



CITY of NOVI CITY COUNCIL

**Agenda Item D
March 12, 2012**

SUBJECT: Approval of Resolution No. 4 for Special Assessment District No. 176 (Woodham Road Water Main Extension) confirming receipt of the proposed special assessment roll and setting the public hearing for April 9, 2012.

SUBMITTING DEPARTMENT: Department of Public Services, Engineering Division *BTC*

CITY MANAGER APPROVAL: *[Signature]*

BACKGROUND INFORMATION:

Special Assessment District 176 was initiated by a formal petition signed by eight of the nine property owners in the proposed district to finance the construction of a water main extension to provide City water to nine homes along Woodham Road in the Echo Valley Estates subdivision. (See attached location map and additional background information in the February 29, 2012 memo.)

To date, Resolutions 1, 2 and 3 have been approved by City Council, and Public Hearing No. 1 has been held. The project design has been completed and an updated project cost estimate has been prepared. The project cost estimate is \$119,961, which equates to \$13,329 per parcel.

Resolution No. 4 acknowledges receipt of the proposed assessment roll from the City Assessor and sets the date for the second public hearing, proposed for the April 9, 2012 City Council meeting. The enclosed Resolution No. 4 has been drafted for consideration.

If Resolution No. 4 is adopted, Resolution No. 5 would be proposed for consideration on the next available City Council meeting to proceed with the improvements. It is anticipated that the process could be completed by early summer and that construction could take place this year.

RECOMMENDED ACTION: Approval of Resolution No. 4 for Special Assessment District No. 176 (Woodham Road Water Main Extension) confirming receipt of the proposed special assessment roll and setting the public hearing for April 9, 2012.

	1	2	Y	N
Mayor Gatt				
Mayor Pro Tem Staudt				
Council Member Casey				
Council Member Fischer				

	1	2	Y	N
Council Member Margolis				
Council Member Mutch				
Council Member Wrobel				

STATE OF MICHIGAN

COUNTY OF OAKLAND

CITY OF NOVI

**WOODHAM ROAD
WATER MAIN EXTENSION**

SPECIAL ASSESSMENT DISTRICT NO. 176

**RESOLUTION RECEIVING THE SPECIAL ASSESSMENT ROLL
AND SETTING PUBLIC HEARING ON THE ROLL**

(Resolution No.4)

RECITATIONS:

The City Council has conducted a public hearing for construction of the proposed improvement described below (the “**Project**”) and establishing a special assessment district to finance and defray the cost of the Project.

The Project is further described in Exhibit A.

The Project is designed and intended to especially benefit the properties identified in the special assessment district attached to this Resolution, which shall be designated as Special Assessment District No. **176** (the “**District**”).

Plans for the Project, the estimated cost of the Project in the amount of **\$119,961.00**, and the special assessment district have been approved by Resolution No. 3 of the City Council, following a public hearing.

In accordance with the direction of the City Council, the City Assessor has prepared a special assessment roll allocating the total cost of the Project to the properties within the District according to law, and the Assessor has filed such roll with the City Clerk.

NOW, THEREFORE, IT IS HEREBY RESOLVED AS FOLLOWS:

1. City Council receives the special assessment roll for purposes of public hearing.
2. The special assessment roll shall be filed in the City Clerk's office for public examination.
3. A public hearing is hereby set for April 9, 2012 to be held at 7:00 P.M. in the City Hall of the City of Novi , 45175 W. Ten Mile Rd., Novi, MI 48375, for hearing comments and objections by any interested person with respect to the special assessment roll. The City Council will review the roll and hear and consider comments and objections presented.
4. The Notice of the hearing shall be published once at least seven (7) full days before the hearing in a newspaper published or circulated within the City, and by sending by certified mail, return receipt not requested, a copy of the Notice addressed to the record owner or person having an in interest in the property to be assessed as shown by the City's last preceding tax assessment roll for *ad valorem* tax purposes, at least twelve (12) days before date of the hearing. The Notice of hearing shall include a statement that appearance and protest at the hearing in the special assessment proceedings is required in order to appeal the amount of the special assessment to the State Tax Tribunal and that an owner or party in interest or his or her agent may appear in person at the hearing to protest the special assessment or by filing his or her protest by letter, which then does not require his or her personal appearance. The Notice shall also specify whether the cost estimate for the Project has increased by five percent (5%) or more since the prior notice and if the cost estimate has so increased, the Notice shall include a card to be completed by the property owner or party in interest and returned to the City Clerk's office indicating whether the property owner or party in interest supports or disapproves of the Project and special assessment district.

AYES:

NAYS:

ABSTENTIONS:

ABSENT:

CERTIFICATION

It is hereby certified that the foregoing Resolution is a true and accurate copy of the Resolution adopted by the City Council of the City of Novi at a meeting duly called and held on the _____ day of _____, 2012.

CITY OF NOVI

By: _____
MARYANNE CORNELIUS, CLERK

SPECIAL ASSESSMENT DISTRICT NO. 176

50-22-29-203-002

50-22-29-203-003

50-22-29-203-004

50-22-29-203-005

50-22-29-203-011

50-22-29-203-012

50-22-29-203-013

50-22-29-203-014

50-22-29-203-019

EXHIBIT A

SAD 176 WOODHAM ROAD WATER MAIN EXTENSION

The construction of approximately 525 feet of 8" WATER MAIN and related facilities and improvements in Section 29 which will provide a direct benefit to nine parcels in Echo Valley Estates along a portion of Woodham Road.

**SPECIAL ASSESSMENT DISTRICT
#176
WATER MAIN IMPROVEMENTS
CERTIFICATE OF ASSESSOR**

I, THE UNDERSIGNED, D. GLENN LEMMON, DO HEREBY CERTIFY AND REPORT THAT THE FOLLOWING SPECIAL ASSESSMENT ROLL, AND THE ASSESSMENT MADE BY ME PURSUANT TO RESOLUTION NO. 3 OF THE COUNCIL OF THE CITY OF NOVI, ADOPTED ON THE XXth DAY OF XXXXXX A.D., 2012, FOR THE PURPOSE OF PAYING THAT PART OF THE COST WHICH THE COUNCIL DECIDED SHOULD BE PAID AND BORNE BY SPECIAL ASSESSMENT FOR THOSE PROPERTIES LOCATED IN THE CITY OF NOVI FOR THE PURPOSE OF WATER MAIN IMPROVEMENTS ON WOODHAM DRIVE IN ECHO VALLEY SUBDIVISION, THAT IN MAKING SUCH ASSESSMENT I HAVE, AS NEAR AS MAY BE, ACCORDING TO MY BEST JUDGEMENT, CONFORMED IN ALL THINGS TO THE DIRECTIONS CONTAINED IN THE RESOLUTION OF THE COUNCIL HEREINBEFORE TO AND THE ORDINANCE OF THE CITY RELATING TO SUCH ASSESSMENT, THAT THE TOTAL AMOUNT ASSESSED AGAINST THE PROPERTY IN THIS DISTRICT IS **\$119,961.00**, THAT THE ASSESSMENT WAS MADE UPON A UNIT BASIS WITH **9** UNITS OF BENEFIT.

DATED THIS XXth DAY OF XXXXXX A.D., 2012

D. GLENN LEMMON, CITY ASSESSOR

CONFIRMED BY THE NOVI CITY COUNCIL AT ITS REGULAR MEETING HELD ON _____, 2012

MARYANNE CORNELIUS, CITY CLERK

**SPECIAL ASSESSMENT DISTRICT NO. 176
WATER MAIN IMPROVEMENTS**

CONFIRMED BY RESOLUTION DATED:
BEGINNING:
ANNUAL INSTALLMENTS DUE:
INTEREST RATE: 6.0000%

IN THE CITY OF NOVI, IN THE COUNTY OF OAKLAND, IN THE STATE OF MICHIGAN

ASSESSED TO AND ADDRESS	DESCRIPTION OF PROPERTY	UNIT OR FRONTAGE	RATE PER	TOTAL CHARGE		INSTALLMENTS									
						2012 1ST	2013 2ND	2014 3RD	2015 4TH	2016 5TH	2017 6TH	2018 7TH	2019 8TH	2020 9TH	2021 10TH
50-22-29-203-011 GARY PLATUKAS LINDA PLATUKAS 24039 WOODHAM NOVI, MI 48374	ECHO VALLEY ESTATES LOT 62	1 UNIT	\$13,329.00	\$13,329.00	DATE PAID										
					BALANCE	\$13,329.00	\$12,662.55	\$11,996.10	\$11,329.65	\$10,663.20	\$9,996.75	\$9,330.30	\$8,663.85	\$7,997.40	\$7,330.95
					PRINCIPAL	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45
					INTEREST	\$799.74	\$759.75	\$719.77	\$679.78	\$639.79	\$599.81	\$559.82	\$519.83	\$479.84	\$439.86
					TOTAL	\$1,466.19	\$1,426.20	\$1,386.22	\$1,346.23	\$1,306.24	\$1,266.26	\$1,226.27	\$1,186.28	\$1,146.29	\$1,106.31
50-22-29-203-012 DAVID JAX 24015 WOODHAM NOVI, MI 48374	ECHO VALEY ESTATES LOT 63	1 UNIT	\$13,329.00	\$13,329.00	DATE PAID										
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					PRINCIPAL	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45
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50-22-29-203-013 ELIZABETH L. MANCINI 23971 WOODHAM NOVI, MI 48374	ECHO VALEY ESTATES LOT 64	1 UNIT	\$13,329.00	\$13,329.00	DATE PAID										
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					BALANCE	\$13,329.00	\$12,662.55	\$11,996.10	\$11,329.65	\$10,663.20	\$9,996.75	\$9,330.30	\$8,663.85	\$7,997.40	\$7,330.95
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					BALANCE	\$13,329.00	\$12,662.55	\$11,996.10	\$11,329.65	\$10,663.20	\$9,996.75	\$9,330.30	\$8,663.85	\$7,997.40	\$7,330.95
					PRINCIPAL	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45
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					PRINCIPAL	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45
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					PRINCIPAL	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45
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ASSESSED TO AND ADDRESS	DESCRIPTION OF PROPERTY	UNIT OR FRONTAGE	RATE PER	TOTAL CHARGE		INSTALLMENTS									
						2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
						1ST	2ND	3RD	4TH	5TH	6TH	7TH	8TH	9TH	10TH
50-22-29-204-004 DIANE M. WAVREK 23970 WOODHAM NOVI, MI 48374	ECHO VALEY ESTATES LOT 55	1 UNIT	\$13,329.00	\$13,329.00	DATE PAID										
					BALANCE	\$13,329.00	\$12,662.55	\$11,996.10	\$11,329.65	\$10,663.20	\$9,996.75	\$9,330.30	\$8,663.85	\$7,997.40	\$7,330.95
					PRINCIPAL	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45
					INTEREST	\$799.74	\$759.75	\$719.77	\$679.78	\$639.79	\$599.81	\$559.82	\$519.83	\$479.84	\$439.86
					TOTAL	\$1,466.19	\$1,426.20	\$1,386.22	\$1,346.23	\$1,306.24	\$1,266.26	\$1,226.27	\$1,186.28	\$1,146.29	\$1,106.31
50-22-29-204-005 ANGELINE NAPIERKOWSKI 23938 WOODHAM NOVI, MI 48374	ECHO VALEY ESTATES LOT 56	1 UNIT	\$13,329.00	\$13,329.00	DATE PAID										
					BALANCE	\$13,329.00	\$12,662.55	\$11,996.10	\$11,329.65	\$10,663.20	\$9,996.75	\$9,330.30	\$8,663.85	\$7,997.40	\$7,330.95
					PRINCIPAL	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45
					INTEREST	\$799.74	\$759.75	\$719.77	\$679.78	\$639.79	\$599.81	\$559.82	\$519.83	\$479.84	\$439.86
					TOTAL	\$1,466.19	\$1,426.20	\$1,386.22	\$1,346.23	\$1,306.24	\$1,266.26	\$1,226.27	\$1,186.28	\$1,146.29	\$1,106.31
					DATE PAID										
					BALANCE										
					PRINCIPAL										
					INTEREST										
					TOTAL										
TOTALS					BALANCE	\$119,961.00	\$113,962.95	\$107,964.90	\$101,966.85	\$95,968.80	\$89,970.75	\$83,972.70	\$77,974.65	\$71,976.60	\$65,978.55
TOTALS					PRINCIPAL	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05
TOTALS					INTEREST	\$7,197.66	\$6,837.78	\$6,477.89	\$6,118.01	\$5,758.13	\$5,398.25	\$5,038.36	\$4,678.48	\$4,318.60	\$3,958.71
TOTALS					TOTAL	\$13,195.71	\$12,835.83	\$12,475.94	\$12,116.06	\$11,756.18	\$11,396.30	\$11,036.41	\$10,676.53	\$10,316.65	\$9,956.76

DRAFT

**SPECIAL ASSESSMENT DISTRICT NO. 176
WATER MAIN IMPROVEMENTS**

CONFIRMED BY RESOLUTION DATED:
BEGINNING:
ANNUAL INSTALLMENTS DUE:
INTEREST RATE: 6.0000%

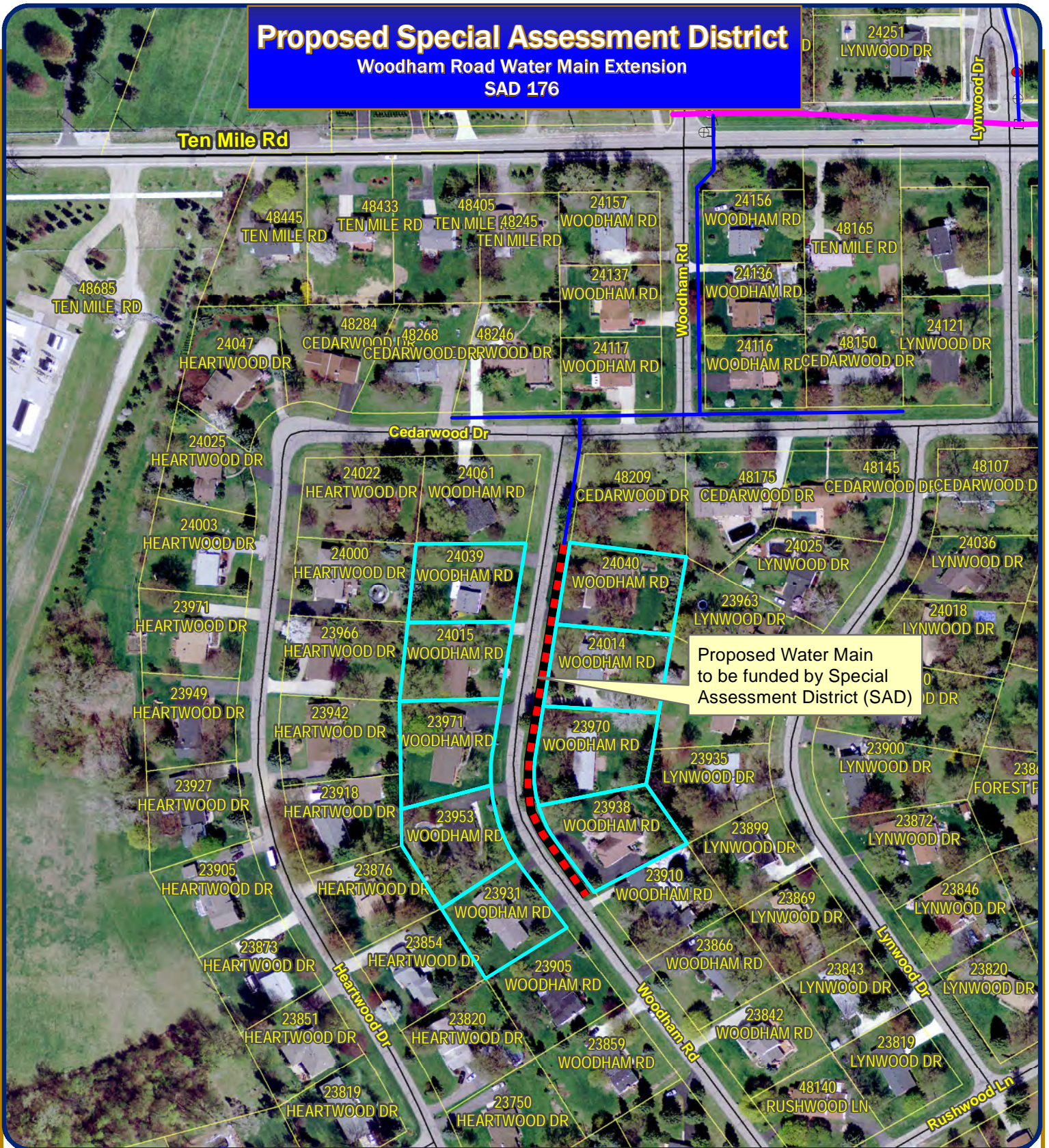
ASSESSED TO AND ADDRESS	DESCRIPTION OF PROPERTY	UNIT OR FRONTAGE	RATE PER	TOTAL CHARGE		INSTALLMENTS									
						2022 11TH	2023 12TH	2024 13TH	2025 14TH	2026 15TH	2027 16TH	2028 17TH	2029 18TH	2030 19TH	2031 20TH
50-22-29-203-011 GARY PLATUKAS LINDA PLATUKAS 24039 WOODHAM NOVI, MI 48374	ECHO VALLEY ESTATES LOT 62	1 UNIT	\$13,329.00	\$13,329.00	DATE PAID										
					BALANCE	\$6,664.50	\$5,998.05	\$5,331.60	\$4,665.15	\$3,998.70	\$3,332.25	\$2,665.80	\$1,999.35	\$1,332.90	\$666.45
					PRINCIPAL	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45
					INTEREST	\$399.87	\$359.88	\$319.90	\$279.91	\$239.92	\$199.94	\$159.95	\$119.96	\$79.97	\$39.99
					TOTAL	\$1,066.32	\$1,026.33	\$986.35	\$946.36	\$906.37	\$866.39	\$826.40	\$786.41	\$746.42	\$706.44
50-22-29-203-012 DAVID JAX 24015 WOODHAM NOVI, MI 48374	ECHO VALEY ESTATES LOT 63	1 UNIT	\$13,329.00	\$13,329.00	DATE PAID										
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					BALANCE	\$6,664.50	\$5,998.05	\$5,331.60	\$4,665.15	\$3,998.70	\$3,332.25	\$2,665.80	\$1,999.35	\$1,332.90	\$666.45
					PRINCIPAL	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45
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50-22-29-204-002 LESTER M. FISHER JR. BRENDA K. FISHER 24040 WOODHAM NOVI, MI 48374	ECHO VALEY ESTATES LOT 53	1 UNIT	\$13,329.00	\$13,329.00	DATE PAID										
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					PRINCIPAL	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45
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ASSESSED TO AND ADDRESS	DESCRIPTION OF PROPERTY	UNIT OR FRONTAGE	RATE PER	TOTAL CHARGE		INSTALLMENTS									
						2022	2023	2024	2025	2026	2027	2028	2029	2030	2031
						11TH	12TH	13TH	14TH	15TH	16TH	17TH	18TH	19TH	20TH
50-22-29-204-004 DIANE M. WAVREK 23970 WOODHAM NOVI, MI 48374	ECHO VALEY ESTATES LOT 55	1 UNIT	\$13,329.00	\$13,329.00	DATE PAID										
					BALANCE	\$6,664.50	\$5,998.05	\$5,331.60	\$4,665.15	\$3,998.70	\$3,332.25	\$2,665.80	\$1,999.35	\$1,332.90	\$666.45
					PRINCIPAL	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45
					INTEREST	\$399.87	\$359.88	\$319.90	\$279.91	\$239.92	\$199.94	\$159.95	\$119.96	\$79.97	\$39.99
					TOTAL	\$1,066.32	\$1,026.33	\$986.35	\$946.36	\$906.37	\$866.39	\$826.40	\$786.41	\$746.42	\$706.44
50-22-29-204-005 ANGELINE NAPIERKOWSKI 23938 WOODHAM NOVI, MI 48374	ECHO VALEY ESTATES LOT 56	1 UNIT	\$13,329.00	\$13,329.00	DATE PAID										
					BALANCE	\$6,664.50	\$5,998.05	\$5,331.60	\$4,665.15	\$3,998.70	\$3,332.25	\$2,665.80	\$1,999.35	\$1,332.90	\$666.45
					PRINCIPAL	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45	\$666.45
					INTEREST	\$399.87	\$359.88	\$319.90	\$279.91	\$239.92	\$199.94	\$159.95	\$119.96	\$79.97	\$39.99
					TOTAL	\$1,066.32	\$1,026.33	\$986.35	\$946.36	\$906.37	\$866.39	\$826.40	\$786.41	\$746.42	\$706.44
					DATE PAID										
					BALANCE										
					PRINCIPAL										
					INTEREST										
					TOTAL										
TOTALS					BALANCE	\$59,980.50	\$53,982.45	\$47,984.40	\$41,986.35	\$35,988.30	\$29,990.25	\$23,992.20	\$17,994.15	\$11,996.10	\$5,998.05
TOTALS					PRINCIPAL	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05	\$5,998.05
TOTALS					INTEREST	\$3,598.83	\$3,238.95	\$2,879.06	\$2,519.18	\$2,159.30	\$1,799.42	\$1,439.53	\$1,079.65	\$719.77	\$359.88
TOTALS					TOTAL	\$9,596.88	\$9,237.00	\$8,877.11	\$8,517.23	\$8,157.35	\$7,797.47	\$7,437.58	\$7,077.70	\$6,717.82	\$6,357.93

DRAFT

Proposed Special Assessment District

Woodham Road Water Main Extension
SAD 176



Map Author: Croy
Date: 8/29/11
Project: Potential Woodham SAD
Version #: V1.1



Feet

0 35 70 140 210 280

1 inch = 182 feet



City of Novi

Engineering Division
Department of Public Services
26300 Delwal Drive
Novi, MI 48375
cityofnovi.org

MAP INTERPRETATION NOTICE

Map information depicted is not intended to replace or substitute for any official or primary source. This map was intended to meet National Map Accuracy Standards and use the most recent, accurate sources available to the people of the City of Novi. Boundary measurements and area calculations are approximate and should not be construed as survey measurements performed by a licensed Michigan Surveyor as defined in Michigan Public Act 132 of 1970 as amended. Please contact the City GIS Manager to confirm source and accuracy information related to this map.

MEMORANDUM



TO: ROB HAYES, P.E.; DIRECTOR OF PUBLIC SERVICES
FROM: BRIAN COBURN, P.E.; ENGINEERING MANAGER *BTC*
SUBJECT: SAD 176—WOODHAM WATER MAIN EXTENSION UPDATE
DATE: FEBRUARY 29, 2012

Resolution #3 approving the preliminary plans and cost estimate and directing the City Assessor to prepare a proposed special assessment roll was approved by City Council at the February 21, 2012 meeting. Glenn Lemmon, City Assessor, has prepared the enclosed special assessment roll using the project cost estimate of \$119,961 financed at 6% interest over 20 years. The attached letter was mailed to each of the nine property owners in the special assessment district (SAD) and details the annual assessment for each property owner.

The SAD process consists of five resolutions and two public hearings as outlined in more detail below.

Action	Description	Date
Resolution 1	<i>Council directs staff to have plans and a cost estimate prepared for the project</i>	<i>Approved 11/14/11</i>
Resolution 2	<i>Council determines the tentative necessity for the improvement and sets the date for Public Hearing 1</i>	<i>Approved 1/23/12</i>
Public Hearing 1	<i>To hear comments and objections on the proposed improvement and on the proposed special assessment district</i>	<i>Held at 2/21/12 meeting</i>
Resolution 3	<i>Council approves the preliminary plans and cost estimate, designates the special assessment district and directs the City Assessor to prepare a proposed special assessment roll</i>	<i>Approved 2/21/12</i>
Resolution 4	Council receives the proposed special assessment roll from the City Assessor and sets a date for Public Hearing 2.	Proposed for 3/12/12 meeting
Public Hearing 2	To hear comments and objections on the proposed special assessment roll	Proposed for 4/9/12 meeting
Resolution 5	Council makes final determination on proceeding with the improvement and confirms the special assessment roll	Proposed for 4/9/12 meeting

The above tentative schedule would facilitate construction bidding in late April, construction award in May, and would result in construction completion this year.

cc: Maryanne Cornelius, City Clerk
Kathy Smith-Roy, Finance Director
Glenn Lemmon, City Assessor



February 27, 2012

Re: Proposed Assessment Roll
Special Assessment District 176

CITY COUNCIL

Mayor
Bob Gatt

Mayor Pro Tem
Dave Staudt

Terry K. Margolis

Andrew Mutch

Justin Fischer

Wayne Wrobel

Laura Marie Casey

City Manager
Clay J. Pearson

**Director of Public Services/
City Engineer**
Rob Hayes, P.E.

Dear Resident:

The City Assessor has prepared the proposed special assessment roll as directed by Resolution 3, approved by City Council on February 21, 2012. The total project cost estimate is \$119,961, which equates to \$13,329 for each of the nine properties within the proposed district. The table on the next page outlines the proposed annual assessment for each parcel in the district based on an interest rate of 6% financed over 20 years.

The complete assessment roll is available upon request and can be viewed at the City Clerk's office at City Hall.

Resolution No. 4 acknowledging receipt of the proposed assessment roll from the City Assessor, and scheduling the public hearing on the roll is proposed for consideration at the March 12, 2012 City Council Meeting, with a public hearing proposed for April 9, 2012. An official public hearing notice will be mailed to you from the City Clerk once the public hearing date is officially determined.

As always, please contact me at (248) 735-5635 with any questions.

Sincerely,

ENGINEERING DIVISION

Benjamin Croy, PE
Civil Engineer

Department of Public Services
Field Services Complex
26300 Lee BeGole Dr.
Novi, Michigan 48375
248.735.5640
248.735.5659 fax

cityofnovi.org

PROPOSED ASSESSMENT FOR EACH PARCEL
SPECIAL ASSESSMENT DISTRICT NO. 176

	Year	Balance	Principal	Interest	Annual Payment
1	2012	\$13,329.00	\$666.45	\$799.74	\$1,466.19
2	2013	\$12,662.55	\$666.45	\$759.75	\$1,426.20
3	2014	\$11,996.10	\$666.45	\$719.77	\$1,386.22
4	2015	\$11,329.65	\$666.45	\$679.78	\$1,346.23
5	2016	\$10,663.20	\$666.45	\$639.79	\$1,306.24
6	2017	\$9,996.75	\$666.45	\$599.81	\$1,266.26
7	2018	\$9,330.30	\$666.45	\$559.82	\$1,226.27
8	2019	\$8,663.85	\$666.45	\$519.83	\$1,186.28
9	2020	\$7,997.40	\$666.45	\$479.84	\$1,146.29
10	2021	\$7,330.95	\$666.45	\$439.86	\$1,106.31
11	2022	\$6,664.50	\$666.45	\$399.87	\$1,066.32
12	2023	\$5,998.05	\$666.45	\$359.88	\$1,026.33
13	2024	\$5,331.60	\$666.45	\$319.90	\$986.35
14	2025	\$4,665.15	\$666.45	\$279.91	\$946.36
15	2026	\$3,998.70	\$666.45	\$239.92	\$906.37
16	2027	\$3,332.25	\$666.45	\$199.94	\$866.39
17	2028	\$2,665.80	\$666.45	\$159.95	\$826.40
18	2029	\$1,999.35	\$666.45	\$119.96	\$786.41
19	2030	\$1,332.90	\$666.45	\$79.97	\$746.42
20	2031	\$666.45	\$666.45	\$39.99	\$706.44