

**TOWN OF LUDLOW  
FY2026 TOWN BUDGET - ARTICLE**

	Proposed	Approved	Approved	Approved	Approved	Approved	Approved
<b>Budget Trend Analysis</b>	<b>FY26</b>	<b>FY25</b>	<b>FY24</b>	<b>FY23</b>	<b>FY22</b>	<b>FY21</b>	<b>FY20</b>
Town Meeting Approved Budget	87,074,473	84,151,656	80,868,618	77,485,733	74,304,327	73,557,820	71,971,777
Overall Increase	2,927,265	3,283,038	3,375,094	3,181,406	746,507	1,586,043	4,389,957
School Increase	1,036,796	1,078,498	1,633,979	339,762	903,452	943,492	987,204
Debt/Benefits Increase	1,190,375	722,706	718,987	866,212	(1,311,095)	228,893	2,326,908
Enterprise Funds Increase	224,204	235,137	198,504	72,764	178,259	(6,462)	393,489
Town Departments Increase	446,976	1,257,099	839,207	1,902,668	975,891	420,120	682,356

**TOWN OF LUDLOW  
FY26 TOWN BUDGET - ARTICLE**

Department Number	Department Name	FY2025 Approved Budget	FY2026 Recommended Budget	% Change
	<i>PERSONAL SERVICES</i> \$ 582		\$ 582	
1	114 MODERATOR	\$ 582	\$ 582	0.00%
	<i>PERSONAL SERVICES</i> \$ 373,904		\$ 394,229	Contractual increases; Reduced salary of Program Mgr
	<i>GENERAL EXPENSES</i> \$ 108,699		\$ 189,150	
2	122 BOARD OF SELECTMEN	\$ 482,603	\$ 583,379	20.88%
	<i>PERSONAL SERVICES</i> \$ 3,036		\$ 3,036	Multiple outside audit years
	<i>GENERAL EXPENSES</i> \$ 500		\$ 500	
3	131 FINANCE COMMITTEE	\$ 3,536	\$ 3,536	0.00%
	<i>PERSONAL SERVICES</i> \$ 221,572		\$ 223,979	Reduced funding for 3rd party consultant
	<i>GENERAL EXPENSES</i> \$ 92,125		\$ 14,125	
4	135 TOWN ACCOUNTANT	\$ 313,697	\$ 238,104	-24.10%
	<i>PERSONAL SERVICES</i> \$ 221,201		\$ 224,369	Reduced Legal Services budget
	<i>GENERAL EXPENSES</i> \$ 108,637		\$ 108,337	
5	141 BOARD OF ASSESSORS	\$ 329,838	\$ 332,706	0.87%
	<i>PERSONAL SERVICES</i> \$ 220,837		\$ 220,558	Reduced Legal Services budget
	<i>GENERAL EXPENSES</i> \$ 73,260		\$ 61,760	
6	145 TREASURER	\$ 294,097	\$ 282,318	-4.01%

			PERSONAL SERVICES	\$ 109,838		\$ 113,904		
			GENERAL EXPENSES	\$ 103,525		\$ 98,200		
7	146	TOWN COLLECTOR			\$ 213,363		\$ 212,104	-0.59%
			GENERAL EXPENSES	\$ 153,000		\$ 153,000		
8	151	TOWN COUNSEL			\$ 153,000		\$ 153,000	0.00%
			PERSONAL SERVICES	\$ 260,112		\$ 282,495	Contractual increases	
			GENERAL EXPENSES	\$ 11,100		\$ 8,150		
9	152	HUMAN RESOURCES			\$ 271,212		\$ 290,645	7.17%
			PERSONAL SERVICES	\$ -		\$ -	Added automated payroll program (ADP)	
			GENERAL EXPENSES	\$ 516,900		\$ 533,000		
			CAPITAL OUTLAY	\$ -		\$ -		
10	155	INFORMATION TECHNOLOGY			\$ 516,900		\$ 533,000	3.11%
			PERSONAL SERVICES	\$ 157,219		\$ 175,791	Salary increase for Town Clerk	
			GENERAL EXPENSES	\$ 13,835		\$ 13,835		
11	161	TOWN CLERK			\$ 171,054		\$ 189,626	10.86%
			PERSONAL SERVICES	\$ 123,132		\$ 78,444	Decreased Temp Salaries - no Pres Election	
			GENERAL EXPENSES	\$ 27,300		\$ 27,300		
12	162	ELECTION & REGISTRATION			\$ 150,432		\$ 105,744	-29.71%
			PERSONAL SERVICES	\$ -		\$ -		
			GENERAL EXPENSES	\$ 5,500		\$ 1,450		
13	171	CONSERVATION COMMISSION			\$ 5,500		\$ 1,450	-73.64%
			PERSONAL SERVICES	\$ 191,260		\$ 173,829	Spreadsheet formula correction	
			GENERAL EXPENSES	\$ 7,805		\$ 5,359		
14	175	PLANNING BOARD			\$ 199,065		\$ 179,188	-9.99%
			PERSONAL SERVICES	\$ -		\$ -		
			GENERAL EXPENSES	\$ 5,176		\$ -		
15	176	BOARD OF APPEALS			\$ 5,176		\$ -	-100.00%

							<b>Added Full-time Custodian (replacing cleaning service)</b>	
		<i>PERSONAL SERVICES</i>	\$ 184,688		\$ 246,842			
		<i>GENERAL EXPENSES</i>	\$ 680,040		\$ 676,540			
		<i>CAPITAL OUTLAY</i>	\$ -		\$ -			
16	192	<b>PUBLIC BUILDINGS</b>		<b>\$ 864,728</b>		<b>\$ 923,382</b>		6.78%
		<i>LIABILITY INSURANCE</i>	\$ 860,000		\$ 940,000			
17	193	<b>LIABILITY INSURANCE</b>		<b>\$ 860,000</b>		<b>\$ 940,000</b>		9.30%
<b>TOTAL GENERAL GOVERNMENT</b>				<b>\$ 4,834,783</b>		<b>\$ 4,968,764</b>		2.77%
		<i>PERSONAL SERVICES</i>	\$ 4,394,122		\$ 4,524,685		<b>OT Increase</b>	
		<i>GENERAL EXPENSES</i>	\$ 393,900		\$ 423,400			
		<i>CAPITAL OUTLAY</i>	\$ -		\$ -			
18	210	<b>POLICE DEPARTMENT</b>		<b>\$ 4,788,022</b>		<b>\$ 4,948,085</b>		3.34%
		<i>PERSONAL SERVICES</i>	\$ 591,760		\$ 631,810		<b>CBA settlement</b>	
		<i>GENERAL EXPENSES</i>	\$ 7,000		\$ 7,000			
		<i>CAPITAL OUTLAY</i>	\$ -		\$ -			
19	211	<b>POLICE - DISPATCH</b>		<b>\$ 598,760</b>		<b>\$ 638,810</b>		6.69%
		<i>PERSONAL SERVICES</i>	\$ 3,554,351		\$ 3,633,833			
		<i>GENERAL EXPENSES</i>	\$ 130,800		\$ 134,083			
		<i>CAPITAL OUTLAY</i>	\$ 20,635		\$ 21,235			
20	220	<b>FIRE DEPARTMENT</b>		<b>\$ 3,705,786</b>		<b>\$ 3,789,151</b>		2.25%
		<i>PERSONAL SERVICES</i>	\$ 856,709		\$ 871,177			
		<i>GENERAL EXPENSES</i>	\$ 313,300		\$ 316,300			
		<i>CAPITAL OUTLAY</i>	\$ -		\$ -			
21	231	<b>AMBULANCE - EMT SERVICE</b>		<b>\$ 1,170,009</b>		<b>\$ 1,187,477</b>		1.49%
		<i>PERSONAL SERVICES</i>	\$ 232,932		\$ 239,193			
		<i>GENERAL EXPENSES</i>	\$ 75,915		\$ 72,865			
22	241	<b>BUILDING INSPECTOR</b>		<b>\$ 308,847</b>		<b>\$ 312,058</b>		1.04%
		<i>PERSONAL SERVICES</i>	\$ -		\$ -			
		<i>GENERAL EXPENSES</i>	\$ -		\$ -			

23	244	SEALER OF WEIGHTS & MEASURES		\$ -		\$ -	0.00%
		GENERAL EXPENSES	\$ 19,000		\$ 18,000		
24	291	EMERGENCY MANAGEMENT		\$ 19,000		\$ 18,000	-5.26%
		PERSONAL SERVICES	\$ 54,233		\$ 57,554		
		GENERAL EXPENSES	\$ 17,000		\$ 16,000		
25	292	ANIMAL CONTROL		\$ 71,233		\$ 73,554	3.26%
		PERSONAL SERVICES	\$ 2,428		\$ 2,500		
		GENERAL EXPENSES	\$ 200		\$ 200		
26	299	SAFETY COMMITTEE		\$ 2,628		\$ 2,700	2.74%
<b>TOTAL PUBLIC SAFETY</b>				<b>\$ 10,664,285</b>		<b>\$ 10,969,835</b>	<b>2.87%</b>
		PERSONAL SERVICES	\$ 1,461,749		\$ 1,588,258		Contractual increases
		GENERAL EXPENSES	\$ 2,932,842		\$ 2,819,498		New trash contract; using FC to pay for containers
		CAPITAL OUTLAY	\$ -		\$ -		
27	410	DEPARTMENT OF PUBLIC WORKS		\$ 4,394,591		\$ 4,407,756	0.30%
		PERSONAL SERVICES	\$ 60,000		\$ 60,000		
		GENERAL EXPENSES	\$ 225,000		\$ 225,000		
28	423	SNOW & ICE REMOVAL		\$ 285,000		\$ 285,000	0.00%
		GENERAL EXPENSES	\$ 291,000		\$ 250,000		
29	424	STREETS/TRAFFIC LIGHTS		\$ 291,000		\$ 250,000	-14.09%
<b>TOTAL PUBLIC WORKS</b>				<b>\$ 4,970,591</b>		<b>\$ 4,942,756</b>	<b>-0.56%</b>
		PERSONAL SERVICES	\$ 306,380		\$ 309,175		
		GENERAL EXPENSES	\$ 15,710		\$ 16,460		
30	510	BOARD OF HEALTH		\$ 322,090		\$ 325,635	1.10%
		PERSONAL SERVICES	\$ 496,559		\$ 552,973		New F/T admin added in FY25
		GENERAL EXPENSES	\$ 107,800		\$ 114,500		

INTERGOVERNMENTAL						
31	541	COUNCIL ON AGING		\$ 604,359	\$ 667,473	10.44%
		PERSONAL SERVICES	\$ 115,575	\$ 126,947		
		GENERAL EXPENSES	\$ 322,300	\$ 327,550		
		OTHER CHARGES	\$ 57,000	\$ 62,500	(Vets Center Lease)	
32	543	VETERANS SERVICES		\$ 494,875	\$ 516,997	4.47%
<b>TOTAL HUMAN SERVICES</b>				<b>\$ 1,421,324</b>	<b>\$ 1,510,105</b>	<b>6.25%</b>
		PERSONAL SERVICES	\$ 500,773	\$ 517,364	Contractual increases	
		GENERAL EXPENSES	\$ 191,411	\$ 184,642		
33	610	HUBBARD MEMORIAL LIBRARY		\$ 692,184	\$ 702,006	1.42%
		PERSONAL SERVICES	\$ 412,502	\$ 348,402	Removed Haviland Pond lifeguards	
		GENERAL EXPENSES	\$ 76,079	\$ 82,720		
34	630	RECREATION COMMISSION		\$ 488,581	\$ 431,122	-11.76%
		GENERAL EXPENSES	\$ 1,420	\$ -		
35	691	HISTORICAL COMMISSION		\$ 1,420	\$ -	-100.00%
<b>TOTAL CULTURE AND RECREATION</b>				<b>\$ 1,182,185</b>	<b>\$ 1,133,128</b>	<b>-4.15%</b>
		DEBT PRINCIPAL	\$ 1,376,540	\$ 1,357,111	\$178,572 for HBES debt exclusion accounted for in Debt Excl. \$349,723 for SQ GO bond taken out of FY26 State Aid	
		DEBT INTEREST	\$ 1,064,865	\$ 917,398		
		TEMPORARY INTEREST	\$ 494,432	\$ 256,350		
36	701	TOTAL DEBT AND INTEREST		\$ 2,935,837	\$ 2,530,859	-13.79%
		EMPLOYEE BENEFITS	\$ 17,736,744	\$ 19,332,097	11% Health Ins; 11.7% Town Retirement; 3.1% School Retirement	
37	910	EMPLOYEE BENEFITS		\$ 17,736,744	\$ 19,332,097	8.99%

			SCHOOL DEPARTMENT	\$ 37,028,442		\$ 38,065,238	
38	300		SCHOOL DEPARTMENT	\$ 37,028,442		\$ 38,065,238	2.80%
<b>TOTAL GENERAL FUND</b>				<b>\$ 80,774,191</b>		<b>\$ 83,452,782</b>	<b>3.32%</b>
			PERSONAL SERVICES	\$ 428,311		\$ 467,517	
			GENERAL EXPENSES	\$ 536,477		\$ 562,977	
			CAPITAL OUTLAY	\$ -		\$ -	
39			GOLF ENTERPRISE	\$ 964,788		\$ 1,030,494	6.81%
			PERSONAL SERVICES	\$ 213,099		\$ 231,648	Contractual increases
			GENERAL EXPENSES	\$ 353,424		\$ 370,800	
			INTERGOVERNMENTAL	\$ 1,532,165		\$ 1,654,738	SWSC Assessment Increase
40			SEWER ENTERPRISE	\$ 2,098,688		\$ 2,257,186	7.55%
			GENERAL EXPENSES	\$ -		\$ -	
41			LANDFILL ENTERPRISE	\$ -		\$ -	0.00%
<b>TOTAL ENTERPRISE FUND</b>				<b>\$ 3,063,476</b>		<b>\$ 3,287,680</b>	<b>7.32%</b>
			PERSONAL SERVICES	\$ 215,396		\$ 235,311	
			GENERAL EXPENSES	\$ 48,600		\$ 48,700	
			CAPITAL OUTLAY	\$ 50,000		\$ 50,000	
42			CABLE	\$ 313,996		\$ 334,011	6.37%
<b>TOTAL RECEIPTS RESERVED FOR APPROPRIATION</b>				<b>\$ 313,996</b>		<b>\$ 334,011</b>	<b>6.37%</b>
<b>TOTAL TOWN BUDGET</b>				<b>\$ 84,151,663</b>		<b>\$ 87,074,473</b>	<b>3.47%</b>