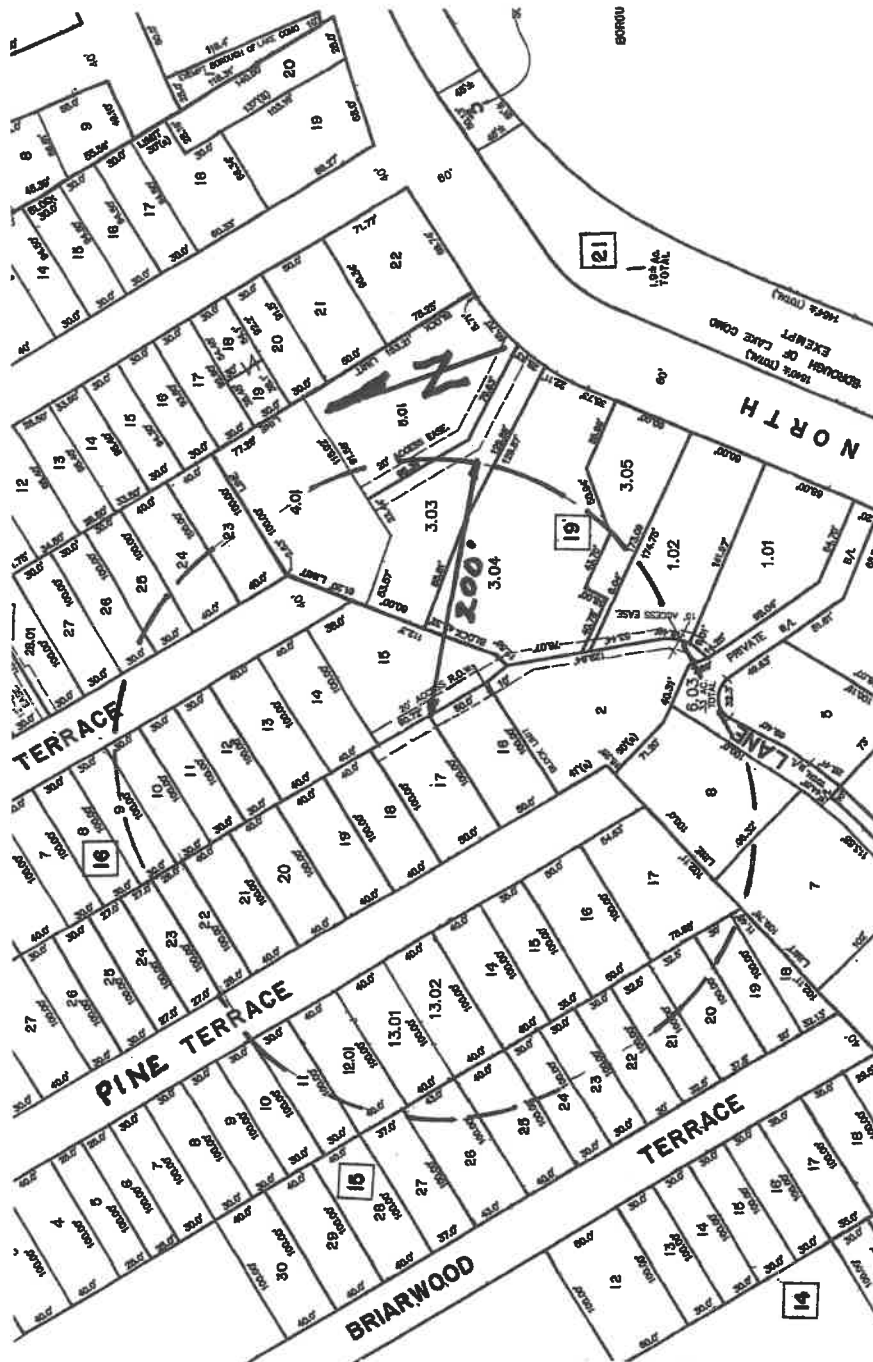
DATE 4/15/25

SCALE 1"=20'

JOB # 23144

DWG# REVPL0T

SHEET 1 OF 1



**200 FT. RADIUS MAP
FOR #3 RIPLEY LANE**
LOT 17 BLOCK 16, BORO OF LAKE COMO
MONMOUTH COUNTY, NEW JERSEY

THE CANNON GROUP, P.C

291 HERBERTSVILLE ROAD, 1ST FLOOR - 3
BRICK, NEW JERSEY, 08724
PHONE (732) 458-0003 FAX (732) 458-1103

MICHAEL T. CANNON

Michael T. Cannon
PROF. ENGINEER & LAND SURVEYOR N.J. LIC. #34691

REVISION

CHK:	MTC
DRN BY	MTC
DATE	4/15/25
SCALE	1"=100'
JOB #	23144
DWG#	RADMAP
SHEET	1 OF 1



architects + engineers

4810 Belmar Boulevard, Ste 201
Wall Township, NJ 07753 | tel 732.414.2661

| ENGINEERING NJ #24GA28019100

September 2, 2025

Lake Como Planning Board
c/o Viveca Graham, Board Secretary
1740 Main Street
P.O. Box 569
Lake Como, NJ 07719

**Re: Completeness/Technical Review
Czerminski Application
3 Ripley Lane
Block 16, Lot 17
H2M Project No. LKCP 2506**

Dear Chairman and Board Members:

I am in receipt of an application package for the referenced project. The package includes Plot/Grading Plan (1 sheet) prepared by Michael T. Cannon, P.E., P.L.S., dated April 15, 2025, a completed Planning Board Application, and denied Zoning Application. At this time, I find that this application is substantially complete and may be scheduled for a public hearing at the Board's convenience. Accordingly, based on my review of these documents in conjunction with the Borough Zoning Ordinance, I offer the following comments for your use through the public hearing process.

General

The property in question is located at the eastern side of Pine Terrace, approximately 600 feet south of the intersection with 18th Avenue. This location is within the Borough's Residential Zone 40 (R-40). The property is unique in that it does not contain a curb cut along Pine Terrace and is accessed via easement by Ripley Lane. The Applicant proposes to reconfigure the existing driveway to connect to a new curb cut at Pine Terrace and construct a second-story addition, as well as an enclosed rear porch and concrete walkways. The existing lot, existing dwelling, proposed lot, proposed dwelling and proposed driveway are all conforming for the zone, and Zoning Permit(s) have been issued for the building modifications.

Land Use/Site Planning Issues

As I believe that this proposal does not create any variance conditions, it is my understanding that the Applicant is seeking to appeal the Zoning Application denial for the new curb cut on Pine Terrace. To this effect, I have conducted a review of the subject property to identify any variances required. My review of the proposed plan identified the following issues that should be addressed through the public hearing process:

1. Ordinance 2024-01 specifies the requirements for drywells and seepage pits for new structures and additions. A drywell is proposed on the Plot/Grading Plan; however, it appears to be established along the surface of the entire southern boundary shared with Lot 16. Ordinance

2024-01 establishes that drywells must be located 5 feet from any property line and must have a minimum of two feet of cover. Additionally, roof leaders from the proposed pass-through garage and additions, including the enclosed porch. Variances are required for the three (3) identified non-conformities: (1) drywell within 5 ft setback, (2) drywell does not achieve 2ft minimum cover, and (3) roof leaders not included on Plot/Grading Plan.

2. A site visit revealed the sidewalk and curb adjacent to the Applicant's property along Pine Terrace is in disrepair. The Board should condition any approval on the replacement of sidewalk and curb.

I trust this report is suitable for your purposes. If you have any questions regarding this application, please contact me.

Very truly yours,

H2M ASSOCIATES, INC.



Alan P. Hilla, Jr., P.E., P.P., CME
Planning Board Engineer

cc: Diane Czerminski, Applicant (via email)
George McGill, Esq., Applicant's Attorney (via email)
Adam Schneider, Esq., Board Attorney (via email)



Graham, Viveca <vgraham@lakecomonj.org>

Lake Como MSWMP Revision

1 message

Stephen Myer <smyer@leonsavakian.com>
To: "Boney, Amy" <aboney@lakecomonj.org>
Cc: "Graham, Viveca" <vgraham@lakecomonj.org>

Thu, Sep 4, 2025 at 8:33 AM

Dear Ms. Boney,

Yesterday I attended a County Planning Board meeting where the board members reviewed the Lake Como Municipal Stormwater Management Plan (MSWMP) that was adopted by the Borough on July 15th. They only had one small comment about the plan and conditionally approved it. Attached to this email is the revised MSWMP. This revised version will need to be proposed and adopted again (after the Planning/Zoning Board takes a look at it) to meet the County's condition for approval. Please let me know if you have any comments or questions, and when the proposal & adoption can be scheduled. Thanks.

The Planning/Zoning Board should note that the revision to the MSWMP is on page 10 of the document. The revision was just updating one of the paragraphs in the "Plan Consistency" section so it says that the plan is consistent with the 2016 Monmouth County Master Plan Natural Resources objectives, and not the 1995 Monmouth County Growth Guide goals which it previously stated. Everything else in the plan is untouched.

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Stormwater Management Plan



BOROUGH OF LAKE COMO Monmouth County, New Jersey

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Table of Contents

Introduction.....	3
Goals.....	3
Stormwater Discussion.....	4
Background	5
Design and Performance Standards.....	8
Plan Consistency	9
Nonstructural Stormwater Management Strategies.....	11
Land Use/Build-Out Analysis.....	11
Mitigation Plans	11

Figures

Figure 1:	Hydrologic Cycle
Figure 2:	Location and Municipal Borders
Figure 3:	USGS Quadrangle Map
Figure 4:	HUC 14 Drainage Area Map
Figure 5:	Land Use
Figure 6:	Zoning Map
Figure 7:	Groundwater Recharge Areas
Figure 8:	Well Head Protection Areas

Introduction

This Municipal Stormwater Management Plan (MSWMP) documents the strategy for the Borough of Lake Como ("the Borough") to address stormwater-related impacts. The creation of this plan is required by N.J.A.C. 7:14A-25 Municipal Stormwater Regulations. This plan contains all of the required elements described in N.J.A.C. 7:8 Stormwater Management Rules. The plan addresses groundwater recharge, stormwater quantity, and stormwater quality impacts by incorporating stormwater design and performance standards for new major development, defined as projects that disturb one or more acre of land. These standards are intended to minimize the adverse impact of stormwater runoff on water quality and water quantity and the loss of groundwater recharge that provides baseflow in receiving water bodies. The plan describes long-term operation and maintenance measures for existing and future stormwater facilities.

The plan also addresses the review and update of existing ordinances, the 2019 Borough Master Plan Reexamination Report, and other planning documents to allow for project designs that include low impact development techniques. The final component of this plan is a mitigation strategy for when a variance or exemption of the design and performance standards is sought. As part of the mitigation section of the stormwater plan, specific stormwater management measures are identified to lessen the impact of existing development.

Goals

Several minimum goals for Tier A municipal stormwater management plans were identified in N.J.A.C. 7:8-2.2. These include:

- Reduce flood damage, including damage to life and property;
- Minimize, to the extent practical, any increase in stormwater runoff from any new development;
- Reduce soil erosion from any development or construction project;
- Assure the adequacy of existing and proposed culverts and bridges, and other in-stream structures;
- Maintain groundwater recharge;
- Prevent, to the greatest extent feasible, an increase in nonpoint pollution;
- Maintain the integrity of stream channels for their biological functions, as well as for drainage;
- Minimize pollutants in stormwater runoff from new and existing development to restore, enhance, and maintain the chemical, physical, and biological integrity of the waters of the state, to protect public health, to safeguard fish and aquatic life and scenic and ecological values, and to enhance the domestic, municipal, recreational, industrial, and other uses of water;

- Encourage incorporation of Low Impact Development Strategies into new and future site development plans, to ensure nonstructural stormwater management requirements are met; and
- Protect public safety through the proper design and operation of stormwater basins.

In addition to the minimum goals required by the NJPDES General Permit, consideration should be given to complying with the goals and objectives set forth in the current municipal Master Plan.

Stormwater Discussion

Land development can dramatically alter the hydrologic cycle (See Figure 1) of a site and, ultimately, an entire watershed. Prior to development, native vegetation can either directly intercept precipitation or draw that portion that has infiltrated into the ground and return it to the atmosphere through evapotranspiration. Development can remove this beneficial vegetation and replace it with lawn or impervious cover, reducing the site's evapotranspiration and infiltration rates. Clearing and grading a site can remove depressions that store rainfall. Construction activities may also compact the soil and diminish its infiltration ability, resulting in increased volumes and rates of stormwater runoff from the site. Impervious areas that are connected to each other through gutters, channels, and storm sewers can transport runoff more quickly than natural areas. This shortening of the transport or travel time quickens the rainfall-runoff response of the drainage area, causing flow in downstream waterways to peak faster and higher than natural conditions. These increases can create new and aggravate existing downstream flooding and erosion problems and increase the quantity of sediment in the channel. Filtration of runoff and removal of pollutants by surface and channel vegetation is eliminated by storm sewers that discharge runoff directly into a stream. Increases in impervious area can also decrease opportunities for infiltration which, in turn, reduces stream base flow and groundwater recharge. Reduced base flows and increased peak flows produce greater fluctuations between normal and storm flow rates, which can increase channel erosion. Reduced base flows can also negatively impact the hydrology of adjacent wetlands and the health of biological communities that depend on base flows. Finally, erosion and sedimentation can destroy habitat from which some species cannot adapt.

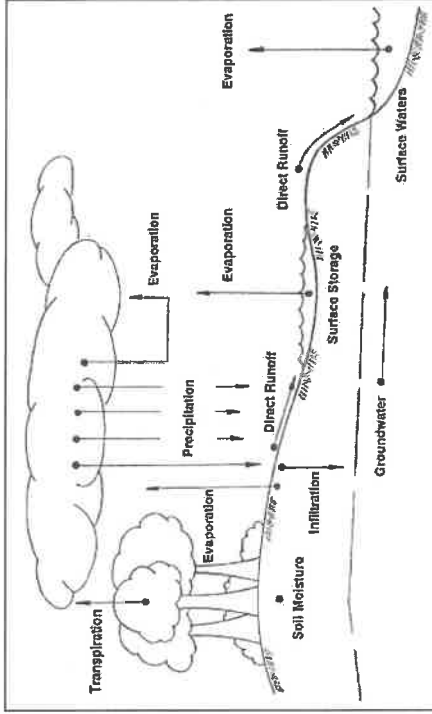


Figure 1 – Hydrologic Cycle

In addition to increases in runoff peaks, volumes, and loss of groundwater recharge, land development often results in the accumulation of pollutants on the land surface that runoff can mobilize and transport to streams. New impervious surfaces and cleared areas created by development can accumulate a variety of pollutants from the atmosphere, fertilizers, animal wastes, and leakage and wear from vehicles. Pollutants can include metals, suspended solids, hydrocarbons, pathogens, and nutrients.

In addition to increased pollutant loading, land development can adversely affect water quality and stream biota in more subtle ways. For example, stormwater falling on impervious surfaces or stored in detention or retention basins can become heated and raise the temperature of the downstream waterway, adversely affecting cold water fish species such as trout. Development can remove trees along stream banks that normally provide shading, stabilization, and leaf litter that falls into streams and becomes food for the aquatic community.

Background

The Borough of Lake Como is located on the Jersey Shore coastline in the southern portion of Monmouth County. The Borough contains a land area of approximately 0.2 square miles. Despite growth resulting from the close proximity to both the New York and Philadelphia metropolitan areas, Lake Como maintains a historic and tranquil character of a residential shorefront community. The Borough is surrounded by the

municipalities of the Borough of Belmar to the north and east, the Borough of Spring Lake to the south, and the Township of Wall to the west. The Borough partially borders Lake Como and Polypod Brook to the south. The Borough's location and municipal borders are shown in Figure 2.

As per the 2020 US census, the population of the Borough was 1,697 (slightly lower than the 2010 US census population of 1,759). Due to the very limited amount of land available for development in the Borough, the population has and will likely continue remain similar.

The Borough of Lake Como lies entirely within the geographic area known as the Outer Coastal Plain, which is the portion of the Atlantic Coastal Plain which lies south and southeast of the Highlands of the Navesink. The Borough is relatively flat, with no unusual topographic features. The low-lying areas are formed on unconsolidated and semi-consolidated marine alluvial sediments. These sediments include clay, silt, sand, and gravel which were deposited as the sea level rose and fell during the end of the Cretaceous Period of the Mesozoic Era and the Tertiary Period of the Cenozoic Area. The USGS Quadrangle map of the Borough is shown in Figure 3.

The Borough falls in Watershed Management Area (WMA) 12 which extends from Perth Amboy to Point Pleasant Beach. WMA 12 is comprised of an assemblage of coastal sub-watersheds, all or a portion of which fall into 56 municipalities in the Raritan Bay and Atlantic Coastal drainage basins. The Borough contains portions of Hydrologic Unit Code (HUC-14) areas for two (2) areas. These HUC14 areas and associated waterbodies are shown in Figure 4.

The New Jersey Surface Water Quality Standards (N.J.A.C. 7:9B) establish the designated uses to be attained and specify the water quality (criteria) required to protect the State's waters. Designated uses include potable water, propagation of fish and wildlife recreation, agricultural and industrial supplies, and navigation. These are reflected in use classifications assigned to specific waters. The NJDEP has assigned a special level of protection known as Category One (C1) for a number of waterways within New Jersey. The C1 designation targets water bodies that provide drinking water, habitat for endangered and threatened species, and popular recreational and/or commercial species, such as trout or shellfish. The Category One designation provides increased protection to water bodies to help prevent water quality degradation and discourage development where it would impair or destroy natural resources and environmental quality. There are no C1 waterbodies within the Borough of Lake Como.

The New Jersey Department of Environmental Protection (NJDEP) has established an Ambient Biomonitoring Network (AMNET) to document the health of the state's waterways. There are over 900 AMNET sites throughout New Jersey. These sites are sampled for benthic macroinvertebrates by NJDEP on a five-year cycle. Streams are classified as excellent, good, fair, or poor based on the AMNET data. The data is used to generate three regional indices: High Gradient Macroinvertebrate Index (HGMI), Coastal Plain Macroinvertebrate Index (CPMI), and Pinelands Macroinvertebrate Index (PMI). Allenhurst Borough falls within the Coastal Plain and thus uses CPMI results to determine

waterway health. The closest AMNET site to the Borough is located at Shark River on Remsens Mills Road and is designated as fair.

In addition to the AMNET data, the NJDEP and other regulatory agencies collect water quality chemical data on the streams in the state. These data show that the instream total fecal coliform and total coliform concentrations in Shark River frequently exceed the state's criteria. This means the waterway is impaired and the NJDEP is required to develop a Total Maximum Daily Load (TMDL) for these pollutants.

A TMDL is the amount of a pollutant that can be accepted by a waterbody without causing an exceedance of water quality standards or interfering with the ability to use a waterbody for one or more of its designated uses. The allowable load is allocated to the various sources of the pollutant, such as stormwater and wastewater discharges, which require an NJPDES permit to discharge, and nonpoint source pollution, which includes stormwater runoff from agricultural areas and residential areas, along with a margin of safety. Provisions may also be made for future sources in the form of reserve capacity.

The New Jersey Integrated Water Quality Monitoring and Assessment Report (305(b) and 303(d)) (Integrated List) is required by the federal Clean Water Act to be prepared biennially and is a valuable source of water quality information. This combined report presents the extent to which New Jersey waters are attaining water quality standards and identifies waters that are impaired. Sublist 5 of the Integrated List constitutes the list of waters impaired or threatened by pollutants, for which one or more TMDLs are needed.

The following waters are listed on Sublist 5 of the 2022 Integrated List (as of January 31st, 2025):

- Wreck Pond Brook (below Route 35) (HUC 020301040900080): arsenic, total phosphorus, fecal coliform
- Shark River (below Remsen Mill gage) (HUC 020301040900060): chlordanes in fish tissue, DDT in fish tissue, dissolved oxygen, mercury in fish tissue, PCBs in fish tissue

The Federal Emergency Management Agency (FEMA) has prepared Flood Insurance Rate Maps which identify 100 year and 500 year flood hazard areas and are on file with the Municipal Clerk for public information. These maps help delineate the sensitive environmental areas which extend along the collector streams and creeks within the Borough. These environmentally sensitive areas are located on lands near the Atlantic Ocean and bordering Lake Como in the Borough.

The Borough is almost fully developed. The existing Land Use/Land Cover Map is shown in Figure 5. The existing zoning is shown in Figure 6. The vast majority of land is urban land with little chance for groundwater recharge. The Borough has five (5) Zoning Districts and one (1) Overlay: Residential (R-60), Residential (R-50), Residential (R-40), Multi-Family (MF), General Business (GB), and Mixed Use Overlay. Figure 7 shows the groundwater recharge areas within the Borough.

Wetlands are crucial to maintaining biodiversity within our region. While current State regulations limit disturbance of wetland areas, we still see encroachment into these environmentally sensitive areas. Efforts should be made to further protect these areas from disturbance. As per the 2020 NJ Land Use/Land Cover data, a small amount of wetlands exist lining Lake Como as well as alongside part of Polypod Brook and the railroad line.

Potential wetlands control measures to be implemented include:

- Requiring conservation easements along wetland buffer line.
- Requiring conservation markers to be installed along easement to prevent homeowners from encroaching into wetland and/or buffer areas.
- Provide a NJDEP Wetland Map including property lot lines to the municipality. Educate Borough employees in the zoning and building departments to refer to the wetland map to determine if wetlands are located in the vicinity of a property proposing any construction, including decks, sheds garages, etc. If wetlands are in the vicinity of the property, require a Letter of Interpretation prior to issuance of a permit.
- Strict enforcement of the NJDEP imposed wetland buffer for construction activity on all proposed building sites.
- Restrict tree clearing in wetland and/or buffer areas to dead, diseased, or hazard trees only.

According to the NJDEP, a "Well Head Protection Area" (WHPA) is a map area calculated around a Public Community Water Supply (PCWS) well in New Jersey that delineates the horizontal extent of ground water captured by a well pumping at a specific rate over a two-, five-, and twelve-year period of time for unconfined wells. The confined wells have a fifty foot radius delineated around each well serving as the well head protection area to be controlled by the water purveyor in accordance with Safe Drinking Water Regulations (see NJAC 7:10-11.7(b)1)."

WHPA delineations are conducted in response to the Safe Drinking Water Act Amendments of 1986 and 1996 as part of the Source Water Area Protection Program (SWAP). The delineations are the first step in defining the sources of water to a public supply well. Within these areas, potential contamination will be assessed and appropriate monitoring will be undertaken as subsequent phases of the NJDEP SWAP. As shown in Figure 8, there are no well head areas within Lake Como Borough.

Design and Performance Standards

The Borough of Lake Como has adopted the design and performance standards for stormwater management measures as presented in N.J.A.C. 7:8-5 to minimize the adverse impact of stormwater runoff on water quality and water quantity and loss of groundwater

recharge in receiving water bodies. The design and performance standards include the language for maintenance of stormwater management measures consistent with the stormwater management rules at N.J.A.C. 7:8-5.8 Maintenance Requirements, and the language for safety standards consistent with N.J.A.C. 7:8-6 Safety Standards for Stormwater Management Basins. Any additional ordinances required in the future will be submitted to the County for review and approval.

The Borough, through its Department of Public Works (DPW), will be inspecting outfalls, performing street erosion edge inspections, and catch basin inspections. These inspections cover the entire town with no exceptions. If a violation is found or an area of need is located, the responsible party will be notified and the situation will be rectified. If the party does not respond, a summons will be issued and the situation corrected.

Plan Consistency

The Borough is not within a Regional Stormwater Management Planning Area and no Regional Stormwater Management Plans (RSWMPs) have been developed for waters within the Borough at this time. If any RSWMPs are developed in the future applicable to the Borough, this MSWMP will be updated to be consistent. The Municipal Stormwater Management Plan has been updated to be consistent with the following approved TMDLs:

- Shark River (below Rensen Mill gage) (HUC 02030104090060): total coliform, fecal coliform

The Municipal Stormwater Management Plan is consistent with the Residential Site Improvement Standards (RSIS) at N.J.A.C. 5:21. The Borough will utilize the most current update of the RSIS in the stormwater review of residential areas. This Municipal Stormwater Management Plan will be updated to be consistent with any future updates of the RSIS.

The Borough Stormwater Management Plan requires all new development and redevelopment plans to comply with New Jersey's Soil Erosion and Sediment Control Standards. During construction, Borough inspectors will observe on-site soil erosion and sediment control measures and report any inconsistencies to the local Soil Conservation District (Freehold). All pertinent design calculations for stormwater management facilities should adhere to the new design rainfall depths for Monmouth County as revised by the Natural Resources Conservation Service as of September 2004 accordingly:

NRCS 24 Hour Design Storm Rainfall Depths

as Revised September 2004

Storm Period	1 Year		2 Year		5 Year		10 Year		25 Year		50 Year		100 Year	
	Old	New	Old	New	Old	New	Old	New	Old	New	Old	New	Old	New
Monmouth County	2.8	2.9	3.4	3.4	4.4	4.4	5.3	5.2	6.0	6.6	6.5	7.7	7.5	8.9

This Stormwater Management Plan is consistent with the Monmouth County 2016 Master Plan's objectives for Natural Resources as follows:

1. Encourage county and municipal actions to identify, promote, and protect natural resources and significant natural features, unique areas, critical habitats, and the potential or known habitats of resident and migratory populations of rare, endangered, and threatened species, particularly those that have municipal, county, or statewide significance.
2. Protect, conserve, and enhance the county's significant, diverse, natural, and scenic resources utilizing sound ecological protection and restoration measures.
3. Protect habitat and ecological diversity by encouraging the preservation of large, contiguous tracts of land.
4. Encourage the sustainable use of public lands in concert with natural resource protection.
5. Encourage the protection and conservation of all water sources, including the reuse of water, through responsible water resource management planning.
6. Ensure high water quality through the implementation of Best Management Practices (BMPs).
7. Promote the consideration of such overarching issues as sea level rise, saltwater intrusion, and development impacts on aquifer recharge and stormwater management in decision making related to water supply and wastewater.
8. Promote public awareness of environmental issues through outreach and educational opportunities including the relationship between the protection and enhancement of natural resources and economic value to the community.
9. Support the creation of municipal land use regulations and programs that protect environmentally sensitive areas based on constraints, building suitability, natural resource value, and environmental criteria.

The Borough's Plan is consistent with the plans and policies of the State Redevelopment or Development Plan (SDRP), which was adopted in 2001. The SDRP places the entire Borough in the Metropolitan Planning Area (PA1). According to the State Plan, most of the communities within the PA1 planning area are fully developed or almost fully developed with little vacant land available for new development. This plan is consistent with the State Plan by preserving and protecting the established residential character, preserving and upgrading the existing utility infrastructure, providing adequate open space facilities, and preserving and protecting valuable natural features within the Borough. A new SDRP is in the process of being developed and is tentatively scheduled to be distributed in Fall 2025. When the SDRP is developed and approved, this Municipal Stormwater Management Plan will be updated to be consistent.

The Borough is consistent with NJDEP's most recent recommended Stormwater Control Ordinances as detailed in the Borough's annual Stormwater Pollution Prevention Plan (SPPP).

Nonstructural Stormwater Management Strategies

The Borough of Lake Como has reviewed its master plan and ordinances, and has found that no ordinances require revision to incorporate nonstructural stormwater management strategies at this time. The Borough has continued to adopt the model stormwater management ordinances set forth by the NJDEP and required as part of the MS4 permit.

In the future, if ordinances are identified for further revision, once the ordinance texts are completed, they will be submitted to the county review agency for review and approval within 12 months of the effective date of the Stormwater Management Rules. A copy will be sent to the Department of Environmental Protection at the time of submission.

Land Use/Build-Out Analysis

The Borough of Lake Como is 0.20 square miles in overall size and has less than one square mile of vacant land based on NJDEP 2020 Land Use/Land Cover data. As such, the Borough meets the exemption criteria from the requirement for a land use/build out analysis under the NJPDES General Permit.

Mitigation Plans

This mitigation plan is provided for proposed developments or redevelopment projects that seek a variance or exemption from the stormwater management design and performance standards set forth in this Municipal Stormwater Management Plan and N.J.A.C. 7:8-5 when stormwater criteria cannot be met. The Borough may consider granting variances or exemptions for 'major developments,' subject to the following NJDEP and municipal requirements:

- a. The mitigation project must be implemented in the same drainage area or watershed as the proposed development.

- b. The mitigation project must provide groundwater recharge benefits, or protection from stormwater runoff quality and quantity within previously developed property.
- c. The mitigation project must be completed for the performance standard for which the variance or exemption is requested and must provide comparable benefits to those being waived should the variance be granted.
- d. The developer must ensure the long term maintenance of the approved mitigation system, which include the maintenance requirements developed in the NJDEP BMP Manual.
- e. It shall be the developer's responsibility to prove to the satisfaction of the municipality that should the variance be granted and mitigation approved, there will be no detrimental impact on adjoining properties.
- f. The developer shall enter into a developer's agreement with the municipality, which addresses all issues related to the construction and maintenance of the mitigation project.

The Applicant may select one of the following strategies to be developed into potential mitigation projects. It is the developer's responsibility to provide a detailed study of any proposed mitigation project, and to provide the Borough with a proposed mitigation plan for review and approval.

1. Groundwater Recharge mitigation includes rehabilitation of existing detention or retention basins, installation of permeable pipe underdrains, and encouraging infiltration of runoff to groundwater recharge.
2. Water Quality and Water Quantity mitigation includes rehabilitation of culverts and/or ditches in major watershed basins; desilting and desnagging of stream corridors; rehabilitation of existing ponds, lakes, and waterways; installation of structural BMPs within the municipal drainage system and/or at outfall locations; and encouraging total suspended solid and nutrient load reduction.
3. Stream Corridor Protection mitigation includes stream bank stabilization, vegetative enhancement, and restoration of floodplain areas.

