August 22, 2023

David,

Per our discussion this morning, I've requested the additional rider on our insurance.

That said, this language was not required last time and now it's required. Per your email, "These requirements are the same as for your previous permits, e.g. no changes."

With the added language the town has requested, there are changes that drive a 10-15% insurance premium per term.

We see our investment in Oak Creek as a partnership, where we each assume a little risk and cost. To me it's reasonable for a town trying to attract investment to take a small amount of risk to place a dumpster on the street.

We already had insurance and the Town of Oak Creek listed as additionally insured. The 10-15% we pay the insurance company now can't go into the building. Not an exorbitant sum, but it still matters. **We'd like to speak to the Town Board about this project and the process for getting work done, because in the long run, the fees and waiting we're experiencing seem small compared to the taxes we'll pay when we have a newly renovated building assessed. When is the next meeting we can attend?**

We're pretty new at this, but it does seem that we keep having to ask "mother-may-I" on a lot of stuff to move forward with getting plans and construction permits. That said, we appreciate your help navigating the current process.

We need to get the junk out so that our architect can produce drawings and a design. We've also talked about repurposing materials and still have a pending request for a storage container for the old tin wall coverings and wood beams and such we'd like to repurpose.

I understand there are rules, but the process seems overly bureaucratic for a small town trying to grow and prosper. I'm wondering if Town Hall might be supportive of a less administrative process, i.e., we provide a detailed plan for the renovation of the building and don't have to spend as much time incrementally stepping through things like this process to throw away garbage from the basement.

I want to stress that this is just us asking questions and for a little help from the town. Just as we are doing with the additional insurance, we will comply with the town's process.

We want to make this junky old building into something we, along with the community of Oak Creek, will again be proud of, and we'd like to streamline the process as much as possible—we're asking for a partnership.

Can I buy one or both of you a coffee and maybe get thoughts and input on how to make this easier—or are we stuck with the way things currently operate?

Very best,
Matthew