



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

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TOWN OF LUDLOW

The Meeting of the Select Board held on Tuesday, March 3, 2026, began at 5:30 p.m. in the Select Board's Conference Room.

Members Present: Anthony Alves, James Gennette (via phone), 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.

5:30-5:45 P.M. – PUBLIC COMMENT

**VISITATION**

5:45 P.M. – Mark Rabinsky, Mass DOER – Green Communities & Stretch Code Presentation.

Mr. Rabinsky: Mr. Chairman, Select Board, Marc, thanks for having us. I'm Mark Rabinsky. I'm the Deputy Director of the Green Communities Program. We normally have a Western Regional Coordinator Chris Mason, he recently retired. I'm filling in for him in the interim. Good thing is I was the Western Regional Coordinator before I was the Deputy Director, and I live in western Mass so I'm very familiar with the area. I grew up in Chicopee. Live in Amherst. Let me introduce Michael and Bobby. You guys want to introduce yourselves.

Mr. Rossi: Hi everyone. My name is Michael Rossi. I'm a Program Manager and Energy Code Specialist with Performance Systems Development or PSD. PSD provides energy code training and technical support on behalf of the Mass Save Codes and Standards Compliance and Support Initiative. So, as part of that work with help DOER with these presentations as technical code consultants. So, we can help answering any questions about the energy code in Massachusetts. Base code, stretch code, or specialized code. And I've been with PSD for about 2 years. Prior to working at PSD, I worked as a HERS Rater in Massachusetts for about two and a half years as well. This is my colleague, Bobby.

Mr. Desouza: Bobby Desouza, also a Programs Manager at Performance Systems Development. I think Michael did a good job summing up a lot of the work we do and we support the DOER as a subject matter expert regarding the energy code, base code, stretch code, as well as specialized code.

Mr. Rabinsky: Codes can get a little bit complicated, so Michael and Bobby are my phone a friend in the room. Have you had Green Communities presentations before? Did Chris meet with you?

Mr. Strange: Yes. Last year I think it was or maybe two years ago he came in and did a presentation.

Mr. Rabinsky: Great. So, I might go a little bit quick unless you have questions about the actual Green Communities designation. But I'll give you a summary or run down of it. First off, Green Communities, our division we consider ourselves, the hub of Massachusetts cities and towns for energy related matters. So, if you have matters that are related to energy

or having trouble getting in touch with somebody at the Department of Energy Resource, you have questions about anything please contact your Regional Coordinator, which in this case would be myself and we can help you answer your questions. So, not just the municipalities that are actually designated Green Communities but really any municipality. We want to work with you and help you out. Right now, this slide is incorrect, we have 298 green communities. So, of the 351 cities and towns in Massachusetts, 298 of them are green communities. In the next month or so we'll be designated another one. So, it would be really exciting if Ludlow were to come in. They could be number 300 in the state. We have another designation for green communities that we've launched in the past year or so called Climate Leaders and we have 28 Climate Leaders. About five of them are in western Mass. Since 2010, when the Green Communities Act was signed in 2009, since 2010 we've awarded close to \$200 million in grants through the Green Communities program. I listed your neighboring communities. Mostly your neighboring communities, actually all of your direct neighboring communities are green communities. And when you become a green community, you receive a designation grant and that designation grant is based on a couple factors. One is your population and the other one is your median income. So, that number, the lowest it could be, is 125,000. It goes up to a million dollars if you're a city close to Springfield. Springfield got 988,000. Worcester and Boston I think were capped out at a million. The numbers I was running quickly before this you'd probably be just under Belchertown around that area. Probably be between 155 and 160 if you were designated and then after that you could apply for competitive grants.

Mr. Silva: Just for reference, so are we asking you questions as you go along this?

Mr. Rabinsky: You may. Please hop in if you have questions.

Mr. Silva: Now, for instance, I look at Springfield, you say yeah, they got a million dollars what happened to all the years after that? They got pittance and there's a few years that are missing.

Mr. Rabinsky: The competitive credits cap out at \$250,000. So, that would be the amount that they would be able to apply for. So, whatever projects they applied for during that time they chose to apply for \$161,000 in that year. Usually, it takes them a little bit to complete a competitive grant. You can't apply for more than one competitive grant in a year, and you have to finish it out before you apply for another one.

Mr. Silva: And I went through these numbers so Palmer for instance, 26 years, no 16 years, what they got if you average it out per year is very small, very small compared to the costs. I'll go and then have a question after that.

Mr. Rabinsky: I think Palmer that's a good amount of money that they've received over that amount of time. I think if you ask Palmer, they were able to do some pretty good projects during that on their municipal buildings. I know they've funded a heat pump at a senior center. I think communities are generally very pleased with the competitive grants that we've awarded them over the years. And we as a Green Communities Program usually around 16 to 20 million dollars range is our small division is what we're able to award in grants every year. Divide that up around that's usually about I'd say 80 to 100 competitive grant applications that we're able to award every year.

Mr. Silva: So, the years that they don't have a grant is what was the reason that they don't have it? Cause they didn't apply?

Mr. Rabinsky: Yeah. Either they didn't apply. They didn't have a project that they wanted to apply for.

Mr. Silva: So, you have to have a specific project?

Mr. Rabinsky: Yes. These aren't just given towards them. They're able to use towards the projects in their energy efficiency plan. Projects that would support them on their journey to becoming more energy efficient. And they can't have an open grant when you apply for another one too. So, we want you to finish out your grant, finish out the project before you apply for another grant.

Mr. Alves: That mean complete the project? Or does that mean complete the grant application?

Mr. Rabinsky: Oh, the project. Yeah. So, we would reward you the grant; you start the project, completed the project, everyone's paid out, write a final report, and then in the next grant round you can apply for it in the next grant round.

Mr. Alves: Can I ask one question Mr. Chairman before I move on. You might get to this, and I looked at this ahead of time so if I'm misinterpreting this so in a slide or two ahead it talks about an energy reduction plan, reducing energy use by 20%. The cost of getting our buildings and our infrastructure to that point, how does that I guess if you were to look at some of these communities here, how does that upfront cost compare to what they're seeing on the backend. I guess put differently, how many years has it taken towns and communities to breakeven on what their initial investment is?

Mr. Rabinsky: Yeah. Not all communities make that five year. I think in one of my earlier slides I had written that 65 cities and towns have met the 20% energy reduction goal. It can be all over the place in terms of some of them have really easy projects to implement in order to save energy. There's a lot of what are called low hanging fruit and the communities that have been around for a longer amount of time there were projects to implement that were a little bit easier to achieve those savings. You could have an oil boiler that just has never been running properly and if you switch that out obviously that's a really big savings right there. If you've never done your lights in your community. If you've never changed them from fluorescents to LEDs or your streetlights or something like that, that's a really easy place to save energy. So, the payback in terms on a lot of these projects can vary greatly.

Mr. Alves: Maybe you can correct me, maybe I'm thinking of this backwards, so you only need to create the plan to reduce the energy, you don't need to realize that 20% before you start.

Mr. Rabinsky: Yes. As part of your application process, we want you to submit a plan that shows how you're going to achieve 20% savings. And like I said before, not all communities make that. And if you don't, we're not gonna say give us back your designation money. That doesn't work like that. We just want to work with you further to figure out the best way forward.

Mr. Alves: And then these grants can help us get there?

Mr. Rabinsky: Absolutely. That's the point of those grants like should be used to help you get there. Further questions?

Mr. Silva: I have thousands. I'll let you move on away from this now to.

Mr. Rabinsky: Are most of your questions about the stretch code cause I can kind of?

Mr. Silva: Oh, I have thousands. You're coming in at a very inopportune time let's say. I'm building right now on the stretch code. Yeah, nightmare.

Mr. Rabinsky: I'm happy to be here right now because I want to answer your questions about stretch code. Let's look at it. But you're in Ludlow?

Mr. Silva: No. I'm in stretch code. Ludlow is not stretch code.

Mr. Rabinsky: You're in stretch code.

Mr. Silva: I wish I did it in Ludlow.

Mr. Rabinsky: You're in a stretch code community. So, I think Chris might have given you a presentation on how to become designated. There are some other important ones aside from stretch code. You have to have as of right siting. I was working with PVPC on some of this and I think early on Ludlow had looked at becoming a green community a number of

years back and their legal counsel had said they had met that. We would need that letter resubmitted to us saying that yes, we still meet that cause we don't know if your zoning has changed since then. There's an expedited permitting process for the criteria 1. Criteria 2 relates to criteria 1. We mentioned the energy reduction plan that needs to be submitted. There's a fuel-efficient vehicle policy that needs to be adopted as well and I can give you a copy of that. It's just new vehicles that you purchase have to be in a certain miles per gallon. And then the last one is the stretch code. So, in Massachusetts out of 351 communities, 50 of them including Ludlow are still on the base code. So, 301 communities have adopted either the stretch code or the specialized code and I'm gonna turn it over to Michael.

Mr. Rossi: Thank you all so much for having us. Now to speak a little bit to energy code specifically and why adopting the stretch code could be beneficial is that a lot of the stretch code does is minimize life cycle costs in the construction. So, building code is really the primary policy for impacting new buildings. And new buildings that are built after 2023 are gonna represent 27% of all building spaces by 2050. So, new buildings are also easiest and cheapest to make 2050 compliant. So, Massachusetts has some really ambitious reduction goals and as part of that impacting new construction projects today will help make these projects more likely to be energy efficient 5 years from now, 10 years from now as we sort of hit some of those goals. And to speak to some of those goals specifically by 2030 Massachusetts has a legal limit to reduce greenhouse gas emissions by 50% when compared to the levels from 1990. And a big thing too is new construction market helps drive cost reductions in building retrofits as well. So, when it comes to the stretch code types of buildings that are impacted directly so residential new construction projects, low rise multi family projects as well as townhouse new construction. Additionally, there are some requirements for major renovations and additions that are either over 1,000 square feet or that alter over 100% of the existing condition floor area and as part of those, those types of projects would require a HERS rating. Which I'll talk about in a little bit more detail shortly of what that means, what that is, go into detail there. And then additionally, it does have provisions related to new accessory dwelling units. So, the requirements for accessory dwelling units are a little bit less stringent than other new construction projects. And then there is a note relating to additions and alterations to historic buildings where they actually do not require HERS rating if you're going in that path. So, when it comes to what is a HERS rating it does show it on the slide there but essentially the way I like to describe it is like a miles per gallon sticker for a car but for a house and the lower the score the more efficient the home. So, in HERS 100 is essentially equivalent to a new home that was built to a 2006 version of the International Energy Conservation Code. Which is a national model code developed by the International Code Council. And the Massachusetts stretch code and base code and all of our energy codes are actually based on the 2021 version of that code with Massachusetts specific amendments that go beyond what is in that model code. So, essentially the HERS 100 is equivalent to a new home that was constructed in 2006 by code and the lower the score the more efficient the design. And it's sort of a percentage better take there. So, a home that's a HERS 90 is essentially 10% better than a home that was built to code in 2006. Additionally, a HERS 0 or lower is actually a zero net energy home. And so in Massachusetts for new construction projects the required HERS index is like 42 under the stretch code where as currently under the base code it's a 52. Really what a HERS rating does is independent third-party verifier goes on site, collects data about the energy features of the home, specifically around the insulation, mechanical systems, test the ventilation systems and the duct work, collecting information about the appliances, any on site or Noble Energy generation they have, and other features like that, and essentially put it into an energy model that sort of spits out a numerical score that gives that energy rating. That's projection of the total energy use of the home before factoring in occupant behavior. This is what the anticipated energy used to be. Again, similar to a miles per gallon sticker for a car but for a house. The reason I mentioned HERS rating here is because it's actually a fundamental perspective piece and component of that stretch code. Right now, the way that the space code is structured is that there's a few paths to compliance. There's prescriptive path which is essentially here's everything in the code that you have to do. It's like a checklist of measures of things you have to complete in order to comply with the code. But the performance based approach which is actually fundamental to the stretch code where a majority of stretch code projects are gonna be actually is a performance based. And what that means is that you have independent third party verifiers going on site to look at the energy features of the home and make sure that the project is working properly. So, as part of that prescriptive codes don't always guarantee good installation, air and water tightness,

or that the thermal insulation is effective so when you're following prescriptive codes it's harder to have someone on site really looking at and paying attention to those details to make sure the homes built effectively. When you have small air gaps it can actually reduce the effectiveness of insulation R-value by 50% or more and also HERS raters as I said provide third party verification. So, they go on site, they look at the energy features of the home and help coach their clients who are typically often the builders or the homeowner and share opportunities for better air sealing. As well as things that they can do to help reduce their HERS index to meet the requirements of the code. In Massachusetts the HERS Rating requirements are laid out in the code as follows, so, if you're building a new residential mixed fuel home and that's a home that uses fossil fuels for space heating, water heating, cooking, or clothes drying, you have to achieve a HERS 42 if it's a residential new construction. If you're building a new all electric home and that's a building that doesn't use combustion equipment for space heating, water heating, cooking, or clothes drying, you actually get a little bit more flexibility and the requirements move from a HERS 42 to a HERS 45. There's also additional flexibility built into the code if you're using this new Embodied Carbon Credit, that was actually introduced recently back in February of 2025, that also gives a 3 point more flexibility on the HERS index if you're using low global warming potential materials for either insulation or concrete. And then additionally if you're building a new accessory dwelling unit the requirements a little bit less stringent on new construction where instead of building a home to a 42 you can actually build to a 52. If it's a new mixed fuel accessory dwelling unit and you add either solar or all electric you actually get another 3 points of flexibility on that score. And then finally for major renovations and large additions that are over 1,000 square feet that triggers a HERS rating requirement. For new mixed fuel renovation or addition HERS 65 is the value that's listed for there and this is actually equivalent to the values that are in the current base code. So, for our communities that are currently following the base code this is the requirement that is sort of alive in that way. Additionally, when you're building a large renovation or addition you get 5 points of flexibility either for adding a solar array on site as well as building all electric. So, that 65 score you have to meet could actually get up to a 75 if you add both solar and all electric to that project. And as we said there is some flexibility to meet the performance base standards as we talked about so there's that embodied carbon which provides 3 points of flexibility when you're using low impact materials. As well as flexibility for building all electric and solar in some cases as well. And we just want to note to that there have been some major updates to the stretch code that resulted back in February of 2025. And some of them actually included some exemptions and sort of made the requirements of the stretch code a little bit less stringent than you might have seen in the past. One of which is as it relates to historic buildings, instead of having to do a HERS rating, they actually can just note that existing ceiling, wall, or floor cavities exposed during construction are exempt from the HERS rating requirement, provided that the cavities are filled with insulation with a minimum of R-3.7 per inch for the depth of the cavity. So, that's one example of how the stretch code has become a little bit more lenient since you might have heard the last presentation on this. Another thing is the DOER actually clarified some of the requirements around additions where additions that actually add existing basement or attic spaces to the conditioned floor area of an existing dwelling unit due to changing the thermal boundary but not changing the building footprint or roofline do not require a HERS rating. So, this change actually did limit a lot more projects from requiring HERS rating here because if you're finishing a basement space despite insulating the foundation walls that finishing that space as is, is actually not going to trigger a HERS rating whereas in the past it might of. So, a lot more projects are exempt from requiring a HERS rating than previously because of that February update. But the only times when you'll have a situation where a HERS rating might be required is when you're extending that footprint of the building or extending the roofline by adding a dormer or something similar. But just insulating that attic space or that basement space itself, even if it's over 1,000 square feet, isn't going to trigger a HERS rating for your project. Additionally there was some clarification around how the requirements are there, so they actually sort of clarified it a little bit by saying that in order for it to trigger a HERS rating the work area has to exceed 50% of the existing project and additionally it has to exceed 1,000 square feet or exceed 100% of the existing conditioned floor area. So, what that means is for example, if you have a 800 square foot existing home and you're adding 900 square feet to that project that would trigger a HERS rating because you're adding more than 100% of the existing space. But besides that, it's also exceeding 1,000 square feet. And then additionally as part of that February update, accessory dwelling units were also added to the stretch code in a way where previously they were subject to the same requirements as would be required for

new construction of a HERS 42/45/48. But they actually reduced the stringency a little bit by requiring it to be a 52/55/58 including both standalone accessory dwelling units as well as attached accessory dwelling units. And that reason why there's a little bit less stringent than new construction is because when you're building an ADU, they're often times a lot smaller than a new home so as part of that the requirements a little bit less stringent than they would be. Because the impacts of things like air tightness testing is actually going to be a lot more significant in the smaller home compared to a larger home. And as we said, there's this new embodied carbon credit as well. Which again, is when you have insulation or concrete that meets specific energy targets, you can reduce the stringency of the requirements when you're using materials like that. And then as Mark talked about earlier some of the benefits of adopting stretch code, including some municipal access to grant funding, you build more energy efficient construction, energy savings or utility cost savings for the owners. So, whoever lives in the home is gonna have a lot less operating costs in their new home. And additionally, the building improvements also improve occupant comfort. So, a lot of homes that are built to the new stretch code requirements are gonna be a lot more comfortable to live in, less drafts, and safer in a way. And then additionally, there are some incentives available from utilities and Mass Save to stretch the savings from the stretch code even further. So, speaking to some of those incentives specifically we do have a slide that digs into them a little bit more detail but just to summarize it pretty quick so there's three tiers of incentives available to a new single-family project. There's the base tier which actually provides \$7,500 for a new home that's built without fossil fuels. Additionally, there's a secondary tier called Energy Star NextGen which awards \$15,000 for a project that goes above and beyond and meets that Energy Stars requirement there. And additionally, there's a \$25,000 incentive if you go beyond the base tier and the Energy Star tier and build a passive house which is a similar third-party certification program like HERS but for very, very energy efficient construction. And on top of that so, you could get from anywhere from \$7,500 to \$25,000 in incentives for a new construction project and on top of that there are some incentives available for market transformation adders. So, if you factor in new technology advancements you can actually get money just for doing those. So, for example, putting a wi-fi connected thermostat on your home can provide \$100 per unit when you're following the base tier. There's also adders available for things like induction stoves, certifications to energy stars standards, department of energy efficient homes program certification, as well as installing a ground source heat pump, as well as a split system heat pump water heater. So, by investing in new technology there are additional market transformation adders available as part of those Mass Save incentives here. There are also some multi-family new construction incentives available as well. I'm not gonna talk about them in too much detail but similarly there's the three tiers base tier, energy star multi-family new construction, and passive house and the amount you get per those is actually per unit. So, for low rise new construction which is building three stories or less it's 1,500 per unit. If it's a building that's four stories or more, it's high rise it's \$1,000 per unit and these savings add up over time so if you're building a new complex with hundreds of units that savings can be shown from that there. Then additionally, there is a higher tier as we said for energy star multi-family new construction as well as passive house which provide incentives too. As well as some of those market transformation adders we talked about for some of that new technology. To increase the incentives and make them go even further. And additionally, for renovations and additions for those kinds of projects there are some savings available as well. So, there's a base tier which is a pay for savings approach as well as a level 1 project, as well as a level 2 project. And the amount available for those homes is outlined in the slide as well. So, single family project for base tier there's ultimately a calculation that goes into what the incentive amount might be. But for a single family level 1 incentive it's \$20,000 for a renovation or addition and for level 2 incentive it's \$30,000 and additionally there are some of those market transformation adders for technology for that as well. I want to note to that we did and PSD did this a few years back we put together a cost analysis of meeting some of the requirements of the stretch code and what we did recently was actually remove some of the federal incentives that were previously available to projects that went away under the administration and kept in place the state's incentives available. So, if you're building a new small single-family electric building the estimated cost savings are about \$11,000 with benefits of that base tier incentive of 7,500, for net savings for those projects of about \$19,097. For a small single family electric home that's built all electric and that's actually done we sort of broke down how those costs were calculated in the next slide after that where we really dig into detail about a project built to a HERS 52 with the base code as well as a project built to a HERS 42 under the stretch code and sort of some changes we made to

the home between 1 section to the next to show sort of the cost differential. So, is it gonna save money, is it gonna add costs and sort of looking at what those different practices are there. And we also did some estimate on building a new small single-family home built with fossil fuels and we found that there is some additional added costs there mainly because incentives aren't available. So, if you're building a new small single-family home with gas the estimated additional cost is gonna be around \$14,000 as shown on that slide. And also when it comes to a large single family electric home, and now this is a home that's over 4,000 square feet of conditioned floor area cost savings are available as well. We estimate about \$3,000 for the total out of construction, sorry a savings of \$3,000 of total added construction costs with a \$7,500 incentive to be about cost compared to the base code savings of \$10,500. And then additionally for a large single-family home built with gas we estimate extra costs added to the project of about \$11,000 here and again a lot of that's due to no incentives being available to incentivize new gas equipment. And so, with that, I think that concludes the content we have in our presentation. Happy to open it up to any questions from folks on the committee.

Mr. Gennette: I have questions. First, Mr. Rabinsky, I'm really very sorry that I'm not there tonight. I'm a little under the weather. So, just a couple questions on that last thing on the incentives that you were talking about for the individual residents do those incentives get applied to any resident whether you're a green community or not? Or do you have to be a green community designated community for your residents to get those incentives you were just talking about?

Mr. Rabinsky: So, most of those incentives that were mentioned were Mass Save incentives and those aren't related with your green community. It really has to do with your utility. Ludlow's not an MLP. So, those would apply to Ludlow.

Mr. Gennette: Then my other question is when we talk about grants coming back into the town or when figures are giving for outlays that have been given to municipalities in the past, they've only included the green communities designated grants and competitive grants that haven't included these incentives, right?

Mr. Rabinsky: No. They do not include we don't include these incentives in there. Absolutely not. Just to clarify that, many of the projects that are applied for through the Green Communities Program, so if you're gonna do a new air source heat pump on your town hall or something those would also qualify for Mass Save incentives and one of the earlier slides I had shown shows how many incentives those projects have taken advantage of. So, those would also be eligible for the Mass Save incentive but those aren't shown on that amount either.

Mr. Gennette: So, as I understand it our taxpayers, our residents have been really upset lately with their energy bills because there's a lot of money going out towards green communities and incentives and stuff like that by law money has to come out of those from Eversource and National Grid. And then that goes to the DOER that reserves those monies for green communities. Is that accurate?

Mr. Rabinsky: So, Green Communities funding primarily comes from RGGI which is the Regional Greenhouse Gas Initiative. So, that's kind of pre, once it gets to the utility, those are really at the generation side of it.

Mr. Gennette: So, out of every Eversource and National Grid bill that's given to our residents, they're supposed to be collecting revenue that's given to the Green Communities grant program, right?

Mr. Rabinsky: No. That's done through RGGI. So, Mass Save, they collect funds through Mass Save that then gets used on Mass Save if that's what you're asking for. But we don't get our funds from Mass Save. Green Communities does not get funds from Mass Save.

Mr. Rosenblum: I just think that Mr. Chairman, 2,000 square feet, my home's not even 2100 square. It's not small. That 2100 square feet is not small. You're building a 4,000 square foot home that's big. That's Cislak. I mean most of the neighborhoods around here are probably eight, a thousand, 12 to 16 maybe. My house used to be I think about 800, it might be about

12 to 14 now with three additions on it cause apparently, I was told the garage was considered living space. I don't know how that happened. That's just a comment.

Mr. Rabinsky: These are new construction homes and a lot of the new houses that are being built has inflated a lot. I live in a 120-year-old house, it's 1700 square feet. I consider that big for me.

Mr. Rosenblum: I'm just thinking about the affordability portion of this because you build and things of that nature. Whatever your cost is you're passing along to the cost of the house in most instances, right? Cause you got to make your margin.

Mr. Silva: Part of my concerns.

Mr. Rosenblum: It just means we look at our median house in this, was it 348 now? 369. Which is my 1200 square foot home. So, now we're building these and we're selling 400, 500. Well, no, that's what I'm saying, we're just talking. By all means, it doesn't mean that I'm like, I don't like this or anything. It's just, I'm just sitting here thinking about it because all we hear about for us sitting here is we're getting taxed to death. The sewer bill, this bill, this bill, this bill, and everything is just kind of piling up and I don't know how much, how much room do we have for expansion anyways? I mean, I don't know.

Mr. Rabinsky: How many houses, that was one of my questions. How many?

Mr. Rosenblum: 7,300.

Mr. Rabinsky: Are you building per year? New home?

Mr. Rosenblum: I've seen like, what was it, 50, 55 before?

Mr. Strange: Yeah, there's been a lot recently.

Mr. Rosenblum: We had a low and then I think we had a pickup in the last year or two, maybe like 55ish, 60ish. We had that number before.

Mr. Rabinsky: And most of those are single family?

Mr. Rosenblum: Yeah.

Mr. Silva: Anthony, you got anything or are you done?

Mr. Rosenblum: No, I'm done.

Mr. Alves: Yeah. If I go back to this slide here, the qualification criteria. So, all of these need to be completed before the designation?

Mr. Rabinsky: Before, yeah. As part of your application. Which in the applications are due at the end of the year.

Mr. Alves: At the end of the calendar year.

Mr. Rabinsky: The end of the calendar year. Yep.

Mr. Alves: Is there the number that it's ordered in, is that the recommended order of operations or it doesn't?

Mr. Rabinsky: No. It's just how we assign them. So, criteria 1 and 2 are it's kind of criteria 1 and 1b, 1a and 1b because that criteria 2, the expedited permitting that relates to criteria 1 and I can go into that a little bit more detail. But it's expedited permitting for the function that's happening in criteria 1.

Mr. Alves: Yep. Okay. That's it. Thank you.

Mr. Gennette: I have another question if you don't mind Mr. Chairman, before you go. As far as the stretch code goes and being almost 300 out of 331 towns have already adopted it and I heard a conversation about the criteria that the state is trying to meet with other guidelines. Is the stretch code becoming more and more prevalent in the state code?

Mr. Rossi: I can speak to that a little bit. So, the state building code which is the 10<sup>th</sup> edition of 780 CMR, does include provisions that are in the 2021 version of that International Energy Conservation Code that I discussed about. Which is a model code with Massachusetts Amendments. In July of 2025 I believe the requirements brought the base code up to the same requirements as that model code. So, previously under the ninth edition of the state building code you could use the 2018 version of that model code. Whereas in July you have to use the 10<sup>th</sup> edition for projects. There are some differences in terms of the energy code specific requirements between the 10<sup>th</sup> edition and the stretch code relating to the energy code. I spoke to those a little bit. But to give a little bit more detail, the big thing is the HERS rating requirement is primarily under the stretch code. Under the base code, there is options for a prescriptive path available. And there are other things that are a little bit less stringent. So for example, one component of the stretch code is electric vehicle readiness. And that still is a requirement into the base code but the requirements for electric vehicles is a little bit less stringent. And then additionally, if you're following the base code and still using that HERS path the requirements are less stringent than the stretch code as well. Wherein the base code the requirements is a HERS 52 and under the stretch code it's a 42. The other significant requirement is under the stretch code, you do require balance ventilation system wherein the base code you do not. So, the base code you could use bathroom exhaust fans to provide whole house mechanical ventilation but under the stretch code it has to be either an energy recovery ventilator or a heat recovery ventilator.

Mr. Gennette: Is there an anticipation that the stretch code is going to eventually be adopted in full by the state?

Mr. Desouza: I could actually speak to that. This is Bobby Desouza. So, the stretch code typically is a code cycle ahead of what the base code is. So as Michael mentioned, right now the base code is on the 2021 IECC. The stretch code is based on the 2020 IECC but it takes a lot of elements of the upcoming 2024 version and puts those into effect. It's not always directly ahead. There are some unique amendments to the stretch code that may not show up in the 2024 version of the IECC. But generally speaking, a lot of the requirements are kind of a look ahead. So you'll find that the stretch code kind of steps up a code cycle base code comes close to catching up and then the stretch code continues to kind of step ahead a code cycle. So, a lot of the requirements you see in the stretch code now are likely to become base code requirements under 780 CMR 11<sup>th</sup> edition.

Mr. Gennette: So at some point, we're probably going to have to adhere to the stretch code anyway or does the town have some autonomy in that decision making?

Mr. Desouza: The town wouldn't have to adhere to the stretch code but if the town at a minimum would have to adhere to the base code and the base code is going to change, the building code changes, in a regular cycle. So currently right now the Board of Building Regulations and Standards is working on developing and adopting the 11<sup>th</sup> edition of their 780 CMR and that will use the 2024 I codes across the board. Not just the International Energy Conservation Code, but their full suite mechanical code, residential code, building code. They're gonna develop the 11<sup>th</sup> edition based off of that. A lot of the elements that are currently in the stretch code were taken from the 2024 IECC. So, you won't necessarily have to adopt the stretch code but a lot of the requirements that a base community would have to comply with would look very similar to what the stretch code is using today.

Mr. Gennette: Do we know if and just in brief, do we know if the Building Inspector's education is geared towards the stretch code?

Mr. Rossi: Yeah, we can speak to that. So, as part of the MASS Save Codes and Standards Compliance and Support Initiative, Bobby and I do provide monthly webinars to building officials across the state, monthly webinars as well as in-person events as requested. And additionally, we recently sent out a toolkit to all the building inspectors in the state who are on the stretch code with information. Like a packet of materials that helps with stretch code

compliance. So, a lot of the training that we offer as part of MASS Save does dig into a lot of detail about the specific requirements of the stretch code.

Mr. Desouza: And it's not just limited to code officials. We train HERS raters, code officials, contractors, homeowners. These are free, thanks to the MASS Save program. We offer all these trainings free of charge. And they do also include continuing education credits for code officials as well as CSL holders.

Mr. Gennette: My next question might be out of your purview or not, I don't know, but if you can talk to it that would be great. So, the contractors and everybody that has to meet code compliance throughout the area, if all the towns in the area are already meeting this stretch code, these contractors are probably just basing everything off of this stretch code. They're probably not changing their dynamics just for Ludlow. Would that be accurate or could you not talk to that, or no?

Mr. Desouza: Yeah, that I think would be on a contractor by contractor basis. If they have a great relationship with a HERS rater and they're already including them in the majority of their projects, I could see that being a scenario in which they would just kind of naturally roll that into their workflow. But some contractors may choose to just build prescriptively and eliminate that part. So, it would be on a per contractor basis, I think.

Mr. Alves: I have one quick one. Bobby, when you were talking about the updates of the new additions and such, or I guess this could be for any one of you, let's say we adopt a stretch code, new addition comes out the updates do we automatically revert to that new standard? So, our standards are always gonna increase.

Mr. Desouza: Yep. But they are two different codes. So, if you're a base code community, if the base code goes up, you're still following the stretch code.

Mr. Alves: You're following the new base.

Mr. Rabinsky: The codes are consistently updated. All codes are. Fire codes, everything. Changes happen. We want to update them based on new technology. Energy codes are the same thing. There's a lot of new technology and energy codes; there's a lot of changes being made. But yes, you would be updated, you would be on the new code when it comes out. A community can adopt the stretch code, and they can unadopt the stretch code. You wouldn't be a green community any longer if you had already gone through that designation process. But one of the things that I like most about green communities is we're a volunteer program. We're here, we wanna talk to you about it. There's a lot of misinformation out there about the stretch code. We want to be able to answer a lot of those questions, have that opportunity, so thank you for having us. But we are a voluntary program. We want the community to be on board with this if they wanna become a green community.

Mr. Silva: So, can you answer me why building inspectors and builders, and I've talked to quite a few, none of them think that this is warranted at all first of all. And I have an article here, it says that the building industry when are expressing concerns over increased construction costs, higher complex, sometimes confusing compliance requirements and potential negative impacts on housing supply. And that's absolutely true. The housing supply especially. An elderly couple that wants to now build a house that they're going to live the rest of their lives they'll have nothing to do. You build a new house, you wont have any expenditures for repair, for anything. They can't do it. They cannot, there's no way that they can build a house because one, has anybody seen a moderate house let's say that you're talking 14, 15, nobody builds those because the costs are there no matter what. So the costs are way up so you can't do it. A young couple that's getting married, they can't build a house. I'm talking about not even talking about low income obviously, I'm talking about moderate, they just can't. The costs are just becoming too expensive. I live it. I'm doing it now. It's costing me a lot of money. I just got a call today, another \$1,800 because HERS wants something special and HERS is not anymore 1000 a couple thousand, it's now what? How much? I don't even know cause he's gonna have to come back and do inspections. More costs. Everything's more cost. I have to put in, that you talked about the electricity, the uv, I have to put in the uv. I don't want uv. I'll never drive uv. Solar yes. I had to put in solar. EV, I'm sorry. Yeah, solar. The roof line had to be adapted to solar. If I don't

want solar, why should I have to put solar in there to adapt to it to the solar? I'm never gonna have an electric vehicle. At least I don't think, unless they come up with something really special. Why am I spending this money upfront to put this stuff in? You're talking about all electric this and sensor this, this, everything you're talking about, that's what I'm putting in. All electric. Electric everything. The heat pumps, everything. It's not cheap and these costs, these things that I see on here and I went over them I gotta say no. Maybe they were but it's very expensive now to do this. I actually had to change some of the rafters. HERS made me okay do my duct work under my ceiling down the hallway. This doesn't look very good. And then have to box it all encapsulate it all and the costs are just getting ridiculous. And this is why I'm frustrated with this and I'm absolutely shocked when I saw your report, I'm shocked that all these communities actually went to it. And I believe they went into it because they see the incentives talked to building inspector, including ours. I talked to a lot of them. The incentives are just not that great compared to what it's costing the poor guy that's trying to build a house. It just doesn't benefit. It might benefit down the years or whatever but some of the stuff you're talking about like you said I'm gonna get anyways. My contractor for the power they all tell me oh you're gonna get something for doing this and that. Well, I'm gonna get it cause they're a green community but you get it anyways so it just to me it just more cost, more cost, more cost. Not only more costs, you mentioned building more flexible than building or, no, it's even harder. To get the building permit it's harder than it used to be. I built the house just in, I don't know, little over 2,000, you know what, I had MASS Save in there nothing that they needed to do. It's fine. And it was under the old, old code right, in 2015. Fine. All of a sudden we going, okay, we got this code, now we got this code and now you didn't even expand on that is the specialty code, right? Every time you turn around there's a new code and you know what, who it costs, the consumer. It just costs the consumer more and more and more and it does. You can't build a house now, I don't think for under 500,000. That's ridiculous. The state sends us things, oh we gotta supply homes for the affordable people. Right? I believe Mrs. Hodgman over there just said that she's low income and not that she really is or isn't, I don't know, but it's getting ridiculous. We can't give housing. They want us to do housing and I get it from a lot of different areas. You go to do housing, like let's say you wanna do a housing, like we were talking about apartments. Oh my goodness. The only ones that can do it now are the big boys and the HAP and them that get the subsidized funds. To me, the costs just don't work. I dunno. I just don't.

Mr. Gennette: So, what is the cost to you, Manny? I'm asking you a serious question. If a house is built for \$500,000, what's your expectation that the stretch code would, what's the cost?

Mr. Silva: So, the cost it's difficult to analyze that because you get a framer, you get somebody that's gonna offer the frame. Framer's going to increase it because he's gotta do this or that so you really don't know what those are. I gotta say it's gonna cost me 30 grand more to do all of this stuff that and I wanted to do it mind you. I did. I wanted to do all electric but to make people do some of these things and have them pay because we're getting like I said, like I figured about 40, \$50,000 if you average it out per year. That's pittance. The community gets that but we're paying for it. And the community when we do stuff in our buildings we're paying way more than 40, \$50,000 to upgrade it as well, I think. We can't get contracts anymore. I just talked to Marc the other day about our contracts. We get a contract for a little itty bitty thing and they're off the roof. Everything is in the hundreds of thousand dollars just for a little something. It wasn't like that before all of this came through. It just wasn't, it was much cheaper. There's more here about the building industry that there are concerns. They have really a lot of concerns and if the stretch code is so good and I can't say it isn't bad, I can't say it's bad, I'm just saying the cost is just not what we should be doing. But the building industry, I think, would not be so adverse to it quite honestly. All the builders that come into my, the builders, insulation, my insulation guy, I don't even wanna tell you what he says. Why? Why is this and why are these communities, so many communities go into it. I just don't understand it. And then we need housing. It's all we talk about. Housing, housing, housing. We gotta build more housing. How can we? How can I. I wanna build a housing for some affordable, I can't do it. There's no way I can build a house and then have affordable housing there or people coming in. Right. I can't. Unless you get like half or something that gets subsidized from the state, but I can't do it. The costs are exorbitant. I got a mark over here because of HERS. I had to take down some.

Mr. Rabinsky: We can't be responsible for everything.

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Mr. Silva: Yeah, I had to take down some two by fours and expand it for the pipes because I gotta do high intensive insulation on my pipes to meet HERS. So, I have to do that, which is another \$1,800. Then we make these house so airtight, so airtight is so great but now unfortunately we have to have a fan running all 24/7. I don't get it. And I don't mean to lay it on you I just.

Mr. Rabinsky: Well, I mean if you're gonna lay it on us or someone lay it on us because we wanna be able to answer those questions too.

Mr. Silva: It's getting ridiculous. I, honestly, and then again third party. Now we used to have an inspection, ... great. Now we have to have an inspection. Oh, you gotta get HERS in here. The HERS has got to give you this and they gotta come back and every time they come back, it's not cheap and who knows where they're gonna go. They virtually have you, you have to have it. How do I know if the charges are any, well, that's another story.

Mr. Rabinsky: So, just real quick, a couple things. With the electric vehicle and solar ready, I know you might not want them, but future homeowners might and when they're integrated early on in the design or when they're integrated early on in the building process, it's gonna save many times over more than having to retrofit that later on. That's one of the reasons that, we're not asking you to put an electric vehicle charging station, we're asking you to have a slow for them. You don't actually have to put it in but keep an extra on your utility panel, have an extra slow for it, making sure that it's available.

Mr. Silva: And I agree. But I don't see any problem with them wanting. You go buy a car, an electric vehicle, you can make sure that that electric vehicle that you're buying, you're buying that retrofit. The company will come, send somebody over and put it in there. It didn't cost me money.

Mr. Rabinsky: But if you didn't have that slow in your panel, if your panel was full because you hadn't had that in there the cost is gonna be much more in addition to that which is why we're trying to build this into the code. Some will say it's kind of a consumer protection piece too. Is that we're trying to build things into the code for the long term so that we can meet our goals for the next 50, a hundred years for these buildings.

Mr. Silva: Like I said, I built my house, okay, years ago. I have expansive solar power. I paid for it and I built it. Should I have done it? No. I don't think I should have done it for, it's for me. But if for somebody else I did it. I paid for it. I just don't understand why upfront we doing this to ourselves. We keep shooting ourselves in the foot. We really do. And I feel bad for people that can't afford a house. They just can't afford it.

Mr. Rabinsky: Another thing is a lot of the costs that are in the building industry can't all be put on the shoulders of energy.

Mr. Silva: No, no.

Mr. Rabinsky: A lot of those are really outside of.

Mr. Silva: I mentioned the building codes keep increasing doing this. We need this, we need this and they just keep snowballing.

Mr. Rabinsky: A lot of those aren't directly related to the stretch code for sure.

Mr. Desouza: And if I may, one big difference between affordability is obviously a huge problem right now, a lot of the affordability issues that go into construction, you cannot find a return on investment. Building a more energy efficient home, while even if it increases the cost of the home by 1%, it adds up. But the operational costs of that home over time that are also felt by the occupant in the home are alleviated by reducing the energy cost of the building. So, there's a return on investment on that. So, that additional \$30,000 you mentioned, that's anecdotal. I can't tell you if that can happen on every home but by building a more energy efficient home, they're operating costs, their electric bills, their energy bills to operate that home annually, by reducing those bills, are paying down that \$30,000, that initial investment upfront. So, there is a payback on a more energy efficient home. So, if you

compare two homes side by side, one's \$30,000 more, but it costs \$2,000 less to operate on an annual basis. There is a payback to that where you're not seeing that with other aspects of the built home. Regardless of the lumber you use, there is no future payback. The insulation you use, there is no future payback. So with energy efficiency, there is some potential future payback. And the HERS rater is not gonna require you to use a particular product.

Mr. Silva: No, no, no the don't. It just like he was mentioning the percentages for it keeps coming down and down and I don't see that that is factual because I did this, it's all gonna be this, it's all gonna be electrical, so it should be like 55 or 60. I don't think that that was taken into consideration but that's neither here nor there. I'm just concerned with the cost and causing the complexity. What you mentioned, if anybody listened to you and you know your stuff, I don't disagree with that, but if anybody listened to you, you just made it even more complex. Because you said if this, if that, if, if, if, if, if, if, if, if, so.

Mr. Rabinsky: Codes are inherently complex.

Mr. Rosenblum: Mr. Chairman, and I think just in general, the consumer, the person buying the home is really looking at, their main concern is, mortgage rate and what my monthly payment's gonna be. So, those are the things they're looking at first. I think it's ancillary when you start thinking about electric bill and things of that nature but also the consumer, the person buying the home, the homeowner as to be diligent in how they're using their utilities. There's a lot to that and I think that, me honestly, I do. I have a spreadsheet right in here that goes every bill of every month what my deposits are to my bank for me. And I sit there and I go well, I'm supposed to have \$2,000 extra, which I never do, but I do go down it and I do look at all that stuff now. Back in the day when we first had the house, I don't think I looked at that stuff as much. It was just sitting there going, oh boy the mortgage payment. But I think upfront a lot of people that's what they look at. Now, they have to be diligent in order to get this return because you have to be smart about what you're doing in your home. You're not leaving every light on, you're not doing, you know what I mean?

Mr. Gennette: My issue with the whole thing is that these codes are coming whether we want them or not. You may not like what the stretch code is today, but it's gonna be here tomorrow. And we have zero opportunity to get the designation grant or competitive grants if we're not a green community. Adopting the stretch code that is eventually going to be put on the base anyway. It only affords us the opportunity in the green communities to get the designation grants available and the competitive grants. That's the problem. We're gonna do it anyways, Manny.

Mr. Silva: No. I don't believe that but okay, I'll take that under advisement. And these grants aren't gonna be there. The state somehow comes up with this. They flash this stuff at you and then as you go down the road they get smaller and smaller and smaller and they just. If they need money they grab it.

Mr. Gennette: So, we're gonna be Ludlow one more time and we're gonna be the last town to actually do anything. We're not gonna be proactive. We're gonna be reactive.

Mr. Silva: Yes.

Mr. Alves: This is a debate for another time.

Mr. Gennette: We're gonna wait until it's thrust upon us and not make a good decision that's gonna cost however much we could receive in grants. We're looking at about \$150,000 in a designation grant just for becoming a green community.

Mr. Silva: It cost you that anyway. Okay. That's fine.

Mr. Rosenblum: Well, Mr. Chairman, we're not voting on anything right now.

Mr. Gennette: Well actually, there is a vote if we were going to put it on the warrant. If the Green Community Designation Grant is warranted, if gonna pass, it's gotta go through town meeting.

Mr. Alves: We're not voting on that tonight.

Mr. Strange: Mr. Chairman, so right now we do have a stretch code warrant article in the warrant, which will be presented to the Board and then you guys can debate it, keep it in or take it out.

Mr. Alves: That's where I was going. That conversation was not for tonight. Thanks for the presentation.

Mr. Rabinsky: Can I add a few more things. Thank you. I would recommend speaking with local builders, I know you said you had spoken with some; the building inspector speak with other communities. Please speak with other communities about their experience with green communities. Speak with other building inspectors and builders that are in and about the region too, to get their experience. And if you have additional questions, please come back to us. I would like to address those. I mentioned there is a lot of misinformation about the stretch code. I would just like the opportunity for us ...

Mr. Silva: Have you spoken to our building?

Mr. Rabinsky: I have not spoken to your inspector. No.

Mr. Silva: I spoke to her and quite honestly, the incentives just are not great for what it's doing. So, I get that from her.

Mr. Gennette: That was our building inspector?

Mr. Silva: Yes.

Mr. Gennette: Because I talked to her too and that's not what I got.

Mr. Silva: Well, that's what I got. So anyways and I also working with another building inspector on the stretch code so and I will.

Mr. Rosenblum: Mr. Chairman, I see an agenda item in our future.

Mr. Alves: Can we ask the building inspector to come in on the night that we.

Mr. Gennette: I had asked her to be here tonight.

Mr. Strange: She's on vacation this week.

Mr. Alves: No. But she should be here maybe a week before we discussed.

Mr. Rosenblum: Before we close the warrant.

Mr. Silva: Or during that week.

Mr. Alves: Or at that meeting.

Mr. Strange: So, the night you guys, there will probably be multiple meetings about the first night.

Mr. Silva: Yeah. That'll be good to have her come in and speak on it. I mean, quite honestly, there's nothing in the world, you can tell me we're gonna get a million dollars tomorrow if we vote on this, I wouldn't do it. I'm just dead set. And I don't care that all the communities in Massachusetts are on board. I think, it's just, no, I don't see it. We got a hand up back there. Yes. Mrs. Hodgman.

Ms. Hodgman: Hi. I don't know if I heard this and I missed it. Is there a cost to becoming a green community from the town?

Mr. Silva: Cost? No.

Ms. Hodgman: So, you just accept it? No, I know that but.

Resident 1: You have to meet criteria.

Ms. Hodgman: You just say, okay, we wanna be a green community and you're designated that.

Mr. Rabinsky: As long as you've met all the criteria that are involved. And some of that is one of them adopting the stretch code, which is the one we're discussing tonight and there are some other policies. I should also mention there are in reports that you would have to do as well when you become a green community. I just wanna, I don't wanna. Want everything out on the table.

Mr. Silva: Yeah. Look, I'm all for it if people want it that's great. I just, I'm always looking out for the small guy, put it that way. There's a lot of people suffering in this town and this world actually and we just keep more and more and more. It's gotta stop somewhere.

Mr. Alves: I have another question, Mr. Chairman. Is there and you might not have the answer to this, that's fine. Is there a correlation between municipalities adopting or becoming a green community, adopting the stretch code and soon thereafter needing additional support staff in their building department to keep up with the requirements or administration?

Mr. Rabinsky: That's a good question. So there is, I would say some additional effort that needs to be done. It's usually it's with getting utility bills, responding to the annual report questions. We do have grants out there that are called REPA grants, the Regional Energy Planning Assistance Grants. They will fund planning agencies like PVPC to help with that. But then PVPC might need you to send them their bills so that they can fill it out. So, there is still some liaison that we would need within the town to assist with them.

Mr. Alves: Got it because that's a potential concern I would have. We become a green community. Here's 150 grand, here's a grant but we need a new hire and that's after salaries and benefits that's a hundred grand every year not when we get a grant in.

Mr. Rabinsky: You can use, most of the grants I believe are 10% up to \$10,000 for admin as well. So, you would be able to say we want Pioneer Valley Planning to do our reporting on the grant and then the final report, something like that but that's coming out of your grant. So, you have to decide how you wanna.

Mr. Rossi: Yeah. And speaking of that approach a little bit too, with the HERS rater, a lot of the benefit of doing a HERS rating as opposed to a typical prescriptive path is the intent of it is to actually take some of the burden off of the building official specifically by having the rater do the third party inspection that the building inspector would otherwise have to do. And now what the building inspector does is look at the report provided by the HERS rater at their final inspection stage make sure that the performance requirements that they made is better than what's required by code and you can pass it that way. So the intent of the, I know we spoke the complexity element of the codes as well, a lot of that third party inspector being on site is there for to help sort of navigate some of those nuances of the code as well and be that expert for you to help you understand what you have to do for compliance.

Mr. Rabinsky: So, Mr. Chairman, Board, thank you very much. Thanks for your time.

Mr. Silva: And I apologize for being so, but I've been going through some stuff that I am just appalled with the stretch code.

Mr. Rabinsky: I'd love the opportunity to speak with you more about this if you have other specific questions, please email them to me. We have a frequently asked question page too.

Mr. Silva: I'm building the house to the stretch code and believe it or not before I even knew the stretch code, I had previously had the permit to do it without the stretch code, but I let it lapse and I redid it. But that's neither here nor there. And I decided personally that I was going to do all of this stuff. It was gonna be all electric, was gonna be this. I decided personally not the stretch code telling me, oh you gotta do this, you gotta spend, you gotta

and I can afford it but I know and I have a lot of people, a lot of friends, there's no way they can afford it. There isn't.

Mr. Rabinsky: So, if stretch code were, if it were less expensive to build under stretch code, it'd be a lot easier to adopt in that. But the energy savings, the emission savings, that turn into dollar savings over time too, over the life cycle of the home, I think is what we're trying to have people focus on is that the home isn't just gonna exist in that one year that you're building it. It's gonna exist in a lifetime. So, that's what we're trying to focus on as a state and we're helping to educate the municipalities on that as well. But once again, it's a volunteer program and we just wanna be able to be here to answer questions.

Mr. Silva: If we can get the state to actually step up and say, yes, you will get \$100,000 a year and in writing so that we get in, not oh yes, you will get and then we don't get. They did that with CPA.

Mr. Rabinsky: You talking about with our competitive grants?

Mr. Silva: No, no, I'm saying if we get the state to add in that, you know what I mean? I'm not sure you could but we need the state to step up and help out here cause communities are struggling.

Mr. Rabinsky: Please continue to give us feedback. As I mentioned we are the hub not just for green communities but for other, if you have other questions, comments about energy, we want to be your liaison for that as well.

Mr. Rossi: And I will note too, in response to some community feedback regarding the stretch code the DOER did actually update the provisions of it back in February 14, 2025 in response to community feedback. So, the code does get updated from time to time based on public comments and factors. So, DOER is listening to folks when.

Mr. Rabinsky: And even in this case it got less stringent because the comments were that it was a little bit too stringent. We heard that feedback and modified the code based on that just to.

Mr. Silva: And the stretch code now, homeowner can't even build his own home. It's almost impossible for a homeowner to say, come in and say, I'm gonna build a home. It's almost impossible. Really. And before they could do that, it was, they cut costs, they cut all kind. Now you're gonna have to get a contractor, a gc, which is what, 18, 20% more.

6:15 P.M. – Judy Breault – Pond Committee Update.

Ms. Breault: So, I believe you guys got the presentation early, correct. So, just for your sake, I'm Judy Breault for the pond committee and we have Linda Nawracaj and Elaine Hodgman. So, the very first slide that you're looking at is, I just had to share because David Sady did a beautiful job with depicting how beautiful Haviland Pond looked this past fall and I have to say thank you to all of you and thank you to the Pond Committee because that's why it looks that gorgeous. And I'm not gonna go through every single slide, I'm just gonna really skim through. But I wanted to just make a note that our mission statement is here. We did update it a little bit because originally it was around education and monitoring and we've added in the improving and sustaining and keeping the education because we are continuing to do that. So, just a quick agenda. Welcome Linda. She has recently joined our committee. She lives on Murphy Pond and is now a happy Murphy Pond resident cause Murphy was one of the ponds we were able to treat at last year. Quick 2025 summary. I know I did send out a lengthier summary at the end of last year on each pond that we've been working on. But overall, every pond is looking a lot better and doing a lot better with the exception of Minechoag, as I constantly have to say and much to Bill Simons. I am doing two different routes at the moment and one of them is going to be appealing to the Conservation Commission. We have got to do something to that pond and if we don't, we're gonna lose it. So, I will be back to give you an update on that one at some point once I have more information. But just know we have not given up on Minechoag.

Ms. Hodgman: That invasive species is.

Ms. Breault: That's on Minechoag. And I'm sorry, what?

Ms. Hodgman: The invasive species is what's holding everything up.

Ms. Breault: I also wanted to just put a special note in here and a shoutout for the Haviland Pond decorating. I think if you drove by Haviland Pond in the month of December you saw the trees. A lot of great work done by one of our committee members. Julie and her husband Ted Markowitz, her daughter Andrea, and her husband Mario. And really special thanks to Bud Ellison and the Ludlow Fire Department because they were instrumental in us doing that. We had nine people that donated trees and these are specific donations. And last year after we did this, I think we had six trees last year, three people contacted us and asked us how they could be part of the sponsorship because they wanted to be out there. So, we put the trees up, we put signs up that say this tree was dedicated by so and so organization. So, really awesome publicity for that.

Mr. Rosenblum: Mr. Chairman, I texted Julie cause we go back and forth sometimes, and I know Mario and Andrea very well. And I just said something and she goes, oh, you want to do more? Yeah. I mean the whole idea was like get it even bigger. Cause remember it started with trying to put a tree on the island. Which you couldn't see with solar lights. Things about this big.

Ms. Hodgman: We had to start somewhere.

Mr. Rosenblum: But no, it's nice because I mean they're even still out there now. The lights aren't on and everything but at least it's still there for the seasonal aspect of it.

Ms. Breault: And that's because the snow, we haven't been able to get out there yet. The biggest issue we have with putting more up, we were at a little bit of electricity. Getting the electricity.

Mr. Rosenblum: Cause you're plugging in over to the, call it the pool house or whatever, the pond house.

Ms. Hodgman: Lifeguard shack.

Ms. Breault: So, if we get more electricity out there, we'll go back to stretch code.

Ms. Hodgman: Can we get a grant for that?

Ms. Breault: Well, we won't go there. Maybe some solar power.

Mr. Silva: Hey, well we can have bright lights.

Ms. Breault: So, again, thank you to all of them and I think it really accomplished what we wanted to do. But the next slide I really just wanted to give a quick oversight of the funding that we have been given through this process, through you guys being generous enough to help us do what we want to do and support this and really how we've used those funds. And I will tell you that even this year's request is significantly less. We are now at about five ponds with Minechoag in and out because we're still working on that one. But we are now at pretty much of a maintenance period for these different ponds. So, each year the funding should be relatively flat unless we continue to add additional ponds. So, I know I had put in the next slide pretty much what our 2026 funding request is. So, the \$29,000 that we're requesting, 23,000 of that is specific to Haviland, Harris, Murphy and Alden and I can give you the actual breakdown to that. And pretty much what those are, is they are based on the size of the pond. So, based on the chemical that they're using and the amount they have to use. For example, Alden Pond which was as you guys probably remember, was one of the ponds we were really concerned about doing. That the residents were concerned about doing the treatment. It was an invasive milk foil weed. They were ecstatic after it was treated because it was crystal clear. That pond is gonna cost us \$675 this year just to maintain it and keep that milk foil from coming out, coming back. The two biggest costs in that 23,000 is Haviland and Harris obviously because Haviland is probably our biggest pond and just to keep that algae growth and the weed growth down. And Harris because we've had two issues. We had

the invasive water chestnut and they have to treat that each year, so it doesn't come back. We were down to one weed, one water chestnut weed that they found in the fall last year, which is amazing because it was covering the entire pond. And then there's still algae. The biggest, biggest, biggest issue with Harris Pond is the water level. And I continue to work with Jamie and Jimmy Goodreau to try to get that dam fixed. The problem is, is that in order to do the dam that water level has to be really low so that the water's not flowing over. And when the water level's really low, it's either not an opportune time for them and they were trying to figure out how we could actually fix that dam themselves. Which is basically putting some kind of structure in the middle and being able to put some stop boards there. So, they have a plan. Now I just need the water levels to cooperate, which probably means it's the end of the summer again before we fix it. Which means the weeds continue to grow. So, unfortunately that's where we are at unless we were to spend thousands and thousands of dollars to get somebody in that could do that. From an investment perspective, we would be looking for to maintain those four ponds. I do still have money left over in the budget from last year, or I shouldn't say in our budget, but what was allotted to us last year for Minechoag because we are still working on Minechoag. And I'd like to retain those funds because I do feel like at some point we are going to be able to get that permit and I think we're closer now than we have been. They're talking about redoing maps of the different ponds and lakes for the Department of Environmental Protection as well as the National Heritage and Endangered Species and that's the one that has those quote unquote protected plants around. If they redo the maps, we can tell you that Minechoag has actually shifted. So, if it's shifted enough, they may say okay, those plants either will never be there or that the pond has shifted enough away that they would be protected. The other amount that I'm asking for, so on top of the 23 to get us to the 29 is about 6,000 which is an estimate for a survey to be done at the Westover Golf Course, which is the one off of Wade Pond. And that way we can do the survey, identify the weeds, identify the treatment plan and I know that's been a hot topic for that pond. And so, with that, I know I went to the budget meeting, I was a concerned citizen sitting there saying, okay, where is our budget this year? And is this even doable in the budget conditions we are in this year? \$30,000 may not seem like a lot of money to some people but it's a chunk of change to treat a pond. So, I've started exploring, are there ways that we can start raising our own money? We saw the interest in the Christmas trees, again, it's a \$60 tree versus, sponsoring a pond but I don't know how that works. And I guess I would ask all of you is it possible to either get a maintenance line item in our budget every year that gets part of the budget process and or can we solicit donations without being a 5013C and have, again, I talked to Linda Collette about the Celebrate Ludlow, how she did that, that was much bigger than what I could do as far as what she was saying is that you gotta spend money to be able to make the money. But I do think that as a committee, there are things we can do to get businesses and or residents and or fundraising to just make money to say okay let's sock away and maybe I'm coming in and asking for 10,000 cause I made 10,000 or something of that sort. So, I don't even know if that's a possibility.

Ms. Hodgman: We're looking for your ideas of what we can do.

Mr. Strange: Mr. Chairman, I think we can fit a 30,000 line item in the operating budget for you. Would you need any funds between now and June 30<sup>th</sup>?

Ms. Breault: I would because all of the ponds. I could push off the Wade Pond. Like I'd probably need 20 of that because most of the treatments happen in April and May and I can give you the exact numbers actually because I wrote them down here.

Mr. Strange: Mr. Chairman, would that be an addition of the 15 that you have left over?

Ms. Breault: No. So, what I'm thinking is I could probably use some of that. It's 23, so, even if I got 8,000, I could use the money we've put aside for Minechoag and then replenish that if we got a permit for that.

Mr. Rosenblum: Mr. Chairman, I had asked Marc about this just because this is something that kind of started three or four years ago maybe. And just in general I had asked Marc what we could get and I said can we go to 30 or 35,000 only because the fact is that, are you getting feedback from the residents that live around these ponds?

Ms. Breault: Huge. Huge.

Mr. Rosenblum: So, we've increased something, sorry, we've really enhanced something in the livelihood of the town and me personally I would really hate to sit there and say, well, sorry no we can't do anything anymore. Just because it is something like I said, I know Bill, Mr. Simon's right there, his backyard. The story of the deer getting stuck out in the weeds and things of that nature. I would be, to your point, as you had mentioned it, I'd be willing to do something up to about, this would have to go to town meeting, wouldn't it? No.

Mr. Strange: We would just put it in the budget.

Mr. Rosenblum: Just put it in the budget. Okay. So, I'm good with about 30,000 a year to have it as a regular budget item. Because just in general like you said that cost should come down a little bit but if something comes up that you need to do maybe, because I know that with and this goes to Wade, even though we're sitting there and we're saying it's the golf course, the problem is that those weeds are getting into his irrigation system. Which is strangling the water coming in which is making the pumps work harder and things of that nature and if his irrigation system goes with their enterprise fund about a million dollars, they're trying to replace that irrigation system. Which is gonna cost about 5 million. Which their enterprise fund can't do. So, if we can maintain the fact that we get that pond cleaned up to the point that maybe their pumps aren't working as hard, it's easier. I know that our past superintendent Ryan was out there in the morning in a boat pulling weeds out of the cause it basically comes to a screen into his pump house. So, that kind of helps with that investment for the community is that that pond is cleaned up to where it doesn't put a burden on the irrigation system. I don't have a problem with it. I would strongly suggest that we say yes to this because again it's something that we cleaned it up and then okay we let it go and then it's, pardon me, it's crap again. And we have overtime and every person will tell you in this town is that we have a problem with maintaining what we fix.

Ms. Breault: Right. And I will tell you that I have actually received two phone calls from two different realtors that have gotten my name associated with the Pond Committee to find out if and when we are fixing Minechoag because they're trying to sell homes on McLean Parkway.

Mr. Rosenblum: So, this increases the home value.

Ms. Breault: It sure does and I will also say that for some they're saying, hey, you know what, I'm paying to be on water and I'm not living on water, I'm living on swamp. You can attest to Murphy.

Mr. Rosenblum: Everybody knows where I stand with this. This is something that we kind of started together years ago with Julie.

Ms. Hodgman: With Haviland being cleaned up, we can get some lifeguards that actually wanna work there and we can open up the beach for swimming.

Mr. Rosenblum: If we give you 30 then now I gotta put about another 65 back into the budget for the lifeguards.

Ms. Hodgman: That's the recs department not ours.

Mr. Silva: It's not cheap anymore.

Ms. Breault: No, it's not and they need a lot more certifications. And I did as the rest of the presentation I obviously put our committee members. I also put some pictures in there because I just think the pictures speak volume for where we were. And I was actually going through and putting some pictures together for a discussion I'm gonna have with the Conservation Commission. But I found Murphy Pond and Murphy Pond looked close to Minechoag Pond, where you could walk across it. We treated that pond very late because the permit got delayed. If we had treated that, I mean, and you could still at the end of September, October, it was very clear. So, I'm really anxious for this year with all this snow and the melt, the water levels are gonna rise and I think it's gonna be a whole different view for people and more people.

Mr. Rosenblum: Well, cause yes, considering the fact that and since you've been doing these projects with the ponds, we've had minimal to no snow. So, now water tables gonna go up.

Ms. Breault: And the mud. And like I said, Haviland is just.

Mr. Rosenblum: Salt from the roads, oil from the roads.

Mr. Alves: Thank you for the presentation. I have some questions pertaining to the funding request slide. Marc, some of these are for you too, so I just wanna get the numbers straight. So, in that first bullet or in the first section there the last bullet says retain 15,000 from 2025 budget. So, the money doesn't, you can't retain the money year over year within the same line item. It goes back to the general funds.

Mr. Strange: Yeah. Well, I think some of the funds were allocated from ARPA or 40 R which do carry over.

Ms. Breault: I believe these were 40 R and so that's why I was told that they carried over.

Mr. Alves: Okay, so then it's not budget money. My question is on the timing of the request. How has this been done in years past in terms of the timing this request comes in and are we typically doing it within the budget or not? Because my concern is you're presenting your level two budget to us tonight. Right? So, we're 95% of the way done with the budget. We've had decision after decision contemplated on these numbers, and now we have a \$30,000 request coming in. That's not a knock to you at all. This is the process. We have deadlines, we have timing. So, certain decisions were made, certain people were told no and probably could of used \$30,000 and were told no. And now we have a request on the final night for that money. That's my concern.

Mr. Strange: Mr. Chairman, so, it hasn't been, the Pond Committee has been coming in every year with an update. It's similar to this and we've sort of made it work. We did put in a line item last year in the operating budget for the Pond Committee, which we had to cut out. That was a \$25,000 line item. I would say that if we can get a line item into the budget, that would obviate the problem of the uncertainty of late request for the budget. Considering where we ended up within our fiscal 27 budget I think we can get this in. If it was last year obviously again the line item got cut last year but that was gonna be the first time that it was actually in the operating budget. We'd funded it from 40 R and from ARPA before then. I think we're still sort of in the process of stabilizing the process.

Ms. Breault: And if I could just mention too, we have done this a little bit in the past where we say okay because I have 40 R funds because we need to do treatments in the spring like the April/May time period. If we were to do this and use that remaining 15,000 ARPA funds, it makes our request for this fiscal year a little bit less because I can do the survey of Wade Pond after July 1<sup>st</sup>. There's a couple of treatments that Harris Pond that happen after July 1<sup>st</sup> because the water chestnut has to be treated in August. So, I can adjust and I may not need that full 30,000 now till the end of June is what my point is.

Mr. Alves: Well, you wouldn't get it until July, that 30,000.

Ms. Breault: In the past we have. 40 R correct.

Mr. Rosenblum: But also being is three years out do you see it being 30,000? Because the thing is for us is if we're gonna budget it now and you say well we don't need this much now but then we have to increase it next time. I mean, personally I'd rather have it in there knowing that it's almost a constant, it's 30, we know that that number's set. And then we're not gonna go and put it at 12 and then next year it's 32. My concern would be is that if we put it to 30, again, if it's not used, it goes back into the general fund anyway.

Ms. Breault: I would estimate at this point that yes, we would probably remain around 30,000 outside of adding new ponds. We're constantly getting questions about can we do this pond; can we do that pond? And other than price increases from our vendor that may or may not happen, right? They're pretty consistent and I can go back and verify that if I say I need 30,000 a lot of times I go and say this is what I got, make it work.

Mr. Gennette: Mr. Chairman, so I'm kind of playing off of what Anthony was saying there earlier. I think, maybe I'm misunderstanding, what is your minimum budget that you need for maintenance? Not necessarily the projects for ponds because we can do other things for projects individual. A new pond comes online that you need to repair, and you need \$20,000 for it we can do a capital request for that. It's the routine maintenance that operating budget that really you gotta get paid for that to maintain the existing site.

Ms. Breault: I would estimate the 30,000.

Mr. Gennette: 30,000 at that. I'm all for it. Look, I love the Pond Committee. This is one of my favorite, favorite things that have happened in town. I think it's wonderful. I think people take care of their properties more when they see that we are taking care of our properties more. I think it's just a god send that you guys came through. And I'm really happy to hear that Wade Pond is on your register.

Mr. Alves: I wasn't done before. So, my last comment is I appreciate the work. I don't doubt the work, it's just the process and the timing that I'm not comfortable with. We have other departments that work looking for money, schools, people being told no. And when it's this late, I'm just not comfortable with that. That's all. But I appreciate the work.

Mr. Gennette: You mean for creating operating budget?

Mr. Alves: Correct. Within the budget. Yes.

Mr. Gennette: So, my recommendation would be to fund them as we have been for this year and put a plan in motion for the oncoming years if the operating budget permits, then we can put them on the operating budget at that time. But we can still fund them as we have been doing.

Mr. Alves: With what?

Mr. Rosenblum: We have to shift to the general.

Mr. Silva: Is there any more 40 R money?

Mr. Strange: No, we can't use it for that anymore Mr. Chairman. I'd have to ask Cheryl for recommendation of what account to take it out of. It sounds like we're looking at about 8 or 10,000 for 26.

Mr. Rosenblum: Mr. Chairman, so if we sat there and we said 10 for the remainder of this year.

Ms. Breault: And then the 30 would be in the July 1<sup>st</sup> to use from July 1<sup>st</sup> to June 30<sup>th</sup>, 2027, is what you're saying.

Mr. Strange: And just as one final thought, Mr. Chairman. If we didn't want to put it in the operating budget we could do a free cash article for it, right? And then look at maybe fiscal 28, putting it in the operating budget. Just an option.

Mr. Rosenblum: Mr. Chairman and to Mr. Gennette's point too is it, could it be an add in to free cash? Could it be an add in to capital, which is basically free cash.

Mr. Alves: Not an asset. What asset are we buying?

Mr. Strange: I don't think it would be a capital purchase.

Mr. Silva: Okay, so we're going to look at this and see which way we can do it and then bring it back to us or.

Mr. Strange: Up to you guys.

Mr. Rosenblum: So, Mr. Chairman, so we're looking at a summary. We're looking at 10,000 fiscal 26 and 30,000 fiscal 27. So, I think that we could make a motion contingent on you talking to Cheryl, figuring out the 10. And also if we wanted to add and I get what Mr. Alves is saying too, is it's late in the process but I think also it's being transferred over from 40 R ARPA now to a and we did have it in and took it out but now into a full fledged budget item. Cause I think that this is gonna be a one off to where we're doing it now but we know it's gonna be there in the future. Because again to put all this work into it and the work that you've all done and to look at the fruits of your labor and clean water or clearer water and then just to sit there and it's like a repeat of our parks and fields.

Mr. Alves: So, the 10 is on this year's that we're already in and we were just line item transfer that, is that what we're saying?

Mr. Strange: Yeah. I'd have to ask Cheryl. There's different line items. We have certain line items for other purchase services, professional services, things of that nature that we don't typically tap into.

Mr. Alves: So, can we do an analysis of that and see and work with the committee and maximize I guess what we're using in this year that's not spent yet and see how much work we can get done before July. Whatever's remained there right now I have no problem with. My concern is next year.

Ms. Breault: And I was gonna say the 15 in 40 R I can still use is what you're saying. And I will tell you, if we were to treat Haviland and Harris in the spring, Haviland is broken out to 8,000. That's what it will cost to treat that in April.

Mr. Alves: Sorry I didn't mean to cut, what else on that list do you think you can do before July?

Ms. Breault: We would wanna do Haviland. We'd wanna do Murphy which is 4,000. That's 12,000. We'd wanna, I think Alden, I'd have to go back and look at when the best time to treat that milk foil. But we may be able to push that one off a little bit. And Harris is gonna be treated a couple times, so I could probably push off the majority of the nine. Harris is around 9,900. So, I can push a lot of that off till July because that's the water chestnut.

Mr. Alves: I think the point I'm getting at Judy is the more we can do before July is probably more beneficial to where we're at now.

Ms. Breault: Yeah. If I can get, but if I use the 15,000, that's only gonna cover part of Harris and Haviland, and Murphy. And if I get the additional 10,000 I could do all of those and the rest would be done after July 1<sup>st</sup>. There's certain ponds, there's certain weeds we can't do until August and I would say that one is going to be Harris and possibly the survey of the weed assessment at Wade Pond. That can't be done until the summer and that is probably about another 15,000.

Mr. Silva: Okay. We'll try to work it. Is there a vote that we should take?

Mr. Strange: I don't think so.

Mr. Rosenblum: Let Marc and Cheryl do the math.

Mr. Silva: Ladies, thank you so much.

## **CORRESPONDENCE**

26-023 Ludlow Community Center -Notification of donations raised for the 75<sup>th</sup> Anniversary Campaign was \$91,556.34

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

26-024 – MMWEC – Pipeline Safety Public Awareness Program.

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

26-025 Elaine Hodgman – Letter of resignation from the Celebrate Ludlow Committee.

Mr. Silva: Thank you, Elaine.

Mr. Rosenblum: Thank you to Elaine Hodgman. She's done a lot over the years and met in various committees and is also not afraid to give her opinion, which is fine. I've known her since I was first elected and she's just a very good person and she cares about the town. So, I want to say thank you to Mrs. Hodgman and she's still on Pond Committee, so she's still involved.

Mr. Alves: Absolutely. She's very involved and thank you.

Mr. Gennette: Second and appreciate everything she does for Ludlow.

**Motion made by Mr. Rosenblum to accept the resignation of Elaine Hodgman from the Celebrate Ludlow Committee. Mr. Alves second. All in favor. Motion passed 4-0.**

26-026 Historical Commission – Notification of reorganization.

Mr. Alves: Dear Mr. Silva, the Historical Commission at its February 25, 2026, meeting voted to reorganize. The Historical Commission elected Brian D. Bylicki as Chair, James "Chip" Harrington as Vice Chair, and Karen Pilon as Secretary.

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

## **UNFINISHED BUSINESS**

## **NEW BUSINESS**

Town Administrator to present FY27 Budget proposal.

Mr. Strange: Thank you Mr. Chairman. Here to present the fiscal 27 budget. At least the Town Administrator's proposal. This is gonna look pretty familiar to those who came to or watched the public budget forum. So, first and foremost I just want to recognize the department heads and the staff for their collaboration in creating this budget to all of you and the finance committee for your support and your direction throughout the process. And especially to all the residents who attended the public meetings, made comments, asked questions, sent us emails with their perspective. It's really the public budget so we appreciate any participation that they can provide. Quick overview, we're gonna do an overview of the municipal revenue resources that are available, hit on prop two and a half, look at recent revenue trends for the town of Ludlow, and then take a look at a couple of pie charts. One with the fiscal 27 revenue by source and then the fiscal 27 expenditures by functional area and then we'll hit a couple of the a few of the budget highlights for fiscal 27. And then at the end we can certainly go through any line items in the spreadsheet that you guys have in front of you. So, the property tax levy is our primary source of revenue. It's the most significant source of revenue for the town of Ludlow, providing reliable funding for essential services and municipal operations. It includes residential, commercial, industrial, and personal property. Commercial, industrial, and personal property is also known as CIP and our property tax levy is limited every year by proposition two and a half. Our second largest source of funding every year is state aid. State aid is crucial to the town's budget, consisting of both unrestricted and restricted program aid. The support helps fund various municipal services such as education, public safety, and infrastructure improvements over time. Over time our state aid has really gone down quite a bit. We'll get into that a little bit more. This year our state, our local aid number went up by 1.4% but our assessments, which is also part of our cherry sheet, went down quite a bit. So, we're benefiting from that, but our state aid has been lacking for some time and that's across the state. Our third source of revenue is local receipts. Local receipts include revenue generated from excise taxes, licenses, fees, and permits. These funds allow the town to enhance public services and invest in

community initiatives. Some examples of local receipts include motor vehicle excise taxes, permitting fees, departmental revenue, investment income, pilot payments, charges for services, trash and recycling fees, ambulance revenue, and so on. And lastly, this sort of catchall category of other sources, other sources of municipal revenue encompasses free cash, stabilization funds, enterprise funds, and other funds. These sources proved additional financial flexibility and security for the town's budget. I won't play the video because you guys are familiar with prop two and a half. But prop two and a half is a Massachusetts law that restricts the annual growth of property tax levies for municipalities. It allows a maximum increase of two and a half percent from the prior year's levy plus any new growth ensuring that property tax increases are manageable and subject to voter approval for any amounts exceeding established limits. And this is a chart that shows really prop two and a half is working. So, this is a chart that shows the last 10 years of our property tax levy. And you'll see there's a gradual increase here from 2016 to 2026. Of course, that's limited by prop two and a half, the variations or a result of either low new growth or high new growth which increases the baseline for our property tax levy for the following year. And if you look at this trend throughout the state it looks exactly the same. Almost every community is gonna look like this gradual increase in our property tax levy. Which again means prop two and a half is working. So, then why are my taxes going up so much? Assessed values are going up. Assessed values are a product of the market not the town policy. As you see, as opposed to or a comparison with the prop two and a half or excuse me, the property tax levy trend you see this trend. This increase is exponential, which is a good thing, right? We want our biggest asset to increase in value. But that also means that our tax bills are gonna be going up. And again, this is a product of the market. This has nothing to do with town policy. Essentially, what happens and Manny can speak to this better than anybody, there's a review at the end of the year to see how much the sales, the sales price, the price points were for various segments of the market. And there's an evaluation done and there's a certain percentage by which the average house went up. For us it's been double digits recently and that's reflected by this increase in valuation that you see here. This is really the slide I think people should really pay attention to. This is our increase in our state aid from 2016 to 2026 and that is a very gradual increase. The orange line represents the percent of the town's budget represented by state aid. So, what's happening is inflation is the state aid obviously is going up very incrementally over those past 10 years. Inflation is going way up. So, what's happening is our state aid dollars are not working as hard for us as compared with 2016. And to illustrate this point, the Mass Municipal Association just put out a report entitled A Perfect Storm and it's a really good report. I'd recommend anybody who's interested to take a look at it. Since 2002, when ingested for inflation, unrestricted state aid has fallen by 25%. So, what that does is it puts a lot of pressure on our property tax levy. So, if our state aid numbers had been in line with even our inflationary numbers, we wouldn't of had the budget issues we've had the past couple years, this year being an exception. But this number, it has to increase and again every community is facing that issue. This chart is our local receipts trend. The light blue is what we estimated is what we budget and then the dark blue is what the actual local receipts are. You can see that we've been very conservative in our estimation of local receipts, which is why our free cash has continued to grow. And just reading here from the slide, local receipts are a vital component of the Town of Ludlow's revenue stream. The town has conservatively estimated annual local receipts revenue, which has resulted in healthy Free Cash reserves. And you'll see that in the next slide here.

Mr. Rosenblum: So, Marc, what year was ESSR fund given back? Was that over three years?

Mr. Strange: I think it was probably would've been a couple of them.

Mr. Rosenblum: It's probably actually 22. Probably in that 22/23/24.

Mr. Strange: Maybe 24 as well. So, in 26, yeah we haven't gotten our 26 numbers yet but yeah probably 23/24. And then this chart just sort of shows how much our free cash reserves have grown since 2022. And we don't want our free cash to grow too much cause that means we gotta make some adjustments in how we're allocating our funds in the operating budget but it's always good to have a healthy balance of free cash. So, just reading the slide here, other sources of revenue for the Town of Ludlow include enterprise funds generated by municipal services, free cash accumulated from previous fiscal years, and stabilization funds set aside

for future financial needs. Together these sources provide essential support for maintaining and enhancing the town's financial stability and operational capacity.

Mr. Alves: Can you go back, Marc? What's the orange line?

Mr. Strange: The orange line here really just has no value. So, I got these, this information is on the DLSA. It's a great site. So, I don't think there was anything to compare it to so I think it was just sort of.

Mr. Alves: That at zero.

Mr. Strange: Yes. And here is a graphical representation of our fiscal 27 expenditures by functional area. You'll see that our school department obviously is our largest expense at 43%. Employee benefits comes in second at 23% and then we have public safety at 12%. General government, which is basically town hall, is 6%. DPW is at 6%. Human services, which is senior center, vet center, and the health department is at 2%. Culture and recreation, which is the library, the rec department, and the historical commission is at 1%. Our debt service is at 3%, which is right where you want it to be. And then 4% and enterprise funds, our total budget including enterprise funds is about \$91 million. And then here's our breakdown of our revenue sources. Again, most of it is property tax levy. So, if this state aid number becomes a bigger part of the pie the property tax levy becomes less of a part. And again, there's a huge push now this year to continue to push this number to increase for all municipalities. So, here are some highlights. The good news is no proposition two and a half override request which we had talked about earlier on. No trash fee increase, no free cash to balance the budget, no employee deductible increase, and as we sit here, we have \$195,000 in excess capacity. A few points of interest, the school department increase right now is 3%. We have three FTE reductions on the town side, and we're adding in new positions. One Firefighter/EMT and then a recreation director. The total town department increase is 4.16%. The total town budget, including everything, is just over 5%. And there's our seven and a half percent health insurance increase which we really lucked out on this year. Obviously, Blue Cross blue Shield not covering GLP-1's for weight loss anymore was a huge part of that so for this year we'll take it. That's it. I don't wanna spend too much time on that. If you guys have any questions about the presentation, happy to field those. But I wanted to give you guys some time to talk about the line items.

Mr. Alves: Mr. Chairman, so when are we scheduled to vote? That's in April?

Mr. Strange: April. Yeah. I believe it's April 7<sup>th</sup> or 14<sup>th</sup>.

Mr. Alves: Okay. I don't have much in terms of questions now. I want to digest it a little bit more and obviously we have some time. One question. So, on the last slide there, health insurance was 7.5%. That's on the employee benefits line item. Which increased to 1.5 million. Is that 1.5 million all health insurance? How much of that 1.5 constitutes that seven and a half percent roughly? I'm not gonna hold you. Just want a feeling of it.

Mr. Strange: Probably, calculation like 800,000.

Mr. Alves: So, about half of it. Okay. I just wanna get a gauge for seven and a half percent, it's 800.

Mr. Strange: It's about 110,000 per point.

Mr. Rosenblum: And looking forward, what was it, was an 8% almost a million next year. Just looking forward.

Mr. Silva: Marc, any indication on what the assessment's gonna come in at? I know they should project a growth.

Mr. Strange: Yeah. Joe said new growth is coming in around 600-650,000.

Mr. Silva: 650. And the values we're gonna use, just a quick calculation. We're gonna use the values that are last year's plus the 600. We don't anticipate an increase? There's gotta be increase in value though somehow.

Mr. Strange: Yeah, I'm not sure about that.

Mr. Silva: He probably could give you a projection based on what's happened the last few years other than the reval portion of it or the adjustment.

Mr. Alves: You're talking what's in here or the year following?

Mr. Silva: No, no, what's gonna be the coming year cause we this budget and I just wanna look, we have this budget right now of 58 million and I wanna see what the assessment's gonna come in at and just to see what's happening with the tax rate at the interest. It's just a very preliminary, I mean binder, it's just very preliminary but it could give us a little insight on what's really happening. So, by adding last year's value plus there gotta be a percentage of an increase, we're having new growth, probably no adjustment cause they were adjusted for January 1. Unless there's another 10% increase, that could be too. Just a projection.

Mr. Strange: Yeah, I can ask them.

Mr. Gennette: Marc, do you have an idea of what you would like to plan for as far as insurance increase in the next year?

Mr. Strange: It was anywhere between 10 and 12% I would say.

Mr. Rosenblum: One and a half million. That's 12. Mr. Chair, I'm just asking this because the money would go their one way or another but the way its line itemed out, the high school turf field replacement. I know that we put a hundred thousand away each year. We've been doing that, what's that, two years now? Now we handed that over to the school department, right?

Mr. Strange: Yeah, I can't remember if this is the second or third year. School department's maintaining it with assistance from the DPW.

Mr. Silva: You mean the money we handed over?

Mr. Alves: That's on capital though. That's not within the budget.

Mr. Rosenblum: Free cash.

Mr. Alves: So, everything below there's free cash or a capital.

Mr. Rosenblum: So, then my other question would be this, out of say Park and Rec Stabilization Fund, would you be able to move 30,000 out and move it over in to Pond Committee?

Mr. Strange: So yeah, I mean we can, the number we're using right now for free cash is still an estimate cause we don't have a certification. So, we might just be able to just add 30,000 and still stay within our parameters.

Mr. Alves: Yeah. We might be able to do without shifting. If we're doing the free cash route, we might be able to do without shifting anything.

Mr. Rosenblum: Yeah, no, I'm just options to.

Mr. Alves: Yeah. Yeah, my concern before was just again throwing it against the levy with everything else. That's why I was asking the questions whatever we can do before July. Squeeze whatever we can out this year. But no, I wouldn't be oppose to that either if, once we get the free cash number.

Mr. Rosenblum: No and I get it. And just a clarification, cause I remember, I thought you and I had this conversation once, that 169,000 from the fiscal 26, was that the shortage we had last year?

Mr. Strange: Yeah.

Mr. Rosenblum: I thought, I don't know if, I might be wrong, but I thought we had the discussion that said we didn't need to do that last year. We did have to. It's down on the bottom. It says second from capital projects next line above. Because I remember we, it obviously town meeting, we were saying we're gonna be in the hole about 170. And then I thought at one point, not too long after that, because it was a concern with finance, I think last year, I think at one point the conversation was, is no, that we didn't have to. We weren't in the hole.

Mr. Strange: Yeah. That's right. Correct. So, once we closed out fiscal 25, we realized that between our new growth and just a natural increase in valuation of properties that we didn't need the 170.

Mr. Alves: This is just what was approved up front. You know what I'm saying. It doesn't take into account what changes dynamically through the year.

Mr. Silva: Marc, do we have in here the snow deficit somewhere?

Mr. Strange: So, the snow deficit really, really went up high. So, we're gonna have to use free cash. 250,000.

Mr. Silva: Oh, okay because it's gotta be raised right off the bat. The very first item in or second item in the recap sheet.

Mr. Strange: And with this latest storm, it might even be more than that. So, Jim Goodreau is estimating 250.

Mr. Silva: Oh, I thought it would be more than that.

Mr. Strange: That's on top of the 285 that we had. So, we're talking about 500 something thousand.

Mr. Silva: That's a number that we can raise arbitrary, not arbitrary, but we have to raise it on the recap. It's a number you gotta keep an eye on because if we're really close on our budget and all of a sudden now we come up and we gotta raise that right off the bat it's gonna throw us off.

Mr. Strange: I realize you guys got this late so we'll put this back on for the 17<sup>th</sup> and we can have a more in depth discussion on it if that's what you guys want to do.

Mr. Alves: Mr. Chairman, if I can, I think just generally, the departmental stuff in my opinion contemplates most of the stuff we talked about. Surface level, looking at it quick, it's seemingly all right. Once we get the free cash number and the items from capital and that's where my focus is shifting now to see what we can make work on the free cash end.

Mr. Alves: So, this won't change until we change it now unless there's some assumption that.

Mr. Strange: Right. So, our local aid number will change at some point. But this is your budget now, so any changes that are gonna be made unless there are changes that we saw that aren't decisions that need to be changed.

Mr. Alves: When do we anticipate the capital items in that review?

Mr. Strange: Capital approved, we had the recommendations last night. So, you'll have those on the 17<sup>th</sup>.

Board to approve and sign minutes from Select Board Meeting of February 17, 2026.

**Motion made by Mr. Rosenblum** to approve and sign minutes from Select Board meeting of February 17, 2026, with all members present except Mr. Alves. **Mr. Alves second. All in favor. Motion passed 3-0-1.**

Board to discuss and possibly vote to authorize \$3,485 in Building Infrastructure Funds for Town Hall flooring.

Mr. Rosenblum: Mr. Chairman, is this ACO?

Mr. Strange: Yes.

Mr. Rosenblum: And that's just for that office? Yeah, it's like a closet too.

Mr. Silva: Crazy money. That's what I was talking about.

Mr. Rosenblum: You gotta go tear it up, new sub, and then new floor. It's there, right? The money's there.

Mr. Strange: Yeah.

Mr. Alves: Is this the appropriate flooring for housing animals? Or is this, you see where I'm going? Is this gonna be the same request next year?

Mr. Strange: Yeah. Is it gonna get scratched up? Probably, yes. Certainly, quicker than another office. But that wouldn't be a reason to replace it, right?

Mr. Alves: Wouldn't. Right.

Mr. Strange: It would not. Right now it's just the dander and whatnot is getting absorbed into the carpeting.

**Motion made by Mr. Rosenblum** to authorize \$3,485 in Building Infrastructure Funds for Town Hall flooring. **Mr. Alves second. All in favor. Motion passed 4-0.**

Board to approve MIIA Wellness Grant for the Police Department in the amount of \$3,367.

Mr. Alves: Marc, so this is guaranteed or is this the application?

Mr. Strange: Yeah, no, we got it.

Mr. Alves: This is just like a done deal. Submit it.

**Motion made by Mr. Rosenblum** to approve MIIA Wellness Grant for the Police Department in the amount of \$3,367. **Mr. Alves second. All in favor. Motion passed 4-0.**

Board to sign contract with Retrofit for remaining FY26 Munis support.

Mr. Strange: Thank you, Mr. Chairman. This would be a contract with Retrofit which is on one of the state contracts and they are partners with ITP. ITP is the technology company that's been helping us with our Munis improvements and upgrades. This is a new contract with new expenditures that were not previously budgeted for. So, we wanted to put this in front of you all to get your blessing and that's why we invited Cheryl and Carrie because they're the ones who really been on the forefront of working with ITP. We'll be working through Retrofit. I wanted to give them a chance to sort of give you stories and reasons from the frontlines as to why it's so important that we get this funding.

Mr. Silva: Marc, can you just tell how much do we expect this funding to be.

Mr. Strange: This contract is for 63,000 between now and the end of the year. And that's approximately I think it's a hundred hours of support through the human resources module

and another hundred hours through our finance modules. And again, Carrie and Cheryl have been on the frontline so they can sort of give you a little bit of a better flavor as to why this is so important. So, I know Cheryl's on. Cheryl if you want to chime in.

Ms. Allen: Yes. I can just provide perspective from my perspective. So, I would like to provide clarification on why retaining ITP as our Munis consultant is necessary for the town. First of all, Munis is a complex municipal ERP system that impacts finance, payroll, procurement, revenue, and reporting functions. While staff can manage daily operations, system configurations, workload design, troubleshooting, upgrades and best practice implementation requires specialized expertise. ITP brings in depth knowledge of Munis functionality and additionally with ongoing system updates, module enhancements, and integrations. We just upgraded our attachment system in Munis to the TCM over the weekend, without ITP support we can't do it. And actually, yesterday and today I was working with ITP very closely to try troubleshooting and fixing bugs from here to there. But it's a very smooth transition with ITP's involvement through this whole process and having a dedicated Munis consultant I think it will ensure proper system configuration aligned with municipal finance law and audit requirements. Also enhance the efficient resolution of technical issues cause Rich is the IT support from ITP and from my own experience with before we had ITP to open a ticket with Tyler which is the owner of the software their own customer service it's not very helpful at all or efficient at all from my perspective. Yes, the customer service is great but when opening a ticket, you have your very specific question, and they are very general answers and most of the time it's wasting our hours in trying to figure out why what caused this and most of the time we wont get a solution in terms of how to fix it. But ITP gives another level of the support that resolve a lot of questions only personalized to Ludlow and they respond very, very quickly compared to how slow Munis can get back to us. I think relying solely on internal staff or vendor support for complex issues can lead to delays in efficiencies and the potential compliance risks. ITP provides proactive guidance, strategic system planning, which ultimately supports accurate financial reporting and smooths daily operations from my end. And I do know our bi-weekly payroll, Carrie can contribute on that part because I know ITP and Carrie's team worked months on that transition. Carrie, would you mind sharing your experience with ITP. From my financial ... in a daily operation my experience with them is always good and that's all I have from my end.

Ms. Ribeiro: So, basically, it's pretty simple. We wouldn't be where we're at right now with the projects and the efficiencies and optimization of Munis that we have made in the last 18 months without ITP. Because I'm gonna tell you there is nobody here, no employee in this town that knows Munis like they do. This is not a QuickBooks program, this is not, you can do YouTube videos and learn how to do it, most things you can YouTube and most things you can figure out. We have a very good staff. We all can problem solve but I will tell you I worked with a Timberline software in my previous employment, very, very hard to use and this is very similar. When you are looking for information in Munis, you're looking for a needle in a haystack. You have to dial down seventeen clicks and seventeen times and cross your fingers that you're getting the right information. So, I will say that it is a very complicated system. We have not stayed up with some of the updates that we were doing for many years. We went into the cloud three years ago now. Munis I'm told from ITP that Munis Tyler pushed this program into the cloud before they were actually ready to launch it but they weren't doing any updates and support for their older versions of the software. So, every municipality, city, town using this software had no choice. There was a deadline, of I think, sometime in 24 shortly after we upgraded to the cloud to go over. There was additional bugs in the system when that happened. So, when we went from the hard software being cloud based there was additional bugs that I think we've worked most of them out. But from optimizing Munis to efficiencies within I can only speak with HR and payroll, I will tell you that ITP has been instrumental in improving the HR and payroll functions within the town, the efficiencies and processes. We are in the height of it. I can't tell you right now exactly how much hours we are saving on personnel to do other things. I can't say that we're gonna be able to save one full time equivalent at this point. The goal is to save salary and benefits if we can and have people do other project based items instead of folding paychecks every week like we're doing because I will tell you the things that we do are very archaic. So, with ITP's help we have switched over to bi-weekly payroll, which doesn't sound like it would be a big lift, but it was. There's a lot of behind the scenes actions that need to happen in order for stuff like this to go through and it does. It takes months of work to launch something like this. I do wanna say, ITP is great, they're kind of leading us. They're the experts in the system

but the staff that was involved in this was also very instrumental because this also wouldn't have happened without the staff that was part of this so that was huge as well. Ready Forms, we've installed Ready Forms. We had an issue last year and I won't bore you with the details, but it was an issue with something printing on a direct deposit device. Just started, say it was regular hours, it was starting to print like jury duty hours. There was no explanation of it. Kelly at ITP says well, are you using Ready Forms? Nope. We're not using Ready Forms. We print all our checks on a piece of paper. Well, if you're using Ready Forms, you just go in, you edit it, simple solution. The way that we were doing it, it took hours and hours to figure out what was going on. So, now we use Ready Forms for W2's, 1095's. We're working on launching the employee self service program. We actually have a call tomorrow to finalize everything. I was just talking to one of the staff members in the office before she left, that's gonna be as of 7/1, well maybe not 7/1, it'll be a little bit sooner with the town, we're not gonna be folding advices anymore and giving people paper direct deposit notifications. Everything's gonna be online. You're at the bank, you're going for a loan, you can go on your phone and get all your wages and information. So, that's another huge project that they've been helping us launch. We have end user documentation. There's a lot of things that go into some of these projects. They supported W2's this year. Without our Treasurer/ Collector all hands-on deck they supported that process. We started doing accumulator gross verifies for the W2's for next year. So, at the end of the year, in the beginning of January next year we can basically just generate the W2's and know that they're correct. Whereas this year it was a little bit more cumbersome, but that was because of the accumulator gross verify that we started doing. We're working on payroll imports. We actually this week just today, Tara and Anita were on a call with Kelly doing payroll imports from the DPW and the dispatch payroll so that's an import sheet and the benefit of that is that it allows Tara, it frees Tara's time up. I'm not sure if you're aware of how the payroll works but excel spreadsheet comes over in paper or email, gets printed out, and Tara sits there and enters it all over again. So, that DPW and that dispatch payroll import that we just started today takes away that entering process again. So, these are steps that we're finally making in 2026 to become efficient, and this is just payroll. We've also worked on accrual tables with ITP. We still have to some extent the honor system but we're working on having all the accrual tables set up per job class and what everybody accrues for vacation, for sick, whether you're part-time, full-time depending on your class and what you get and also personal time. Personal time since I've been here there's been no, personal time is just honor system. You use the days and there's no way to track it. You can't look it up in Munis. It's not in there. ITP, Kelly, has put the personal accrual timetables in there and now we track personal time. There's a lot of things. We're doing a job class project right now. You hire a Town Administrator, this is the job class, this is what they accrue, this is their pay, this is the pay codes they get. If you hire an HR Director, this is their pay, this is their accrual tables, this is their pay codes they get. If you hire a Police Chief, so on and so forth. Right now, we're not using it that way. We're entering the person and then we're just matching it to the best class we can. So, we're definitely making improvements on that. We're cleaning, I can't tell you the amount of employee maintenance and cleanup that we've done in the last year. It's been unreal. And we've already seen the fruits of the labor with time savings and payroll. It used to take days. Now it's done very quickly. So, again I don't know, we have a lot of projects on the horizon and without this funding they're just not gonna happen and it would be a disservice to the employees, to residents, to stop it at this point.

Mr. Strange: Mr. Chairman, and so many complications behind the scenes. That's just the tip of the iceberg. But can you just talk a little bit about the overtime issue with the Big Beautiful Bill. I think that's something that it crystalizes exactly why we need the support.

Ms. Ribeiro: Right. So, I'm sure you're all familiar with the exemption on qualified OT with the One Big Beautiful Act that went in to affect last year, January of last year but technically the town and employers don't have to report those earnings this year next year for 2026. So, on your W2 for 2026 any overtime that is a qualified exemption will be listed on your W2. So, the W2s actually gonna change and there's gonna be another box there similar to deferred comp that kind of thing that you get now, that will actually be on your W2. That was one of the reasons that we had to do the accumulator gross verify that I talked about a few minutes ago in order to track overtime properly. So, not to get into too much detail of the law but the law basically says that it's based on FLSA. So, any overtime that meets the threshold of FLSA which is 40 hours or more, hours worked over 40, that's FLSA threshold to keep it simple. The overtime, so say you work 45 hours, those 5 hours the half time of that overtime, only

the half time not the full time and a half rate, just the half time, you're exempt from paying any taxes on that overtime. We have to track this now in Munis. It's very difficult. If we were a private employer and followed FLSA rules and laws and everything, it was a straight after 40 that's when the threshold kicks in and that's when we pay overtime it wouldn't be that difficult but we're not. We have I think 16 union contracts in town. You've got school, town. You've got different departments. You have different thresholds for public safety within this law. The threshold for public safety meeting those thresholds were higher than the DPW or dispatch. So, there's a lot of exemptions. I can show you the spreadsheet that ITP put together to figure this out for the hours that we reported for 2025. We weren't required to report the hours, but it was a best practice to give employees those hours that would be exempt and you probably need a degree to figure out how she came up with all these figures because of the payroll is just so complicated. And that was basically the whole month of January figuring that out. December and January. There's probably not a municipality in the State of Massachusetts or anywhere that you talk to that wasn't trying to figure that out. It was pretty seamless with ITP. We basically were able to hand out all of the employees that had any overtime that qualified, we handed them a memo with their hours and their amounts. So, next year, again, it'll be on their W2. That what you were looking for?

Mr. Strange: Yeah. A lot of that stuff is deeply in the weeds but just trying to give you a flavor for how complicated and how much of this stuff that we have to deal with, and I don't know how any town would do it or how we did it before we had the support of ITP because we don't know how to go on there and take everything in Munis.

Ms. Ribeiro: We're learning as we go. Certainly, there's a lot of functions like personnel actions and updating information when somebody's reclassified or a promotion. There's certainly things, a lot of things that we've learned from ITP that we're doing. We don't use them for every function. In the beginning we used them a lot for the basics, but we have a good handle on the basics, and a lot of its project based now. And when we have an issue or a problem and I will tell you that in my experience working with Kelly, Jen, Richard, Stephen, Maria, they've been great in resolving issues. So, like I said, I think it would be a disservice to not fund this.

Mr. Rosenblum: Mr. Chairman, is this in this budget here? What you're talking about? ITP? I see a line for it.

Mr. Strange: No. So, in light of this we increased the IT budget by 50,000 for ITP but this is in addition to that. This is for fiscal 26.

Mr. Gennette: Mr. Chairman, I just have one clarity question. I'm just wondering this is additional services, this isn't replacing Tyler.

Ms. Ribeiro: Correct. Tyler is the software.

Mr. Silva: Yeah. That's where I was going. Tyler's the software. I know part of Munis, I worked with it a little bit, but I got out right away. I said you know what, no this isn't for me. It's very complicated and I can understand where you're coming from. Tyler was part of the calls that I used to have to make sometimes for other communities. They're not where I worked for because it was just so complicated that they had to literally sit there and walk us through how to get the ... out. So, I understand how complicated it is. But are we gonna be transitioning away from ITP after this? Do you think we'll be able to now have it in order where we can take care of some of these issues?

Ms. Ribeiro: Yeah. Once we get through some of these major projects where ESS is one of them, the imports from Munis. I mean we need to get payroll imported into Munis. We have to move away from somebody entering payroll. Number one it's time, errors, human error. The more human touch you have the more errors you have so we need to get away from that. So, ESS, importing all the payroll, and having the accruals being accurate and finishing the job class project which we're in the middle of and doing some of the personal actions is really, I mean we have a list of what we want to accomplish with them. And yeah, this is not gonna be a forever project. This is gonna be some overflow in to next year but eventually we will, it'll probably be a once a quarter call, something like that with them.

Mr. Silva: Yeah. I can also say that, I don't know if most people realize that we've had a revolving door really happening between the accounting and collection and that's not good. Every time you get somebody new, they got to train on it. They got to learn it, so it's been difficult.

Ms. Ribeiro: And I also I will say I know Cheryl touched upon it a little bit too, Tyler support you're rolling the dice. You luck out and you get somebody that's great and that can help you with your issue but most times you get somebody that really doesn't know, doesn't give you good advice. They tell you something opposite of the person that you talked to yesterday. They don't get back to you. It depends. The support is not consistent. A lot of times they'll just send you say go online, look at the community forums and see exactly or the learning forums and see what other problems other people have and figure it out. That's basically what they tell you. But I will say too people might say well why do you stay with Munis, this seems crazy, right, agree, it does seem crazy, because there's very limited payroll software's and accounting software's that can do what Munis does for municipalities because it's so complicated. Because the amount of unions that we have, the way that we budget, you can't just go to a QuickBooks and do what we do. You just can't. And we have looked at doing other payroll platforms, but they haven't worked out. We signed a contract a few years back with another agency and never got the support, never got a signed contract so you're very limited in the options that you have.

Mr. Silva: They're a major company and most municipalities have Munis. Anthony, do you have something?

Mr. Alves: Yeah. I got a couple. So, just connecting the dots in my head too. Along where Manny was going and I guess where Bill's going too. This is for the rest of this year and it's coming out of where?

Mr. Strange: I'm not sure. We'll have to do and Cheryl can speak to this, but we'll have to do a year end transfer.

Mr. Alves: Like a line-item transfer. Okay. And then, so there's 50k budgeted for next year, that's all we expect?

Mr. Strange: So, Mr. Chairman, so the 50,000 is like a system administration support. So, when we have things that pop up, Munis is misbehaving we reach out to a gentleman, his name is Richard, that's for day-to-day support. There's another \$100,000 line item out of free cash in addition. So, this is like a piece and then there would be another project-based expenditure up to 100,000 out of free cash and then the 50,000 that's in the operating budget is for day-to-day maintenance.

Mr. Silva: Some of that money is also for Tyler for some of the support, no?

Mr. Strange: That's separate.

Mr. Alves: So, 150 is more in line with this 60k. See what I'm saying. I'm trying to straight line it for the year. So, within I guess for lack of better term weaning off of this over time after the projects and all that, what I'm reading there's no training involved in it. There's no line items for training.

Mr. Strange: There is.

Mr. Alves: I'm just speaking specifically to this. Unless I missed it. It says support, regardless I imagine there's some training occurring so that people are able to when we don't have the support.

Ms. Ribeiro: All the processes that we're doing like I talked earlier the day-to-day stuff like the updates to employees, employee maintenance, promotions, reclasses, all that we already have how to's. We already have manuals that they've put together for us. We've been working on that for how to and policy manuals within departments for years and we have those. So yeah, you could step in and you can do an update for an employee that had a promotion. I mean it's that simple.

Mr. Rosenblum: So, Mr. Chairman, do we have a system in town for like clocking in. Cause I showed Marc this, I'm actually on my Tyler Munis time and attendance which has my pay code, work group, all that stuff. Munis location stuff. So, like when we go into the city everybody has to tap their card. They get a card and they tap. It's down to the second too. So, right now it's basically if someone says yeah, I work 8 to 4:30 or whatever 8 12 you know whatever 4 18 you know what I'm saying. Cause this tracks it right down. I mean I can sit there and look at it daily and say okay this is what I have left for the week that I. I do 40 a week so it tells me you're at 39 and I'm going into Friday I still work a full day but at least I know where I stand. But it also does all the. This is probably where you're looking to go because it will also, I have a benefits summary. It shows me how much vacation time, how much sick time, if I have comp time and things like that.

Ms. Ribeiro: We can't do time and attendance. That's how we launch ESS. That's part of it.

Mr. Rosenblum: Yeah. That's what I'm saying. So, we're eventually gonna work towards that.

Ms. Ribeiro: Right. We can do time and attendance for certain departments but the imports we still have to import. Police and Fire, the payroll is just too complicated to do it that way. They're gonna have to be an import. Police might be able to do time and attendance, but I don't think so. I think it's gonna be more of an import and we're already working on that. But that's the goal. To get to exactly what you just talked about. You put your time in in the system. There's an approval layer and that gets approved and that goes to payroll and there's another approval layer and there's none of this. There's no excel spreadsheets. There's no formulas. There's no errors.

Mr. Rosenblum: Yeah. My time has to be approved. I have a superior that approves my time. So, basically what you're saying is we're getting for 63,000 a full time non benefited employee which could be another 30 grand really. No what I'm saying is that's what.

Ms. Ribeiro: Oh. As Kelly as a consultant.

Mr. Rosenblum: Yeah. Cause if we were to employ someone on the inside that had all this knowledge then we're paying them benefits are now 30,000. It's not 25 anymore. Munis is, I mean I work with it, it's a necessary evil that we have, it has to be. We need to make it more seamless.

**Motion made by Mr. Rosenblum** to approve for the remainder of FY26 Retrofit in the amount of \$63,000. **Mr. Alves second. All in favor. Motion passed 4-0.**

Board to discuss and possibly vote to approve Town Administrator's request to carry over one (1) week of vacation.

Mr. Strange: Mr. Chairman, my anniversary is March 14<sup>th</sup>. It'll be four years March 14<sup>th</sup>. It's pretty crazy.

**Motion made by Mr. Rosenblum** to approve Town Administrator's request to carry over one (1) week of vacation. **Mr. Alves second. All in favor. Motion passed 4-0.**

Board to discuss and possibly approve Contract Signing Policy.

Mr. Strange: Mr. Chairman, there's been some uncertainty about what Boards can sign what contracts, what authority the Town Administrator's has to sign contracts, and then the Select Board. We just wanted to put it all into a coherent policy to sort of set expectations for everybody. So, just quickly for the public. So, the Select Board is the sort of overarching authority and has the power to execute all town contracts as part of its inherent authority as the Chief Executive Officers of the town, unless otherwise set forth by statute or town bylaw. And the town bylaws Section 11, Section 2-39H, it says as the Chief Procurement Officer the Town Administrator can execute contracts without prior approval from the Select Board for procurements under 30B, which is goods and services. The Town Administrator is responsible for negotiating all contracts with town employees over wages, etcetera, subject to the approval of the Select Board. The Municipal Golf Course Commission is authorized to

make all contracts and agreements for a term of not more than three years necessary or incidental to the performance of its duties and the execution of its powers under Special Acts of 1974 Chapter 600. To employ such agents and employees as they may be necessary in its judgement and to fix their compensation and to do all acts and things necessary or convenient to carry out the powers expressly granted in this act. Which essentially means the Golf Course Commission has the authority to make all contracts and sign all contracts that pertain to the operation of the golf course. Chapter 5 here says no Board or Officer shall make any contract on behalf of the town, the execution of which shall necessarily extend beyond three years from the date thereof. Which is just a memorialization of the fact that we cannot enter into contracts more than three years without town meeting approval. And then the last provision says this policy shall not affect or preclude any Town Officer, Board, or Committee or Commission from entering into a contract where such authority is explicitly provided by law or such authority has been explicitly delegated in writing or permitted by law. So, an example of this is we had a question with respect to a contract in the Health Department. So, the Health Department is hiring a new town nurse, and the question was who signs the contract with the town nurse? And according to the town bylaws in coordination with the state statute, the Board of Health has the authority to enter into an employment contract with their employees. Anything else beyond that, the Select Board would be the signing authority for offering any contracts pertaining to the Health Department. So, into the weeds a little bit there but you can see how there's some moving pieces there and we just wanted to put it into a contract or a policy for.

Mr. Rosenblum: Mr. Chairman, in its current state what about Rec Commission? Because if they were to hire a rec director.

Mr. Strange: They don't have the authority.

Mr. Silva: But that's hiring.

Mr. Strange: Yeah. Well, let me say this, let me retract that.

Mr. Rosenblum: Cause they can, the Golf Commission can hire the golf pro. That's what happens.

Mr. Strange: Correct. So, the Golf Commission has authority specifically stated in, there's a Special Act. For the Recreation Commission we would have to defer to the state statute, and we'd have to do some research and see if there's specific carve outs for the Recreation Commission whether they can contract directly with their employees. But again, that's an example.

Mr. Silva: Just exactly what I had mentioned several years ago. I was kind of concerned that there's contracts being signed out there and binding the town without the Selectmen even hearing of it and I found that to be very not right let's say. But then you mentioned that three years now solar programs are 20 year so they are 20 year agreements. So, I'm just wondering, I believe they have special legislation because it is a solar program. The whole solar industry that it can be done but I would find out about that if it does have to go to town meeting because I don't think it does cause that could be problematic. And I know I used to bring them to the Selectmen in Wilbraham for them to sign. Any solar after I negotiated. The other thing I think we might wanna find out Marc is that those that do have contract and were signed by the assessors, I would find out from maybe town council if we have to rectify those.

Mr. Strange: Mr. Chairman, we had you guys resign all the pilots. There's another one coming up with MMWEC.

**Motion made by Mr. Alves to approve the Contract Signatory Authority Policy. Mr. Rosenblum second. All in favor. Motion passed 4-0.**

## **TOWN ADMINISTRATOR'S REPORT**

Mr. Strange: So, the town's website now has a chat agent feature that's designed to make finding information on the website easier. On the front page of the site, in the lower right hand corner you'll see a feature entitled Ask Ludlow. We encourage visitors to the website to use this chat agent because the repository of information improves with every inquiry.

Meaning the more that we use the agent the more effective it becomes. We're also working now on a phone chat agent which will use the same information for people who call in to the town's main phone line. The goal here is to sort of intercept some of the foot traffic and the phone traffic in terms of customer service calls into our town offices. And it'll also give residents an ability to get access to information 24 hours a day. Summer camp in speaking with the health department today it sounds like the Whitney Park summer camp will be opening this June which is welcome news for many but there's still much room for improvement for our campers and families. And we'll be working with the Health Department and the Recreation Department for some time to come on that. Quarterly sewer billing. So, members of the DPW team and I will be meeting with Springfield Water and Sewer Commission on Thursday to collaborate on how best to change the town's annual sewer billing practice to a regularly scheduled quarterly billing. If we can achieve that change residents will be able to count on regular quarterly billings that are more manageable and easier to budget for. And then lastly, 63 Chestnut and 54 Winsor. Josh Carpenter and I are working on a grant application for real estate technical assistance from Mass Development to conduct a feasibility study for these buildings before moving ahead with demolition planning. We thought it was in the town's best interest to give these buildings one more shot at redemption.

Mr. Gennette: Marc, not a question on anything yet in your treasurers' report I'm just wondering if you have any anticipation of certified free cash anytime soon.

Mr. Strange: So, we were hoping to have it by March 1<sup>st</sup>. Obviously, that didn't happen. We're working with Mass MuniFin and our accounting consultant to try to finish it up. There's some batches that have not been posted into Munis yet, so we need to finish those up. So, we're hoping maybe in the next couple of weeks. My hope is that with a new Treasurer Collector and one who's very experienced that we'll be able to get our free cash certified certainly by March 1<sup>st</sup> in the coming years.

#### **BOARD UPDATES/MISC**

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

Mr. Gennette: Mr. Chairman, you alluded to capital planning earlier. Yes, we did finish our review, and our recommendations are in the Town Administrator's office. You'll probably see those at the next Board of Selectmen meeting. I'll go through what was approved, what wasn't approved. It was a pretty thin year, so it was easy to cover the capital requests.

Mr. Rosenblum: Mr. Chairman, there will be a Mobile Home Rent Control Board meeting this coming Monday, March 9th at 6:30 P.M. in this room here, the Select Board meeting room. Discuss rent.

Mr. Gennette: Mr. Chairman, I have one more. I apologize. I forgot. The Superintendent Search Committee has ended. We found four viable candidates to put forward to the School Board, and they will be interviewing those candidates. They haven't posted a date yet I don't think but shortly.

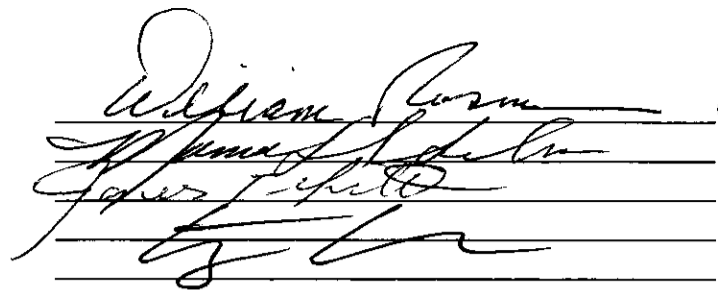
#### **CLOSING COMMENTS**

Mr. Alves: I wanted to highlight the pamphlet we got about the Boys and Girls Club. It is their birthday celebration week. They have free classes and programs all week for folks including open swim tomorrow evening. And I will be in that pool with my daughter. So, anybody has anything Town business, you can catch me in the pool tomorrow. There's a lot of stuff on there. There's pickleball, there's a bunch of stuff. Kids, adults, everything. And again, just going back to this budget, I know we'll talk more about it in depth, it is encouraging to see the beginnings of funding towards our parks and that we'll continue. Next meeting I'll have. Marc and I have been working hard on some stuff. Next meeting I'll have some updates hopefully to share.

**Motion made by Mr. Rosenblum to adjourn the Select Board meeting at 8:42 P.M. Mr. Alves second. All in favor. Motion passed 4-0.**

**March 3, 2026**

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