#### By GRANT GLICKSON

ARY VOORHEES, who used to shag fly balls in the cow pastures of Marlboro Township in Monmouth County, has watched his hometown change from a rural agricultural center to a pleasant suburban community.

"When I was young I had a little red wagon that I would pull up and down Main Street, which at the time was the village's only sidewalk," said Mr. Voorhees, who lives in an 1854 farmhouse his grandfather bought in 1921.

Now, nearly 40 years later, many more streets have sidewalks and the cow pastures are houses — 8,493 of them, with 3,000 more scheduled to be built in the next several years, according to the village's planning board.

The population, only 6,359 in 1950, reached 27,974 in 1990. Only a handful of working farms remain, and those are rapidly being bought by developers.

Mayor Matthew Scannapieco, who has made up T-shirts saying, "Keep Marlboro Green: Adopt a Park," is trying to pre-serve land for recreation. He is negotiating with a Colts Neck developer, whom he declined to name, who hopes to build 120 homes on 300 acres; the Mayor wants 198 acres set aside for either an 18-hole golf course or a park.

There also have been rumors - which state officials deny — that Marlboro State Psychiatric Hospital, the largest of its kind in New Jersey, with 720 patients, is to be closed. If it does, says Mr. Scanna-pieco, he would like 300 of the hospital's 900 acres preserved for the township.

Mr. Scannapieco and his five-member Council are trying to cope with growing pains from increasing traffic, shoddy roads and a lack of commuter parking.

It is often difficult to get past the intersection of Route 79 and Route 520, which runs from the shore to the Middlesex border of Texas Road, because of the heavy traffic. Getting onto Route 9, a major artery, at rush hour can often take five minutes.

People who live in the vicinity of Ryan and Texas Roads, where the construction of several housing communities has left streets in need of repair, may have to wait several years until the developers finish building and repaving the roads, at no cost to the taxpayers. Patchwork, however, is scheduled for next month, which will make the roads a bit easier to travel.

Although commuting to New York City is only about an hour and a quarter by train or bus, there are only 448 commuter parking spaces and a long waiting list for permits, which cost \$100 a year. No parking spaces have been added in more than 10 years, said Mayor Scannapieco, who took office in 1992.

Since being elected, he has managed to lease 100 spaces from the Exclusive Shopping Plaza, next to the township's only commuter parking lot, and a 200-space lot is expected to be completed by September. Two proposals, involving a shopping center and the resolution of a wetlands development, could add 600 to 700 commuter parking spaces within the next couple of years, pending approval by the planning board.

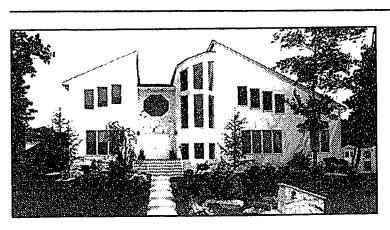
UT such problems, Mr. Scannapieco and many Marlboro residents say, are a small price to pay to live in the community.

Settled by the Dutch in the late 1600's, Marlboro got its name from marl, a mixture of clay and shells, discovered on a farm shortly before the Revolutionary War. The material, used primarily as fertilizer, was shipped throughout the state and by boat to New York. During the war, the Pleasant Valley section was often raided by the British for food supplies and livestock.

Cheryl Hand, a sales representative for Century 21 Mack Morris Iris Lurie on Route 9, said that one-family homes ranged in price from \$200,000 to \$1 million, with the more expensive homes in the Doran Park, Hornets Nest and Pleasant Valley sections.

There are four town-house condominium complexes, all just off Route 9, with a total of 1,351 units. According to Ms.

## Marlboro



Gazetteer

(1990 census).

\$140,000.

46 miles

Area: 32 square miles.

Population: 27,974 (1990 census).

Median household income: \$70,039

Median price of one-family house:

Elementary/middle-school expenditure per pupil: \$6,410. Distance from midtown Manhattan:

Rush-hour commutation to midtown:

1 hour 15 minutes by N.J. Transit bus to Port Authority midtown terminal, \$8.25 one way, \$195 monthly: 1 hour 20 minutes by Academy bus to Wall Street area, \$5.75 one way, \$166.80 monthly; 1 hour by N.J. Transit train from Matawan to Pennsylvania Station, \$8.25 one way, \$231 monthly.

way, \$231 monthly. Government: Mayor (Matthew Scan-

napleco, Republican) and a five-

elected to four-year terms.
Codes: Area, 908; ZIP, 07746.
Citizen Clean-Up: When Morrmouth

County health officials found contamination at the 40-acre Burnt Fly

Bog in 1978, they said it looked like

a moonscape. Oil companies, it

Saul Horniko, named a citizens

committee, which peppered offi-

cials with letters and phone calls,

newsletter Eventually, the bog was named a Superfund cleanup site.

Much of it has been decontaminat-

Hand, two- and three-bedroom units sell

The township owns 7 parks, with 15 tennis courts, 8 soccer fields, 7 basketball

courts, 6 baseball fields, 4 handball courts and 7 playgrounds for toddlers. Each

school also has at least one soccer and

baseball field and a few have tennis and

areas: the Marlboro Swim Club, with four

pools, from children's to Olympic size,

and the township's main park - the mu-

nicipal complex — with two pools for summer camps. A season family mem-

bership at Marlboro's Swim Club is \$240, with a weekdays-only membership for

\$190. Summer camp fees run from \$90 for

boro is really a great place to bring them

up," said Gary Kaminsky, who moved

from Queens six years ago. "Friends of

mine who still live in the city say that

when they are ready to start a family

they're going to do it in a setting like

Like the Kaminsky family, Marlboro

"I have three small children and Marl-

There are two municipal swimming

demonstrated and published a

ed and the work is continuing.

for \$89,000 to \$170,000.

handball as well.

two weeks to \$200 for six.

Marlboro.'

continues to grow.

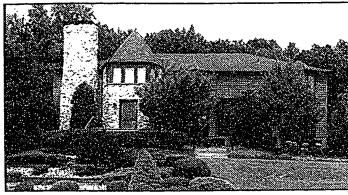
turned out, had poured chemicals

into it for years. Mariboro's Mayor,

member Council, all separately

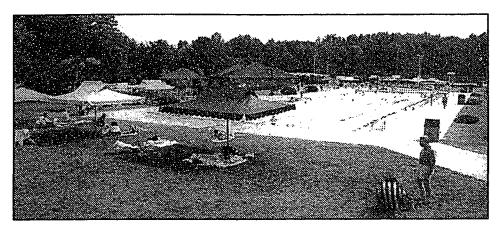
Tax on median priced house:

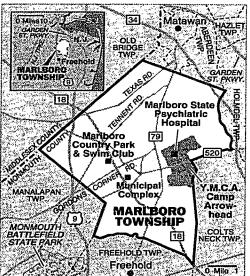
Median condominium price:



Photographs by Eddie Hausner for The New York Times

Marlboro has changed in 40 years from a farming to a suburban community. Single-family house on Nieman Square, left, and Triangle Estates. The Marlboro Swim Club, below, has four pools.





Ground is scheduled to be broken within 60 days on a \$1.8 million recreation center that is expected to be open next summer. The center, which will have a game and meeting room and an outdoor amphitheater that will hold several hundred people for summer concerts, will be erected on the 130 acres of the Municipal Complex, where there now are government buildings, police headquarters and Board of Education offices. A \$1 million project to expand the

60,000-volume library began last month and is expected to be completed in 1994. The township hopes to have increased the number of books by 15 to 20 percent. Marlboro residents can shop in malls

that have banks, video stores, cleaners and mini-markets and in two supermarkets in strip-shopping centers - Pathmark on Route 9 and A.& P. on the corner of Routes 79 and 520.

There are no major department stores but the new Freehold Raceway Mall, a five-minute drive south on Route 9, has 1.3 million square feet, 200 shops and food outlets as well as four department stores, Lord & Taylor, J. C. Penny's, Sears and Nordstrom.

Other than Nardino, an Italian restaurant on Route 520, fine dining is not easy to find in Marlboro.

"You have to go to the Shore or New York City to find fancy restaurants," Mayor Scannapieco said.

■HE Marlboro Township Public School District, which has five k-6 schools and one 7-8 school, is "one of the best districts in the state," said Dr. William J. Foley, Superintendent of

"Our children's test scores and other achievements are an indicator of the superior education that our students re-

Grade 3 students scored above the stale average in every subject in the California Achievement Test in 1990-91. In reading, for example, they scored 99.2 compared with the state's 96.2, and in math they scored 91.9, compared with 89.4.

Enrollment is about 3,900, with a staff of 300 certified teachers and 20 administrators. The curriculum provides for skill development in language arts, mathematics, science, social studies, health, music, art and physical education. There are programs for the intellectually gifted at every level, as well as basic skills instruc-tion for students deficient in reading, writing and math.

The district has one computer for every eight children in each building, and at least one guidance counselor is assigned to each school.

Marlboro High School is part of the Freehold Regional High School District, which covers 198.6 square miles of Monmouth County, including Colts Neck, Freehold Borough Freehold Regional, Howell, Farmingdale, Englishtown and Manalapan.

The majority of its students attend Marlboro High School, 96 percent of whose seniors go on to higher education, according to Dr. Harvey L. Casey, the school's principal. Average class size for the high school is 25 and its graduating class is usually around 430.

### **Unwanted Subtenants**

**Question:** I own a co-op apartment on the Upper West Side and am about to sublease to a young couple for two

If the new tenants refuse to vacate at the termination of their two-month sublease is there anything I can do short of a protracted and expensive suit? ... Marvin Sochet, Manhattan

Answer: Maybe. According to Barry Werbin, a Manhattan lawyer, if the subtenants refuse to vacate the apartment your only option may be to proceed with

Eviction, however, can be accomplished by way of a summary proceeding, which, in many cases, according to Mr. Werbin, is not terribly protracted or overwhelm ingly expensive.

Mr. Werbin added that you should not take matters into your own hands by changing the locks or in any way trying to take back your apartment. If you do, he said, you may expose yourself to a lawsuit from your sub-

Even though there is no written sublease or agreement, Mr. Werbin noted that the subtenants, by virtue of their occupancy of the apartment for more than 30 days, have what is, in effect, a month-to-month lease and an oral contract.

#### Reserve-Fund Assessment

**Question:** My Brooklyn co-op apartment building has recently been assessed for \$150,000 to build up our reserve fund, which was depleted after some capital improvements.

I know assessments for capital improvements are within the board's province, but is is legal for them to assess us just to have a larger reserve fund with no capital improvements pending? ... Leonard J. Katz,

Answer: Yes. According to Carl Schwartz, a Manhattan lawyer, typically, proprietary leases permit a coop's board of directors to assess shareholders for all of the cash requirements of the corporation.

Cash requirements, Mr. Schwartz added, usually include any so-called "cash on hand" that the co-opera-tive's board of directors determines to be necessary and

### Loan on 5-Unit Building

Question: My home is a unit in a five-unit building, which I own. There is no mortgage on the property at present, but it seems to be impossible to secure a home equity line of credit or a mortgage.

The only thing I have found is a very limited mortgage through the Chase Development Corporation.

Bank, credit-union and saving-institution loan officers have told me that the building can only contain four units to qualify for the home equity line of credit or a

regular mortgage.
Is this true? Why is this? ... Constancia Romilly, Manhattan

Answer: Yes. According to Margaret Scott, president of the Mortgage Advisory Service, a mortgage broker in Manhattan, lenders generally won't grant home equity lines of credit or make residential mortgages on properties with more than four units.

She said that the four-units guideline has been adopted by most lenders because that is the standard set by Fannie Mae, the Federal National Mortgage Association, a quasi-governmental agency that is the primary buyer of mortgages in the secondary market. Incidentially, Ms. Scott noted, home equity lines of credit are in essence, nothing more than new mortgages.

Ms. Scott also said that you would might be eligible to apply for commercial loan. This kind of loan, however, would almost always carry a higher interest rate and take longer to process.

Moreover, the income qualification will also be based on your rental income from the units, not your own

"It is a major problem that I deal with," Ms. Scott said. "It is too bad that more lenders won't finance fiveunit houses.

There used to be a few lenders that used to do that," she added. "But as things have tightened up, they no

Address questions to Real Estate Q & A, The New York Times, 229 West 43d Street, New York, N.Y. 10036. Answers can be given only through the column. Please include name, address and daytime telephone. Names of letter writers will be used after printed questions.

#### Streetscapes: 4 East 54th Street

# A Debit, or Added Interest?

By CHRISTOPHER GRAY

HE Banco di Napoli has proposed a twofloor addition on the five-story landmarked McKim, Mead & White town house at 4 East 54th Street. The addition will not touch the facade, but will noticeably change the building's character.

The Landmarks Preservation Commission will hold a hearing on the project Tuesday. Should it permit the addition, and concentrate on the existing building, or should it protect both the architecture and the ambi-

The town house was built in 1898-1900 by William Earl Dodge Stokes for himself, his son and his wife, Rita Hernandez de Alba de Costa. The 42-year-old Stokes married her in 1895 when she was 19, after falling in love with her picture in a Fifth Avenue photographer's window.

Stokes, a member of the Phelps-Dodge family, with a huge mining fortune, is better known in New York for his real estate development. Lori Zabar has studied his career and has documented the 74 rowhouses he built on the Upper West Side beginning in 1885, as well as his most famous project, the 1902 Ansonia Hotel. Stokes began the Ansonia in 1897 while living in one of his West Side rowhouses, and in 1898 retained McKim, Mead & White to design a new house for his

It is a grand, Italian Renaissance design, but without the life or inspiration of the best works of the firm. In 1902, the Real Estate

> **GIVE A PRICELESS GIFT:** GIVE TO THE FRESH AIR FUND

Record & Guide called it "tranquil, simple and not ineffective," but observed that the low ground floor seemed cramped.

Newspapers regularly reported on suits between Stokes and other family members, and on his sexual escapades. Phyllis Dodge's "Tales of the Phelps-Dodge Family" (New-York Historical Society, 1987) says that, on their wedding night at the Waldorf-Astoria, "the brutality of the groom and the outraged innocence of the bride" caused the hotel staff to intervene. In April 1900, Mrs. Stokes filed for divorce.

In January 1900 Stokes sold the house to William H. and Ada Moore. Moore, a corporation lawyer, had almost gone bankrupt in 1896, during speculation on Diamond Match Company stock but was soon back on his feet. In 1910, The New York Times profiled him with seven other financial titans, including Henry Frick and J. Pierpont Morgan.

The 1910 census provides a good picture of the typical population of an upper class residence. There were Mr. and Mrs. Moore, ages 62 and 49, both native-born Americans. They shared the house with nine servants. Edward Makely, the 40-year-old butier, was the only native-born American.

The others had all arrived in America between 1899 and 1908: the Scottish private secretary Mary Clark, 40; the Scottish second butler, James Finnie, 29; the Swedish cook, Sigurd Swansson, 31; three Finnish maids - Helmi Mikkaner, 19, Betty Knusmein, 31, and Anna Okkonen, 25 - and two Irish maids, Margaret Murphy, 28, and Alice

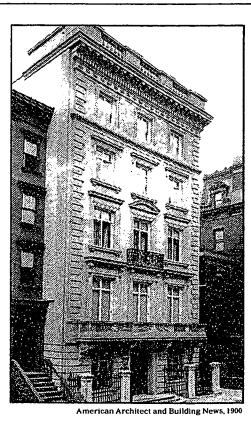
The Moores died in the house — he in 1923 and his wife in 1955. Since then the house has gone through several commercial and nonprofit owners, and was designated a land-mark in 1967. Even with nonresidential tenancy, the exterior was almost untouched, and this preserved the illusion of 4 East 54th Street as a real house.

Earlier this year, Banco di Napoli bought the building, and its architect, SCR Design, of Manhattan, is now planning a renovation for the bank's headquarters in New York. Joseph Cacarillo, the partner in charge of the work, says the building needs new temperature-control systems, fire stairs and other elements, and his firm also proposes adding two floors.

T the moment, the landmarks agency is concentrating on two elements. New fire stairs, in the side yard, would require the demolition of a projecting, copper-clad conservatory, but would also, says Mr. Cacarillo, let the bank restore the interiors on the first and second floor, rather than put an interior staircase through them.

A larger problem is the addition: The design is handsome and restrained, in cast stone, sympathetic to the original style of the building but not a replication - far better than a rough stucco addition going up across the street above 19 East 54th Street, which is not a landmark. But there are few, perhaps no commission approvals of an addition like this, however handsome. The addition completely negates any suggestion that the building is any longer a mansion but it is in no way

Mr. Cacarillo notes that the zoning allows for seven additional floors, and that although the Landmarks Commission is "not thrilled about" the proposal, "the bank has to be able to use the building.



The town house at 4 West 54th Street just after completion; rendering shows how the building

will look after two stories are added to existing structure.

