

OUR OAKLAND TOWN HALL

Our historic Town Hall has vanished – up in smoke – replaced by a single-wide town trailer with no room for town meetings, election voting, funeral memorials, bridal showers, graduation parties, baby showers, birthday parties, fire hall meetings, benefit fund raisers, wedding receptions, reunions, dances (remember the Firefly Ball?), pet clinics, Zumba - no room for any type of town event that brings crowds of Oakland residents together for a common purpose. Is this our “new normal”?



Since its inception at the last Annual Town Meeting in April, our New Town Hall/Fire Storage Exploratory Citizens Group has been hard at work meeting with industry experts, evaluating written suggestions, weighing finance options, discussing building options, and developing potential design plans based on the information received. This report describes our collective vision of a building design and floor plan that we feel matches the needs and budget of our township. **We realize this may not be the final design, but we needed some type of starting point and this is it.** Our goal in designing this town hall has been to increase energy efficiency and reduce energy demand by using quality materials and applying energy saving building principles to the extent that our building budget will allow. We have tried to design a facility of the highest quality at the lowest possible construction cost to Oakland taxpayers. This report is our proposal to do just that.

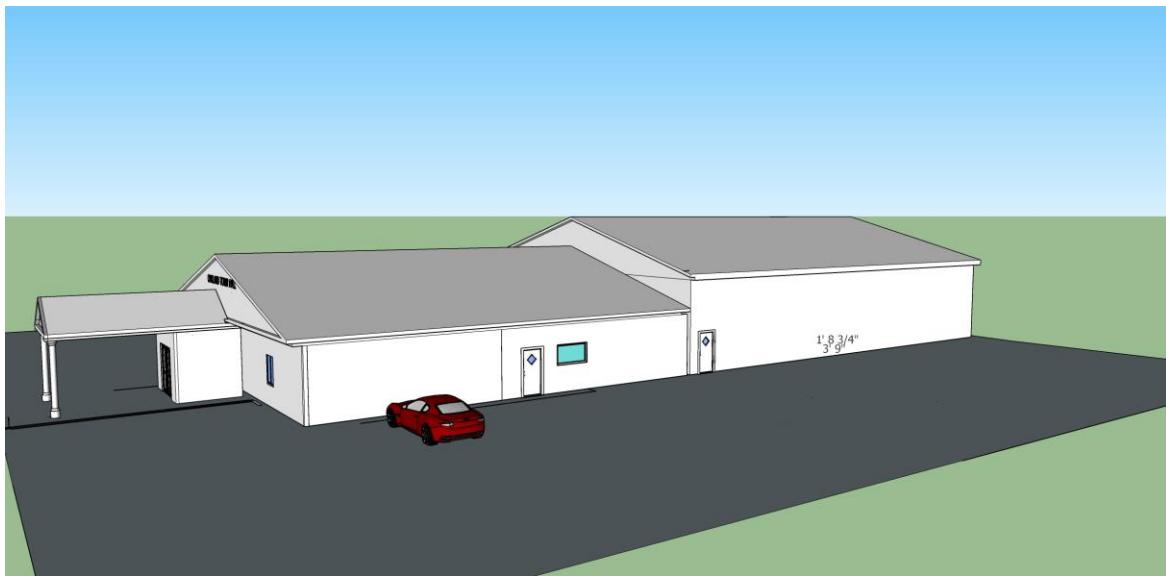
Exterior Views

Main Entrance on the South Face



The main entrance faces south to maximize the building's passive solar heat gain during the coldest months of the year. The double entry doors will help reduce heat losses throughout the winter months. The covered entrance will shelter visitors to town hall events from rain, snow, and ice.

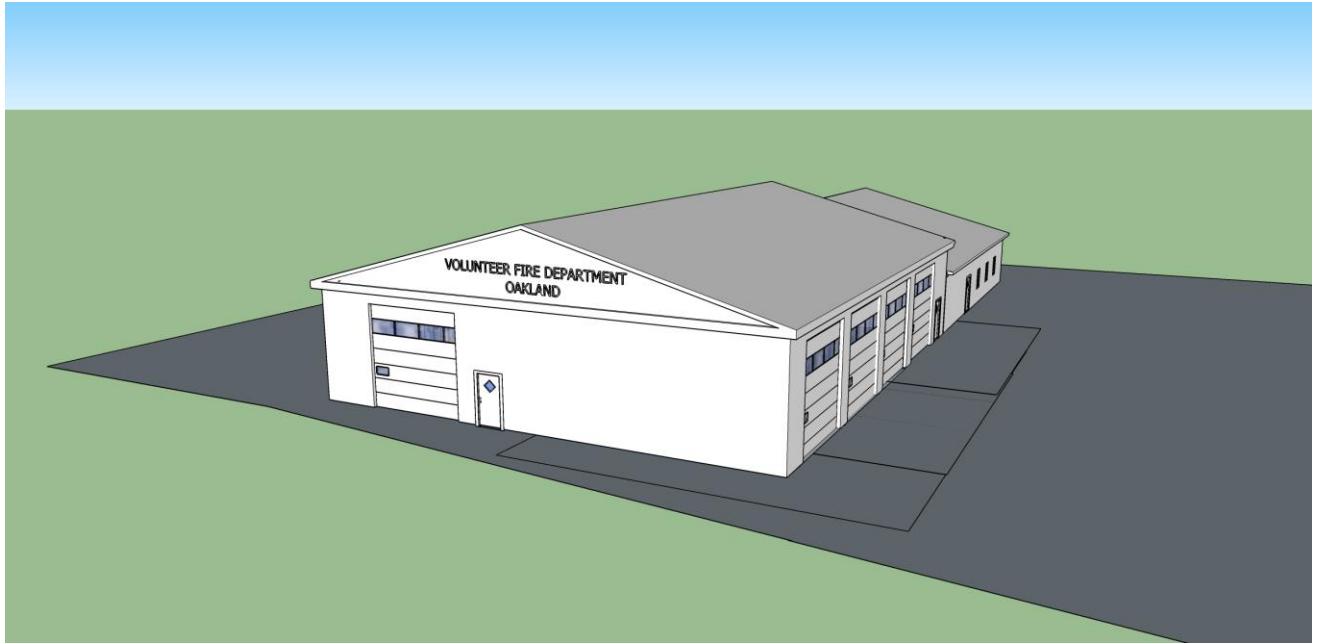
The East Face



The east face has one entry door for deliveries to the kitchen and one door leading into

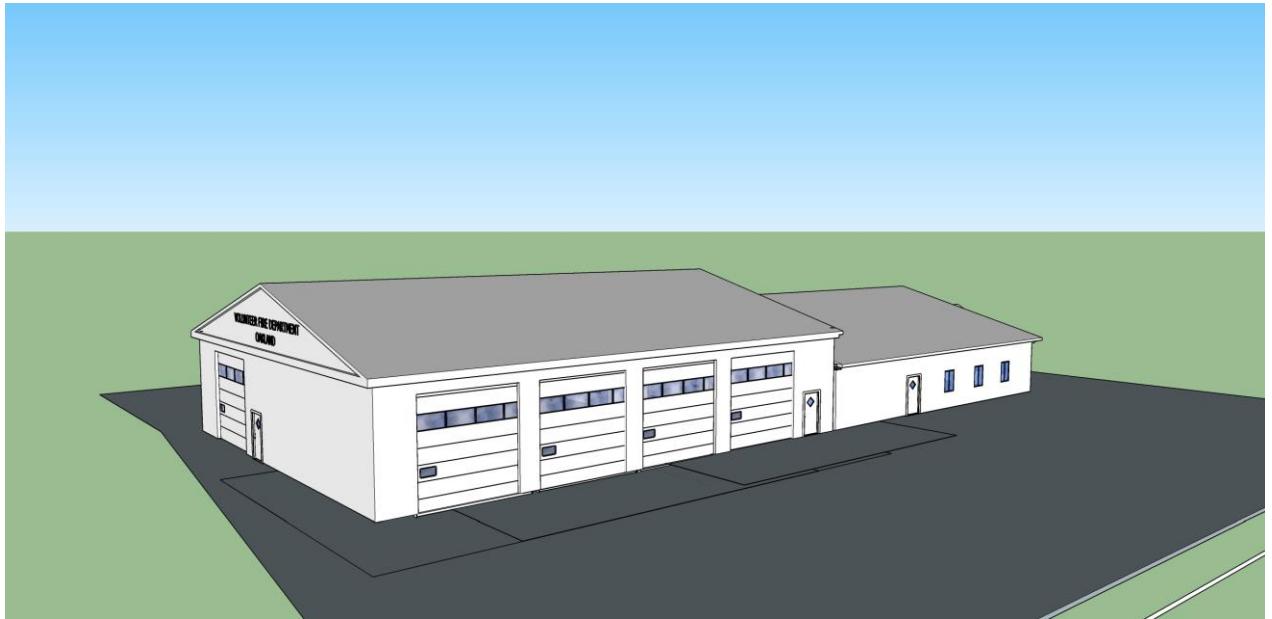
the utility room in the fire storage building. Window and door areas were kept to a minimum to reduce heat loss.

The North Face



The north face of the fire storage building is 66 feet wide. It has one 14' x 14', 3" thick insulated overhead door and one exterior exit door.

The West Face



This is the front side of the fire storage area that faces west toward Highway K. It is 80' wide with 15.5' walls. There are four 14' x 14', 3 inch thick insulated overhead doors plus one exterior exit door. The west face of the town hall is 62 feet wide with 10 foot walls.

Proposed Town Hall Floor Plan



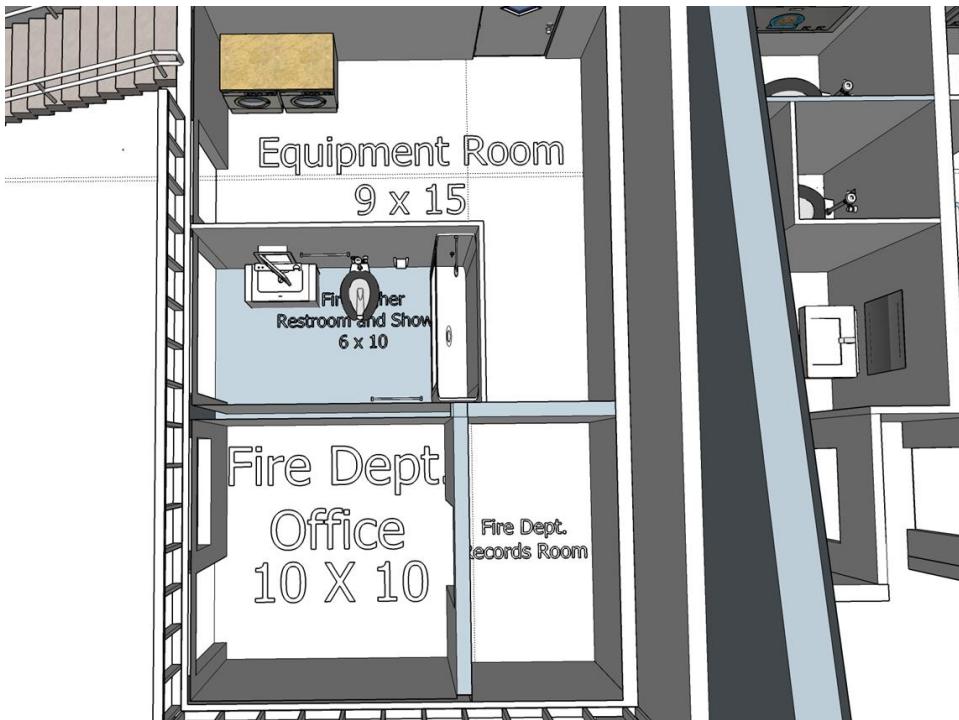
The town hall's main entrance on the right faces south toward Rockdale Rd. In this drawing, the community center is set up for a town meeting of 96 attendees. The community area in the center is 62' by 43'. This size makes it attractive for civic group presentations, family reunions, catered banquets, and benefit fund raisers. The town clerk's office is 16' x 14.5'. It is located inside and to the right of the main south entrance. Behind the clerk's office is a secure 6.5' x 14.5' fire proof records storage room. To the left of the clerk's office is an open 10.5' x 14.5' storage area for roll away tables and chairs. To the left of the storage area is a 16' x 21' service kitchen area that has its own east entrance, plus a 6.5' x 10.5' storage pantry. The restrooms are to the left of the kitchen. The Men's restroom is 7.5' x 15' and the Women's is 9' x 15'. Both are handicap accessible. The drawing below shows a close-up view of the community center's interior.



Proposed Fire Storage Area



The fire department storage area shown above is 80 feet wide by 66 feet deep. The four large 14' x 14' overhead doors face west toward Highway K. The storage area is large enough to house OVFD's vehicles: two tankers, a pumper, a brush truck, an equipment van, and a trailer. Also included in this storage area are a 15' x 9' mechanical equipment room, a 6' x 10' unisex fire fighter's clean up area, and a 10' x 10' fire department office with a 5 x 10 records room, as shown in the drawing below.



A 25' x 10' conference area is located above the fire department's office.



What Will The Town Hall Be Used For?

Some of the events and activities this town hall, and other town halls in neighboring townships, can be used for include:

TOWN HALL EVENTS		
Private Events	Community Events	Government Events
Baby Showers	Fire Fighter Training Sessions	Town Meetings
Bridal Showers	Benefit Fund Raisers	Election Voting
Birthday Parties	Charitable Fund Raisers	DNR Workshops/Presentations
Graduation Parties	Fire Department Fund Raisers	WTA Meetings
Funeral Receptions	Teen Dances	
Wedding Receptions	Teen Movie Night	
Family Reunions	Pet Clinics	
School Class Reunions	Exercise Classes	
Catered Banquets	CPR Classes	
Hobby Club Meetings	Diabetes Control Classes	
	Support Group Meetings	
	Book Club Meetings	
	Prayer Club Meetings	
	Senior Group Socials	
	Lending Library	
	UW-Extension/WITC Classes	
	Town Picnics	
	Town Rummage Sales	
	Town Craft Fairs	
	Town Farmer's Market	
	ATV Safety Classes	
	Hunter Education Classes	
	Emergency Shelter Station	
	Bingo Nights	
	Civic Group Presentations	

How Much Will This Cost Me?

Our township's bank, NBC, is extending to the town a 20 year loan offer to build this town hall at a fixed interest rate of 3.67% APR with monthly payments, no points, no closing costs, and no prepayment penalties. This offer is good until May 2016. To help keep borrowing costs down, the Oakland Town Board is contributing \$245,000 from its

cash reserve account at NBC. The total square footage of the building we are proposing is 9372 square feet (5280 for the fire department storage area and 4092 for the town hall). At an estimated construction cost of \$100 per square foot for the town hall and \$70 per square foot for the fire storage facility, the total building cost would be approximately \$778,800. If we add in the \$13,500 well and holding tank installation expenses, plus the estimated \$23,000 cost for the architectural plans, our total construction budget would be around \$815,300. After subtracting the town's \$245,000 cash reserve contribution, the town would need to borrow about \$570,300. The town's loan payments would be divided up among 857 property shares in Oakland over a time span of 240 months until the year 2035. The annual payment on this loan would be approximately \$40,737 per year for 20 years, or \$3,358 per month for 240 months.

Calculating Your Share of the Cost of the New Town Hall

The total cost of building this new facility will be spread out across *all owners of property in Oakland*, whether or not there are any structures built on that property, and whether or not the owners reside year-round in the town of Oakland. The table below shows approximately what the annual and monthly town hall payments would be for different assessed properties in Oakland. You can use this table to see what your share of the total cost would be for building this town hall/fire storage facility. Read down the first column to locate your property's (closest) assessed value, and then read across that row to see what you would be asked to pay to construct the facility we have described above. For example according to the table, if a property were assessed at \$150,000, that property owner's annual and monthly share of the town's loan payment would be *\$8.31 a year and \$0.63 a month respectively*.

Property Assessment	Annual Payment	Monthly Payment
\$50,000.00	\$2.77	\$0.21
\$60,000.00	\$3.32	\$0.25
\$70,000.00	\$3.88	\$0.29
\$80,000.00	\$4.43	\$0.33
\$90,000.00	\$4.98	\$0.38
\$100,000.00	\$5.54	\$0.42
\$110,000.00	\$6.09	\$0.46
\$120,000.00	\$6.65	\$0.50
\$130,000.00	\$7.20	\$0.54
\$140,000.00	\$7.75	\$0.58
\$150,000.00	\$8.31	\$0.63
\$160,000.00	\$8.86	\$0.67
\$170,000.00	\$9.41	\$0.71
\$180,000.00	\$9.97	\$0.75
\$190,000.00	\$10.52	\$0.79
\$200,000.00	\$11.08	\$0.83
\$210,000.00	\$11.63	\$0.88
\$220,000.00	\$12.18	\$0.92
\$230,000.00	\$12.74	\$0.96
\$240,000.00	\$13.29	\$1.00
\$250,000.00	\$13.85	\$1.04
\$260,000.00	\$14.40	\$1.08
\$270,000.00	\$14.95	\$1.13
\$280,000.00	\$15.51	\$1.17
\$290,000.00	\$16.06	\$1.21
\$300,000.00	\$16.61	\$1.25
\$310,000.00	\$17.17	\$1.29
\$320,000.00	\$17.72	\$1.33
\$330,000.00	\$18.28	\$1.38
\$340,000.00	\$18.83	\$1.42
\$350,000.00	\$19.38	\$1.46
\$360,000.00	\$19.94	\$1.50
\$370,000.00	\$20.49	\$1.54
\$380,000.00	\$21.04	\$1.59
\$390,000.00	\$21.60	\$1.63
\$400,000.00	\$22.15	\$1.67
\$410,000.00	\$22.71	\$1.71
\$420,000.00	\$23.26	\$1.75
\$430,000.00	\$23.81	\$1.79
\$440,000.00	\$24.37	\$1.84
\$450,000.00	\$24.92	\$1.88
\$460,000.00	\$25.48	\$1.92
\$470,000.00	\$26.03	\$1.96
\$480,000.00	\$26.58	\$2.00
\$490,000.00	\$27.14	\$2.04
\$500,000.00	\$27.69	\$2.09

Do these costs look too good to be true? You will find a more detailed explanation of these town hall payment calculations in Appendix 1.

Can Oakland Afford a New Town Hall?

The 2012 American Community Survey compiles economic data for all townships in the United States:

<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=CF>

The table below compares Oakland's *population, median household income*, and percentage of residents below the poverty level (as of 2012)* to all of the surrounding townships. Oakland is the only township without a town hall, and it has the highest median household income and the lowest level of poverty of all the surrounding townships in Douglas County.

Township	Population	Median Household Income	% Below Poverty
Parkland	1220	\$48,413	14.80%
Summit	1063	\$61,307	5%
Hawthorne	1136	\$58,214	10.70%
Bennett	597	\$60,139	6.30%
Superior	2166	\$63,390	8%
Amnicon	1155	\$61,188	7.40%
Oakland	1136	\$63,907	4.10%

*Household income includes wages, salaries, interest, dividends, alimony payments, child support, Social Security payments, and any other cash transfers. It doesn't include food stamps, Medicare, or other non-cash benefits. - See more at: <http://inequality.org/unequal-americas-income-distribution/#sthash.BlpCtW9y.dpuf>

Conclusions

Our Town Hall Planning Group has designed this town hall/fire storage facility to meet the current and future needs of Oakland's residents and guests. We have tried to come up with a way to combine the highest quality construction with the lowest possible cost to Oakland taxpayers. Thank you for taking the time to read this report. We invite you to send your questions and comments directly to townfoakland@centurytel.net.



APPENDIX 1

What Will It Cost Me?

In 2005, The American Transmission Company (ATC) erected a power transmission line between Duluth, Minnesota and Wausau, Wisconsin that would transmit electrical power from coal and hydro plants in Minnesota and Manitoba to Milwaukee and Chicago. The line runs across private and public land in a number of townships in Douglas County, including Oakland. Each township in Douglas County receives an annual fee payment from ATC in proportion to the acreage of land over which the line travels in the township. According to Jim Lepinski, Chief Engineer, Gas and Energy Division, of the Public Service Commission of Wisconsin, ATC's fee payment to Oakland will remain at \$36,209 per year with little or no variation for as many years as this power line is in operation.

Our town is debt-free, and it has a cash reserve of over \$600,000 in its money market reserve account at NBC. At its training sessions, the Wisconsin Department of Revenue recommends townships budget wisely and maintain a cash reserve that is much less than what is currently in our account. How much money will Oakland have to borrow to build this town hall? How much money can it afford to pay up front? What will be each Oakland property owner's tax share of paying for this town hall? This appendix will provide answers to these questions. Please refer to the table shown below.

	A	B	C	D
2	Fire Storage/Town Hall Cost Proposal			
3				
4	Building Size	Front	Side	Total Square Feet
5	Fire Hall Storage Area	80	66	5280
6	Town Hall	62	66	4092
7			Total	9372
8				
9	Total Construction Cost	Town Hall	Fire Storage	
10	Construction Cost \$ Per Square Foot	\$100.00	\$70.00	
11	Cost / Sq. Ft. x Total Sq. Ft.	\$409,200.00	\$369,600.00	
12	Total Cost of Fire Storage and Town Hall	\$778,800.00		
13				
14	Cost of Holding Tank (Installed)	\$6,500.00		
15	Cost of Drilled Well	\$7,000.00		
16	Cost of Architect	\$23,000.00		
17	Total Construction Cost	\$815,300.00		
18				
19	Building Financing			
20	Total Construction Cost	\$815,300.00		
21	Town Cash Reserve	\$245,000.00		
22	Total Borrowed Funds	\$570,300.00		

To calculate our estimated budget, our planning group started with the desired square footage of both the fire storage area (cell D5) and the town hall (cell D6). We separated the estimated cost of building the town hall (\$100 per square foot in cell B10) from the estimated cost of building the fire storage facility (\$70 per square foot in cell C10). Then we calculated the approximate total building cost of each: (B10 x D6 and C10 x D5). Our *budget for the town hall* would be approximately \$409,200 (cell B11), and our *budget for the fire storage facility* would be approximately \$369,600 (cell C11). Added together, our *total budget* for building the actual facility would be approximately \$778,800 (cell B12). To this total building expense we added the approximate cost estimates for the holding

tank (\$6,500 in cell B14), the drilled well (\$7000 in cell B15), and the architectural plans (\$23,000 in cell B16). This gave us a total construction cost estimate of \$815,300 in cell B17. The Oakland Town Board is willing to dedicate \$245,000 out of its cash reserves to help pay for a new town hall (subject to all appropriate approvals). The other \$570,300 would be financed on a 20 year, 240 month building loan. What would Oakland's annual and monthly payments be on this loan? The table below shows our calculations.

	A	B	C
24	Loan Details		
25	Loan Length – Years	20	
26	Loan Length – Months	240	
27			
28	Fixed Rate on Loan from NBC (current bid)	Annual	Monthly
29		3.67%	0.3058%
30			
31	Loan Payment	Annual Payment	Monthly Payment
32		\$40,746.64	\$3,357.55
33			
34	Cost for Oakland Taxpayers		
35		Annual Payment	Monthly Payment
36		\$40,746.64	\$3,357.55
37	ATC Payment Applied to Town Hall Loan	\$36,000.00	\$3,000.00
38	Loan Payment by Oakland Taxbase	\$4,746.64	\$357.55

Assuming NBC grants a 20 year loan at an interest rate of 3.67% APR, the town would owe NBC \$40,747 a year for 20 years (cell B36). If ATC pays \$36,000 of this amount each year (cell B37), the loan payment by Oakland taxpayers would fall from \$40,747 a year to \$4,747 a year (cell B38), which corresponds to a monthly payment of \$358 a month for 240 months (cell C38). No matter how interest rates or inflation rates change from now until the year 2035, these payments by Oakland taxpayers will remain unchanged. What would be each Oakland property owner's share of this annual and monthly loan payment? Please refer to the spreadsheet calculations below.

	A	B
41	What will be each property owner's share of the loan payment?	
42	Total Assessed Property Values in Oakland	\$85,708,650.00
43	Total Number of \$100000 shares	857.09
44	Annual Loan Liability To Town Of Oakland	\$40,746.64
45	Annual Loan Cost Per \$100,000 Share = \$40,746.64 / 857.09	\$5.54
46	Monthly Loan cost per \$100,000 share	\$0.42
47	Average Property Assessment in Oakland	\$131,500.00
48	Average Property Assessment Number of Shares	\$1.32
49	Annual Loan Payment by Average Property Assessment	\$7.28
50	Monthly Loan Cost of Average Property Assessment	\$0.55

1. On April 21, 2015 Mr. Barrett Brenner, our Oakland township Property Assessor, stated that the average property (land plus structures) in Oakland was assessed at \$131,500. He valued the total property (land plus structures) in the town of Oakland at \$85,708,650 (cell B42 above). Now let's divvy up this amount into \$100,000 shares.
2. There are 857.09 shares (cell B43) in the town of Oakland, each worth \$100,000 in assessed property value (\$85,708,650 divided by \$100,000). To make its

- portion of the annual loan payment (\$4,746.64), or its monthly loan payment (\$358), the town must collect from its property owners a sum that is in proportion to the number of property shares they own. What is the annual amount each share will pay on this loan? Divide \$4,747 (cell B38) by 857.09 shares (cell B43), and we get an annual payment of about \$5.54 per \$100,000 share (cell B45). This corresponds to a monthly payment of about \$.42 per \$100,000 share (cell B46).
3. Each property owner's share of the monthly loan payment would be equal to the total value of his/her assessed property (land plus structures) *divided by* \$100,000, and then *multiplied* by either the annual or the monthly loan cost per share. For example, the average property assessment of \$131,500, would constitute about 1.32 shares (B48) valued at \$100,000 each. This owner's annual town hall payment would equal **$(\$131,500 / \$100,000) \times \$5.54 = \$7.28 \text{ per year (cell B49)}$** . The monthly town hall payment would be equal to **$(\$131,500 / \$100,000) \times \$0.42 = \$0.55 \text{ per month (cell B50)}$** . All of these calculations are summarized together in the table below.

$$\text{Annual Payment} = (\$131,500 \text{ divided by } \$100,000) \times \$5.54 = \$7.28$$

$$\text{Monthly Payment} = (\$131,500 \text{ divided by } \$100,000) \times \$0.42 = \$0.55$$

COST SUMMARY

The table below summarizes our cost calculations. At the assumed construction costs per square foot of \$100 for the town hall and \$70 for the fire storage facility, the total building cost in cell B17 would be approximately \$815,300. Subtracting the town's cash reserve of \$245,000 in cell B21 would leave an amount to be borrowed of \$570,300 in cell B22. The fixed loan rate of 3.67% in cell B29 corresponds to a fixed monthly rate of .3058% in cell C29. Cell B32 calculates the annual payment due NBC (\$40,747). Cell C32 shows the monthly payments (\$3,357.55). ATC's contribution of \$36,000 a year (\$3000 a month) would reduce Oakland taxpayers' loan liability to \$4,746.64/yr. (cell B38) or \$357.55/mo. (cell C38). The calculated values of the average assessed property owner's share of the annual and monthly town hall payments (\$7.28 and \$.55 respectively) are shown in cells B49 and B50 in the table below.

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50	Monthly Loan Cost of Average Property Assessment	\$0.55		

How Much Would You Pay?

Find your assessed property value in the first column of the table below and read across that row from left to right to see what your annual and monthly payments would be.

	F	G	H
1	Property Assessment	Annual Payment	Monthly Payment
2	\$50,000.00	\$2.77	\$0.21
3	\$60,000.00	\$3.32	\$0.25
4	\$70,000.00	\$3.88	\$0.29
5	\$80,000.00	\$4.43	\$0.33
6	\$90,000.00	\$4.98	\$0.38
7	\$100,000.00	\$5.54	\$0.42
8	\$110,000.00	\$6.09	\$0.46
9	\$120,000.00	\$6.65	\$0.50
10	\$130,000.00	\$7.20	\$0.54
11	\$140,000.00	\$7.75	\$0.58
12	\$150,000.00	\$8.31	\$0.63
13	\$160,000.00	\$8.86	\$0.67
14	\$170,000.00	\$9.41	\$0.71
15	\$180,000.00	\$9.97	\$0.75
16	\$190,000.00	\$10.52	\$0.79
17	\$200,000.00	\$11.08	\$0.83
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19	\$220,000.00	\$12.18	\$0.92
20	\$230,000.00	\$12.74	\$0.96
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22	\$250,000.00	\$13.85	\$1.04
23	\$260,000.00	\$14.40	\$1.08
24	\$270,000.00	\$14.95	\$1.13
25	\$280,000.00	\$15.51	\$1.17
26	\$290,000.00	\$16.06	\$1.21
27	\$300,000.00	\$16.61	\$1.25
28	\$310,000.00	\$17.17	\$1.29
29	\$320,000.00	\$17.72	\$1.33
30	\$330,000.00	\$18.28	\$1.38
31	\$340,000.00	\$18.83	\$1.42
32	\$350,000.00	\$19.38	\$1.46
33	\$360,000.00	\$19.94	\$1.50
34	\$370,000.00	\$20.49	\$1.54
35	\$380,000.00	\$21.04	\$1.59
36	\$390,000.00	\$21.60	\$1.63
37	\$400,000.00	\$22.15	\$1.67
38	\$410,000.00	\$22.71	\$1.71
39	\$420,000.00	\$23.26	\$1.75
40	\$430,000.00	\$23.81	\$1.79
41	\$440,000.00	\$24.37	\$1.84
42	\$450,000.00	\$24.92	\$1.88
43	\$460,000.00	\$25.48	\$1.92
44	\$470,000.00	\$26.03	\$1.96
45	\$480,000.00	\$26.58	\$2.00
46	\$490,000.00	\$27.14	\$2.04
47	\$500,000.00	\$27.69	\$2.09

Basically, ATC would be paying us to build our new town hall.