



**Town of Ludlow
Office of the Select Board**

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TOWN OF LUDLOW

The Meeting of the Select Board held on Tuesday, October 21, 2025, began at 5:30 p.m. in the Select Board's Conference Room.

Members Present: Anthony Alves, James Gennette, William Rosenblum and Manuel Silva.

First order of business: Pledge of Allegiance

Mr. Silva: Pursuant to MGL Chapter 30A, section 20(f), after notifying the Select Board chair, any person may record the open session of this Select Board meeting, subject to reasonable requirements of the chair. This meeting is being recorded by Ludlow Community Television. If anyone else is recording, please identify yourself now. There is no one.

5:30 p.m. – PUBLIC COMMENT

Mr. Silva: You state your name and address. Thank you

Mr. Leonard: Brian Leonard, 56 Old Coach Circle and this is the first time I've come to a meeting and it's because of the trash bill. And when it first started I was like why are we getting this at all? And my feeling is it should be under the prop two and a half and to have it broken out like this reminds me of King Trump where he just does whatever the hell he wants. And it upsets me every time I see the bill. Never mind having it go up a hundred percent. I made a couple of calls, spoke to, spoke to someone at DPW who told me the Board recommended three hundred not two hundred. To me that is like insanity and like what I just mentioned. There's something wrong with the government in this town. I'm gonna leave it at that. And I'm leaving to go enjoy my supper and I wish you guys the best.

Mr. Gennette: Well before you go Mr. Leonard can I have a comment on it?

Mr. Leonard: No

Mr. Gennette: Okay

Mr. Leonard: I'll watch it on the television.

Mr. Gennette: Sure, that's fine. Thank you

Mr. Rosenblum: Thank you

Mr. Silva: Any further comments anyone?

Ms. Hodgman: Elaine Hodgman, 1475 Center Street. Not the trash talk. No. I'm, I'm here to talk about possibly reinstating the individual little departments with under the DPW, whether it be, cause years ago we used to have a parks department, cemetery department, highway department, forestry department. And those got, those people would actually work in that department. They knew where they were going that day. Cross training is great, don't get me wrong, they need to know when there's absences or vacations, that sort of thing. But you know if you're, if you're going in you wanna know what you expect that day or at least try to and yeah when emergencies happen you gotta pull from other departments. I just wonder if that might help retention in the department and maybe ask the guys what they want to do, if that would work for them. Specializing instead of diversifying everything. Just, just something to think about. My other comment is I know first meeting house is expensive to

fix and get up to code but there's a lot of historical artifacts in town that need a home, and the library just isn't gonna be able to hold everything. What about using the coal building? I know your decommissioning the elevator at the primary building, but at least the coal building is right now, a handicap accessible. We could put some items in, in the coal building for people that not that they necessarily look at but at least have when you are finally able to do something for a historical building. Maybe with the Cultural Council a combination of the two groups get together and make it work for the town cause we wanna see our historical facts of where we started from, from the first, not first meeting house, the one room school houses, maybe old desks, or just any items like that. I don't know. Something for you guys to ponder. I know you've got a lot on your plate but that's my thoughts. Thank you.

Mr. Silva: Some good ideas. Thank you. Anybody else? Seeing none. Is there any, anyone want to comment, want, members want to comment about something, or?

Mr. Gennette: Well, I

Mr. Rosenblum: I'll, we'll wait. I, I wouldn't. I'm gonna wait for closing comments seeing that the public comment is basically exactly that. Is that I'm gonna wait until closing comments.

Mr. Silva: Yeah, okay.

Mr. Alves: I agree. Thanks Elaine.

Ms. Hodgman: Thank you for listening.

Mr. Rosenblum: Thank you.

Ms. Hodgman: I'll be back, you know that.

Mr. Silva: We know you are.

Ms. Hodgman: I'd like to just see you guys. You know, I mean I've been visiting you here all the time, but.

Mr. Rosenblum: Christmas is coming.

Mr. Silva: I'm, there is one person that likes to visit us? Wow.

Ms. Hodgman: Sure.

Mr. Strange: Biggest fan, Manny.

Mr. Silva: Yeah. Okay, seeing the comments are short, we will on to, we have a visitation at quarter of five, which we have approximately seven minutes. So, let's move on to.

Mr. Gennette: Actually, Kristen.

Mr. Rosenblum: You wanna just do this?

VISITATION

5:45pm- Kristen Ramos – Appointment to Admin Assistant in Treasurer/Collector's Office

Ms. Ramos: Hi, I'm Kristen.

Mr. Gennette: So, she's already here.

Mr. Silva: Oh, so Kristen is here an it, it is not a meeting so we can, we can move on to you.

Ms. Ramos: Okay.

October 21, 2025

Mr. Silva: So Kristen, why don't you step up.

Mr. Gennette: Come on up.

Ms. Ramos: Sit in one of the seats?

Mr. Gennette: Yes, sure.

Mr. Silva: So Kristen looks like you are here to be appointed to as an Admin Assistant in the Treasure's Collection Office.

Ms. Ramos: Correct.

Mr. Silva: Why don't you just tell us a little something about yourself and why you would like to work in there.

Ms. Ramos: Why, oh, so I am currently a office manager for a home care agency. I've been running the agency for about four years. It is located in Rhode Island. So, I've been driving an hour and a half each way every day to get to Rhode Island. When I saw the posting, it's something that I want to branch into. I think that I have a lot of skills that would apply to the post. Yeah. And I talk very fast. I apologize.

Mr. Silva: That's okay. And anybody have a question for Kristen?

Mr. Rosenblum: Mr. Chair, no I don't but I just wanna say I can, I can appreciate wanting to shorten your drive.

Ms. Ramos: Yeah.

Mr. Rosenblum: I had one for three and a half years. It was 82 miles one way and so.

Ms. Ramos: 80 miles on the dot for me so I understand your pain.

Mr. Rosenblum: Yeah. So, but no thank you for wanting to take the leap into working in a municipality.

Mr. Gennette: Are you a Ludlow resident?

Ms. Ramos: Yes, I am.

Mr. Gennette: You are.

Ms. Ramos: I live at 665 Center Street.

Mr. Gennette: Oh, even better. Oh you, just said, you said that. Yeah.

Ms. Ramos: Yeah. A mile away.

Mr. Rosenblum: Really cuts the mileage down.

Mr. Silva: Welcome aboard. Well now you can walk.

Ms. Ramos: Now I can walk.

Mr. Gennette: Straight to work. Well Welcome. Welcome aboard. Glad to have you.

Ms. Ramos: Thank you very much.

Mr. Alves: Welcome and thanks for coming in.

Ms. Ramos: Thank you.

October 21, 2025

Motion made by Mr. Rosenblum to appoint Kristen Ramos as the Admin Assistant in the Treasurer/Collector's Office. **Mr. Gennette second. All in favor. Motion passed 4-0.**

5:50 p.m.-CARES Coalition – Update – Board to declare October 23-30 Red Ribbon Week

Mr. Silva: So, we are here with the CARES Coalition for an update on what is going on, Red Ribbon week and so on and so forth and the wonderful things they are doing.

Ms. Rooney: Thanks for having us. My name is Laura Rooney, I'm president of Ludlow CARES Coalition. I want to welcome my fellow members here, Pete Leonczyk, Ben Bovee, and Acting Chief Lieutenant Brennan. I want to thank them for being here tonight to give us an update not only on Red Ribbon Week but also some of the things that we've been doing since the beginning of the school year. I think we met maybe back in the spring at some point was the last time we were here. We've been doing a few things that you should be aware of. A little bit of information that you may or may not about our financial situation and to give you some general updates. So with that the first thing that I want to talk about is in September CARES once again went to all the open houses. We had our regular meeting. Our meetings are still attended by anywhere between 25 and 40 people from the community. Different representatives from different organizations, the Boys and Girls Club, the Rotary. I know that you've been there too several times to represent the Board of Selectmen, the school committee is represented there. It really brings together a lot of organizations from the community to do something good for the community to sort of build that bridge between different organizations and to also hold events geared toward providing education awareness of the things that might put our kids at risk or might put our community at risk. So, originally again it was drugs and alcohol, the use of drugs and alcohol is really how we started. We've done things about bullying. We've done a lot of work on mental health and bringing that to the forefront. Just different topics just so that you know what we're about. And we continue to do that. That continues to be our mission to find common ground within the community to help our kids. So that's really what CARES is doing. We have, did the open houses. We had a wonderful event at the high school. Selectman Silva you actually came over there to see the, it was called a mental health fair and it was called to catch up or to touch base with the kids, see how they're doing, provide resources, talk about mental health, talk about symptoms of when someone might be in distress or how they can help their friends. Talk a little bit about drugs and alcohol and what impact that might have on them. You visited each booth and went and talked to the kids. I don't know what you thought.

Mr. Silva: Great. It was wonderful. The kids were all involved. I was actually surprised how good it was.

Ms. Rooney: Yeah and actually each booth was run by the kids. So, it wasn't adults telling the kids, it was kids talking to kids. It was really a impressive day. And Ron Hokinson, Lisa Nemeth, there team, LHS CARES, they ran the whole thing and CARES funded it through the fundraising that we do as a community. So our next big thing is Red Ribbon Week and we're here today to talk about Red Ribbon Week and to tell you what's going on. And I'm going to turn it over to Peter Leonczyk to do that.

Mr. Leonczyk: Well, once again, thank you for having us here today. We're here to start the official start of Red Ribbon Week. We're looking for you to declare once again Red Ribbon Week in Ludlow. Every year there's a theme. I wanted to bring you a poster for this year. It's, life is a puzzle, solve it drug free. You might have seen ribbons already hung up around town. This Saturday once again we met at Ludlow High School with the boys soccer team coach Greg Kolodziej has supported this for a number of years. This is our 14th year as Ludlow CARES supporting and promoting Red Ribbon Week in town and really in the schools. So with the entire team, freshmen to seniors, some who've done it before and some newcomers, we painted the town red. The idea behind the ribbons is not only to draw attention to it but to start conversation. And we really try to empower that age group, those young men, those athletes who are often looked up to and role models in the town, in their school, to their peers, to encourage that conversation. So if they're driving around with their friends, their family, their siblings, say, hey I hung up that ribbon. This is what Red Ribbon Week is. So, we're just trying to start a conversation. Following that, we were once again welcomed at the Police and Fire open house. We were part of that group and members of

October 21, 2025

LHS CARES sort of supported our table and they're handing out material and you know basically represented Ludlow CARES and LHS CARES. We're really excited about LHS CARES. This has been some, a growing group within the school itself. Very organic with Ron Hokinson there. He's one of the guidance counselors. This year, they sort of do a sign up every year beginning of the semester for groups or organizations they want to take part of and they had 145 students basically sign up to participate in Ludlow CARES or excuse me, LHS CARES with over 60 of them that arrived to the first meeting. So, that's progress you know. That didn't exist a few years ago. Ludlow CARES itself is 14 years old. But to see that commitment in the high school and for the youth and things like the mental health fair comes from that sort of relationship. We're happy to support, happy to promote more things and look forward to LHS CARES continuing to run with their own sort of plans and themes. An exciting event with Red Ribbon Week this year along with it being recognized in the school, so every school was provided a number of handouts, giveaways and things to help support Red Ribbon Week. They've added into their curriculum in sort of age appropriate material for each school. But we are hosting, and I'm sure most of you have heard about this already, I hope, is the Harlem Tricksters versus the Ludlow Dream Team. So this is one week out. This is next Tuesday. Again we're bringing in the Harlem Tricksters as a Red Ribbon Week event. Really designed to be a family friendly, community friendly thing to do in town. We have participation from every school. Dr. Tiano will be the coach. Every principal is playing on the team and numbers of staff and the teachers will be playing against the Harlem Tricksters. The Harlem Tricksters will also be doing a sort of special presentation at the middle school this year. Last year we had them at the elementary schools. And it's a very soft message of kindness, respect to each other, healthy choices, drug free choices. So we're really excited to bring that into the schools and then have that big event on Tuesday night. Get your tickets now, right? Cause we're gonna sell out. So you can find that on our website and we'd love to have you guys there and participate if you'd like. That's Red Ribbon Week. Everyone in attendance at the Tricksters game is going to be obtaining a rally towel. This is to not only spread the message of Red Ribbon Week but help drive a little bit of a membership campaign that CARES is going through, looking to recruit community members, family members, parents, caregivers who wanna get involved. And we're a volunteer based organization, nonprofit. We're not looking for more ways to fundraise, we're looking for new thoughts, fresh thoughts and excited for that. So the rally towel will be given out to everyone. We're asking everyone in attendance to sign a very simple Red Ribbon Week pledge. And basically I pledge to educate my kids about the risks of drug use and make healthy decisions. So, soft messaging there and we hope to pack the gym. Alright I think that's it for Red Ribbon Week.

Ms. Rooney: Okay, any questions on Red Ribbon Week?

Mr. Silva: Nope

Ms. Rooney: All right. I'm gonna ask Ben to talk a little bit. We did do fund raising this spring. Part of what we do, we do a fundraiser once a year and in addition to the funds that are given from the opioid relief funds. A lot of the opioid relief funds will cover a lot of the things from Red Ribbon Week as we give out that information and try to encourage conversations about drug use and handout information at our event. So while we have that, we have a CARES table and we're giving out information and resources at the event. But if you can cover a little bit of the fund raising that would be great.

Mr. Bovee: Yeah, sure. So we had a successful fundraising season. Our fundraising consists of sending out two letters. A main letter of please contribute to CARES and a second letter that says please remember to contribute to CARES. So via that level of effort you know we raised \$16,000 from within the community. That's business and individual members of the community willing to contribute. We also had a one time \$8,000 contribution from the Ludlow United Church of Christ. So we're very happy to have those fundings. Obviously we get the very generous opioid relief funding from ya'll and the town of Ludlow. But we need the additional funding because there are strict guidelines on what that can and can't be spent on. So we have more than just you know the Red Ribbon Week and the recovery related expenditures. We have other things that we do. So it was great to have that level of engagement from the community and you know to keep the CARES functioning and doing what we do.

Ms. Rooney: And year over year it's been the same. You know a lot of our sponsors year over year just it's a repeat thing that they've watched what we do in the community, and they've contributed every year. And that was a great thing. So those sponsors will be recognized at our event and they'll be recognized at every event we do throughout, until next year. So that's how we do our sponsorships. So I asked Chief Brennan to talk a little bit also you know we work closely hand in hand with the police. We get some direction from them. We have two police officers John Weiblad and Isaac Santana that are on our advisory board. So you know that's an important component of information and suggestions on activities. But you know, bringing you here today to talk a little bit about Red Ribbon Week in town but also sort of on the recovery and the outreach that's done through the police department.

Chief Brennan: Thanks Laura. Gentlemen, good evening. When I first started in law enforcement in the late 1990s the drug problem so to speak was just seen sort of as a law enforcement and courts issue. Wasn't really looked at as a community type endeavor to you know involve public health and other organizations. Certainly not community organizations. It was just really law enforcement mission. And so what's great about today I think is with respect to the issue is that we're able to bring in community organizations like Ludlow CARES, our own organization with working in concert with the Board of Health, the public health nurse, the fire department, social workers, clinicians, mental health clinicians, we're able to address this problem in a multidisciplinary approach. And it really has to be because what we're really seeing is it's not just always a substance abuse issue but a mental health issue or a behavioral issue. So addressing it, just having a one sort of approach to it, it does not seem to work in and of itself. So that's why it's important to have organizations like this that can one direct, you know families, individuals outside of just the police department. You know where to get resources, where to go when they have these problems, to get out and find the problems before they you know metastasize become more serious. Within the police department I mentioned the multidisciplinary approach. We have a number of different organizations within the police department. We have our LCIT team which addresses, working in concert with the fire department, paramedics from the fire department, the public health, and social workers, clinicians to address some of the behavioral issues. We have the HCAT team in conjunction with the Hampden County Addiction Task Force that work to address the substance abuse issues. We also work with the Veterans Administration. If somebody's a veteran, we direct them to appropriate services with the VA or through our VSO here in town. And then of course for school aged children we have, the school has the behavioral assistance team within the school itself for school aged children. So as you can see it's adults, it's children. It's not just substance abuse but mental health as well.

Ms. Rooney: So when CARES started, thank you for that. CARES started back in 2011. So that's 2012. These resources, all of this wasn't something that was really done. Not just in Ludlow, but really wasn't something that was that active. Ludlow as a community has been wonderful in accepting this and accepting people working together, working a little differently. Getting input from the community members but also the leaders of the community coming into the meetings and giving the input and then having those discussions of how do we help our community face some issues like that we've had with you know there's mental health, there's drug, we've had drug issues in our community, mental health issues. We all know that it's in every community but how do we attack it and how do we do something about it? Som CARES has been here and done this with community members with the help of the Board of Selectmen. You know, Marc, anytime we ask for something people are there to help cause they that the intentions are good and that's what we want to continue. You know, the puzzle piece theme, it's at the schools, you'll see it that they're using that theme throughout the schools for different things. But I think that it's really important that everybody's a piece of this puzzle to help our community be stronger. A strong community is a significant protective factor for our kids. You see a lot that's going on, in, all around us, but when we have a strong community that cares about each other, we can somewhat insulate our kids a little bit and know that it's you know things are gonna be okay and you know this is gonna be all right. And when we're all working together and we're all being a piece of that puzzle, that's a really good thing, that strengthens that protective factor for our kids. So that's another thing that CARES has really realized is that's something we're about. We're not just an anti-drug or mental health it's sort of a bigger thing than that. And we're really proud of it. Really, really proud of it. I don't know that there's anything that we've missed in this update. We are going to submit reimbursements for the opioid relief funds.

We like to kind of get all our receipts and get everything together and do it twice a year. It's just easier cause we're all volunteers. It's a lot of work. So that will be coming. And we did apply for the Drug Free Community Grant. I'm not sure if it's the shutdown. I'm not sure what's happening, but it's been radio silent on the result of that grant which was supposed to come out at the end of September. We felt we had a really strong application. If that's not coming through for us, then our plan is to reapply again. But we haven't heard of anyone getting it so they haven't given it to anyone this year and they haven't reupped those that were applying for the sixth year either. So those you know the Belchertown's that have these paid coalitions they're gonna struggle a little bit if they're not getting that grant money pretty soon. But we are still running without the grant money but we're good because we have a lot of longtime volunteers but we're seeing a lot of new parents coming up and seeing that this is important and community members so that's really, really exciting. So with that I would love to see every one of you at this Tricksters event. I think you're a piece of the puzzle to be seen there. To bring your families there. I think it's really important and I think you're going to enjoy it. So we're kind of taking a different, it's not a talk, you know and we're taking a different spin on it. We like to try new things. So I know you've got your tickets, right? You already told me. You gotta have a ticket. Don't show up and ask me to let you in. That's not gonna happen. So I'm gonna be at the door. I told everybody you need a ticket. There are no favors here. So I hope you'll be there. And the tickets and the cost of it is we're not making any money on it. To see the Tricksters at an event is usually \$15 for a kid and \$25 for adults so we are covering the cost and just putting that ticket price out there so that we are able to manage the attendance. It's really a manage the attendance effort. And right now we have over 250 and counting. We've only been selling them for about two weeks. And when we did the dance party we sold about 250 the night before. So you know we are expecting this to go. We have the high school choir who's gonna sing the national anthem. We have the cheerleaders who are gonna perform at halftime. The basketball kids are gonna be helping us out. It's a community event.

Mr. Leonczyk: Boys and Girls clubs involved and of course they participate in Red Ribbon Week. I failed to mention them but yea lot of different groups, different age groups coming together and for a fun time. You can find details on our website, LudlowCARESCOalition.org, on our Facebook, on our Instagram. We call it a hype reel. We have a cool video out there of all the teachers and principals playing. Go to our Facebook and like the video.

Ms. Rooney: Check it out.

Mr. Leonczyk: Yeah. That's our plug, our Facebook, it's a fun video. It's all the principals. Tim Brillo is playing. Like I said Coach Tiano will be there. We're really excited.

Mr. Silva: The Chief playing?

Chief Brennan: I am not playing in the game.

Mr. Silva: Cheering on from the sidelines.

Ms. Rooney: We have our resource officers. The resource officer will be playing. Any questions, comments?

Mr. Silva: Very nice. Nope, other than you guys do wonderful things for the town of Ludlow. Thank you. So I do have a proclamation I guess to read. Okay. Red Ribbon Week Proclamation 2025. Whereas alcohol and drug abuse in this nation have reached epidemic stages. And whereas it is imperative that visible, unified, prevention education efforts by community members be launched to eliminate the demand for drugs and whereas the National Red Ribbon Campaign offers citizens the opportunity to demonstrate their commitment to drug-free lifestyles, no use of illegal drugs, no illegal use of legal drugs, and whereas the National Red Ribbon Campaign will be celebrated in every community in America during Red Ribbon Week, October 23rd through 31. And whereas business, government, parents, law enforcement, media, medical institutions, religious institutions, schools, senior citizens, service organizations and youth will demonstrate their commitment to healthy drug free lifestyles by wearing and displaying Red Ribbon during this weeklong campaign and whereas the community of Ludlow further commits its resources to ensure the success of Red Ribbon Campaign. Now therefore be it resolved, we of Ludlow,
October 21, 2025

Massachusetts do hereby proclaim October 23rd through the 31st as Red Ribbon Week and encourages its citizens to participate in drug prevention education activities. Not only during Red Ribbon Week but all year long, making a visible statement that we are strongly committed to a drug free Ludlow. Manuel Silva Chair, William Rosenblum Vice Chair, Anthony Alves, and James Gennette.

Ms. Rooney: Thank you very much.

Motion made by Mr. Rosenblum to accept the proclamation as stated. Mr. Alves second. All in favor. Motion passed 4-0.

6:15 p.m. – Joint meeting with Finance Committee & School Committee – FY27 Budget.

Mr. Silva: Well good evening, everybody. So if the School Committee does have a quorum, we should open your meeting. I believe that the finance does not have a quorum.

Mr. Lainig: I would like to call to order the meeting of the Ludlow School Committee. Today's date is October 21st at 6:15 p.m. I'm sorry sir, did you say they did not have a quorum?

Mr. Silva: No. Okay so here to discuss. Who's going to start this off?

Mr. Strange: Thank you Mr. Chairman. Thank you to the School Committee for coming in. It's always good to see you guys and to the FinCom reps who are here. Just quickly, you know, we don't really have too much of an agenda but sort of the order of events will be, I'm gonna go through some projections that we have for revenues, expenditures, things like that. I'm happy to answer any questions along the way. Please feel free to interrupt me and then we'll toss it over to Dr. Tiano and he has some slides as well. We do have printouts down here of the slides of my presentation and Dr. Tiano's presentation. And also we asked departments to put together a level zero budget this year which is essentially any contractually obligated increase from Fiscal 26. So that's what that spreadsheet is for those who are interested. Any questions on any of that stuff? So just a quick agenda. You'll see the slides we go through, we put together a few objectives and goals for Fiscal 27 and put together our revenue projections. We certainly have some economic uncertainties to navigate over the next several months. We'll talk about potential cost saving measures, ways to enhance our revenue, and then take any questions that anybody has.

Mr. Gennette: Marc, can you speak up a little bit when you're talking?

Mr. Strange: Yeah, yeah, sorry. All right so we put together three goals for Fiscal 27. One, first and foremost is to maintain level services and I am gonna read what's on the slides just so we can get it into the minutes. So, town residents enjoy a full complement of municipal services, including a robust public safety function, local dispatch and ambulance services, public works, a leading senior center facility with a full slate of programs, a public library open 6 days a week, a popular municipal golf course, automated trash and recycling service, a transfer station available 4 days a week, local animal control services, a fully programmed veterans service center and so much more. We offer certainly plenty of services here in town hall. And you know we wanted to lay that out to really hit home that I think we take for granted, you know the services that the full complement of services that the town offers to residents. Certainly, in talking to other town managers and administrators who are dealing with budget issues, you know, they're talking about shutting down hours at the library, shutting down hours at the senior center. They don't offer trash services, right. So just to really hit home that you know at this point we really do offer a full gamut of services for our residents. And obviously we want to maintain those services in Fiscal 27. You know on the flip side of that of course we want to minimize financial impact on residents. Everybody's feeling the persistent inflationary pressures along with the universal squeeze in healthcare costs. We just had a meeting with MIIA today about our healthcare that we'll get into a little bit later. And everybody's feeling the squeeze on their budget. So we always have in mind minimizing the financial impact of the town's budget on residents. And lastly, position the town government for continued success. I really think discussion makers have done well preparing the town to survive annual budget challenges through creative problem solving and conservative budgeting practices. We can just look at our annual free cash that gets certified every year to point to, sort of our conservative budgeting practices. Okay, I'm going

October 21, 2025

to try to go relatively slow through this screen and please if anybody has questions please let me know. So we really have three sources of revenue that supports our budget every year. So, we have property taxes and new growth and that's what sort of is constrained or falls under proposition two and a half. So, in looking at our Fiscal 26, levee limit and in anticipating new growth we're looking at about a \$1.9 million increase total in our property tax increases and new growth broken down by about \$1.3 million increase and that's increasing the levy the full two and a half percent. And then we looked at the last five years of new growth, and the average was about \$575,000. So the second sort of you know major source of revenue for the town is local receipts. As you'll see in Fiscal 26, we estimated 10,509,000. We just increased the estimate about \$500,000. I think we could expand, we could increase that estimate a little bit. You know if we do we'll just be hedging against our free cash number in Fiscal 27. But there's a little bit of wiggle room there but we wanted to be consistent with our conservative practices in the past. And then our state aid. State aid has really been a problem spot for all communities. The MMA, the Mass Municipal Association just published a report indicating that I think the state aid when adjusted for inflation cities and towns are down 25%. So you know we assume the 1% net increase in Fiscal 27 and that amount is \$182,171. And down at the bottom here we put together our last five years of net state aid increases. So that is you know our state aid minus our assessments and our charges. Last year it was a 0.2% increase. The year before was 0.5%, the year before that was 3.8%, then 1.2%, 1.6%, for an average of 1.5%. Not sustainable. That is not a sustainable number for communities to not, certainly not thrive, but not to survive. And then by comparison you look at the last five years of inflationary increases, year to date for 2025 is 2.7%, 2.9% the year before, then 4.1, 8.0, 4.7, for an average increase of 2.7. So that state aid isn't even keeping up with inflation for us. And that's for all communities.

Mr. Mullin: Mr. Chair, quick question.

Mr. Silva: Yes, sure.

Mr. Mullin: Marc, question for the local receipts FY27 estimate of 11. So obviously that's not from 26. So my question is, what is the, how did you get to that number? Is there anything in there that you're citing as a specific example?

Mr. Strange: So we, I actually have the numbers and you'll see the increases. Sorry I didn't go over that bullet point. So we don't have Fiscal 25 yet cause we have not closed out Fiscal 25. But the last three years the increase has been 11%, 5%, 12%. So that's like, I think it was like we went up a million, we went up 500,000, we went up a million, which is why I saw there's probably room to increase that estimate and still be safe. You know, again that's why I think we've you know, we've been over \$4 million in free cash. But considering the state of what I'm gonna show you in a minute, we might have to be more aggressive on that.

Mr. Mullin: So at this point it's an assumption, Right? The increase?

Mr. Strange: Correct.

Mr. Mullin: Okay. We haven't identified a tangible, this is what. Okay. Good. Thank you.

Mr. Strange: Correct. Anybody else?

Mr. Silva: So Marc, before you go that was Chad. Do you want to just, we all know each other here. But the public is looking and say, well, who is that guy? So yeah, if you could when you speak.

Mr. Mullin: Sure. Chad Mullin. Member of the finance committee. Thank you.

Mr. Silva: Thank you

Mr. Strange: I'm on a lag tonight. So this slide is actually the one that we should really spend the most time on. If it ever comes up. We sort of laid out, you know, what we're looking at in terms of increases, cost increases, how that compares with our ability to increase revenue based upon the state aid, the local receipts and the property tax increases. I do not know

why it's not working. There we go. Okay, so employee benefit cost increases muddies the waters. So as I said, we had originally budgeted for an eight or 15% increase in health insurance and we had our meeting with MIIA health benefits trust rep today and it was sobering. It was a sobering meeting. So they're looking at, they, we typically put out there, their trust average at the end of January and right now their actuaries are looking at anywhere between a 12 and 21% increase for towns. So I was like, 15% is probably pretty low and she's like yeah. I would you know, I think probably 18% is a good bet. The other factor here is, so try not to get too far into the weeds but MIIA looks at our loss runs. So how much basically you know the insurance services that we're using and they like to see towns at 90% so they can have a 10% margin for profit essentially. And so if you're right around 90% you will, and let's say the trust average they have more than 300 member entities that they aggregate. And for example, last year the trust average was 15%. Our loss runs this year are 95%. So let's say hypothetically that you know the trust average is 18% we're gonna be higher than that. Last year we got away with it. We didn't get away with it but it compelled us to go to the negotiating table with the IEC. So that helped us get it from essentially 15% down to 11%. The year before that we had negotiated a ceiling on our increase. This year we don't have any of those tools in place. So we're budgeting an 18% increase which represents over \$2 million increase. On top of that our retirement assessments have been coming in between 8 and 12% or so. The value of a 10% retirement assessment increase is \$657,000. So just the anticipated increase of those two-line items is \$2.7 million. Below that is the number of, is an aggregation of all of our anticipated revenue increase and it doesn't even cover the health and retirement cost increase, leaves us about \$122,000 short. All told the you know the spreadsheet that we have that shows all the level zero increases, the school budget increase and the employee benefits, the increase is \$6.2 million. Again, we're only looking at a \$2.5 million revenue increase, so, there's quite a gap there. And what's causing that? Certainly again, meeting with MIIA today they sort of hammered home that the Federal Medicaid cuts are trickling down. So providers and carriers are essentially passing down the cost and increasing the cost for cities and towns like us. In terms of the state budget, federal funds account for 26% of the Fiscal 26 state operating budget. We don't know how that's gonna trickle down to cities and towns. The tariffs and there's all this data has come from the Mass taxpayers Foundation, which is a nonprofit organization that does all, you know, all kinds of tax analysis, public tax analysis for the public. Tariffs could cost mass consumers more than a billion dollars. Immigration's a huge driver of the workforce. And Moody's is predicting an 80% decrease in immigration activity in Massachusetts. You know whether that happens or not, it's only time will tell how it impacts cities and towns, time will tell but there's, it certainly has created some uncertainty. And last but not least, there was this article that came out this morning from Fortune and it talks about all these states that are in a recession and Massachusetts is one of them. So not great news but we wanted to be you know very honest about it and put together you know the sort of the best summary that we could for anybody. Everybody. Any questions on that stuff?

Mr. Gennette: Marc, I might be asking the obvious here, but is there any advantage to maybe shopping MIIA at this point? Or can we do that at this point?

Mr. Strange: They're all the same, you know. They're all the same. I tend to, I think I sent a summary email to the Select Board and the Finance Committee and there was a summit where they had the head of the MIIA health benefits trust, the head of GIC, which is the group insurance commission, one of the head guys at Blue Cross Blue Shield. And they essentially said you know the system is broken. You know the way we deliver healthcare in Massachusetts is broken. So cities and towns should be preparing for these types of increases until something happens. They're not quite sure what that is. GIC is getting a \$700 million bailout from the state this year cause they're running short. It's a serious problem. It's a systemic problem. It's not our fault, you know, it's nothing that we have control over. But if we go to, I mean, MIIA has been great to us. They have the deepest pool of members for their trusts. Some of the smaller trusts, like Hampshire County, they're really you know, up against it. They're facing a 38% increase over the past two years. It's just everywhere. You know, we looked at self-insuring. We literally looked at every possibility, they're just, you know, there is just no magic bullet solution to it.

Mr. Gennette: Thank you.

Mr. Laing: I have a quick question. So am I understanding this that with the 2.5%, plus the new growth, plus the local receipts, and state aid increase does not even cover the increase to the employee benefits costs?

Mr. Strange: Correct. Those are based on assumptions to the best of our ability. But yes, the answer to your question is yes.

Mr. Laing: Thank you.

Mr. Alves: Marc, the 6.2 on the level zero.

Mr. Strange: Yes

Mr. Alves: The bottom of the first section there. That's inclusive of the 2.7?

Mr. Strange: Correct

Mr. Alves: Thank you

Mr. Strange: Any other questions? Okay. What can we do on our end to potentially look at saving costs? And you know some of these are efforts that are already in motion. Some of these are you know potential suggestions. This is a budget year where we're really gonna have to look, think outside the box, not to use that cliché, but we really need to be creative about, you know, how we're spending our money. So you know first and foremost it's attacking you know the health insurance premium splits and plan designs. We did that last year with the IAC. They were, you know operating in a spirit of compromise. They agreed to some plan design changes that saved us about \$400,000 which was terrific. Helped us, you know, nearly balance the budget. You know any change in the split any 1% change in the split is worth about \$110,000 for us. Our client splits are 78 22, which are sort of across the, it's 78 22 for all of our plans which is the most generous split in the region. There are some towns that have an 80 20 but only for certain plans. I would say the average is 70 30. Some of the lows ones, Southwick, is 50 50. I think Longmeadow has a plan that's 50 50, you know, so you know employees have enjoyed the split, these splits for a long time and the town's been happy to pay for but you know we're just not in a situation where we can sustain that type of split in the current environment. So we're meeting with the IAC on November 6th to, we will have, putting together some options for them to consider. MIIA will be there to help educate and you know we'll see where it goes. We'll do what we can. Chief Brennan was in earlier, Chief Brennan and Chief Pease are speaking with some neighbors about creating a regional dispatch where Ludlow would be the host community. Something like that is, I know we've talked about regional dispatch in the past. It's not quite as lucrative as joining an established dispatch practice. But you know, Ludlow has the physical space to host additional dispatchers and we have a state of the art radio communications system so it sort of makes sense for us. Not sure if that would help us in 27 considering we have the infrastructure in place already at May. But we're just in the beginning stages of exploring that possibility. You know I think this year we're gonna hear the word override quite a bit. We're trying to figure out a way to make it strategic. So our trash, our total trash costs are around 2.1 million, I think around 2 million, you know, so my initial thoughts at least we've not spoken to the board about this yet, is to do an override to capture that cost. And what that would do, it would eliminate the \$200 trash fee, which right now is greatly inequitable. So we just got a receive a call from a resident who's a senior who lives alone and it takes her a month to fill up her trash barrel. She just got a \$200 tax bill. Whereas some of the sort of more affluent and more capable households in town are getting that same \$200 bill. So you know the override would do a couple of things. It would increase our ability to balance the budget and it would eliminate the trash fee and make the distribution of the cost for the trash service more equitable. You know another option that we talked about as a team, we had a finance team meeting, a town finance team meeting. One idea that was floated is renegotiating the lease with the Boys and Girls Club, which you know we understand is not a popular option you know but right now the town and the Boys and Girls Club have a 10 year lease and the BGC doesn't pay the town anything for the lease of the building. We provide a full-time custodian and from time to time we also provide capital funding for them. Last but not least certainly is always a possibility of budget cuts, staffing cuts. We're looking at potentially closing the summer camp. There would be more discussion on that coming soon

with the Recreation Commission. Really everything is on the table. You know right now we're at about a \$3 million deficit after our level zero. And so with the level ones that deficit would just increase. So we're really, it's gonna be a challenging year for everybody. So hopefully we can work together on this and try to come up with a solution. I think that's my last slide. Yeah, okay, just quickly a few you know strategies for potentially increasing revenue. We have a DIF in place and we will be starting our DIF funded projects. So you know we have DIF funds that are derived from new development and in and around the mills complex. We will be repaving Stevens Street. We will be redoing the East Street Corridor which should be able to attract more businesses at least you know make it more appealing. We can also put together a TIF policy which is tax increment financing. Essentially it's a tool to incentivize businesses to either stay or come into Ludlow and expand their businesses. It gives them, it forgives their you know a portion of their commercial taxes for a period of time to you know help ease them into the community. We've done that and I did that in Agawam and you know it can certainly be helpful. We recently moved some funds around into higher yield vehicles. So we had a bunch of funds in a money market account that was bringing in I think 1.7%. We moved those funds into, it's MMDT, I'm forgetting what it stands for, but that yields 4.5%. So that'll certainly help us. And we're also moving around some other funds that are eligible into a more aggressive portfolio where it has 80% equity, is 20% bonds. So we're hoping to you know derive some more investment income, which investment income is a local receipt. We've talked about splitting the tax rate this year which would obviously increase the burden on businesses. It would alleviate the burden on residents and it would also, you know, typically what happens is increased costs on businesses as I think we all know that typically trickles down to the patrons of the businesses which is certainly not great for anybody, for the businesses or the patrons but it would increase our local receipts. And last is you know we recently did a fee study but we could do, we can go back to all of our departments and ask them to really take a hard look at you know where we could increase fees. And of course if anybody has any other ideas about how we can raise more revenue we are certainly all ears. That was my last slide. Happy to answer any questions.

Mr. Sanches: So you set up for a level zero, we're about 3 million, right?

Mr. Strange: Yeah

Mr. Sanches: And then each level is another million.

Mr. Strange: So the level zero what we wanted to do this year was we asked departments to put together budgets that are only contractually obligated. You know, obviously mostly salaries and CVAs and whatnot. But there are other contractual obligations. And just to see what the baseline was you know what are we obligated to and then we can see what the delta is between that and when they actually come in with the requests. So yes when the level one comes in with actual requests that number will go up.

Mr. Laing: Mr. Chairman

Mr. Silva: Yes

Mr. Laing: I'm sorry I have a question. So when you said look at the splits between the insurances with the IEC, we recently negotiated with our units so this is something totally different than that.

Mr. Strange: Yeah, no, we're still in negotiation with two of our units too. It would be. It's separate from that.

Mr. Laing: Thank you

Mr. Kelliher: Mike Kelliher Finance Committee, Marc, you had about a \$3.7 million delta between what the 6.3 is and what our increased revenue is. How does that compare to previous years level zero budget? Are we dramatically different, or?

Mr. Strange: This is the first year we've done a level zero. So typically after the level one we're 1.5 million over. That's pretty typical to be 3 million over before we even receive.

Mr. Kelliher: Its 3 7. Lease so that make sure we get that.

Mr. Strange: Yeah. Well there are other sources of revenue in there that aren't captured cause that's just the line item budgets. But yeah, you know to be 3 million over before we even get to level ones, that's significant.

Mr. Alves: Marc, going back to the trash and the override. So the cost of trash is 2.1 you said, right?

Mr. Strange: Round. Yep.

Mr. Alves: And the fee does not cover the 2.1? right?

Mr. Strange: The fee covers about 1.35.

Mr. Alves: So that would essentially be the savings, one. Right? If we did the override, it would provide 1.5 of relief, not 2.1.

Mr. Strange: Correct. So you know there's no way to you know we don't have that many mechanisms to raise revenue, so we're gonna have to look at adding to the trash fee again this year. So instead of you know hitting residents with another hundred dollars, right, we would back out that 1.3 and then add in you know if it's 2.1. I would suggest going above 2.1 so we can you know, it's another tool to bridge the gap. You know again the carrot is you know \$3 million override how much additional would that hit the average household? I don't think it's anywhere near 200. And again, it's far more equitable. So, you know what's the revenue increase with an override anywhere between 700,000 and however high we wanted to go with the override.

Mr. Alves: Okay. Yeah, I was just trying to get towards the real value and I'm glad we did the level zero. I was the one that requested that. And I think it's good that we're facing this earlier rather than getting all those layered requests in up top and then having to have a reality check and pair things back down.

Mr. Strange: Yeah. Agreed.

Mr. Alves: Thanks for that.

Ms. Bowler: So, when do we start looking at the quote unquote amenities that our town has and say we need to start reducing those as opposed to start, instead of adding more taxes onto our residents? Because I already heard at a previous meeting that our taxes are going up. So now we want to look at going above the two and a half percent. You're now talking about if we don't do the two and a half percent we have to raise the trash fee again. I've heard multiple residents say that bills are going out late. There's being assessed fees that are not being waved because of our own town miss on sending out dates so that they're being charged. I mean, I feel like we're just charging more and more to our residents. I've heard you guys in past say we're over, we're making our seniors not be able to afford this town anymore. So when are we going to start looking at the amenities that we're offering and say maybe we can't have a golf course anymore. It's not even, maybe we can't do this you know this service anymore or maybe we cant you know this small town of Ludlow can't do this anymore instead of raising taxes, raising taxes, raising taxes. Because it gets to a point where even the young people can't afford the taxes anymore. It's not just the old people. And I guess that's my questions is when is enough, enough? And I just threw out golf because, that's. I was looking at you Bill.

Mr. Silva: Mr. Rosenblum?

Mr. Rosenblum: Oh no, no, I know. I was gonna say is that the golf is on an enterprise fund, which is self-sustaining, so, it's only on the sheet, you know and the question comes up every time at town meeting, you know, oh my God, wait it's 3 million. What's it costing us? Well, it's, we put it on, it's on the budget just so that people see it. As long as it's self-sustaining because obviously it's the same thing I do down in Hartford. As long as it's self-sustaining then it's fine. If it goes back I know we had a couple years ago where we, they

borrowed 30,000 and about 60,000 so there was a hundred thousand. I actually went to the Chair and asked for when we were negotiating, when we were doing the budget and we were trying to find a little extra money for the school department I think it was, I actually asked for that reimbursed back somehow and I got a no. And that was from the commission because we were trying to find ways to make money. But for that one in particular, like enterprise funds are just basically self-sustaining. The moment they start costing money out of the general fund, yeah, then it's an issue. We are, there is one thing that we're looking at, we have a meeting in a few weeks, you know, some tough decisions on some things, you know summer camp and that, there's things that go with that as to why it's being visited. So, services wise, I think you'd have to I mean, yeah, we do. We offer a lot. We do.

Ms. Bowler: But again sir, camp, you're taking away from the residents at a really low rate.

Mr. Rosenblum: There's reasoning behind it. That, it'll be, it'll come out more in the future as to why, but, and its things that are actually, there's reasons why it would have to be, but other services I mean you know, the nursing program. I mean what other things? The biggest thing is when you sit here and look at a hit that we're getting the state doesn't help us out. They don't help you out. That's for sure. You know, we got 0.8% last year. You get peanuts. It's the municipalities are getting dumped on and it stinks. It really stinks because then what happens we all know it, they come to you guys and they come to us and they sit there and say what are you guys doing with the money? They go well it's going to a \$2 million increase in insurance. Last year was 1.5 million. These are numbers that we can't you know, could we grow revenue in town? It's hard I think it is to grow it. I mean should we go from you know 500 to a million? That's a big nut. It's you know, it also if we're growing revenue in certain areas, where are we gonna put things? Do we fill the pad that's next to Kentucky Fried Chicken? Now we're talking traffic again. You know cause we're dealing with the West Street Bridge and things of that nature. You know we have something apparently it's gonna be going in next to the sushi place, next to Starbucks, so you got more traffic going on. So then its quality of life. I mean, I don't know if we could find a way and maybe it is services but that's gonna be a bigger discussion really for, I mean, I don't think even, I think it's like we did with the town meeting is maybe we open it up to sitting at Ludlow High School again and going what are suggestions? You know if you get enough people that are sitting there to say to cut this one service, you know, then it goes to town meeting. Town meeting also needs to go to their precinct people and ask the questions. And even the precinct members are on town website. Any person, again, we always say the six people that are watching, they can go and see their precinct member's address. Go and email you know, drop a letter in their box or something to that effect and say hey this is what I think, I mean, we need to get more input from the whole town outside of your board, finance, and town meeting. Town meeting is 90 people outside of all the at large. We're getting 65 to 70 people that are showing up so we need to get the input. You know, I think we had it in here is community involvement, right there. Engagement is what do people want? What don't they want? I mean, unpopular thing for me is I said well the contract's five years on the trash. Get rid of trash, it eliminates 2.2 million but then you're gonna go pay 400 to 700 a year instead of paying the 200 plus the 250 or 300 that's baked into your taxes. It's you know, we're gonna pass the buck with trash onto the consumer. So it's, I wish we could find a way. I wish we were at a, I wish we were one of the four or five communities around us that could do a split rate and sustain it like a Holyoke or Chicopee or Springfield because they have a large industrial base. We just don't have that large commercial base. We're like 18% and it shrunk. So passing that on it, all it does is it changes the burden but it doesn't change what's owed.

Mr. Silva: Yeah, you get no revenues by changing rate.

Mr. Rosenblum: No I know. I'm just going all different things that we're trying to alleviate the burden on the burden. And for your instance, I mean special education's going through the roof, you know, and things of that nature. It's just I don't know where you get it. I mean I really don't. If we could find, I know Mr. Mullen always likes to ask about how do we generate revenue and if we generated a million dollars in growth that's like a hundred percent jump but 500,000 isn't gonna help us that much. So I mean I think and I'll tell you straight up is that we've discussed it and I've said it out in public is that we probably get our split down to 70 30. I think as you were saying the loss runs are like 99% on an HMO, which means that that's bad is that if we actually went into the HMO going to 60 40 eventually and staying at a 70 30 for a PPO, those are options, cause I think it comes down to especially for the schools

and anyone in town is we don't want to displace employees. If we don't want to do that then we're gonna have something like the insurance is a big save. We go 70 30 it's about \$880,000. You go 60 40 what was it 1.8 or 1.9 million. So there's savings there. Again you've negotiated. We have to negotiate. So yeah it's, I come from a place where I'm on municipal insurance now, it's different, but in all the years that I've been working it's been regular insurance. And the plan that we have right now is I've talked to other people in other municipalities they go, that's unheard of. I think its Ware is 80 20. But I think that's a driving force right there. It's gonna affect everybody. It's not being singling out one department or anything. It's gonna be a town wide effort. And I would say that we'll probably once again and then I'll stop, once again is that we're probably not gonna be able to approve any new positions which we've done the last two years. We cut 750,000 out a couple of years ago by saying no to any increases in positions. So I mean my stance is openly is that we cant afford it. We, if we're 3 million in the hole, 3 to 3.5 million in the hole. Thank you.

Mr. Silva: Anybody else? Any?

Mr. Laing: I have a comment. So we and Dr. Tiano and his team have done a great job of being very conservative in our, on the school side. We've tried not to have that word override for many years. Like we've done things at the school side to make sure that we didn't need to go to that route. Are other towns are at this point as well? This is not, we're not?

Mr. Strange: No

Mr. Laing: This is?

Mr. Strange: You, Mr. Chairman. You will see a lot of overrides this year. You know, Belchertown is in Hampshire Trust community. They got hit with a big health insurance. So, they did an override last year. South Hadley is doing one in November; they did one last year. They're doing another one. Hadley had one. It got voted down. You know, you're gonna see a lot of overrides this year. A lot. You just, with prop two and a half, right? Unless you have a large commercial base, you're stuck. Right. So if you have a \$2 million increase in your health insurance premiums you can't keep up with it. Like the numbers, you just can't do it without an override, or you know, cutting literally whole departments. Going back to Sarah's question about services. You know, do we close the senior center? Do we close the library, right? What do you, we don't have and I'm sure Dr. Tiano would echo these sentiments, we have skeleton staff on in town hall in our town. So if we have one person out we're you know it's a real burden on that department. Where there's nobody to back up. People you know go on vacation, they get sick, whatever it is, they go out and get another job. It takes us a long time to right that ship. You know it's not like we have a bench, there's no place else to cut unless we're literally cutting departments.

Mr. Rosenblum: Mr. Chair, if I can add one thing to that cause you had made a comment about the bills going out on time. You're absolutely right. So in order to get that needs to be remedied so that the town has more trust in what's going on in town hall. So, I know that there's been texts and calls going back and forth from us into this building saying we need to fix this. Because the first thing that's important to me at least, is being able to service 20 to 21,000 people, 7,300 homes in this town to when you come in here it's interpersonal skills. It's being able to sit here and people are coming in and you're not complaining about \$15, you're complaining about \$3,500, \$6,000. Is that when those people come into this building is that we have an answer and we can fix it. You know, obviously the other thing too is getting the online system going to where it's working. The frustration's with us as well. So it doesn't fall on deaf ears because he's usually getting a text or a phone call at least from, I know he's done it from a couple of us today. So those are things if those things are more seamless it instills trust in the citizens of the town to be able to understand and maybe cope with a little bit of hurt a little bit more if we're taking care of it in the proper manner. And we're sympathetic to everybody.

Ms. Bowler: And again, I think that's where people are gonna come from is like if we're looking for more money, we need to make sure we're using it properly. And we're dealing with it properly because it's you know.

Mr. Strange: Absolutely.

Mr. Rosenblum: We use it properly most probably all the time. But the thing is it's receiving, is collecting it and receiving it or asking for it and receiving it. It's just that aspect. I think once that cleans up you know, you clean up a few things, what it does is it the citizens will have a little more trust in what's going on.

Mr. Strange: You at least want to know that if you're paying higher taxes, that you're getting services, reliable services for that. Absolutely.

Mr. Laing: I'm sorry, I got another question. So when you said the increase would be less than \$200 per household, but that would cover the fee. Can you explain that for me, Marc? Like, so it wouldn't even be a 200, \$200 increase to the?

Mr. Strange: Yep. It would be baked into your tax rate.

Mr. Laing: So someone's family situation would not go up more than the \$200 but we'd be alleviating their trash fee.

Mr. Strange: Right. So you know again if you have someone living in a house that valued at \$185,000 their increase is gonna be baked into what that rate. Right. So that person's gonna be getting their automated trash services without paying a fee. And you know the family that lives in the \$900,000 house is going to be paying you know a proportional amount through their taxes. Right. Also not paying a fee. Right. But there's an equity to putting it in the tax rate. You also don't have to deal with the billing issues that we're having now. And people, we had a gentleman in earlier who has you know spoke out against the fee.

Mr. Silva: The other thing is when you do that and put in a tax rate, right now the trash fee is being, which I had a problem with as we all know, I've always spoke against it because residents are paying that trash fee. Now commercial, yes, they don't use the trash, but they're not paying anything. So you put this into the tax rate now commercial properties are paying the same rate. So they're actually paying for that service, for the trash. Even though they use their own trash because they don't collect, but it actually moves that over a little bit to them. That's a little bit of a help.

Mr. Strange: That's a good point.

Mr. Gennette: And the ancillary cost to that too because we're not chasing billing. There's not unpaid bills. There's not you know somebody wasting their time, you know doing all of that legwork.

Mr. Laing: Just a scary word. That's it. Trying to avoid that.

Mr. Strange: Well that's why the more you say it the less scarier it gets.

Mr. Rosenblum: We've said it for how many years is I think it's come up twice since the early two thousands. It's been, we know the town would sit, has shot it down and if it was just business as usual when we were going for an override it would get shot down easily. But I think that understanding where we're at and that. Yeah, do we hold some blame? Obviously. Every municipality does. But do we, but can we, \$2 million dollars? I mean last year was about 1.5, this year you know it's just it hits hard because when we found that out because I had asked can we negotiate again for the average like we did before because I think South Hadley got hit with 20 and then 15. We were the average was 14.84, but a lot of municipalities were getting hit with 20 and above. So, I don't think this time we can negotiate that one cause then if we can negotiate the average, we won't see the 20 or 21%.

Mr. Gennette: So, Mr. Chairman, look I mean the whole trash fee is based on us going on a two and a half override. I don't even think we should be talking about a two and a half override until it's an absolutely necessary conversation. Until the Town Administrator has met with the insurance to figure out what the splits are and those kinds of things and we see what kind of numbers are coming in from that, this override conversation is for naught cause we don't even know what the ramifications are of that. As far as cutting services and stuff, our services are heavily used by everybody. So what's important to one group is not

important to another group and the other way around. So who are you gonna tell is not important? That's the problem with cutting the services. I agree with you that we're backed up against the wall, but who decides what services we don't have and what are we not giving the community in a certain area? You know, Marc, you had said that renegotiating the lease for the Boys and Girls Club. My question with that would be is it uncommon for us to have a free Boys and Girls Club?

Mr. Strange: I would say so, yeah.

Mr. Gennette: So what are other towns paying their Boys and or getting for a lease contract?

Mr. Strange: I mean we could you know look at that. I think to get full value going from the Boys and Girls Club not paying anything to getting full value I don't think that's, I think....

Mr. Gennette: Well, I'm not trying to be unfair to the Boys and Girls Club. All I'm saying is if the town is not getting what the going rate is for a lease for a Boys and Girls Club, then it's not fair to us either. So, we can make up those kinds of rooms too. That kind of room too. The other thing was is you can't have attracting new businesses in a diff district and turn around and talk about a split tax rate. We don't have the business size to do a split tax rate. We're gonna drive our small businesses right out. They're done. It's just, it's almost an impossibility. If you did a split tax rate, it's no different than the trash. It's just a lever that you're gonna turn to just get more and more and more and more money. And its just a greedy, greedy little thing that people are just gonna keep gouging the business community to the point that it's not doing anything. So it's the same thing with the trash fee. We're just gonna keep turning up the fee, turning up the fee. So that's a problem too. Although I would love to get rid of the trash fee, but and if we ever talk or decide to go over two and a half that's when the trash fee needs to disappear. I'm not for increasing but until we get some better information about what's going on with MIIA and what we can do as far as the a, what is it AIE? What is it? IAC. Until we do that this is all for nothing. Because that's where it's all, it's all in employee benefits. That's where we're getting hit year over year over year. And the school has cut. I know, I recognized the hard work the school's done over the past three years. I mean we used to come in fighting you know, over money and things like that. And you guys have really I mean you guys have tightened it right down and you know I don't know how we ask you guys to tighten up even more. You know, DPW took zero last year. There was no increase to the DPW last year. So you know I think we have to start at the beginning. That is with the insurance splits.

Mr. Silva: Just wanna say that one other way to get revenue is certainly bringing businesses in. As we know, Millside Drive just got accepted and the lots from what I'm hearing are all sold. And hopefully there's businesses coming in to generate some revenues. But quite honestly Ludlow doesn't have enough industrial, enough commercial places. We're all residential. So we should be looking at it, at places or spots where you, we could actually rezone it and if you rezone it there's a lot of businesses looking out there for that kind of property. We just don't have it. It's and I'm in the real estate business and I have people all the time asking do you have a place I can put this and there just isn't any. So if we could find the spots that we could maybe even put an industrial park or something that would increase revenues. But that's the only way that I see that we can increase revenues really. Now if anybody knows has the number to Amazon and put their big warehouse here. And then the caveat is.

Ms. Bowler: There's a big lot behind here.

Mr. Silva: And then the caveat is that you try to get these businesses and you have a certain business come in and neighbors come in and complain. They don't want em in their backyard. Well, we can have both. We just cant.

Ms. Bowler: Not gonna make everybody happy. We've learned that a long time ago.

Mr. Gennette: So on to the school stuff?

Mr. Silva: Do we really want to?

Dr. Tiano: So, Mr. Chairman, Board of Selectmen, thank you so much for having us all here tonight. Mr. Strange, I appreciate the presentation. Sobering and we've had conversations but just I appreciated how succinct and to the point and forward looking it was. So, thank you. As we were just discussing, it's October. I mean a budget is projections and we don't have all the information now. I share this with you, you know, this is our vision, our mission, our core values as we make decisions, you know, regarding the needs of our students and our families, you know this is what we have as our compass. You folks have seen these slides before. But just as a reminder to the general public, what makes up a school budget. Our operating budget it's composed of two parts. First is the general fund and that's the combination of the town share as well as Chapter 70 aid. And as Mr. Strange was saying you know the Chapter 70 aid for a town like Ludlow has increased insignificantly over the past few years. That goes hand in hand with you know the town's appropriations. And I share with you just the actuals for you folks, just to refresh you. Our operating budget also has alternative funding. And on one side of the ledger, you have grants. You know this is our entitlement grants from IDEA, that's special education to Title One, Title 2A, and there's several other titles as Mr. Strange. These are just some examples there. As Mr. Strange was saying, there's uncertainty at the federal level in terms of revenues that would come in. Some of our revenue was frozen earlier this year before being released. And these are not supplemental funds. These are not an additional nice to have. These are baked into our operating budget. On the right you have our revolving funds, circuit breaker is an example from out of district tuitions. Circuit breaker is a reimbursement for students who choose to come to Ludlow. And another example is Pre-K as we have our gens pops come in and they pay for the services. Same thing for athletic fees and so forth. Mr. Gennette?

Mr. Gennette: Yes, thank you Frank. So I don't mean to come off rude if I do or not but this does nothing for me. There's no numbers associated with this whether they're predictive or anything. This is, we know this stuff's coming out of here, but what is the grant? What amount are the grants?

Dr. Tiano: There's another slide.

Mr. Gennette: Okay, perfect.

Mr. Silva: It's coming, it's coming.

Dr. Tiano: So, in terms of that for FY 26 our current fiscal budget, the general fund appropriation from the town, you know again, combination of Chapter 70 aid and revenue from the town as well as the alternate funding. Our real operating cost is 42,486,000 and you folks know that number there. This is a slide we like to share. We're a service department obviously and this is for FY 26. Almost 74% of our budget is salaries as you would anticipate. The other larger ones, transportation. And this is not just the big yellow buses. This is also for out-of-school, out of district students who we have to transport to their out of district placements. This is also for homeless students in the custody of DCF, this is also for athletics, and so forth. And vocational for LPVEC as well other vocational schools and we provide transportation for student's going to St. John's, you know, within our school district. Our out of school, out of district tuition and this is the most variable number that you'll have in any school district. And I have some numbers to that in a slide or two. We were fortunate in the past year or so in terms of students who move into the school district or students that move out. We were fairly even over the last year which was good. Again, we'll show you where we're at right now. Utilities and other mandatory costs. Leaving us with that slice of yellow is the discretionary non-salary. So as a school district, needs to make reductions. There's only a small part of the budget that we can go through in terms of expenses that are discretionary, that are not contractual. And oftentimes when you have a large deficit it is made up of salaries in terms of where that number comes from. Some projections, you have two little tables here. Expenses and funding known and unknown. Again to the left are three largest budget drivers, our salaries, our transportation, and out of district tuition. Salaries we know for next year, FY 27 is a 3% increase. What we don't know are our student needs. For example, we've had some students move in who are in need of additional support and that may need to be higher. What we're struggling with right now in our special education piece is finding staff members and having special education staff. We still have a position or two to fill in finding paraprofessionals, where they were once plentiful. And so having

students that have recently moved into the district needing support we've actually had to contract out because we can't find folks for those positions. And that's an increase beyond above what a salaried employee would be. Our transportation as I mentioned, that's our regular ed, our special education, our vocational, homeless, DCF. What's known is that we don't know what that number is for next year at this time, it's October. What we do know is that was an 8.36% increase for last year. And we're not done making all of our projections for FY 27. Our out of district tuition you know when we talk about this conversation typically focuses around special education but this is also our vocational LPVEC as well as other vocational schools. We do know what's in the known column. There's a 3.04% increase for FY 27 for private out of district schools that our students attend. That is set by OSD, the Operation Service Division at the state. Similar to the insurance back in 2024, the average increase for years was 1 to 2%, 3%. Surprised every school district in the Commonwealth with a 14% increase that we had to work our way around that fortunately we were able to do. What's known to us right now is the number of current students who require a placement beyond the walls of Ludlow Public Schools. What we do know since the summer we have approximately 640,000 of unanticipated costs. These are students with significant needs who have moved into our district. And I put in parentheses there, this is a combination of an out of district placement or costs that are in district. As I've shared with the committee members many times, you know, this is an unknown for us. It, you know, last year it kind of broke even for us. This year, right now it's 640,000 beyond what we have budgeted. Now we budget contingencies for that because we know that this could happen. What the unknown is, is the number of students needing out of district placement or services and the number of vocational students not only going to LPVEC, but if someone were to go to Smith Voc, for example, a pathfinder, that's an additional cost to use beyond what we pay for LPVEC. In terms of our funding for the last three years for the general fund has been a 3.3 increase and that has been good. And we're appreciative. Over the past two years our grants have decreased by 12.5%. And so when we put together the FY 26 budget, we were conservative in those numbers. Truly as we're budgeting for next year where the title grants are gonna land and again that's about 4 million dollars of our budget. There's a lot of uncertainty you know at the federal level and superintendents' organization, the school committee organization, business management association. You know we have people at the State House who are getting information in real time and disseminating it to us. But again, there's a sort of fickleness if you would at the federal level and moves taken in the Department of Education for example. So, this is where we're at. We've started our budgeting process again projections, our projections, and this is where we are at right now. We want to keep it tight, short, simple and would be happy to take any questions.

Mr. Gennette: Mr. Chairman?

Mr. Silva: Yes, Mr. Gennette

Mr. Gennette: So I see that your alternate funding here, thank you for that 4.4 on this other slide. But this still doesn't break out what the grants are versus your circuit breaker, your school and I know your, a lot of your budget's not done or whatever, when we go through the season or anything like that, I would be really interested to see what those breakouts are.

Dr. Tiano: Sure. Those are currently on our website and if you have specific questions or any member here, if you want to email me directly or funnel them through the Town Administrator. We're very responsive.

Mr. Manfredi: We don't have a lot of details. That one I do. 4.4, 1.3 of that was circuit breaker.

Mr. Gennette: That was circuit breaker?

Mr. Manfredi: Yeah. 1.3 million is circuit breaker. 1.7 are the entitlement grants. And so those are the big drivers. And then the 12.5% drop in the entitlement grants from two years ago to now the grants that we get every year. State.

Mr. Gennette: I remember seeing this same graph last year and I didn't ask what those numbers were then. So I wanted to make sure I asked this time because if we saw what they were last year, we saw what they were this year, it's easier for us to quantify the hit that

you're taking too. You know to your funding. So it just makes it a lot easier to have the conversation.

Dr. Tiano: So, again we provide anything that you would need ... Mr. Gennette.

Mr. Gennette: Thank you

Mr. Alves: Dr. Tiano

Dr. Tiano: Yes sir

Mr. Alves: I feel like I need to raise my hand around you.

Dr. Tiano: Mr. Alves, yes go ahead.

Mr. Alves: I know we've had some of these discussions before you and I have met on occasion. I appreciate that. Going to Chapter 70, I think the last time you and I spoke there was a change in that formula. Has that already been realized?

Dr. Tiano: No. There being the state of legislature is recommissioning a commission if that's the appropriate term to look at it. This is something back in 1993 that was the Ed Reform Act from Massachusetts that really took a good solid look at how schools are funded and for equity purposes so that a student could if a student lived in Brockton or Ludlow, that they would have a chance to have the same educational experience. There are flaws in every funding formula. And you know Mr. Strange and I have talked about that in terms of towns and where Ludlow fits is you know we're not poor enough to get a lot of money and we're not rich enough to sustain and so forth. I know you know this Mr. Alves I'm just walking us through. So, we're a long way away from those changes but they're coming together to do that.

Mr. Alves: Okay. So, they're the change they made was to approve a commission to study it. There's no, nothing's been implemented yet.

Dr. Tiano: Right.

Mr. Alves: Got it. Thank you. Numbers wise, so, well we're not on that slide anymore. That's okay. On the last slide, we have known expenses 3% increase in salaries, right?

Dr. Tiano: Yes

Mr. Alves: And if I go to the pie chart salaries encompass 73.5% of the budget.

Dr. Tiano: That is correct.

Mr. Alves: Firstly, is that inclusive of benefits in that salary factor?

Dr. Tiano: No. The benefits are not in our operating budget.

Mr. Alves: Okay. So 3%, excuse me, 73.5% of 3% is 2.2%. Sounds confusing. Are you with me?

Dr. Tiano: Almost

Mr. Alves: If I look at the budget sheet, right, the level zero, we currently have it plugged at two and a half percent. So in salaries alone, after we applied that increase we'd only have three tenths of a percent to play with.

Dr. Tiano: I trust your math.

Mr. Alves: You wanna check me on it? You follow me? I'm just trying to piece together in my head cause I'm not in this every day. Right.

October 21, 2025

page 20 of 30

Mr. Manfredi: So a 3% increase in that salary would be roughly 840,000.

Mr. Alves: Right, that's what I had. So my numbers here and that makes sense. I had about 114,000 left of wiggle room after that's applied. I think that ties to the 951. Did you say 840 or eight?

Mr. Manfredi: It's a very rough calculation. 840,000.

Mr. Alves: No, we're within 3000. We're good. Okay. I'm tracking. Thank you.

Mr. Manfredi: You're welcome.

Mr. Silva: Anyone? Anything else? We certainly have a lot of work to do and study.

Dr. Tiano: Agreed.

Mr. Sanches: Good to start early.

Ms. Coddington: A lot of variables

Mr. Silva: It's yeah, it's very nice that we're starting early and give us some time rather than all of a sudden crunch time and you have to do, to make decisions that are not very favorable. But as usual I have no doubt that we'll get there. I've been doing this a long time and in different ways and we have to get there one way or another obviously. So we will get there whichever way we'll be and just keep Marc abreast of any changes anything that comes in.

Dr. Tiano: Absolutely. Will do.

Mr. Rosenblum: Does finance have any?

Mr. Silva: Not yet.

Mr. Rosenblum: No. I know, I know. I'm just yeah.

Mr. Sanches: Tony Sanches finance committee. So yeah we appreciate the early alignment, transparency, preview of the fiscal challenges and town wide pressures. But yeah, getting it started early, definitely beneficial for a productive budget season, so thank you.

Mr. Silva: Yeah, and just one more thing, I think we, like Mr. Gennette said, I think the override issue should stay moot for now because as you all know, this community, I've been in this community forever. I don't believe there's ever been one, an override. And various communities have, had two, three overrides already. And this community for some reason just, so we can't bank on that. I really don't think it will, we'll get it through but the way we're looking at it possibly if they get their trash bill maybe they'll come to the table. But I wouldn't look at it in this community. I just wouldn't.

Mr. Gennette: Well, Mr. Chairman, I don't want to you know step over your comment or anything like that but we're really doing the community a disservice if we don't try to stay under two and a half. And that's really kind of the goal. Thank you.

Mr. Silva: Okay. Thank you.

CORRESPONDENCE

25-190 Letter from Andrew Panek – Resigning from Westover Golf Commission effective immediately.

Mr. Silva: Before we go

Mr. Rosenblum: Mr. Chairman, oh, I was just gonna say thank you to Mr. Panek. I know that in reading his letter it had nothing really to do with the position. It's just, it's for his betterment. So, I thank you, I thank him for his service. And also, in the same sense now we'll have to post this position. Probably better now instead of waiting for an election, I guess. So, thank you Mr. Panek. If anyone, I don't know.

Mr. Silva: Yeah. I just, he called me actually yesterday and we had a lengthy discussion and talking about some of things that he's going through and it's really, he's sad that he has to leave but he does because he won't be able to put in the time that's needed. He also had a great two years I guess he was on the board, and he said it was wonderful. He would like to come back and finish his two years. I don't know that there's an avenue for that but as soon as he gets better, he'll be coming back in to get reappointed. So, thank you.

Mr. Gennette: You gonna make a motion Bill, or you?

Motion made by Mr. Rosenblum to accept the resignation of Andrew Panek from the Westover Golf Commission effective immediately and to post the opening for interviews.

Mr. Gennette second. All in favor. Motion passed 4-0.

25-191 Eversource – Notice of transmission right of way work at 620 Miller Street, 136 Camellina's Circle, 0 Miller Street and 0 Chapin Street.

Motion made by Mr. Gennette to file. Mr. Rosenblum second. All in favor. Motion passed 4-0.

25-192 Hubbard Memorial Library Youth Services – Request to use the law adjacent to the parking lot from November 1-29 to install a story walk. Plastic corrugated lawn signs will be removed after Thanksgiving holiday.

Mr. Gennette: Mr. Chairman

Mr. Silva: Mr. Gennette

Mr. Gennette: Marc, are we sure the dates available? There's no conflict? I don't think there is. There normally isn't cause they're the only ones that use that side lawn but.

Mr. Strange: I don't. Mr. Chairman, I don't know. We'll double check cause there was a conflict between the Celebrate Ludlow event and an event that they were approved for the library. So we can double check just to make sure.

Mr. Gennette: Oh, alright. Perfect.

Motion made by Mr. Gennette to approve the request for Hubbard Memorial Library Youth Services to use the lawn adjacent to the parking lot from November 1-29 to install a story walk. Plastic corrugated lawn signs will be removed after Thanksgiving holiday provided there is no scheduling conflicts. Mr. Alves second. All in favor. Motion passed 4-0.

Mr. Alves: Second with quick discussion. For the record can you guys read what the story is?

Mr. Silva: Can you read what the story is?

Mr. Alves: I'm just kidding.

Mr. Gennette: Go ahead. You're already there, go ahead.

Mr. Silva: You had the story.

Mr. Alves: I can't pronounce that I was just seeing if any of you could. That's all. Never mind.

Mr. Rosenblum: Go for it. Give it a shot.

Mr. Silva: Now you have to. Everybody out there is anxious.

October 21, 2025

Mr. Gennette: Now you got them all wondering.

25-193 Eric Segundo – Director of Veteran’s Services – Notifying the Board of the Veteran’s Day Ceremony will take place on Tuesday, November 11th at 10:00 a.m. at Ludlow High School. Veteran of the year is Daniel Valadas. Also requesting approval of ceremony information banners and yard signs.

Motion made by Mr. Rosenblum to approve ceremony information banners and yard signs for the Veteran’s Day Ceremony which will take place on Tuesday, November 11th at 10:00 a.m. at the Ludlow High School Auditorium. **Mr. Gennette second. All in favor. Motion passed 4-0.**

25-194 Chief Pease – Request to charge off medical expenses and lost wages to Chapter 41, Section 111F for a Firefighter/Paramedic for an injury sustained while on duty on October 15, 2025.

Motion made by Mr. Alves to approve the request from Chief Pease to charge off medical expenses and lost wages to Chapter 41, Section 111F for a Firefighter/Paramedic for an injury sustained while on duty on October 15, 2025. **Mr. Gennette second. All in favor. Motion passed 4-0.**

25-195 Chief Pease – Request to charge off medical expenses and lost wages to Chapter 41, Section 111F for a Firefighter/Paramedic for an injury sustained while on duty on October 15, 2025.

Motion made by Mr. Alves to approve the request from Chief Pease to charge off medical expenses and lost wages to Chapter 41, Section 111F for a Firefighter/Paramedic for an injury sustained while on duty on October 15, 2025. **Mr. Rosenblum second. All in favor. Motion passed 4-0.**

25-196 Chief Pease – Request to charge off medical expenses and lost wages to Chapter 41, Section 111F for a Firefighter/Paramedic for an injury sustained while on duty on October 10, 2025.

Motion made by Mr. Alves to approve the request to charge off medical expenses and lost wages to Chapter 41, Section 111F for a Firefighter/Paramedic for an injury sustained while on duty on October 10, 2025. **Mr. Rosenblum second. All in favor. Motion passed 4-0.**

UNFINISHED BUSINESS

NEW BUSINESS

Board to accept the Justice Assistance Grant in the amount of \$15,070.

Motion made by Mr. Gennette to accept the Justice Assistance Grant in the amount of \$15,070. **Mr. Alves second. All in favor. Motion passed 4-0.**

Board to accept the National Highway Traffic Safety Administration Grant in the amount of \$33,276.21.

Motion made by Mr. Rosenblum to accept the National Highway Traffic Safety Administration Grant in the amount of \$33,276.21. **Mr. Alves second. All in favor. Motion passed 4-0.**

Board to approve and sign amended Liquor License for Jai Umiya Ma, Inc/Ludlow Shell.

Motion made by Mr. Gennette to table. **Mr. Alves second. All in favor. Motion passed 4-0.**

Board to discuss and possibly vote to authorize \$3,115 in Building Infrastructure funds to decommission the elevator at 54 Winsor Street.

Mr. Rosenblum: I mean it makes sense. Mr. Chairman, it makes sense. Do you have anything? Anyone?

Mr. Gennette: Yeah, I have questions. Did you have questions? You're good? So, I'm just wondering so, if we decommission this elevator what good is the building and what are we gonna have to do with the building after this if we need to occupy it again?

Mr. Strange: So, what happened was the insurance policy for the annual insurance policy was up for renewal. The insurance company sent out an inspector to take a look at the building. There were plenty more repairs that needed to be made, this was one of them because the elevator doesn't work. In terms of you know long term, if by some chance those buildings get redeveloped, we find somebody to redevelop it for a public purpose they would just have to incur the cost of recommissioning I guess for lack of a better term, the elevator.

Mr. Gennette: I think that's going to be a tall order.

Mr. Silva: Yeah. The whole building's gonna be a tall order as we know.

Mr. Alves: So, I'm hearing, sorry Mr. Chairman, they wouldn't insure the building without doing this?

Mr. Silva: Yeah.

Motion made by Mr. Rosenblum to authorize \$3,115 in Building Infrastructure funds to decommission the elevator at 54 Winsor Street. Mr. Alves second. All in favor. Motion passed 4-0.

TOWN ADMINISTRATOR'S REPORT

BOARD UPDATES/MISC

Chairman to approve and sign all bills, warrants and abatements. A record of all warrants is in the Select Board's office for perusal until provided to the Town Accountant's office.

Mr. Silva: Okay, with that, updates, if anybody has an update or anything.

Mr. Gennette: Yes, Mr. Chairman, The Capital Improvement Planning Committee will be convening soon. The request from departments deadline is, Marc, what November 11th?

Mr. Strange: November 14th.

Mr. Gennette: November 14th. So we're just starting to get geared up and get ready for those. And hopefully we can make short work of that and make our requests to the Board of Selectmen so that we can get those ready for the spring. That's all I have as far as board updates go.

CLOSING COMMENTS

Mr. Silva: So any closing comments?

Mr. Gennette: Mr. Chairman, I would like to follow up on Brian Leonard who was in here for his opening comments. I would've liked to have had a conversation with him. I couldn't agree with him more about the trash bill. I hate the trash bill. I can't stand it. Again, like I said in the meeting with the school department and fin com, it's just a lever to just keep turning it up. It was the worst thing that we ever did. I've been preaching that since I came on the Select Board. The problem with it now that it's already established is getting rid of it. It would take

October 21, 2025

a two and a half override to actually get it there. And it, we're, shouldn't be in the habit of two and a half override. So we're put in a pickle because of it. And as far as the DPW saying that we wanted 300, that's a complete, I don't know what they were telling you. This board didn't want to go up at all. Never mind go to 300. So we've been fighting this, we've been really trying to figure it out. I mean you were getting a bill before and it was gonna go up and you were not gonna have automated service if we didn't do the automated service. So at least you're getting something for the money that you are spending on it and it is still cheaper than a private service. I really, I heard you, I sympathize with you, and I'm glad you came in and said something. And you know, I just wanted to say as far as the CARES Coalition goes, you know every year they come in here and what an incredible organization. I have to say that they're probably the one organization that crosses all boards, all boundaries. They said something to that. It's just a homegrown, you know, entity that just, what amazing things they do down there and I'm just so happy to hear that they have so many kids participating in the High School CARES. And I just wanted to commend them on that.

Mr. Silva: Just to go before others, back to your trash thing. Just want to let people know or taxpayers know that there is a discount for seniors, residents. I know that they, it didn't go out with a bill this year. The discount for seniors.

Mr. Strange: Abatement. Yeah

Mr. Silva: The abatement did not go out.

Mr. Strange: It's online. So we put it online now. So it's online for people. If you go, if you are so inclined to go online, it is on the website.

Mr. Silva: Most of them don't go online though. But you certainly can just go to the DPW and fill it out there and do it there. So just wanted them to, people to know that. Okay?

Mr. Gennette: Appreciate that very much Mr. Chairman.

Mr. Alves: It's a good segue to me cause I have some trash discussion too. And some questions. So Marc, where are we with the online?

Mr. Strange: For the trash?

Mr. Alves: And being, not being able to pay online?

Mr. Strange: So the problem was this is the first time we've used our outside vendor to distribute the trash bills. And I believe it's the first time that we've allowed residents to pay the trash bill online. The problem was every other tax bill requires a TXT file that UniPay will upload. The trash bills for some reason of course requires an XML file. So we had to reach back out to our consultant who put it all together and we're working on it. So hopefully tomorrow, I'm not quite sure what if how much progress they made today. But we're aware of why it didn't stick and hopefully it'll be up tomorrow.

Mr. Alves: So why wouldn't it be part of the process to verify that? Because I don't know if it was the trash bill but it was another bill this year, there was the same problem. And I think I had the same I don't know if I did in the meeting but we had some conversations and it was let's ingrain this in the process. Right? And let's verify the features ready before we go live. But now we have the same issue.

Mr. Strange: Totally agree with you. Totally feel your frustration. I'm meeting with Ryan tomorrow. We're creating a checklist. So we're gonna have a checklist of understanding what information we need from the various departments, the timing and getting it to Kirkwood, communicating with the public and making sure that it's online before we actually send the bill out. So and we're gonna create, I want to know what all the dates for all those bills are coming up and we're gonna put those on our calendar and make sure this doesn't happen again.

Mr. Alves: And kind of work the time backwards to build in?

Mr. Strange: Yeah. So, you know, probably a month before the bill's gotta go out. We'll have a meeting to make sure we're on schedule.

Mr. Alves: Okay. And then on the abatement form that Mr. Silva was talking about, why did we make the decision to not include it in the envelope? Because that was happening previously.

Mr. Strange: Right. I don't have a good answer for that. We actually met with the DPW and our town account and the treasurer collector about the whole process and somehow it slipped through the cracks. We actually had the abatement forms here. We talked about having the abatement forms available in the treasure collector's office, at the senior center, at the DPW. The problem in my estimation was that we didn't communicate that, right. So when we didn't put the abatement form in and it's also extra. So if we put enough of another sheet into a bill, we have to pay extra to the third party vendor. We should have told, we should have done a robocall saying this is coming, this is where you can pick up your abatement form.

Mr. Alves: I would still think the value of putting the abatement, so I guess here's where I'm going. The value of putting the abatement form in the envelope at whatever the cost on the back end we're probably gonna save with the cumbersome work that's gonna be inflicted on the department and the public. So I don't think that was wise.

Mr. Silva: Can you just hold on for that, to go along with that Marc in back of that bill, is it blank?

Mr. Strange: Yes

Mr. Silva: I think those, the abatement form should be put in back of the bill just as excise bills.

Mr. Strange: That's a good idea.

Mr. Silva: If excise bills actually come and there's actually an abatement in the back of the bill that you can, so, if we have those that won't cost anything other than maybe the printing, I don't know. But that, right on the back of the bill, there should be the abatement cause it's really not a big abatement form or you know.

Mr. Gennette: It's literally one sentence with a checkmark.

Mr. Silva: Put it right on the back and that'll be over.

Mr. Alves: Or you just shrink the bill to like the first two thirds and you put it on the bottom third. So, continuing there I guess, this isn't the first time we have a trash abatement, right? Are we building a database of people that have filled it out so that we don't have to continuously?

Mr. Strange: Without getting into the details or the weeds too much, the reason that we change this year is because every employee in town has access to all of our information. Right. That's incredibly insecure. So what we're doing is we have plans to do an audit and investigation and overhaul of all those permissions, but in the meantime, we're doing one-offs. So as we're preparing for the trash bill, we realize that the DPW personnel have a lot more permissions than they should have. So the decision was made to you know bring the collections into the treasurer collector's office. Right, cause they have the permissions. We had a back and forth. We had multiple meetings on this. Where we landed was, because it's such a complicated process, is the DPW is really gonna still be the primary, you know, department to collect, but then the information will be transferred over to the treasurer collector so they can physically go into the system and enter it. Right, because right now when you have all kinds of different people entering stuff into Munis, it screws things up. So that's like the weeds, right? So that's what the town is ultimately seeing is what we're talking about. But it was, it's a majorly public symptom of all this other stuff we're trying to do.

Mr. Alves: Okay. I think I just, not to go back again, I just think bottom line, we need to make sure that if we're sending out a bill, people have the capability to pay that bill. Whether it's in person, online. Yeah.

Mr. Silva: And certainly they can come in and pay it.

Mr. Alves: Sure. But people don't have those means and you know if I myself wanna pay my bill today, I couldn't do that today. Right, and I don't think that acceptable. That's it. Same thing with the abatement. We can't ask people to do things and make it difficult for them to do it. Alright. The government should be, you know, if we're sending people bills, it should be something that's almost mindless and timeless. Right? I know I need to pay this. Whats the easiest way to do it? And we should be facilitating the easiest way for the people to do that. Because again, it makes more work for the public and it makes more work for the people here in this building. And I think it would, it adds to a very tense situation in the building because now you have people coming in saying, I'm here. I'm wasting my time. I could have done this at home in 30 seconds. That's all I have on that.

Mr. Gennette: Before you move on, can I comment on that? Mr. Chairman, so real quick, you know, a lot of people coming in saying they've paid bills and everything like that. They've been met with resistance. They haven't been, it doesn't sound like they've been accommodated well. Have we made any advancement on that? So what have you don't to improve that?

Mr. Strange: Yep. Well we addressed it with personnel and we're also scheduling training sessions which have not occurred yet but we're in the process of scheduling them. And I'm also meeting with Ryan every week, Friday mornings to talk about all this stuff.

Mr. Gennette: Because I don't want to, you know, the billing going out and now if they go in late and then they get charged a fee and all of a sudden the treasurer collectors department is like well it's your fault. You know, they're gonna be like, what do you mean? I didn't get, I don't know anything about the bill.

Mr. Strange: Yeah. Well in fairness, two separate issues. The demands that went out were bills that had not been paid previously. There were some residents who did get a demand that had paid. They came in and those situations were rectified. You know, the problem with this situation is, as Anthony said, not being able to pay online and that should be rectified in the next day or two and also the abatement forms.

Mr. Gennette: What about the excise taxes and stuff that we're going after? How is that coming about? A couple of weeks ago, we were talking about excise taxes that were past due. That they were going out, trying to get revenue from that we had not collected in a very long time. I'm just wondering what the status is on that.

Mr. Strange: Like how much we've collected? I can ask.

Mr. Gennette: Yeah. I'd love to know how that's coming along.

Mr. Strange: Yep. I can ask.

Mr. Gennette: Thank you and I apologize for stepping on your closing comments.

Mr. Alves: It's fine, it's on the same topic. Yeah. On a lighter not, I went to the police and fire open house on Sunday. That was a good time. So thank you to the chiefs and the staff involved there. I let the chiefs know that, I don't think they gained a recruit in my daughter, but at least they made her day. We had a good time there. And then just everyone, you know, it's getting darker earlier. The sun's going down earlier. I guess I just said the same thing two different ways. Halloween's coming up. Just be safe driving on the roads because there's children and I guess residents in general popping out of nowhere, trying to recreate and enjoy their evenings. So just be careful on the roads and enjoy Halloween. Thank you.

Mr. Silva: That's it? Mr. Rosenblum, would you like to say something?

Mr. Rosenblum: You guys skated all over what I wanted to say. No, I just want to reiterate it because I said it when we were in our joint meeting is that, you know, obviously this board takes a lot of the heavy weight of anything that goes on in town, and we hear it. We get people that text us, that call us, and you know, yeah, we're a part-time government, but trust me, is that we all work probably seven days a week, multiple times a day with emails and texts, answering, you know, trying to find out information for citizens. I did something for about three or four days with one citizen, extremely happy that it got taken care of. It just took a little bit of digging and things of that nature. The biggest thing is, is that since, what really needs to happen, and you've all said it in one way or another, is that we really need to be customer focused, customer-facing, just interpersonal skills. Just the fact that when someone, like I said, someone comes into town hall, goes to the treasurer collector's office has to pay a \$3,500 bill, you know, or they're looking at a late fee, they're gonna come in with a little steam on em. We have to understand that and unfortunately that's the business that some people are in, is that we need to be better at that. Because what that'll do is if we're better at it and you know we're working through our issues with billing and you know the abatement and all of those things, is that we need to do it right to where people in town will actually trust us. So if they trust us and they see that they can come into town hall, they get an answer. If they don't have a, if they have a question or they're able to pay it quickly or they'll be able to do it online. Like you know, you're saying there's a lot of people, the seniors, they probably would rather just come in and hand it to you. But there's us, I pay 85% of the bills online and my wife walks about three bills in the places, and that's about it. So it's one of these things is that we need to be cognizant of their frustrations and we need to gain probably the confidence and respect back to the point where, when they, we're making these changes or suggestions, they have confidence in us that we're doing the right thing. You know, what we're talking about in our budget, you know, cause we sit here, we're elected officials and you know we take a beating a lot. That's okay cause we wouldn't be here if we didn't want to make things better. So we just need to be better to the point that people and Mr. Leonard came in, there's something wrong with government. Well, there's policies and procedures, there might be something wrong, but trust me, we all have the best interest of everyone. So we just need to be better customer facing, citizen facing, to the point where they trust us. And when we make these suggestions and when we're talking budget, they'll go, yeah, you know, they're doing their job. So, and lastly, rag shag this weekend, this Friday.

Mr. Silva: You dressing?

Mr. Rosenblum: I'm always dressed up. My wife says I'm in a costume all the time. So generally, it starts right here at town hall. There'll be police and fire presence. It'll, they'll come out of the, they usually come out of Town Hall, left on to Center and then left up to the Boys and Girls Club. So just be cognizant that there might be a little traffic delay. Not that there never is a traffic delay in any town. So, you know, and also I'd like to reiterate, the Trickers that they're doing is October 28th and the tip off is at 6:30. I'm hoping to make it, it's my anniversary and the first time in years I've got jury duty.

Mr. Silva: Great time to take your wife too.

Mr. Rosenblum: Oh yea. I was gonna take her out to dinner at the courthouse.

Mr. Gennette: Before you say anything. Nice job tonight, Marc on the presentation. Greatly appreciated.

Mr. Silva: Speaking of getting ... I got some photos sent to me. So I decided to go out to Whitney Park bleachers, and I cannot believe that honestly that we have bleachers without a step. Somebody misses a step; they're breaking their leg. We have bleachers over there. I have pictures of em. So I went and I looked and I got there and everybody was like, oh my God, what are you doing about, look at this, look at this. There's steps there that are bowed. They're like moving and stuff on one side. I mean certainly it need be, we should put some pressure treated wood or something. Anything to alleviate that. I mean, they look terrible. What we, what I think should happen, we should be taking those right down. Totally get those down because they're terrible. Somebody's gonna get really hurt and we're gonna have a big lawsuit on our hands.

Mr. Alves: Like those sectional metal ones that are like four or five rows.

Mr. Silva: Yeah. Just put those sectional ones and or if anything we could just keep a section, take all the parts from the other one and fix em, keep a section so that, I mean, I know it was a JV game going on. And of course JV doesn't get that many fans. And I'm not sure, I remember going to these games and the seats were all full. You know it was pretty busy when the football games. Now I don't think there is, I might be wrong.

Mr. Strange: A lot of people bring their own chairs and sit around the sidelines.

Mr. Silva: But we, I put in, I would suggest that we do something. I mean, it's terrible.

Mr. Rosenblum: So, Mr. Chairman, we actually, remember we discussed this before, I think you and I, is that Tim Brillo gave us some quotes on different size bleachers for that. So I know, if it's within the realm of you know, if it's something that we could afford through capital, but I mean the massive bleachers that are 10 rows high that go.

Mr. Silva: The second step is missing

Mr. Gennette: Yeah these have been, I mean, for a while.

Mr. Rosenblum: Yeah. I mean bleachers that are six, seven rows high that stretch three quarters of the field, we don't need there. If we have a couple smaller ones, section ones, maybe two. Maybe three. And maybe that's something that recreation can come to capital with and maybe we can and I know Tim also has.

Mr. Silva: But in the interim, we need to do something with that step.

Mr. Rosenblum: No, I would take them down.

Mr. Silva: With that step we need to do something with that step or any other step that's loose because.

Mr. Gennette: We'll ask the DPW to take em down and then put in a request for capital to. We could put the small ones up for the spring.

Mr. Silva: I'll tell you, wouldn't be much expensive to take it down because there's an awful lot of aluminum there. Aluminum is pricey right now. There's companies that'll come in and take the aluminum and give you the money for the aluminum or if they take em for the metal and the stuff. I mean, but we have to do something. I was like, and everybody that was there was saying, you kidding me? They're all disgusted. They got their kids playing there and they got their kids running up and down these stairs.

Mr. Rosenblum: So what's the, I know it passed at town meeting stabilization fund for rec. have we, have you tossed around a number yet of what you would want to, the initial deposit into that?

Mr. Strange: It's on my list. Se we have to, I want to do a holistic review of our financial policies, including those two, the capital stabilization and the park and rec to come up with a policy for how, what, you know, what's the minimum amount that we want to see go into those funds every year.

Mr. Gennette: It should be small, so we have room. We can always add more if we have it.

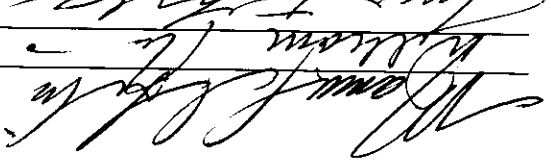
Mr. Strange: Yeah

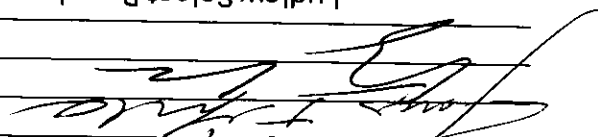
Mr. Alves: He said a floor.

Mr. Gennette: Well that's an appropriation at town meeting each year anyways, right?

Mr. Strange: Yeah.

Motion made by Mr. Rosenblum to close the Select Board meeting at 7:49 p.m. Mr. Alves second. All in favor. Motion passed 4-0





Ludlow Select Board

Chairman

All related documents can be viewed at the Select Board's Office during regular business hours.