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“What is CARPC and Why Should I Care?”

CARPC (the Capital Area Regional Planning Commission) is the body that is in charge of regional planning growth for Dane County, Wisconsin and is the successor to what was the Regional Planning Commission, commonly known as the RPC. CARPC came into existence on May 2, 2007, when Governor Jim Doyle signed Executive Order #197, establishing a new regional planning body to serve Dane County.

One of the major functions of CARPC is to determine which areas of Dane County can be added to the urban services area (the “USA”). Adding land to the USA will dictate where the County’s growth will occur and is vitally important to landowners throughout the County. Land outside the USA will be virtually impossible to develop, thereby causing much of the land’s development value to disappear.

Recently, CARPC promulgated two draft documents, one delineating Goals and Objectives and the second specifying Policies and Criteria. Both documents can be found on the CARPC website at www.danecorpc.org. Among other matters, the Policies and Criteria document states that service area boundaries for sewers must be delineated with a 20-year planning horizon. This delineation is based on the official 20-year population projection for the region. Under current policy, the acreage to be added to the USA is, through a flexibility standard, doubled from the projected number. Under the newer draft, this flexibility standard is deleted.

The impact of doing away with the flexibility standard is great. CARPC has prepared a chart (which unfortunately is not on CARPC’s website) setting forth the number of acres that could be added to the USA in the various communities of Dane County over the next 20 years if a full (*i.e.*, double) flexibility standard was included, if a half flexibility standard was included and finally if no flexibility standard was included. The results are startling. For example, under the no flexibility approach, as proposed in the Policies and Criteria draft, the Verona area would be limited to adding 101 acres to the USA over the next 20 year period. Conversely, under the full flexibility approach currently used, Verona would be able to add 1,854 acres to the USA. In effect, if CARPC adopts the draft, there will be virtually no land added to the USA for the Verona area over the next 20 years. Other areas in Dane County will be treated in a similar fashion.

A public hearing will be held on January 24, 2008 at 7:00 p.m. in Room 201 of the City-County Building to hear comments on the two draft documents. Due to the critical importance of this issue to Dane County, we wanted to alert people to the issue and encourage participation at the January 24th hearing. We all have a significant stake in Dane County and, from our standpoint, we have serious concerns as to the impact of adopting a no-flexibility standard and thereby greatly limiting the growth of our urban service area (and our region) over the next 20 years.



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		<u>Associated Bank</u>	<u>Grandbridge Real Estate Capital LLC</u>	<u>US Bank</u>	<u>Bank of America</u>
Apartment/Multi Family Loans	Rate	5.42%-5.67%	5.75%-6.25%	L*+175-200	L*+175-225
	Term	5 Years	10 Years	Up to 10 Years	5 Years
	LTV	80%	80%	Up to 80%	80%
	Amortization	Up to 30 Years	Up to 30 Years	Up to 30 Years	Up to 30 Years
Retail/ Office Loans	Rate	5.31%-5.76%	6.00%-6.50%	L*+175-225	L*+175-225
	Term	5 Years	10 Years	Up to 10 Years	5 Years
	LTV	80%	75%	Up to 80%	80 %
	Amortization	Up to 25 Years	Up to 30 Years	Up to 30 Years	Up to 30 Years
Commercial Loans	Rate	5.31%-5.76%	6.00%-6.50%	L*+175-205	L*+175-225
	Term	5 Years	10 Years	Up to 10 Years	5 Years
	LTV	80%	75%	Up to 80%	80%
	Amortization	Up to 25 Years	Up to 30 Years	Up to 30 Years	Up to 30 Years

**L equals the Libor swap rate for the applicable period*

Maturity	Today	Last week	Last month
5 year Treasury	2.87%	3.04%	3.43%
10 year Treasury	3.62%	3.78%	4.03%

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