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Town of Ludlow, Massachusetts
Finance Committee Meeting

Minutes of September 16, 2026

Meeting began at 6:00 p.m.

Members Present: Chad Mullin, Susan Boyea, Becky Elias, Michael Kelley, Mike Kelliher, Aneta Lombardi, Mike McGrath, and Brandon Quiterio.

First Order of Business: The Pledge of Allegiance

Mr. Mullin asked the members to introduce themselves.

Ms. Elias stated she has lived in town for 3 years and her trade is banking and finance. She would like to learn more about Ludlow and help out.

Mr. Kelley said he has been on the committee for a number of years. He has been in banking for over 26 years.

Mr. McGrath stated that he has been a resident for 12 years. He was in insurance for over 30 years.

Mr. Mullin stated he has been a resident for 28 years and has been on the Finance Committee for just over a year. He was also on the School Committee for 12 years. He is the Director of Operations for the Baystate Regional Cancer Program and Baystate Health.

Mr. Kelliher is a recently retired dentist. He was on the school committee for years and has now been on the Finance Committee for a few years.

Ms. Boyea has been on the finance committee for close to 40 years and is a retired educator.

Mr. Quiterio is a CPA focusing on financial insurance and has lived in Ludlow his entire life.

Ms. Lombardi has been on the Finance Committee for about 5 years, a Ludlow resident for over 20 years and is finance in banking.

Mr. Mullin explained that Mr. Strange has resigned from his position as Town Administrator and Ms. Ribeiro will be the appointed interim Town Administrator for the time being. She is currently the Director of Human Resources as well.

VISITATIONS:

Sean McBride, Chairman, Westover Golf Commission

Mr. McBride explained that there is a concern about the gas and diesel line items of their budget. He explained that when the budget was put together, across the board it was level-funded. They budgeted \$20,000 for gas and \$12,000 for diesel. Last year they spent 100% of their gas and 50% of their diesel. As of September 3rd, they have expended \$7,500 on their gas and \$4,000 on their diesel. They do not want to deficient spend. The cost of diesel was \$2.51/gallon last year and gas was \$2.20/gallon. This year, the cost of gas is \$3.42/gallon, and the cost of diesel is \$5.65/gallon. Mr. McBride wanted to be sure the Finance Committee had a heads up on this issue. A lot of other products that the golf course orders are petroleum based as well and may be affected. Gas and diesel purchases will fall in October and then increase again in March or April.

Mr. Kelliher does not believe the golf course will be the only department that is going to have these issues, but thanks Mr. McBride for giving them a heads up.

OLD BUSINESS

Committee to review current Fiscal year to date Munis Expenditures:

Mr. Mullin is going to ask the Town Accountant to explain further questions the Committee has tonight.

Mr. McGrath asked to explain what the g/l code 01211121 in the fire department is for? He also asked why line items for auto, property and public officials for insurance are listed twice. He would like to know if the town has excess coverage as well.

Mr. Kelliher did not like the answer he received when he asked why the Town's payroll was now being encumbered. Other towns do not do this, and he is going to suggest that next year, this is not done this way. It makes it very difficult to see where the budget is for each department also. He would like the Town Accountant to attend the next meeting for more explanation.

Mr. Mullin is going to request the Town Accountant be at the next meeting in October for more explanations on these questions and the encumbrances.

Moved by Mr. McGrath to approve and sign the minutes of July 14, 2026, seconded by Mr. Kelliher. Vote 8-0. All in favor.

NEW BUSINESS

FY28 Budget Calendar Process:

Mr. Kelliher does not believe anyone liked the way the budget process has gone over the past few years. The department heads need more control of their budgets.

Ms. Boyea believes too much was taken away from the department heads.

Ms. Elias asked who was responsible?

Ms. Boyea stated that they might have been responsible for the level one budgets but after that others were cutting their budgets and not letting them know.

Mr. McGrath asked if the five-year look back could happen?

Ms. Lombardi asked how the health insurance is budgeted?

Mr. Kelliher stated that it's his understanding that they budget as if every town employee is going to take the family plan and then they use the excess for transfers. This should be budgeted more appropriately in the future. He would also like to have the department heads more involved in the budgeting. Now that Mr. Strange has resigned, he does not believe that there will be a new Town Administrator until at least the end of the year. Therefore, this year is going to be a very difficult year for everyone.

Ms. Elias asked if Ms. Ribeiro is going to be up to the task of stepping in as interim Town Administrator because typically HR and Finance are not the same.

Mr. Kelliher stated that she has been the Assistant Town Administrator for a year or so and has been in HR for quite some time.

Mr. Mullin believes Ms. Ribeiro is pretty knowledgeable about the town and has worked with a lot of department heads over the years. He asked the finance committee if they would like the department heads to come in and present their first pass?

Ms. Boyea stated that in the past the Finance Committee didn't meet until February and they would meet every week. They were already into level II budget by then. This gave the Finance Committee a better understanding of what the departments are looking for.

Mr. Kelliher stated that in the past the Finance Committee was able to take a deeper dive into the budget and help the department heads with cuts, etc. He suggested a joint meeting with the Select Board in the next month or so to go over the procedures.

Mr. Mullin is going to try and schedule the joint meeting with the Select Board.

STM Warrant Discussion:

Mr. Mullin explained that the Select Board just closed the Special Town Warrant last night. We don't have the town articles yet so once they are received, we will need a meeting. We will schedule one for September 30th. He will be away on October 5th, therefore someone else will have to attend the Town Meeting for recommendations.

CLOSING COMMENTS

Mr. McGrath asked about the tax collections being behind? He'd like to know if they are caught up.

Mr. Mullin will add that as an agenda item and have the Town Accountant and Treasurer in for the next meeting in October.

Mr. Kelliher would like more explanation on the accounts receivable and where the taxes are as far as how old they are and how long they've been outstanding, etc.

Moved by Mr. Kelliher to adjourn the meeting, seconded by Mr. Kelley. Vote 8-0. All in favor.

Charles · Chairman

Becky

M

myl

H. H.

Susan

Mick

Ludlow Finance Committee