by STUART LIEBERMAN, ESQ.

Environmental Issues & Your Home

S community groups fight cell-tower placement

Cell phones. You can't live with them, and you can't live without them. But everybody wants to live without the cell towers that accom-

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pany cell phone systems.

Cell towers are an instrumental part of the mechanism that picks towers form coverage, cell phone providers need cell towers. And they need a lot of them. The more users, the more the need for cell phone up messages from our phones and transmits messages to our phones. In order to have consistent, uni-

towers. Some question whether these towers emit harmful energy, and whether they can make people But over the years, people have raised health concerns over cell Very few people, it would appear, sick. Notwithstanding the resolu-tion to this issue, just about everybody in every community feels

want to have cell towers in their

favor. operators appear before planning boards and seek approval for a cell tower location, federal law more easier for cell phone companies to place towers in communities that already got into the act and has passed legislation which makes it don't want them. Now when cell than evens the playing field in their The federal government has

limited in their ability to prohibit the construction of cell towers. In addition, the law would require the Florida DEP to evaluate available sites on state-owned properties to house these antennas. The Florida law is predicated on the need easier for cell companies to erect these towers. If HB1495 becomes a law, local governments will be Florida currently is considering its own law which will make it even

> health and emergency purposes But many believe the true purpo more money these giants make. further support for the powerful cell telephone industry. The more But many believe the true purpose behind HB1495 is to provide even to have continuously good and uninterrupted service for public towers, the more customers, the

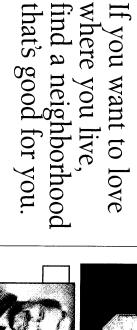
to limit residential sites in which these often ugly towers can be erected. And laws which allow towers in certain locations and don't municipalities to ensure reliable, uninterrupted service. withstand federal scrutiny as long as enough sites are left available in Many municipalities are sensitive to the wishes of the citizens allow them in other locations can

But, it takes a brave municipality to fight the cell phone industry. For example Carlsbad, Calif., has agreed to pay a wireless provider \$250,000 to settle a lawsuit allegin settle a lawsuit alleging

> it had to settle. a tower owner was improperly denied a land use permit. In that case, many residents appeared before and residents did not want even one more. But the cell provider sued and the municipality believed the planning commission and the governing body to oppose the proposed tower. As it turns out, there were already an ample number of these cell towers in the community

exists. the tower, the entire construct would reach 148 feet in the air, tower in a residential neighbor-hood with a 130-foot tower. And proposal by a cell phone company to replace a 90-foot cell phone Conn., expressed concerns over a feet higher than what currently with the addition of "whip anten-Recently, residents of Bethel, "which would be placed atop entire construction

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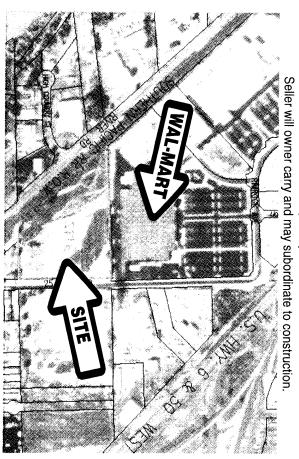
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and 2,500,000 may subor to construction

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13 ❖ ♦ TOWERS from page

throughout the country in order cell phones are a part of society ably and without interruption. for these devices to function relicell towers need to be installed and they are not going away. And Tne truth of the matter is that

the property owners who host Cell towers represent money to resent a lot of money to a lot of house these towers. They repncome to local governments that the towers. But, money is always a factor. They represent tax

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certainly not impossible. the state levels. It is hard to fight a cell tower proposal. Hard, but industry with strong lobby support at both the federal level and Of course, this is a very strong

and they need to seek competent legal representation organize, they need to speak out, these companies. They need to placement of one of these towwhen a plan for an inappropriate ers is being proposed by one of Residents should not be quiet

able outcome. coupled with adequate profesthere is so much money at stake. sional assistance, may yield a suit-It is hard to fight City Hall when not impossible. Planning,

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groups to organize and to take tant these efforts begin at the nized and, therefore, it is imporoften takes time to become orga learn an inappropriate proposal is being made. The opposition action at the first moment they earliest opportunity possible. It is important for community

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City Hall if your community is being treated unfairly. Yes, you can and should fight

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Lieberman served as a New Jersey Deputy Attor-ney General assigned to the State Department of Environmental Protection from 1986-1990. column is purely commentary about the environ-ment and how it affects realty and your home. It NOT, in any way, to be considered legal advice. Stuart Lieberman, Esq., is an environmental torney with Lieberman and Blecher, an enviro Lieberman and Blecher, an environ in Princeton, N.J. His syndicated

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home-loan process mortgage banking system and the problem is the complexity of the Chicago Title, said some of the Phil Jenkins, legal counsel for

They are asked to sign a bunch of documents and they are not always sure of what they are signall that clear to average person. mortgage lending process is not very often," Jenkins said. "The purchase or refinance a home The average person does not

to eliminate their existing mort-gage liens via mortgage elimina-tion plan will be that the prior title as unmarketable. leading some insurers to reject mortgage elimination procedure, that are recorded as part of the reveal many unusual documents foreclosure. A title search will mortgage lender will commence result of a homeowner's attempt According to Bickel, the usual

also probably decline to insure subsequent mortgage from "Title insurance companies will

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at the mortgage foreclosure sale.
Others will sell the home mortgage elimination procedure," Bickel said. "In the end, some hoassociated with the attempted meowners will lose the property that borrower, due to the risks

after paying the prior mortgage and extract any remaining equity quickly to stop that foreclosure lender significant extra fees

Don't be misled by fancy lan-

guage and complex documents. Don't fool yourself into thinkcan whisk it away. your loan and no magic wands ing that you can walk away from the consequences. It's your debt your mortgage without paying

Best Investment" (McGraw-Hill, \$16.95) was co-written with John Tuccillo, former chief economist for the National Association of Realtors and is now available in local bookstores. Tom can be reached at news@tomkelly.com. Tom Kelly, former real estate editor for The Seattle Times, is a syndicated columnist and talk show hos His latest book, "How a Second Home Can Ro Vorrel Root Lucra"

