



RECEIVED
TOWN CLERK'S OFFICE
2026 APR -2 P 12:28

Town of Ludlow, Massachusetts
Office of the Select Board

AGENDA
SELECT BOARD
Select Board's Conference Room
April 7, 2026
5:30 P.M.

EXECUTIVE SESSION – 5:00 P.M. – To discuss strategy with respect to collective bargaining or litigation if an open meeting may have a detrimental effect on the bargaining or litigating position of the public body and the chair so declares – LATOSS

Board to approve and sign minutes from Executive Session meeting of January 6, 2026.

Board to approve and sign minutes from Executive Session meeting of February 3, 2026.

5:30 P.M. – CALL TO ORDER/PLEDGE OF ALLEGIANCE

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.

BOARD TO REORGANIZE AFTER ELECTION

5:30 – 5:45 P.M. – PUBLIC COMMENT

VISITATION

5:45 P.M. – Karen Sunnarborg, Housing & Planning Consultant – To provide update on the Housing Production Plan. Board to approve and send to State for approval.

6:45 P.M. – Linda Nawracaj – Pond Committee – Update & request for funds.

CORRESPONDENCE

26-32 Letter of Resignation from Manny Lopes from the Zoning Board of Appeals.



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

- 26-33 Letter from Valdemar Rodrigues requesting to be appointed from an Associate Member to Full-time Member of the Zoning Board of Appeals. Board to post the vacancy.
- 26-34 Letter from Ronald Saloio requesting to be appointed to the Celebrate Ludlow Committee.
- 26-35 Letter from Edith Tipton – resignation of Poll Worker.
- 26-36 Letter from Susan Swift – requesting to be appointed as a Poll Worker.
- 26-37 Letter from Ian Thompson – resignation from Westover Golf Commission. Board to post the vacancy.
- 26-38 Letter from Anna Pepin – resignation from the Mobile Home Rent Control Board. Board to post the vacancy.
- 26-39 Letter from Kim Batista, Town Clerk – Notifying Board of resignation of William Ellison from Precinct 6 Representative Town Meeting Member.
- 26-40 Letter of retirement from Officer Alexander Goncalves. Board to appoint to the Ludlow Special Police.
- 26-41 Letter of resignation from Detective Jordan Liszka.
- 26-42 Chief Brennan – Request to call for a list and fill Police Officer vacancy.
- 26-43 Chief Brennan – Request to permanently appoint Michael Medina as a Patrol Officer.
- 26-44 Board to appoint Michelle Hill Custodian of Insurance Records and Custodian of Tax Possession.
- 26-45 Linda Collette, Celebrate Ludlow Committee – Request to use Veteran’s Memorial Park for “Falling into Fun” at Veteran’s Memorial Park Saturday, October 3, 2026, 11:00 a.m. – 5:00 p.m.



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26-46 Rachel Smythe – Adult Services Hubbard Memorial Library – Request to use lawn adjacent to the library for a sky viewing program on April 23rd.

26-47 Josh Carpenter, Town Planner – Memo advising the Planning Board approved the Housing Production Plan as presented by Karen Sunnarborg.

26-48 Charter Communications – Annual Notification of License Fees.

26-49 Charter Communications – Annual Notification on Billing and Termination.

26-50 Zoning Board of Appeals Reorganization.

26-51 Planning Board Reorganization.

26-52 School Committee Reorganization.

26-53 Letter from Elizabeth Dumaine – Request for Special Municipal Employee exemption as a lunch monitor in the Ludlow Public Schools for the Senior Work Abatement Program (SWAP).

26-54 Letter from Robert Callahan – Request for Special Municipal Employee exemption as a courier in the Ludlow Public Schools for the Senior Work Abatement Program (SWAP).

26-55 Letter from Office of Leasing and State Office Planning – requesting RFP for the Commonwealth's Search for Lease Space.

26-56 Letter from the Board of Health in support of Opioid Settlement Funding Request for Sharps Containers in the amount of \$1,565.70.

26-57 Eversource – Transmission right of way work scheduled for Spring 2026 at 648 East Street and a parcel off of Chapin Street.

26-58 Christ the King – Annual Beano Report.



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26-59 Charter Communications – Upcoming pricing changes.

26-60 Lupa Zoo – Invitation to Community Summer Safety Day to be held Saturday, June 20
12:00 p.m. – 3:00 p.m.

26-61 Ludlow Community Center Randall Boys & Girls Club – Request from LYSA to use the
field from April 12 – June 15 Mon/Thurs weekly 5:30 – 8:00 p.m. and Saturdays weekly 9:00 –
3:00 p.m. excluding 4/11/26 and 6/6/2026. No rental fee.

26-62 Ludlow Community Center Randall Boys & Girls Club – Request from Western United
Pioneers to use the field from April 7 – May 29 Tues/Fri weekly 5:30 – 7:30 p.m. excluding
6/5/2026. No rental fee.

26-63 Ludlow Community Center Randall Boys & Girls Club – Request from IFA to use the
field from 4/8 – 5/27 Wednesday weekly 5:00 – 6:00 p.m. \$240 rental fee.

26-64 MMWEC – Pipeline right of way work near Stony Brook Energy Center.

26-65 Commonwealth of Massachusetts Department of Public Utilities (DPU) &
Department of Telecommunications and Cable (DTC) – Notice of Public Hearing and
Request for Comments.

26-66 Mass DOT – Bridge Inspection Report for West Street/Chicopee River – Dated
2/17/2026.

26-67 Chief Brennan – request for authorization to charge medical expenses and lost wages
to Chapter 41, §111F for an injury sustained by a Police officer while on duty on 3/30/2026.

UNFINISHED BUSINESS

Board to discuss and possibly approve repair and replacement of the roof at the Gazebo
(continued from March 17, 2026).



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Board to discuss and possibly vote on FY27 Budget Proposal (continued from March 17, 2026).

NEW BUSINESS

Board to approve and sign minutes from meeting of March 3, 2026.

Board to approve and sign minutes from meeting of March 17, 2026.

Board to approve and sign Seasonal Liquor Licenses for Gremio Lusitano Club, Inc., Ludlow Country Club and Ludlow Fish & Game Club, Inc.

Board to review and sign the contract between Access Care Partners for its portion of the non-federal match required of the Area Agency on Aging in the amount of \$3,626.06.

Board to approve and sign the one-day alcohol permit for Purse Bingo to be held at St. John the Baptist School on May 15, 2026, from 5:00 – 10:00 P.M.

Board to approve the Environmentally Preferable Products Policy.

Board to approve and allow Chief Pease to sign the Firefighter Safety Equipment Program Grant for FY2026 in the amount of \$19,000.

Board to declare the Fire Department's 2002 Pierce Arrow Tower as surplus.

Board to discuss and approve adding the position of Municipal Finance Director to the Towns Classification Plan at the M7 level.

Board to discuss and possibly vote to restructure committee liaison list.

Board to discuss and possibly vote on FY27 CIPC recommendations.

Board to discuss and possibly vote on FY27 new positions and reclassification requests.



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Office of the Select Board**

Board to discuss and possible vote on reclassification of the following positions at Hubbard Memorial Library: Adult Reference/Technology Librarian from M2 to M3 and Youth Services Librarian from an M3 to M2.

Board review and discuss Annual Town Meeting warrant articles.

TOWN ADMINISTRATOR'S REPORT

BOARD UPDATES /MISC

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

Event Calendar:

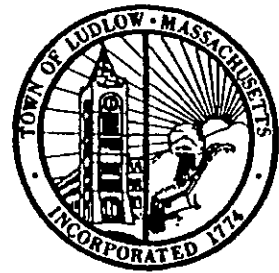
Town Hall will be closed Monday, April 20th in observance of Patriots' Day.

April 27th – Pre Town Meeting Q&A.

Not all topics listed in this notice may actually be reached for discussion. In addition, the topics listed are those which the chair reasonably expects will be discussed as of the date of this notice.

Town of Ludlow

Office of the Town Clerk



Kim M. Batista, CMMC, Town Clerk

Date: March 16, 2026
To: Boards and Committees
From: Kim M. Batista, CMMC, Town Clerk
RE: Reorganization after the Town Election (March 23, 2026)

Boards/Committees must reorganize after the Town Election, please make sure that this is done in a timely manner.

If you have any questions and/or concerns, please do not hesitate to contact the clerk's office at your earliest convenience.

Thank you.

*488 Chapin Street
Ludlow, MA 01056
(413) 583-5600 Ext. 1
TTY (413) 583-5668*

SELECT BOARD

TOWN OF LUDLOW, MASSACHUSETTS HOUSING PRODUCTION PLAN



Ludlow Planning Board

Raymond Phoenix, Chairperson

Joel Silva, Vice Chairperson

Kathleen Houle, Secretary

Christopher Coelho, Member

William Ellison, Member

Haley Rivers, Associate Member

Marc Strange, Town Administrator

Josh Carpenter, Town Planner

Karen Sunnarborg, Housing and Planning Consultant

October 2025

TOWN OF LUDLOW, MASSACHUSETTS HOUSING PRODUCTION PLAN

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Acknowledgements

The Ludlow Planning Board and Consultant wish to acknowledge the following individuals for their contributions to this Housing Production Plan:

- Joe Alves, Assessor
- Robin Carvide, Ludlow Housing Authority
- Ken Comea, Pioneer Valley Planning Commission
- Lieutenant McIntyre, Hampden County Sheriff's Office
- Susan Santos, Ludlow School Department
- Susan Urban, Planning Board Administrator
- Jodi Zepke, Ludlow Council on Aging/Senior Center

TOWN OF LUDLOW, MASSACHUSETTS HOUSING PRODUCTION PLAN

I. EXECUTIVE SUMMARY

This Housing Production Plan suggests a range of options to bring Ludlow closer to the state 10% affordability threshold from the current level of 3.5%, also presenting a proactive housing agenda of Town-sponsored initiatives to meet pressing local housing needs. While housing costs are relatively more affordable than other communities in the region and state, they are rapidly rising and many residents are still finding them high in comparison to their incomes. Children who grew up in town continue to face the possibility that they may not be able to afford to raise their own families locally. Long-term residents, especially the elderly, may find themselves less able to maintain their homes and keep up with increased taxes, insurance, and utility bills but unable to find alternative housing that better meets their current lifestyles. Town employees and employees of local businesses may be increasingly hard-pressed to find housing that is affordable in Ludlow, and those with disabilities may find it difficult to locate housing that meets their special needs. More affordable and diverse housing options are required to address these local needs and produce Ludlow's fair share of regional needs.

A major component of this Housing Production Plan is a Housing Needs Assessment that presents an overview of demographic, economic and housing characteristics and trends, identifying housing needs and providing the context within which a responsive set of strategies is developed to address them. This Housing Needs Assessment is included in Sections 3, 4 and 5 of this Housing Plan, and highlights are included in Sections 1.1 and 1.2 below.

1.1 Summary of Significant Demographic, Economic and Housing Characteristics and Trends¹

Demographic Trends – Continuing demographic shifts towards fewer younger residents and more older ones.

- *Very modest population loss* since 2000 with projected future population declines except for older adults who are expected to increase through 2040.
- *Declines in younger residents* with those under age 18 decreasing from 21% of the population to 16% between 2000 and 2023. This is correlated with declining Ludlow School District student enrollment with total enrollment at 2,646 students in the 2017-18 school year and 2,210 in 2024-2025, down from a high of 3,116 in 2004-5.
- *Major increases in older adults* with those age 65 and over increased from 15% to 22% of all residents between 2000 and 2023, trends that are projected to continue. One exception involves those ages 18 to 24 which showed a modest recent increase.

Continued local planning efforts to guide future housing growth to accommodate demographic shifts will be necessary with a particular focus on the housing needs of many more seniors as well as attracting younger adults to invest in the community.

¹ Most of the data is sourced from the U.S. Census unless otherwise referenced.

- *Ludlow is becoming more racially diverse* with non-white residents increasing from 4.2% of all residents in 2000 to 11.7% by 2023. There is also considerable ethnic diversity with continuing concentrations of residents of Portuguese, French, Polish, Irish and Italian descent.
- There has also been a higher level of growth in households at 11% between 2000 and 2023 compared to population growth at 1.7% resulting in *increases in smaller households*. The trend towards smaller households, those with two persons and three persons especially, suggests the need for smaller housing units as starter homes or places for downsizing.

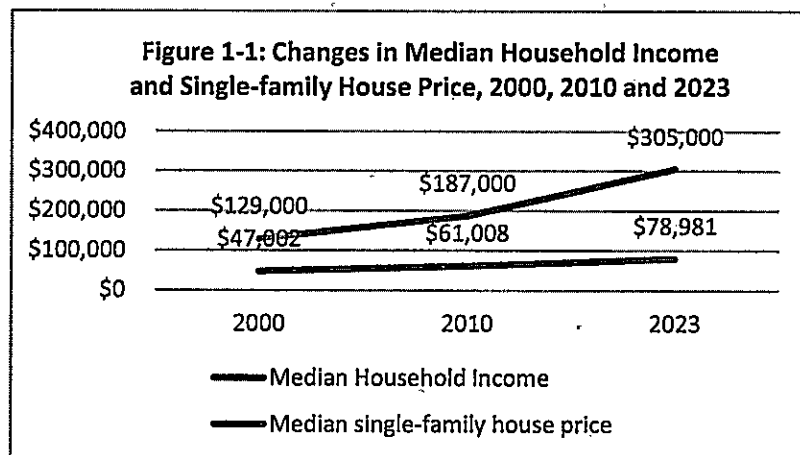
Economic Trends – Income levels have generally kept pace with inflationary trends but there are notable income disparities

- *The median household income increased from \$47,002 to \$78,981 by 2023*, which is somewhat lower than the rate of inflation and comparable to the HUD area median income limits of \$78,850 for a three-person household in 2024.
- The overall growing prosperity of Ludlow's residents is reflected in the *increasing proportion and numbers of those earning more than \$100,000*, from 8.5% of all households in 2000 to 38% by 2023.
- On the other end of the income range, *21% of Ludlow households were earning below \$35,000* based on 2023 census estimates.
- *Those living under the poverty level increased from 6.4% in 2000 to 8.5% by 2023*. The rate among seniors increased from 7.9% to 12.1% during this period.
- *There are growing income disparities between renters and owners*. This disparity is reflected in median income levels of \$42,351 for renters and \$93,718 for homeowners, increasing from \$37,361 and \$74,879, respectively, from 2016. This means that the median income of renters rose by 13.4%, about half the homeowner rate of 25.2% during this period.
- An estimated 29% of renters earned less than \$35,000 in 2016 compared to 9% of homeowners in this income range. On the other hand, about half of the homeowners earned more than \$100,000 compared to 18% of renters.
- *Ludlow's average weekly wage of \$1,126 translates into an annual income of about \$58,550*, significantly lower than the \$78,981 median income of Ludlow residents. This means that it is likely that some people who are employed in Ludlow may find it challenging to afford to live in the community.
- *Of all Ludlow residents in 2023, 15.5% claimed a disability*. As the population continues to age, with those 65 years of age or older predicted to grow to one-third of all residents by 2040, the level of special needs in the community will also increase. This suggests a greater need for handicapped accessibility and supportive services to be integrated into new housing development.

Increasing income disparities suggest a greater need to focus on rental housing to support residents with lower incomes who are much more challenged to compete in the private housing market.

Housing Trends – Continuing housing growth and declining affordability in the private housing market resulting in increasing affordability gaps and cost burdens.

- Ludlow has a high level of owner-occupancy at 74% of all occupied units compared to 62% for both the county and state with single-family homes predominating at 73% of all units.
- Census data suggests that there was a gain of 452 rental units between 2000 and 2023, growing as a percentage of the housing stock from 22.5% to 25.6%. This increased housing diversity and choice. Some of these units were created as part of the Stevens Memorial and Mill 10 projects.
- There was an increase in the number of units in large multi-family structures, from 477 to 621 units between 2000 and 2023 or from 4% to 7.3% of the housing stock, once again providing some greater housing choice in the community.
- The average number of persons per unit declined between 2000 and 2023, from 2.67 persons to 2.51 persons for owner-occupied units and from 2.11 to 2.02 persons for rental units. These low average occupancy levels reflect local, regional and national trends towards smaller households and relate to the change in the average household size in Ludlow from 2.55 persons in 2000 to 2.41 by 2023.
- Extremely low vacancy rates from 1.9% to 0% for rentals and from 0.4% to 1.3% for ownership units between 2000 and 2023. Any rate below 5% reflects very tight housing market conditions.
- Housing prices are rising with the median single-family home price increasing from \$240,000 in 2020 to \$330,000 in 2024 based on Banker & Tradesman information.
- Housing prices are rising faster than incomes as shown in Figure 1-1.
- There has been some significant erosion of affordability as an analysis of Banker & Tradesman data for the past year's home sales showed that only 6.5% of single-family homes and 6.2% of the condos sold for less than \$200,000 compared to more than half and 62% of single-family and condo sales, respectively, in 2017. On the other end of the price range, the highest sale this past year was \$760,000, up from \$575,000 in 2017.
- To afford the median sales price of a single-family home of \$330,000, based on Banker & Tradesman data as of the end of 2024, a household would have to earn an estimated \$88,680 assuming 80% financing, good credit and the ability to come up with down payment and closing costs of about \$66,000.² Such upfront costs would be a huge challenge for many homebuyers, first-time purchasers in particular. If the buyer could qualify for 95% financing, from the state's ONE Mortgage Program, MassHousing offerings, or government insured financing for example,



² Figures based on 80% financing, interest of 6.0%, 30-year term, annual property tax rate of \$17.35 per thousand, and insurance costs of \$6 per \$1,000 for single-family homes and \$4 per thousand for condos. Also based on the purchaser spending no more than 30% of gross income on mortgage (principal and interest), taxes and insurance.

the income required would increase somewhat to \$100,460. Such income is higher than the HUD limit for a three-person household earning at 80% AMI or \$78,850 in 2024 as well as the median income of Ludlow homeowners of \$93,718.

- *There is therefore an affordability gap of \$70,000 which is the difference between the median priced single-family home (\$330,000) and what a median income earning household can afford (\$260,000) based on the ability to obtain 95% financing. There was no affordability gap only a few years ago.*
- *Regarding rentals, the gross median rent of \$1,250, as reported in the 2023 census estimates, requires an income of about \$60,000. Assuming an average monthly utility allowance of \$250 and the occupants paying no more than 30% of their income on housing, this rent is well above the median renter household income of \$43,351 based on 2023 census estimates. It is also important to note that the census count included 307 subsidized rental units, about 14% of all rentals, thus making the rental market in Ludlow appear somewhat more affordable than actual market conditions.*
- *To afford a \$2,400 apartment, a more realistic market rent, a household would have to earn approximately \$106,000, again based on the above assumptions.*
- *Of those 3,040 households earning at or below 80% of area median income, representing about 35% of all households, 1,653 or 54% were experiencing cost burdens including 944 or 31% spending more than half of their income on housing costs.*



Given rising housing prices, it is not surprising that more households are spending too much for their housing, defined as spending more than 30% of income on housing costs and having cost burdens. Special HUD data suggests that 22% of all Ludlow households were spending too much on their housing including more than 984 households or 11% spending at least half of their income on housing costs.

1.2 Summary of Targeted Housing Needs

These characteristics and trends suggest targeting Town attention and resources to the following priority housing needs:

- *Affordable rental housing at about 80% of affordable units produced.*
- *Assistance for first-time homeowners at about 20% of affordable units produced.*
- *Greater handicapped accessibility and supportive services for the disabled and an increasingly aging population at about at least 20% of units for seniors and individuals and 10% for families.*
- *Support for lower income owners with pressing home repair problems as a portion of the homeownership goal.*

1.3 Summary of Production Goals

The state oversees Housing Production regulations that enable cities and towns to adopt an affordable housing plan that demonstrates production of 0.50% over one year or 1.0% over two-years of its year-

round housing stock eligible for inclusion in the Subsidized Housing Inventory. To meet these goals Ludlow now would have to produce 44 affordable units annually.³

Under Housing Production requirements, if the state certifies that the locality has complied with its production goals, based on 0.5% or 1.0% of its year-round units, the Town may be able, through its Zoning Board of Appeals, to deny what it considers inappropriate comprehensive permit applications for a period of one year or two years, respectively.⁴

Using the strategies summarized in Section 8, the Town of Ludlow has developed a Housing Production Program to chart affordable housing production activity over the next five (5) years. The projected goals are best guesses at this time, and there is likely to be a great deal of fluidity in these estimates from year to year.

1.4 Summary of Housing Strategies

The strategies outlined in Table 1-1 are based on previous Plans, the Housing Needs Assessment, community input, prior local housing efforts, and the experience of other comparable localities in the region and throughout the Commonwealth. The strategies also reflect state requirements that ask communities to address a number of major categories of strategies to the greatest extent applicable.⁵

It is also important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels.

³ The 44-unit figure is derived by calculating 0.5% of Ludlow's year-round housing stock (total housing units minus seasonal or occasional units) based on 2020 census data.

⁴ If a community has achieved certification within 15 days of the opening of the local hearing for the comprehensive permit, the ZBA shall provide written notice to the applicant, with a copy to EOHLC, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to EOHLC, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. EOHLC shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent local needs, provided, however, that any failure of the EOHLC to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall trigger the requirement to terminate the hearing within 180 days.

⁵ Massachusetts General Law Chapter 40B, 760 CMR 56.03.4.

Table 1-1: Summary of Housing Strategies

Strategies	Timeframe for Implementation	# Affordable Units	Responsible Entity
1. Capacity Building Strategies			
1. Conduct ongoing community outreach and education	Years 1-2	*	Sponsors of affordable housing initiatives
2. Secure financial resources for affordable housing	Years 1-2	*	Select Board
3. Establish an Affordable Housing Trust Fund	Years 1-2	*	Select Board
2. Zoning and Regulatory Strategies			
1. Better promote mixed-use development	Years 1-2	*	Planning Board
2. Allow more diverse housing types in more areas	Years 3-5	*	Planning Board
3. Encourage flexible zoning and open space development that includes affordable housing	Years 3-5	*	Planning Board
4. Allow affordable housing development on non-conforming lots	Years 3-5	*	Planning Board
5. Explore further development incentives	Years 3-5	*	Select Board
6. Explore inclusionary zoning	Years 3-5	*	Planning Board
3. Development and Preservation Strategies			
1. Continue to pursue mixed-use and multi-family housing development	Years 1-2	50	Select Board/Planning Board
2. Make suitable public property available for affordable housing	Years 1-2	54	Select Board
3. Partner with developers on privately-owned properties	Years 1-2	121	Select Board/Planning Board/Zoning Board of Appeals
4. Introduce a Housing Rehab Program	Years 3-5	Not eligible for SHI inclusion	Select Board

** Indicates actions that are unlikely to directly produce new affordable units by themselves but are key to creating the resources or regulations that will contribute to actual unit creation.*

2. INTRODUCTION

The Town of Ludlow is located on the Chicopee River in Hampden County in the southern part of the Pioneer Valley. It has excellent highway access as it is bisected by the Massachusetts Turnpike and served by Interstate 291. The town is bordered by Chicopee on the west, Granby on the north, Belchertown on the northeast, Palmer on the east, Wilbraham on the south, and Springfield on the southwest.

Developed initially in the Colonial period, Ludlow grew from an agricultural community into an industrial town. Significant growth occurred in response to the Ludlow Manufacturing Company's success as a worldwide producer of jute. The Company played a substantial role in the development of Ludlow's Town Center, including the development of company housing for its workers.

With the establishment of Westover Air Force Base in 1940 and the construction of the Massachusetts Turnpike in the 1950s, Ludlow has evolved into a more suburban residential community of about 21,000 residents, many of Portuguese, French and Polish descent. The community has still maintained some remnants of its industrial past, however, with an established factory district and Westover Industrial Park, shared with neighboring Chicopee. As with most communities, Ludlow continues to struggle with how to balance future development needs with the preservation of its past and community character.

While the community's housing stock can be considered relatively affordable compared to other parts of the region and state, the issue arises as to how affordable it is to residents. As this Housing Production Plan documents, there are segments of the community which are struggling due to very limited financial means or other unmet special needs. More recent and projected demographic shifts will continue to challenge Town efforts to address changing demographics, economic conditions, and housing priorities.

2.1 Why Prepare a Housing Production Plan (HPP)?

This Housing Production Plan (HPP) provides updated information on demographic, economic and housing characteristics and trends as well as recommended strategies to address still unmet local housing needs, updating the previous HPP completed in 2018. This planning effort represents a proactive approach to defining and achieving the following local affordable housing and community planning objectives:

- Offers greater local control over affordable housing development as communities that make sufficient progress in implementing the HPP will have the potential ability to deny Chapter 40B comprehensive permit applications that they determine are inappropriate or not reflective of local needs.
- Provides updated documentation on important demographic and economic trends that have a bearing on current and future local and regional housing needs.
- Provides a detailed analysis of the local and regional housing dynamic, analyzing how market prices affect residents' ability to pay based on various income levels and target populations.
- Analyzes potential development opportunities to help diversify local housing to address the range of identified local housing needs.
- Identifies what resources are available to support affordable housing development and how the Town can most strategically leverage any local investment.
- Includes important data that can be used in applying for public and private sources of financial and technical support for affordable housing development or other community needs.

- Offers a useful educational tool to help dispel misinformation and negative stereotypes regarding affordable housing, ultimately to galvanize local public support for new housing initiatives.
- Demonstrates the community’s intent to proactively address local housing issues.

See Section 7 for more details on Housing Production Plan requirements and goals.

2.2 What is Affordable Housing?

Affordable housing is generally defined by the income of the household in comparison to housing costs. For example, HUD identifies units as affordable if housing costs are no more than 30% of a household’s income. If households are paying more than this threshold, they are described as experiencing housing affordability problems or cost burdens; and if they are paying 50% or more for housing, they have severe cost burdens.

Affordable housing is also defined according to its availability to households at percentages of median income for the area,⁶ and most housing subsidy programs are targeted to particular income ranges depending upon programmatic goals. Extremely low-income is defined by the U.S. Department of Housing and Urban Development as those earning at or below 30% of area median income (AMI), and very low-income is defined as households earning between 31% and 50% AMI. Low-income generally refers to the range between 51% and 80% AMI.

In general, many financing programs that subsidize rental units are targeted to households earning within 50% or 60% AMI with some lower income requirements at the 30% AMI level. First-time homebuyer projects and the state’s Chapter 40B comprehensive permit projects typically apply income limits of up to 80% AMI. Income limits under the Community Preservation Act (CPA), which many Massachusetts communities have adopted, are up to 100% AMI.

**Table 2-1: HUD Income Limits for the Springfield MA Metropolitan Area
2024/2025**

# Persons in Household	30% of Area Median Income	50% of Area Median Income	80% of Area Median Income
1	\$23,000/\$25,150	\$38,350/\$41,850	\$61,350/\$67,000
2	\$26,300/\$28,750	\$43,800/\$47,800	\$70,100/\$76,550
3	\$29,600/\$32,350	\$49,300/\$53,850	\$78,850/\$86,100
4	\$32,850/\$35,900	\$54,750/\$59,800	\$87,600/\$95,650
5	\$36,580/\$38,800	\$59,150/\$64,600	\$94,650/\$103,350
6	\$41,960/\$43,150	\$63,550/\$69,400	\$101,650/\$111,000
7	\$47,340/\$48,650	\$67,900/\$74,150	\$108,650/\$118,650
8+	\$52,720/\$54,150	\$72,300/\$78,950	\$115,650/\$126,300

Source: U.S. Department of Housing and Urban Development (HUD)

A common definition of affordable housing relates to the Chapter 40B comprehensive permit program.⁷ This legislation allows developers to override local zoning if the project meets certain requirements, the

⁶ Ludlow is part of the Springfield, MA HUD Metropolitan Statistical Area (MSA).

⁷ Chapter 774 of the Acts of 1969 established the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B) to facilitate the development of affordable housing for low- and moderate-income households (defined as any housing subsidized by the federal or state government under any program to assist in the construction of low- or moderate-income housing for those earning less than 80% of median income) by

municipality has less than 10% of its year-round housing stock defined as affordable in its Subsidized Housing Inventory (SHI), or housing production goals and other statutory requirements are not met. (See Section 5.6 for requirements for including units on the SHI.) All units are eligible for inclusion in the SHI in Chapter 40B rental developments while only the actual affordable units are counted in ownership projects.

Of Ludlow's 8,720 year-round housing units, 307 or 3.52% meet Chapter 40B requirements and thus have been determined by the Commonwealth of Massachusetts to be eligible for inclusion in the Subsidized Housing Inventory (SHI). An additional 138 units as part of the 188 Fuller Street and Mill 8 developments will bring the SHI count to 445 units and 5.1%. More details on the SHI are included in Section 5.6.

2.3 Housing Goals

The Town's 2011 Master Plan included affordable housing goals, most of which are also adopted as part of this Plan and serve as the context for informing the strategies that are proposed to address local housing needs. These goals include:

1. Balance residential development with the protection of the town's natural, scenic, and historical resources.
2. Expand safe, high quality housing opportunities for people of all economic means.
3. Enhance the quality and character of the Center Street/East Street/State Street "downtown" area.

Ludlow residents have indicated their strong preferences for providing a wide range of housing opportunities while preserving the town's natural open spaces as well as its working landscapes to protect natural resources, community character, and quality of life. This can be most effectively accomplished by adopting strategies consistent with the principles of smart growth development that utilize comprehensive planning to guide, design, develop, revitalize, and build communities.

As part of the community outreach process that was conducted as part of the 2018 HPP, participants in a Community Housing Forum shared their visions regarding Ludlow's housing future, providing the following aspirational goals:

- Become more proactive and less reactive to affordable housing initiatives.
- Achieve greater cross-board and community involvement in affordable housing.
- Encourage appropriate affordable housing development.
- Restore existing housing in areas like East Street.
- Encounter less apathy and more hope in the community about affordable housing.
- Meet the 10% state affordability goal.
- Pursue useful legislative changes, however difficult, to help promote affordable housing.
- Make affordable housing feasible by ensuring a reasonable return to developers through funding and/or incentives (such as tax breaks).

permitting the state to override local zoning and other restrictions in communities where less than 10% of the year-round housing is subsidized for low- and moderate-income households.

3. DEMOGRAPHIC PROFILE⁸

It is important to closely examine demographic characteristics and trends to understand the composition of the population and how it relates to current and future housing needs. Key questions to be addressed include the following:

- What have been the historical growth trends in the community, including recent changes?
- What are the ramifications of increases and decreases of various age groups regarding housing needs?
- What are the variations in household size and types that suggest specific housing needs?

3.1 Population Growth – Very modest population loss since 2000 with projected future population declines amid increases in older adults

As noted in Table 3-1 and Figure 3-1, Ludlow experienced the greatest population growth between 1950 and 1970, doubling in population from 8,660 to 17,580 residents, with another major growth spurt of 12.7% between 1990 and 2000. The population has remained relatively stable since 2000 at somewhat more or less than 21,000 residents with a modest net population loss. Town Clerk records show a population gain between 2017 and March 2024, from 18,986 to 19,342 residents.

These figures reflect the Hampden County Jail population with an average count of about 900 male inmates. There were 773 inmates as of March 24, 2025.

Table 3-1: Population Change

Year	Total Population	Change in Number	Percentage Change
1930	8,876	--	--
1940	8,181	-695	-7.8%
1950	8,660	479	5.9%
1960	13,805	5,145	59.4%
1970	17,580	3,775	27.3%
1980	18,150	570	3.2%
1990	18,820	670	3.7%
2000	21,209	2,389	12.7%
2010	21,103	-106	-0.5%
2020	21,002	-101	0.5%
2023	20,846	-156	-0.7%
Town Records April 2017/March 2024	18,986/19,342		

Source: U.S. Census Bureau, Census Summary File 1 and University of Massachusetts Donahue Institute State Data Center for decennial counts. U.S. Census Bureau's American Community Survey, 5-Year Estimates, 2019-2023. Town Clerk records.

⁸ It should be noted that this Housing Needs Assessment includes the most up-to-date data available. The decennial census data is typically provided as this data reflects actual counts. The most recent issue of the Census Bureau's American Community Survey (ACS) is also shown. The ACS data utilizes continuous measurement approaches and a rolling sample and is thus subject to sampling error and variation.

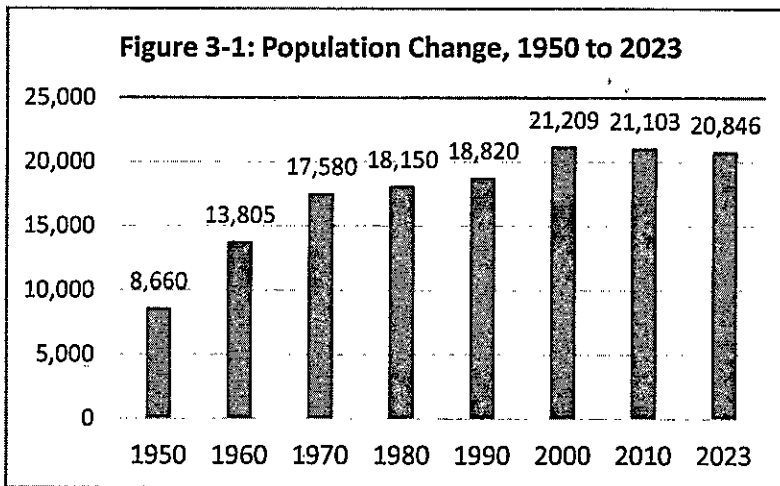


Table 3-2 provides a comparison of Ludlow’s level of population change and those of neighboring communities as well as Hampden County and the state. Ludlow’s population declined modestly by 1.7% between 2000 and 2023, while the cities of Chicopee and Springfield experienced small population gains, as did the County. The town of Wilbraham had a growth rate of 8% which was not much less than the statewide

level of 8.7%.

Table 3-2: Comparative Population Change, 2000 to 2023

Place	2000 Census	2010 Census	2023 Census Estimates	% Growth 2000 to 2023
Ludlow	21,209	21,103	20,846	-1.7%
Chicopee	54,653	55,298	55,560	1.7%
Springfield	152,082	153,060	153,672	1.0%
Wilbraham	13,473	14,219	14,551	8.0%
Hampden County	456,228	463,490	460,291	0.9%
Massachusetts	6,439,113	6,547,629	7,001,399	8.7%

Sources: U.S. Census Bureau, Census Summary File 1 and University of Massachusetts Donahue Institute State Data Center for decennial counts. U.S. Census Bureau’s American Community Survey, 5-Year Estimates, 2019-2023 and 1-Year Estimates for the County and State.

The State Data Center at the University of Massachusetts Donahue Institute calculates that the population will decrease somewhat to 20,556 residents by 2030 and then decline further to 19,372 and 17,452 residents in 2040 and 2050, respectively.

3.2 Age Distribution – Continuing losses of children and greatest gains in the baby boom generation through 2040.

Table 3-3 presents census data on changes in the distribution of ages from 2000 through 2023; demonstrating the following demographic changes:

- Decrease in children*
Ludlow has experienced a loss of children under age 18, from 4,428 residents in 2000 to 3,379 by 2023 based on 2023 census estimates. These children represent about 16% of all residents, down from 20.9% in 2000 and 19.2% in 2010.
- Recent increase in college-age residents*
The number of young residents in the 18 to 24-age range declined somewhat, from 1,955 in 2000 to 1,602 by 2020, and as a percentage of all residents from 9.2% to 7.6%. The 2023 census

estimates show a surprising increase of residents in this age range to 2,112 residents and 10.1% of the population, representing a reversal of past trends if the data is accurate.

- *Declines in young adults*
Younger adults in the early family formation stage of their lives, the 25 to 34-age category, dropped from 13.7% of the population in 2000 to 11.8% by 2023, representing a loss of 461 residents in this age category.



The Town should explore opportunities to attract or retain young adults in the community by providing starter housing options.

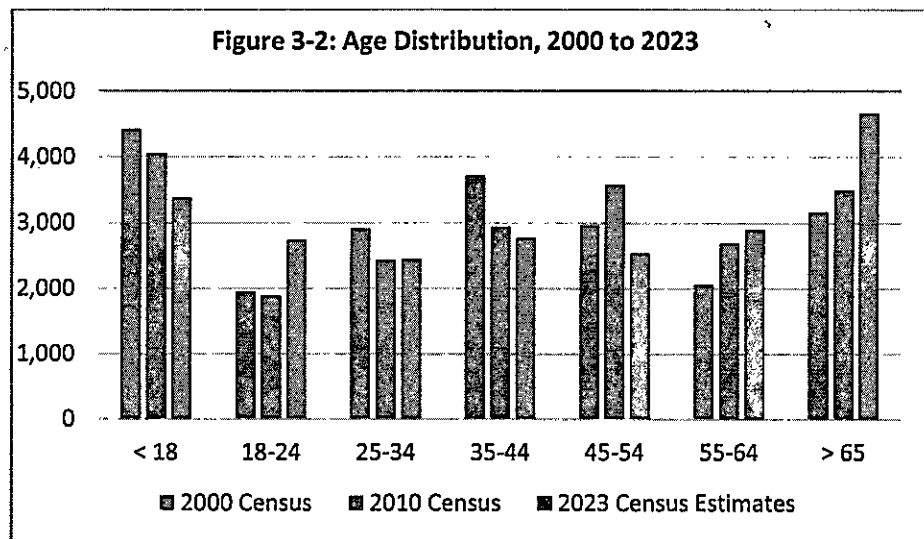
- *Recent upsurge in younger middle-aged residents*
Those in the 35 to 44 age range declined by 34% between 2000 and 2020, from 3,722 to 2,447 residents, however, the 2023 census figures identify an increase to 2,777 residents, a gain of 330 residents.
- *General losses of residents in the age 45 to 54 range*
While those in the 45 to 54 age range increased from 2,962 to 3,575 residents between 2000 and 2010, they then declined after that to 2,903 and 2,546 residents in 2020 and 2023, respectively.

Table 3-3: Age Distribution, 2000 to 2023

Age Range	2000		2010		2020		2023	
	#	%	#	%	#	%	#	%
Under Age 5	1,040	4.9	876	4.2	704	3.4	628	3.0
5 – 17 Years	3,388	16.0	3,185	15.1	2,730	13.0	2,751	13.2
18 – 24 Years	1,955	9.2	1,892	9.0	1,602	7.6	2,112	10.1
25 – 34 Years	2,916	13.7	2,435	11.5	2,634	12.5	2,455	11.8
35 – 44 Years	3,722	17.5	2,945	14.0	2,447	11.7	2,777	13.3
45 – 54 Years	2,962	14.0	3,575	16.9	2,903	13.8	2,546	12.2
55 – 64 Years	2,059	9.7	2,700	12.8	3,445	16.4	2,904	13.9
65 – 74 Years	1,625	7.7	1,737	8.2	2,488	11.8	2,735	13.1
75 – 84 Years	1,264	6.0	1,185	5.6	1,390	6.6	1,326	6.4
85+ Years	278	1.3	573	2.7	659	3.1	612	2.9
Total	21,209	100.0	21,103	100.0	21,002	100.0	20,846	100.0
Under 18	4,428	20.9	4,061	19.2	3,434	16.4	3,379	16.2
Age 65+	3,167	14.9	3,495	16.6	4,537	21.6	4,673	22.4
Median Age	38.5 years		40.2 years		46.6 years		44.3 years	

Source: U.S. Census Bureau, 2000, 2010 and 2020 and American Community Survey 5-Year Estimates for 2019-2023.

- *Significant increases in older middle-age residents with a recent falloff*
Part of the baby boom generation was spilling into the older age categories by 2010 as those in the age-55 to 64 range increased from 2,059 residents in 2000 to 3,455 by 2020, representing a 68% level of growth. The 2023 census estimates showed a reversal of past trends with a decline to 2,904 residents.



Local planning to guide future housing growth to accommodate projected population increases will be necessary with some focus on the housing needs of increasing numbers of seniors.

Local planning to guide future housing growth to accommodate projected population increases will be necessary with some focus on the housing needs of increasing numbers of seniors.

adults during this period, buoyed by the baby boomers.

Significant growth in the population 65 years or older

The number of those 65 years of age and older grew by 17%, from 14.9% of the population in 2000 to 22.4% by 2023 or from 3,167 to 4,673 residents. This represents a 48% increase in older

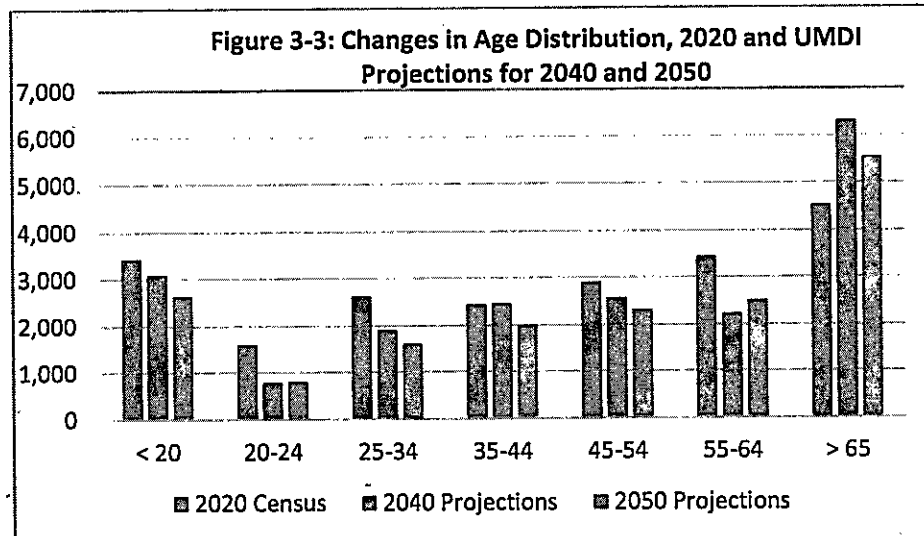
Table 3-4 offers population projections by age category for 2030, 2040 and 2050 compiled by the State Data Center at the University of Massachusetts Donahue Institute (UMDI), comparing these figures to 2020 census figures. These projections are also visually presented in Figure 3-3, clearly showing the dramatic increase in those 65 years of age or older that reflects the aging of residents. This growth is particularly noteworthy given the 2.1% projected population decrease between 2020 and 2030 and 7.8% and 16.9% declines from 2020 to 2040 and 2050, respectively.

Projections suggest decreasing percentages of younger residents below age 55 and substantial increases in older adults. For example, children under age 20 are projected to decrease from 16.4% to 15.1% of all residents between 2020 and 2050 or by 23%. On the other end of the age range, those 65 years of age or older are estimated to increase by 56% between 2020 and 2040, from 4,537 residents to 6,329, growing from 21.6% to 32.7% of the population. However, with the passing of the baby boomers, the projections identify a decline in this age range to 5,553 residents and 31.8% of the population by 2050.

Table 3-4: Age Distribution, 2020 Census and State Data Center Projections for 2030, 2040 and 2050

Age Range	2020 Census		2030 Projections		2040 Projections		2050 Projections	
	#	%	#	%	#	%	#	%
Under 5 Years	704	3.4	732	3.6	609	3.1	514	2.9
5 – 19 Years	2,730	13.0	2,609	12.7	2,490	12.9	2,128	12.2
20 – 24 Years	1,602	7.6	976	4.7	787	4.1	811	4.6
25 – 34 Years	2,634	12.5	2,355	11.5	1,897	9.8	1,622	9.3
35 – 44 Years	2,447	11.7	2,736	13.3	2,463	12.7	1,994	11.4
45 – 54 Years	2,903	13.8	2,289	11.1	2,572	13.3	2,321	13.3
55 – 64 Years	3,445	16.4	2,823	13.7	2,225	11.5	2,509	14.4
65 – 74 Years	2,488	11.8	3,260	15.9	2,647	13.7	2,103	12.1
75 – 84 Years	1,390	6.6	2,034	9.9	2,641	13.6	2,121	12.2
85+ Years	659	3.1	742	3.6	1,041	5.4	1,329	7.6
Total	21,002	100.0	20,556	100.0	19,372	100.0	17,452	100.0
Under 20	3,434	16.4	3,341	16.3	3,099	16.0	2,642	15.1
Age 65+	4,537	21.6	6,036	29.4	6,329	32.7	5,553	31.8

Source: University of Massachusetts Donahue Institute, State Data Center, 2024.



3.3 Racial Composition – Growing minority population with considerable ethnic diversity

Table 3-5 presents data on the racial distribution of the population in Ludlow. The town has had some limited but increasing racial diversity with 95.8% of the population describing themselves as White in 2000, decreasing to 94% in 2010, and then down to 86.8% and 88.3% in 2020 and 2023, respectively. The 2023 census estimates show that most of the non-White residents identified as belonging to two or more races.

A total of 2,050 residents, or 9.8% of all residents, claimed a Latino or Hispanic affiliation. The community is also comprised of considerable ethnic diversity with concentrations of residents of Portuguese, French, Polish, Irish and Italian descent.

Table 3-5: Racial Information, 2000 to 2023

Population Characteristics	2000		2010		2020		2023	
	#	%	#	%	#	%	#	%
Total Population	21,209	100.0	21,103	100.0	21,002	100.0	20,846	100.0
White Population*	20,315	95.8	19,828	94.0	18,230	86.8	18,405	88.3
Minority Population	894	4.2	1,275	6.0	2,772	13.2	2,441	11.7
Asian Population*	125	0.6	171	0.8	244	1.2	172	0.8
Black Population*	432	2.0	514	2.4	541	2.6	384	1.8
American Indian*	20	0.1	25	0.1	46	0.2	0	0.0
Some other race*	65	0.3	271	1.3	751	3.6	418	2.0
Those of 2+ Races	250	1.2	286	1.4	1,183	5.6	1,467	7.0
Latino/Hispanic of any race	1,372	6.5	1,183	5.6	2,102	10.0	2,050	9.8

Source: U.S. Census Bureau, Census 2000, 2010 and 2020; American Community Survey 5-Year Estimates, 2019-2023 *Includes only those of that race

3.4 Household Composition – Higher growth of households than population reflecting increases in smaller households.

As shown in Table 3-6, the number of households increased from 7,659 in 2000, to 8,080 by 2010, and then to 8,502 by 2023. This represents an 11% growth in households compared to a 1.7% population decline during the same period. Consequently, households are getting smaller which is reflected in the decrease in the average household size from 2.55 persons in 2000 to 2.38 by 2023.

While there were increases in the number of families between 2000 to 2023; as a proportion of all households they remained about the same at 72%. This is higher than the almost 61% level for Hampden County and 624% state level as shown in Table 3-7. There has been a proportional decrease in married couples with children under age 18 while the number of female-headed households with younger children, often among the most vulnerable residents in any community, increased from 5% to 7.2% of all households.

Table 3-6: Household Characteristics, 2000 to 2023

Type of Household	2000		2010		2020**		2023	
	#	%	#	%	#	%	#	%
Households	7,659	100.0	8,080	100.0	8,404/ 8,310	100.0	8,502	100.0
Families*	5,513	72.0	5,569	68.9	5,916	71.2	6,062	71.3
Married Couple Family with Children < 18*	1,797	23.5	1,605	19.9	1,273	15.3	990	11.6
Female Headed Families with Children <18*	386	5.0	401	5.0	NA	NA	610	7.2
Non-families*	2,146	28.0	2,511	31.1	2,394	28.8	2,440	28.7
Average Household Size	2.55 persons		2.46 persons		2.46 persons		2.38 persons	
Average Family Size	3.03 persons		2.97 persons		2.87 persons		2.79 persons	
In group quarters/ Institutionalized	1,705 persons		1,224 persons		1,148 persons		592 persons	

Source: U.S. Census Bureau, Census 2000, 2010, and 2020; American Community Survey 5-Year Estimates for 2019-2023. *Percent of all households
** Decennial/ACS figures.

Table 3-7: Comparison of Household Characteristics for Ludlow, Hampden County and Massachusetts, 2023

Type of Household	Ludlow		Hampden County		Massachusetts	
	#	%	#	%	#	%
Households	8,502	100.0	184,698	100.0	2,800,984	100.0
Families*	6,062	71.3	112,224	60.8	1,730,855	61.8
Married Couple Family with Children < 18*	990	11.6	22,574	12.2	473,817	16.9
Female Headed Families with Children < 18*	610	7.2	15,161	8.2	130,348	4.7
Non-families*	2,440	28.7	72,474	39.2	1,070,129	38.2
Average Household Size	2.38 persons		2.42 persons		2.41 persons	
Average Family Size	2.79 persons		3.08 persons		3.02 persons	

Source: U.S. Census Bureau, Census American Community Survey 5-Year Estimates for 2019-2023 for Ludlow and 1-Year Estimates for the County and State. *Percent of all households

Table 3-8 examines the types of households by household size. Single-person households comprised 22.9% of all households in 2023, down from 24.2% and 26.4% in 2000 and 2010, respectively. Of the 1,948 single-person households in 2023, 1,146 or 58.8% were 65 years of age or older. There were also 3,521 two-person households, up considerably from 2,547 such households in 2000 and 2,996 in 2010. Three-person households decreased modestly during this period, from 17.9% in 2000 to 17.5% by 2023. Three-person households decreased modestly during this period, from 17.9% in 2000 to 17.5% by 2023.

Table 3-8: Types of Households by Size, 2000 and 2010 Census and 2023 Estimates

Households by Type/Size	2000		2010		2023	
	#	%	#	%	#	%
Nonfamily households	2,148	28.0	2,367	30.5	2,440	28.7
1-person	1,857	24.2	2,050	26.4	1,948	22.9
2-persons	244	3.2	262	3.4	473	5.6
3-persons	13	0.2	48	0.6	19	0.2
4-persons	23	0.3	0	0.0	0	0.0
5-persons	11	0.1	0	0.0	0	0.0
6-persons	0	0.0	7	0.1	0	0.0
7+ persons	0	0.0	0	0.0	0	0.0
Family households	5,518	72.0	5,386	69.5	6,062	71.3
2-persons	2,303	30.0	2,334	30.1	3,048	35.9
3-persons	1,360	17.7	1,301	16.8	1,467	17.3
4-persons	1,236	16.1	1,176	15.2	1,194	14.0
5-persons	450	5.9	409	5.3	269	3.2
6-persons	151	2.0	144	1.9	76	0.9
7+ persons	18	0.2	23	0.3	8	0.09
Total	7,666	100.0	7,753	100.0	8,502	100.0

Sources: U.S. Census Bureau, 2000 Census, Summary File 3, and American Community Survey 5-Year Estimates 2006-2010 and 2019-2023.

The trend towards smaller households, those with two persons and three persons especially, suggests the need for smaller housing units, either as starter homes or places for downsizing.

The 2023 census estimates identify a trend towards proportionately fewer large families from 8.2% with five persons or more in 2000, to 7.5% by 2010, and 4.2% by 2023, somewhat lower than 6.0% for Hampden County.

Census data also suggests a sharp decline of those institutionalized in group quarters as part of the Hampden County Jail. This data indicates a decrease from 1,705 residents in 2000 (before a separate facility was built for women), to 1,148 in 2020, and then surprisingly down to 592 according to 2023 census estimates. Information from the Hampden County Sheriff's Department indicates that there were 773 inmates as of March 24, 2025.

4. Economic Profile

This section examines income and other issues related to economic status to address the following questions:

- What changes in income levels have occurred and how does this relate to housing affordability?
- Are there growing income disparities among residents?
- What are the relative incomes of Ludlow residents and those with local jobs?
- What are the trends toward educational attainment that can affect employment opportunities and one’s ability to afford housing?
- What proportion of the population is disabled or has other special needs that limit their employment options and income?

4.1 Income – Income levels have lagged inflationary trends and there are notable income disparities.

Table 4-1 and Figure 4-1 show that income levels reflect some growing affluence in the community. For example, the median household income increased by 68% between 2000 and 2023, from \$47,002 to \$78,981. This increase is still somewhat lower than the rate of inflation during this period of 77% and much lower than the statewide increase of 170%, from \$36,952 to \$99,858. It is also worth noting that the \$78,981 median is close to the \$78,850 HUD 80% area median income (AMI) limit for a household of three living in the Springfield MSA area. Ludlow’s median income is also higher than that of the county at \$66,997.

The overall growing prosperity of Ludlow’s residents is also reflected in the increasing proportion and numbers of those earning more than \$100,000, from 658 households or 8.5% of all households in 2000 to 3,251 or 38% of all households by 2023. This is higher than 33% for the county but notably lower than 50% for the state.

The town’s per capita income was \$42,015 in 2023, significantly higher than the county level of \$37,635 but much lower the state at \$55,987. Regarding median household income, Ludlow’s level of \$78,981 was much higher than the county at \$66,997 but again considerably lower than the statewide median of \$99,858. Ludlow’s median household income was also much higher than those for the cities of Chicopee and Springfield at \$66,947 and \$47,101, respectively, but significantly lower than Wilbraham’s at \$124,004.

Table 4-1: Income Distribution by Household, 2000, 2010 and 2023

Income Range	2000		2010		2023	
	#	%	#	%	#	%
Under \$10,000	446	5.8	209	2.7	430	5.1
\$10,000-24,999	1,444	18.8	1,154	14.9	774	9.1
\$25,000-34,999	959	12.5	574	7.4	585	6.9
\$35,000-49,999	1,199	15.6	1,190	15.3	883	10.4
\$50,000-74,999	1,998	26.1	1,687	21.8	1,411	16.6
\$75,000-99,999	962	12.5	1,319	17.0	1,168	13.7
\$100,000-149,999	507	6.6	1,153	14.9	1,405	16.5
\$150,000 +	151	1.9	467	6.0	1,846	21.7
Total	7,666	100.0	7,753	100.0	8,502	100.0
Median Hh Income	\$47,002		\$61,008		\$78,981	

Source: U.S. Census Bureau, Census 2000 Summary File 3; American Community Survey 5-Year Estimates, 2006-2010 and 2019-2023.

On the other end of the income range, 21% of Ludlow households earned below \$35,000 based on 2023 census estimates, somewhat higher than the 19% level statewide but much lower than 28% for Hampden County.

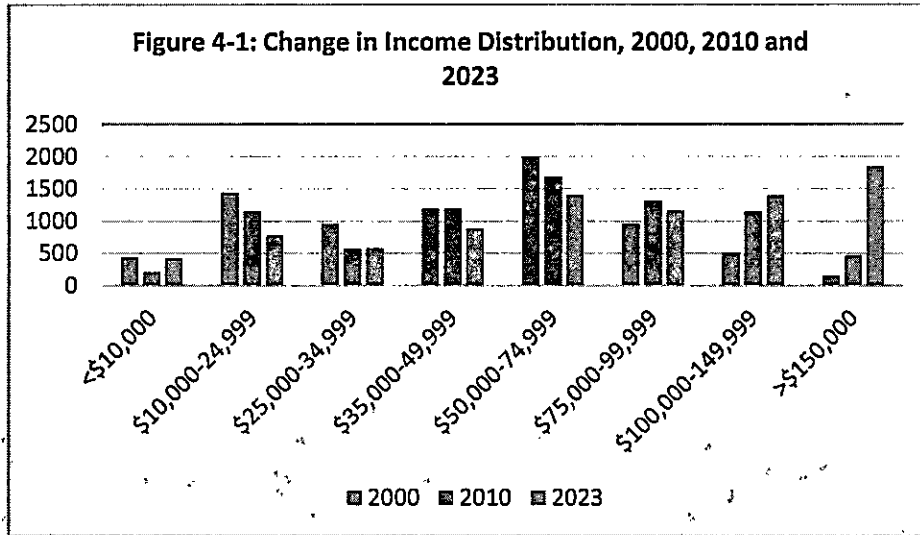


Table 4-2 provides median income levels for various types of households based on 2023 census estimates. The median income of families was markedly more than double that of nonfamilies at \$92,285 versus \$38,697, a finding highly correlated with the greater prevalence of two worker households in families and the considerable number of seniors living alone on fixed incomes and counted as nonfamilies. It is not surprising that besides those living in families, median income levels were highest among homeowners, those in the prime of their earning potential, and men.

Table 4-2: Median Income by Household Type, 2023

Type of Household/Householder	Median Income
Individual/Per capita	\$42,015
Households	\$78,981
Families	\$92,285
Nonfamilies*	\$38,697
Renters	\$42,351
Homeowners	\$93,718
Householder less than age 25	\$70,833
Householder age 25 to 44	\$86,768
Householder age 45 to 64	\$110,313
Householder age 65 or more	\$47,567
Full-time, year-round male workers	\$78,135
Full-time, year-round female workers	\$59,451

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates 2019-2023.

*Includes persons living alone and unrelated household members.

About 30% of households received retirement income with a mean income of \$23,901. A considerable number of residents received Social Security Income, 39%, with a mean income of \$22,894. About 3% of households were earning Supplemental Social Security income with some low amounts of public

assistance with average cash payments of \$9,367. Somewhat more households, 1,279 or 15%, received Food Stamp/SNAP benefits. Clearly there is a subset of the Town’s population that is under serious financial strain.

A comparison of 2000 and 2023 income levels for owners and renters is provided in Table 4-3. An estimated 38% of renters earned less than \$35,000 in 2023, compared to 15% of homeowners in this income range. On the other hand, 48.5% of the homeowners earned more than \$100,000 compared to 8.3% of renters. The disparity of incomes by tenure is also reflected in median income levels of \$42,351 for renters and \$93,718 for homeowners, increasing from \$37,361 and \$74,879, respectively, from 2016. This means that the median income of renters rose by 13.4%, about half the homeowner rate of 25.2% during this period.

The 2023 median income for renter households in Ludlow is substantially higher than that for the county at \$35,376 and somewhat lower than the state median of \$58,686. The 2023 medians for homeowners were \$93,741 and \$129,479 for the county and state, respectively. Consequently, Ludlow’s median is in line with the county but far below the statewide level, a reoccurring trend with respect to income levels. Certainly, homeownership continues to be the predominant and typically preferred form of tenure for those with sufficient incomes to afford it.

Table 4-3: Income Distribution by Owner and Renter Households, 2000 and 2023

Income Range	Renters				Homeowners			
	2000		2023		2000		2023	
	#	%	#	%	#	%	#	%
Under \$10,000	227	13.2	198	9.1	242	4.1	232	3.7
\$10,000-24,999	488	28.3	322	14.8	931	15.7	452	7.1
\$25,000-34,999	252	14.6	312	14.3	698	11.8	273	4.3
\$35,000-49,999	376	21.8	343	15.8	814	13.7	540	8.5
\$50,000-74,999	288	16.7	534	24.5	1,657	27.9	877	13.9
\$75,000-99,999	75	4.3	287	13.2	895	15.1	881	13.9
\$100,000-149,999	9	0.5	149	6.8	543	9.2	1,256	19.9
\$150,000 +	10	0.6	31	1.4	155	2.6	1,815	28.7
Total	1,725	100.0	2,176	100.0	5,934	100.0	6,326	100.0

Source: U.S. Census Bureau, 2000 Census summary File 3 and American Community Survey 5-Year Estimates 2019-2023.

4.2 Poverty – Increasing levels of poverty, from 6.4% to 8.5% of all residents, between 2000 and 2023.

Table 4-4 indicates that poverty has grown since 2000 with 8.5% of all residents and 5.3% of all families identified as living below the poverty level in 2023.⁹ This was about half that for Hampden County at 15.5% and lower than the state at 10.4%. Also, poverty increased notably for those 65 years of age and older, from 7.9% in 2000 to 12.1% in 2023, involving 565 residents.

There have also been some increases in the numbers of children who qualify for the free or reduced lunch program in the Ludlow Public School system. Those children coming from families who earn no more than 130% of the poverty level qualify for free meals while those earning between 130% and 185%

⁹ The federal poverty levels for 2024 were \$14,580 for a single individual and \$30,000 for a family of four.

of the poverty level are eligible for reduced-priced meals. In 2000, 12% of students qualified for these programs, doubling to 24.5% by 2010, and up further to 37.1% in the 2024-25 school year.

Table 4-4: Poverty Status, 2000, 2010 and 2023

Type of Resident	2000		2010		2023	
	#	%	#	%	#	%
Individuals *	1,238	6.4	1,161	5.5	1,772	8.5
Families **	291	5.3	200	3.6	321	5.3
Female Headed Families ***	116	30.5	95	23.7	60	9.9
Related Children Under 18 Years ****	396	9.0	240	5.9	304	9.0
Individuals 65+ *****	239	7.9	133	3.8	565	12.1

Source: U.S. Census Bureau, Census 2000 Summary File 3; American Community Survey 5-Year Estimates, 2006-2010 and 2019-2023. * Percentage of total population

** Percentage of all families *** Percentage of all female-headed families with children under 18

**** Percentage of all related children under 18 years ***** Percentage of all individuals age 65+

4.3 Employment – Relatively stable and diverse economic base with increasing wages.

Of the 18,023 Ludlow residents over the age of 16 in 2023, 11,086 or 61.5% were in the labor force and 10,619 or about 59% were employed according to 2023 census estimates. This data suggests an unemployment rate at the time for town residents of only 2.6%.

It should also be noted that 77.3% of workers drove alone to work and another 8.1% carpooled. An additional 3.2% either worked at home or walked. The average commuting time was 21.8 minutes, suggesting that many employment opportunities were in reasonable reach, assisted by the community’s excellent highway access.

The 2023 census estimates also provide information on the concentration of Ludlow workers by industry, indicating that 41.4% of Ludlow’s residents in the labor force were involved in management or business occupations, another 22.8% in sales and office occupations, and the remainder in service occupations (18.5%), production and transportation (10.1%), and construction, natural resources or maintenance occupations (7.3%). An estimated 79.2% of Ludlow’s workers were private wage and salaried workers, another 16.3% were government workers, and about 4.3% were self-employed.

Detailed labor and workforce data from the state on employment patterns for those who work in Ludlow is presented in Table 4-5. This information shows the employment of 10,712 workers in January 2025 with an unemployment level of 7.1%, which was higher than the average unemployment rate of 4.1% in 2023. The data also indicates some concentration of jobs in retail trade as well as health care or social assistance and construction. There were also significant jobs in the manufacturing and accommodations/food services industries. The total number of establishments and average employment has remained about the same since 2017 with some fluctuations by industry, however, total wages and average weekly wages have increased considerably.

The average weekly wage was \$1,126, which is less than half Boston’s average weekly wage at \$2,444 and less than \$1,272 for the City of Springfield. Chicopee had a lower rate of \$1,088 with Wilbraham lower still at \$894. Ludlow’s \$1,126 average weekly wage translates into an annual income of about

\$58,550, significantly lower than the \$78,981 median income of Ludlow residents, meaning that it is likely that some people who are employed in Ludlow may find it challenging to afford to live in the community.

Table 4-5: Average Employment and Wages by Industry, 2017/2023

Industry	# Establishments	Total Wages	Average Emplo	Average Weekly Wage
Construction	85/77	\$44,402,922/ \$58,120,557	718/756	\$1,189/\$1,478
Manufacturing	30/25	\$29,235,711/ \$34,429,803	593/545	\$948/\$1,216
Wholesale Trade	16/16	\$9,657,590/ \$12,016,965	214/183	\$868/\$1,265
Retail Trade	45/39	\$14,996,700/ \$18,810,651	613/540	\$470/\$671
Transportation and Warehousing	14/12	\$7,843,749/ \$4,178,260	144/69	\$1,048/\$1,172
Information	4/4	\$474,638/ \$828,648	12/13	\$761/\$1,210
Finance and Insurance	21/21	\$8,807,188/ \$10,728,988	156/147	\$1,086/\$1,401
Real Estate, Rental and Leasing	9/16	\$1,303,055/ \$4,359,440	28/80	\$895/\$1,053
Professional/Technical Services	28/31	\$11,505,675/ \$9,219,098	202/136	\$1,095/\$1,306
Administrative/Waste Services	41/42	\$16,584,482/ \$17,368,034	523/315	\$610/\$1,061
Health Care/Social Assistance	147/166	\$24,582,811/ \$37,983,745	692/866	\$683/\$844
Arts, Entertainment/Recreation	5/6	\$1,272,411/ \$1,685,657	69/70	\$355/\$465
Accommodation/Food Services	41/40	\$8,946,771/ \$10,790,505	578/524	\$298/\$396
Other Services, Except Public Administration	40/40	\$7,011,228/ \$10,189,082	177/210	\$762/\$935
Total	555/560	\$300,847,614/ \$388,303,010	6,668/6,629	\$868/\$1,126

Source: Massachusetts Executive Office of Labor and Workforce Development, March 9, 2018/March 24, 2025.

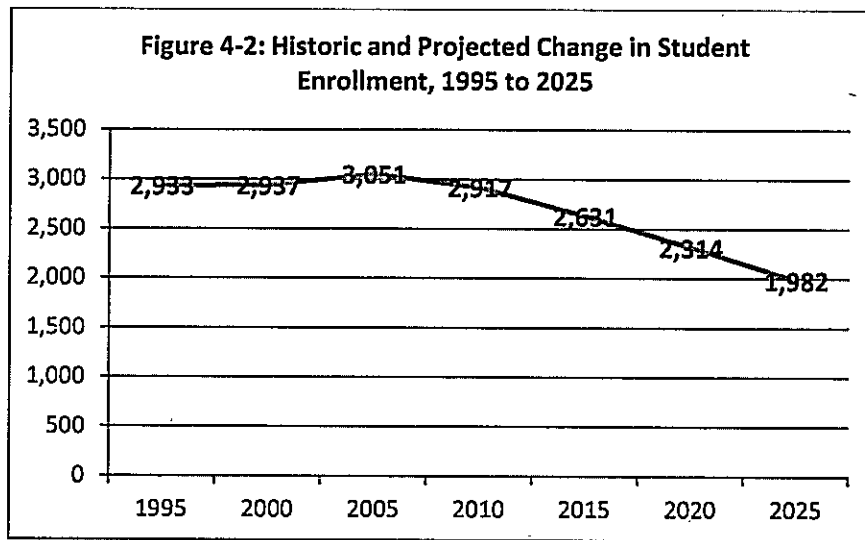
Shaded areas represent industries with an average of at least 500 employees.

4.4 Education – Increasing educational attainment and declining school enrollment.

Educational attainment is relatively comparable to county levels but well below that of the state. The percentage of those having a high school diploma or higher was 88.7% in Ludlow according to 2023 census estimates and 86.8% for the county, both lower than the statewide level of 91.4%. Additionally, 25.3% of Ludlow residents 25 years of age or older had completed a bachelor's degree as of 2023, a bit lower than 28.8% for the county and almost half the 47.8% statewide level. The educational attainment of Ludlow residents has increased over the years, up considerably from 75.2% and 14.8% with at least high school or college degree in 2000, respectively, and giving many more residents the ability to better compete for well-paying jobs.

Census estimates also indicate that those enrolled in school (nursery through graduate school) totaled 4,247 residents (down from 4,334 in 2016) or 20% of the population, and those enrolled in preschool through high school totaled 2,733 students (down from 3,188 students in 2016), representing 13% of all residents. The 2023 census estimates counted 1,167 residents in college or graduate school.

The Ludlow School District enrollment has declined over the past decades or so with total enrollment at 2,210 students in the 2024-25 school year, down from a high of 3,116 in 2004-5. Enrollment projections from Massachusetts School Building Authority (MSBA) indicate continuing declines to 2,314 students by 2020 and 1,982 by 2025, lower than the actual figures. Historic and projected total student enrollments are presented in Figure 4-2. Updated enrollment projections are not available, but the previous ones show a drop to 1,982 students by 2025, which is lower than the actual figure of 2,210 students.



4.5 Disability Status¹⁰ – Significant special needs within the community with anticipated future increases.

Of all Ludlow residents in 2023, 3,139 or 15.5% of the civilian noninstitutionalized population claimed a disability, lower than the county level of 16.7% but significantly higher than the statewide level of 12.8%. Ludlow had a higher proportional level of children under age 18 with disabilities at 9.0% compared to 8.5% and 5.2% for the county and state, respectively, however. For the other age categories, Ludlow's levels were lower than those of the county but higher than the state except for older adults aged 65 or over.

¹⁰ Disabled households contain at least one or more persons with a mobility or self-care limitation. It should also be noted that the term "disabled" is being replaced by some within the housing community with "people first" terminology as those with special needs are interpreted to be the people who first need affordable, available and/or accessible housing.

Table 4-6: Population Five Years and Over with Disabilities for Ludlow, Hampden County and the State, 2023

Age Range	Ludlow		Hampden County	Massachusetts
	#	%	%	%
Under 18 years	303	9.0	8.5	5.2
18 to 64 years	1,540	12.6	15.7	10.2
65 years+	1,296	27.9	29.2	30.3
Total	3,139	15.5	16.7	12.8

Source: U.S. Census Bureau, American Community Survey 5-Year Estimates 2019-2023. Includes those in the civilian, noninstitutionalized population.



As the population continues to age, with those 65 years and older predicted to increase to about one-third of all residents by 2040, the level of special needs in the community will grow as well. This suggests a need for the integration of handicapped accessibility and supportive services into housing production and preservation efforts.

The 2023 census estimates also identifies numbers of residents with particular disabilities, as summarized in Table 4-7. It should be noted that some residents will have multiple challenges but 47% of the 3,139 residents who claimed a disability experienced cognitive difficulty and approximately 36% and 34% had a independent living problem or ambulatory challenge, respectively.

Table 4-7: Types and Distribution of Disabilities, 2023

Type of Disability	# Residents	% Disabled Residents	% All Civilian Noninstitutionalized Residents
Hearing Difficulty	577	18.4	2.8
Vision Difficulty	581	18.5	2.9
Cognitive Difficulty	1,481	47.2	7.5
Ambulatory Difficulty	1,059	33.7	5.4
Self-care Difficulty	443	14.1	2.3
Independent Living Difficulty	1,123	35.8	6.6

Source: U.S. Census Bureau, Census American Community Survey 5-Year Estimates for 2019-2023.

5. HOUSING PROFILE

This section summarizes housing characteristics and trends, analyzes the housing market from several data sources and perspectives, compares what housing is available to what residents can afford, summarizes what units are defined as affordable by the state, and helps establish the context for identifying priority housing needs.

5.1 Housing Growth – Continued but slower housing growth.

Table 5-1 presents data on Ludlow’s historic housing growth which indicates that about 18% of the Town’s housing predates World War II, lower than 25% for the county. Until recently, development activity ranged from a low of 8% in the 1940s, to almost 17% in the 1950s, and then leveling to between 12% and 14% in the 1960s, 1970s and 1980s. Housing growth slowed a bit after that, declining with each subsequent decade.

The data included in Table 5-1 is from the Census Bureau’s American Community Survey and differs somewhat from the actual census counts as shown in Table 5-3. For example, Table 5-1 indicates that there were 7,912 housing units by 2000, which actual census counts suggest a slightly lower total of 7,841 units. Additionally, Table 5-1 identifies an increase of 565 units between 2000 and 2009, but the actual census counts indicate that there was a gain of a bit less at 542 units during this period. The development of 107 units during and after 2020 is lower than the 229-unit figure identified in Table 5-3 as well as somewhat lower than the building permit information summarized in Table 5-2 that includes 120 units built between 2000 and 2023. These disparities among data sources are not unusual.

Table 5-1: Housing Units by Years Structure Was Built, 2023

Time Period	#	%
2020 or later	107	1.2
2010 to 2019	400	4.5
2000 to 2009	565	6.3
1990 to 1999	822	9.1
1980 to 1989	1,246	13.9
1970 to 1979	961	10.7
1960 to 1969	1,054	11.7
1950 to 1959	1,494	16.6
1940 to 1949	699	7.8
1939 or earlier	1,636	18.3
Total	8,984	100.0

Source: US Census Bureau, American Community Survey, 5-Year Estimates, 2019-2023

Table 5-2: Residential Building Permits, 2020 through 2023

Year	# Building Permits /Units	Total Valuation	Average Valuation/Unit
2020	28/28	\$8,125,750	\$290,205
2021	32/32	\$9,286,571	\$290,205
2022	22/22	\$8,292,329	\$376,924
	1/2	\$400,000	\$200,000
	1/4	\$577,000	\$144,250
2023	32/32	\$13,760,959	\$430,030
Total	116/120	\$32,442,609	\$270,355

Source: University of Massachusetts Donahue Institute’s State Data Center.

5.2 Housing Occupancy – High level of owner-occupancy but significant gains in the renter-occupied housing stock.

Besides total housing unit figures, Table 5-3 includes a summary of occupancy characteristics for 2000, 2010, 2020 and 2023 that indicates the following major trends:¹¹

- *High relative level of owner-occupancy*
Of the 8,755 total housing units in 2020, Ludlow had 8,720 year-round units¹² and 8,502 occupied units. Of the occupied units, 6,365 or 75.7% were owner-occupied, involving an increase of 130 such units between 2010 and 2020. The 2023 census estimates indicate a fall-off of 39 owner-occupied units to 74.4% of all units. This level of owner-occupancy is still much higher than the 62.3% levels for both Hampden County and statewide.
- *Continuing gains in renter-occupied units*
Census data suggests that there was a gain of 121 rental units between 2000 and 2010 with another 194 units built between 2010 and 2020. Such units grew as a percentage of the housing stock from 22.5% to 23.3% during this period. More than a hundred of these units were created as affordable as part of the Stevens Memorial and Mill 10 projects. The 2023 census estimates show continuing growth in the rental housing stock, involving another 137 units to a total of 2,176 such units, comprising 25.6% of Ludlow’s housing stock.

Table 5-3: Housing Occupancy, 2000 to 2023

Housing Characteristics	2000		2010		2020		2023	
	#	%	#	%	#	%	#	%
Total Housing Units	7,841	100.0	8,383	100.0	8,755	100.0	8,984	100.0
Occupied Units*	7,659	97.7	8,080	96.4	8,404	96.0	8,502	94.6
Total Vacant Units /Seasonal-Occasional*	182/ 26	2.3/ 0.3	303/ 46	3.6/ 0.5	351/35	4.0/ 0.4	482/ 129	5.4/ 1.4
Occupied Owner Units**	5,935	77.5	6,235	77.2	6,365	75.7	6,326	74.4
Occupied Rental Units**	1,724	22.5	1,845	22.8	2,039	23.3	2,176	25.6
Average House- Hold Size/Owner Occupied Unit	2.67 persons		2.60 persons		2.55 persons		2.51 persons	
Average House- Hold Size/Renter Occupied Unit	2.11 persons		1.98 persons		2.21 persons		2.02 persons	

Source: U.S. Census Bureau, Census 2000, 2010, and 2020 decennial counts and American Community Survey 5-Year Estimates, 2019-2023. * Percentage of all housing units ** Percentage of occupied housing units

- *General decreases in persons per unit*
The average number of persons per unit declined between 2000 and 2020 for owner-occupied properties, from 2.67 persons to 2.51 persons. For renter-occupied units the average fluctuated

¹¹ These 2000, 2010, and census figures are based on actual decennial counts while the 2023 figures are 5-year census estimates from the Census Bureau’s American Community Survey.

¹² The year-round figure (8,720 units) is the one used under Chapter 40B for determining the 10% affordability goal and annual housing production goals. It is calculated by subtracting the seasonal or occasional units (35) from the total number of units (8,755) per the 2020 census. The year-round figure will increase when the 2030 census figures are released.

from 2.11 persons in 2000, to 1.98 in 2010, up to 2.21 in 2020, and then down again to 2.02 persons in 2023. The low average occupancy levels reflect local, regional and national trends towards smaller households and relate to the change in the average household size in Ludlow from 2.55 persons in 2000 to 2.38 in 2023.

- *Extremely low vacancy rates*

As shown in Table 5-4, census data suggests extremely low vacancy rates from 1.9% to 0.0% for rentals and from 0.4% to 1.3% for ownership units between 2000 and 2023. The 2023 rates are also somewhat higher than those for the county and state for ownership units but lower for rentals. As any rate below 5% reflects very tight housing market conditions, these vacancy levels indicate very strong homeownership and rental markets.

Table 5-4 Vacancy Rates, 2000, 2010 and 2023

Tenure	Ludlow 2000	Ludlow 2010	Ludlow 2020	Ludlow 2023	County 2023	MA 2023
Rental	1.9%	5.1%	5.6%	0.0%	4.3%	3.8%
Homeowner	0.4%	0.7%	1.1%	1.3%	0.8%	0.5%

Source: U.S. Census Bureau, 2000, 2010 and 2020 and American Community Survey 5-Year Estimates, 2019-2023 with 1-Year Estimates for the county and state.

5.3 Types of Structures and Units – Limited diversity of housing types with modest increases in multi-family housing and decreases in mobile homes.

Census data indicates the following notable changes in the mix of housing types:

- *Increase in single-family dwellings*

The percentage of single-family detached dwellings is much higher in Ludlow, at 72.9% in 2023, compared to 55.1% for the county and 50.6% statewide. Most of the housing growth has focused on this type of housing with such units increasing by 15.2% between 2000 and 2023 according to census information compared to a total increase in the housing stock of 8.4%.

- *Small increases of units in large multi-family properties*

The number of units in larger multi-family structures of ten or more units increased from 477 in 2000 to 621 in 2023, a gain of 144 units and contributing to some increased housing diversity and choice in the community. These units include the 75 units at Ludlow Mills and 28 at Stevens Memorial, also contributing to an increase in SHI units.

- *Little change in the number of 2-family homes but some increase of units in 3- to 4-unit structures*

There was no significant net increase of units in two-family dwellings between 2000 and 2023 with some increase of units in three- to four-unit properties between 2000 and 2020. These types of properties are among the most affordable in the nonsubsidized housing stock because of the potential income that is counted as part of mortgage underwriting criteria.

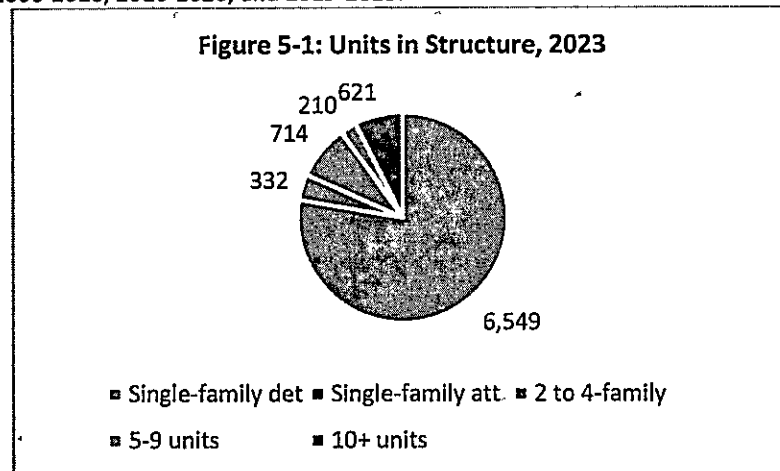
- *Decline in mobile homes*

Census data on the number of mobile homes shows a decrease from 171 in 2000 to 97 by 2020, and then down to 64 by 2023.

Table 5-5: Units in Structure, 2000 to 2023

Type of Structure	2000		2010		2020		2023	
	#	%	#	%	#	%	#	%
1 unit detached	5,683	72.5	5,780	70.1	6,206	71.0	6,549	72.9
1 unit attached	214	2.7	310	3.8	474	5.4	332	3.7
2 units	774	9.9	785	9.5	684	7.8	768	8.5
3-4 units	258	3.3	430	5.2	490	5.6	504	5.6
5-9 units	264	3.4	250	3.0	327	3.7	210	2.3
10+ units	477	4.0	535	6.5	459	5.3	621	7.3
Mobile Homes	171	2.2	154	1.9	97	1.1	64	0.8
Total	7,841	100.0	8,244	100.0	8,737	100.0	8,502	100.0

Source: U.S. Census Bureau, Census 2000 Summary File 3; American Community Survey 5-Year Estimates for 2006-2010, 2016-2020, and 2019-2023.



- Almost all owner-occupants live in single-family dwellings*
 Table 5-6 provides an estimated breakdown of the 2023 distribution of units per structure according to whether the units were occupied by renters or homeowners. While almost all owners resided in single-family homes, both detached and attached, about half of renters lived in multi-family units of two to nine units.
- Relatively high level of rental occupancy in single-family units*
 About one-fifth of the town's rentals were in single-family dwellings, substantially higher than the statewide level of 13.3% and due to the predominance of such units in the community.

Table 5-6: Units in Structure by Tenure, 2023

Type of Structure	Homeowner Units		Renter Units	
	#	%	#	%
Single-unit detached	5,748	90.9	376	17.3
Single-unit attached	256	4.0	76	3.6
2 units	88	1.4	664	30.5
3-4 units	39	0.6	440	20.2
5-9 units	51	0.8	159	0.7
10+ units	80	1.3	461	21.2
Mobile Homes	64	1.0	0	0.0
Total	6,326	100.0	2,176	100.0

Source: U.S. Census Bureau, 2019-2023 American Community Survey 5-Year Estimates

- *Moderately-sized housing units with increasing numbers of larger homes*

Table 5-7 provides information on the distribution of unit sizes and indicates that the median-sized unit was moderately-sized with 5.4 rooms according to 2023 census data, the same as 2000 and comparable to the medians of 5.3 and 5.5 rooms for Hampden County and the state, respectively. Only 9.7% of housing units were very small, with three (3) rooms or less, while 17.0% of all units were large with eight rooms or more, up from 10.5% in 2000, and reflective of some of the larger homes that have been built more recently.

Not surprisingly, more of the smaller units were occupied by renters with the median number of rooms in rental units having 4.1 rooms as opposed to a median of 5.9 rooms in the owner-occupied stock.

Table 5-7: Number of Rooms per Unit, 2000 and 2023

Number of Rooms per Unit	2000		2023	
	#	%	#	%
1 Room	8	0.1	59	0.7
2 Rooms	218	2.8	179	2.0
3 Rooms	407	5.2	627	7.0
4 Rooms	1,428	18.2	1,654	18.4
5 Rooms	2,136	27.2	2,098	23.4
6 Rooms	1,704	21.7	1,802	20.1
7 Rooms	1,117	14.2	1,037	11.5
8 Rooms	513	6.5	817	9.1
9 or More Rooms	310	4.0	711	7.9
Total	7,659	100.0	8,984	100.0
Median (Rooms) for All Units	5.4 rooms		5.4 rooms	

Source: U.S. Census Bureau, 2000 Summary File 3 and the 2019-2023 American Community Survey

5.4 Housing Costs – Some remaining but eroding housing affordability.

The following analysis of the housing market examines past and present values of homeownership and rental housing from the following data sources:

- The 2000, 2010, and 2020 Decennial U.S. Census as available for specific data points
- The U.S. Census Bureau’s American Community Survey 5-Year Estimates, 2006-2010 and 2019-2023
- The Warren Group’s (Banker & Tradesman) median single-family and housing values and sales volume by year, from 2010 through February 2025
- Multiple Listing Service data for a breakdown of sales during the past year
- Town Assessor’s data
- Internet rental listings

Homeownership

Census data also provides information on housing values, as summarized in Table 5-8; for owner-occupied units. The census estimates indicate that the median house value as of 2023 was \$303,900, much higher than \$223,400 in 2010. As the table further indicates, Ludlow’s owner-occupied housing stock still retains some affordability with 665 units or 10.5% valued at less than \$200,000 in 2023 and another 2,422 units valued in the \$200,000 to \$299,999 range, representing another 38.8% of the

owner-occupied housing stock. A total of 558 units or 8.8% were valued above \$500,000, somewhat lower than 10.8% for the county and much lower than 58.5% statewide.

Table 5-8: Housing Values of Owner-occupied Units, 2000, 2010 and 2023

Price Range	2000		2010		2023	
	#	%	#	%	#	%
Less than \$100,000	1,155	22.0	98	1.6	166	2.7
\$100,000-199,999	3,530	67.4	2,185	36.2	499	7.9
\$200,000-299,999	463	1.5	2,315	38.4	2,422	38.8
\$300,000-499,999	79	1.5	1,285	21.3	2,681	42.4
\$500,000-999,999	12	0.2	128	2.1	558	8.8
\$1,000,000 or more	0	0.0	17	0.3	0	0.0
Total	5,239	100.0	6,028	100.0	6,326	100.0
Median (dollars)	\$127,300		\$223,400		\$303,900	

Source: U.S. Census Bureau, 2000 Summary File 3 and American Community Survey 5-Year Estimates, 2006-2010 and 2019-2023.

Table 5-9 provides The Warren Group data on median sales prices and volume of sales from 2010 through February 2025. This data is tracked from Multiple Listing Service (MLS) information based on actual sales. As of the end of 2024, the median sales price of a single-family home was \$330,000, up considerably from \$190,000 in 2016 and \$240,000 in 2020.

There has also been substantial variability in the number of single-family home sales as shown in Figure 5-2, ranging from a low of 113 sales in 2011 to highs of 224 and 234 sales in 2020 and 2021, respectively, during the pandemic. There have been declines in the number of sales since then, most likely related to the increase in mortgage interest rates with homeowners deciding to stay put.

Table 5-9: Median Sales Prices and Number of Sales, 2010 through February 2025

Year	Months	Single-family		Condominiums		All Sales*	
		Median	# Sales	Median	# Sales	Median	# Sales
2025	Jan – Feb	\$330,000	20	\$301,000	3	\$310,500	40
2024	Jan – Dec	\$329,900	191	\$265,500	34	\$310,000	292
2023	Jan – Dec	\$305,000	175	\$264,000	35	\$289,500	279
2022	Jan – Dec	\$277,000	194	\$251,500	37	\$275,000	306
2021	Jan – Dec	\$265,000	234	\$196,500	30	\$259,000	343
2020	Jan – Dec	\$240,000	224	\$187,000	40	\$230,000	336
2019	Jan – Dec	\$230,000	213	\$184,000	39	\$219,900	309
2018	Jan – Dec	\$215,000	221	\$202,500	39	\$207,000	323
2017	Jan – Dec	\$199,900	212	\$172,000	41	\$192,000	301
2016	Jan – Dec	\$190,000	176	\$186,750	34	\$190,000	256
2015	Jan – Dec	\$199,900	167	\$183,000	29	\$190,500	238
2014	Jan – Dec	\$203,000	139	\$171,500	25	\$181,000	209
2013	Jan – Dec	\$182,000	156	\$191,500	22	\$180,000	225
2012	Jan – Dec	\$172,000	162	\$150,000	26	\$167,500	243
2011	Jan – Dec	\$190,250	113	\$136,500	16	\$177,750	178
2010	Jan – Dec	\$187,000	137	\$239,450	24	\$184,900	209

Source: The Warren Group/Banker & Tradesman, March 26, 2025. *Includes all real estate transactions

The condo market has also experienced substantial ups and downs in terms of both values and number of sales; and unlike most communities, median condo values are not substantially lower than single-family homes. The median sales price was \$239,450 in 2010, before the financial recession. The following year the median dipped markedly to \$136,500. After that, values increased steadily to recent highs of at least \$310,000.

The number of condo sales has also fluctuated substantially from a recent high of 41 sales in 2017, to a low of 16 in 2011. Sales volume was still low at 22 sales in 2013 but then climbed markedly after that.

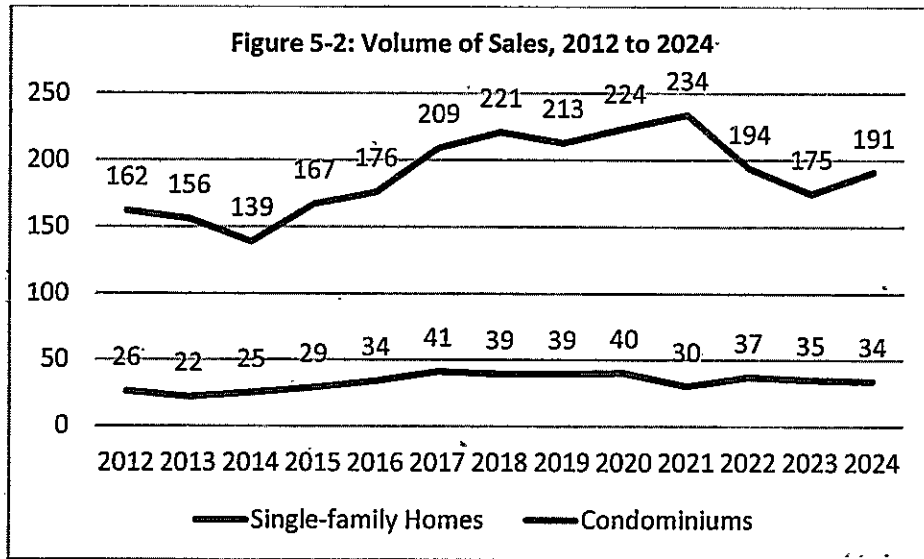
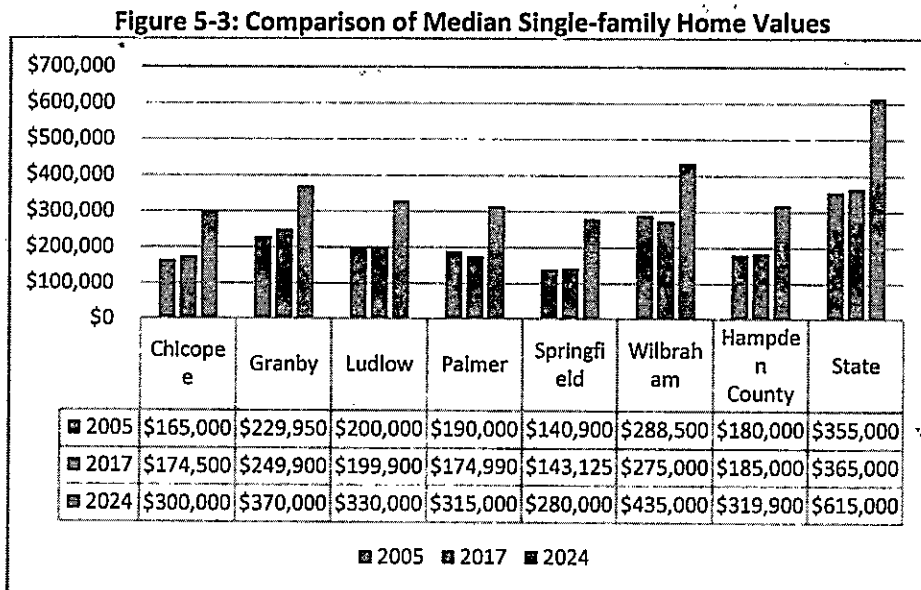


Figure 5-3 examines the median single-family home values for Ludlow in comparison to neighboring communities as well as the county and state for 2005, 2017, and 2024. Ludlow's values are in the mid-range with Springfield having the lowest median values and Wilbraham the highest.



All communities' values are still lower than state levels. As of 2017, median prices had not yet surpassed the 2005 ones for Ludlow, Palmer, and Wilbraham when the housing market was at its height for most places prior to the financial crisis. Housing prices rebounded sharply after that for all communities, close to doubling in some cases.

Another analysis of housing market data is presented in Table 5-10, which breaks down sales data from the Multiple Listing Service as compiled by Banker & Tradesman for single-family homes, condominiums, and two-family dwellings for a year-long period of time. This table provides a snapshot of the range of sales for February 2024 through January 2025, indicating that there were 200 sales of single-family homes, 32 for condos, and 17 for two-families. This analysis further confirms that there has been some erosion of affordability in Ludlow's housing market as only 6.5% of single-family homes and 6.2% of the condos sold for less than \$200,000 compared to more than half and 62% of such sales, respectively, in 2017. On the other end of the price range, the highest sale this past year was for \$760,000, up from \$575,000 in 2017. This analysis also showed that there were 17 sales of two-family dwellings, only one selling for less than \$200,000.

Table 5-10: Single-family House and Condo Sales, February 2024 through January 2025

Price Range	Single-families		Condominiums		Two-family		Total	
	#	%	#	%	#	%	#	%
Less than \$100,000	2	1.0	0	0.0	0	0.0	2	0.8
\$100,000-199,999	11	5.5	2	6.2	1	5.9	14	5.6
\$200,000-299,999	56	28.0	20	62.5	3	17.6	79	31.7
\$300,000-399,999	77	38.5	9	28.1	9	52.9	95	38.2
\$400,000-499,999	26	13.0	0	0.0	2	11.8	28	11.2
\$500,000-599,999	18	9.0	0	0.0	2	11.8	20	8.0
\$600,000 or more	10	5.0	1	0.3	0	0.0	11	4.4
Total	200	100.0	32	100.0	17	100.0	249	100.0

Source: The Warren Group, Banker & Tradesman, March 28, 2025.

This analysis also indicated that the median single-family house price was \$330,000 in FY25, up from \$198,000 in 2017. The condo median was \$262,000, up from \$177,500 in 2017. The medians are relatively close to the Banker & Tradesman figures in Table 5-9. The two-family home median was \$340,000. The data also identified three sales of four- to eight-unit properties, ranging from \$500,000 to \$557,500.

Town Assessor data on the assessed values of single-family homes and condos in Ludlow is presented in Table 5-11 as well as Figure 5-4, providing additional insights into not only the diversity of the existing housing stock but also the range of values for each dwelling type. This data shows that Ludlow had 6,130 single-family properties in FY25 that included 34 units with Accessory Dwelling Units (ADUs). Only about 4% of the homes were assessed below \$200,000 compared to half in FY18. Another 44.5% of single-family homes were assessed between \$200,000 and \$299,999 in FY25 and still relatively affordable, more than 33.9% in FY18. Only 915 homes or 15.3% were assessed above \$300,000 in FY18 compared to 3,188 and 52% in FY25, showing the dramatic shift towards higher housing values. The highest assessed value was \$1,401,100 on Cislak Drive.

The median assessed value for single-family homes was \$304,100. This is significantly lower than the median assessment for single-family homes with Accessory Dwelling Units at \$459,800, demonstrating

the added value of properties with such units and likely pointing to the somewhat larger size of homes that accommodate these apartments.

There were 550 condos according to FY25 Assessor records, up from 504 condos in FY18, representing about 6% of Ludlow’s housing stock. More than three-quarters of the condos were assessed between \$100,000 and \$199,999 with another 21% assessed between \$200,000 and \$299,999 in FY18 compared to 6.0% and 60.9%, respectively, in FY25. The median assessed value was \$269,200, somewhat higher than the 2024 median sales price of \$265,500 based on The Warren Group’s data. The highest assessment was \$527,800 for a unit at Miller Street.

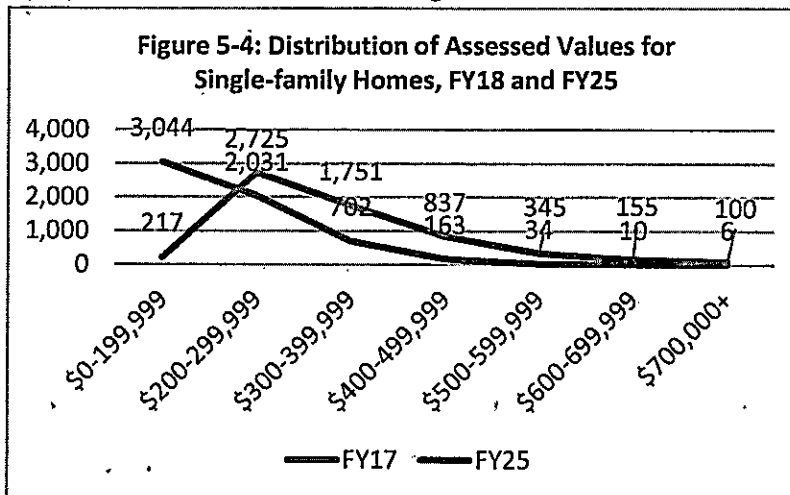
Table 5-11: Assessed Values of Single-family Dwellings and Condominiums

Assessment	Single-family Dwellings/With an ADU*		Condominiums		Total	
	#	%	#	%	#	%
Less than \$100,000	2	0.03	0	0.0	2	0.03
\$100,000-199,999	215	3.5	33	6.0	248	3.7
\$200,000-299,999	2,725	44.5	335	60.9	3,060	45.8
\$300,000-399,999	1,740/11	28.6	119	21.6	1,870	28.0
\$400,000-499,999	825/12	13.7	59	10.7	896	13.4
\$500,000-599,999	337/8	5.6	4	0.7	349	5.2
\$600,000-699,999	152/3	2.5	0	0.0	155	2.3
More than \$700,000	100	1.6	0	0.0	100	1.5
Total	6,096/34 = 6,130	100.0	550	100.0	6,680	100.0

Source: Ludlow Assessor, Fiscal Years 2018 and 2025.

*Single-family home includes an Accessory Dwelling Unit (ADU)

Ludlow also has a significant number of small multi-family properties that include 454 two-family properties, or 908 units, which is higher than the number of units identified in the 2023 census



estimates of 768 units. Almost all these properties were assessed between \$200,000 and \$399,999 while in FY18 almost all were valued from \$100,000 to \$299,999. The FY25 median was \$266,600, up from \$194,300 in FY18.

Assessor’s records also include 25 three-family properties with 75 units. As with the two-family dwellings, these structures are largely assessed in the \$200,000 to \$399,999 range, up from almost all

being included in the \$100,000 to \$299,999 range a few years ago. The three-families have a median of \$263,500. The census estimates combine the number of units in three and four-unit structures so accurate comparisons between Assessor and census counts is not possible.

Ludlow also has 67 mixed-use properties that are primarily residential. A total of 27 properties or 61.3% were assessed between \$200,000 and \$399,999 with a median of \$325,200.

Table 5-12: Assessed Values of Small Multi-family and Mixed-use Properties

Assessment	Two-family Properties		Three-family Properties		Mixed-use Properties		Total	
	#	%	#	%	#	%	#	%
Less than \$100,000	0	0.0	0	0.0	0	0.0	0	0.0
\$100,000-199,999	9	2.0	0	0.0	6	9.0	15	2.7
\$200,000-299,999	289	63.7	16	64.0	21	31.3	326	59.7
\$300,000-399,999	136	30.0	9	36.0	20	30.0	165	30.2
\$400,000-499,999	17	3.7	0	0.0	7	10.4	24	4.4
\$500,000-599,999	2	0.4	0	0.0	6	9.0	8	1.5
\$600,000-699,999	0	0.0	0	0.0	3	4.5	3	0.05
More than \$700,000	1	0.2	0	0.0	4	6.0	5	0.09
Total	454	100.0	25	100.0	67	100.0	546	100.0

Source: Ludlow Assessor, Fiscal Year 2025.

Assessor’s data indicates that there are very limited numbers of other types of properties in Ludlow that include the following:

- *Multiple houses on one lot* – There are 13 of these properties, ranging in assessed value from \$224,600 to \$675,700 and with a median of \$326,100.
- *4 to 8-unit structures* – Data identifies 39 such properties with assessed values of \$278,500 to \$720,200 and a median of \$394,500.
- *More than 8 units* – There are 14 properties that include more than eight units, ranging from \$586,700 to \$4,843,700 (Ludlow Mills Housing) in value with a median assessed value of \$993,700.
- *Mobile homes* – There were three properties included in Assessor’s records, two on West Street assessed at \$185,000 and \$450,000 and another property on Miller Street valued at \$800,000.

These properties do not include the Ludlow Housing Authority developments that are assessed separately under charitable or non-profit categories.

Rentals

Table 5-13 presents information on the distribution of costs for renter-occupied properties for 2000, 2010 and 2023 based on U.S. Census Bureau figures. The median rent doubled during this period, higher than the 77% rate of inflation. Ludlow’s 2023 median rent of \$1,250 was also higher than the county of \$830 but lagging significantly behind the statewide median of \$1,757.

While almost 22% of Ludlow’s rentals were renting for less than \$500 in 2000, by 2023 only 6.1% were priced within this range. On the other end of price range, 2.3% of rentals were leased for more than \$1,000 in 2000 compared to 71.9% in 2023. It is also important to note that the census data included 307 subsidized rental units, about 14% of all rentals, thus making the rental market in Ludlow appear somewhat more affordable than actual market conditions.

Table 5-13: Rental Costs, 2000 to 2023

Gross Rent	2000		2010		2023	
	#	%	#	%	#	%
Under \$200	43	2.6	0	0.0	133	6.1
\$200-299	67	4.0	47	2.7		
\$300-499	253	15.1	54	3.1		
\$500-749	763	45.4	413	23.9	355	16.3
\$750-999	415	24.7	684	40.0		
\$1,000-1,499	38	2.3	388	22.5	1,045	48.0
\$1,500-1,999	0	0.0	72	4.2	394	18.1
\$2,000+					126	5.8
No Cash Rent	100	6.0	67	3.9	123	5.7
Total	1,679	100.0	1,725	100.0	2,176	100.0
Median Rent	\$624		\$838		\$1,250	

Source: U.S. Census Bureau, Census 2000 Summary File 3 and 2006-2010 and 2019-2023 American Community Survey 5-Year Estimates.

Table 5-14 includes a summary of market rents from 31 rental listings in early April 2025 on the internet with average rents of more than \$2,000.

Table 5-14: Market Rents

Number of Bedrooms	Average Rent	Lowest Rent	Highest Rent
1	\$2,181	\$1,859	\$2,705
2	\$2,415	\$1,595	\$2,791
3	\$2,400	\$2,400	\$2,400
4	\$2,033	\$1,950	\$2,200

Source: <https://www.apartmenthomeliving.com>

5.5 Affordability Analysis

Affordability Gaps

While it is useful to have a better understanding of housing costs, it is also important to analyze the implications of these costs on residents’ ability to afford them.

Housing prices have risen faster than incomes, making housing less affordable as demonstrated in Figure 1-1. As time went by the gap between median household income and the median single-family house price widened based on census data for income and The Warren Group’s Banker & Tradesman for home values. While incomes increased by 68% between 2000 and 2023, the median single-family home price increased by 136%. Consequently, while Ludlow’s housing is relatively more affordable in comparison to other communities and statewide levels, the question is how affordable are these prices to those who live in Ludlow?

In 2000 the median income was 36% of the median house price, then decreased to 33% by 2010, and dipped to 26% in 2023. Moreover, the gap between income and house value was \$81,998 in 2000, increasing to \$125,992 by 2010, and then increased substantially to \$226,019 by 2023.

Another way of analyzing affordability is to estimate the difference between the median priced house and what a median income earning household can afford to pay based on spending no more than 30% of income on housing costs, the traditional measure of affordability embraced by the state and federal

governments. To afford the median sales price of a single-family home of \$330,000, based on the Warren's Group's data as of the end of 2024, a household would have to earn an estimated \$88,680 assuming 80% financing, good credit and the ability to come up with down payment and closing costs of about \$66,000.¹³ Such upfront costs would be a huge challenge for many homebuyers, first-time purchasers in particular. If the buyer could qualify for 95% financing, from the state's ONE Mortgage Program, MassHousing offerings, or government insured financing for example, the income required would increase somewhat to \$100,460. Such income is higher than the HUD limit for a three-person household earning at 80% AMI or \$78,850 in 2023 as well as the median income of Ludlow homeowners of \$93,718.

The average household with a median income of \$78,981 could likely afford a home costing about \$260,000 based on 95% financing and the ability to obtain mortgage offerings with lower down payment requirements. **There is therefore an affordability gap of \$70,000, which is the difference between the median priced single-family home (\$330,000) and what a median income earning household can afford (\$260,000) based on the ability to obtain 95% financing.** There was no affordability gap only a few years ago.

In the case of condominiums, the median-priced condo of \$265,500, based on Warren Group information as of the end of 2024, requires an income of about \$79,575, comparable to Ludlow's median household income of \$78,981 based on 2023 census estimates as well as HUD's area median income limit for a household of three of \$78,850 in 2024.¹⁴

The median income earning household could afford a condo for about \$231,500 based on 95% financing. This analysis also assumes a monthly condo fee of \$250. **Therefore, there is an estimated affordability gap of \$34,000 based on the difference between the median condo price (\$265,500) and what a median income earning household can afford (\$231,500).** As with the single-family home, there were no affordability gaps for condos only a few years ago.

Rentals

Regarding rentals, the gross median rent of \$1,250, as reported in the 2023 census estimates, requires an income of about \$60,000. This assumes an average monthly utility allowance of \$250 and the occupants paying no more than 30% of their income on housing. This rent is well above the median renter household income of \$43,351 based on 2023 census estimates.

To afford a \$2,400 apartment, a more realistic market rent, a household would have to earn approximately \$106,000, again based on the above assumptions.

Cost Burdens

It is also useful to identify numbers of residents living beyond their means based on their housing costs. The U.S. census provides data on how much households spend on housing whether for ownership or

¹³ Figures based on 80% financing, interest of 6.0%, 30-year term, annual property tax rate of \$17.35 per thousand, and insurance costs of \$6 per \$1,000 for single-family homes. Also based on the purchaser spending no more than 30% of gross income on mortgage (principal and interest), taxes and insurance.

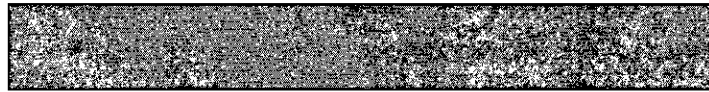
¹⁴ Figures based on 95% financing, interest of 6.0%, 30-year term, annual property tax rate of \$17.35 per thousand, and insurance costs of \$4 per thousand for condos and an estimated monthly condo fee of \$250. Also based on the purchaser spending no more than 30% of gross income on mortgage (principal and interest), taxes and insurance.

rental. Such information is helpful in determining how many households are encountering housing affordability problems, defined as spending more than 30% of household income on housing. Spending more than this threshold suggests that the household is “cost burdened” and may find it challenging to afford basics such as food, transportation, and medical care for example. When households pay more than half of their income on housing they are considered “severely cost burdened.”

Based on 2023 census estimates, there were 260 homeowners, or 4.1% of all homeowners in Ludlow, spending between 30% and 34.9% of their income on housing and another 1,103 owners, or 17.4%, spending more than 35% of their income on housing expenses. *Thus, according to this data, more than 21% of all owners were overspending on housing.*

Regarding renters, 130 or 6.0% of renter households were spending between 30% and 34.9% of their income on housing costs and another 837 or 38% were spending 35% or more of their income *for a total of 967 renters or 44% who were overspending, up from 749 households and 37% in 2017. This data suggests that 2,330 households or about 27% of all Ludlow households were living in housing that was by common definition beyond their means and unaffordable, representing a notable increase from 2,002 households and 23% in 2017.*

The U.S. Department of Housing and Urban Development (HUD) also provides data on how many



Special HUD data suggests that 22% of all Ludlow households were spending too much on their housing including more than 984 households or 11% spending at least half of their income on housing costs. Of those 3,040 households earning at or below 80% of area median income, representing about 35% of all households, 1,653 or 54% were experiencing cost burdens including 944 or 31% spending more than half of their income on housing costs.

households were spending too much on housing costs (also known as cost burdens) through its State of the Cities Data System’s Comprehensive Housing Affordability Strategy (CHAS) report, which is summarized in Table 5-15. The table shows a distribution of households by tenure, income, and household type, including how many were spending between 30% and 49% of their income on housing costs as well as those spending more than half of their income on housing. For example, the first cell indicates that

there were 155 elderly renter households earning at or below 30% of area median income with 45 spending between 30% to 49% of their income on housing and another 40 spending more than half of their income on housing costs, referred to as experiencing severe cost burdens.

Key findings from this data include the following:

Renters

- About 38% of the 2,220 renter households were experiencing cost burdens, almost all earning at or below 80% of area median income (AMI).
- Almost 35% or 765 renter households had incomes above 80% AMI and likely include most of the 452 households renting single-family homes (see Table 5-6). Of these renters, only 30 elderly ones were experiencing cost burdens.
- Of the 515 senior households, 250 or almost half were encountering cost burdens. All but 30 had incomes at or below 80% AMI. Many of those 175 elderly households with incomes at or

below 50% AMI without cost burdens were likely living in one of the 205 units of subsidized housing reserved primarily for seniors.

- Of the 585 small families earning at or below 80% AMI, 365 or 62% were overspending on their housing. Of particular concern are the 120 families with incomes at or below 30% AMI with severe cost burdens as they were spending more than half their limited incomes on housing. This is not surprising given the costs of rentals and only 16 subsidized family units.
- There were only 45 large families who rented in Ludlow, none with cost burdens.
- One-third of renter households, or 725 households, were non-family, non-elderly renters, predominantly single individuals. Of these households, 450 or 62% were earning at or below 80% AMI with 230 or about half experiencing cost burdens.

Owners

- Of the 6,340 total homeowners, 1,062 or 17% were overspending on their housing, that included 838 or 79% who earned at or below 80% AMI.
- About 75% of all owner households had incomes above 80% AMI, including 224 or almost 5% who were cost burdened.
- A total of 1,195 elderly owners had incomes at or below 80% AMI and of these 620 or 52% were spending too much including 370 or 31% with severe cost burdens. Of particular concern are the 285 elderly owners with severe cost burdens and incomes at or below 30% AMI.
- Only 90 of the 195 small families earning at or below 80% AMI were spending too much, including 35 or 18% who were spending more than half of their income on housing.
- Of the 220 large families, only 10 earned at or below 80% AMI and all had cost burdens.
- A total of 138 or 75% of the 185 non-family, non-elderly owners earning at or below 80% AMI were overspending.

Table 5-15: Type of Households by Income Category, Tenure, and Cost Burdens, 2021

Type of Household	Households earning < 30% AMI/# with cost burdens **	Households earning > 30% to < 50% AMI/ # with cost burdens	Households earning > 50% to < 80% AMI/# with cost burdens	Households earning > 80% to < 100% AMI/# with cost burdens	Households Earning > 100% AMI/ # with cost burdens	Total/ # with cost burdens
Elderly Renters	155/45-40	130/25-95	110/15-0	35/0-0	85/15-15	515/100-150
Small Family Renters	130/15-120	180/130-55	275/30-15	90/0-0	260/0-0	935/175-190
Large Family Renters	0/0-0	0/0-0	25/0-0	0/0-0	20/0-0	45/0-0
Other Renters	180/15-70	160/95-30	110/20-0	125/0-0	150/0-0	725/130-100
Total Renters	465/75-230	470/250-180	520/65-15	250/0-0	515/15-15	2,220/405-440
Elderly Owners	520/165-285	190/35-55	485/50-30	400/25-0	960/75-0	2,555/350-370
Small Family Owners	20/0-20	50/0-15	125/55-0	235/25-0	2,485/10-25	2,915/90-60
Large Family Owners	0/0-0	0/0-0	10/10-0	50/15-0	160/0-0	220/25-0
Other Owners	15/0-4	75/0-75	95/4-35	150/45-0	315/4-0	650/53-114
Total Owners	555/165-309	315/35-145	715/119-65	835/110-0	3,920/89-25	6,340/518-544
Total	1,020/240-539	785/285-325	1,235/184-80	1,085/110-0	4,435/104-40	8,560/923-984

Source: U. S. Department of Housing and Urban Development (HUD), SOCDs CHAS Data, and American Community Survey, 2017-2021 (latest data available). The report uses median family income (MFI) but is the equivalent of area median income (AMI).

** First number is total number of households in each category/second is the number of households paying between 30% and 49% of their income on housing (with cost burdens) – and third number includes those who are paying more than half of their income on housing expenses (with severe cost burdens). Elderly are 62 years of age or older. Small families have four (4) or fewer family members while larger families include five (5) or more members. “Other” renters or owners are non-elderly and non-family households.

Foreclosures

Another indicator of affordability involves the ability to keep up with the ongoing costs of housing which some residents have been challenged to do and then faced with foreclosure. Foreclosure activity from 2007 to April 2025 is presented in Table 5-16.

While there were no foreclosures between 2007 and 2010, foreclosure activity began to pick up after the financial crisis but remained relatively low until 2016. Activity then climbed significantly in 2018 and 2019, dropping off again in 2020 and 2021 during the pandemic when evictions and foreclosures were supposedly curtailed. In 2022 through 2024, foreclosure activity increased again but only at about half the level that occurred between 2018 and 2019.

Table 5-16: Foreclosure Activity, 2007 through April 8, 2025

Year	Petitions to Foreclose	Foreclosure Auctions	Total Activity
1/1/25-4/8/25	5	3	8
2024	16	10	26
2023	19	4	23
2022	14	11	25
2021	4	5	9
2020	3	4	7
2019	28	19	47
2018	25	23	48
2017	20	5	25
2016	14	5	19
2015	2	2	4
2014	3	3	6
2013	1	3	4
2012	5	5	10
2011	1	7	8
2010	8	6	14
2009	0	0	0
2008	0	0	0
2007	0	0	0
Total	168	115	283

Source: The Warren Group, March 16, 2018 and April 8, 2025.

5.6 Subsidized Housing Inventory (SHI) – All SHI units are rentals, most for seniors and younger disabled residents, and 54% of units are owned and managed by the Ludlow Housing Authority (LHA).

Current Inventory

Of the 8,720 year-round housing units in Ludlow (up from 8,337 based on the 2010 census), 307 or 3.52% currently meet the Chapter 40B requirements and thus have been determined to be affordable

by the Commonwealth of Massachusetts as part of what is called a Subsidized Housing Inventory (SHI). There is a current gap of 565 units to reach the 10% threshold without considering future growth that will increase the number of year-round housing units and the 10% goal over time. The addition of the 43 units as part of the 188 Fuller Street development and 95 units at The Residences at Mill 8 will bring the SHI to 445 units and an affordability level of 5.1%.

The Massachusetts Comprehensive Permit Law, Chapter 40B Sections 20-23 of the General Laws, was enacted as Chapter 774 of the Acts of 1969 to encourage the construction of affordable housing throughout the state, particularly outside of cities. Often referred to as the Anti-Snob Zoning Act, it requires all communities to use a streamlined review process through the local Zoning Board of Appeals for "comprehensive permits" submitted by developers for projects proposing zoning and other regulatory waivers and incorporating affordable housing for at least 25% of the units. Only one application is submitted to the ZBA instead of separate permit applications that are typically required by a number of municipal departments as part of the normal regulatory process. Here the ZBA takes the lead and consults with the other relevant departments (e.g., Building Department, Planning, Fire Department, Board of Health, etc.) on a single application. The Conservation Commission retains jurisdiction under the Wetlands Protection Act with the Department of Environmental Protection, the Building Inspector applies the State Building Code, and the Board of Health enforces Title 5.

For a development to qualify under Chapter 40B, it must meet all the following requirements:

- Must be part of a "subsidized" development built or approved by a public agency, non-profit organization, or limited dividend corporation.
- At least 25% of the units in the development must be income restricted to households with incomes at or below 80% of area median income (or 20% of the units targeted to those earning at or below 50% AMI) with rents or sales prices restricted to income levels defined each year by the U.S. Department of Housing and Urban Development (HUD).
- Affordability restrictions must be in effect in perpetuity unless there is a justification for a shorter term that must be approved by EOHLC.
- Development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization.
- Project sponsors must meet affirmative marketing requirements.

The Town has only encountered three Chapter 40B applications over the years. In 2001, South View Estate (Atwater Investors, Inc.) was the first proposed 40B development with 241 condo units. The ZBA approved the project, but it was never built through the 40B process as the developer came back to the Planning Board for a zone change and approval of 168 condominiums instead. The Stevens Memorial Building at 12 Chestnut Street was the second 40B development with HAP Housing (now renamed Way Finders, Inc.) as the developer. This project revitalized an abandoned building and created 28 units of affordable housing with considerable buy-in from the Town. The Town received a third comprehensive permit application from Way Finders in 2017 to build 43 affordable rental units at 188 Fuller Street, which is now under construction.

Current SHI units are listed in Table 5-17 and described below.

Table 5-17: Ludlow's Subsidized Housing Inventory (SHI)

Project Name	# SHI Units 2018/2025	Project Type/ Subsidizing Agency	Use of a Comp Permit	Affordability Expiration Date
Chestnut Street Development*	34	Rental/EOHLC	No	Perpetuity
Colonial Sunshine Manor*	48	Rental/EOHLC	No	Perpetuity
Colonial Sunshine Manor*	28	Rental/EOHLC	No	Perpetuity
State Street Development*	40	Rental/EOHLC	No	Perpetuity
NA Scattered Sites*	10	Rental/EOHLC	No	Perpetuity
John Thompson Manor*	6	Rental/EOHLC	No	Perpetuity
DDS Group Homes	24/38	Rental/DDS	No	NA
Ludlow Mills Housing	75	Rental/MassHousing and EOHLC	No	2067
Stevens Memorial/12 Chestnut	28	Rental/EOHLC	Yes	2064
TOTAL	293/307	All Rentals/273 or 89% targeted to seniors and younger disabled residents	28 units or 9.1% used 40B	103 or 33.6% expiring use units

Source: Massachusetts Executive Office of Housing and Livable Communities, March 1, 2018

* Ludlow Housing Authority developments.

Of the 307 units on Ludlow's SHI, 166 state-assisted units are owned and managed by the Ludlow Housing Authority (LHA) that includes 54% of Ludlow's SHI units. Only 16 of these units are currently for families. LHA developments include:

- *Chestnut Street Development*
The project includes 32 one and two-bedroom units and two congregate units for seniors.
- *State Street Development*
The State Street Development includes 40 one-bedroom units for seniors and younger disabled persons.



Colonial Sunshine Manor

Scattered Sites

LHA has developed ten single-family homes, each with three-bedrooms, which are scattered in Ludlow for families.

Colonial Sunshine Manor/Wilson Street

This project includes 76 one-bedroom units for seniors and younger disabled persons.

John Thompson Manor

There are also six three-bedroom units in condominium-style apartments for families on Benton/Butler Streets.

LHA waitlists are extensive with a total of almost 21,000 applicants as part of the state's (Common Housing Application for Massachusetts (CHAMP) Program that provides a website for those who want to apply for public housing or rental vouchers. The waitlist for those interested in LHA units includes 16,867 family applicants, 2,310 elderly, and 3,310 handicapped applicants. LHA also maintains the following separate waitlists:

- *Elderly/Disabled One-bedroom Units*
There is a total of 500 applicants, the largest number that LHA can pool for this unit category. Of these, 101 are Ludlow residents and 76 are veterans (9 of the veterans are also Ludlow residents).
- *Elderly/Disabled Two-bedroom Units*
This list includes over 500 applicants, once again the largest number that LHA can include in their pool for this category. There are 8 Ludlow residents, 15 veterans, including 1 Ludlow veteran on the waitlist.
- *Family Two-bedroom Units*
There are over 500 applicants on the waitlist, once again the largest number they can pool without any current Ludlow residents or veterans.
- *Family Three-bedroom Units*
Once again, there are over 500 applicants on the waitlist, the largest number they can include in the pool. This waitlist includes 69 Ludlow residents (including an emergency applicant) and 36 veterans.

LHA indicates that waits for residents and veterans range from 3 to 5 years in their elderly/disabled units, however, depending upon emergencies and having 1 or 2 priorities, the wait time could go down to 1 to 2 years. Those who meet emergency qualifications, such as victims of domestic violence or homeless for example, go to the top of the waitlists. Units in the family developments rarely turnover.

LHA developments include 5 wheelchair accessible apartments at Wilson Street and 4 at Chestnut Street as well as in 1 offsite family unit. The Housing Authority must also make "reasonable accommodations" for those with special needs that require some modifications to their units.

Rental subsidies, such as the Section 8 Housing Choice Vouchers or the Massachusetts Rental Voucher Program (MRVP) vouchers, are not administered by LHA, but by Way Finders.

Other developments with affordable units have included the following:

- *Ludlow Mills Housing/Residences at Mill 10*



Residences at Mill 10

Founded in 1868, the Ludlow Manufacturing Company built the Ludlow mill complex and became one of the world's largest producers of jute. In 2016, Winn Development purchased the Ludlow Mill and re-purposed the iconic structure into 75 modern apartments for seniors, permitted as part of the Mill Redevelopment bylaw. Today, Residences at Mill 10 offers one and two-bedroom apartments with a full amenity package.

- *Stevens Memorial Housing*

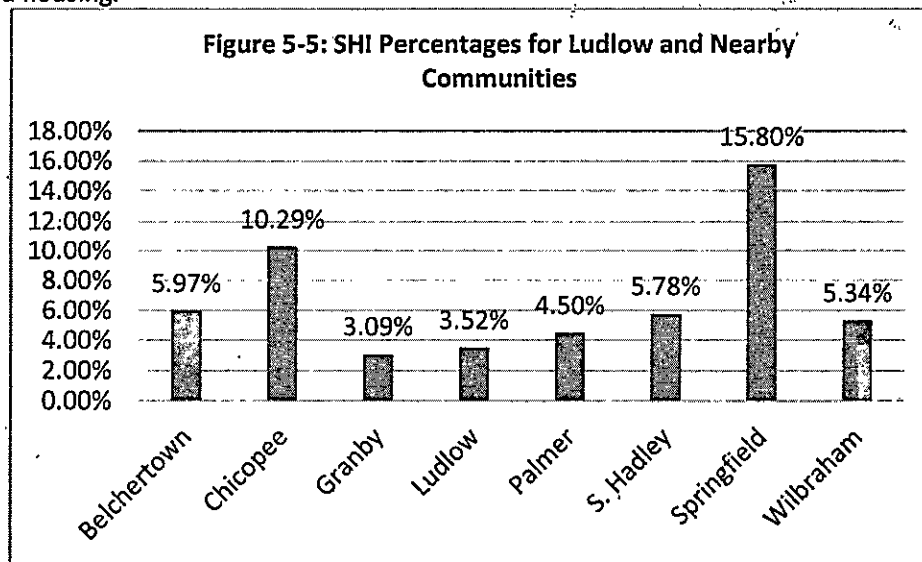
The Town issued HAP Housing, Inc. (renamed Way Finders) a comprehensive permit under Chapter 40B to rehabilitate and convert the Stevens Memorial Building in downtown Ludlow into 28 subsidized rental units for the elderly and disabled. The historic building was originally built as a recreation center for Ludlow Mill workers. Financing included the HUD Section 202 Program as well as state subsidies under the HOME Program, Housing Stabilization Fund, and Affordable Housing Trust Fund. The units were completed and occupied in the fall of 2014. While the SHI indicates that the affordability of these units is due to expire in 2064, because these units were built by a non-profit organization with a commitment to producing and preserving affordable housing, it is likely that they will make every effort to extend affordability for as long a period as possible.



Stevens Memorial Housing

Ludlow’s SHI also includes 38 units in group homes for people with developmental disabilities, sponsored by the Massachusetts Department of Developmental Services (DDS). This represents an increase of 14 units during the past five years.

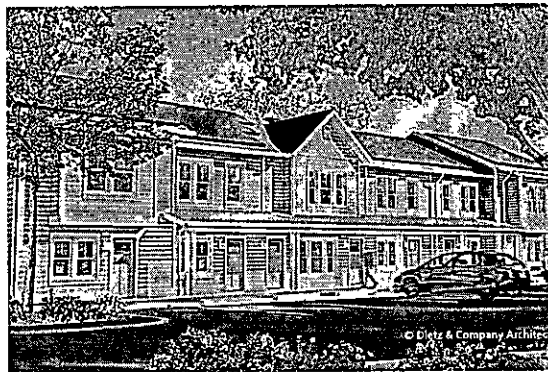
It should be noted that many communities in the state have been challenged in boosting their supply of affordable housing for many reasons (see Section 6). The affordable housing levels for Ludlow and nearby communities are visually presented in Figure 5-5 from state information as of June 29, 2023 (the last report available from EOHLC). Affordable housing production varies substantially among these communities, ranging from a low of 3.09% in Granby to a high 15.80% for the City of Springfield. It is not surprising that the cities of Chicopee and Springfield have such high affordability levels given that they have much greater access to ongoing state and federal resources as well as higher levels of poverty and substandard housing.



Pending or Potential Projects

The following projects or incentivized zoning are available to increase units in the SHI:

- ***The Residences at Mill 8***
An additional 95 units were created in another phase of redevelopment under Chapter 40R, Mill 8. This project was also developed for those ages 55 or older and eligible for inclusion in the SHI.
- ***188 Fuller Street***
The Town received a comprehensive permit application from Way Finders, Inc. on February 15, 2017 to build 43 affordable rental apartments in seven buildings and an associated community building at 188 Fuller Street. The project includes 2-story townhomes that offer one-, two- and three-bedroom apartments that include heat, cooling, electricity and hot water utilities. There will be on-site laundry, off-street parking and 24/7 maintenance. The project also includes a community building. All the units will be affordable to households earning at or below 60% AMI.



- ***63 Chestnut Street and 54 Winsor Street***
The Town owns two adjacent parcels, each including a building with the potential of being declared surplus and redeveloped as affordable housing. Each property includes a two-story brick building built in 1882 that were part of Ludlow Public Schools.
- ***Smart Growth Overlay District (SGOD)***
Ludlow adopted a Smart Growth Overlay District under Chapter 40R in October 2013 to encourage mixed-use development as well as affordable housing in an area of Ludlow that includes approximately 226 acres in the East Street Corridor, Riverside and Ludlow Mill Mixed Use Sub-Districts. This zoning is anticipated to continue to incentivize new mixed-use and residential development that will include affordable units. (See Section 6 for more details on this zoning.)

5.7 Targeted Housing Needs

Based on this Housing Needs Assessment, there are a number of key indicators that suggest there are significant local need and demand for affordable housing including:

1. Households with Limited Incomes – Need Subsidized Rental Opportunities (Goal of 90% of new units)

There remains a significant population living in the community with very limited means. Continuing long waits for Housing Authority units and substantial cost burdens suggest the need for an increasing number of subsidized rental units.

The analysis included in Table 5-18 projects a shortage of 845 rental units for renters based on numbers of households who were overspending with respect to housing costs. If the analysis focused only on those earning at or below 80% AMI, the number would decline only slightly to 815 units with the greatest need focused on those with incomes at or below 30% AMI. Moreover, this data was based only on existing renters in Ludlow and does not reflect pent-up regional need for additional rental opportunities, particularly in the context of an increasingly costly housing market with market rents now averaging about \$2,400.



The 188 Fuller Street project attracted 1,900 applicants for the 43 units, demonstrating the high demand for affordable multi-family rental housing. 70% of the units were set-aside for those who live or work in the community, referred to as local preference units.

Also, while the deficit of affordable rental units is less than that for homeownership (see Table 5-21), because rental units proportionately comprise only about 25% of Ludlow's occupied housing stock, the need for more affordable rentals is more pressing. Moreover, about 38% of renter households are cost burdened

compared to 17% of owners. Those who are severely cost burdened include 20% of renters and almost 9% of owners; demonstrating the greater level of financial vulnerability among renters. A representative from the Council on Aging stressed that many seniors were interested in moving into senior housing but waits for such units were much too long. In addition, the rents at some of the newer developments, such as The Residences at Mill 8, are too expensive.

Table 5-18: Rental Unit Gap Analysis

Income Group	Income Range*	Affordable Rent**	# Renter Households	# Existing Aff. Units***	Need
Less than 30% AMI	\$26,300 and Less	Less than \$408	465	160	305
Between 30% and 49% of AMI	\$26,301 to \$43,800	\$408 to \$845	470	40	430
Between 50% and 80% AMI	\$43,801 to \$70,100	\$846 to \$1,502	520	440	80
<i>Subtotal</i>			<i>1,455</i>	<i>640</i>	<i>815</i>
Between 81% and 100% AMI	\$70,100 to \$77,600	\$1,503 to \$1,690	250	250	0
More than 100% AMI	More than \$77,600	More than \$1,690	515	485	30

<i>Subtotal</i>			765	735	30
Total			2,220	1,375	845

Source: 2021 HUD SOCDS CHAS Data * Based on 2024 HUD Income Limits for average household size of three persons ** Includes an average monthly utility cost of \$250 and renters not spending more than 30% of their income on housing costs. *** Assumes those renters that are not cost burdened.

A further analysis of the rental needs of different types of households is included in Table 5-19. Reviewing the proportionate need of seniors, families, and non-elderly single individuals, seniors comprised 30% of those with cost burdens, families make-up about another 43%, and non-elderly individuals about 27%.

Table 5-19: Cost Burdens by Type of Renter Household

Income	Elderly	Small Families	Large Families	Other Renters	Total
< 30% AMI	85	135	0	85	305
30-49% AMI	120	185	0	125	430
50-80% AMI	15	45	0	20	80
<i>Subtotal</i>	<i>220</i>	<i>365</i>	<i>0</i>	<i>230</i>	<i>815</i>
81-100% AMI	0	0	0	0	0
>100% AMI	30	0	0	0	30
<i>Subtotal</i>	<i>30</i>	<i>0</i>	<i>0</i>	<i>0</i>	<i>30</i>
Total	250 (30%)	365 (43%)	0 (0%)	230 (27%)	845 (100%)

Source: 2021 HUD SOCDS CHAS Data. See Table 5-15.

This Housing Plan recommends that rental housing goals involve a distribution largely in line with that which is presented in Table 5-20 based on annual housing goals over the five-year term of this Housing Production Plan at 44 units per year. Given the substantial cost burdens among seniors and single individuals, there is clearly a need for smaller units while the provision of affordable family housing must be a priority given such limited numbers on the SHI and long waits for subsidized family units.

Table 5-20: Projected Distribution of Rental Units, 2026 to 2030

Target Renter Households	Target Unit Size	Proportion of Need	# Affordable Rental Units
Seniors/Individuals	One bedroom	50%	88
Small Families	Two and three bedrooms	50%	88
Total		100%	176*

Source: 2021 HUD SOCDS CHAS Data*Based on annual housing production goal of 44 units with approximately 80% targeted as rentals over the five-year term of this Housing Production Plan.

While both rental and ownership units are needed to encourage a mix of housing types in response to diverse populations and household needs, there is a more compelling case for rental development based on the higher proportionate cost burdens for renters identified above and the following important pragmatic considerations:

- Target the needs of the community's most vulnerable residents with very limited financial means as rental housing is typically more affordable and requires less up-front cash. Rental development can also be targeted to lower income tiers. For example, Low Income Housing Tax Credits are directed to households earning up to 50 % or 60% AMI and other housing subsidies can target units to even lower income levels such as 30% AMI. Subsidized rental projects often involve all these income tiers.

- Promote greater housing diversity as 74% of Ludlow's housing stock is comprised of homeownership units and 73% involve single-family detached homes. While homeownership is preferred by most households, it is not always the most accessible, affordable, or ideal housing option.
- Offer greater local control over housing development as all units in Chapter 40B rental developments count as SHI units as opposed to only the affordable units in homeownership projects. Meeting the 10% affordability threshold under Chapter 40B or annual housing production goals will enable the Town to obtain a safe harbor against what it considers inappropriate 40B applications that do not address local housing needs.
- Leverage other funds as state and federal resources are almost exclusively directed to rental housing development, family rentals in particular.
- Provide more appropriately sized units for increasing numbers of smaller households.
- Provide opportunities for some seniors who are "over-housed" and spending far too much of their fixed incomes on housing to relocate to more affordable and less isolated settings, opening their homes to families requiring more space.
- Enhance the ability to qualify occupants for housing subsidies as state requirements for including units on the SHI make it very difficult for long-term homeowners to be eligible for subsidized or assisted housing based on asset limitations.

2. Homeownership Need – Goal of 10% of new units produced

Table 5-21 is based on the HUD CHAS report summarized in Table 5-15, comparing numbers of households within income categories to units that are affordable to them. These calculations suggest that there is a 1,176-unit deficit in homeownership units, including 838 units for those with incomes at or below 80% AMI.

As noted earlier, only units that are occupied by those with incomes at or below 80% of area median income and meet other state requirements can be counted as part of the Subsidized Housing Inventory (SHI).

Moreover, it is difficult for existing homeowners to qualify for new affordable housing opportunities as there are limits on financial assets and current ownership in state requirements. For example, state requirements limit qualifying purchasers of age-restricted housing (55 years and over) to no more than \$200,000 in net equity from a previous house owned within the last three years and an additional \$75,000 in financial assets. This puts many seniors out of the running for affordable housing that can be counted as part of the Subsidized Housing Inventory.

Units in nonage-restricted developments require financial assets be no more than \$75,000 and do not allow prior ownership within the last three years with minor exceptions.

It should also be noted that almost all state subsidy programs are directed to rental housing development which makes the financing of homeownership development, beyond the Chapter 40B process, very limited. Those communities that have local resources, such as the Community Preservation Act (CPA) and an Affordable Housing Trust Fund, have additional means to support new ownership development.

Table 5-21: Homeownership Gap Analysis

Income Group	Income Range*	Affordable Sales Prices for Single-family/Condo ¹⁵	# Owner Households **	# Existing Affordable Units**	Need
Less than 80% AMI	Less than \$78,850	Less than \$260,000/\$231,500	1,585	747	838
Between 80% and 100% AMI	\$78,851 to \$87,300	\$260,001 to \$286,500/\$231,501 to \$278,000	835	611	224
Above 100% AMI	Above \$87,300	Above \$286,500/\$278,000	3,920	3,806	114
Total			6,340	5,164	1,176

Sources: *Based on 2024 HUD Income Limits for household size of three persons

** Based on 2021 HUD SOCDS CHAS data (see Table 5-15)

Ownership options should be part of Ludlow’s housing agenda, however, as starter homes and units for downsizing. First, population projections forecast continuing declines in younger adults and suggest the need for affordable starter units to enable young families to take root and invest in the community. Second, seniors would benefit from more housing options, including condos, which will help them live independently in less isolated settings that better meet their current lifestyles without the hassles of home maintenance. A representative from the Council on Aging indicated that most seniors prefer to stay in their homes but are having a difficult time affording rising costs associated with transportation, property taxes, utilities, etc. Also, if they want to downsize and remain in Ludlow, there are few affordable options without long waits. The Town should explore efforts to provide assistance such as the Housing Rehab Program mentioned below, additional tax relief, and other supportive services.

3. Integrate handicapped accessibility and supportive services into new development – Goal of 20% of all units produced for seniors and persons with disabilities and 10% for families

Given that 15% of residents claim some type of disability and that those 65 years of age and older are projected to increase by 56% between 2020 and 2040, from 4,537 to 6,329 residents, more focus must be on how to provide support to these populations to enable them to live actively and independently in the community. Handicapped accessibility and supportive services, such as those offered by the Council on Aging or other transportation, home maintenance and service-related programs, should be integrated into new housing production or preservation efforts.

4. Housing Condition Need – A portion of homeownership unit goals

About 65% of Ludlow’s housing stock was built prior to 1980 and thus many units are likely to have traces of lead-based paint, posing safety hazards to children, as well as problems concerning aging system and structural conditions. Resources to support necessary home improvements, including deleading and septic repairs for units occupied by low- and moderate-income households, would be useful, particularly for the elderly living on fixed incomes and investor-owned properties tenanted by qualifying households.

¹⁵ Figures based on 95% financing, interest of 6.0%, 30-year term, annual property tax rate of \$17.35 per thousand, and insurance costs of \$6 per \$1,000 for single-family homes and \$4 per thousand for condos. Also based on the purchaser spending no more than 30% of gross income on mortgage (principal and interest), taxes and insurance. Also assumes that purchasers will qualify for 95% through either government subsidized or insured mortgage programs such as the ONE Mortgage Program, MassHousing mortgages, or other more affordable offerings.

5. Summary of Housing Needs

Based on the above listed indicators of need and past and current affordable housing development patterns, this Housing Needs Assessment recommends that housing production goals incorporate a 90% to 10% split between rental and ownership units. Given annual housing production goals of 44 units per year, the following housing goals by targeted need are proposed:

Table 5-22: Summary of Housing Production Goals Based on Targeted Needs

Type of Units	Target Populations	5-Year Goals*
Rental Housing (@90% of units)	Seniors, Individuals & Disabled (50%)	99
	Families (50%)	99
	<i>Subtotal</i>	<i>198</i>
Homeownership (@10% of units)	Seniors, Individuals & Disabled (25%)	6
	Families (75%)	16
	<i>Subtotal</i>	<i>22</i>
Total		220
Handicapped accessibility/ supportive services	Seniors, Individuals & Disabled (at least 20%)	20
	Families (at least 10%)	12
	<i>Subtotal</i>	<i>32</i>
Housing Improvements		10

* Based on annual housing production goal of 44 units or 220 units.

6. CHALLENGES TO PRODUCING AFFORDABLE HOUSING

It will be a great challenge for the town of Ludlow to create enough affordable housing units to meet the state's 10% affordable housing standard, production goals and local needs, particularly in the context of the following development constraints:

6.1 Infrastructure

A major constraint and cost factor for new development relates to infrastructure, particularly the lack of sewer and water services throughout areas of town that raises concerns about the impacts of any new development on the environment. In fact, most of the Town's infrastructure was initially developed in the early 1900s by the Ludlow Manufacturing Company and some parts of the system remain outdated.

Sewer

The Springfield Water and Sewer Commission treats Ludlow's wastewater at the Bondi's Island Treatment Plant, and Ludlow's Department of Public Works is responsible for collection services to approximately 55% of the community with service primarily towards the southern part of town closer to the Mass Pike. Consequently, most of the outlying rural areas are not served and still rely on septic systems which can have high replacement costs for lower income owners and raise environmental concerns, particularly when systems are close to wells used for drinking water.

Water

Ludlow's water comes from the Borden Brook and Cobble Mountain Reservoirs about 30 miles from town through the Springfield Water and Sewer Commission. Ludlow's emergency water supply comes from the Springfield and Quabbin Reservoirs. Water services are provided to about 65% of Ludlow properties, once again with services concentrated in the more developed areas closest to the Mass Pike. Outlying areas must therefore rely on wells.

Mitigation Measures

The Town conducted a Comprehensive Wastewater Management Plan to evaluate the sewage collection, treatment, and disposal needs of the Town for the next 20 years. The Plan, required by Massachusetts Department of Environment Protection (DEP), recommended infrastructure enhancement projects to improve the Town's aging system and meet community's needs. The Town will expect that any significant new development will be able to connect to the existing sewer system or provide special treatment facilities. In fact, the Town has been extending sewer services to older, smaller lot areas where septic systems are close to wells used for drinking water.

6.2 Zoning

As is the case in most American communities, a zoning bylaw or ordinance is enacted to control the use of land including the patterns of housing development. Like most localities in the Commonwealth, Ludlow's Zoning Bylaw embraces zoning that maintains low housing densities in most residential areas to protect the environment and maintain community character. Such constraints, however, also limit the construction of affordable housing where economies of scale are typically needed to promote project feasibility and encourage suburban sprawl.

Table 6-1 summarizes use and area requirements for the nine Districts that allow residential uses. These Districts represent 90% of the community's land area. Additionally, three-quarters of the town is zoned

Agricultural, which also allow single-family homes on almost one-acre lots. Besides special Overlay Districts, permitted residential uses include:

- Single-family homes are allowed in all the Districts included in Table 6-1.
- Two-family dwellings are permitted by-right in the RB District and by Site Plan Approval from the Administrative Review Committee in the Mill Redevelopment District.
- Multi-family development is restricted to the RB District with a Special Permit and Site Plan Approval from the Planning Board and by Site Plan Approval from the Administrative Review Committee in the Mill Redevelopment District.
- Accessory Apartments are now allowed in all districts that permit single-family homes based on relatively recent state requirements.
- Mixed-use development is allowed by Site Plan Approval of the Administrative Review Committee in the Mill Redevelopment District.

Table 6-1: Summary of Dimensional Requirements of Zoning Districts With Permitted Residential Uses

District	Required Lot Area	Minimum Frontage
Residential		
RA-1 Single-family	15,000 sq. ft.	90 feet
RA Single-family	15,000 sq. ft.	90 feet
RB Single-family	15,000 sq. ft.	90 feet
RB Two-family	21,780 sq. ft. (1/2 acre)	90 feet
RB Three and Four-family	30,000 sq. ft.	140 feet
RB Dwellings with more than four units	43,560 sq. ft. (1 acre)	200 feet
Agricultural		
Agriculture Any permitted use	40,000 sq. ft.	140 feet
Agriculture Moderate Density Overlay Any permitted use	40,000 sq. ft.	140 feet
Mill Redevelopment District		
MRD	25,000 sq. ft.	50 feet

Source: Town of Ludlow Zoning Bylaw

Ludlow also has two Business Districts that are principally located on Center and East Streets while the majority of Industrial zoning is located in the northwest part of town at the Westover Industrial Area or along the Chicopee River for the Ludlow Mills. Ludlow also has five Overlay Districts including the Water Supply Protection District, Floodplain District, Agriculture Moderate Density District, Aircraft Flight District, and East Street Revitalization District that modify allowable uses in the underlying zone but do not change the underlying lot size requirements.

Mitigation Measures

This Housing Production Plan includes strategies that are directed to reforming local zoning regulations and making them “friendlier” to the production of affordable housing and smart growth development (see Section 8.2).

Additionally, Ludlow has made significant progress in promoting smart growth development, greater housing diversity, and affordable housing through the following zoning provisions:

- *East Street Revitalization Overlay District*¹⁶
The East Street Revitalization Overlay District was created to encourage the preservation and redevelopment of the East Street Corridor, a major business area, allowing both single and multi-family residential development as permitted in the RB Districts and mixed commercial and residential development. Thus far, two 2-family duplexes have been built on East Street.

- *Smart Growth Overlay District (SGOD)*¹⁷
The Town approved a Smart Growth Overlay District in October 2013 in accordance with M.G.L. Chapter 40R. The District includes 226 acres and contains the following Sub-Districts:
 - East Street Corridor Mixed Use Sub-District
 - Riverside Mixed Use Sub-District
 - Ludlow Mills Mixed Use Sub-District

The state enabling legislation defines 40R as “a principle of land development that emphasizes mixing land uses, increases the availability of affordable housing by creating a range of housing opportunities in neighborhoods, takes advantage of compact design, fosters distinctive and attractive communities, preserves open space, farmland, natural beauty and critical environmental areas, strengthens existing communities, provides a variety of transportation choices, makes development decisions predictable, fair and cost effective and encourages community and stakeholder collaboration in development decisions.”¹⁸ The key components of 40R include:

- Allows local option to adopt Overlay Districts near transit, areas of concentrated development, commercial districts, rural village districts, and other suitable locations (should have pedestrian access as well as sufficient infrastructure available).
- Allows “as-of-right” residential development of minimum allowable densities.
- Provides that at least 20% of the units are affordable and eligible for inclusion in the Town’s Subsidized Housing Inventory.¹⁹
- Promotes mixed-use and infill development.
- Provides two types of payments to municipalities and other potential subsidies in support of municipal development efforts including incentive payments based on the projected number of units and bonuses of \$3,000 per unit when building permits are issued.
- Encourages open space and protects historic districts.

¹⁶ Ludlow Zoning Bylaws, Section 5.4.

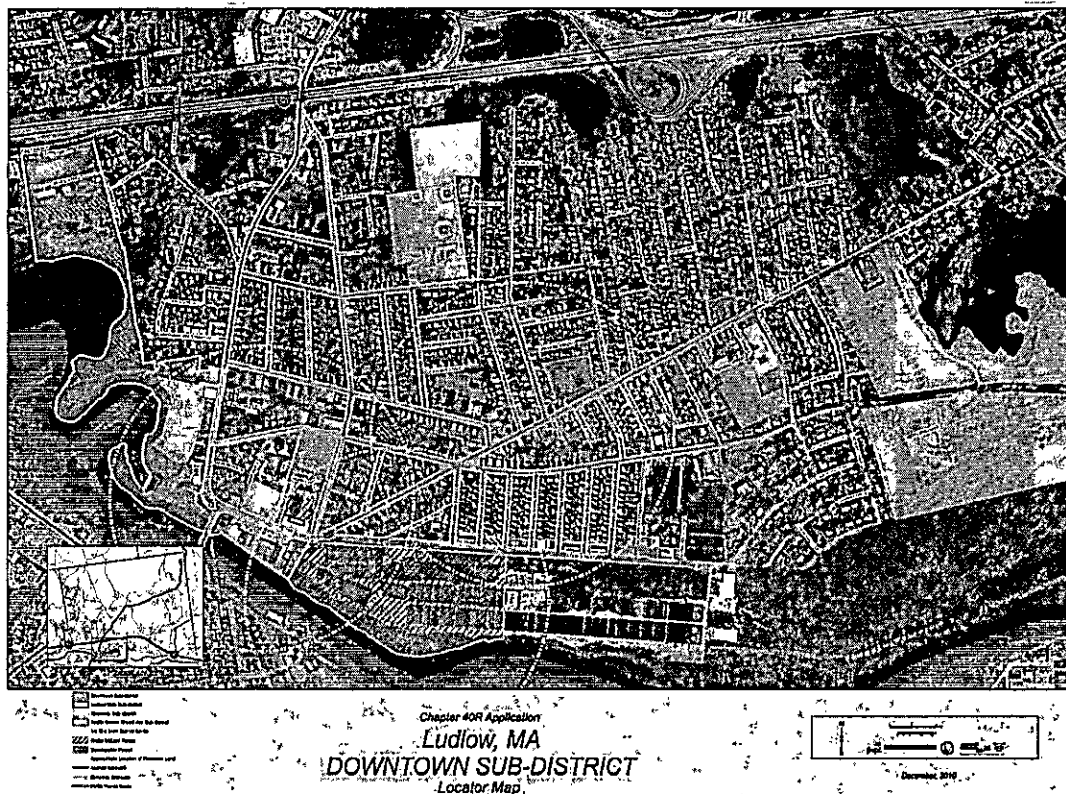
¹⁷ Ludlow Zoning Bylaws, Section 5.5.

¹⁸ Massachusetts General Law, Chapter 40R, Section 11.

¹⁹ Like Ludlow’s bylaw, a community can insert language into its Smart Growth Overlay District that states all units in a rental development will be counted as part of the Subsidized Housing Inventory (SHI) or towards Housing Production goals where at least 25% of the units are affordable based on state requirements.

The state also enacted Chapter 40S under the Massachusetts General Law that provides additional benefits through insurance to towns that build affordable housing under 40R that they would not be saddled with the extra school costs caused by school-aged children who might move into this new housing. In effect, 40S is a complementary insurance plan for communities concerned about the impacts of a possible net increase in school costs due to new housing development.

Ludlow's bylaw details dimensional and density requirements by Sub-District for various housing types as well as parking requirements.



- **Mill Redevelopment District (MRD)²⁰**
This bylaw was adopted to promote large-scale development of at least 50 acres with at least three permitted uses, guided by a Comprehensive Plan. In addition to mixed-use development, multi-family housing production is allowed although residential units produced through the bylaw are limited to 250 units. The Planning Board has the discretion to increase the number of units beyond this threshold if it determines that additional units will not have an adverse effect. The bylaw also requires that a minimum of 5% of the land area must be preserved as open space. Site Plan Approval is also required by the Administrative Review Committee following the issuance of the Special Permit.

²⁰ Ludlow Zoning Bylaws, Section 4.4.

Winn Development created 75 units of senior housing at the Ludlow Mills (Residences at Mill 10). An additional 95 units were developed in another phase, Mill 8, also for those age 55 or older. As the bylaw allows a total of 250 units of housing to be built, only an additional 80 units of housing can still be created. Nevertheless, the bylaw can be changed to allow additional units.

- *Accessory Dwelling Units (ADUs)*²¹

Accessory Apartments or Dwelling Units (ADUs) were previously allowed by Special Permit of the Planning Board in the Residential and Agricultural Districts. Given requirements as part of the State Affordable Homes Act, ADUs must now eliminate owner occupancy requirements, establish the maximum unit size at 900 square feet or one-half the Gross Floor Area of the Principal Dwelling, whichever is smaller, and offer as of right permitting with Site Plan Review. Changes also included the allowance of Large ADUs of no more than 40% of the Gross Floor Area of the Principal Dwelling and greater than 900 square feet by Special Permit and specified that ADU's not be used for Short Term Rentals. The Town has prepared new zoning to comply with these provisions.

6.3 Environmental Concerns

Ludlow provides a critical ecological link for important regional natural resources including the Connecticut River Valley, the Quabbin Reservoir, the Holyoke Range and the Chicopee River. It is not surprising that Ludlow residents have shared historic concerns for maintaining local natural assets including a high priority for preserving its water resources and open space.

During the master planning process in 2010-2011 for example, open space was identified as a critical issue. The Master Plan concluded that, "While Ludlow has a wealth of natural resources for a town of its size, unchecked low-density residential development could slowly devour its unprotected lands, impacting water quality, wildlife habitat, rural character and scenic landscapes. Therefore, farmland and open space protection are a significant issue, and many residents are particularly concerned about loss of farmland as the town continues to develop at a rapid pace"²² Even with a large amount of protected open space (35% of Ludlow's total land area) and development concentrated in the lower part of the community, some residents are unaware of these resources and have little access to existing open space.

The Town's 2013 Open Space and Recreation Plan indicates that "since 1971, a total of 2,100 acres of land in Ludlow have been developed and 1,400 acres of forest and 650 acres of farmland and pasture have been lost. While this is consistent with regional and state trends, the loss of farms and forests altered the landscape and character of the community. The once rural agricultural lands in the outskirts of town are now more suburban in character. Ludlow experienced the greatest increase in developed land in the form of residential lots greater than ½ acre in size."²³

Ludlow also has significant environmental challenges that present obstacles to new development including:

²¹ Ludlow Zoning Bylaws, Section 6.6.

²² Pioneer Valley Planning Commission, Ludlow Master Plan, December 2011, page 95.

²³ Pioneer Valley Planning Commission, Ludlow Open Space and Recreation Plan, January 2013, page 25.

- **Soils**
Areas in the denser parts of town include loose soils that are conducive to development. Other areas of town are often more characterized by steep slopes, upland hills, forests and glacial rock and consequently less conducive to development.
- **Floodplains**
Ludlow has several flood hazard areas, the two largest along the Chicopee River, Ludlow's southern boundary. Another is in the Westover Wildlife Management Area with several large wetlands and ponds. Approximately 1,167 acres of land are within FEMA's designated 100-year floodplain, including 167 structures.
- **Wetlands and Vernal Pools**
The Town also has a considerable amount of wetlands that are important ecosystems for preserving the community's environmental health and wildlife habitats while preventing flooding. Some of the larger wetlands are part of the Westover Wildlife Management Area and along Second Pond and Minnechoag Brook. The Town has four confirmed vernal pools that also provide important wildlife habitats. These areas, along with smaller tributaries, are currently within unprotected land that is at risk of future development.
- **Rare or Endangered Species**
The Town has abundant wildlife with some species listed in the state's Natural Heritage and Endangered Species Program as being endangered including the Upland Sandpiper, and Many-fruited False-loosestrife (plant). Threatened species include the Marbled Salamander, Grasshopper Sparrow, Bald Eagle, and Dwarf Bulrush. Species "Of Special Concern" include the Blue-spotted Salamander, Common Loon, Wood Turtle, and Climbing Fern.

The Town's most valuable habitat areas include the Facing Rock Wildlife Management Area and the Springfield Reservoir area in the northern part of town, where forest areas have been less disturbed. Minnechoag Mountain is perhaps the most threatened area of high habitat value.
- **DEP 21E Sites**
DEP currently lists five Chapter 22E classified sites in Ludlow. These are areas where uses and activities will involve attention to mitigate environmental problems.

Mitigation Measures

The Town's Natural Hazard Mitigation Plan suggests that to the greatest extent possible, new construction should not be allowed in flood prone areas; that wetlands, farmland and open space should be protected to provide flood storage capacity; and that impervious surfaces should be minimized. The Town's zoning, including the Water Supply Protection Overlay District and Floodplain Overlay District, also provide further protection of the water supply and limit development in the 100-year floodplain.

This Housing Plan includes a strategy for the Town to explore the prospects of approving Community Preservation Act (CPA) funds that will not only provide subsidies for affordable housing but also offer regular funding for open space preservation and improvements. Additionally, proposed zoning changes that are included in this Plan, along with existing zoning bylaws such as the Chapter 40R district, should help promote smart growth principles, guiding new development to appropriate locations and levels of

density. Moreover, the Town will carefully assess the impacts of any new development to reduce adverse environmental impacts that might result before approvals are issued.

6.4 Transportation

The Town of Ludlow is in the southern part of the Pioneer Valley, bisected by the Massachusetts Turnpike and also served by Interstate 291. It therefore has excellent highway access to Worcester, Springfield and points further east to Greater Boston. The Town's Master Plan indicates that despite Ludlow's highway access, problems related to high traffic volumes, excessive speeds, and congestion and can have negative impacts on the community, pedestrian and bicycle safety in particular.²⁴

The Town is not connected to passenger rail service and has limited bus service, and it is therefore not surprising that only nine of workers claimed that they used public transportation according to the 2023 census estimates. Consequently, it is very important for residents to have access to cars, which can be a financial burden on lower income households. Some local transportation services for seniors are offered by the Senior Center's van program, however.

Mitigation Measures

Opportunities to direct development to areas that are most conducive to higher densities, in that they are closer to commercial areas, such as the Smart Growth Overlay District, may serve to reduce transportation problems somewhat. This Housing Plan suggests expanding this Overlay District to further smart growth opportunities in the community. Additionally, the state added a commuter parking lot behind McDonald's on Center Street on Mass Turnpike Authority property to promote more transportation efficiencies.

6.5 School Enrollment

While many communities have concerns about the impact of new housing construction on school capacity, this should not be a problem for Ludlow, at least in the foreseeable future. The Ludlow School District enrollment has declined over the past decades or so with total enrollment at 2,210 students in the 2024-25 school year, down from a high of 3,116 in 2004-5.

Mitigation Measures

This Housing Production Plan involves annual housing production goals specified by the state of 44 units per year (0.5% of Ludlow's year-round housing stock) of which about 50% are estimated to be targeted to families. Most of the rental units produced would include one or two bedrooms given the growth in smaller households and 10% with three bedrooms with only an estimated 22 homeownership units. Given declining enrollments, proposed development is unlikely to cause any significant problems in the town's current school capacity.

6.6 Availability of Subsidy Funds

Financial resources to subsidize affordable housing preservation and production as well as rental assistance remain limited and competitive. On the other hand, new state resources have been introduced that could be helpful in supporting Ludlow's housing agenda.

Unlike more than half of the communities in Massachusetts, Ludlow does not have an important local resource for subsidizing affordable housing – the Community Preservation Act (CPA). Under CPA, at

²⁴ Pioneer Valley Planning Commission, Ludlow Master Plan, December 2011.

least 10% of the funding raised through a local property tax surcharge and additional funding through the statewide CPA Trust Fund, must be directed in support of efforts to preserve and produce affordable housing, with at least another 10% allocated for each of open space preservation and recreation as well as historic preservation. The Town could benefit from funding support for all these activities.

Mitigations Measures

This Housing Production Plan includes a recommendation to explore the adoption of the Community Preservation Act (CPA) in Ludlow as well as an option for establishing a Municipal Affordable Housing Trust Fund to manage local housing resources. It further suggests that the Town apply for CDBG funding from the state to introduce a Housing Rehabilitation Loan Program. The Plan also includes strategies for working with developers to obtain other regional, state and federal funding to support housing development efforts.

6.7 Community Perceptions

In most communities, residents are concerned about the impacts that new developments may have on local services and the quality of life. They may also have negative impressions of subsidized housing and question whether there is a real need for such development in their town. Therefore, local opposition to new affordable units is more the norm than the exception. On the other hand, more people can come to recognize that the new kindergarten teacher or their grown children may not be able to live in the community or that their elderly neighbor may be struggling to remain in Ludlow without more diversity and affordability in the Town's housing stock. Also, once residents understand that the Town may be able to reserve up to 70% of the affordable units in any new development for those who live or work in Ludlow, referred to as "local preference" units, greater local support for new housing initiatives may be forthcoming.

Mitigations Measures

Ongoing community outreach and education will be necessary to continue to acquaint the community with housing needs and garner local support and ultimately approvals for new housing initiatives. This Housing Production Plan offers excellent opportunities to showcase the issue of affordable housing, providing information to the community on local needs and proactive measures to meet these needs. For example, the Ludlow Planning Board sponsored a Community Housing Forum on TBD to present the highlights of the Housing Plan and obtain input from local leaders and residents on the Town's priorities for its housing agenda. Another public hearing was held on TBD as part of a Select Board meeting to present the draft Housing Production Plan and obtain local feedback. It will be important to continue to be sensitive to community concerns and provide opportunities for residents to not only obtain accurate information on housing issues, whether they relate to zoning or new development, but have genuine opportunities for input.

7. AFFORDABLE HOUSING PRODUCTION GOALS

The Massachusetts Executive Office of Housing and Livable Communities (EOHLC) administers the Housing Production Program in accordance with regulations that are meant to provide municipalities with greater local control over housing development. Under the program, cities and towns are required to prepare and adopt a Housing Production Plan that demonstrates the production of an increase of at least 0.5% of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory, the equivalent of 44 units in the case of Ludlow.²⁵ If EOHLC certifies that the locality has complied with its annual goal or that it has produced at least 1.0% of its year-round housing (the equivalent of 87 units for Ludlow), the Town could, through its Zoning Board of Appeals, potentially deny what it considered inappropriate comprehensive permit applications for one or two years, respectively, without the developer's ability to appeal the decision to the state.²⁶

Using the strategies summarized in Section 8 and priority needs and targeted goals established in Section 5.7, the Town of Ludlow has developed a Housing Production Program that estimates affordable housing activity over the next five (5) years. The projected goals are currently best guesses, and there is likely to be a great deal of fluidity in these estimates from year to year. The goals are also based largely on the following criteria:

- At a minimum, at least fifty percent (50%) of the units that are developed on publicly owned parcels should be affordable to households earning at or below 80% of area median income. The rental projects will also target some households earning at or below 60% of area median income with lower income tiers as well depending upon subsidy program requirements.
- Because housing strategies include development on privately-owned parcels, production will involve projects sponsored by private developers through the standard regulatory process, Chapter 40R, or possibly the "friendly" comprehensive permit process. The Town will continue to work with private developers to fine-tune proposals to maximize their responsiveness to community interests and to increase affordability to the greatest extent feasible.
- The projections involve a mix of rental and ownership opportunities that reflect the targeted housing goals included in the Housing Needs Assessment (see Section 5.7) where at least 90% of the units are projected to be rentals. The Town will work with developers to promote a diversity of housing types directed to different populations with housing needs including young families,

²⁵ Massachusetts General Law Chapter 40B, 760 CMR 56.00.

²⁶ If a community has achieved certification within 15 days of the opening of the local hearing for the comprehensive permit, the ZBA shall provide written notice to the applicant, with a copy to EOHLC, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to EOHLC, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. EOHLC shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent local needs, provided, however, that any failure of the EOHLC to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall trigger the requirement to terminate the hearing within 180 days.

seniors, single occupants and individuals with special needs to offer a wider range of housing options for residents.

- Goals include handicapped accessibility and/or supportive services in at least 10% of all affordable units created in family housing and at least 20% of all units in affordable senior/single-person housing.

Table 7-1: Ludlow Housing Production Program

Strategies by Year	SHI Units	Ineligible for SHI	Total Units*
Year 1 – 2026			
Private property development/188 Fuller Street/40B (rental)**	43	0	43
<i>Subtotal</i>	<i>43</i>	<i>0</i>	<i>43</i>
Year 2 – 2027			
Private property development/"friendly 40B/ (rental)**	32	0	32
Private property development/special needs housing in group homes (rental)	8	0	8
Private property development/non-conforming lots (ownership)	4	4	8
Accessory Dwelling Units (rental)	0	2	2
<i>Subtotal</i>	<i>44</i>	<i>6</i>	<i>50</i>
Year 3 – 2028			
Public property development/Windsor Chestnut Street block/"friendly 40B" (senior rental)**	44	0	44
Accessory Dwelling Units (rental)	0	2	2
<i>Subtotal</i>	<i>44</i>	<i>2</i>	<i>46</i>
Year 4 – 2029			
Private property mixed-use or multi-family development/Chapter 40R – Mill conversion/(rental)**	50	0	50
Private property development/Housing Rehab Program (ownership)	0	5	5
Accessory Dwelling Units (rental)	0	2	2
<i>Subtotal</i>	<i>50</i>	<i>7</i>	<i>57</i>
Year 5 – 2030			
Public property development/tax-foreclosed properties (ownership)	10	0	10
Private property development/"friendly 40B"/ (rental)**	14	0	14

Private property development/non-conforming lots (ownership)	4	4	8
Private property development/Open Space Development bylaw – pocket neighborhood with bungalow-style units (ownership) @15% affordability	2	8	10
Private property development/Housing Rehab Program (ownership)	0	5	5
Private property development/infill units (ownership)	4	0	4
Private property development/congregate, special needs housing (rental)	10	0	10
Accessory Dwelling Units (rental)	0	2	2
<i>Subtotal</i>	<i>44</i>	<i>19</i>	<i>63</i>
TOTAL	225	34	259

* The totals include market rate units in addition to the affordable units.

** All units in Chapter 40R or 40B rental developments qualify for inclusion in the SHI.

8. HOUSING STRATEGIES

The strategies outlined below are based on previous plans, the Housing Needs Assessment, local housing goals, affordable housing activities to date, community input, and the experience of other comparable localities in the area and throughout the Commonwealth. They are also categorized according to those that will build the community's capacity to promote or preserve affordable housing as well as those related to local regulations and direct development projects. Moreover, the strategies are prioritized for immediate attention and implementation during the first two years of this Plan or those for Years 3 to 5 that involve a somewhat lower priority. A summary of these actions is included in Table 1-1.

The actions also reflect state requirements that ask communities to address all the following major categories of strategies to the greatest extent applicable:²⁷

- *Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purpose of creating affordable housing developments to meet its housing production goal.*
 - Expand mixed-use redevelopment areas (strategy 8.2.1)
 - Allow more diverse housing types in more areas (strategy 8.2.2)
 - Continue to pursue mixed-use and multi-family development (strategy 8.3.1)
 - Partner with developers on privately-owned sites (strategy 8.3.3 – includes some locations)

- *Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects.*
 - Make suitable public property available for affordable housing (strategy 8.3.2)
 - Partner with developers on privately owned sites (strategy 8.3.3)

- *Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality.*
 - Better promote mixed-use development (strategy 8.2.1)
 - Allow more diverse housing types in more areas (strategy 8.2.2)
 - Encourage flexible zoning and open space development that includes affordable housing (strategy 8.2.3)
 - Allow affordable housing development on non-conforming lots (strategy 8.2.4)
 - Partner with private developers on privately-owned properties (strategy 8.3.3) The Town should continue to work with developers to create affordable housing in line with smart growth principles including:
 - Mixed-use development in appropriate locations, particularly the Smart Growth Overlay District
 - Smaller infill housing in existing neighborhoods
 - Accessory Dwelling Units
 - Redevelopment of underutilized, nonresidential properties into housing
 - Cluster development

²⁷ Massachusetts General Law Chapter 40B, 760 CMR 56.03.4.

- Group homes or other congregate living options for older residents or special needs populations
- Multi-generational, multi-family housing

- *Municipally owned parcels for which the municipality commits to issue requests for proposals to develop affordable housing.*
 - Make suitable public property available for affordable housing (strategy 8.3.2)

- *Participation in regional collaborations addressing housing development.*
 - Partner with regional entities such as the Mass Fair Housing Center (see strategy 8.1.4), the Pioneer Valley Planning Commission for information on model bylaws and other technical assistance (see Section 8.2), and other regional non-profit developers such as Way Finders, Inc. or Greater Springfield Habitat for Humanity (see strategy 8.3.3).

It will also be important to ensure that affordable units produced through this Plan get counted, to the greatest extent possible, as part of the Subsidized Housing Inventory (SHI), applied through the Local Initiative Program (LIP) administered by the state's Executive Office of Housing and Livable Communities (EOHLC) if another state or federal housing subsidy is not involved. To be included as part of the Subsidized Housing Inventory the units must meet the following major criteria:

- Subsidized or approved by a state subsidizing agency.
- Sold or rented based on procedures articulated in an affirmative fair housing marketing and resident selection plan approved by EOHLC.
- Sales prices and rents are affordable to households earning at or below 80% of area median income.
- Long-term affordability enforced through affordability restrictions approved by EOHLC.

In addition to being used for "friendly 40B" projects, LIP can be used for counting those affordable units as part of a Town's Subsidized Housing Inventory that are being developed through some local action including:

- Zoning-based approvals, particularly inclusionary zoning provisions, Chapter 40R, and special permits for affordable housing;
- Substantial financial assistance from funds raised, appropriated, or administered by the municipality; and/or
- Provision of land or buildings that are owned or acquired by the municipality and conveyed at a substantial discount from their fair market value.

It should be also noted that a major goal of this Plan is not only to strive to surpass the state's 10% goal under Chapter 40B, but to also serve local needs. Consequently, there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory. Examples potentially include the promotion of mixed-income housing that incorporates income tiers above 80% of area median income and the promotion of Accessory Dwelling Units.

The Town will also encourage developers to incorporate some other important principles into their developments including:

- Universal design and “visitability” standards, particularly given the high number of seniors and those with special needs in the community.
- Sustainable development principles that include a balanced set of integrated principles such as social equity, environmental respect, and economic viability, which preserves a high quality of life for current occupants and future generations.
- High energy efficiency requirements that result in reduced operating costs.
- Communication and cooperation with neighboring property owners during the development process.

Within the context of compliance issues, identified local needs, existing resources, and community input, the following housing strategies are offered for consideration. *It is important to note that these strategies are presented as a package for the Town to prioritize and process, each through the appropriate regulatory channels.*

8.1 Capacity Building Strategies

Unlike many cities, Ludlow does not have substantial annual state or federal funding available to support local housing initiatives on an ongoing basis. Nevertheless, the Town has a local structure in place to coordinate housing activities that include the following components:

- The *Planning Board* is the Town’s official planning entity and the sponsor of this Housing Production Plan. It is staffed by the *Town Planner* who provides professional support to guide the Town’s land use decisions with respect to physical development, including affordable housing and historic preservation.
- The *Ludlow Housing Authority (LHA)* owns and manages 166 subsidized housing units that include 54% of Ludlow’s SHI units. Only 16 of these units are currently for families.
- The *Pioneer Valley Planning Commission (PVPC)*, the regional planning agency serving Hampden and Hampshire Counties, provides the Town of Ludlow with a wide range of planning-related assistance. During the transition period of selecting a new Town Planner, a PVPC representative has supported Town staff and the Planning Board by holding office hours, reviewing development applications, drafting zoning amendments, and attending Planning Board meetings to ensure continuity in day-to-day planning functions.

Beyond this interim role, PVPC offers technical expertise that can strengthen Ludlow’s long-term planning capacity. The agency regularly assists municipalities with housing production planning, zoning diagnostics and bylaw amendments, master plan and open space plan development, economic development strategies, climate resilience and clean energy planning, and transportation and infrastructure studies. PVPC can also facilitate public engagement processes, support grant writing and administration, and provide data analysis to help the Town make informed decisions. These services allow Ludlow to access regional knowledge and resources while tailoring solutions to local needs.

- *Way Finders, Inc. (formerly named HAP Housing, Inc.)* is Ludlow's regional non-profit organization. In addition to converting the Stevens Memorial Building in downtown Ludlow into 28 subsidized rental units for the elderly and disabled, the organization built 43 affordable rental apartments in seven buildings and an associated community building at 188 Fuller Street. The organization also manages rental vouchers in Ludlow that provide landlords with the difference between a percentage of the qualifying household's income and a Fair Market Rent (FMR) set annually by HUD for privately-owned dwellings.

The following strategies are proposed to further build local capacity to implement the components of this Housing Production Plan through resources to advocate, subsidize, and guide implementation. While these strategies do not directly produce affordable units, they will bolster the Town's efforts to promote them.

8.1.1 Continue to Conduct Community Outreach and Education

Timeframe: Years 1 to 2 and ongoing
Responsible Parties: Sponsors of Affordable Housing Initiatives

Current Status: Because most of the housing strategies in this Housing Plan rely on local approvals, including those of Town Meeting, community support for new initiatives has and will continue to be essential. Continued and strategic efforts to inform residents and local leaders on the issue of affordable housing and specific new initiatives will build support by generating a greater understanding of the benefits of affordable housing while reducing misinformation and dispelling negative stereotypes. These outreach efforts are mutually beneficial as they provide useful information to community



Tapping into social media to attract attention to local and regional housing issues and initiatives is another way to disseminate important information to residents, younger residents in particular.

residents and important feedback to local leaders on concerns and suggestions.

Next Steps: The preparation of this Housing Plan offers an important opportunity to bring attention to the issue of affordable housing, providing

information on housing needs and proposed strategies that can help attract community support for affordable housing initiatives. Interviews have been conducted with key housing stakeholders and public meetings have been held with local leaders and residents to get input into this Housing Plan including ? (list).

Other educational opportunities should continue to be pursued including special forums on new housing efforts, housing summits, public information on existing programs and services, enhanced use of public access television, an expanded website, and educational opportunities for board and committee members as well as professional staff.

Another consideration is to build coalitions that bring together housing stakeholders representing local businesses, civic groups, non-profit housing developers and service providers, houses of worship, and other groups and individuals who are active and interested in the issue of affordable housing. Such

coalitions will enable the Town to work collaboratively towards educating the community on opportunities and advocating for their implementation.

The Town might explore the Municipal Engagement Initiative (MEI) that is sponsored by Citizens Housing and Planning Association (CHAPA). Under this program, CHAPA will partner with the Town to build these coalitions that work together to address housing production challenges and implement local housing agendas.

8.1.2 Secure Financial Resources for Affordable Housing

Timeframe: Years 1 to 2
Responsible Party: Select Board

Current Status: As noted in Section 6 of this Plan, a major constraint to promoting greater housing affordability, diversity and sustainability in Ludlow is the lack of local subsidy funds. The Town should consider obtaining additional financial resources to subsidize housing preservation and production activities, some of which could be deposited into a special dedicated Affordable Housing Trust Fund as recommended in strategy 8.1.3 below.

- **Secure State and Federal Subsidies**

The affordability of most housing development projects relies on multiple sources of financing involving both private and public loans and grants. Even Chapter 40B comprehensive permit projects often rely on what is referred to as “internal” subsidies where the market rate units support the costs of the affordable ones in tandem with increased density. It will be important for the Town to encourage the establishment of partnerships with other interested parties including non-profit organizations, lenders, public agencies, and developers to secure the necessary financial and technical resources to create affordable units.

The state and federal government fund numbers of housing subsidy programs directed to particular types of projects. Most of these subsidies are for rental housing development through the Low Income Housing Tax Credit, HOME Investment Program, Housing Stabilization Fund, Affordable Housing Trust Fund, among many others. (See Appendix 3 for a summary of these resources as well as relevant state regulations.)

Some more recent state funding opportunities have also been established including:

- - **Affordable Homes Act**

In 2024, the state passed the Affordable Homes Act that represented the largest housing bill in the state's history. It authorized \$5.16 billion in spending over five years and includes nearly 50 policy initiatives to counter rising housing costs caused by high housing demand and limited supply. The goal is to increase housing production and improve the affordability of existing housing, including but not limited to the following provisions:

- \$100 million in funding for a Middle-income Housing Fund for households earning up to 120% AMI.

- \$800 million for the state Affordable Housing Trust Fund for those with incomes up to 110% AMI.
 - \$10 million in tax credits to produce first-time homeownership opportunities for those with incomes of up to 120% AMI.
 - A framework for a Seasonal Communities Designation, identifying communities with substantial seasonal variations in employment and housing needs, such as the Cape and Islands, as a first step towards developing special programs for these communities.
 - Requiring all municipalities to allow Accessory Dwelling Units (ADUs) to be built by-right in single-family zoning districts, prohibiting owner occupancy requirements as well as parking mandates within ½ mile of transit.
- *Workforce Housing Fund*
- The state is investing in a Workforce Housing Fund to provide rental housing for those households earning 61% to 120% AMI. It was envisioned that the Fund, when coupled with strategic capital investments by the state, will promote additional private investment in tandem with critical support for middle-income residents. Other components of the Fund include:
- Provides up to \$100,000 per workforce housing unit to create 1,000 new units statewide.
 - Leverages resources in development opportunities on state-owned land.
 - Ensures that in addition to the workforce housing tier at least 20% of the units will be affordable to those earning at or below 80% AMI.
 - Requires deed restrictions for units targeted to those earning between 61% and 120% AMI for generally 30 years or longer.
 - Offers support for newly created units as well as the refinancing of existing developments that incorporate new workforce housing units.
- *Starter Home Program*
- In November of 2022, the state enacted legislation known as Chapter 40Y intended to revamp the previously underutilized Starter Home Program, originally enacted as part of a 2016 amendment to Chapter 40R, the Smart Growth Zoning Program. The new version of the Starter Home Zoning District Program is no longer subject to the Smart Growth locational restrictions it had under 40R. Within a Starter Home Zoning District, development is generally limited to single-family Starter Homes and Accessory Dwelling Units, with the Starter Homes restricted in size to 1,850 square feet of heated living area. The zoning must allow a minimum of four Starter Homes per acre by-right and provide 10% affordability up to 110% AMI.

Communities will still receive zoning incentive payments ranging from \$10,000 to \$600,000, depending upon the increase in by-right primary dwelling units allowed in the "starter home" zoning district, as well as "production bonus" payments of \$3,000 for each unit of housing built in excess of the greater of any existing units or units already allowed by-right under any existing zoning. There is also a requirement that the zoning include "sustainable development standards" which can include requirements to

“minimize site disturbance and permanently preserve undeveloped open space to the greatest extent practicable.”

Incentive Payments

Incentive Units	Payments
Up to 20	\$10,000
21-100	\$75,000
101-200	\$200,000
210-500	\$350,000
501 or more	\$600,000

The minimum requirements for determining compliance include:

- Units permitted as of right at a density of at least 4 units per acre of developable land area.
- Accessory Dwelling Units (ADUs) are allowed in the district of not more than 600 square feet on the same lot as the starter home.
- Accessory commercial or other non-residential uses may be allowed in the district with the approval of EOHLC.
- Sustainable development standards must be incorporated in the district.
- At least 50% of the homes, excluding ADUs, must contain no fewer than 3 bedrooms.
- For any district of more than 12 starter homes, at least 10% must be affordable to households with incomes less than 110% of area median income.
- Units cannot be age restricted or include other occupancy restrictions.
- Site plan review is allowed subject to some limitations.

○ *State Down Payment Assistance*

While state financing has largely focused on multi-family rental development, particularly for families, the state also administers an expanded program to assist first-time homebuyers with their down payments under the following conditions:

- Increased assistance of up to 5% of the purchase price or \$15,000, whichever is less.
- More property types are eligible for assistance including single-family homes, condominiums and 2-, 3-, and 4-family properties.
- Higher income limits of up to 135% of the area median income (AMI) in Boston and the Commonwealth’s 26 Gateway Cities and up to 100% AMI in other communities, including Ludlow.
- The assistance is in the form of a 15-year, fixed rate loan at 2%. (Example: \$15,000 down payment assistance loan = 180 payments of \$96.53; 2.011% APR)
- Repayment of the down payment assistance is due upon the sale or refinance of the property prior to the end of the 15-year term and otherwise forgiven.

- **Adopt the Community Preservation Act (CPA)**

As included in the previous HPP, this Housing Plan recommends that the Town once again embark on a process to adopt the Community Preservation Act (CPA). CPA funds will not only provide a vital resource to support community housing initiatives but will also address other important local issues such as open space preservation, recreation, and historic preservation. Without this funding the Town will be limited to pursuing affordable housing development through donated municipal property, zoning, or reacting to proposals from the development community. It should be noted, however, that the Town formed a committee to promote CPA a few years ago which was unsuccessful in obtaining approval.

The Community Preservation Act (CPA)²⁸ establishes the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of 1% to 3% of the property tax, to be matched by the state based on a funding commitment of approximately \$36 million annually.²⁹ Once adopted, the Act requires at least 10% of the funding raised to be distributed to each of three categories – open space/recreation, historic preservation, and community housing – allowing flexibility in distributing the majority of the money to any of these uses as determined by the community. Also, CPA allows communities to target funds to those earning up to 100% of area median income although those units directed to households earning more than 80% AMI cannot be included in the Subsidized Housing Inventory (SHI) or as part of annual housing production goals.

As part of adopting CPA, communities can decide whether to accept up to four different exemptions to the CPA surcharge including:

- Property owned and occupied by a household defined as low-income (earning up to 80% AMI) or a low- or moderate-income senior (age 60 or over earning up to 100% AMI);
- Class three, commercial, and class four, industrial, properties with classified (“split”) tax rates (few communities have adopted this exemption);
- The first \$100,000 of the taxable value of residential property; and
- The first \$100,000 of the taxable value of class three commercial properties or class four industrial properties.

Since its enactment in 2000, CPA has had a significant impact on affordable housing, historic preservation, open space preservation and recreational activities across the Commonwealth, now adopted in 201 communities, including the following contributions:

- Of the total number of adopted communities, 36 are cities and 165 are towns
- 71% of Massachusetts residents live in a CPA community
- Over \$3.4 billion has been raised to date for community preservation funding statewide
- 17,491 CPA projects have been approved by local legislative bodies
- More than 13,300 affordable housing units have been created with an additional 19,400 units supported

²⁸ Massachusetts General Laws Chapter 44B.

²⁹ The state has established a special trust fund by imposing a surcharge on documents recorded at the Registry of Deeds or Land Court. The state recently increased these Registry fees to expand the pool of matching funds.

- o 37,887 acres of open space have been preserved
- o Over 7,600 appropriations have been made for historic preservation projects
- o Over 4,000 outdoor recreation projects have been initiated

Adopting CPA does not have to place significant burdens on residents and will be extremely helpful in supporting the implementation of this Housing Plan. Table 8-1 provides some examples of the amount of the per unit annual surcharge based on a range of house values and exemptions. For example, if Ludlow was to adopt the exemption of the first \$100,000 of property value and the 3% surcharge on the median single-family property of about \$300,000, the annual cost would be \$114.06, the equivalent of \$9.50 per month. The 1% surcharge would translate into an annual payment of \$38.02 and a monthly one of only \$3.17.

Table 8-1: Estimated CPA per Property Expenditures

Property Assessment	1% Annual Surcharge	2% Annual Surcharge	3% Annual Surcharge
\$200,000	\$38.02	\$76.04	\$114.06
\$200,000 with \$100,000 exemption	\$19.01	\$38.02	\$57.03
\$300,000	\$49.23	\$98.46	\$147.69
\$300,000 with \$100,000 exemption	\$38.02	\$76.04	\$114.06
\$400,000	\$76.04	\$152.08	\$228.12
\$500,000	\$95.05	\$190.10	\$285.15

While more towns are passing CPA, Senate legislation passed to increase Registry of Deeds fees by \$25.00 that would provide a higher match to all participating communities. It should be noted that state matching funds vary from year to year, but those communities opting for the higher surcharge levels fare much better in the formula for matching funds.

Next Steps: This Housing Plan recommends that the Select Board reexplore the adoption of CPA by contacting the Community Preservation Coalition, an alliance of open space, historic preservation and affordable housing organizations that work with municipalities to help them understand, adopt and implement the Community Preservation Act. Representatives of the organization can be available to attend local meetings to explain CPA, its benefits, and its track record in comparable communities. The Coalition also has an excellent website at www.communitypreservation.org.

CPA approval can be obtained through the following two methods:

- *Legislative Body Action:* Under this option, a majority of Town Meeting members must approve a specific proposal to adopt CPA that is followed by a ballot question of local voters at the next regularly-scheduled municipal or state election.
- *Ballot Petition:* If Town Meeting does not accept the Act and approve the surcharge, the voters may file a ballot question petition to have the question seeking acceptance of CPA (including the surcharge amount and any exemptions) placed on the ballot at least 90 days before a regular municipal election or 120 days before a regular state election.

8.1.3 Establish an Affordable Housing Trust Fund

Timeframe: Years 1 to 2
Responsible Party: Select Board

Current Status: Discussions with other communities regarding the success of their affordable housing initiatives indicate that it is often critical to have accessible funds available to effectively respond to housing opportunities as they arise. Also, many of the state subsidy sources require local contributions either through local funds, donation of municipally owned property, or private donations.

The state enacted the Municipal Affordable Housing Trust Fund Act on June 7, 2005, which simplified the process of establishing funds that are dedicated to subsidizing affordable housing.³⁰ The law provides guidelines on what trusts can do and allows communities to collect funds for housing, segregate them from the general budget into an affordable housing trust fund, and use these funds without going back to Town Meeting for approval. It also enables trusts to own and manage real estate, not just receive and disburse funds. The law further requires that local housing trusts be governed by at least a five-member board of trustees. Per statute, the chief elected official must be one of the members of the Trust. While the new trusts must comply with Chapter 30B, the law which governs public procurement as well as public bidding and construction laws, most trusts opt to dispose of property through a sale or long-term lease to a developer to clearly differentiate any affordable housing development project from a public construction one.

Some communities have decided to commit Community Preservation Act (CPA) funding on an annual basis to Housing Trusts without targeting the funding to any specific initiative. For example, the Towns of Grafton and Sudbury have been directing 10% of their annual CPA allocation to their Trust Funds. The Trusts are also encouraged to apply for additional CPA funds for specific projects. Scituate's Town Meeting funded its Housing Trust with \$700,000 of Community Preservation funding from its community housing reserves. The Town of Harwich has committed lease payments from its cell tower as well as sale proceeds of a Town-owned property (fetching more than a million dollars) to its Housing Trust Fund. Towns with inclusionary zoning bylaws that allow cash in-lieu of actual affordable units have also used these funds to capitalize their Housing Trusts, and other communities have obtained funding from developers through negotiations on proposed developments.

Next Steps: Housing Trusts require Town Meeting approval. Here is an example of typical warrant language:

"To see if the Town will vote to authorize the Select Board to accept the provisions of Massachusetts General Laws Chapter 44, Section 55C, and to establish a trust, to be known as the Ludlow Affordable Housing Trust Fund, whose purpose shall be to provide for the continued preservation and creation of affordable housing in the Town of Ludlow for the benefit of low- and moderate-income households, substantially in a form which is on file with the Town Clerk and available for inspection."

In this case, draft language of a Declaration of Trust would be available for review but not in itself formally approved by Town Meeting.

³⁰ Massachusetts General Law, Chapter 44, Section 55C.

Some towns have adopted more detailed language regarding the Trust's powers and membership in the warrant article by preparing the warrant article and draft language for an accompanying chapter in the Town's General Bylaws. This bylaw effectively becomes the Declaration of Trust that is subsequently executed by the Select Board.

The warrant language highlighted above offers the Town greater flexibility for establishing and amending the Housing Trust as the Declaration of Trust can be more easily modified by the Trustees as needs arise instead of having to return to Town Meeting to enact changes. For example, the Town of Williamstown chose to pursue Town Meeting approval of their bylaw in 2012 and subsequently returned to Town Meeting in 2015 for revisions. On the other hand, Wenham's Annual Town Meeting approved the above warrant language on May 2, 2009, and the Select Board subsequently executed the Declaration of Trust on May 27, 2009. They will not have to return to Town Meeting for approval of any amendments.

The following steps should be followed when establishing an effective Affordable Housing Trust, the required steps as noted:

- *Certification of Bylaw and Submission to the Attorney General* – If the Town goes through the bylaw approval process at Town Meeting, the Town Clerk is required to certify the bylaw and submit it to the Attorney General within 30 days of the adjournment of the Town Meeting at which the bylaw was adopted.
- *Appoint Trustees* – The Chair of the Select Board is required to appoint members to the Housing Trust. At least five (5) members must be appointed, including a member of the Select Board. (Note: The Trust could also incorporate all members of the Select Board, potentially with another two or so at-large members who have an interest and/or experience in affordable housing issues as has been done in Chatham and Brewster for example.) The Select Board can also appoint the Town Administrator as an additional member.
- *Prepare a Declaration of Trust* – While not required under the statute, a Declaration of Trust is recommended as it provides a recorded notice of the Trust's establishment and its powers, including the authority to hold and convey real estate if determined to be appropriate. Town Counsel should review the Declaration prior to it being recorded at the Registry of Deeds. If the Town took the route of approving a bylaw as part of the warrant article at Town Meeting, the bylaw would effectively become the Declaration of Trust.
- *Organize the Trust* – Once established, the Trust should determine its meeting schedule, designate officers, establish an account to hold the funding (separate municipal account), and review procedures.
- *Secure Staffing* – The Housing Trust would be staffed primarily by the Town Administrator, Town Planner, or potentially a Housing Coordinator if resources, such as CPA, were made available.
- *Prepare Housing Guidelines* – It would be useful for the Housing Trust to prepare guidelines regarding the specific terms and conditions for allocating Housing Trust Funds including a summary of eligible activities, funding requirements, selection criteria, etc.

- *Prepare an Action Plan* – While not required, the Housing Trust could also prepare an Action Plan to clarify the expected actions of the Trust by the types of projects it has the capacity to undertake and the kinds of projects that will best serve local housing needs. The Plan can also prioritize short and long-term goals and current and projected annual budgets. This Housing Plan provides important guidance on priority actions.
- *Capitalize the Housing Trust Fund* – Once operational, the Housing Trust should explore specific opportunities for capitalizing its Fund including but not limited to Community Preservation funding, if adopted (some communities direct at least 10% of the annual CPA allocation to their Housing Trust), negotiated fees from developers, donated property or funding, etc.

It is advisable that the Town supplement its formal request to establish a Housing Trust with further information to educate residents and other local leaders on the benefits of the Trust. Detailed information on forming a Municipal Affordable Housing Trust Fund is included in a guidebook prepared by the Massachusetts Housing Partnership.³¹

Besides serving as the fiscal agent for the established Fund, the Housing Trust could also become the municipality's entity for overseeing affordable housing issues. In this capacity, the Housing Trust could become the linchpin in pursuing collaborative efforts with other appropriate Town boards and committees as well as other housing stakeholders on the issue of affordable housing.

Moreover, the Housing Trust could assume the responsibilities of its former Fair Housing Committee which has not met regularly for a number of years. Title VIII of the Civil Rights Act of 1968, commonly referred to as the Fair Housing Act, was enacted with the primary purpose of prohibiting discrimination in transactions involving the rental, sale or financing of a home based on race, color, national origin, religion, sex, familial status and mental or physical handicap. Massachusetts law includes additional protected classes including marital status, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, and receipt of public assistance or rental subsidies.

Under Federal and State law, municipalities must ensure that municipal policies and programs do not have a disparate or negative impact on members of a protected class compared to the general population. Disparate impact is an important legal theory in which liability based upon a finding of discrimination may be incurred even when the discrimination was not purposeful or intentional. The municipality should consider if the policy or practice at hand is necessary to achieve substantial, legitimate, non-discriminatory interests and if there is a less discriminatory alternative that would meet the same interest.

Prevalent examples of discrimination that affect housing siting, access to housing, or access to housing services in the region include:

- Predatory lending, redlining and active steering towards certain areas of a community based on race/ethnicity, economic characteristics, and familial status.

³¹ Massachusetts Housing Partnership, "Municipal Affordable Housing Trust Guidebook: How to Envision, Shape, Get Support and Succeed with Our Community's Local Housing Trust", updated 2018.

- Rental discrimination against families with children and particularly against families with young children due to the presence or potential presence of lead-based hazards.
- Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin.
- Landlords who refuse to make reasonable accommodations, changes in rules or policies to allow an equal opportunity to use and enjoy housing, or reasonable modifications, structural changes to allow an equal opportunity to use and enjoy housing, for individuals with disabilities.
- Landlords who refuse to accept housing subsidies, such as a Section 8 housing choice rental voucher, as a source of rental payment.

It would be useful to have a board or committee that was charged with monitoring Fair Housing issues and could intervene as necessary when complaints regarding discrimination are brought before the Town. Having such an entity in place could hopefully provide outreach and education to the community on this important issue and thus might better encourage residents to come forward with complaints that can be rectified. It might also discourage discriminatory practices. The Select Board could relegate such responsibilities to the Affordable Housing Trust as part of its mission to oversee local housing issues.

The Town might also reach out to the Mass Fair Housing Center, located in Holyoke, that provides education and community outreach on fair housing issues, investigates fair housing complaints, and provides legal advice and representation to victims of discrimination (see contact information in Appendix 1).

8.2 Zoning and Regulatory Strategies

Zoning is a powerful tool for guiding development to appropriate locations and mandating or incentivizing the inclusion of public benefits, including affordable housing. As the Town does not have a current local resource for subsidizing affordable housing, such as CPA, zoning becomes an even more important means for realizing a proactive housing agenda.



It is important to note that the state enacted Housing Choice Initiative requires only a simple majority as opposed to a super majority vote on zoning that involves housing production.

The following zoning-related actions are proposed for consideration. The numbers of affordable housing units that might result from these zoning approaches are included under specific production strategies in Section 8.3. Also, the Planning

Board should coordinate these efforts with other appropriate local officials, drafting zoning amendments and coordinating the necessary approvals towards implementation with staff support from the Town Planner and perhaps technical assistance from PVPC.

8.2.1 Better Promote Mixed-use Development

Priority: Years 1 to 2
Responsible Party: Planning Board

Ludlow adopted a Smart Growth Overlay District (SGOD) through the state’s Chapter 40R Program that includes the following sub-districts:

- East Street Corridor Mixed Use Sub-District
- Riverside Mixed Use Sub-District
- Ludlow Mills Mixed Use Sub-District

This zoning has led to the production of 164 total housing units to date, all of which were affordable as part of Residences at Mill 10 development and the Clock Tower project in the Ludlow Mill area and 40R district.

Next Steps: The Planning Board should review existing SGOD boundaries and amend zoning accordingly if new boundaries are warranted. Besides expanded boundaries, the Ludlow Mills area is limited to 250 units with 164 units already built. The Planning Board has the discretion to increase the number of units beyond this threshold if it determines that additional units will not have an adverse effect and might consider doing so. These changes would require Planning Board and Town Meeting approvals.

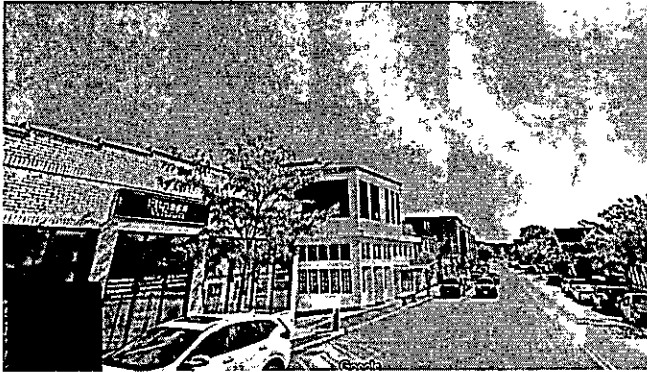


30 Haven Street in Reading

In addition to mill redevelopment efforts, the Town should pursue mixed-use development which can help revitalize its 40R district while providing more housing opportunities, including affordable housing. There are good models for such development. For example, the 30 Haven rental development in Reading was a result of the Town’s 40R Smart Growth Overlay District that mixed commercial spaces and 53 one- and two-bedroom units. Close to the MBTA commuter rail station, the development also included convenient amenities such as assigned parking, a fitness room, roof deck access, a guest room for

visitors, and a community living room. 30 Haven was also designed to integrate long-term environmental sustainability and is a LEED certified residential community.

Reading permitted another mixed-use building at 531 Main Street that involved the redevelopment of the former Reading Chronical Building into seven 2-bedroom units and a 600 square foot commercial space. The once four-story structure with a garage underneath was reduced to two stories at the Main Street grade with its height reduced to forty-one feet.



531 Main Street in Reading

Another consideration is creating a 40R district or other zoning overlay district to accommodate the Big Y property with the potential of allowing the inclusion of housing on the site. Other communities have redeveloped their shopping malls to encourage mixed commercial and residential uses.

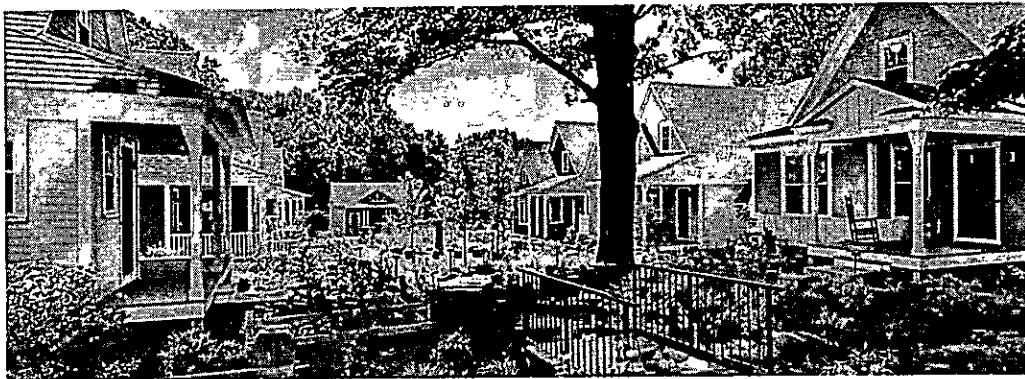
8.2.2 Allow More Diverse Housing Types in More Areas

Priority: Years 3 to 5
Responsible Party: Planning Board

Current Status: Because affordable housing typically depends on economies of scale, it is difficult to develop such housing at a scale that sufficiently meets the annual housing production goals of 44 units. Without appropriate zoning or the Chapter 40B comprehensive permit process, various housing types that can address local needs are not permitted. Additionally, even smaller-scale housing types are not allowed or substantially limited under current zoning.

Ludlow has taken important steps to promote multi-family and mixed-use development by creating a Smart Growth Overlay District which includes the East Street Corridor area and Mill Redevelopment District as noted above. It might also consider how additional housing types can be allowed under current zoning which have proven more affordable and suitable for rentals, starter homes, special needs, or downsizing including:

- *Bungalow or cottage housing in pocket neighborhoods*
This type of housing has been popular on the West Coast of the country where there is an intense focus on smart growth development principles and accommodating increasing numbers of smaller households. The model involves the development of small cottages or bungalows that are clustered around a community green space. This housing type, which typically targets empty nesters, single professionals, and young couples, is a way of developing smaller units on smaller lots. Such development provides opportunities for the ownership or even rental of small, detached dwellings within or on the fringe of existing neighborhoods, often enhancing affordability while simultaneously encouraging the creation of more usable open space for the residents through flexibility in density. The development and approval of flexible zoning (see strategy 8.2.3) could include measures that would permit these types of small clustered pocket neighborhoods.



Emerson Green in Devens

- *Townhouses*

Townhouses involve residential structures that come up to or very nearly approach the edge of the property line to create more usable space. Such units include rowhouses, garden homes, patio homes and townhomes and are sometimes referred to as half homes. These units are typically developed as condominiums but can also be rentals. While allowed in Ludlow in the RB District, some consideration should be given to allowing the expansion of this type of development to other parts of the community under certain conditions.



Cherry Hill Co-housing in Amherst

- *Co-housing*

The co-housing concept originated in Denmark with a focus on knowing one's neighbors and providing a safe and nurturing environment for children, harking back to the "intentional communities" concept that was introduced in the mid-19th Century. These developments are cooperative neighborhoods, typically with homes clustered around a common building with some facilities shared by all residents (dining room, kitchen, playrooms, library). There are numbers of models that have been

developed in other communities that have combined good design with density and affordability to expand housing choices and meet local needs. For example, the Cherry Hill Co-housing development in Amherst has 32 units and a Common Building.

- *Congregate housing*

Congregate housing can take many forms and other names for such housing have included supported housing, life-care homes, boarding or rooming houses, sober houses, congregate retirement housing, congregate senior communities, residential care, sheltered housing, enriched housing, single room occupancy (SRO) housing, enhanced single room occupancy (ESRO), safe havens, etc. Co-housing and group homes share elements of congregate living as well. These housing types can be effective in meeting the needs of an increasingly older population and those with special needs.

- *Two-family homes*

Two-family homes are among the most affordable types of housing as they can potentially offer both a relatively affordable first-time homebuyer opportunity given rental income from an apartment and the new rental unit, serving several needs simultaneously. Such units were the prototypical starter home years ago in most communities, when such zoning allowed their development in most neighborhoods. These units are currently allowed by-right in the RB Districts and by Site Plan approval in the Mill Redevelopment District. Such units should be promoted in all residential districts as they offer some diversity of housing choices within the community as starter homes and for downsizing.

All these development types can be designed to be harmonious within the existing built environment. There are potential sites that might accommodate a single housing unit, two-family homes, a small cluster of units, or even conversions of existing properties to serve local affordable housing needs, particularly small starter units, affordable rentals, and special needs housing.

As reported by the Lincoln Institute of Land Policy, "Urban planners and public officials are focused on developing housing types that restore the "missing middle" – row houses, duplexes, apartment courts, and other small to midsize housing designed at a scale and density compatible with single-family residential neighborhoods." The "missing middle" concept grew out of the New Urbanism movement "to inject more moderately-priced housing into residential neighborhoods, from shrinking or subdividing lots to adding accessory dwelling units (ADUs), to expanding legal occupancy in homes."³² It suggests housing types that "typically have small to medium-size footprints with a body width, depth, and height no larger than a single-family home. They can blend into a neighborhood as compatible infill, encouraging a mix of socioeconomic households and making more effective use of transit and services."³³

Next Steps: The Planning Board should consider where more diverse housing types might best be integrated into neighborhoods. Many of the housing types listed above can conform to this "missing middle" concept and respond to the community's need for smaller units. These housing types are either not allowed in local zoning or substantially restricted.

Zoning changes should be considered to allow more types of housing in the use restrictions and guide such units to appropriate locations with feasible densities to allow for some inclusion of affordable units. This new zoning can include design guidelines to ensure that new housing is harmonious within the local architectural context.

³² Ibid.

³³ Ibid.

8.2.3 Adopt Open Space Development Zoning that Incorporates Affordable Housing

Priority: Years 3 to 5

Responsible Party: Planning Board

Current Status: Open Space Residential Development (OSRD), also referred to as cluster or flexible development, encourages a smarter way of developing land by providing another option besides the traditional subdivision. Such zoning provides a more flexible layout that promotes the efficient use of land; lowers the costs of development in roads and infrastructure; decreases municipal maintenance and service costs; and preserves open space, community character and natural resources. Developer savings, with appropriate density bonuses, could make providing affordable units and other public benefits more feasible as well.

Given continued development pressures with potential substantial future growth, the Town should continue to guide development through "smarter" approaches to better protect the environment as opposed to more typical existing regulations that promote suburban sprawl.

Ludlow's Zoning Bylaw currently does not include any provisions encouraging cluster development or the protection of open space that would promote more compact development patterns in line with smart growth principles. Such zoning would be particularly effective in the Town's more outlying areas to better control sprawl and protect open

space.

About three-quarters of the town is zoned Agricultural, which limits residential development to single-family homes on almost one-acre lots. The clustering of units with design guidelines could lead to more effective development on only a part of the property with potentially more diverse housing types.

This type of zoning can also be used to promote small clusters of cottage-style or bungalow homes that typically surround a common green space. Such small pocket neighborhoods can provide needed starter housing as well as opportunities for empty nesters looking to downsize.

Next Steps: The Planning Board should review previous drafts of proposed bylaws as well as model bylaws with respect to flexible zoning provisions and prepare an Open Space Residential Development (OSRD) bylaw and vigorously promote it. Model bylaws have been produced by the Metropolitan Area Planning Council, Massachusetts Audubon, and others in the Green Neighborhood Alliance, and adopted by a number of Massachusetts communities. Several examples are offered on the Citizen Planner Training Collaborative website (www.umass.edu/masscptc/examplebylaws.html) and the state's Smart Growth Toolkit (www.mass.gov/envir/smart_growth_toolkit/pages/SG-bylaws.html).

Incentivized density bonuses and affordability requirements should be integrated into the bylaw to encourage this kind of development and to support project feasibility. Consideration should also be given to allowing small multi-family dwellings to be built as part of the development. Associated design guidelines and inclusionary requirements can ensure that goals are met in ways appropriate and beneficial to the Town.

8.2.4 Allow Affordable Housing Development on Non-conforming Lots

Priority: Years 3 to 5
Responsible Party: Planning Board

Current Status: There are parcels of vacant land that at this time cannot be developed because they do not meet all the dimensional requirements of the Zoning Bylaw such as minimum lot size as well as front, rear, and side yard requirements. It is likely that many of these parcels could in fact be suitably developed as housing. Smaller lots would encourage the construction of smaller homes under appropriate guidelines to provide some housing options that are not currently being created by the private market as starter housing or homes for empty nesters interested in reducing their living space and home maintenance. This type of zoning can be particularly effective in communities with large-lot zoning in many areas, including Ludlow.

Another issue relates to pre-existing, non-conforming building lots and the merger doctrine that combines parcels that have been consistently owned by the same person. Owners of these non-conforming lots must apply to the Zoning Board of Appeals for a Special Permit to be able to build on them, typically applying to build a single or two-family home. In arriving at a decision, the ZBA researches the deeds to make sure that the lots have not merged according to the merger doctrine.

Next Steps: The Planning Board should explore what other communities are doing with respect to these undersized lots and prepare a zoning amendment to enable these lots to be developed based on specific criteria. Zoning changes could include:

- Adopting a new section of the Bylaw that focuses on non-conforming lots.
- Changing the Table of Dimensional Uses to allow for smaller lot sizes, say a 5,000 square foot lot (the limit under the State Building Code), in particular districts under specific conditions.
- Adding a new zone to allow for smaller lot sizes.
- Allowing the building of potentially merged lots without ZBA approval.
- Permitting such lots to be developed by Special Permit or through the state's Local Initiative Program³⁴, providing some requirements for including the development of units that qualify for counting as part of the Town's state-defined Subsidized Housing Inventory such as requiring two-family homes, each with at least one affordable unit.

The Town of Bourne has adopted a Nonconforming Affordable Lots bylaw to increase the supply of permanently affordable housing by allowing the building of such units on nonconforming or non-complying lots through a Special Permit from the Planning Board. The lot must be at least 10,000 square feet, located in a residential district, contain at least 90% of the area as upland, have at least 80 feet of frontage, and satisfy Board of Health regulations.

³⁴ The Local Initiatives Program (LIP) is a state program under which communities may use local resources and EOHLIC technical assistance to develop affordable housing that is eligible for inclusion on the state-defined Subsidized Housing Inventory. LIP is not a financing program, but the EOHLIC technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. At least 25% of the units must be set-aside as affordable to households earning at or below 80% of area median income.

Another option is to adapt a bylaw that has been approved in Dennis to allow "affordable lots" that enables non-conforming lots to be built on by Special Permit if they meet the following conditions:

- Contain at least 10,000 square feet and satisfy other Board of Health requirements.
- Has safe and adequate access to a public or private way.
- Be similar in size and shape to surrounding lots.
- The dwelling cannot have more than three bedrooms with a minimum of 5,000 square feet per bedroom.
- The applicable front, rear and side yard requirements are determined by establishing an average setback based on the homes adjacent to and across the street from the lot in question.
- Where two lots are in common ownership, one of the two lots must be deed restricted to ensure permanent affordability and where more than two lots are held in common ownership, the second, third and fifty percent of the remaining lots to be built upon shall be deed restricted as permanently affordable (the fourth lot may be market rate, fifth affordable, sixth market rate, etc.).

8.2.5 Explore Further Development Incentives

Priority: Years 3 to 5

Responsible Party: Select Board

Current Status: In addition to the zoning changes that are recommended in this Housing Production Plan, the following actions should be explored to help encourage new develop that will address local needs:

- **Expedited Permitting**
Massachusetts General Laws Chapter 43D was enacted in 2006 as a tool to promote targeted housing and economic development projects through expedited permitting to provide a transparent and efficient process for municipal permitting and guarantee local permitting decisions on priority development sites³⁵ within 180 days. Such permitting would enable the Town to receive priority consideration for MassWorks Infrastructure Program grants and Brownfields Remediation Assistance in addition to special fees. The permitting would also allow for the online marketing of a targeted site and promotion of the Town's pro-business regulatory climate.

Within 120 days of adopting Chapter 43D, the community must:

- Appoint a single municipal point of contact for streamlined permitting.
- Amend local rules, regulations, bylaws, etc. to comply with 180-day permit timeline.

³⁵ To be considered a priority development site, it must meet the following criteria:

- May be zoned for commercial, industrial, residential or mixed-use purposes
- Must be eligible for the development or redevelopment of a building of at least 50,000 square feet of gross floor area (may include existing structures and contiguous buildings)
- Sites must be approved by the local governing authority
- Must be approved by the state Interagency Permitting Board

- Determine and make available the requirements for each permit.
 - Establish a procedure for identifying necessary permits for a project.
 - Establish a procedure for determining completeness of the required submissions.
 - After the 120-day phase-in period is complete, the Town must render permitting decisions on priority development sites within 180 days.
- *Fee Waivers*

Some communities waive various fees, such as building permit fees, for new development that includes affordable units. This is generally in the form of a local policy based on established criteria for granting the waiver, including the amount and type of permit.
 - *Density Bonuses*

Some zoning includes provisions that allow increases in density in exchange for one or more public benefits. For example, flexible zoning (see strategy 8.2.3) often includes requirements that allow for some greater density if affordable units are provided. This not only makes the development of affordable units more financially viable but also helps diversify the housing that is being created, addressing a wider range of housing needs. Density bonuses are also a common component of inclusionary zoning bylaws (see strategy 8.2.6).
 - *“Friendly 40B” Option*

The “friendly 40B” option through the state’s Local Initiative Program (LIP) is a state program under which communities may use local resources and EOHLC technical assistance to develop affordable housing that is eligible for inclusion on the state-defined Subsidized Housing Inventory and towards annual housing production goals. LIP provides an excellent permitting vehicle for partnerships between developers and the Town on development that addresses local needs and priorities. Under this program, the developer and Town work together on an application to the state for approval to submit a comprehensive permit application to the ZBA (see strategy 8.3.3).
 - *Tax Subsidies*

There are state programs available that help communities attract new development through tax incentives including for example:

 - District Improvement Financing Program (DIF)

The District Improvement Financing Program (DIF) is administered by the state’s Office of Business Development to enable municipalities to finance public works and infrastructure by pledging future incremental taxes resulting from growth within a designated area to service financing obligations. This Program, in combination with others, can be helpful in developing or redeveloping target areas of a community, including the promotion of mixed-uses and smart growth. Municipalities submit a standard application and follow a prescribed application process directed by the Office of Business Development in coordination with the Economic Assistance Coordinating Council.
 - Urban Center Housing Tax Increment Financing Zone (UCH-TIF)

The Urban Center Housing Tax Increment Financing Zone Program (UCH-TIF) is a state initiative designed to give cities and towns the ability to promote residential and

commercial development in commercial centers through tax increment financing that provides a real estate tax exemption on all or part of the increased value (the "increment") of the improved real estate. The development must be primarily residential, and this program can be combined with grants and loans from other local, state, and federal development programs. An important purpose of the program is to increase the amount of affordable housing for households earning at or below 80% of area median income and requires that 25% of new housing to be built in the zone be affordable, although the Executive Office of Housing and Livable Communities may approve a lesser percentage where necessary to ensure financial feasibility. To take advantage of the program, a municipality needs to adopt a detailed UCH-TIF Plan and submit it to EOHLIC for approval.

Next Steps: The Select Board should work with other appropriate Town departments, boards and committees, including the Planning Board, to identify the most appropriate opportunities for implementing these incentives. Once adopted, it will be important to undertake a local and regional outreach effort to properly notify developers on the incentives.

8.2.6 Explore Inclusionary Zoning

Priority: Years 3 to 5
Responsible Party: Planning Board

Current Status: Inclusionary zoning is a zoning ordinance or bylaw that requires a developer to include affordable housing as part of a development or under some conditions to contribute to a fund for such housing. This mechanism has been adopted on a community-wide basis by more than one-third of the municipalities in the state, many of which are reaping the rewards of these actions through the creation of actual affordable units and/or cash contributions to the locality for investment in affordable housing production.

Because Ludlow does not presently have a local housing subsidy source available to support housing production, inclusionary zoning can become a valuable tool for ensuring that affordability is created as part of market developments or that the developer pays cash in-lieu of actual affordable units that can be deposited in the proposed Housing Trust Fund (see strategy 8.1.3) and used to subsidize other affordable housing initiatives.

Most such bylaws include mandated percentages of units that must be affordable, typically 10% to 20%, provisions for the developer to provide cash-in-lieu of actual units, and density bonuses. Some also allow the development of affordable units off-site, mostly under extenuating circumstances. This type of bylaw is a proven regulatory strategy for ensuring some diversity in future housing development projects.

Next Steps: The Planning Board should explore model bylaws and prepare a zoning amendment that is best suited to supporting affordable housing in Ludlow. Ideally the adoption of this bylaw would lead to the production of actual housing units but may also deliver payments in-lieu of actual units to help capitalize the proposed Housing Trust Fund.

The Executive Office of Environment and Energy's Smart Growth Toolkit includes a model inclusionary zoning bylaw that highlights key local decisions and makes some commentary for consideration throughout (www.mass.gov/envir/smart_growth_toolkit/pages/SG-bylaws.html). The Citizen Planner Training Collaborative website has a model bylaw with commentary and some policies as well (www.umass.edu/masscptc/examplebylaws.html).

The Town should consider the following components of an inclusionary zoning bylaw:

- *Payments In-lieu of Affordable Units*

While the production of actual affordable units is always preferable, the bylaw should include a formula for the payment-in-lieu of actual units that can be deposited into the proposed Housing Trust Fund (strategy 8.1.3) or other Town account and adequately cover the costs of producing a comparable number of affordable units through another initiative. It will be essential that the formula for calculating the cash-out fee provides sufficient proceeds to fully subsidize the required number of affordable units despite changes in market conditions and to ensure that the funding will be dedicated to supporting affordable housing.

The payment should be tied in some way to the value of the affordable unit. From a theoretical standpoint that value is commonly considered to be the difference between a unit's market-rate price and the affordable one. This means that the value of the fee relates to the losses the developer would suffer by building affordable units. Stronger fees typically match the value of the affordable unit not built, allowing the fee to subsidize the same number of units in a separate project.

A simple formula, adopted by Somerville and Groton for example, would be the difference between the market sales price and the affordable one with the affordability based on the state's formula for calculating the purchase price through the Local Initiative Program (LIP). The per unit fee would be multiplied by the number of affordable units required under the permitting, taking different prices due to number of bedrooms into consideration.

Another approach is adopting the fee calculation included in Watertown's inclusionary zoning bylaw in which the cash payment is equal to the most current Total Development Costs (TDC) as articulated in the MA Executive Office of Housing and Livable Communities' Qualified Allocation Plan (QAP) for projects using the Low-Income Housing Tax Credit. These costs are determined by whether the units are part of a production or preservation project, are outside or within the Metro Boston area, and by the type of housing to be built. For example, a production project with small units in a suburban/rural area outside the Metro Boston area would have a Total Development Cost cap of \$279,000, while a project with large units would have a cap of \$319,000 based on the 2022-2023 QAP (the latest available on the website).

- *Incorporate Density Bonuses*

Studies on inclusionary zoning indicate that mandatory provisions coupled with strong incentives are most effective in promoting affordable housing. Incorporating density bonuses into the bylaw will contribute to the financial feasibility of the affordable units and provide an important incentive for use. Density bonuses allow the maximum density in a development to be increased above what would typically be allowed given the inclusion of specified public benefits, especially affordable housing.

Incentives also reduce the risk of litigation from developers who claim that the mandatory inclusion of affordable units involves a “taking” of their property rights. In fact, inclusionary zoning can be legally vulnerable if requirements make it impossible for the developer to earn a reasonable return on the project as a whole. Consequently, it would be prudent to add incentives to cover these legal questions and ensure that the zoning works economically.

The state’s Smart Growth Toolkit proposes a baseline density bonus of two additional market units for each affordable one to sufficiently cover the costs of producing the affordable unit. The Toolkit also proposes that the minimum lot area per unit normally allowed in the district be reduced by the amount that is necessary to permit the inclusion of two additional market units on the lot for each one required affordable unit. Moreover, the zoning could add a voluntary inclusionary zoning bonus for affordable units produced beyond the required number, extending the density bonus of two market units for each additional affordable unit up to a maximum number of project units. Typically, a 50% net increase over the original property yield before any density bonuses were applied is recommended.

- *Establish a Clear and Consistent Structure and Process for Directing Funds Through a Dedicated Housing Fund*

It will be important to ensure that any cash donations through inclusionary zoning are spent solely on the provision of affordable housing. Jurisdictions that allow cash-out fees direct these revenues to special funds that support affordable housing. This Housing Production Plan recommends that the Town establish a Municipal Affordable Housing Trust Fund, which would serve this important purpose (see strategy 8.1.3). Members of the Housing Trust would be responsible for managing these funds, directing them to affordable housing initiatives based on established rules and procedures specified in a Declaration of Trust and local Housing Guidelines.

- *Off-site Units*

Provisions for the developer to build affordable units at an off-site location might also be considered but should be limited to extenuating circumstances only.

The research and preparation of the bylaw could be conducted by the Town Planner, potentially with input from a housing consultant or the Pioneer Valley Planning Commission.

It will be important to also ensure that all affordable units produced through the bylaw get counted as part of the Subsidized Housing Inventory, applied through the Local Initiative Program (LIP) as Local Action Units (LAUs) administered by EOHLC if another housing state of federal subsidy is not used. The monitoring of projects to ensure continued affordability based on use restrictions would be the responsibility of a designated monitoring agent, EOHLC in the case of LIP units, however, towns also have a role in the monitoring process.

8.3 Development and Preservation Strategies

The following strategies rely on partnerships between the Town and private developers towards the development of both private and publicly owned properties as well as the preservation of existing properties through adaptive reuse or other rehabilitation work:

8.3.1 Continue to Pursue Mixed-Use and Multi-family Housing Development

Priority: Years 1 to 2
Responsible Parties: Select Board and Planning Board

Current Status: The Town has made considerable progress towards promoting multi-family and mixed-use development through its Smart Growth Overlay District (SGOD) that was adopted through the state's Chapter 40R Program. This Program provides several important benefits to the community, serving not only as a focus of local economic development but also addressing a wide range of housing needs.



It should be noted that housing can be considered an excellent economic development engine. Not only does new housing development translate into jobs and additional business through the sale of construction materials, but housing incorporated into commercial areas or special districts brings new business and vitality to a local economy. Moreover, the improvement of substandard or underutilized properties in any neighborhood raises perceptions of community stability, value, and actual jobs.

These Chapter 40R districts are a way of revitalizing areas where more compact and denser development is appropriate, encouraging more housing opportunities in close proximity to goods and services. These areas are also a way to draw the diverse segments of the community together to build community cohesion and create a wider range of local amenities as well as housing for seniors, families and those with special needs. This Smart Growth zoning also brings in

additional investment from the state through several types of subsidies, making development more financially feasible.

Next Steps: The Town will continue to promote development in the SGOD that includes key sub-districts such as the East Street Corridor, Riverside and Ludlow Mills Redevelopment area to appropriately guide new development.

Number of SHI Units Produced: 50 units

8.3.2 Make Suitable Public Property Available for Affordable Housing

Priority: Years 1 to 2
Responsible Party: Select Board with Planning Board support

Current Status: There is a precedent for the Town conveying municipally owned property for the purpose of developing affordable housing. For example, Way Finders, Inc. developed the previously Town-owned Stevens Memorial Center into 28 affordable units for the elderly and disabled.

The Town owns two adjacent school-related buildings at 63 Chestnut Street and 54 Winsor Street that have been discussed as potentially suitable for conversion to residential use. Nevertheless, the Town owns very limited public property, and it remains a challenge to identify Town-owned properties that are suitable for affordable housing development.

Next Steps: The Planning Board will continue to work with the Select Board and other Town boards and committees to identify and pursue surplus municipal property for the development of affordable housing, including the Chestnut and Winsor block buildings. There are excellent models for the conversion of schools to housing, many of which have been developed for seniors and include affordable units.

Such potential opportunities might also include tax-foreclosed parcels, involving existing buildings or vacant land, which can be aggregated into Requests for Proposals and converted to affordable housing, conveyed for only nominal amounts as a subsidy to help promote affordability.

For the development of Town-owned properties, the Town should focus on the following development process:

- *Request for Proposals (RFP)* – Following the necessary approvals for the conveyance of Town-owned properties, the Chief Procurement Officer, with support from the Town Planner and potentially a consultant, will prepare a Request for Proposals (RFP) to solicit interest from developers based on the Town’s specific project requirements and select a developer also based on identified criteria included in the RFP.
- *Permitting* – Projects may require densities or other regulatory relief beyond what is allowed under the existing Zoning Bylaw, and this will likely be obtained through the “friendly 40B” comprehensive permit process under EOHLC’s Local Initiative Program (LIP) or other special zoning (see Appendix 3 for details).
- *Advocacy* – The Town will need to be involved in helping the selected developer secure necessary financial, technical, and political support. Evidence of municipal support is critical when seeking financial or technical assistance from regional, state, or federal agencies.
- *Gap Financing* – Comprehensive permits typically do not involve external public subsidies but use internal subsidies by which the market units cross-subsidize the affordable ones. Because development on Town-owned properties should include more affordable units than are required under Chapter 40B to boost the public benefits associated with the conveyance of Town-owned property for affordable housing, additional sources of financing from regional, state and/or federal governments will be required to make development financially feasible (see strategy 8.1.2 and Appendix 3 for potential resources). Having a local funding source available, such as CPA, will make development proposals more competitive for such funding. To further promote project feasibility, most communities convey properties for only nominal amounts.
- *Monitoring* – It will be important for the Town to ensure that the affordable units that are produced meet all state requirements to be eligible for inclusion in the SHI and all required documentation is submitted to EOHLC. The Town Administrator, with support from the Town

Planner, maintains a list of SHI units and provides necessary documentation to EOHLC when new affordable units are produced. The Town will continue to ensure that all SHI units are being appropriately monitored for compliance with affordability requirements, monitoring the monitors if necessary. Because it takes so much effort to create affordable units, it is especially important that such qualifying units are counted in the SHI and preserved as affordable for as long as possible.

The Town may also decide to acquire privately-owned sites at some time in the future for the purpose of developing some amount of affordable housing, potentially including other uses such as protecting open space, preserving historic properties, and/or including recreational opportunities. For example, the Towns of Carlisle and Falmouth acquired land for affordable housing development including open space preservation and other public benefits by bonding CPA funding. The resources described in strategy 8.1.2 might make some property acquisition possible in the future.

Projected # SHI Units Produced: 54 units

8.3.3 Partner with Developers on Privately Owned Sites

Priority: Years 1 to 2
Responsible Parties: Select Board, Planning Board and/or Zoning Board of Appeals

Current Status: Continuing to work cooperatively with private developers, both non-profit (such as Way Finders, Inc. and Greater Springfield Habitat for Humanity) and for-profits that have track records in developing such housing, is a major component of this Housing Plan. With incentives created in the zoning bylaw to promote affordable housing (see Section 8.2) and with the availability of the “friendly 40B” option, the Town is in a good position to work cooperatively with developers to guide new development that incorporates affordable units and smart growth principles including the following types of development:

- Mixed-use development in appropriate locations, particularly in the Chapter 40R Smart Growth Overlay District
- Smaller infill housing in existing neighborhoods
- Accessory Dwelling Units
- Redevelopment of underutilized, nonresidential properties into housing
- Cluster development
- Group homes or other congregate living options for older residents or special needs populations
- Multi-generational, multi-family housing

Recommendations from previous housing forums identified the following locations for potential housing development:

- Small areas in downtown districts
- Fuller Street area/Kendall Street
- Mill Redevelopment Area/currently capped at 250 units which could be expanded
- 40R River to River as recommended (areas bordering the Chicopee River)
- Mills

- Along Bus Route 6 (from bridge up Sewall to Big Y or to Heath South)
- Land in the Agriculture Zoning District
- East Street Corridor/Mixed-use units

Next Steps: The Town will focus on the following approaches for creating new affordable units on privately owned parcels in line with “smart growth” principles:

- *Existing Zoning and Proposed Changes* – The zoning strategies included in Section 8.2 in addition to current zoning should provide a reasonable framework for new development that will include some mandated amounts of affordable housing.
- *Chapter 40B* – Comprehensive permits, particularly the “friendly” 40B process through the state’s *Local Initiative Program (LIP)*, have proven to be a useful tool for projects that require significant waivers of local zoning but meet local needs and priorities. The comprehensive permit process was used for the Steven’s Memorial Building for example.

Locations where the “friendly” 40B process make the most sense include those listed above as well as the Chestnut and Winsor block. Any future development of municipal sewer services would provide opportunities for somewhat denser development that would make affordable housing financially more feasible.

Projected # SHI Units Produced: 121 units

8.3.4 Introduce a Housing Rehabilitation Program

Priority: Years 3 to 5
Responsible Party: Select Board

Current Status: As discussed in Section 5.7, more than two-thirds of Ludlow’s housing stock were built prior to 1980 and thus many units are likely to have traces of lead-based paint, posing safety hazards to children, as well as problems concerning aging system and structural conditions. Programs are needed to support necessary home improvements, including deleading and septic repairs for units occupied by low- and moderate-income households, particularly for the elderly living on fixed incomes and investor-owned properties tenanted by qualifying households.

The state administers Community Development Block Grant (CDBG) funding to support Housing Rehabilitation Programs across the state, providing important support to low- or moderate-income owner-occupants, earning at or below 80% AMI or investor-owners and non-profit organizations that rent to low- or moderate-income households in making much-needed repairs to their properties. Program assistance is typically offered at a 0% interest rate with loan conditions dependent on income and ownership status with a 15-year term, after which the deed restriction expires, and the loan is forgiven. Other typical Program requirements include:

- Property must be a one- to- four-unit dwelling located in a targeted neighborhood.
- All code violations and lead paint abatement must be part of the improvements.

- At least 51% of the units must be rented to low- or moderate-income tenants in the case of properties involving more than a single unit.
- Owners of multi-family properties must comply with a 15-year covenant that caps rents below Fair Market Rents (FMRs), which are adjusted by HUD annually.
- Owners must comply with competitive bidding procurement procedures.
- Owners can borrow up to \$30,000 per unit.

Next Steps: The Town should apply to the state's Executive Office of Housing and Livable Communities (EOHLC) for CDBG funds to support the implementation of a Housing Rehabilitation Loan Program based on the typical terms and conditions that have been implemented in communities across the state. The Town should consider working with a consultant or other identified entity, such as the Pioneer Valley Planning Commission or regional nonprofit, to help with the application process and administer the Program, bringing in the necessary expertise to manage the application and selection processes as well as housing inspections.

The Town should also promote the following programs and resources towards improving Ludlow's housing stock:

- *MassHousing Home Improvement Loan Program (HILP)*
The MassHousing Home Improvement Loan Program (HILP) is targeted to one- to four-unit, owner-occupied properties, including condominiums, with a minimum loan amount of \$10,000 up to a maximum of \$50,000. Loan terms range from five to 20 years based on the amount of the loan and the borrower's income and debt. MassHousing services the loans. To apply for a loan, applicants must contact a participating lender.
- *Septic Repair Program*
MassHousing offers loans through the Septic Repair Program to repair or replace failed or inadequate septic systems for qualifying applicants of up to \$25,000. The interest rates vary according to the borrower's income with 0% loans available to households earning up to \$68,000 and 3% loans for those earning up to \$127,700. To apply for a loan, applicants must contact a participating lender.
- *Home Modification Loan Program*
This state-funded program provides financial and technical assistance to those who require modifications to their homes to make them barrier free to those with disabilities.
- *U.S. Department of Agriculture (USDA) Loans*
The USDA's Office of Rural Development manages a Home Repair Program that provides grants and loans to very low-income homeowners with income at or below 50% AMI. Participants must be owner-occupants and demonstrate they have not been able to obtain affordable credit elsewhere. Grants are available for up to \$10,000 and are limited to health and safety hazards or home modifications for those who are 62 years of age or older or have a disability. Loans are provided for up to \$40,000 for work to repair or modernize homes as well as for the removal of health and safety problems.

- *Attorney General's Neighborhood Renewal Division Receivership Program*
This Program involves working with court-appointed receivers to remediate vacant, abandoned and/or foreclosed homes. Property receivership was authorized under MGL Chapter 11, Section 1271 to temporarily seize properties that are placed under a judicially supervised receiver, intervening when a property poses a health and safety hazard because it was abandoned or when tenants are at risk. The receiver has the power to collect rent, make repairs, and borrow money when necessary. The termination of a receivership is typically through a court-ordered foreclosure sale.
- *Massachusetts Community Climate Bank*
The Massachusetts Community Climate Bank was established as a new state resource for attracting private sector capital and federal funds. The Bank will finance building retrofits aligned with the state's long-term climate objectives and new construction of decarbonized buildings. The Bank will focus on affordable housing where occupants typically bear a disproportionate burden in paying energy costs. It is anticipated that the Bank will support deep energy retrofits, help non-profit developers access capital that makes net-zero development possible, and support the rehab and retrofit of older affordable housing in need of repairs. MassHousing administers the Bank.

Projected # SHI Units Produced: Units are not eligible for inclusion in the SHI.

Appendix 1 Local and Regional Housing Organizations

Local Entities

- *Ludlow Planning Board*
The Ludlow Planning Board is the Town's official planning entity and the sponsor of this Housing Production Plan. It is staffed by the *Town Planner* who provides professional support to guide the Town's land use decisions with respect to physical development, including affordable housing and historic preservation.
Contact Info: 488 Chapin Street; 413-583-5600 x 1280; www.ludlow.ma.us/html/planning

- *Ludlow Housing Authority (LHA)*
The Ludlow Housing Authority is the community's public housing agency that owns and manages 166 subsidized housing units, including 54% of Ludlow's affordable units.
Contact Info: 114 Wilson Street; 413-589-7272; www.ludlowhousing.com

Regional Agencies and Organizations

- *Way Finders, Inc. (formerly named HAP Housing, Inc.)*
Way Finders, Inc. is Ludlow's regional non-profit organization and has been providing a wide range of housing programs and services since 1973 to communities in Hampden and Hampshire Counties. Key components of their work include the following:
 - The Housing Consumer Education Center provides information about housing services and offers counseling and workshops for tenants, homebuyers, homeowners and rental property owners.
 - The Residential Assistance to Families (RAFT) program offers short-term financial help or other assistance to families who are homeless or seriously at-risk of homelessness.
 - The Western Massachusetts Foreclosure Prevention Center involves a collaboration of 15 non-profit agencies including Way Finders in Hampden, Hampshire, Franklin and Berkshire Counties, working together to help homeowners avoid foreclosure.
 - Rental assistance programs including Section 8 Housing Choice Vouchers and other related programs that allow lower income households to rent decent housing that they can afford in the private housing market.
 - The operation of Prospect House, an emergency shelter for homeless families.
 - The Safe Step Program provides transitional housing and supportive services to victims of domestic violence.
 - The Turning Point Program has nine (9) units of transitional housing for pregnant and parenting teens.
 - The management of more than 600 affordable apartments in Hampden and Hampshire Counties.
 - Housing improvement resources including the administration of the Get the Lead Out Program, Home Modification Program (accessibility improvements for the physically disabled), and post-purchase workshops in addition to the homebuyer and foreclosure prevention counseling mentioned above.
 - Property management training for rental property owners.

In addition to converting the Stevens Memorial Building in downtown Ludlow into 28 subsidized rental units for the elderly and disabled, the organization also manages rental vouchers in Ludlow that provide landlords with the difference between a percentage of the qualifying household's income and a Fair Market Rent (FMR) set annually by HUD for privately-owned dwellings.

Contact Info: 322 Main Street in Springfield; 413/233-1500; www.wayfindersma.org

- *Greater Springfield Habitat for Humanity*

Habitat for Humanity is an ecumenical, non-profit Christian ministry dedicated to building simple, decent homes in partnership with families in need that has grown over the past two decades into one of the largest private homebuilders in the world. The organization has almost 1,600 U.S. affiliates and over 2,000 affiliates worldwide, including one based in Springfield that serves communities in the Greater Springfield region. Affiliates are operated by multi-denominational and multi-racial local leadership and with community volunteers who construct or rehabilitate houses that are sold without profit and interest to selected families in the area. Thus far the Greater Springfield Habitat has provided permanent housing to 65 families with support from over 3,000 volunteers.

Contact Info: 268 Cold Spring Avenue in West Springfield; 413/739-5503;
www.habitatspringfield.org

- *Western Massachusetts Network to End Homelessness (WMNEH)*

WMNEH is a collaboration of multiple service providers and agencies as well as civic and business leaders throughout Hampden, Hampshire, Franklin and Berkshire Counties, led by a Leadership Council and funded by a \$1.1 million grant from the Massachusetts Interagency Council on Housing and Homelessness (ICHH). The organization represents a regional public health approach to ending homelessness for both individuals and families that prioritizes prevention and the rapid response provision of permanent housing with supportive services, including economic opportunity. The network seeks to change the traditional response to homelessness by adopting a Housing First model that suggests that housing should be secured to stabilize families and then followed by important support services.

The organization also supports the Springfield-Hampden County Continuum of Care (CoC) that coordinates the allocation of federal McKinney-Vento funding and other federal funds to help finance housing for the homeless.

Contact Info: 413/219-5658; www.westernmasshousingfirst.org

- *Pioneer Valley Planning Commission (PVPC)*

PVPC is the regional planning agency for the 43 towns and cities in the Pioneer Valley region. It provides a wide range of planning services to municipalities and sponsors regional planning efforts on issues related to transportation, housing, economic development, energy, and infrastructure. PVPC is also the fiscal agent for the Western Massachusetts Network to End Homelessness (WMNEH), described above. Contact Info: 60 Congress Street in Springfield; 413/781-6045; www.pvpc.org

- *Center for Human Development (CHD)*

CHD provides a broad range of community-based human services dedicated to promoting, enhancing and protecting the dignity and welfare of people in need. The Center serves more

than 6,000 individuals annually in Massachusetts and Connecticut, specializing in community initiatives for preventing violence in schools and neighborhoods and mediation and training to families, schools and community organizations. CHD's programs include clinical and outreach therapeutic services, emergency and long-term foster care, shelter and supportive services to the homeless, and community-based residential, supported housing, day treatment and vocational programs. CHC also provides administrative services at Grace House.
Contact Info: 332 Birnie Avenue in Springfield; 413/733-6624

- *Mass Fair Housing Center*

The Mass Fair Housing Center (MFHC) is a private, non-profit organization working to eliminate illegal housing discrimination in Central and Western Massachusetts. The organization provides education and community outreach on fair housing issues, investigates fair housing complaints, and provides legal advice and representation to victims of discrimination.
Contact Info: 57 Suffolk Street in Holyoke; 413/539-9796 ext. 101; www.massfairhousing.org

Appendix 2 Glossary of Housing Terms

Affordable Housing

A subjective term, but as used in this Plan, refers to housing available to a household earning no more than 80% of area median income at a cost that is no more than 30% of total household income.

Area Median Income (AMI)

The estimated median income, adjusted for family size, by metropolitan area (or county in nonmetropolitan areas) that is adjusted by HUD annually and used as the basis of eligibility for most housing assistance programs.

Chapter 40B

The state's comprehensive permit law, enacted in 1969, established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low- and moderate-income housing can seek an expedited local review under the comprehensive permit process and can request a limited waiver of local zoning and other restrictions, which hamper construction of affordable housing. Developers can appeal to the state if their application is denied or approved with conditions that render it uneconomic, and the state can overturn the local decision if it finds it unreasonable in light of the need for affordable housing.

Chapter 44B

The Community Preservation Act Enabling Legislation that allows communities, at local option, to establish a Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of up to 3% on local property taxes. The state provides matching funds from its own Community Preservation Trust Fund, generated from an increase in certain Registry of Deeds' fees.

Comprehensive Permit

Expedited permitting process for developers building affordable housing under Chapter 40B "anti-snob zoning" law. A comprehensive permit, rather than multiple individual permits from various local boards, is issued by the local zoning boards of appeals to qualifying developers.

Executive Office of Housing and Livable Communities (EOHLC)

EOHLC is the state's lead agency for housing and community development programs and policy. It oversees state-funded public housing, administers rental assistance programs, provides funds for municipal assistance, and funds a variety of programs to stimulate the development of affordable housing.

Fair Housing Act

Federal legislation, first enacted in 1968, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. It prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. State law also prohibits

discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

Inclusionary Zoning

A zoning ordinance or by-law that requires a developer to include affordable housing as part of a development or contribute to a fund for such housing.

Infill Development

The practice of building on vacant or undeveloped parcels in dense areas, especially urban and inner suburban neighborhoods. Promotes compact development, which in turn allows undeveloped land to remain open and green.

Local Initiative Program (LIP)

A state program under which communities may use local resources and EOHLIC technical assistance to develop affordable housing that is eligible for inclusion on the state Subsidized Housing Inventory (SHI). LIP is not a financing program, but the EOHLIC technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. At least 25% of the units must be set-aside as affordable to households earning less than 80% of area median income.

MassHousing (formerly the Massachusetts Housing Finance Agency, MHFA)

A quasi-public agency created in 1966 to help finance affordable housing programs. MassHousing sells both tax-exempt and taxable bonds to finance its many single-family and multi-family programs.

Metropolitan Statistical Area (MSA)

The term is also used for CMSAs (consolidated metropolitan statistical areas) and PMSAs (primary metropolitan statistical areas) that are geographic units used for defining urban areas that are based largely on commuting patterns. The federal Office of Management and Budget defines these areas for statistical purposes only, but many federal agencies use them for programmatic purposes, including allocating federal funds and determining program eligibility. HUD uses MSAs as its basis for setting income guidelines and fair market rents.

Mixed-Income Housing Development

Development that includes housing for various income levels.

Mixed-Use Development

Projects that combine different types of development such as residential, commercial, office, industrial and institutional into one project.

Overlay Zoning

A zoning district, applied over one or more other districts that contains additional provisions for special features or conditions, such as historic buildings, affordable housing, or wetlands.

Public Housing Agency (PHA)

A public entity that operates housing programs: includes state housing agencies (including EOHLIC), housing finance agencies and local housing authorities. This is a HUD definition that is used to describe

the entities that are permitted to receive funds or administer a wide range of HUD programs including public housing and Section 8 rental assistance.

Regional Non-Profit Housing Organizations

Regional non-profit organizations include nine private, non-profit housing agencies, which administer the Section 8 Program on a statewide basis, under contract with EOHLC. Each agency serves a wide geographic region. Collectively, they cover the entire state and administer over 15,000 Section 8 vouchers. In addition to administering Section 8 subsidies, they administer state-funded rental assistance (MRVP) in communities without participating local housing authorities. They also develop affordable housing and run housing rehabilitation and weatherization programs, operate homeless shelters, run homeless prevention and first-time homebuyer programs, and offer technical assistance and training programs for communities. Way Finders, formerly known as HAP Housing, serves as Ludlow's regional non-profit organization.

Regional Planning Agencies (RPAs)

These are public agencies that coordinate planning in each of thirteen regions of the state. They are empowered to undertake studies of resources, problems, and needs of their districts. They provide professional expertise to communities in areas such as master planning, affordable housing and open space planning, and traffic impact studies. Except for the Cape Cod and Nantucket Commissions, however, which are land use regulatory agencies as well as planning agencies, the RPAs serve in an advisory capacity only. The Pioneer Valley Planning Commission serves as Ludlow's regional planning agency.

Request for Proposals (RFP)

A process for soliciting applications for funding when funds are awarded competitively or soliciting proposals from developers as an alternative to lowest-bidder competitive bidding.

Section 8 Housing Choice Voucher Program

Refers to the major federal (HUD) program – a collection of programs – providing rental assistance to low-income households to help them pay for housing. Participating tenants pay 30% of their income (some pay more) for housing (rent and basic utilities) and the federal subsidy pays the balance of the rent. The Program is now officially called the Housing Choice Voucher Program.

Smart Growth

The term used to refer to a rapidly growing and widespread movement that calls for a more coordinated, environmentally sensitive approach to planning and development. A response to the problems associated with unplanned, unlimited suburban development – or sprawl – smart growth principles call for more efficient land use, compact development patterns, less dependence on the automobile, a range of housing opportunities and choices, and improved jobs/housing balance.

Subsidy

Typically refers to financial assistance that fills the gap between the costs of any affordable housing development and what the occupants can afford based on program eligibility requirements. Many times multiple subsidies from various funding sources are required, often referred to as the "layering" of subsidies, to make a project feasible. In the state's Local Initiative Program (LIP), EOHLC's technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. Also, "internal subsidies" refers to those

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developments that do not have an external source(s) of funding for affordable housing but use the value of the market units to “cross subsidize” the affordable ones.

Subsidized Housing Inventory (SHI)

This is the official list of units, by municipality, that count toward a community’s 10% goal as prescribed by Chapter 40B comprehensive permit law.

US Department of Housing and Urban Development (HUD)

The primary federal agency for regulating housing, including fair housing and housing finance. It is also a major federal funding source for affordable housing programs.

APPENDIX 3 Summary of Housing Regulations and Resources

I. SUMMARY OF HOUSING REGULATIONS

A. Chapter 40B Comprehensive Permit Law

The Massachusetts Comprehensive Permit Law, Chapter 40B Sections 20-23 of the General Laws, was enacted as Chapter 774 of the Acts of 1969 to encourage the construction of affordable housing throughout the state, particularly outside of cities. Often referred to as the Anti-Snob Zoning Act, it requires all communities to use a streamlined review process through the local Zoning Board of Appeals for “comprehensive permits” submitted by developers for projects proposing zoning and other regulatory waivers and incorporating affordable housing for at least 25% of the units. Only one application is submitted to the ZBA instead of separate permit applications that are typically required by a number of local departments as part of the normal development process. Here the ZBA takes the lead and consults with the other relevant departments (e.g., building department, planning department, highway department, fire department, sanitation department, etc.) on a single application. The Conservation Commission retains jurisdiction under the Wetlands Protection Act and Department of Environmental Protection, the Building Inspector applies the state building code, and the Board of Health enforces Title V.

For a development to qualify under Chapter 40B, it must meet all the following requirements:

- Must be part of a “subsidized” development built by a public agency, non-profit organization, or limited dividend corporation.
- At least 25% of the units in the development must be income restricted to households with incomes at or below 80% of area median income and have rents or sales prices restricted to affordable income levels defined each year by the US Department of Housing and Urban Development.
- Affordability restrictions must be in effect in perpetuity unless there is a justification for a shorter term that must be approved by EOHLC.
- Development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization.
- Project sponsors must meet affirmative marketing requirements.

According to Chapter 40B regulations, the ZBA decision to deny or place conditions on a comprehensive permit project cannot be appealed by the developer if any of the following conditions are met³⁶:

- The community has met the “statutory minima” by having at least 10% of its year-round housing stock affordable as defined by Chapter 40B, at least 1.5% of the community’s land area includes affordable housing as defined again by 40B, or annual affordable housing construction is on at least 0.3% of the community’s land area.
- The community has made “recent progress” adding SHI eligible housing units during the prior 12 months equal at least to 2% of its year-round housing.
- The community has a one- or two-year exemption under Housing Production.

³⁶ Section 56.03 of the new Chapter 40B regulations.

- The application is for a “large project” that equals at least 6% of all housing units in a community with less than 2,500 housing units.
- A “related application” for the site was filed, pending or withdrawn within 12 months of the application.

If a municipality does not meet any of the above thresholds, it is susceptible to appeals by comprehensive permit applicants of the ZBA’s decision to the state’s Housing Appeals Committee (HAC). This makes the Town susceptible to a state override of local zoning if a developer chooses to create affordable housing through the Chapter 40B comprehensive permit process.³⁷ Recently approved regulations add a new requirement that ZBA’s provide early written notice (within 15 days of the opening of the local hearing) to the applicant and to EOHLC if they intend to deny or condition the permit based on the grounds listed above that make the application appeal proof, providing documentation for its position. Under these circumstances, municipalities can count projects with approved comprehensive permits that are under legal approval, but not by the ZBA, at the time.

If the applicant appeals the use of these “appeals proof” grounds, EOHLC will review materials from the ZBA and applicant and issue a decision within 30 days of receipt of the appeal (failure to issue a decision is a constructive approval of the ZBA’s position). Either the ZBA or applicants can appeal EOHLC’s decision by filing an interlocutory appeal with the Housing Appeals Committee (HAC) within 20 days of receiving EOHLC’s decision. If a ZBA fails to follow this procedure, it waives its right to deny a permit on these “appeal-proof” grounds.

Recent changes to Chapter 40B also address when a community can or cannot count a unit as eligible for inclusion in the SHI including:

- *40R*
Units receiving zoning approval under 40R count when the permit or approval is filed with the municipal clerk provided that no appeals are filed by the board or when the last appeal is fully resolved, similar to a comprehensive permit project.
- *Certificate of Occupancy*
Units added to the SHI on the basis of receiving building permits become temporarily ineligible if the C of O is not issued within 18 months.
- *Large Phased Projects*
If the comprehensive permit approval or zoning approval allows a project to be built in phases and each phase includes at least 150 units and average time between the start of each phase is

³⁷ Chapter 774 of the Acts of 1969 established the Massachusetts Comprehensive Permit Law (Massachusetts General Laws Chapter 40B) to facilitate the development of affordable housing for low- and moderate-income households (defined as any housing subsidized by the federal or state government under any program to assist in the construction of low- or moderate-income housing for those earning less than 80% of median income) by permitting the state to override local zoning and other restrictions in communities where less than 10% of the year-round housing is subsidized for low- and moderate-income households.

15 months or less, then the entire project remains eligible for the SHI as long as the phasing schedule set forth in the permit approval continues to be met.

- *Projects with Expired Use Restrictions*
Units become ineligible for inclusion in the SHI upon expiration or termination of the initial use restriction unless a subsequent use restriction is imposed.
- *Biennial Municipal Reporting*
Municipalities are responsible for providing the information on units that should be included in the SHI through a statement certified by the chief executive officer.

Towns are allowed to set aside up to 70% of the affordable units available in a 40B development for those who have a connection to the community as defined under state guidelines including current residents, municipal employees, or employees of businesses located in town. It is also worth noting that the Town, through its Affirmative Fair Housing Marketing Plan, must demonstrate the associated local need for community preference and ensure that there will be no discriminatory impacts with the use of community preference.

While there are ongoing discussions regarding how the state should count the affordable units for the purpose of determining whether a community has met the 10% goal, in a rental project if the subsidy applies to the entire project, all units are counted towards the state standard. For homeownership projects, only the units made affordable to those households earning within 80% of median income can be attributed to the affordable housing inventory.

There are up to three stages in the 40B process – the project eligibility stage, the application stage, and at times the appeals stage. First, the applicant must apply for eligibility of a proposed 40B project/site from a subsidizing agency. Under Chapter 40B, subsidized housing is not limited exclusively to housing receiving direct public subsidies but also applies to privately financed projects receiving technical assistance from the State through its Local Initiative Program (LIP) or through MassHousing (Housing Starts Program), Federal Home Loan Bank Board (New England Fund), MassDevelopment, and Massachusetts Housing Partnership Fund. The subsidizing agency then forwards the application to the local Select Board for a 30-day comment period. The Select Board solicits comments from Town officials and other boards and based on their review the subsidizing agency typically issues a project eligibility letter. Alternatively, a developer may approach the Select Board for their endorsement of the project, and the Selectmen can submit an application to EOHLIC for certification under the Local Initiative Program (for more information see description in Section I.E. below).

Changes to 40B regulations expand the items a subsidizing agency must consider when determining site eligibility including:

- Information provided by the municipality or other parties regarding municipal actions previously taken to meet affordable housing needs, including inclusionary zoning, multi-family districts and 40R overlay zones.
- Whether the conceptual design is appropriate for the site including building massing, topography, environmental resources, and integration into existing development patterns.
- That the land valuation, as included in the pro forma, is consistent with EOHLIC guidelines regarding cost examination and limitations on profits and distribution.

- Requires that LIP site approval applications be submitted by the municipality's chief executive officer.
- Specifies that members of local boards can attend the site visit conducted during EOHLIC's 30-day review period.
- Requires that the subsidizing agency provide a copy of its determination of eligibility to EOHLIC, the chief executive officer of the municipality, the ZBA and the applicant.

If there are substantial changes to a project before the ZBA issues its decision, the subsidizing agency can defer the re-determination of site/project eligibility until the ZBA issues its decision unless the chief executive officer of the municipality or applicant requests otherwise. New 40B regulations provide greater detail on this re-determination process. Additionally, challenges to project eligibility determinations can only be made on the grounds that there has been a substantial change to the project that affects project eligibility requirements and leaves resolution of the challenge to the subsidizing agency.

The next stage in the comprehensive permit process is the application phase including pre-hearing activities such as adopting rules before the application is submitted, setting a reasonable filing fee, providing for technical "peer review" fees, establishing a process for selecting technical consultants, and setting forth minimum application submission requirements. Failure to open a public hearing within 30 days of filing an application can result in constructive approval. The public hearing is the most critical part of the whole application process. Here is the chance for the Zoning Board of Appeals' consultants to analyze existing site conditions, advise the ZBA on the capacity of the site to handle the proposed type of development, and to recommend alternative development designs. Here is where the ZBA gets the advice of experts on unfamiliar matters – called peer review. Consistency of the project with local needs is the central principle in the review process.

Another important component of the public hearing process is the project economic analysis that determines whether conditions imposed and waivers denied would render the project "uneconomic". The burden of proof is on the applicant, who must prove that it is impossible to proceed and still realize a reasonable return, which cannot be more than 20%. Another part of the public hearing process is the engineering review. The ZBA directs its consultants to analyze the consistency of the project with local bylaws and regulations and to examine the feasibility of alternative designs.

Chapter 40B regulations also add a number of requirements related to the hearing process that include:

- The hearing is terminated within 180 days of the filing of a complete application unless the applicant consents to extend.
- Allows communities already considering three (3) or more comprehensive permit applications to stay a hearing on additional applications if the total units under consideration meet the definition of a large project (larger of 300 units or 2% of housing in communities with 7,500 housing units as of the latest Census, 250 units in communities with 5,001 to 7,499 total units, 200 units in communities with 2,500 to 5,000 units, and 150 units or 10% of housing in communities with less than 2,500 units).
- Local boards can adopt local rules for the conduct of their hearings, but they must obtain an opinion from EOHLIC that these rules are consistent with Chapter 40B.
- Local boards cannot impose "unreasonable or unnecessary" time or cost burdens on an applicant and cannot require an applicant to pay legal fees for general representation of the ZBA.

or other boards. The new requirements go into the basis of the fees in more detail, but as a general rule the ZBA may not assess any fee greater than the amount that might be appropriated from town or city funds to review a project of a similar type and scale.

- An applicant can appeal the selection of a consultant within 20 days of the selection on the grounds that the consultant has a conflict of interest or lacks minimum required qualifications.
- Specifies and limits the circumstances under which ZBA's can review pro formas.
- Zoning waivers are only required under "as of right" requirements, not from special permit requirements.
- Forbids ZBA's from imposing conditions that deviate from the project eligibility requirements or that would require the project to provide more affordable units than the minimum threshold required by EOHLC guidelines.
- States that ZBA's cannot delay or deny an application because a state or federal approval has not been obtained.
- Adds new language regarding what constitutes an uneconomic condition including requiring applicants to pay for off-site public infrastructure or improvements if they involve pre-existing conditions, are not usually imposed on unsubsidized housing or are disproportionate to the impacts of the proposed development or require a reduction in the number of units other than on a basis of legitimate local concerns (health, safety, environment, design, etc.). Also states that a condition shall not be considered uneconomic if it would remove or modify a proposed nonresidential element of a project that is not allowed by right.

After the public hearing is closed, the ZBA must set-aside at least two sessions for deliberations within 40 days of the close of the hearing. These deliberations can result in either approval, approval with conditions, or denial.

Subsidizing agencies are required to issue final project eligibility approvals following approval of the comprehensive permit reconfirming project eligibility, including financial feasibility, and approving the proposed use restriction and finding that the applicant has committed to complying with cost examination requirements. New Chapter 40B regulations set forth the basic parameters for insuring that profit limitations are enforced, while leaving the definition of "reasonable return" to the subsidizing agency in accordance with EOHLC guidelines. The applicant or subsequent developer must submit a detailed financial statement, prepared by a certified public accountant, to the subsidizing agency in a form and upon a schedule determined by the EOHLC guidelines.

If the process heads into the third stage – the appeals process – the burden is on the ZBA to demonstrate that the denial is consistent with local needs, meaning the public health and safety and environmental concerns outweigh the regional need for housing. If a local ZBA denies the permit, a state Housing Appeals Committee (HAC) can overrule the local decision if less than 10% of the locality's year round housing stock has been subsidized for households earning less than 80% of median income, if the locality cannot demonstrate health and safety reasons for the denial that cannot be mitigated, or if the community has not met housing production goals based on an approved plan or other statutory minima listed above. The HAC has upheld the developer in the vast majority of the cases, but in most instances promotes negotiation and compromise between the developer and locality. In its 30-year history, only a handful of denials have been upheld on appeal. The HAC cannot issue a permit, but may only order the ZBA to issue one. Also, any aggrieved person, except the applicant, may appeal to the Superior Court or Land Court, but even for abutters, establishing "standing" in court is an uphill battle.

Appeals from approvals are often filed to force a delay in commencing a project, but the appeal must demonstrate "legal error" in the decision of the ZBA or HAC.

B. Housing Production Regulations

As part of the Chapter 40B comprehensive permit regulations, the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) is administering the Housing Production Program in accordance with regulations that enable cities and towns to do the following:

- Prepare and adopt a Housing Production Plan that demonstrates production of an increase of .05% over one year or 1.0% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory (42 units and 83 units, respectively, for Ludlow for *approval* by EOHLC.³⁸
- Request *certification* of compliance with the plan by demonstrating production of at least the number of units indicated above.
- Through local ZBA action, deny a comprehensive permit application during the period of certified compliance, which is 12 months following submission of the certification documentation to EOHLC, or 24 months if the 1.0% threshold is met.

For the plan to be acceptable to EOHLC it must meet the following requirements:

- Include a comprehensive housing needs assessment to establish the context for municipal action based on the most recent census data. The assessment must include a discussion of municipal infrastructure based on future planned improvements.
- Address a mix of housing consistent with identified needs and market conditions.
- Address the following strategies including -
 - Identification of geographic areas in which land use regulations will be modified to accomplish affordable housing production goals.
 - Identification of specific sites on which comprehensive permit applications will be encouraged.
 - Preferable characteristics of residential development such as infill housing, clustered areas, and compact development.
 - Municipally owned parcels for which development proposals will be sought.
 - Participation in regional collaborations addressing housing development.

The Select Board and Planning Board must adopt plans, and the term of an approved plan is five (5) years.

C. Chapter 40R/40S

In 2004, the State Legislature approved a new zoning tool for communities in recognition that escalating housing prices, now beyond the reach of increasing numbers of state residents, are causing graduates from area institutions of higher learning to relocate to other areas of the country in search of greater affordability. The Commonwealth Housing Task Force, in concert with other organizations and institutions, developed a series of recommendations, most of which were enacted by the State Legislature as Chapter 40R of the Massachusetts General Laws. The key components of these regulations are that "the state provide financial and other incentives to local communities that pass

³⁸ Massachusetts General Law Chapter 40B, 760 CMR 31.07 (1)(i).

Smart Growth Overlay Zoning Districts that allow the building of single-family homes on smaller lots and the construction of apartments for families at all income levels, and the state increase its commitment to fund affordable housing for families of low and moderate income".³⁹

The statute defines 40R as "a principle of land development that emphasizes mixing land uses, increases the availability of affordable housing by creating a range of housing opportunities in neighborhoods, takes advantage of compact design, fosters distinctive and attractive communities, preserves opens space, farmland, natural beauty and critical environmental areas, strengthens existing communities, provides a variety of transportation choices, makes development decisions predictable, fair and cost effective and encourages community and stakeholder collaboration in development decisions."⁴⁰ The key components of 40R include:

- Allows local option to adopt Overlay Districts near transit, areas of concentrated development, commercial districts, rural village districts, and other suitable locations.
- Allows "as-of-right" residential development of minimum allowable densities.
- Provides that 20% of the units be affordable.
- Promotes mixed-use and infill development.
- Provides two types of payments to municipalities.
- Encourages open space and protects historic districts.

The incentives prescribed by the Task Force and passed by the Legislature include an incentive payment upon the passage of the Overlay District based on the number of projected housing units as follows:

Incentive Units	Payments
Up to 20	\$10,000
21-100	\$75,000
101-200	\$200,000
210-500	\$350,000
501 or more	\$600,000

There are also density bonus payments of \$3,000 for each residential unit issued a building permit. To be eligible for these incentives the Overlay Districts need to allow mixed-use development and densities of 20 units per acre for apartment buildings, 12 units per acre for two and three-family homes, and at least eight units per acre for single-family homes. Communities with populations of less than 10,000 residents are eligible for a waiver of these density requirements, however significant hardship must be demonstrated. The Zoning Districts would also encourage housing development on vacant infill lots and in underutilized nonresidential buildings. The Task Force emphasizes that Planning Boards, which would prepare the Zoning District bylaw (ordinance) for Town Meeting (City Council) enactment, would be "able to ensure that what is built in the District is compatible with and reflects the character of the immediate neighborhood."⁴¹

The principal benefits of 40R include:

³⁹ Edward Carman, Barry Bluestone, and Eleanor White for The Commonwealth Housing Task Force, "A Housing Strategy for Smart Growth and Economic Development: Executive Summary", October 30, 2003, p. 3.

⁴⁰ Massachusetts General Law, Chapter 40R, Section 11.

⁴¹ "A Housing Strategy for Smart Growth and Economic Development: Executive Summary," p. 4.

- Expands a community's planning efforts;
- Allows communities to address housing needs;
- Allows communities to direct growth;
- Can help communities meet planned production goals and 10% threshold under Chapter 40B;
- Can help identify preferred locations for 40B developments; and
- State incentive payments.

The formal steps involved in creating Overlay Districts are as follows:

- The Town holds a public hearing as to whether to adopt an Overlay District per the requirements of 40R;
- The Town applies to EOHLC prior to adopting the new zoning;
- EOHLC reviews the application and issues a Letter of Eligibility if the new zoning satisfies the requirements of 40R;
- The Town adopts the new zoning through a two-thirds vote of Town Meeting subject to any modifications required by EOHLC;
- The Town submits evidence of approval to EOHLC upon the adoption of the new zoning; and
- EOHLC issues a letter of approval, which indicates the number of incentive units and the amount of payment.

The state recently enacted Chapter 40S under the Massachusetts General Law that provides additional benefits through insurance to towns that build affordable housing under 40R that they would not be saddled with the extra school costs caused by school-aged children who might move into this new housing. This funding was initially included as part of 40R but was eliminated during the final stages of approval. In effect, 40S is a complimentary insurance plan for communities concerned about the impacts of a possible net increase in school costs due to new housing development.

D. Local Initiative Program (LIP) Guidelines

The Local Initiative Program (LIP) is a technical assistance subsidy program to facilitate Chapter 40B developments and locally produced affordable units. The general requirements of LIP include insuring that projects are consistent with sustainable or smart growth development principles as well as local housing needs. LIP recognizes that there is a critical need for all types of housing but encourages family and special needs housing in particular. Age-restricted housing (over 55) is allowed but the locality must demonstrate actual need and marketability. EOHLC has the discretion to withhold approval of age-restricted housing if other such housing units within the community remain unbuilt or unsold or if the age-restricted units are unresponsive to the need for family housing within the context of other recent local housing efforts.

There are two types of LIP projects, those using the comprehensive permit process, the so-called "friendly" 40B's, and Local Action Units, units where affordability is a result of some local action such as inclusionary zoning, Community Preservation funding, other regulatory requirements, etc.

Specific LIP requirements include the following by category:

Income and Assets

- Must be affordable to those earning at or below 80% of area median income adjusted by family size and annually by HUD. Applicants for affordable units must meet the program income limits in effect at the time they apply for the unit and must continue to meet income limits in effect when they actually purchase a unit.
- For homeownership units, the household may not have owned a home within the past three years except for age-restricted "over 55" housing.
- For homeownership projects, assets may not be greater than \$75,000 except for age-restricted housing where the net equity from the ownership of a previous house cannot be more than \$200,000.
- Income and asset limits determine eligibility for lottery participation.

Allowable Sales Prices and Rents⁴²

- Rents are calculated at what is affordable to a household earning 80% of area median income adjusted for family size, assuming they pay no more than 30% of their income on housing. Housing costs include rent and payments for heat, hot water, cooking fuel, and electric. If there is no municipal trash collection a trash removal allowance should be included. If utilities are separately metered and paid by the tenant, the LIP rent is reduced based on the area's utility allowance. Indicate on the EOHLIC application whether the proposed rent has been determined with the use of utility allowances for some or all utilities.
- Sales prices of LIP units are set so a household earning 70% of area median income would have to pay no more than 30% of their income for housing. Housing costs include mortgage principal and interest on a 30-year fixed term mortgage at 95% of purchase price, property taxes, condo fees⁴³, private mortgage insurance (if putting less than 20% of purchase price down), and hazard insurance.
- The initial maximum sales price or rent is calculated as affordable to a household with a number of household members equal to the number of bedrooms plus one (for example a two-bedroom unit would be priced based on what a three-person household could afford).

Allowable Financing and Costs

- Allowable development costs include the "as is" value of the property based on existing zoning at the time of application for a project eligibility letter (initial application to EOHLIC). Carrying costs (i.e., property taxes, property insurance, interest payments on acquisitions financing, etc.) can be no more than 20% of the "as is" market value unless the carrying period exceeds 24 months. Reasonable carrying costs must be verified by the submission of documentation not within the exclusive control of the applicant.
- Appraisals are required except for small projects of 20 units or less at the request of the Select Board where the applicant for the LIP comprehensive permit submits satisfactory evidence of value.
- Profits are limited to no more than 20% of total allowable development costs in homeownership projects.

⁴² EOHLIC has an electronic mechanism for calculating maximum sales prices on its website at www.mass.gov/EOHLIC.

⁴³ EOHLIC will review condo fee estimates and approve a maximum condo fee as part of the calculation of maximum sales price. The percentage interests assigned to the condo must conform to the approved condo fees and require a lower percentage interest assigned to the affordable units as opposed to the market rate ones. EOHLIC must review the Schedule of Beneficial Interests in the Master Deed to confirm that LIP units have been assigned percentage interests that correspond to the condo fees.

- In regard to rental developments, payment of fees and profits are limited to no more than 10% of total development costs net of profits and fees and any working capital or reserves intended for property operations. Beginning upon initial occupancy and then proceeding on an annual basis, annual dividend distributions will be limited to no more than 10% of the owner's equity in the project. Owner's equity is the difference between the appraised as-built value and the sum of any public equity and secured debt on the property.
- For LIP comprehensive permit projects, EOHLIC requires all developers to post a bond (or a letter of credit) with the municipality to guarantee the developer's obligations to provide a satisfactory cost certification upon completion of construction and to have any excess profits, beyond what is allowed, revert back to the municipality. The bond is discharged after EOHLIC has determined that the developer has appropriately complied with the profit limitations.
- No third party mortgages are allowed for homeownership units.

Marketing and Outreach

- Marketing and outreach, including lottery administration must adhere to all Fair Housing laws and the state's Affirmative Fair Housing Marketing Plan Guidelines.
- LIP requires that the lottery draw and rank households by size.
- If there are proportionately less minority applicants in the community preference pool than the proportion in the region, a preliminary lottery must be held to boost, if possible, the proportion of minority applicants to this regional level.
- A maximum of up to 70% of the units may be local preference units for those who have a connection to the community as defined by the state under Section III.C of the Comprehensive Permit Guidelines.
- The Marketing Plan must affirmatively provide outreach to area minority communities to notify them about availability of the unit(s) and must demonstrate the need for local preference as well as ensure that there will be no discriminatory impacts as a result of using local preference criteria.
- Marketing materials must be available/application process open for a period of at least 60 days.
- Marketing should begin about six (6) months before occupancy.
Lottery must be held unless there are no more qualified applicants than units available.

Regulatory Requirements

- The affordable unit design, type, size, etc. must be the same as the market units and dispersed throughout the development.
- Units developed through LIP as affordable must be undistinguishable from market units as viewed from the exterior (unless the project has a EOHLIC-approved alternative development plan that is only granted under exceptional circumstances) and contain complete living facilities.
- For over 55 projects, only one household member must be 55 or older.
- Household size relationship to unit size is based on "households" = number of bedrooms plus one – i.e., a four-person household in a three-bedroom unit (important also for calculating purchase prices of the affordable units for which LIP has a formula as noted above).
- Must have deed restrictions in effect in perpetuity unless the applicant or municipality can justify a shorter term to EOHLIC.
- All affordable units for families must have at least two or more bedrooms and meet state sanitary codes and these minimum requirements –

- 1 bedroom – 700 square feet/1 bath
- 2 bedrooms – 900 square feet/1 bath
- 3 bedrooms – 1,200 square feet/ 1 ½ baths
- 4 bedrooms – 1,400 square feet/2 baths

- Appraisals may take into account the probability of obtaining a variance, special permit or other zoning relief but must exclude any value relating to the possible issuance of a comprehensive permit.

The process that is required for using LIP for 40B developments – “friendly” comprehensive permit projects – is largely developer driven. It is based on the understanding that the developer and Town are working together on a project that meets community needs. Minimum requirements include:

- Written support of the municipality’s chief elected official, the Select Board in the case of towns, and the local housing partnership, trust or other designated local housing entity, if applicable. The chief executive officer is in fact required to submit the application to EOHLIC.
- At least 25% of the units must be affordable and occupied by households earning at or below 80% of area median income or at least 20% of units restricted to households at or below 50% of area median income.
- Affordability restrictions must be in effect in perpetuity, to be monitored by EOHLIC through a recorded regulatory agreement.
- Project sponsors must prepare and execute an affirmative fair marketing plan that must be approved by EOHLIC.
- Developer’s profits are restricted per Chapter 40B requirements.

The process that is required for using LIP for 40B developments – “friendly” comprehensive permit projects – is as follows:

Application process

- Developer meets with Town
- Developer and Town agree to proposal
- Town chief elected officer submits application to EOHLIC with developer’s input

EOHLIC review involves the consideration of:

- Sustainable development criteria (redevelop first, concentrate development, be fair, restore and enhance the environment, conserve natural resources, expand housing opportunities, provide transportation choice, increase job opportunities, foster sustainable businesses, and plan regionally),
- Number and type of units,
- Pricing of units to be affordable to households earning no more than 70% of area median income,
- Affirmative marketing plan,
- Financing, and
- Site visit.

EOHLC issues site eligibility letter that enables the developer to bring the proposal to the ZBA for processing the comprehensive permit.

Zoning Board of Appeals holds hearing

- Developer and Town sign regulatory agreement to guarantee production of affordable units that includes the price of units and deed restriction in the case of homeownership and limits on rent increases if a rental project. The deed restriction limits the profit upon resale and requires that the units be sold to another buyer meeting affordability criteria.
- Developer forms a limited dividend corporation that limits profits.
- The developer and Town sign a regulatory agreement.

Marketing

- Marketing plan must provide outreach to area minority communities to notify them about availability of the unit(s).
- Local preference is limited to those who live/work in the community with a maximum of 70% of the affordable units.
- Marketing materials must be available/application process open for a period of at least 60 days.
- Lottery must be held.

EOHLC approval must include

- Marketing plan, lottery application, and lottery explanatory materials
- Regulatory agreement (EOHLC is a signatory)
- Deed rider (Use standard LIP document)
- Purchase arrangements for each buyer including signed mortgage commitment, signed purchase and sale agreement and contact information of purchaser's closing attorney.

As mentioned above, in addition to being used for "friendly" 40B projects, LIP can be used for counting those affordable units as part of a Town's Subsidized Housing Inventory that are created as a result of some local action. Following occupancy of the units, a Local Action Units application must be submitted to EOHLC for the units to be counted as affordable. This application is on EOHLC's web site.

The contact person at EOHLC is Rieko Hayashi of the LIP staff (phone: 617-573-1309; fax: 617-573-1330; email: rieko.hayashi@state.ma.us).

E. MassWorks Infrastructure Program

The MassWorks Infrastructure Program provides a one-stop shop for municipalities and other eligible public entities seeking public infrastructure funding to support economic development and job creation. The Program represents an administrative consolidation of six former grant programs:

- Public Works Economic Development (PWED)
- Community Development Action Grant (CDAG)
- Growth Districts Initiative (GDI) Grant Program
- Massachusetts Opportunity Relocation and Expansion Program (MORE)
- Small Town Rural Assistance Program (STRAP)
- Transit Oriented Development (TOD) Program

The MassWorks Infrastructure Program provides a one-stop shop for municipalities and other eligible public entities seeking public infrastructure funding to support:

Economic development and job creation and retention
Housing development at density of at least 4 units to the acre (both market and affordable units)
Transportation improvements to enhancing safety in small, rural communities

The MassWorks Infrastructure Program is administered by the Executive Office of Housing and Economic Development, in cooperation with the Department of Transportation and Executive Office for Administration & Finance.

II. SUMMARY OF HOUSING RESOURCES

Those programs that may be most appropriate to development activity in Ludlow are described below.

A. Technical Assistance

1. *Housing Choice Initiative*

The state has stated its commitment to producing 135,000 new housing units statewide by 2025 or by about 17,000 units per year, an ambitious task. To help accomplish this, it has created the Housing Choice Initiative that has three basic components:

1. *Legislation*

The Baker Administration filed legislation, An Act to Promote Housing Choices, which has been referred to the House Committee on Ways and Means. The key element of the bill is to reduce the required vote from a two-thirds supermajority to a simple majority for certain zoning changes including:

- Chapter 40R
- Cluster bylaws
- Reductions in parking and dimensional requirements
- Transfer of Development Rights/natural resource protection zoning
- Increased density through the Special Permit process
- Accessory dwelling units

2. *Capital Grant Funding*

Communities can receive a Housing Choice designation that provides exclusive admission to new Housing Choice Capital Grants as well as priority access to existing grant and capital funding programs such as MassWorks, Complete Streets, MassDOT projects, and LAND and PARC grants. To obtain this designation, the community must submit an application that documents the increase in the total year-round housing stock from the 2010 census and the cumulative net increase in year-round units from January 1, 2013 through December 31, 2017. Documentation will be based on building permit data coming from the Building Department.

3. *Technical Assistance Resources*

The state has also allocated \$2 million in technical assistance grants for planning assistance through what it is calling the new Planning for Production Program. Support includes:

- Crafting new zoning to result in new housing production through Chapter 40A, 40R or a collaborative Chapter 40B proposal.
- Planning and designing public infrastructure projects or enhancements that will facilitate needed housing growth.
- Public education initiatives regarding financial feasibility, development cost-benefit analysis, local infrastructure needs, and school costs relative to the potential for new housing growth.

2. *Planning Assistance Toward Housing (PATH)*

A relatively new state-funded initiative, the Planning Assistance Toward Housing (PATH) Program, provides planning assistance to municipalities for housing production. The state has made \$600,000 in planning grants available through the program to support locally initiated planning for municipally owned sites, changes to land use and zoning, and other strategies that directly contribute to housing production.

3. *Peer-to-Peer Technical Assistance*

This state program utilizes the expertise and experience of local officials from one community to provide assistance to officials in another comparable community to share skills and knowledge on short-term problem solving or technical assistance projects related to community development and capacity building. Funding is provided through the Community Development Block Grant Program and is limited to grants of no more than \$1,000, providing up to 30 hours of technical assistance.

Applications are accepted on a continuous basis, but funding is limited (contact is Karl McLaurin at EOHLIC). To apply, a municipality must provide EOHLIC with a brief written description of the problem or issue, the technical assistance needed and documentation of a vote of the Select Board or letter from the Town Administrator supporting the request for a peer. Communities may propose a local official from another community to serve as the peer or ask EOHLIC for a referral. If EOHLIC approves the request and once the peer is recruited, EOHLIC will enter into a contract for services with the municipality. When the work is completed to the municipality's satisfaction, the Town must prepare a final report, submit it to EOHLIC, and request reimbursement for the peer.

4. *MHP Intensive Community Support Team*

The Massachusetts Housing Partnership Fund is a quasi-public agency that offers a wide range of technical and financial resources to support affordable housing. The Intensive Community Support Team provides sustained, in-depth assistance to support the development of affordable housing. Focusing on housing production, the Team helps local advocates move a project from the conceptual phase through construction, bringing expertise and shared lessons from other parts of the state. The team can also provide guidance on project finance. Those communities, which are interested in this initiative, should contact the MHP Fund directly for more information. (Contact MHP's Community Housing Initiatives Team at 617-330-9944 ext. 227.)

5. *MHP Chapter 40B Technical Assistance Program*

Working with EOHLIC, MHP launched this program in 1999 to provide technical assistance to those communities needing assistance in reviewing comprehensive permit applications. The Program offers up to \$10,000 in third-party technical assistance to enable communities to hire consultants to help them

review Chapter 40B applications. Those communities that are interested in this initiative should contact the MHP Fund directly for more information.

MHP recently announced new guidelines to help cities and towns review housing development proposals under Chapter 40B including:

- State housing agencies will now appraise and establish the land value of 40B sites before issuing project eligibility letters.
- State will put standards in place for determining when permit conditions make a 40B development “uneconomic”.
- There will be set guidelines on determining related-party transactions, i.e., when a developer may also have a role as contractor or realtor.
- Advice on how to identify the most important issues early and communicate them to the developer, how informal work sessions can be effective, and how to make decisions that are unlikely to be overturned in court.

(Contact MHP’s Community Housing Initiatives Team at 617-330-9944 ext. 227 for more information.)

B. Housing Development

While comprehensive permits typically do not involve external public subsidies but use internal subsidies by which the market units in fact subsidize the affordable ones, communities are finding that they also require public subsidies to cover the costs of affordable or mixed-income residential development and need to access a range of programs through the state and federal government and other financial institutions to accomplish their objectives and meet affordable housing goals. Because the costs of development are typically significantly higher than the rents or purchase prices that low- and moderate-income tenants can afford, multiple layers of subsidies are often required to fill the gaps. Sometimes even Chapter 40B developments are finding it useful to apply for external subsidies to increase the numbers of affordable units, to target units to lower income or special needs populations, or to fill gaps that market rates cannot fully cover.

The state requires applicants to submit a One Stop Application for most of its housing subsidy programs in an effort to standardize the application process across agencies and programs. A Notice of Funding Availability (NOFA) is issued by the state usually twice annually for its rental programs and homeownership initiatives. Using the One Stop Application, applicants can apply to several programs simultaneously to support the funding needs of a particular project.

1. HOME Program

HUD created the HOME Program in 1990 to provide grants to states, larger cities and consortia of smaller cities and towns to do the following:

- Produce rental housing;
- Provide rehabilitation loans and grants, including lead paint removal and accessibility modifications, for rental and owner-occupied properties;
- Offer tenant-based rental assistance (two-year subsidies); and/or
- Assist first-time homeowners.

The HOME Program funding is targeted to homebuyers or homeowners earning no more than 80% of median income and to rental units where at least 90% of the units must be affordable and occupied by households earning no more than 60% of median income, the balance to those earning within 80% of median. Moreover, for those rental projects with five or more units, at least 20% of the units must be reserved for households earning less than 50% of median income. In addition to income guidelines, the HOME Program specifies the need for deed restrictions, resale requirements, and maximum sales prices or rentals.

Because Ludlow is not an entitlement community, meaning that it is not automatically entitled to receive HOME funding based on HUD's funding formula, the Town would need to join a consortium of other smaller towns and cities to receive funding or submit funding applications to EOHLC on a project by project basis through its One Stop Application. Ludlow is also not part of a Consortium so would have to apply directly to EOHLC for this funding at this time.

The HOME Rental Program is targeted to the acquisition and rehabilitation of multi-family distressed properties or new construction of multi-family rental housing from five to fifty units. Once again, the maximum subsidy per project is \$750,000 and the maximum subsidy per unit in localities that receive HOME or CDBG funds directly from HUD is \$50,000 (these communities should also include a commitment of local funds in the project). Those communities that do not receive HOME or CDBG funds directly from HUD, like Ludlow, can apply for up to \$65,000 per unit. Subsidies are in the form of deferred loans at 0% interest for 30 years. State HOME funding cannot be combined with another state subsidy program with several exceptions including the Low Income Housing Tax Credits, HIF and the Soft Second Program.

2. Community Development Block Grant Program (CDBG)

In addition to funding for the Peer-to-Peer Program mentioned in the above section, there are other housing resources supported by federal CDBG funds that are distributed by formula to Massachusetts.

The **Massachusetts Small Cities Program** that has a set-aside of Community Development Block Grant (CDBG) funds to support a range of eligible activities including housing development. However, at least 70% of the money must provide benefits to households earning within 80% of median income. This money is for those nonentitlement localities that do not receive CDBG funds directly from HUD. Funds are awarded on a competitive basis through Notices of Funding Availability with specific due dates or through applications reviewed on a rolling basis throughout the year, depending on the specific program. This funding supports a variety of specific programs.

There are other programs funded through the Community Development Block Grant Small Cities Program for both homeownership and rental projects. A number of the special initiatives are directed to communities with high "statistical community-wide needs", however, the **Community Development Fund II** is targeted to communities with lower needs scores that have not received CDBG funds in recent years. Funding is also awarded competitively through an annual Notice of Funding Availability. EOHLC also has a **Reserve Fund** for CDBG-eligible projects that did not receive funding from other CDBG funded programs or for innovative projects.

3. Housing Stabilization Fund (HSF)

The state's Housing Stabilization Fund (HSF) was established in 1993 through a Housing Bond bill to support housing rehabilitation through a variety of housing activities including homeownership (most of

this funding has been allocated for the MHP Soft Second Program) and rental project development. The state subsequently issued additional bond bills to provide more funding. The HSF Rehabilitation Initiative is targeted to households with incomes within 80% of median income, with resale or subsequent tenancy for households within 100% of median income. The funds can be used for grants or loans through state and local agencies, housing authorities and community development corporations with the ability to subcontract to other entities. The funds have been used to match local HOME program funding, to fund demolition, and to support the acquisition and rehabilitation of affordable housing. In addition to a program directed to the rehabilitation of abandoned, distressed or foreclosed properties, the HSF provides funds to municipalities for local revitalization programs directed to the creation or preservation of rental projects. As with HOME, the maximum amount available per project is \$750,000 and the maximum per unit is \$65,000 for communities that do not receive HOME or CDBG funds directly from HUD, and \$50,000 for those that do. Communities can apply for HSF funding biannually through the One Stop Application.

4. *Low Income Housing Tax Credit Program*

The Low Income Housing Tax Credit Program was created in 1986 by the Federal Government to offer tax credits to investors in housing development projects that include some low-income units. The tax credit program is often the centerpiece program in any affordable rental project because it brings in valuable equity funds. Tax credits are either for 4% or 9% of the development or rehab costs for each affordable unit for a ten-year period. The 4% credits have a present value of 30% of the development costs, except for the costs of land, and the 9% credit have a present value equal to 70% of the costs of developing the affordable units, with the exception of land. Both the 4% and 9% credits can be sold to investors for close to their present values.

The Federal Government limits the 9% credits and consequently there is some competition for them, nevertheless, most tax credit projects in Massachusetts are financed through the 9% credit. Private investors, such as banks or corporations, purchase the tax credits for about 80 cents on the dollar, and their money serves as equity in a project, reducing the amount of the debt service and consequently the rents. The program mandates that at least 20% of the units must be made affordable to households earning within 50% of median income or 40% of the units must be affordable to households earning up to 60% of median income. Those projects that receive the 9% tax credits must produce much higher percentages of affordable units.

The Massachusetts Legislature has enacted a comparable state tax credit program, modeled after the federal tax credit program. The One Stop Application is also used to apply for this source of funding.

5. *Affordable Housing Trust Fund*

The Affordable Housing Trust Fund (AHTF) was established by an act of the State Legislature and is codified under Chapter 121-D of the Massachusetts General Laws. The AHTF operates out of EOHLC and is administered by MassHousing with guidance provided by an Advisory Committee of housing advocates. The purpose of the fund is to support the creation/preservation of housing that is affordable to people with incomes that do not exceed 110% of the area median income. The AHTF can be used to support the acquisition, development and/or preservation of affordable housing units. AHTF assistance can include:

- Deferred payment loans, low/no-interest amortizing loans.
- Down payment and closing cost assistance for first-time homebuyers.

- Credit enhancements and mortgage insurance guarantees.
- Matching funds for municipalities that sponsor affordable housing projects.
- Matching funds for employer-based housing and capital grants for public housing.

Funds can be used to build or renovate new affordable housing, preserve the affordability of subsidized expiring use housing, and renovate public housing. While the fund has the flexibility of serving households with incomes up to 110%, preferences for funding will be directed to projects involving the production of new affordable units for families earning below 80% of median income. The program also includes a set-aside for projects that serve homeless households or those earning below 30% of median income. Once again, the One Stop Application is used to apply for funding, typically through the availability of two funding rounds per year.

6. *Housing Innovations Fund (HIF)*

The state also administers the Housing Innovations Fund (HIF) that was created by a 1987 bond bill and expanded under two subsequent bond bills to provide a 5% deferred loan to non-profit organizations for no more than \$500,000 per project or up to 30% of the costs associated with developing alternative forms of housing including limited equity coops, mutual housing, single-room occupancy housing, special needs housing, transitional housing, domestic violence shelters and congregate housing. At least 25% of the units must be reserved for households earning less than 80% of median income and another 25% for those earning within 50% of area median income. HIF can also be used with other state subsidy programs including HOME, HSF and Low Income Housing Tax Credits. The Community Economic Development Assistance Corporation (CEDAC) administers this program. Applicants are required to complete the One-Stop Application.

7. *Federal Home Loan Bank Board's Affordable Housing Program (AHP)*

Another potential source of funding for both homeownership and rental projects is the Federal Home Loan Bank Board's Affordable Housing Program (AHP) that provides subsidies to projects targeted to households earning between 50% and 80% of median income, with up to \$300,000 available per project. This funding is directed to filling existing financial gaps in low- and moderate-income affordable housing projects. There are typically two competitive funding rounds per year for this program.

8. *MHP Permanent Rental Financing Program*

The state also provides several financing programs for rental projects through the Massachusetts Housing Partnership Fund. The Permanent Rental Financing Program provides long-term, fixed-rate permanent financing for rental projects of five or more units from \$100,000 loans to amounts of \$2 million. At least 20% of the units must be affordable to households earning less than 50% of median income or at least 40% of the units must be affordable to households earning less than 60% of median income or at least 50% of the units must be affordable to households earning less than 80% of median income. MHP also administers the Permanent Plus Program targeted to multi-family housing or SRO properties with five or more units where at least 20% of the units are affordable to households earning less than 50% of median income. The program combines MHP's permanent financing with a 0% deferred loan of up to \$40,000 per affordable unit up to a maximum of \$500,000 per project. No other subsidy funds are allowed in this program. The Bridge Financing Program offers bridge loans of up to eight years ranging from \$250,000 to \$5 million to projects involving Low Income Housing Tax Credits. Applicants should contact MHP directly to obtain additional information on the program and how to apply.

9. OneSource Program

The Massachusetts Housing Investment Corporation (MHIC) is a private, non-profit corporation that since 1991 has provided financing for affordable housing developments and equity for projects that involve the federal Low Income Housing Tax Credit Program. MHIC raises money from area banks to fund its loan pool and invest in the tax credits. In order to qualify for MHIC's OneSource financing, the project must include a significant number of affordable units, such that 20% to 25% of the units are affordable to households earning within 80% of median income. Interest rates are typically one-point over prime and there is a 1% commitment fee. MHIC loans range from \$250,000 to several million, with a minimum project size of six units. Financing can be used for both rental and homeownership projects, for rehab and new construction, also covering acquisition costs with quick turn-around times for applications of less than a month (an appraisal is required). The MHIC and MHP work closely together to coordinate MHIC's construction financing with MHP's permanent take-out through the OneSource Program, making their forms compatible and utilizing the same attorneys to expedite and reduce costs associated with producing affordable housing.

10. Section 8 Housing Choice Program

An important low-income housing resource is the Section 8 Program that provides rental assistance to help low- and moderate-income households pay their rent. In addition to the federal Section 8 Program, the state also provides rental subsidies through the Massachusetts Rental Voucher Program as well as three smaller programs directed to those with special needs. These rental subsidy programs are administered by the state or through local housing authorities and regional non-profit housing organizations. Rent subsidies take two basic forms – either granted directly to tenants or committed to specific projects through special Project-based rental assistance. Most programs require households to pay a minimum percentage of their adjusted income (typically 30%) for housing (rent and utilities) with the government paying the difference between the household's contribution and the actual rent.

11. District Improvement Financing Program (DIF)

The District Improvement Financing Program (DIF) is administered by the state's Office of Business Development to enable municipalities to finance public works and infrastructure by pledging future incremental taxes resulting from growth within a designated area to service financing obligations. This Program, in combination with others, can be helpful in developing or redeveloping target areas of a community, including the promotion of mixed-uses and smart growth. Municipalities submit a standard application and follow a prescribed application process directed by the Office of Business Development in coordination with the Economic Assistance Coordinating Council.

12. Urban Center Housing Tax Increment Financing Zone (UCH-TIF)

The Urban Center Housing Tax Increment Financing Zone Program (UCH-TIF) is a state initiative designed to give cities and towns the ability to promote residential and commercial development in commercial centers through tax increment financing that provides a real estate tax exemption on all or part of the increased value (the "increment") of the improved real estate. The development must be primarily residential and this program can be combined with grants and loans from other local, state and federal development programs. An important purpose of the program is to increase the amount of affordable housing for households earning at or below 80% of area median income and requires that 25% of new housing to be built in the zone be affordable, although the Executive Office of Housing and Livable Communities may approve a lesser percentage where necessary to ensure financial feasibility. In order to take advantage of the program, a municipality needs to adopt a detailed UCH-TIF Plan and submit it to EOHLC for approval.

13. Community Based Housing Program

The Community Based Housing Program provides loans to nonprofit agencies for the development or redevelopment of integrated housing for people with disabilities in institutions or nursing facilities or at risk of institutionalization. The Program provides permanent, deferred payment loans for a term of 30 years, and CBH funds may cover up to 50% of a CHA unit's Total Development Costs up to a maximum of \$750,000 per project.

14. Compact Neighborhoods Program

EOHLC recently announced "Compact Neighborhoods" that provides additional incentives to municipalities that adopt zoning districts for working families of all incomes as well as smart growth development. Similar to 40R, the program requires new zoning that must:

- Allow a minimum number of "future zoned units" in the Compact Neighborhood, which is generally 1% of the year-round housing in the community;
- Allow one or more densities as-of-right in the zone of at least eight (8) units per acre on developable land for multi-family housing and at least four (4) units per acre for single-family use;
- Provide not less than 10% of units be affordable within projects of more than 12 units; and
- Not impose any restrictions to age or other occupancy limitations within the Compact Neighborhood zone although projects within the zone may be targeted to the elderly, persons with disabilities, etc.

Financial assistance through the Priority Development Fund is available to communities that are adopting Compact Neighborhoods zoning, giving priority to the creation of mixed-use development beyond the bounds of a single project. The state also promotes projects that meet the definition of smart growth under 40R, encourage housing that is priced to meet the needs of households across a broad range of incomes and needs.

The process for implementing a Compact Neighborhoods Zone includes:

- Identify an "as-of-right" base or overlay district (the Compact Neighborhood);
- Request and receive a Letter of Eligibility from EOHLC; and
- Adopt the Compact Neighborhood Zoning.

16. EOHLC Project-Based Homeownership Program

EOHLC recently announced a first round of funding for its Project-Based Homeownership Program with two (2) funding categories:

- *Areas of Opportunity*
Funds are being awarded for new construction of family housing projects for first-time homebuyers in neighborhoods or communities that provide access to opportunities that include but are not limited to jobs, transportation, education, and public amenities. The minimum project size is ten (10 units) for up to \$500,000 in funding for a single project and no more than \$75,000 per affordable unit. The maximum total development cost for affordable units is \$300,000 and the maximum developer overhead and fee is 15% of total development costs.

Localities must provide matching funds at least equal to the amount of the EOHLIC subsidy request.

- **Gateway Cities**

A limited amount of funding will be made available to Gateway Cities or other smaller communities with well-defined Neighborhood Redevelopment Plans for the acquisition and rehabilitation or new construction of single-family or duplex units or triple deckers (rehab only). The development of single sites is preferred but scattered-site projects are permissible. The minimum project size is six (6 units) for up to \$500,000 in funding for a single project and no more than \$75,000 per affordable unit. The maximum total development cost for affordable units is \$250,000 and the maximum developer overhead and fee is 15% of total development costs. Localities must provide matching funds at least equal to one-half the amount of the EOHLIC subsidy request.

Sponsors/developers must have hard letters of interest from construction lenders and mortgage loan originators, follow prescribed design/scope guidelines, submit sound market data at the time of pre-application, and have zoning approvals in place. Interested sponsors/developers must submit a pre-application for funding and following its review, EOHLIC review will invite certain sponsor/developers to submit full applications.

17. National Housing Trust Fund (NHTF)

The state has allocated \$3.4 million in Housing Trust Funds and 100 Massachusetts Rental Vouchers to help create supportive housing for vulnerable populations including homeless families and individuals, unaccompanied homeless youth, frail seniors with service needs, and individuals in recovery from substance abuse. This program is intended to provide supplemental support to the federal National Housing Trust Fund, a newly-authorized affordable housing program.

18. Community Scale Housing Initiatives (CSHI)

The state has introduced a new program to address the need for smaller scale affordable housing projects that are sized to fit well within the host community. The new initiative will provide \$10 million in funding for these projects based on the following eligibility criteria:

- Community must have a population not to exceed 200,000
- Program sponsors can be both non-profit and for-profit entities with a demonstrated ability to undertake the project
- The proposed project must include at least five rental units but no more than 20 rental units
- Project must involve new construction or adaptive reuse
- A minimum of 20% of the units must be affordable but it is anticipated that most proposed projects will have a minimum of 50% affordable units
- The host community must provide a financial commitment in support of the project
- The CSHI subsidy may not exceed \$200,000 per unit unless the developer intends to seek EOHLIC project-based rental assistance in which case the subsidy may not exceed \$150,000 per CSHI unit
- The total development cost per unit may not exceed \$350,000
- Projects will receive no more than is necessary to make the project feasible
- Projects must be financially feasible without state or federal low income housing tax credits

- Projects are expected to close and proceed to construction within 12 months of the date of the award letter

19. Starter Home Program

State legislation was recently enacted to implement a Starter Home Program as part of the Governor's Economic Development Bill. This was accomplished by modifying the existing Smart Growth Zoning and Housing Production law of Chapter 40R to include \$25 million in new funding over five years for cities and towns that create new starter home zoning districts. The new districts will be a minimum of three acres, restrict primary dwelling size to 1,850 square feet of heated living area, require that 50% of the primary dwelling units contain three bedrooms, allow a minimum of four units per acre by right, and provide 20% affordability up to 100% AMI.

20. Workforce Housing Fund

The state is investing in a Workforce Housing Fund to provide rental housing for those households earning 61% to 120% AMI. In his announcement, Governor Baker said, "Making more affordable housing options available to working Massachusetts families deterred by rising rent expenses is essential to economic growth and development in communities throughout the Commonwealth. These working middle-income families are the foundation of our economy and talented workforce, and the creation of this \$100 million fund by MassHousing will advance opportunities for them to thrive and prosper."

The Workforce Housing Initiative was created to do the following:

- Target individuals and families with incomes of 61% to 120% of Area Median Income (AMI)
- Provide up to \$100,000 of subsidy per workforce housing unit to create 1,000 new units of workforce housing statewide
- Leverage strategic opportunities to use state-owned land
- Complement traditional MassHousing development financing
- Ensure workforce housing units are deed restricted as affordable for at least 30 years

Eligible projects include:

- Preference is for new units; existing projects where unrestricted units become restricted will be considered
- Workforce housing units are intended for working age households and may not be elderly restricted or occupied by full-time students
- 20% of units at the development must be affordable for households earning at or below 80% of AMI

21. Housing Choice Initiative

The state has stated its commitment to producing 135,000 new housing units statewide by 2025 or by about 17,000 units per year, an ambitious task. To help accomplish this, it has created the Housing Choice Initiative that has three basic components that includes Capital Grant Funding. Communities that qualify for designation under this Initiative can receive exclusive admission to new Housing Choice Capital Grants as well as priority access to existing grant and capital funding programs such as MassWorks, Complete Streets, MassDOT projects, and LAND and PARC grants. To obtain this designation, the community must submit an application that documents the increase in the total year-round housing stock from the 2010 census and the cumulative net increase in year-round units from

January 1, 2013 through December 31, 2017. Documentation will be based on building permit data coming from the Building Department.

C. Homebuyer Financing and Counseling

1. ONE Mortgage Program

The Massachusetts Housing Partnership Fund, in coordination with the state's Executive Office of Housing and Livable Communities, has recently introduced the ONE Mortgage Program, a new simplified version of the successful Soft Second Loan Program, which from 1991 to 2013 helped over 17,000 families purchase their first home. Like the Soft Second Program, ONE Mortgage features low, fixed-rate financing and state-backed reserve that relieves homebuyers of the cost of purchasing private mortgage insurance.

2. American Dream Downpayment Assistance Program

The American Dream Downpayment Assistance Program is also awarded to municipalities or non-profit organizations on a competitive basis to help first-time homebuyers with down payments and closing costs. While the income requirements are the same as for the ONE Mortgage Program, the purchase price levels are higher based on the FHA mortgage limits. Deferred loans for the down payment and closing costs of up to 5% of the purchase price to a maximum of \$10,000 can be made at no interest and with a five-year term, to be forgiven after five years. Another loan can be made through the program to cover deleading in addition to the down payment and closing costs, but with a ten-year term instead, with at least 2.5% of the purchase price covering the down payment.

3. Homebuyer Counseling

There are a number of programs, including the Soft Second Loan Program and MassHousing's Home Improvement Loan Program, as well as Chapter 40B homeownership projects, which require purchasers to attend homebuyer workshops sponsored by organizations that are approved by the state, Citizens Housing and Planning Association (CHAPA) and/or HUD as a condition of occupancy. These sessions provide first-time homebuyers with a wide range of important information on homeownership finance and requirements. The organization that offers these workshops in closest proximity to Ludlow includes Way Finders, Inc.

4. Self-Help Housing

Self-Help programs involve sweat-equity by the homebuyer and volunteer labor of others to reduce construction costs. Some communities have donated building lots to Habitat for Humanity to construct affordable single housing units. Under the Habitat for Humanity program, homebuyers contribute between 300 and 500 hours of sweat equity while working with volunteers from the community to construct the home. The homeowner finances the home with a 20-year loan at 0% interest. As funds are paid back to Habitat for Humanity, they are used to fund future projects.

D. Home Improvement Financing

1. MassHousing Home Improvement Loan Program (HILP)

The MHFA Home Improvement Loan Program (HILP) is targeted to one- to four-unit, owner-occupied properties, including condominiums, with a minimum loan amount of \$10,000 up to a maximum of \$50,000. Loan terms range from five to 20 years based on the amount of the loan and the borrower's income and debt. MassHousing services the loans. Income limits are \$92,000 for households of one or two persons and \$104,000 for families of three or more persons. To apply for a loan, applicants must contact a participating lender.

2. *Get the Lead Out Program*

MassHousing's Get the Lead Out Program offers 100% financing for lead paint removal on excellent terms that are based on ownership status and type of property. An owner-occupied, single-family home may be eligible to receive a 0% deferred payment loan up to \$20,000 that is due when the house is sold, transferred or refinanced. An owner-occupant of a two-family house could receive up to \$25,000 to conduct the de-leading work. Maximum income limits for owner-occupants are \$74,400 for one and two-person households and \$85,500 for three or more persons. Investor-owners can also participate in the program but receive a 5% fully amortizing loan to cover costs. Non-profit organizations that rent properties to income-eligible residents are also eligible for 0% fully amortizing loans that run from five to 20 years. Applicants must contact a local rehabilitation agency to apply for the loan.

3. *Septic Repair Program*

Through a partnership with the Massachusetts Department of Environmental Protection and Revenue, MassHousing offers loans to repair or replace failed or inadequate septic systems for qualifying applicants. The interest rates vary according to the borrower's income with 0% loans available to one and two-person households earning up to \$23,000 and three or more person households earning up to \$26,000 annually. There are 3% loans available for those one or two person households earning up to \$46,000 and three or more persons earning up to \$52,000. Additionally, one to four-family dwellings and condominiums are eligible for loan amounts of up to \$25,000 and can be repaid in as little as three years or over a longer period of up to 20 years. To apply for a loan, applicants must contact a participating lender.

4. *Home Modification Program*

This state-funded program provides financial and technical assistance to those who require modifications to their homes to make them handicapped accessible. The area's regional non-profit organization, Rural Housing Improvement/RCAP Solutions, administers these funds for the state.

ESTIMATE



Prepared For

Ludlow Pond Management Committee
Ludlow, MA 01056
(413) 374-8023

Water & Wetland, A Jones Lake Management Partner

PO Box 142
South Grafton, MA 01560
Phone: (888) 493-8526
Email: joe@waterandwetland.com
Web: www.waterandwetland.com

Estimate # 2026-398
Date 12/08/2025
Business / Tax ID: 61-1151608, CT
Tax # Bus Reg #: PMBR.03620

Description **Total**

FY'26 - May and June 2026 Murphy Pond Maintenance Program \$1,700.00

-Water & Wetland will provide pond maintenance services for Murphy Pond during the 2026 season, includes:

- Preparation and filing of State Pesticide Use Permit with MA-DEP (Massachusetts Department of Environmental Protection).

- Monthly visits to the Pond by a Water & Wetland Aquatic Biologist licensed to apply aquatic herbicides in Massachusetts, during the months of May and June 2027. During each monitoring visit, the biologist will: visually inspect pond conditions with special regard to nuisance/invasive aquatic weed and algae growth; measure pond dissolved oxygen and temperature. As necessary, during the monitoring visits, the appropriate herbicide/algaecide will be applied for the control of nuisance or invasive weeds and/or algae. Based on previous site visits to the Pond, target species include both microscopic and filamentous algae as well as duckweed and watermeal.

- Customer will be provided with a summary (via a "Field Note") detailing the work performed during each visit.

Price Breakdown:
May Visit - \$600
June Visit - \$1,100 (treatment anticipated)

Subtotal \$1,700.00

Total **\$1,700.00**

Payment Schedule

Due upon Completion of June visit (100%)	\$1,700.00
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- Water & Wetland encourages timely permitting to avoid delays in management. For this reason, we respectfully ask that this proposal be signed and returned within 30 days following the date of this proposal. Following this date, Water & Wetland reserves the right to review program scope and pricing.

Please Fill Out Below When Returning:

Who should be notified prior to service events?

Name/ Email/ Phone:

Who should invoices be sent to?

Name/ Email/ Phone:

Who should reports be sent to?

Name/ Email/ Phone:

Special Requests:

- 1) The Parties acknowledge that the existence and the terms of this Agreement and any oral or written information exchanged between the Parties in connection with the preparation and performance this Agreement are regarded as confidential information. Each Party shall maintain confidentiality of all such confidential information, and without obtaining the written consent of the other Party, it shall not disclose any relevant confidential information to any third parties, unless required by law.
- 2) Water & Wetland will maintain general liability insurance coverage for the entire term of this agreement. Certificates of Insurance are available upon request and we are more than happy to name the Customer as additional insured.
- 3) Unless otherwise specified in writing, all payments are due within thirty (30) days of receiving an invoice.
- 4) Any alteration or deviation from the provided scope of services that may involve extra costs will be executed only upon written change orders and will become an extra charge over the final contract price determined by mutual agreement between the parties
- 5) The provided pricing shall expire 30 days from the date submitted unless extended in writing by Water & Wetland.
- 6) Water & Wetland will not be held liable for delays that may be caused by weather, site conditions, or regulatory process. We are committed to timely filing of any necessary permits, as provided in the scope of services. The Customer understands that by signing, once filed the permit review process is solely dependent on the State or local municipality responsible for issuance.
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Water & Wetland

Ludlow Pond Management Committee

ESTIMATE



Prepared For

Ludlow Pond Management Committee
Ludlow, MA 01056
(413) 374-8023

Water & Wetland, A Jones Lake Management Partner

PO Box 142
South Grafton, MA 01560
Phone: (888) 493-8526
Email: joe@waterandwetland.com
Web: www.waterandwetland.com

Estimate # 2026-498
Date 03/16/2026
Business / Tax ID: 61-1151608, CT
Tax # Bus Reg #: PMBR.03620

Description

Total

FY'27 July, August, September - Murphy Pond Maintenance Program \$2,300.00

Monthly visits to the Pond by a Water & Wetland Aquatic Biologist licensed to apply aquatic herbicides in Massachusetts, during the months of July, August, and September 2026. During each monitoring visit, the biologist will: visually inspect pond conditions with special regard to nuisance/invasive aquatic weed and algae growth; measure pond dissolved oxygen and temperature. As necessary, during the monitoring visits, the appropriate herbicide/algaecide will be applied for the control of nuisance or invasive weeds and/or algae. Based on previous site visits to the Pond, target species include both microscopic and filamentous algae as well as duckweed and watermeal. During the August/September visits, any phragmites regrowth around the shoreline will be treated with Clearcast (imazamox). This may include hand-wiping individual stems in areas with low density growth and non-target beneficial native species present. No cutting of the dead plant material is included.

- Customer will be provided with a summary (via a "Field Note") detailing the work performed during each visit.

Price Breakdown:

July Visit - \$600
August Visit - \$1,100 (treatment anticipated)
September Visit - \$600

FY'27 - May and June 2027 Murphy Pond Maintenance Program \$1,700.00

-Water & Wetland will provide pond maintenance services for Murphy Pond during the 2027 season, includes:

- Preparation and filing of State Pesticide Use Permit with MA-DEP (Massachusetts Department

of Environmental Protection).

- Monthly visits to the Pond by a Water & Wetland Aquatic Biologist licensed to apply aquatic herbicides in Massachusetts, during the months of May and June 2027. During each monitoring visit, the biologist will: visually inspect pond conditions with special regard to nuisance/invasive aquatic weed and algae growth; measure pond dissolved oxygen and temperature. As necessary, during the monitoring visits, the appropriate herbicide/algaecide will be applied for the control of nuisance or invasive weeds and/or algae. Based on previous site visits to the Pond, target species include both microscopic and filamentous algae as well as duckweed and watermeal.

- Customer will be provided with a summary (via a "Field Note") detailing the work performed during each visit.

Price Breakdown:

May Visit - \$600

June Visit - \$1,100 (treatment anticipated)

Subtotal	\$4,000.00
<hr/>	
Total	\$4,000.00

Payment Schedule

Due Upon Completion of September Visit (60%)	\$2,400.00
Due Upon Completion of June 2027 (40%)	\$1,600.00

- Water & Wetland encourages timely permitting to avoid delays in management. For this reason, we respectfully ask that this proposal be signed and returned within 30 days following the date of this proposal. Following this date, Water & Wetland reserves the right to review program scope and pricing.

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Who should reports be sent to?

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- 2) Water & Wetland will maintain general liability insurance coverage for the entire term of this agreement. Certificates of Insurance are available upon request and we are more than happy to name the Customer as additional insured.
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11) Herbicides and algaecides used by Water & Wetland are both EPA and State approved. Although there is no direct toxicity to fish and wildlife, the Customer understands that fish kills can occur naturally due to lack of dissolved oxygen, spawning stress, or otherwise. In this case, Water & Wetland shall not be held responsible.

Water & Wetland

Ludlow Pond Management Committee

ESTIMATE



Prepared For

Ludlow Pond Management Committee
Ludlow, MA 01056
(413) 374-8023

Water & Wetland, A Jones Lake Management Partner

PO Box 142
South Grafton, MA 01560
Phone: (888) 493-8526
Email: joe@waterandwetland.com
Web: www.waterandwetland.com

Estimate # 2026-373
Date 10/24/2025
Business / Tax ID: 61-1151608, CT
Tax # Bus Reg #: PMBR.03620

Description

Total

FY'26 - Harris Pond Invasive Aquatic Weed Control Program \$5,740.00

Water & Wetland will provide 2026 pond management services for Harris Pond in Ludlow, MA including the following tasks:

- In April 2026, Water & Wetland will prepare and file the required annual License to Apply Chemicals Permit with MA-DEP (Massachusetts Department of Environmental Protection). (\$250)
- In May 2026, a Water & Wetland Biologist will perform a pre-treatment inspection of Harris Pond to determine the distribution of invasive plants. This pre-treatment inspection will be used to guide treatment areas and timing. (\$675)
- In June 2026, Diquat (trade names: Reward, Tribune or equivalent) and/or an Algaecide will be applied to the designated treatment areas of Harris Pond using an airboat or other treatment boat, as appropriate, equipped with a calibrated sub-surface pumping system. Water & Wetland will post the shoreline immediately prior to treatment with brightly colored neon posters noting the treatment as well as any affiliated water use restrictions. The treatment date will be coordinated with the town's representative in advance. (\$4,815)

Subtotal	\$5,740.00
<hr/>	
Total	\$5,740.00

Payment Schedule

Due Upon Completion of June 2026 Treatment (100%)	\$5,740.00
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Notes:

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Water & Wetland

Ludlow Pond Management Committee

ESTIMATE



Prepared For

Ludlow Pond Management Committee
Ludlow, MA 01056
(413) 374-8023

Water & Wetland, A Jones Lake Management Partner

PO Box 142
South Grafton, MA 01560
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Estimate # 2026-497
Date 03/16/2026
Business / Tax ID: 61-1151608, CT
Tax # Bus Reg #: PMBR.03620

Description

Total

FY'27 - Harris Pond Invasive Aquatic Weed Control Program \$9,925.00

Water & Wetland will provide 2026/27 pond management services for Harris Pond in Ludlow, MA including the following tasks:

-In July/August 2026, Water & Wetland will provide a MA licensed aquatic applicator/aquatic biologist to treat water chestnut found within Harris Pond. The foliar application of imazamox (Clearcast or equivalent) paired with a non-ionic surfactant will be conducted. Treatment will consist of an initial treatment in June or July (potentially paired with the diquat treatment if growth is viable) and one (1) follow-up treatment (late-July/early-August), to allow for sufficient coverage. The treatments will be performed from a motored boat or airboat equipped with a calibrated spray system. (\$3,210)

- In August/September 2026, a post-treatment inspection will be performed. The post-treatment inspection is used to determine treatment efficacy and to guide the subsequent year's management program. (\$675)

- In November/December 2026 a year-end summary report will be provided, noting pre- and post-treatment conditions and all management activities performed during the 2026 season. The year-end report will include 2027 recommendations and pricing to assist with the Association's budgeting process. Any immediate recommendations, suggestions will be brought to the town's attention during the course of the 2026 season, as necessary. (\$300)

- In April 2027, Water & Wetland will prepare and file the required annual License to Apply Chemicals Permit with MA-DEP (Massachusetts Department of Environmental Protection). (\$250)

- In May 2027, a Water & Wetland Biologist will perform a pre-treatment inspection of Harris

Pond to determine the distribution of invasive plants. This pre-treatment inspection will be used to guide treatment areas and timing. (\$675)

- In June 2027, Diquat (trade names: Reward, Tribune or equivalent) and/or an Algaecide will be applied to the designated treatment areas of Harris Pond using an airboat or other treatment boat, as appropriate, equipped with a calibrated sub-surface pumping system. Water & Wetland will post the shoreline immediately prior to treatment with brightly colored neon posters noting the treatment as well as any affiliated water use restrictions. The treatment date will be coordinated with the town's representative in advance. (\$4,815)

- Following each visit to the Pond, Water & Wetland will provide our exclusive "Field Notes Summaries." These summaries include observations collected during the visit, a summary of the work performed and photo documentation of conditions. If the biologist has any immediate recommendations, these will also be included in the field notes summary. Field notes are typically provided to the Customer within one-day of the visit.

Subtotal	\$9,925.00
<hr/>	
Total	\$9,925.00

Payment Schedule

Due Upon Completion of July 2026 Treatment (42.17%)	\$4,185.00
Due Upon Completion of June 2027 Treatment (57.83%)	\$5,740.00

Notes:

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Water & Wetland

Ludlow Pond Management Committee

ESTIMATE



Prepared For

Ludlow Pond Management Committee
Ludlow, MA 01056
(413) 374-8023

Water & Wetland, A Jones Lake Management Partner

PO Box 142
South Grafton, MA 01560
Phone: (888) 493-8526
Email: joe@waterandwetland.com
Web: www.waterandwetland.com

Estimate # 2026-374
Date 01/06/2026
Business / Tax ID: 61-1151608, CT
Tax # Bus Reg #: PMBR.03620

Description **Total**

FY'26 - Haviland Pond Aquatic Weed Control Program \$7,000.00

- Water & Wetland will prepare and file the required annual License to Apply Chemicals Permit with MA-DEP (Massachusetts Department of Environmental Protection) in April. (\$250)

- In May, a Water & Wetland Biologist will perform a pre-treatment inspection of Haviland Pond to determine the distribution of invasive and/or nuisance plants. This pre-treatment inspection will be used to guide treatment areas and timing. (\$700)

- In June 2026, Diquat (trade names: Reward, Tribune or equivalent) and Aquathol K (endothall) will be applied to the designated treatment areas of Haviland Pond, up to 10-acres, using an airboat or other treatment boat, as appropriate, equipped with a calibrated sub-surface pumping system. Water & Wetland will post the shoreline immediately prior to treatment with brightly colored neon posters noting the treatment as well as any affiliated water use restrictions. The treatment date will be coordinated with the town's representative in advance. (\$6,050)

*Following each visit to the Pond, Water & Wetland will provide our exclusive "Field Notes Summaries." These summaries include observations collected during the visit, a summary of the work performed and photo documentation of conditions. If the biologist has any immediate recommendations, these will also be included in the field notes summary. Field notes are typically provided to the Customer within one-day of the visit.

Subtotal \$7,000.00

Total **\$7,000.00**

Payment Schedule

Due Upon Completion of June 2026 Treatment (100%)	\$7,000.00
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Notes:

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Water & Wetland

Ludlow Pond Management Committee

ESTIMATE



Prepared For

Ludlow Pond Management Committee
Ludlow, MA 01056
(413) 374-8023

Water & Wetland, A Jones Lake Management Partner

PO Box 142
South Grafton, MA 01560
Phone: (888) 493-8526
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Web: www.waterandwetland.com

Estimate # 2026-496
Date 03/16/2026
Business / Tax ID: 61-1151608, CT
Tax # Bus Reg #: PMBR.03620

Description

Total

FY'27 - Haviland Pond Aquatic Weed Control Program \$8,000.00

- In August/September 2026, a post-treatment inspection will be performed. The post-treatment inspection is used to determine treatment efficacy and to guide the subsequent year's management program. (\$700)

- In November/December a year-end summary report will be provided, noting pre- and post-treatment conditions and all management activities performed during the 2026 season. The year end report will include 2027 recommendations and pricing to assist with future budgeting process. Any immediate recommendations, suggestions will be brought to the town's attention during the course of the 2026 season, as necessary. (\$300)

- In April 2027, Water & Wetland will prepare and file the required annual License to Apply Chemicals Permit with MA-DEP (Massachusetts Department of Environmental Protection). (\$250)

- In May 2027, a Water & Wetland Biologist will perform a pre-treatment inspection of Haviland Pond to determine the distribution of invasive and/or nuisance plants. This pre-treatment inspection will be used to guide treatment areas and timing. (\$700)

- In June 2027, Diquat (trade names: Reward, Tribune or equivalent) and Aquathol K (endothall) will be applied to the designated treatment areas of Haviland Pond, up to 10-acres, using an airboat or other treatment boat, as appropriate, equipped with a calibrated sub-surface pumping system. Water & Wetland will post the shoreline immediately prior to treatment with brightly colored neon posters noting the treatment as well as any affiliated water use restrictions. The treatment date will be coordinated with the town's representative in advance. (\$6,050)

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and photo documentation of conditions. If the biologist has any immediate recommendations, these will also be included in the field notes summary. Field notes are typically provided to the Customer within one-day of the visit.

Subtotal	\$8,000.00
<hr/>	
Total	\$8,000.00

Payment Schedule

Due Upon Completion of 2026 Year-End Report (12.5%)	\$1,000.00
Due Upon Completion of June 2027 Treatment (87.5%)	\$7,000.00

Notes:

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Water & Wetland

Ludlow Pond Management Committee

ESTIMATE



Prepared For

Ludlow Pond Management Committee
Ludlow, MA 01056
(413) 374-8023

Water & Wetland, A Jones Lake Management Partner

PO Box 142
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Estimate # 2026-418
Date 01/12/2026
Business / Tax # Tax ID: 61-1151608, CT
Bus Reg #: PMBR.03620

Description **Total**

FY'26 - 2026 Alden Pond Survey \$675.00

Water & Wetland will visually inspect the entire littoral zone of Alden Pond in June/July 2026. The inspection will be performed from a motored boat and will include visual observation and the use of a standard throw-rake, and GPS/ArcGIS Field Maps, as necessary. The survey will help determine and guide recommendations for an aquatic management program for the season in addition to evaluating the effectiveness of the 2025 ProcellaCOR EC application. Following the survey, a Field Notes Summary will be provided to the Client. Our specialized field notes include a summary of Pond condition and observations, as well as information specific to the services performed while on-site, basic water quality information such as temperature, dissolved oxygen, Secchi disk clarity. Photos, and any recommendations will also be included in the field notes summary. A map of invasive species documented during the survey will also be included.

Subtotal \$675.00

Total **\$675.00**

Payment Schedule

Due Upon Completion of Survey (100%) \$675.00

- Water & Wetland encourages timely permitting to avoid delays in management. For this reason, we respectfully ask that this proposal be signed and returned within 30 days following the date of this proposal. Following this date, Water & Wetland reserves the right to review program scope and pricing.

Please Fill Out Below When Returning:

Who should be notified prior to service events?

Name/ Email/ Phone:

Who should invoices be sent to?

Name/ Email/ Phone:

Who should reports be sent to?

Name/ Email/ Phone:

Special Requests:

- 1) The Parties acknowledge that the existence and the terms of this Agreement and any oral or written information exchanged between the Parties in connection with the preparation and performance this Agreement are regarded as confidential information. Each Party shall maintain confidentiality of all such confidential information, and without obtaining the written consent of the other Party, it shall not disclose any relevant confidential information to any third parties, unless required by law.
- 2) Water & Wetland, LLC will maintain general liability insurance coverage for the entire term of this agreement. Certificates of Insurance are available upon request and we are more than happy to name the Customer as additional insured.
- 3) Unless otherwise specified in writing, all payments are due within thirty (30) days of receiving an invoice.
- 4) Any alteration or deviation from the provided scope of services that may involve extra costs will be executed only upon written change orders and will become an extra charge over the final contract price determined by mutual agreement between the parties
- 5) The provided pricing shall expire 30 days from the date submitted unless extended in writing by Water & Wetland, LLC.
- 6) Water & Wetland, LLC will not be held liable for delays that may be caused by weather, site conditions, or regulatory process. We are committed to timely filing of any necessary permits, as provided in the scope of services. The Customer understands that by signing, once filed the permit review process is solely dependent on the State or local municipality responsible for issuance.
- 7) Unless specified in the scope of services, all quotes provided include labor and materials, as well as any equipment necessary to complete the quoted project in a timely and safe manner.
- 8) The liability of Water & Wetland, LLC for any claims arising out of this Agreement, regardless of the form of action, shall not exceed the amount paid by the Customer to Water & Wetland, LLC under this Agreement, unless otherwise agreed upon in writing by both parties.
- 9) In the event legal action is required to enforce payment, the Customer will be responsible for all attorney fees and any court costs incurred in bringing legal action and/or enforcing any judgment granted therein, plus interest at the legal rate from the date of accrual of such fees and costs. All of which shall be deemed to have accrued upon the commencement of such action and shall be paid whether or not such action is prosecuted to judgment. Any judgment or order entered in such action shall contain a specific provision providing for the recovery of attorney fees and costs incurred in enforcing such judgment.
- 10) By signing, the Customer understands that some products that may be used hold restrictions on irrigation. It is the Customer's responsibility to notify Water & Wetland, LLC of any irrigation uses of the pond or lake.

11) Herbicides and algaecides used by Water & Wetland, LLC are both EPA and State approved. Although there is no direct toxicity to fish and wildlife, the Customer understands that fish kills can occur naturally due to lack of dissolved oxygen, spawning stress, or otherwise. In this case, Water & Wetland, LLC shall not be held responsible.

Water & Wetland

Ludlow Pond Management Committee

ESTIMATE



Prepared For

Ludlow Pond Management Committee
Ludlow, MA 01056
(413) 374-8023

Water & Wetland, A Jones Lake Management Partner

PO Box 142
South Grafton, MA 01560
Phone: (888) 493-8526
Email: joe@waterandwetland.com
Web: www.waterandwetland.com

Estimate # 2026-499
Date 03/16/2026
Business / Tax ID: 61-1151608, CT
Tax # Bus Reg #: PMBR.03620

Description **Total**

FY'26 - 2026 Wade Pond Survey \$650.00

Water & Wetland will visually inspect the entire littoral zone of Wade Pond in late June 2026. The inspection will be performed from a motored boat and will include visual observation and the use of a standard throw-rake, and GPS/ArcGIS Field Maps, as necessary. Following the survey, a Field Notes Summary will be provided to the Client. Our specialized field notes include a summary of Pond condition and observations, as well as information specific to the services performed while on-site, basic water quality information such as temperature, dissolved oxygen, Secchi disk clarity. Photos, and any recommendations will also be included in the field notes summary. A map of invasive species documented during the survey will also be included.

Subtotal \$650.00

Total **\$650.00**

Payment Schedule

Due Upon Completion of Survey (100%) \$650.00

- Water & Wetland encourages timely permitting to avoid delays in management. For this reason, we respectfully ask that this proposal be signed and returned within 30 days following the date of this proposal. Following this date, Water & Wetland reserves the right to review program scope and pricing.

Please Fill Out Below When Returning:

Who should be notified prior to service events?

Name/ Email/ Phone:

Who should invoices be sent to?

Name/ Email/ Phone:

Who should reports be sent to?

Name/ Email/ Phone:

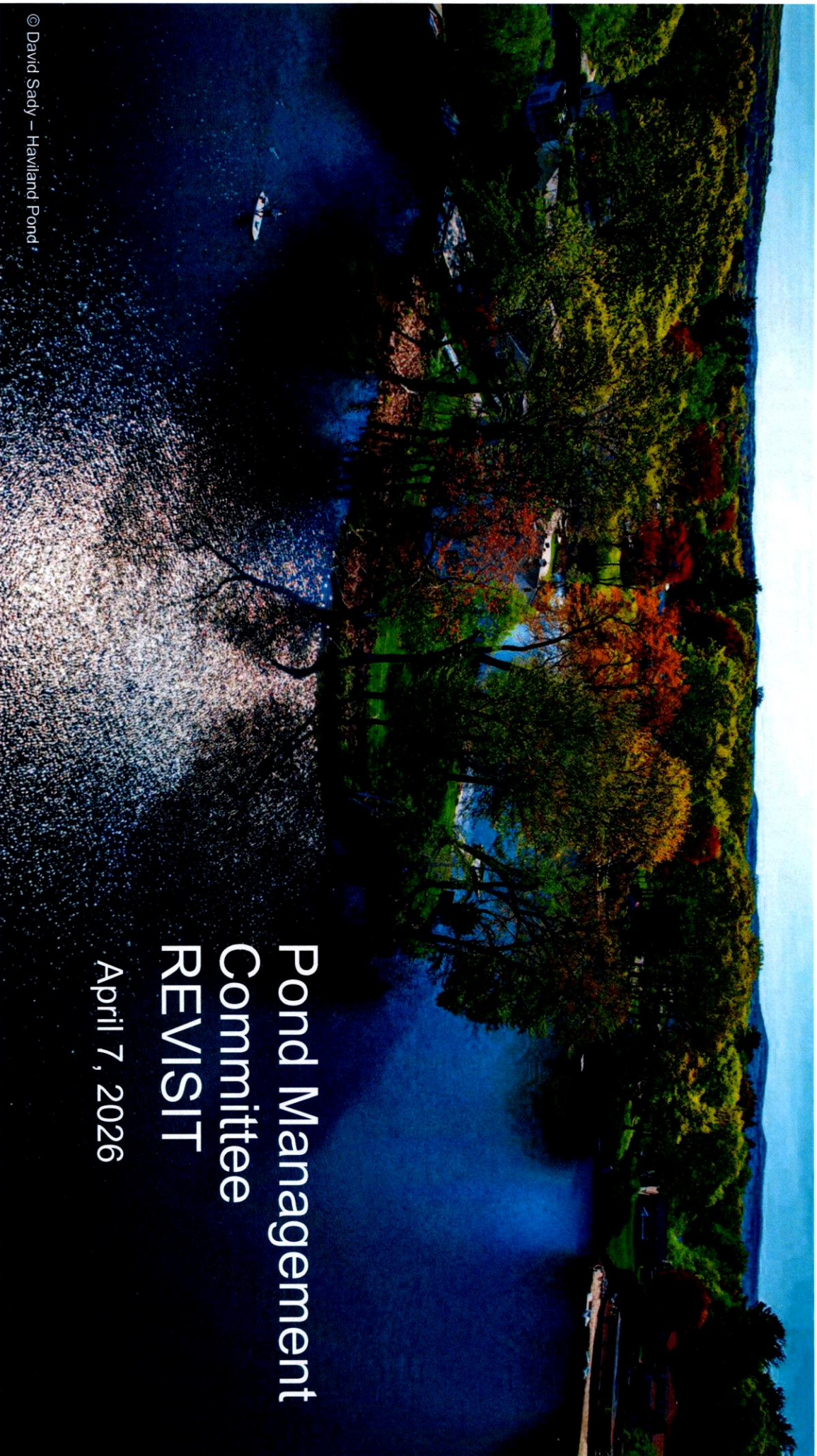
Special Requests:

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- 2) Water & Wetland, LLC will maintain general liability insurance coverage for the entire term of this agreement. Certificates of Insurance are available upon request and we are more than happy to name the Customer as additional insured.
- 3) Unless otherwise specified in writing, all payments are due within thirty (30) days of receiving an invoice.
- 4) Any alteration or deviation from the provided scope of services that may involve extra costs will be executed only upon written change orders and will become an extra charge over the final contract price determined by mutual agreement between the parties
- 5) The provided pricing shall expire 30 days from the date submitted unless extended in writing by Water & Wetland, LLC.
- 6) Water & Wetland, LLC will not be held liable for delays that may be caused by weather, site conditions, or regulatory process. We are committed to timely filing of any necessary permits, as provided in the scope of services. The Customer understands that by signing, once filed the permit review process is solely dependent on the State or local municipality responsible for issuance.
- 7) Unless specified in the scope of services, all quotes provided include labor and materials, as well as any equipment necessary to complete the quoted project in a timely and safe manner.
- 8) The liability of Water & Wetland, LLC for any claims arising out of this Agreement, regardless of the form of action, shall not exceed the amount paid by the Customer to Water & Wetland, LLC under this Agreement, unless otherwise agreed upon in writing by both parties.
- 9) In the event legal action is required to enforce payment, the Customer will be responsible for all attorney fees and any court costs incurred in bringing legal action and/or enforcing any judgment granted therein, plus interest at the legal rate from the date of accrual of such fees and costs. All of which shall be deemed to have accrued upon the commencement of such action and shall be paid whether or not such action is prosecuted to judgment. Any judgment or order entered in such action shall contain a specific provision providing for the recovery of attorney fees and costs incurred in enforcing such judgment.
- 10) By signing, the Customer understands that some products that may be used hold restrictions on irrigation. It is the Customer's responsibility to notify Water & Wetland, LLC of any irrigation uses of the pond or lake.

11) Herbicides and algaecides used by Water & Wetland, LLC are both EPA and State approved. Although there is no direct toxicity to fish and wildlife, the Customer understands that fish kills can occur naturally due to lack of dissolved oxygen, spawning stress, or otherwise. In this case, Water & Wetland, LLC shall not be held responsible.

Water & Wetland

Ludlow Pond Management Committee



**Pond Management
Committee
REVISIT**

April 7, 2026

Mission Statement

We are a group of caring residents focused on creating a better tomorrow

by monitoring, improving and sustaining

the ecosystem within our ponds while providing ongoing education for residents and visitors to

continue to improve the quality of our natural resources

Recap from March 3, 2026 Meeting

- Committee requested \$29,000 in funding in addition to remaining \$15,000 in 40R funds
- Concerns of Selectboard
 - Budget constraints
 - Timing of request (not during budget process)
 - Competing against other departments requesting funding
- Committee to regroup and breakdown funding requests by fiscal year

Funding Options

OPTION 1 – Fund by Fiscal Year

Fiscal Year - 2026	Fiscal Year -27
Haviland Pond - \$7,000	Haviland Pond - \$8,000
Harris Pond - \$5,740	Harris Pond - \$9,925
Murphy Pond - \$1,700	Murphy Pond - \$4,000
Alden Pond - \$675	Alden Pond – TBD (if needed)
Minechoag Permit - \$5,000 (est)	Minechoag Pond- \$15,000 (est)
Wade Pond Survey - \$650	Wade Pond – TBD (based on survey results)
TOTAL NEEDED: \$20,765	TOTAL NEEDED - \$36,925

- OPTION 2**
- Prepay all of Calendar year 2026 in FY 26
 - Fund Spring 2027 treatments in FY 27

Calendar Year 2026 (Pre-pay all 2026 Treatment)	Jan-June 2027
Haviland Pond - \$8,000	Haviland Pond - \$7,000
Harris Pond - \$9,925	Harris Pond - \$5,740
Murphy Pond - \$4,000	Murphy Pond - \$1,700
Alden Pond - \$675	Minechoag Pond – TBD (if permit granted - potentially \$10,000 - \$15,000)
*Minechoag Pond - \$5,000 (permit) / \$15,000 treatment (est)	Wade Pond – TBD (based on survey findings)
Wade - \$650 (treatment not included based on survey findings)	TOTAL NEEDED: \$14,440
TOTAL NEEDED: \$43,250	

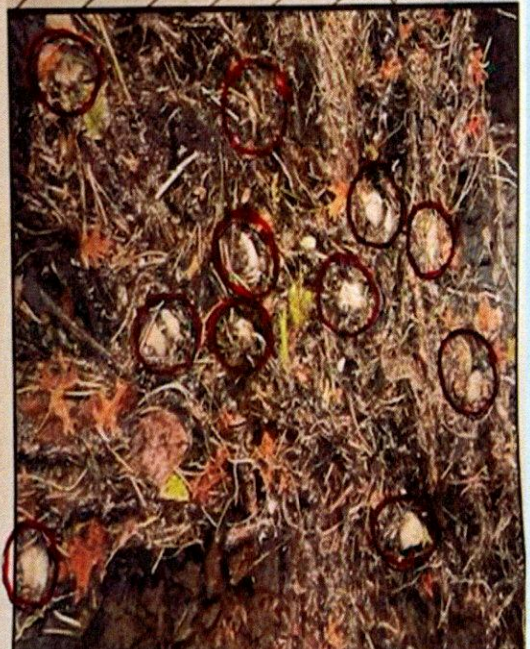
*Cannot prepay Minechoag treatment unless permit is obtained

Why Funding is needed within each Fiscal Year

- Certain treatments need to be completed in April/May due to specific weed varieties
 - Ex.: Haviland – primary treatment in Spring; Booster in late summer
 - Murphy – primary treatment in Spring; Booster in late summer
 - Alden – one treatment in spring
- Some ponds require two treatments spanning both fiscal years (based on weed varieties)
 - Harris – lilies/pondweed in Spring; Waterchestnut in August
- Survey of Wade Pond – based on weed season – June or July

Minechoag Pond

Significant Fish Kill – March 2026



736 East Street Minechoag Pond 032126 Dead Fish

- Reported to DCR
- Reported to MassWildlife
- Goddard Consulting (Biologist & Water and Wetland working on a treatment plan to satisfy NHESP

Budget Process Going Forward

- How to request a Budget Line item each year?
- What is the timing of budget requests?
- What data is needed for budget requests?

Committee Members

Judy
Breault

Julie
Markiewicz

Tricia
Kwasiborski

Elaine
Hodgman

Tony Vital

Bill Simons

Stephen
Rourke

Linda
Nawracaj

Anna Vital

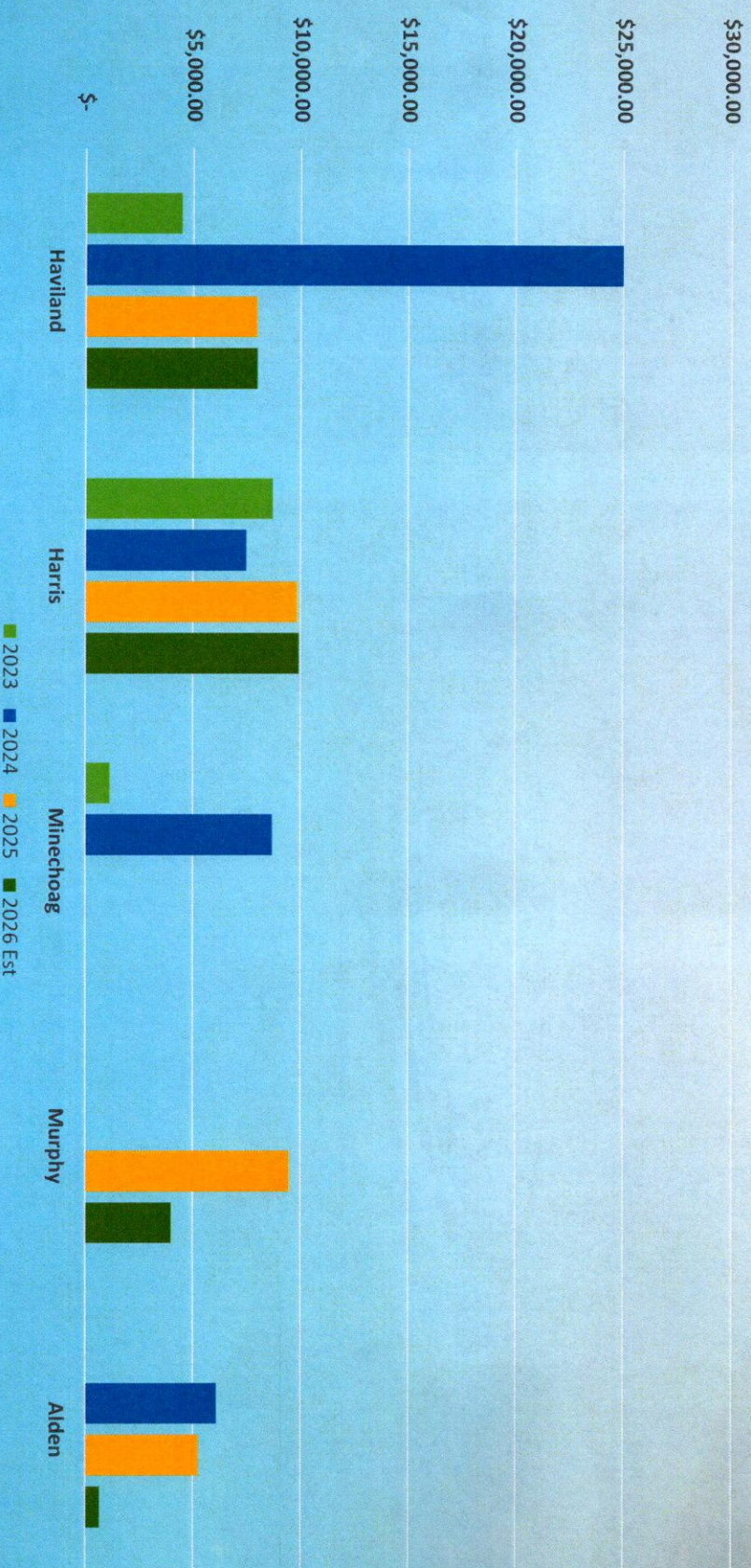
Appendix

2025 Year End Summary

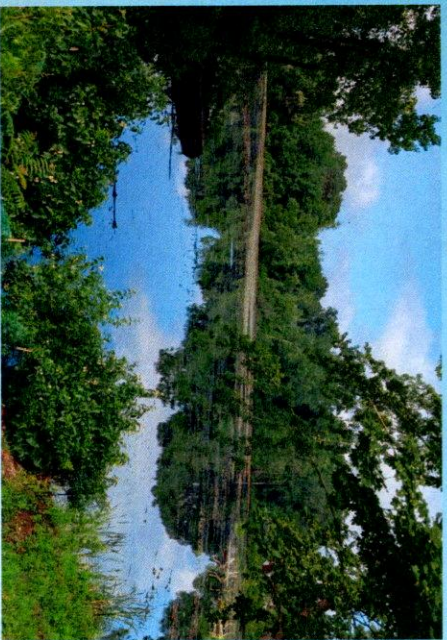
- **Haviland Pond** – Excellent condition – one invasive species – Purple Loosestrife – 2026 treatment opportunity
- **Harris Pond** – Good condition – one water chestnut plant! Densities of pondweed reduced allowing more open water space. Very low water level – need to address the dam in 2026
- **Alden Pond** – Invasive Milfoil removed – maintenance treatment recommended for 2026
- **Murphy Pond** – Massive, dense weeds were nearly eliminated with 2025 treatment and allowing open water areas. Low water levels due to lack of rainfall. Follow up treatment recommended for 2026
- **Minechoag Pond** – Significant dense weed growth continues. Due to possible protected plant species, treatment has been delayed. The Pond Committee continues to pursue avenues to obtain required permit for treatment

Total Spend: \$94,293.00

Yearly Investment Per Pond



Minechoag Pond

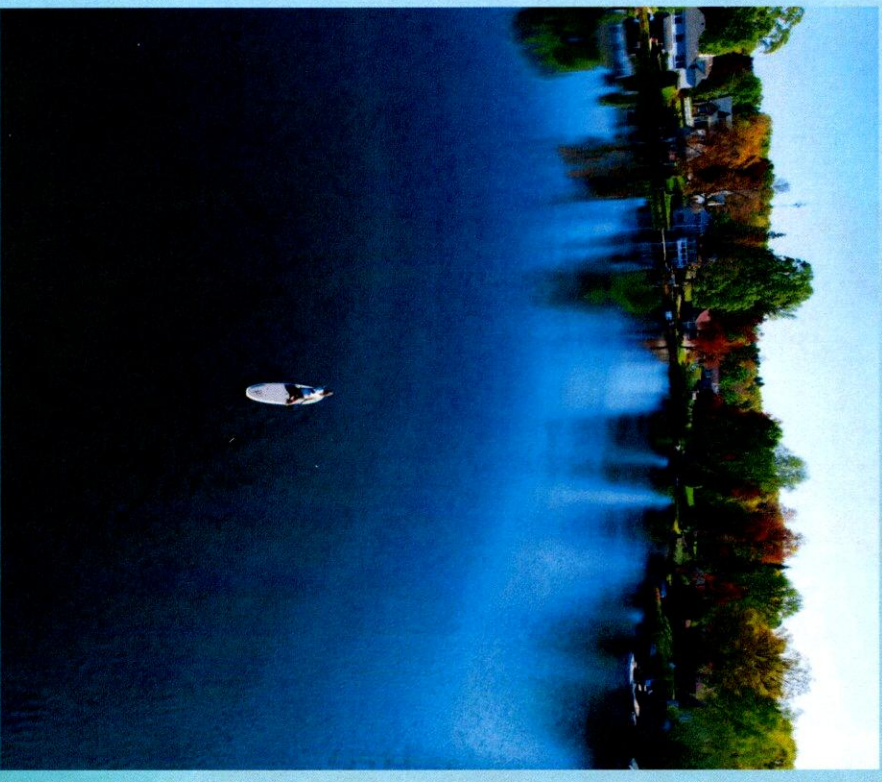


Murphy Pond



Harris Pond

Haviland Pond (David Sady)



Manuel (Manny) Lopes

Ludlow Zoning Board of Appeals

March 16, 2026

To;

Ludlow, Board of Selectmen

It is with some regrets that I am writing this letter to inform the Select Board of my resignation from the Zoning Board of Appeals.

Thank you for your support & appointments to the ZBA. I have enjoyed my tenure on the ZBA & feel it's time to move on & open it up to new appointments.

I'm confident that the current ZBA board member will continue to serve in the best interest of the citizens of Ludlow & encourage & hope new applicants to come forward to fill any vacancies on this & other Town Boards.

Best Regards,

Manny Lopes

Amy Kurtz

From: Kelly Strempek
Sent: Thursday, March 12, 2026 2:31 PM
To: Amy Kurtz
Subject: FW: EXTERNAL:Re: Letter of intent to move from alternate to full time member of the Zoning Board of Appeals.

This is from Val Rodrigues- my alternate.
Please let me know if it doesn't work.

Thank you

From: Valdemar Rodrigues <valrodrigues73@yahoo.com>
Sent: Thursday, March 12, 2026 2:26 PM
To: Kelly Strempek <KStrempek@Ludlow.ma.us>
Subject: EXTERNAL:Re: Letter of intent to move from alternate to full time member of the Zoning Board of Appeals.

EXTERNAL EMAIL WARNING

This email originated from outside your organization. Please verify the sender's identity before clicking links, downloading attachments, or providing sensitive information. If you were not expecting this email, please call the sender to verify authenticity.

Dear, Board of Selectmen

Please accept this letter as my intent to become a full time member of the Zoning Board of Appeals for the Town of Ludlow.

I currently serve as an alternate member for the Zoning Board of Appeals.
I have been for almost two years.

Thank you

Valdemar Rodrigues

Sent from my iPhone

On Mar 12, 2026, at 08:57, Kelly Strempek <KStrempek@ludlow.ma.us> wrote:

Hey Val-

I need a letter from you to submit to the Select board requesting going from Associate to Member so it can go before the board Tuesday.

Amy Kurtz

From: Ron Saloio <rnsaloio@gmail.com>
Sent: Thursday, March 12, 2026 11:03 PM
To: Amy Kurtz
Subject: EXTERNAL:Celebrate Ludlow appointment

You don't often get email from rnsaloio@gmail.com. [Learn why this is important](#)

EXTERNAL EMAIL WARNING

This email originated from outside your organization. Please verify the sender's identity before clicking links, downloading attachments, or providing sensitive information. If you were not expecting this email, please call the sender to verify authenticity.

Amy,

In response to our conversation Thursday morning. Could you please add me to the list of people requesting to be appointed to the Celebrate Ludlow Committee. I was volunteering for the parade committee which has since merged with the Celebrate Ludlow Committee.

Thank you,
Ronald Saloio

To BOARD OF SELECTMEN
I am no longer working
THE ROLLS

Edith J. Tipton

RECEIVED

MAR 18 2026

SELECT BOARD
LUDLOW, MA 01056

RECEIVED
TOWN CLERK'S OFFICE
2026 MAR 17 P 1:58
TOWN OF LUDLOW

Amy Kurtz

From: Susan <swiftsl@charter.net>
Sent: Monday, March 16, 2026 12:41 PM
To: Select Board
Subject: EXTERNAL:Poll Worker

You don't often get email from swiftsl@charter.net. [Learn why this is important](#)

EXTERNAL EMAIL WARNING

This email originated from outside your organization. Please verify the sender's identity before clicking links, downloading attachments, or providing sensitive information. If you were not expecting this email, please call the sender to verify authenticity.

Dear Select Board,

I hope you are doing well. I am writing to express my interest in becoming a poll worker in Ludlow, Massachusetts.

I would be grateful for the opportunity to assist with upcoming elections and help support the voting process in our community.

Thank you for your time and consideration. I look forward to hearing from you.

Sincerely,

Susan Swift

Amy Kurtz

From: Ian Thompson <ianthompson1890@gmail.com>
Sent: Tuesday, March 24, 2026 11:53 AM
To: Amy Kurtz
Subject: EXTERNAL:Re: EXTERNAL:Re: Westover Golf Commission Appointment

EXTERNAL EMAIL WARNING

This email originated from outside your organization. Please verify the sender's identity before clicking links, downloading attachments, or providing sensitive information. If you were not expecting this email, please call the sender to verify authenticity.

Good morning Amy,
Unfortunately I will have to resign from my position on the Westover Golf Commission. My job has unexpectedly switched me to a new shift 3:45 pm to 1:45 a.m. This has made it impossible for me to attend future meeting with any consistency. I wasnt sure who I should reach out to. Thank you!

On Fri, Dec 19, 2025, 8:03 AM Amy Kurtz <akurtz@ludlow.ma.us> wrote:

Of course.

Today is a short day so we're open till noon, and next week is shortened hours.

Hope this helps !

Amy Kurtz

Executive Assistant

Town of Ludlow

Select Board

[488 Chapin Street](#)

[Ludlow, MA 01056](#)

(413) 583-5600 Ext. 1202

From: Ian Thompson <ianthompson1890@gmail.com>
Sent: Thursday, December 18, 2025 5:30 PM
To: Amy Kurtz <akurtz@Ludlow.ma.us>
Subject: EXTERNAL:Re: Westover Golf Commission Appointment

EXTERNAL EMAIL WARNING

This email originated from outside your organization. Please verify the sender's identity before clicking links, downloading attachments, or providing sensitive information. If you were not expecting this email, please call the sender to verify authenticity.

Hi Amy,

I will be coming in tomorrow morning to swear in if that's alright. Have a good evening!

On Thu, Dec 18, 2025 at 2:29 PM Amy Kurtz <akurtz@ludlow.ma.us> wrote:

Good Afternoon

Attached is your appointment letter for the Westover Golf Commission.

Please let me know if you have any questions.

Have a great holiday !

Amy Kurtz

Executive Assistant

Town of Ludlow

Select Board

[488 Chapin Street](#)

[Ludlow, MA 01056](#)

(413) 583-5600 Ext. 1202

Amy Kurtz

From: Anna Pepin <annap1019@gmail.com>
Sent: Tuesday, March 31, 2026 5:28 PM
To: Amy Kurtz
Subject: EXTERNAL:Re: West Street Village - Town of Ludlow re: Petition for Rent Increase

EXTERNAL EMAIL WARNING

This email originated from outside your organization. Please verify the sender's identity before clicking links, downloading attachments, or providing sensitive information. If you were not expecting this email, please call the sender to verify authenticity.

As of 3-31-2026

I am resigning from the rent control board due to miscommunications.

Sent from my iPhone

On Mar 20, 2026, at 5:33 PM, Anna Pepin <annap1019@gmail.com> wrote:

Nope looks like someone took care of it. I think it's funny that they're trying to dig up dirt on me now.

Sent from my iPhone

On Mar 20, 2026, at 10:16 AM, Amy Kurtz <akurtz@ludlow.ma.us> wrote:

Good Morning Anna

Please see attached letter regarding the West Street Village petition for rent increase.

If you have any questions, don't hesitate to reach out.

Amy Kurtz

Executive Assistant

Town of Ludlow

Select Board

488 Chapin Street

Ludlow, MA 01056

(413) 583-5600 Ext. 1202

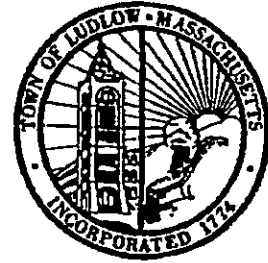
<image001.png>

<West St Village - Oppos. to Mtn. for Recusal.pdf>

[REDACTED]

[REDACTED]

Town of Ludlow
Office of the Town Clerk



Kim M. Batista, CMMC, Town Clerk

March 26, 2026

Mr. Manuel Silva, Chairman
Select Board
488 Chapin Street
Ludlow, MA 01056

Re: Letter of Resignation from William James Ellison,
Precinct 6 Representative Town Meeting Member

Dear Mr. Silva and Select Board Members:

Enclosed please find letter of resignation from William James Ellison, Precinct 6 Representative Town Meeting Member. Mr. Ellison's resignation is effective March 24, 2026; his term was set to expire in 2028. I have accepted his letter of resignation and hereby certify his letter of resignation.

I am notifying the Select Board of this vacancy according to M.G.L. Ch 41, §109; Ch 41, §10 "no election shall be held for any office pursuant to this section unless the Select Board file with the Town Clerk notice of an election for such office not less than fifteen (15) days before the last day to submit nomination papers to the registrars of voters for certification, before the election or any proceeding primary, caucus, or preliminary election."

In accordance with M.G.L.Ch 41, §109; Ch 41, §10, a board vote would be required to place this opening on the 2027 ballot.

If you have any questions and/or concerns, please do not hesitate to contact me.

Sincerely,

Kim M. Batista, CMMC
Town Clerk

488 Chapin Street
Ludlow, MA 01056
(413) 583-5600 Ext. 1
TTY (413) 583-5668

3/24/76

To : Town Clerk
RE : Precinct Member 6

I am WRITING TO INFORM THE Town
THAT I MUST RESIGN FROM Precinct 6 Town Meeting Member
because I WAS elected TO Planning Board

Bob Reynolds

William Etkin

RECEIVED
TOWN CLERK'S OFFICE

2076 MAR 24 A 11:21

TOWN OF LUDLOW

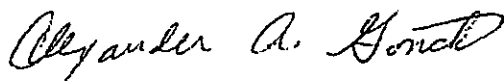
Chief Michael Brennan
Ludlow Police Department
612 Chapin Street
Ludlow, MA 01056

Dear Chief Brennan,

Please accept this letter as formal notification of my retirement from the Ludlow Police Department, effective May 4, 2026, after just over 24 years of service. It has been an honor and privilege to serve the Town of Ludlow alongside the dedicated members of this department. I am grateful for the opportunities the department has given me to grow both professionally and personally. I would like to thank the leadership, my fellow officers, and the staff who supported me throughout my career.

As I transition into retirement, I remain proud of the work we have done together and confident that the department will continue its strong tradition of service and integrity to the residents of Ludlow as well the many people that pass-through town on a daily basis. I also am respectfully requesting to be appointed to the Ludlow Special Police upon my retirement.

Respectfully,



Alexander A. Goncalves
Police Officer (L5)
March 15, 2026

Jordan Liszka
128 Williams Street
Ludlow, MA 01056

March 30th, 2026

Dear Chief Brennan,

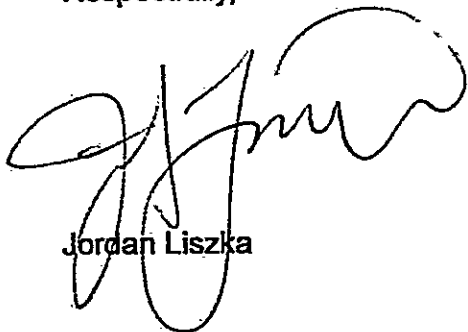
I am writing to formally resign from my position as a Police Officer with the Ludlow Police Department with my final day of employment being April 13th, 2026.

This was not an easy decision, as my ten years of service with the department have been both meaningful and rewarding. I am truly grateful for the opportunity to serve the community and to work alongside such dedicated and professional individuals. The experience, training, and relationships I have gained during my time here will stay with me throughout my life.

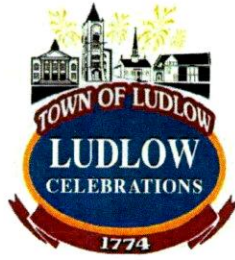
I appreciate the support and leadership I have received, and I take pride in having been part of this department. I am committed to ensuring a smooth transition and will do everything I can to assist during my remaining time.

Thank you again for the opportunity to serve.

Respectfully,

A handwritten signature in black ink, appearing to read 'Jordan Liszka', with a large, stylized flourish at the end.

Jordan Liszka



March 10, 2026

Town of Ludlow Select Board
488 Chapin Street
Ludlow, MA 01056

Dear members of the Ludlow Select Board,

The Celebrate Ludlow Committee is seeking permission from the Board to host another "Falling Into Fun" event on Saturday, October 3, 2026 at the Veteran's Memorial Park. This event will be held from 11:00 a.m. to approximately 5:00 p.m. . This Fall festival event would be like our past events, free to the public, featuring crafters, local civic groups, food truck vendors, amusements and musical entertainment. Our committee will host this event on the first Saturday in October going forward.

The date of October 3, 2026 has already been reserved with the Recreation Department.

Thank you for your consideration.

Sincerely,

Linda Collette, on behalf of the Celebrate Ludlow Committee

Amy Kurtz

From: Marc Strange
Sent: Tuesday, March 24, 2026 4:32 PM
To: Amy Kurtz
Subject: Fw: EXTERNAL:Re: EXTERNAL:Lawn Permission for Library Program

Can we please add this to the 4/7 agenda?

From: Rachel Smythe <rsmythe@cwmars.org>
Sent: Tuesday, March 24, 2026 4:29 PM
To: Marc Strange <mstrange@Ludlow.ma.us>
Subject: EXTERNAL:Re: EXTERNAL:Lawn Permission for Library Program

You don't often get email from rsmythe@cwmars.org. [Learn why this is important](#)

EXTERNAL EMAIL WARNING

This email originated from outside your organization. Please verify the sender's identity before clicking links, downloading attachments, or providing sensitive information. If you were not expecting this email, please call the sender to verify authenticity.

The program is called "Backyard Astronomy: At The Library!" and will be held Thursday, April 23 from 6:30 - 8:00 PM. We will start indoors with a 45-minute presentation given by Jim Zebrowski of the Aldrich Astronomical Society. Mr. Zebrowski will have a variety of space artifacts on hand as well as books and magazines and will be discussing how to successfully view objects in the night sky using either a telescope or binoculars. The library's telescope will also be on display, and patrons can learn how to use it and what the procedure is for checking it out. Once Mr. Zebrowski concludes his talk (and assuming the weather cooperates), he will then set up his telescope on the lawn for star gazing - Jupiter, Venus, and the Moon will be in the western sky. I'm not sure where Mr. Zebrowski will want to set up his telescope - I imagine in the area near our handicap parking spaces - not far from the library's entrance. However, depending on conditions, he may select another spot. The program will be open to all ages - any children must be accompanied by an adult. We are offering spots to 40 patrons, but I'm not expecting more than 25 to attend.

I'd be happy to answer any other questions you might have about the program.

Thank you,

Rachel Smythe

On Tue, Mar 24, 2026 at 3:29 PM Marc Strange <mstrange@ludlow.ma.us> wrote:
Hi Rachel,

This will suffice, but do you have any other information you can share with the Select Board to inform their decision? They have a meeting on April 7.

Thank you.

Marc A. Strange

Ludlow Town Administrator
488 Chapin Street
Ludlow, MA 01056
Work: 413-583-5600 x1201
Mobile: 413-262-7645

Please be advised that the Massachusetts Secretary of State and the Massachusetts Attorney General consider e-mail to be a public record, and therefore subject to the Massachusetts Public Records Law, M.G.L. c. 66 § 10.

From: Rachel Smythe <rsmythe@cwmars.org>
Sent: Tuesday, March 24, 2026 3:25 PM
To: Marc Strange <mstrange@Ludlow.ma.us>
Subject: EXTERNAL:Lawn Permission for Library Program

You don't often get email from rsmythe@cwmars.org. [Learn why this is important](#)

EXTERNAL EMAIL WARNING

This email originated from outside your organization. Please verify the sender's identity before clicking links, downloading attachments, or providing sensitive information. If you were not expecting this email, please call the sender to verify authenticity.

Hi Mr. Strange,

I recently learned that the library needs to obtain permission from the town to use certain parts of the lawn outside of the library building. I have an upcoming sky viewing program (scheduled for 4/23) that may (if the weather cooperates) use part of the lawn adjacent to the library. The presenter may also want to move his telescope to another area of the lawn depending on light pollution and viewing conditions that evening. I've asked around at the library, but no one seems to know the procedure for asking permission. How would you like me to submit this request?

Thank you,

Rachel Smythe

--

Rachel Smythe
Adult Services
Hubbard Memorial Library
24 Center Street
Ludlow, MA 01056
413-583-3408 x113
rsmythe@cwmars.org
ludlow.cwmars.org

--

Rachel Smythe

Amy Kurtz

From: Marc Strange
Sent: Tuesday, March 24, 2026 3:29 PM
To: Rachel Smythe
Cc: Amy Kurtz
Subject: Re: EXTERNAL:Lawn Permission for Library Program

Hi Rachel,

This will suffice, but do you have any other information you can share with the Select Board to inform their decision? They have a meeting on April 7.

Thank you.

Marc A. Strange
Ludlow Town Administrator
488 Chapin Street
Ludlow, MA 01056
Work: 413-583-5600 x1201
Mobile: 413-262-7645

Please be advised that the Massachusetts Secretary of State and the Massachusetts Attorney General consider e-mail to be a public record, and therefore subject to the Massachusetts Public Records Law, M.G.L. c. 66 § 10.

From: Rachel Smythe <rsmythe@cwmars.org>
Sent: Tuesday, March 24, 2026 3:25 PM
To: Marc Strange <mstrange@Ludlow.ma.us>
Subject: EXTERNAL:Lawn Permission for Library Program

You don't often get email from rsmythe@cwmars.org. [Learn why this is important](#)

EXTERNAL EMAIL WARNING

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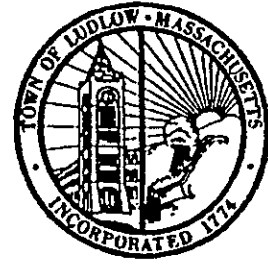
Thank you,

Rachel Smythe

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Town of Ludlow
Office of the Planning Board



MEMO

DATE: March 13, 2026

TO: Select Board

FROM: Josh Carpenter, Town Planner

RE: Housing Production Plan

At the March 13, 2026 meeting of the Planning Board, the members voted 4–0 to approve the Housing Production Plan as presented by consultant Karen Sunnarborg.

The board believes that the plan establishes a thoughtful and balanced approach to addressing local housing needs. It outlines strategies to support a range of housing options, including affordable housing, while encouraging responsible growth and planning for the town's long-term future.

The board would like to thank Mrs. Sunnarborg for her work in preparing the plan and expressed interest in continuing to partner with her on the implementation of its recommendations in the near future.



Nancy M. Clark
Director of Government Affairs

March 13, 2026

RE: Required Annual Notification of License Fees

Dear Municipal Official:

Below is a summary of the license fees per cable subscriber paid to your municipality and to the Massachusetts Department of Telecommunications and Cable for calendar year 2025.

Licensing Authority	Local \$0.50 per sub	State \$0.80 per sub	Sub Count
Ludlow, MA, Town of	\$1,657.50	\$2,652.00	3,315

If you have any questions, please feel free to contact me at 508-365-6655 or via email at Nancy.Clark@charter.com.

Sincerely,

Nancy M. Clark
Director, Government Affairs
Charter Communications



Nancy M. Clark
Director of Government Affairs

March 13, 2026

RE: Required Annual Notification on Billing and Termination

Dear Municipal Official:

Pursuant to 207 CMR §§ 10.01(2) and 10.02 (6) as required by the Massachusetts Department of Telecommunications and Cable, please find enclosed the following:

Billing Practices (as of February 27, 2026)
Rate card (as of February 2026)
Sample Work Order
Sample Subscriber Bill

If you have any questions, please feel free to contact me at 508-365-6655 or via email at Nancy.Clark@charter.com.

Sincerely,

A handwritten signature in black ink that reads "Nancy M. Clark". The signature is written in a cursive style with a long horizontal flourish at the end.

Nancy M. Clark
Director, Government Affairs
Charter Communications

Spectrum Residential General Terms and Conditions of Service

Subscriber ("Subscriber", "you" or "your") agrees to be bound by these Residential General Terms and Conditions of Service with respect to all residential services provided by Spectrum ("Services"), and by the additional terms of service and posted policies applicable to the Services to which you subscribe and posted at www.spectrum.com/policies and incorporated herein by reference (collectively referred to as "Terms of Service"). These Terms of Service also incorporate by reference Spectrum's Privacy Policy located at www.spectrum.com/privacy, which governs the collection, use and disclosure of Subscriber personal information. All references to "Spectrum" in these Terms of Service mean Charter Communications Operating, LLC, its parents, affiliates or subsidiaries providing Subscriber the Services, as well as third parties Spectrum may retain to provide the Services.

If Spectrum provides Spectrum Voice™ service in Subscriber's area, it will be provided through the Spectrum phone service affiliate servicing Subscriber's area.

These Terms of Service do not apply to services sold under the Spectrum Business brand.

THESE TERMS OF SERVICE CONTAIN (1) A BINDING ARBITRATION PROVISION, WHICH INCLUDES A WAIVER OF YOUR RIGHT TO BRING CLAIMS AS CLASS ACTIONS; (2) A LIMITATION ON YOUR RIGHT TO BRING CLAIMS AGAINST SPECTRUM MORE THAN 1 YEAR AFTER THE RELEVANT EVENTS OCCURRED; AND (3) THE RIGHT TO OPT OUT OF THE FOREGOING PROVISIONS. THESE PROVISIONS AFFECT SUBSCRIBER'S RIGHTS UNDER THESE TERMS OF SERVICE WITH RESPECT TO ALL SERVICES. SEE SECTION 30 FOR DETAILS ON THESE PROVISIONS.

1. Introduction

a. Acceptance. Subscriber accepts these Terms of Service by doing any of the following: (i) written or electronic signature; (ii) informing Spectrum electronically or orally of such acceptance; (iii) activating a Service, Equipment or Device; (iv) breaking the seal on any package or box containing any Equipment or Device; or (v) use of or payment for, in whole or in part, the Service, Equipment or Device. This is a binding legal document and Subscriber should regularly consult www.spectrum.com/policies for updates.

b. Use of Services. Subscriber agrees that the Services will be used only for Subscriber's personal, residential, non-commercial purposes, unless otherwise specifically authorized by Spectrum in writing. You are prohibited from reselling or permitting another to resell the Services in whole or in part, or using or permitting another to use the Services, directly or indirectly, for any unlawful purpose or in violation of applicable law. Subscriber agrees and acknowledges that these Terms of Service apply to all persons who use the Services and that you shall have sole responsibility for ensuring that all other users of the Services understand and comply with the Terms of Service.

c. Amendments; Notices. To the fullest extent permitted under applicable law, Spectrum may in its sole discretion modify any aspect of the Services or these Terms of Service and will post such changes on www.spectrum.com/policies. Spectrum will provide written notice of any material changes to the Services or these Terms of Service at least 15 days in advance or any longer period required under applicable law by either: (i) sending via mail or hand delivery to Subscriber's address of record; (ii) e-mailing to Subscriber's e-mail of record; or (iii) including a message in your monthly billing statement. Subscriber agrees that any one of the foregoing methods of notice constitute sufficient and effective notice under these Terms of Service. If you disagree with a change to these Terms of Service, you have the right to cancel the Services; provided, that your continued use of the Services for more than 30 days after we deliver notice of a change will constitute your acceptance of the change.

2. Charges and Billing

a. **Payment of Charges:** Billing may commence on or after the earlier of (i) the activation of any Service or Device, or (ii) 8 days after either customer pickup or shipment by Spectrum of Equipment or Devices. Subscriber agrees to pay all charges associated with the Service, including, but not limited to, charges for installation, service calls, live-agent customer assistance, monthly subscription service, Equipment fees, measured and per-call charges, applicable federal, state, and local taxes and fees, fees to recoup any applicable municipal, state and federal government fees, permitted fees and cost recovery charges, including without limitation, public, educational, and governmental access, universal service, telecom relay services for the visually/hearing impaired, rights-of-way access, and programs supporting the 911/E911 system and any fees or payment obligations imposed by governmental or quasi-governmental bodies for the sale, installation, use, or provision of the Services. If partial payment is made of any bill and without waiving its right to collect the full balance owed, Spectrum will apply that payment to any outstanding charges in the amounts and proportions that it determines.

b. **Monthly Subscription Services:** Subject to restrictions under applicable law, if any, and without abrogating Section 5 - "Spectrum Refund Policy/30-Day Guarantee", Subscriber shall be responsible for the full monthly charge (without pro-ration) for those Services that are offered on a monthly subscription basis to which the Subscriber has subscribed, regardless of Subscriber's termination of such monthly Service prior to the conclusion of the current monthly subscription service period, and for charges for per program, Pay Per View, On Demand, per event or program Video Services ordered or per unit or minute usage charges, or roaming used by the Subscriber or other Services ordered where charges are based on actual usage or on orders placed during the previous month. Unless Subscriber cancels Service on or before the last day of the current monthly subscription service period, Subscriber will be charged in full for Services the next monthly subscription service period. The monthly subscription service period can be found in Subscribers billing statement.

c. **Disputed Charges/Late Payments:** To the extent permitted under applicable law, if you disagree with a charge on your billing statement, you must contact Spectrum at 1-855-757-7328 no later than 60 days after the due date on your billing statement or you waive any such dispute. . Failure to pay charges by the due date on the billing statement (including checks returned for insufficient funds) may result in suspension or disconnection of all Services, the removal of all Equipment and/or imposition of a late payment or service charge. If Subscriber has more than one account (business and/or residential) served by Spectrum, all Spectrum-provided Services at all locations may be subject to suspension or disconnection of Service in the event any one account remains delinquent and Spectrum may apply any funds received from Subscriber first to such delinquent account(s). Should Subscriber wish to resume Service after any suspension, Subscriber may be subject to reconnection fees. Should Subscriber wish to resume Service after termination of Service, Spectrum may charge fees for installation, service calls and/or activation and reserves the right to charge rates different from those in place at the time of disconnect. These fees are in addition to all past due charges and other fees. In the event collection activities are required, additional collection charges may be imposed.

d. **No Credit Arrangements:** Subscriber agrees and understands that by entering into the financial arrangement described herein, except to the limited extent Subscriber is purchasing a Device from Spectrum under an installment plan agreement ("Subscriber Purchased Device"), Spectrum is not extending Subscriber any credit and therefore Spectrum and Subscriber are not entering into a consumer credit or similar transaction. Sales of a Subscriber Purchased Device are final upon the earlier of (i) the effective date of any applicable installment plan agreement; or (ii) breaking the seal on any package or box containing a Device. Spectrum disclaims any and all responsibility for the returns, replacement, repair, or maintenance of such Device(s), with respect to which the Subscriber shall look exclusively to the manufacturer of such Device(s).

3. **Electronic Payment Terms.** Unless you subscribe to Spectrum's Mobile Service, you may elect to make a one-time payment to be applied against the balance of your monthly billing statement through an

electronic funds transfer or a debit or credit card charge. You may also elect to pay the balance of your monthly billing statement on a recurring basis by enrolling in the Auto Pay Service (collectively, the Electronic Payment Services). Spectrum Mobile subscribers must enroll in the Auto Pay service as a condition to receiving Mobile Services.

- a. One Time Pay Authorization: By electing the One Time Pay service, you authorize Charter to charge/debit the bank account, debit or credit card that you designated ("Payment Method") to make a one-time payment in the amount requested by you.
- b. Auto Pay Authorization: By enrolling in the Auto Pay Service, Subscriber authorizes Spectrum to charge/debit electronically your Payment Method each month to pay the balance due on your account on the due date shown on your monthly bill statement. Spectrum will continue to charge/debit your Payment Method each month unless you cancel your authorization at least three (3) business days before the next scheduled payment date.
- c. By using the Electronic Payment Services, you (i) represent that you are legally authorized user of the Payment Method and (ii) authorize Spectrum to store your Payment Method for future use. Subscriber is responsible for ensuring that the Payment Method information is current and accurate at all times. Subscriber must notify Spectrum of any change in the Payment Method at least three (3) business days before the scheduled due date shown on your monthly billing statement for the month in which you want to make the change. If the change is made after this time, the change will not take effect until the following billing cycle for your monthly billing statement. In the meantime, Subscriber will remain responsible for taking appropriate actions to ensure that your monthly billing statements are paid when due.
- d. Spectrum will notify you prior to the payment due date. The amount shown as due on the monthly billing statement will constitute notice of any variance in amount paid in the previous month. The balance shown as due on your statement view will be deducted on or around the payment due date.
- e. Subscriber has the right to revoke the recurring Auto Pay arrangement with Spectrum at any time, except for those services where Auto Pay is required. Any revocation of your authorization to pay amounts due through the Auto Pay service will not take effect until after receipt by Spectrum, and will result in the discontinuance of Auto Pay bill payment(s). After cancelation of Auto Pay bill payment, you will be responsible for taking appropriate action each month to pay all amounts due as set forth on your billing statement.
- f. To get a copy a Subscriber's online Auto Pay confirmation for Subscriber's records, Subscriber must print or save such document to Subscriber's computer.
- g. Subscriber must notify Spectrum of any change in account information or Payment Method. Subscriber can update account or Payment Method information on the My Spectrum application, or Spectrum.net/myaccount, or while speaking with one of our service representatives. It may take at least one billing cycle to update your new Payment Method. In the meantime, you will remain solely responsible for taking appropriate actions to ensure that payments are made when due. The Electronic Payment Services are provided for personal, non-commercial use only, and Subscriber is prohibited from using these services for any illegal activity or purpose, including payment fraud or identity theft.
- h. You agree that Spectrum may provide you legal notices regarding the Electronic Payment Services, payments made, and other relevant information or records attributable to your payment transactions. Subscriber may not revoke consent to receive such electronic notice, records, or disclosures.
- i. It is Subscriber's responsibility to protect the confidentiality of any user name or password used in connection with the Electronic Payment Services. Subscriber shall not provide access to the Electronic Payment Services to anyone other than household members or delegated authorized users. If Subscriber

believes Subscriber's password or other means to access the Electronic Payment Services has been lost, stolen, or otherwise compromised, Subscriber must notify Spectrum immediately at 855-757-7328.

j. Spectrum shall have no liability or responsibility for its inability to process or receive payments Subscriber makes or attempts to make using the Electronic Payment Services or otherwise to perform its responsibilities under this Section 3 in the event circumstances beyond Spectrum's control prevent Spectrum from doing so or otherwise affect Spectrum's ability to do so.

k. Subscriber is responsible for all fees and costs related to maintaining a valid Payment Method including processing charges or annual costs.

l. Subscribers use of the Electronic Payment Services, whether through Spectrums websites, interactive voice response systems or through any other means, is for Subscribers exclusive personal use. No payment processor or any other third party may use the Electronic Payment Services to make payments on behalf of Subscriber without Spectrum's written consent. Any attempt to do so will be considered an unauthorized interference with the intended operation of the Electronic Payment Services and may result in Spectrum's failure to process or accept payments from you.

SPECTRUM'S SOLE AND ENTIRE LIABILITY AND SUBSCRIBER'S EXCLUSIVE REMEDY FOR THE PROCESSING OR DEDUCTION OF AN INCORRECT TRANSFER OF FUNDS HEREUNDER SHALL BE THE RETURN TO YOU OF THE IMPROPERLY TRANSFERRED FUNDS. FOR THE AVOIDANCE OF DOUBT, THIS SECTION 3 DOES NOT LIMIT ANY NON-WAIVABLE RIGHTS SUBSCRIBER MAY HAVE UNDER APPLICABLE LAW.

4. **Payment by Check; Returned Items; Third Party Processing:** If Subscriber makes payment by check, Subscriber authorizes Spectrum to collect such payment electronically. Subscriber may not amend or modify these Terms of Service with any restrictive endorsements (such as "paid in full"), releases, or other statements on or accompanying checks or other payments accepted by Spectrum; any of which notations shall have no legal effect. Whether paying by check, Electronic Payment Services, or any form of electronic funds transfer from a banking account, Subscriber hereby authorizes Spectrum to collect any declined amount electronically from the subject account. In addition, Subscriber's Service may be suspended and/or terminated.

Subscriber shall be responsible for any payment processing fees incurred when using a third party to process Subscriber's payments to Spectrum. Any NSF charge is in addition to any charges Subscriber's financial institution may assess. If initially rejected, Spectrum will make additional multiple attempts to execute such electronic payment for up to 30 days following the initial refusal. At the end of the 30-day period, if there has not been a successful payment then Subscriber's Electronic Payment Services will be terminated.

5. **Spectrum Refund Policy/30-Day Guarantee.** Subject to additional provisions that may be applicable to equipment returns, new Subscribers (those who have not been Spectrum customers for 90 days prior to subscription) qualify to have all levels of subscription Service refunded/credited if not fully satisfied with the Service. Current Subscribers adding a new level of subscription Service qualify to receive a refund/credit only on those newly added Services not received within the previous 90 days. Such refund is valid for customers who pay for their first month of new or upgraded monthly recurring subscription Services. Pay-Per-View and other non-recurring subscription purchases are not refundable. Subscriber is limited to one refund or credit per household for a maximum of 30 days of Service. Refunds/credits will be given only when request for cancellation of Service is received by Spectrum within 45 days of Billing Commencement 30 days from Billing Commencement, plus 15 day grace period. Any Equipment associated with the new subscription must be returned prior to release of refund/credit. Any state taxes, franchise fees and other fees or charges that may apply are the responsibility of the Subscriber and will not be refunded or credited. Other restrictions per any offer apply.

6. **Service Bundle Discounts:** Spectrum reserves the right to offer and Subscriber may elect to subscribe to a combination of Services for which a bundle discount applies ("Bundled Services"). In the event Subscriber terminates any Service component of such Bundled Services or Spectrum terminates such Service component based on Subscriber's failure to comply with the Terms of Service, Spectrum reserves the right to revert the pricing of the remaining Service(s) to the applicable undiscounted price for such Service(s).

7. **Spectrum Property:** All Spectrum-provided equipment distributed to and/or installed for use in the Subscriber's service location(s) by or on behalf of Spectrum ("Equipment") remains the property of Spectrum, except for the "cable home wiring" as defined at 47 C.F.R. §76.804 ("Wiring") and excluding certain Subscriber Purchased Devices that Subscriber has purchased from Spectrum outright or under an installment agreement or any other device ownership of which Spectrum has conveyed to Subscriber (e.g., modems, streaming or edge devices; collectively, "Conveyed Devices"). Equipment and Wiring installed at the Subscriber's address are intended to remain at Subscriber's address and must not be used or relocated off such premises without Spectrum authorization. Subscriber must return all Equipment upon substitution of use or termination of Service. Failure to do so will result in a charge to be determined in accordance with Spectrum's then current schedule of charges for non-returned Equipment, which amount shall be due immediately. Subscriber agrees to pay such charge whether the Equipment is lost (through theft or otherwise), damaged or destroyed.

8. **Disruption of Service:** All Services are provided on an "AS IS" and "AS AVAILABLE" basis. In no event shall Spectrum be liable for any failure or interruption of Service, including without limitation those failures and interruptions resulting in part or entirely from circumstances beyond Spectrum's reasonable control. To the extent permitted under applicable law, Spectrum may give credit with respect to Subscriber's recurring monthly subscription fee for qualifying outages of Services.

9. **Equipment:** Excluding certain Subscriber Purchased Devices sold by Spectrum for which separate terms and conditions may apply or Conveyed Devices, Spectrum will repair and/or replace damaged or defective Equipment, if any, as long as such damage or defect was not caused by misuse or other improper operations or handling by Subscriber. Spectrum shall have the right to presume misuse or other improper operations or handling by Subscriber in the event Subscriber requests repair or replacement more than twice in any twelve (12) month period, or more than three times in any twenty-four (24) month period, and shall have no obligation to fulfill any such repair or replacement. Spectrum is not responsible for the maintenance or repair of Subscriber-provided equipment, including but not limited to connected devices, mobile devices, home telephones, computers, modems, televisions, routers, video streaming devices, Subscriber Purchased Devices, Conveyed Devices, or any other related Subscriber-provided equipment. A service charge may be imposed upon the dispatch of a technician if there is damage to Equipment due to negligent use or abuse or if no fault is discovered in Spectrum's system or Equipment. Spectrum makes no warranties, with respect to Equipment or Service provided by Spectrum or with respect to the compatibility of the Service or the Equipment with any Subscriber-provided equipment.

ALL EQUIPMENT, WIRING, SUBSCRIBER PURCHASED DEVICES, AND CONVEYED DEVICES ARE PROVIDED "AS IS", UNLESS OTHERWISE PROHIBITED OR RESTRICTED UNDER APPLICABLE LAW, AND SPECTRUM HEREBY SPECIFICALLY DISCLAIMS ANY AND ALL EXPRESS AND IMPLIED WARRANTIES, INCLUDING WITHOUT LIMITATION ANY IMPLIED WARRANTIES OF MERCHANTABILITY, NON-INFRINGEMENT, TITLE, AND FITNESS FOR A SPECIFIC PURPOSE.

TO THE FULLEST EXTENT PERMITTED UNDER APPLICABLE LAW, SPECTRUM SHALL NOT BE LIABLE FOR ANY INDIRECT, CONSEQUENTIAL, EXEMPLARY, SPECIAL, INCIDENTAL OR PUNITIVE DAMAGES (INCLUDING WITHOUT LIMITATION, LOST BUSINESS, REVENUE, PROFITS, OR GOODWILL) ARISING FROM THE USE, DEPLOYMENT, AND/OR FUNCTIONALITY OF ITS EQUIPMENT, WIRING, SUBSCRIBER PURCHASED DEVICES, OR CONVEYED DEVICES. SPECTRUM HEREBY DISCLAIMS ANY AND ALL CLAIMS ARISING FROM OR ASSOCIATED WITH THE FAILURE, OPERABILITY, PERFORMANCE, DEFECTS OR LOSS, LIABILITY OR DAMAGES ARISING FROM USE

OF SUBSCRIBER PURCHASED DEVICES OR CONVEYED DEVICES, ANY OF WHICH SHALL REMAIN MATTERS EXCLUSIVELY BETWEEN THE SUBSCRIBER AND THE MANUFACTURER OF SUCH DEVICES.

Spectrum's sole obligation and Subscriber's sole remedy with respect to any liability or damage caused by Subscriber's use or deployment of Equipment or Wiring shall be a refund of fees paid by Subscriber for such Equipment for the previous billing month/cycle.

10. **Subscriber Property:** Spectrum assumes no responsibility and shall have no responsibility for the condition or repair of any Subscriber Purchased Devices, Conveyed Devices, or Subscriber-provided equipment/software. Subscriber is responsible for the repair and maintenance of Subscriber Purchased Devices, Conveyed Devices, and any other Subscriber-provided equipment/software. Spectrum is not responsible or liable for any loss or impairment of Spectrum's Service due in whole or in part to a malfunction, defect or otherwise caused by Subscriber Purchased Devices, Conveyed Devices, or Subscriber-provided equipment/software.

Notwithstanding anything to the contrary, Subscriber agrees to allow Spectrum and our agents the right (a) to install hardware in, (b) send software downloads to, and (c) install, access configure, maintain, inspect or upgrade Subscriber Purchased Devices, Conveyed Devices, or any other Subscriber-provided equipment to the extent necessary to provide Service. Subscriber warrants that Subscriber is either the owner of such equipment or that Subscriber has the authority to give Spectrum access to it.

11. **Taxes/Fees:** Subscriber agrees to pay any local, state or federal taxes and fees imposed or levied on or with respect to the Services, the Equipment, Wiring, Subscriber Purchased Devices, Conveyed Devices, or installation or service charges incurred with respect to the same (including franchise fees).

With respect to fees and taxes, including franchise fees, imposed by applicable government and regulatory authorities, Spectrum will review the amount it collects in such fees and taxes on a quarterly and annual basis. In the event Spectrum determines that it has collected any fees and/or taxes in excess of sums due to governmental and regulatory authorities, Spectrum will begin refunding such excess fees and taxes to current subscribers within 15 months of the end of each calendar year. Please be aware that, by law in some cases, Subscriber may be billed for taxes and fees that relate to time periods before Subscriber began receiving Services. However, by law, Spectrum will not bill Subscriber for these fees more than 4 years after the year they were incurred by Spectrum. Franchise fees resulting from an audit by the applicable franchising authority are incurred at the time those fees are assessed.

12. **Care of Spectrum Property and Service:** Subscriber agrees that neither Subscriber nor any other person (except Spectrum's authorized personnel) will: (a) open, tamper with, service, or make any alterations to the Equipment or Wiring; nor (b) remove or relocate any Equipment or Wiring from the service address of initial installation. Any alteration, tampering, removal, or the use of Equipment or Wiring which permits the receipt of Services without authorization or the receipt of Services to an unauthorized number of outlets, or to unauthorized locations, constitutes theft of Service and is prohibited. Notwithstanding the foregoing, upon receipt of a request by Subscriber, Spectrum shall relocate the Equipment for Subscriber within Subscriber's home at a time mutually agreed to by Spectrum and Subscriber. Subscriber may incur a charge for such relocation and should consult a current Spectrum schedule of rates and charges prior to requesting such relocation. If the Subscriber moves residences outside of Spectrum's service area, Subscriber shall notify Spectrum that these Terms of Service shall be terminated and the provisions of Section 16 shall apply to such termination.

13. **Access to Subscriber Premises:** Subscriber authorizes Spectrum and its employees, agents, contractors and representatives to access and otherwise enter the Subscriber's premises to install, inspect, maintain and/or repair the Equipment or Wiring and, upon the termination of Service, to remove the Equipment from the premises. Spectrum's failure to remove its Equipment shall not be deemed abandonment thereof. If the installation and maintenance of Service are requested at premises that, in

Spectrum's sole discretion, are or may become hazardous or dangerous to our employees, the public or property, Spectrum may refuse to install and maintain such Service.

14. Acknowledgments and Consent Regarding Recording of Communications and Contact Rights:

a. Recording of Communications. Subscriber acknowledges and agrees that all communications between Subscriber and Spectrum may be recorded or monitored by Spectrum for quality assurance or other purposes subject to applicable law.

b. Consent to Phone Calls and other Means of Communication. Subscriber agrees that Spectrum (or persons acting on Spectrum's behalf) may use an automated dialing system and/or prerecorded voice to call, text or e-mail any landline or wireless phone number or e-mail address that Subscriber provides to Spectrum for any non-promotional account, informational, or Service-related purpose such as, without limitation, collections and billing, appointment scheduling or confirmations, service alerts, security or network issues, or fraud violations. Subject to any limitations under applicable law, Subscriber may not opt-out of or revoke its consent to receive such communications, although you can manage your communication preferences by logging onto your account at www.spectrum.net.

c. Other Notices. Subscriber authorizes Spectrum to provide other notices using any method Spectrum determines appropriate, including by electronic means (for example, email or online posting).

d. Other Consents. Spectrum may ask you to provide other consents or authorizations, including by electronic means, email or your equipment (for instance, using your remote control to purchase a VOD movie, to request information regarding an advertiser's products or to "opt in" to a consumer study), and Spectrum is entitled to assume that any consent or authorization Spectrum receives through the Services or from your location has been authorized by you.

e. Email Address for Notice. Upon Spectrum's request, Subscriber will provide Spectrum with a current email address that Subscriber regularly checks so that Spectrum may provide notices and communications to Subscriber at that address. Spectrum's right to contact Subscriber as described in this Section survives the termination of these Terms of Service.

15. Secure Connection Requirements. Without abrogating or otherwise limiting Subscriber's separate obligations to secure Subscriber's account and equipment under these Terms of Service, Spectrum shall have the right to implement reasonable measures necessary to track, manage, and/or ensure the security of its network facilities, the video, phone, and/or Internet signals Spectrum transmits or receives, and the connection between any device or application used by Subscriber, members of Subscriber's household, Subscriber's guests, or any third parties and Spectrum's Equipment, system, or other network facilities (whether by physical, WiFi, wireless, software, or other means of connection), including without limitation authentication, access security, or other processes and means.

Without limiting any other rights Spectrum may have under the Terms of Service, Spectrum shall have the right to suspend, freeze, or otherwise cease Service or network access in the event and to the extent necessary to address any network or security concern that may arise with regard to activity on or through, conditions arising from or caused by the use, availability of, or access enabled at or through Subscriber's Service, Service location, equipment, or account.

16. Assignment or Transfer: These Terms of Service and the Services and/or Equipment supplied by Spectrum are not assignable or otherwise transferable by Subscriber, without specific written authorization from Spectrum.

17. Termination and Expiration:

a. **Termination by Subscriber:** Unless otherwise terminated, these Terms of Service shall automatically renew on a month-to-month basis. Subscriber acknowledges that upon such renewal all pricing is subject to change in accordance with these Terms of Service and to the extent permitted under applicable law. To terminate any recurring Service, Subscribers must call 855-757-7328, or provide a hardcopy written notice of termination to Spectrum delivered to 2 Digital Place, Floor 4, Simpsonville, SC 29681, and in any event, any such Subscriber-requested termination shall not be effective before the date Spectrum receives such request. Prior to effecting such termination or any other change to the account we will verify and authenticate your identity, confirm that you are authorized to request such changes, and confirm your election of such changes.

b. **Termination for Bankruptcy:** Spectrum shall have the right to terminate these Terms of Service immediately in the event that Subscriber makes an assignment for the benefit of creditors, or a voluntary or involuntary petition is filed by or against Subscriber under any law having for its purpose the adjudication of Subscriber as a bankrupt or the reorganization of Subscriber.

c. **Termination for Breach:** In the event of any breach of these Terms of Service by Subscriber, the failure of Subscriber to abide by the rates, rules and regulations of Spectrum, the failure of Subscriber to provide and maintain accurate registration information, or any illegal activity by the Subscriber using any Service, these Terms of Service may, at Spectrum's option, be terminated and the Equipment removed. Failure of Spectrum to remove such Equipment shall not be deemed abandonment thereof. Subscriber shall pay reasonable collection and/or attorney's fees to Spectrum in the event that Spectrum shall, in its discretion, find it necessary to enforce collection or to preserve and protect its rights under these Terms of Service. Spectrum may terminate these Terms of Service or Spectrum may reject an application or block access to or use of any component of any Service for any reason including, but not limited to, if:

- i. Subscriber violates these Terms of Service as solely determined by Spectrum;
- ii. The information required in the application process is or becomes incorrect, absent or incomplete;
- iii. Subscriber threatened or harassed any Spectrum employee, agent, contractor or representative (e.g., by abusive language, physical threats, etc.);
- iv. Subscriber's Payment Method fails to compensate Spectrum; or
- v. The amount of technical support required to be provided to Subscriber is excessive as determined in the sole discretion of Spectrum.
- vi. Subscriber further agrees that in the event of termination pursuant to subsections (b) or (c), Spectrum shall have no liability to Subscriber.

d. **Obligations Upon Termination:** Subscriber agrees that upon termination of these Terms of Service:

- i. Subscriber will pay Spectrum in full for Services and Equipment through the end of the then-current monthly subscription service period.
- ii. Subscriber will promptly return all Equipment to Spectrum. In the event that Subscriber fails to return any Equipment within ten (10) days of termination Subscriber shall be liable to Spectrum in accordance with Spectrum's then current schedule of charges for non-returned Equipment.

e. **Renewal after Cancellation or Termination:** Subscriber acknowledges and agrees that in the event of renewal after cancellation or termination of a Service, Subscriber shall be subject to the pricing, warranties, and Terms of Service as are effective at the time of such renewal.

18. Spectrum's Right to Pursue Remedies and Subscriber's Indemnification Obligations. If Subscriber breaches these Terms of Service, Spectrum has the right to seek compensation from Subscriber for such breach through arbitration or, if Subscriber has opted out of these Terms of Service' arbitration provision or we are seeking an order requiring you to do or refrain from doing something, in court. Additionally, if any person or entity brings a claim against Spectrum that arises out of Subscriber's relationship with Spectrum, the Services provided to Subscriber, the Terms of Service, or Subscriber's breach thereof or failure to comply therewith, Subscriber will indemnify, defend (at Spectrum's exclusive election), and release Spectrum from and against liability and reimburse Spectrum for any losses that Spectrum may incur,

including reasonable attorneys' fees and costs, resulting from such claim. Subscriber's responsibilities under this Section cover any dispute, whether arising under contract, tort (for example, a negligence or product liability claim), violation of law or regulation or any other legal theory.

19. **Security Deposit:** Any security deposit required of Subscriber for the Equipment or Spectrum's Service will be due and payable upon the first monthly billing statement. Such security deposits will be returned to Subscriber within sixty (60) days of termination of Spectrum's Service so long as payment has been made for all amounts due on Subscriber's account and Subscriber has returned the Equipment undamaged. If Spectrum is holding a deposit on Subscriber's account, Spectrum has the right to apply the deposited amount against any outstanding balance or shortfall in payments.

20. **Advance Payment:** Advance payment may be required under certain circumstances including without limitation when specific Service offer conditions require it, Subscribers are unable or unwilling to provide information to establish credit worthiness or have an unsatisfactory credit rating. The advance payment will be equal to the applicable installation charge and one month of recurring charges, excluding taxes, fees and surcharges. The advance payment will appear as a credit and be applied to the first monthly bill. Spectrum reserves the right to refuse Service if the Subscriber fails to fulfill standard credit requirements. After Service has been established, the Subscriber will be responsible for the payment of all applicable charges, including taxes, fees and surcharges to avoid discontinuance of Service.

21. **Content and Services:** All Services are subject to change in accordance with applicable law and these Terms of Service.

22. **Rates:** All rates are subject to change to the extent permitted under applicable law and these Terms of Service.

23. **Late Fee:** If Subscriber's account is past due, and payment has not been received by the due date on the billing statement, Subscriber may be charged an applicable late fee in addition to Subscriber's past due balance at Spectrum's then current rate. If Subscriber's account thereafter remains unpaid, Subscriber's Services may be suspended or disconnected. Subscriber can avoid incurring late fees by paying Subscriber's monthly bill by the due date on the billing statement. Any late fees assessed are not considered interest credit service charges, finance charges or penalties.

24. **Disclaimer:** Spectrum assumes no liability for any program, services, content or information distributed on or through the Services and Spectrum expressly disclaims any responsibility or liability for Subscriber's use thereof. Further, Spectrum shall not be responsible for any products, merchandise or prizes promoted or purchased through the use of the Services.

25. **Right to Make Credit Inquiries:** Subscriber authorizes Spectrum to make inquiries and to receive information about Subscriber's credit experiences, including Subscriber's credit report, from others, to enter this information in Subscriber's file, and to disclose this information concerning Subscriber to appropriate third parties for reasonable business purposes.

26. **Spectrum's Reservation of Rights:** Spectrum reserves the right to refuse, suspend or terminate Service to any person at any time for any reason not prohibited by law. When practical, Spectrum will provide notice that is reasonable under the circumstances before suspending or terminating Service to an existing Subscriber, and Spectrum will provide any prior notice of suspension or termination that is required by law.

27. **Indemnification:** Subscriber agrees to defend, indemnify, and hold Spectrum, including its officers, directors, employees, affiliates, subsidiaries, and authorized agents (individually and collectively, "Spectrum Indemnitees") harmless from and against any and all demands, claims, suits, judgments, expenses (including without limitation reasonable attorney or witness fees), loss, damages to, or

destruction of personal, real, or intellectual property, bodily injury or death of any person, and other liabilities arising from:

- a. The installation, operation, provision, or other use of Spectrum Services and/or Equipment;
- b. Any violation of Spectrum's Terms of Service , Acceptable Use Policy, or other published policies or requirements;
- c. The negligence, willful misconduct, violation of a third party's rights, or failure to comply with applicable law by (i) Subscriber, (ii) members of Subscriber's household, or (iii) Subscriber's guests, or (iv) any other person using the Services provided to Subscriber;
- d. Libel or slander resulting from any use of the Services by (i) Subscriber, (ii) members of Subscriber's household, (iii) Subscriber's guests, or (iv) any other person using the Services provided to Subscriber;
- e. Infringement or misappropriation of any patent, copyright, trademark, trade name, service mark, trade secret, or other intellectual property rights (whether by transmission or material or otherwise) by (i) Subscriber, (ii) members of Subscriber's household, (iii) Subscriber's guests, or (iv) any other person using the Services provided to Subscriber, including that effected through combination of Subscriber's use of the respective Service(s) with facilities, equipment, or services provided or used by Subscriber or obtained from third parties;
- f. unauthorized, unlawful, or fraudulent use of or access to the Services, except as otherwise provided by applicable law; and
- g. Any infringement or invasion of the right of privacy of any person or persons, caused or claimed to have been caused, directly or indirectly, by the installation, operation, failure to operate, maintenance, removal, presence, condition, or use of the 911 or E-911 service features and the equipment associated therewith, or by the use of any Voice Services furnished by Spectrum in connection with the 911 or E-911 service, including but not limited to, the telephone number, address or name associated with the telephone used by persons accessing 911 or E-911 service thereunder, and/or that which arises out of the negligence or other wrongful act of (i) Subscriber, (ii) members of Subscriber's household, (iii) Subscriber's guests, or (iv) any other person using the Services provided to Subscriber.
- h. The foregoing defense and indemnity obligations exclude damages to the extent caused by the gross negligence or willful misconduct of the Spectrum Indemnitees. Subscriber agrees that Spectrum Indemnitees are not liable for any damages or liability resulting from the loss of Services (whether Internet, Cable, Voice, or other Services), nor will Subscriber make any claims or undertake any actions against Spectrum Indemnitees for loss of Service. Subscriber shall be solely responsible for any damage to or loss of Spectrum Equipment, unless such damage or loss is caused solely by the negligence or willful misconduct of Spectrum Indemnitees.

28. Limitation of Liability.

- a. THE LIMITATION OF LIABILITY SET FORTH IN THIS SECTION APPLY TO ANY ACTS, OMISSIONS AND NEGLIGENCE OF SPECTRUM AND ITS THIRD PARTY SERVICE PROVIDERS, AGENTS AND SUPPLIERS (AND EACH OF THEIR RESPECTIVE OFFICERS, EMPLOYEES, AGENTS, CONTRACTORS OR REPRESENTATIVES).
- b. One Year Limitation Period. EXCEPT AS OTHERWISE REQUIRED UNDER APPLICABLE LAW, ANY CLAIM YOU MAY HAVE AGAINST SPECTRUM MUST BE COMMENCED WITHIN ONE (1) YEAR AFTER THE CLAIM ARISES. IF SUBSCRIBER DOES NOT BRING A CLAIM WITHIN THIS PERIOD,

SUBSCRIBER IS BARRED FROM BRINGING SUCH CLAIM, AND SPECTRUM WILL HAVE NO LIABILITY WITH RESPECT TO SUCH CLAIM.

c. **Damages.** TO THE FULLEST EXTENT PERMITTED UNDER APPLICABLE LAW, UNDER NO CIRCUMSTANCES SHALL SPECTRUM BE LIABLE TO CUSTOMER FOR INDIRECT, SPECIAL, INCIDENTAL, CONSEQUENTIAL, PUNITIVE, OR EXEMPLARY DAMAGES ARISING OUT OF OR IN CONNECTION WITH THE SERVICE OR ANY ACTS OR OMISSIONS ASSOCIATED THEREWITH, INCLUDING ANY ACTS OR OMISSIONS BY THIRD PARTY SERVICE PROVIDERS OR ANY MANUFACTURER OF SUBSCRIBER PURCHASED DEVICES OR CONVEYED DEVICES, AGENTS OR SUBCONTRACTORS OF SPECTRUM, OR RELATING TO ANY SERVICES FURNISHED, WHETHER SUCH CLAIM IS BASED ON BREACH OF WARRANTY, CONTRACT, TORT OR ANY OTHER LEGAL THEORY, AND REGARDLESS OF THE CAUSES OF SUCH LOSS OR DAMAGES OR WHETHER ANY OTHER REMEDY PROVIDED HEREIN FAILS. TO THE FULLEST EXTENT PERMITTED BY APPLICABLE LAW, SPECTRUM'S ENTIRE LIABILITY AND CUSTOMER'S EXCLUSIVE REMEDY WITH RESPECT TO THE USE OF THE SERVICES OR ANY BREACH BY SPECTRUM OF ANY OBLIGATION SPECTRUM MAY HAVE UNDER THESE TERMS OF SERVICE OR APPLICABLE LAW, SHALL BE CUSTOMER'S ABILITY TO TERMINATE THE SERVICE OR TO OBTAIN THE REPLACEMENT OR REPAIR OF ANY DEFECTIVE EQUIPMENT PROVIDED BY SPECTRUM. IN NO EVENT SHALL SPECTRUM'S LIABILITY TO CUSTOMER FOR ANY CLAIM ARISING OUT OF THESE TERMS OF SERVICE EXCEED THE AMOUNT PAID BY CUSTOMER DURING THE PRECEDING THIRTY (30) DAY PERIOD. IN JURISDICTIONS THAT DO NOT PERMIT THE EXCLUSION OF CERTAIN WARRANTIES OR THE LIMITATION OR EXCLUSION OF CONSEQUENTIAL OR INCIDENTAL DAMAGES, SPECTRUM'S LIABILITY SHALL BE LIMITED TO THE MAXIMUM EXTENT PERMITTED BY LAW.

SUBSCRIBER ALSO AGREES THAT IT SHALL NOT BE PERMITTED TO BRING ANY CLAIM WHATSOEVER AGAINST SPECTRUM THAT RESULTS IN WHOLE OR IN PART FROM SUBSCRIBER'S FAILURE TO COMPLY WITH THESE TERMS OF SERVICE.

THIS SECTION SHALL SURVIVE THE TERMINATION OF THESE TERMS OF SERVICE.

29. **Privacy Policy.** Spectrum will provide Subscriber with a copy of its Privacy Policy at the time Spectrum provides Service to Subscriber, and annually afterwards, or as otherwise required by law. Subscriber can view the most current version of our Privacy Policy by going to www.spectrum.com/privacy. Subscriber assumes sole responsibility for all privacy, security and other risks associated with providing personally identifiable information to third parties via the Service. To the extent that Spectrum is expressly required to do so by applicable law, Spectrum will provide notice to Subscriber of a breach of the security of certain personally identifiable information about Subscriber. Subscriber agrees that Spectrum may collect and disclose information concerning Subscriber and Subscriber's use of Service in the manner and for the purposes set forth herein and in Spectrum's Privacy Policy. In order to protect the privacy of Subscriber's account information, Spectrum may require that Subscriber use a security code or other method, in addition to the user name and password, to confirm Subscriber's identity when requesting or otherwise accessing account information or making changes to Subscriber's Service through Spectrum's customer service representatives. Subscriber may also choose to designate an authorized user of Subscriber's account (an "Authorized User"), who will be able to access or modify Subscriber's account information and update and/or make Service changes. Once established, an Authorized User will be required to authenticate his/her identity in the same manner according to Spectrum's policies.

30. **ARBITRATION.** The following provisions are important with respect to the agreement between Subscriber and Spectrum regarding Spectrum's Services memorialized by these Terms of Service.

PLEASE READ THEM CAREFULLY TO ENSURE THAT SUBSCRIBER UNDERSTANDS EACH PROVISION. These Terms of Service require the use of arbitration to resolve disputes and otherwise limits the remedies available to Subscriber in the event of a dispute.

Spectrum and Subscriber agree to arbitrate disputes and claims arising out of or relating to these Terms of Service, the Services, the Equipment, or marketing of the Services Subscriber has received from Spectrum. Notwithstanding the foregoing, either party may bring an individual action on any matter or subject in small claims court.

THESE TERMS OF SERVICE MEMORIALIZE A TRANSACTION IN INTERSTATE COMMERCE. THE FEDERAL ARBITRATION ACT GOVERNS THE INTERPRETATION AND ENFORCEMENT OF THESE ARBITRATION PROVISIONS.

A party who intends to seek arbitration must first send to the other a written notice of intent to arbitrate, entitled "Notice of Intent to Arbitrate" ("Notice"). The Notice to Spectrum should be addressed to: VP and Associate General Counsel, Litigation, Charter Communications, 12405 Powerscourt Drive, St. Louis, MO 63131 ("Arbitration Notice Address"). The Notice must: (1) describe the nature and basis of the claim or dispute; and (ii) set forth the specific relief sought. If we do not reach an agreement to resolve the claim within 30 days after the Notice is received, Subscriber or Spectrum may commence an arbitration proceeding under these Terms of Service.

The arbitration shall be governed by the Consumer Arbitration Rules (collectively, "AAA Rules") of the American Arbitration Association ("AAA"), as modified by these Terms of Service, and the arbitration shall be administered by the AAA. The AAA Rules and fee information are available at "www.adr.org," by calling the AAA at 1-800-778-7879, or by writing to the Arbitration Notice Address.

The arbitrator shall have the exclusive authority to resolve any dispute relating to the interpretation, applicability, scope, or enforceability of these arbitration provisions and these Terms of Service.

SPECTRUM SHALL BEAR THE COST OF ANY ARBITRATION FILING FEES AND ARBITRATOR'S FEES REQUIRED BY THE AAA RULES OR OTHERWISE TO THE EXTENT REQUIRED UNDER APPLICABLE LAW TO RENDER THESE ARBITRATION PROVISIONS ENFORCEABLE.

If the arbitrator's award exceeds \$75,000, either party may appeal such award to a three-arbitrator panel administered by the AAA and selected according to the AAA Rules, by filing a written notice of appeal within 30 days after the date of entry of the arbitration award. The appealing party must provide the other party with a copy of such appeal concurrently with its submission of the appeals notice to AAA. The three-arbitrator panel must issue its decision within 120 days of the date of the appealing party's notice of appeal. The decision of the three-arbitrator panel shall be final and binding, except for any appellate right which may exist under the Federal Arbitration Act.

The parties may agree that arbitration will be conducted solely on the basis of the documents submitted to the arbitrator, via a telephonic hearing, or by an in-person hearing as established by AAA rules.

SUBSCRIBER AGREES THAT, BY ENTERING INTO THIS AGREEMENT, SUBSCRIBER AND SPECTRUM ARE WAIVING THE RIGHT TO A TRIAL BY JUDGE OR JURY.

Unless Spectrum and Subscriber agree otherwise in writing, all hearings conducted as part of the arbitration shall take place in the county (or parish) of Subscriber's billing address.

To the fullest extent permitted under applicable law, the arbitrator may award injunctive relief only in favor of the party seeking relief, only to the extent sought, and only to the extent necessary to provide the specific relief warranted by such individual's claim.

The parties agree that the arbitrator must give effect to the terms of these Terms of Service.

SUBSCRIBER AND SPECTRUM AGREE THAT CLAIMS MAY ONLY BE BROUGHT IN A

PARTY'S INDIVIDUAL CAPACITY AND NOT ON BEHALF OF, OR AS PART OF, A CLASS ACTION OR REPRESENTATIVE PROCEEDING

Furthermore, unless both Subscriber and Spectrum agree otherwise in writing, the arbitrator may not consolidate proceedings or more than one person's claims and may not otherwise preside over any form of representative or class proceeding. If this specific paragraph is found to be unenforceable, then the entirety of these arbitration provisions shall be null and void and rendered of no further effect with respect to the specific claim at issue.

Right to Opt Out. If Subscriber does not wish to be bound by these arbitration provisions, Subscriber must notify Spectrum in writing within 30 days of (a) the date that these arbitration provisions becomes effective, if Subscriber is an existing customer, or (b) the date that Subscriber first subscribes to the Service(s). Subscriber may opt out by mail to the Arbitration Notice Address. Subscriber's written notification to Spectrum must include Subscriber's name, address, and Spectrum account number as well as a clear statement that Subscriber does not wish to resolve disputes with Spectrum under these arbitration provisions. Subscriber's decision to opt out of this arbitration provision will have no adverse effect on Subscriber's relationship with Spectrum or the delivery of Services to Subscriber by Spectrum. For the avoidance of doubt, Subscriber's right to opt out from these arbitration provisions is prospective only and does not apply to previous periods. If Subscriber and Spectrum previously agreed to an arbitration agreement, an opt out from these arbitration provisions does not relieve either Subscriber or Spectrum from the obligation to arbitrate claims coming within the scope of that previous arbitration agreement.

Severability. If any clause within these arbitration provisions is found to be illegal or unenforceable, that specific clause will be severed from these arbitration provisions, and the remainder of the arbitration provisions will be given full force and effect.

NOTWITHSTANDING ANYTHING TO THE CONTRARY, IN THE EVENT SOME OR ALL OF THESE ARBITRATION PROVISIONS IS DETERMINED TO BE UNENFORCEABLE FOR ANY REASON, OR IF A CLAIM IS BROUGHT THAT IS EXCLUDED FROM THE SCOPE OF THESE ARBITRATION PROVISIONS (INCLUDING THOSE WITH RESPECT TO WHICH SUBSCRIBER HAS OPTED OUT OF THESE ARBITRATION PROVISIONS), BOTH PARTIES AGREE TO WAIVE, TO THE FULLEST PERMITTED UNDER APPLICABLE LAW, ANY TRIAL BY JURY AND ANY RIGHT TO PARTICIPATE IN CLASS ACTIONS.

For purposes of the foregoing sentence only, in the event such waiver or any part of it is found to be unenforceable, it shall be severed from these Terms of Service, rendered null and void and of no further effect without affecting the rest of the arbitration provisions set forth herein.

EXCLUSIONS. SUBSCRIBER AND SPECTRUM AGREE THAT THE FOLLOWING CLAIMS OR DISPUTES SHALL NOT BE SUBJECT TO ARBITRATION:

- (1) ANY INDIVIDUAL ACTION BROUGHT BY SUBSCRIBER OR BY SPECTRUM ON ANY MATTER OR SUBJECT THAT IS WITHIN THE JURISDICTION OF A COURT THAT IS LIMITED TO ADJUDICATING SMALL CLAIMS.**
- (2) ANY DISPUTE OVER THE VALIDITY OF ANY PARTY'S INTELLECTUAL PROPERTY RIGHTS.**
- (3) ANY DISPUTE RELATED TO OR ARISING FROM ALLEGATIONS ASSOCIATED WITH UNAUTHORIZED USE OR RECEIPT OF SERVICE.**

For New York Video Subscribers. Subscriber may elect to resolve a dispute through the New York Public Service Commission in accordance with 16 NYCRR §890.709(a) and 16 NYCRR §709(c).

The foregoing arbitration provisions shall survive the termination of these Terms of Service.

Subscriber may opt out of this Section, in which case the normal statute of limitations will apply. To opt out, Subscriber must notify Spectrum in writing by sending a letter to Spectrum addressed to VP and Associate General Counsel, Litigation, Charter Communications, 12405 Powerscourt Drive, St. Louis, MO 63131, within 30 days of (a) the date that this provision becomes effective, if Subscriber is an existing customer, or (b) the date that Subscriber first subscribes to the Service(s). Subscriber's written notice must include Subscriber's name, address, and Spectrum account number as well as a clear statement that Subscriber does not wish this Section to apply.

This Section shall survive the termination of these Terms of Service.

31. Force Majeure: Spectrum shall not be liable for any failure of performance or equipment of any kind (including Spectrum Equipment) due to causes beyond its control, including but not limited to: acts of God, fire, flood, or other catastrophes; loss of electrical power; any law, order, regulation, direction, action, or request of the United States Government, or of any other government, including state and local governments having or claiming jurisdiction over Spectrum, or of any department agency, commission, bureau, corporation, or other instrumentality of any one or more of these federal, state, or local governments, or of any civil or military authority; national emergencies; insurrection; riots, wars; unavailability of rights-of-way or materials; or strikes, lock-outs, work stoppages, or other labor difficulties.

32. Survival of Terms. In addition to the terms that are specifically noted in these Terms of Service as surviving termination of these Terms of Service, all representations, warranties, indemnifications, and limitations of liability shall survive these Terms of Service. Spectrum's right to contact Subscriber shall also survive these Terms of Service unless Subscriber opts out in the manner described in these Terms of Service. All other obligations of Subscriber and Spectrum under these Terms of Service also survive termination if they relate to the period before termination or, if by their terms, they would be expected to survive such termination.

33. Entire Agreement: These Terms of Service (including the Terms of Service incorporated herein by reference) constitute the entire agreement between the Subscriber and Spectrum. No undertaking, representation or warranty made by an agent or representative of Spectrum in connection with the sale, installation, maintenance or removal of Spectrum's Services or Equipment shall be binding on Spectrum except as expressly included herein. Terms of Service. In the event that any one or more of the provisions contained in this Agreement shall, for any reason, be held to be invalid, illegal or unenforceable in any respect, such invalidity, illegality or unenforceability shall not affect any other provision of this Agreement, and all other provisions shall remain in full force and effect. If any of the provisions of this Agreement are held to be excessively broad or invalid, illegal or unenforceable in any jurisdiction, it shall be reformed and construed by limiting and reducing it so as to be enforceable to the maximum extent permitted by law in conformance with its original intent.

Neither the course of conduct between the parties nor trade practice shall act to modify any provision of the Terms of Service.

TV PACKAGES

SPECTRUM TV BASIC

(Includes Digital Music channels and the following services)

- 1 Spectrum News 1 (MA) - Springfield
- 3 WSHM - CBS
- 4 WGGB - ABC
- 6 WVIT - NBC
- 7 WGBY - PBS
- 8 WSBK - IND
- 9 WWLP - NBC
- 10 WGGB - FOX
- 12 WEDH - PBS
- 13 WWLP - CW
- 15 C-SPAN2
- 16 C-SPAN
- 18 EWTV
- 21 WHTX - Univisión
- 88 C-SPAN3
- 93 INSP
- 94 WASA - Estrella TV
- 95 WDMR - Telemundo
- 96 TBN
- 98 RTP1-Rádíotelevisão Portuguesa
- '01 Catholic TV Youngstown
- 125 QVC
- 126 Daystar
- 132 Shop LC
- 133 HSN
- 138 HSN2
- 144 Jewelry TV
- 149 QVC2
- 180 WGBY - PBS Kids
- 181 WGBY - World
- 182 WGBY - PBS Create
- 183 WSHM - COZI TV
- 184 WGGB - Court TV
- 185 WWLP - ION Mystery
- 186 WSHM - Start TV
- 191 Local Access
- 192 Pub-Public Access
- 193 Educational Access
- 197 Shop Zeal 1
- 198 Shop Zeal 3
- 241 Spectrum Noticias
- 788 WWLP - CW
- 877 Univisión - East
- 903 - Music Choice
- 948 -
- '901 Music Choice
-
- 1950
- 2030 NBC [4K-IP]
- 2240 Spectrum News 1 (MI) - Michigan
- 2241 Spectrum Noticias
- 2242 Spectrum Noticias
- 2243 Spectrum Noticias
- 2244 Spectrum News 1 (AL) - Alabama (IP Only)
- 2245 Spectrum News 1 - Georgia (IP Only)

SPECTRUM TV SELECT SIGNATURE

(Includes Spectrum TV Basic and the following channels)

- 23 Investigation Discovery - East*
- 24 Lifetime - East*
- 25 A&E - East*
- 26 FX - East*
- 27 USA Network - East*
- 28 TNT - East*
- 29 TBS - East*
- 30 ESPN*
- 31 ESPN2*
- 35 FOX Sports 1*
- 37 MS NOW*
- 38 FOX News Channel*
- 39 The Weather Channel*
- 40 CNBC*
- 41 HLN*
- 42 CNN*
- 43 Paramount Network - East*
- 44 Comedy Central - East*
- 45 TV Land - East*
- 46 Freeform - East*
- 47 Nickelodeon - East*
- 48 Disney Channel - East*
- 50 Cartoon Network - East*
- 51 TLC - East*
- 52 Animal Planet - East*
- 53 National Geographic - East*
- 54 Travel Channel - East*
- 55 Discovery Channel - East*
- 56 HISTORY - East*
- 57 HGTV - East*
- 58 Food Network - East*
- 59 AccuWeather
- 61 AMC - East*
- 63 truTV - East*
- 64 CMT - East*
- 65 VH1 - East*

- 66 MTV - East*
- 69 NewsNation
- 71 Bravo - East*
- 72 BET - East*
- 73 Hallmark Channel - East*
- 75 Hallmark Mystery - East*
- 76 Oxygen - East*
- 77 NECN
- 78 Lifetime Movies - East*
- 79 ION Television - East
- 80 GSN - East*
- 81 FXX - East*
- 82 Bloomberg Television*
- 83 FOX Business Network*
- 99 Pop - East*
- 100 BBC America - East*
- 105 Magnolia Network
- 114 REVOLT*
- 124 GEMS
- 129 SonLife
- 134 WE tv - East*
- 137 Cleo*
- 141 FXM*
- 142 iFC - East
- 143 SundanceTV - East
- 145 TV One*
- 146 ASPIRE TV*
- 149 QVC2
- 155 OAN
- 160 FOX Weather
- 161 QVC3
- 164 The Impact Network*
- 165 UP
- 167 The Word Network
- 172 Newsmax TV
- 176 theGrio - East*
- 178 The Africa Channel
- 201 Stellar TV
- 240 Galavisión - East*
- 307 ACC Network
- 317 FOX Sports 2*
- 324 FETV
- 335 BTN
- 336 SEC Network
- 338 BTN - Extra1
- 482 ChimeTV
- 483 Local Look Today
- 484 Start TV - East
- 489 Story TV
- 491 Envy TV
- 693 Earth TV
- 796 Discovery Turbo
- 809 AWE
- 850 AXS TV
- 2031 USA (IP Only)*
- 2033 ESPN [4K-IP]*

SPECTRUM TV SELECT PLUS

(Includes Spectrum TV Select Signature and the following channels)

- 19 NFL Network*
- 32 Comcast SportsNet*
- 33 NESN*
- 70 MLB Network
- 73 TUDN*
- 319 Tennis Channel
- 340 NESN Plus*
- 341 RSN Extra
- 345 NHL Network
- 2420 Spectrum 11

SPECTRUM TV CHOICE

(Includes Spectrum TV Basic and pick 15 channels from services listed with an * symbol after them)

SPECTRUM TV STREAM

- 1 Spectrum News 1 (MA) - Springfield
- 15 C-SPAN2
- 16 C-SPAN
- 23 Investigation Discovery - East*
- 24 Lifetime - East*
- 25 A&E - East*
- 26 FX - East*
- 37 MS NOW*
- 38 FOX News Channel*
- 39 The Weather Channel*
- 40 CNBC*
- 41 HLN*
- 42 CNN*
- 43 Paramount Network - East*
- 44 Comedy Central - East*
- 45 TV Land - East*
- 47 Nickelodeon - East*
- 48 Disney Channel - East*
- 49 SyFy - East*
- 50 Cartoon Network - East*
- 51 TLC - East*
- 52 Animal Planet - East*
- 53 National Geographic - East*

- 54 Travel Channel - East*
- 55 Discovery Channel - East*
- 56 HISTORY - East*
- 57 HGTV - East*
- 58 Food Network - East*
- 60 El - East*
- 61 AMC - East*
- 62 TCM*
- 64 CMT - East*
- 65 VH1 - East*
- 66 MTV - East*
- 67 Science Channel
- 68 MTV2 - East*
- 71 Bravo - East*
- 72 BET - East*
- 73 Hallmark Channel - East*
- 74 OWN - East*
- 75 Hallmark Mystery - East*
- 76 Oxygen - East*
- 78 Lifetime Movies - East*
- 80 GSN - East*
- 82 Bloomberg Television*
- 83 FOX Business Network*
- 84 American Heroes Channel
- 86 Nick Jr - East
- 87 Nicktoons - East
- 88 C-SPAN3
- 93 INSP
- 100 BBC America - East*
- 102 Destination America
- 104 Cooking Channel
- 105 Magnolia Network
- 107 Discovery Family
- 110 TeenNick - East
- 115 mtvU
- 116 Nick Music
- 117 BET Jams
- 118 MTV Classic - East
- 119 CMJ Music
- 120 BET Her - East
- 121 BET Soul
- 123 Great American Family - East
- 125 QVC
- 130 Boomerang
- 132 HSN
- 134 WE tv - East*
- 137 Cleo*
- 138 HSN2
- 142 iFC - East
- 143 SundanceTV - East
- 144 Jewelry TV
- 145 TV One*
- 146 ASPIRE TV*
- 147 Military History
- 148 Logo - East
- 149 QVC2
- 152 FYI - East
- 153 VICE - East
- 155 OAN
- 156 Crime & Investigation
- 157 BBC World News*
- 158 CNBC World
- 160 FOX Weather
- 165 UP
- 172 Newsmax TV
- 174 Cheddar News
- 176 theGrio - East*
- 177 Hallmark Family
- 323 Outdoor Channel
- 325 Discovery Life
- 485 Cars TV
- 486 Justice Central
- 487 Pets TV
- 488 Recipe TV
- 796 Discovery Turbo
- 798 MTV Live
- 809 AWE
- 850 AXS TV
- 851 HDNet Movies
- 903 Music Choice - Today's Hits
- 905 Music Choice - Feel-Good Favorites
- 907 Music Choice - Hip-Hop and R&B
- 910 Music Choice - Throwback Jams
- 911 Music Choice - R&B Classics
- 912 Music Choice - Today's R&B
- 913 Music Choice - Gospel
- 915 Music Choice - Rock
- 920 Music Choice - Classic Rock
- 923 Music Choice - Today's Latin Hits
- 926 Music Choice - 70s & 80s Favorites
- 931 Music Choice - Solid Gold Oldies
- 932 Music Choice - Pop & Country
- 933 Music Choice - Today's Country
- 935 Music Choice - Classic Country
- 941 Music Choice - Light Classical
- 942 Music Choice - Soundscapes

- 943 Music Choice - Smooth Jazz
- 947 Music Choice - Easy Listening
- 948 Music Choice - Sounds of The Seasons
- 2010 Spectrum Originals On Demand

SPECTRUM TV STREAM LATINO

- 21 WHTX - Univisión
- 95 WDMR - Telemundo
- 216 TVE Internacional
- 218 Televisión Dominicana
- 220 Telemicro
- 222 Aplauso TV
- 226 Antena 3 TV
- 227 ESN2
- 228 Caracol Televisión
- 229 Vme
- 232 Pasiones
- 234 Mexicana1
- 236 UnMás - East*
- 238 N+ Foro
- 239 Univisión ¡Novelas
- 240 Galavisión - East*
- 241 Spectrum Noticias
- 243 ¡HOLA! TV
- 246 WAPA America*
- 247 NBC Universo - East
- 248 Comercio
- 249 CentroamericaTV
- 251 BeIN SPORTS Español*
- 254 Cubaplay
- 255 HITN
- 257 Mexico 22
- 259 RCN Nuestra Tele
- 260 Multimedios Televisión
- 262 Cine Mexicano
- 263 De Película
- 264 De Película Clásico
- 265 ViendoMovies
- 267 Cine Sony
- 269 Bardamax
- 270 Telehit
- 271 Telehit Urbano
- 273 TUDN*
- 275 Hogar de HGTV
- 277 HISTORY en Español*
- 279 Discovery en Español*
- 280 Discovery Familia
- 281 Atrás Series
- 289 Cine Latino - East
- 314 BeIN SPORTS*
- 877 Univisión - East
- 2241 Spectrum Noticias
- 2242 Spectrum Noticias
- 2243 Spectrum Noticias

ENTERTAINMENT

ENTERTAINMENT VIEW

(Add to Spectrum TV Basic, Spectrum TV Select, Mi Plan Latino or Spectrum Choice Packages)

- 19 NFL Network*
- 34 Golf Channel*
- 49 SyFy - East*
- 60 El - East*
- 62 TCM*
- 67 Science Channel
- 68 MTV2 - East*
- 70 MLB Network
- 74 OWN - East*
- 78 Lifetime Movies - East*
- 80 GSN - East*
- 84 American Heroes Channel
- 86 Nick Jr - East
- 87 Nicktoons - East
- 97 FLIX - East
- 102 Destination America
- 103 BabyFirst TV
- 104 Cooking Channel
- 106 Nat Geo WILD*
- 107 Discovery Family
- 110 TeenNick - East
- 112 Disney Jr - East*
- 113 Disney XD - East*
- 116 Nick Music
- 117 BET Jams
- 118 MTV Classic - East
- 120 BET Her - East
- 121 BET Soul
- 122 Fuse TV - East
- 123 Great American Family - East
- 128 The Cowboy Channel
- 130 Boomerang
- 131 PFD-TV
- 135 Heroes & Icons - East
- 136 Lifetime Real Women
- 147 Military History
- 148 Logo - East
- 152 FYI - East
- 153 VICE - East

- '54 Smithsonian Channel - East*
- 156 Crime & Investigation
- 157 BBC World News*
- 158 CNBC World
- 162 BYU TV
- 163 FM
- 165 UP
- 168 JBS (Jewish Broadcasting Service)
- 169 Jewish Life TV
- 171 24
- 172 Newsmax TV
- 173 Reelz
- 174 Cheddar News
- 175 Ovation
- 177 Hallmark Family
- 179 ME TV
- 225 Tr3s - East
- 247 NBC Universo - East
- 272 ESPN Deportes*
- 273 TUDN*
- 308 ESPNEWS
- 310 ESPN
- 317 FOX Sports 2*
- 318 CBS Sports Network*
- 319 Tennis Channel
- 321 FOX Deportes*
- 325 Discovery Life
- 485 Cars TV
- 486 Justice Central
- 487 Pets TV
- 488 Recipe TV
- 490 Comedy TV
- 798 MTV Live
- 850 AXS TV
- 851 HDNet Movies

SPORTS PACKAGES

SPORTS VIEW

(Add to Spectrum TV Basic, Spectrum TV Select, Mi Plan Latino or Spectrum Choice Packages)

- 19 NFL Network*
- 34 Golf Channel*
- 70 MLB Network
- 128 The Cowboy Channel
- 251 BeIN SPORTS Español*
- 273 TUDN*
- 299 Willow TV
- 308 ESPNEWS
- 314 BeIN SPORTS*
- 317 FOX Sports 2*
- 319 Tennis Channel
- 320 FanDuel TV
- 323 Outdoor Channel
- 327 FanDuel Racing
- 329 Racer Network
- 334 MLB Strike Zone
- 335 BTN
- 338 BTN - Extra1
- 345 NHL Network
- 348 NFL RedZone

OTHER SERVICES

- 322 FOX Soccer Plus
- 350 - NHL Center Ice/MLB
- 372 Extra Innings HD
- 603 AMC+ On Demand
- 604 AMC+

PREMIUM CHANNELS

HBO MAX

- 500 HBO On Demand
- 501 HBO - East
- 502 HBO - West
- 503 HBO Hits
- 504 HBO Hits
- 505 HBO Drama
- 506 HBO Drama
- 509 HBO Comedy - East
- 510 HBO Comedy - West
- 511 HBO Movies
- 512 HBO Movies
- 513 HBO Latino - East
- 514 HBO Latino - West
- 2479 HBO On Demand

CINEMAX

- 530 Cinemax On Demand
- 531 Cinemax - East
- 532 Cinemax - West
- 533 Cinemax Hits
- 534 Cinemax Hits
- 535 Cinemax Action
- 536 Cinemax Action
- 539 Cinemax Classics
- 545 Cinemax Latino - East
- 2475 Cinemax On Demand

PARAMOUNT+ WITH SHOWTIME

- 560 Showtime On Demand

- 561 Paramount+ with SHOWTIME - East
- 562 Paramount+ with SHOWTIME - West
- 563 SHO 2 - East
- 564 SHO 2 - West
- 565 Showtime Showcase - East
- 566 Showtime Showcase - West
- 567 SHO BET - East
- 569 SHO Extreme - East
- 570 SHO Extreme - West
- 571 SHO Women - East
- 573 SHO Next - East
- 577 Showtime On Demand

- 670 MGM+ On Demand
- 671 MGM+ - East
- 672 MGM+ - West
- 675 MGM+ On Demand

- 280 Discovery Familia
- 281 Atres Series
- 282 EWTN en Español
- 285 ¡Sorpresal TV
- 286 Baby TV
- 289 Cine Latino - East
- 314 BeIN SPORTS*
- 321 FOX Deportes*
- 860 Ultra Cine
- 861 Ultra Docu
- 862 Ultra Macho
- 863 Ultra Mex
- 864 Ultra Fiesta
- 865 Ultra Clasico
- 866 Ultra Familia
- 867 Ultra Kidz

- 123 Great American Family - East
- 130 Bocmerang
- 134 WE tv - East*
- 152 FYI - East
- 163 FM
- 165 UP
- 2031 USA (IP Only)*

MULTICULTURAL PACKAGES

- FRENCH VIEW**
- 296 TV 5 Monde Info
 - 297 TV 5 Monde
 - 298 Tivi 5 Monde

- LATINO VIEW**

- TMC**
- 590 TMC On Demand
 - 591 The Movie Channel - East
 - 592 The Movie Channel - West
 - 593 The Movie Channel XTRA - East
 - 594 The Movie Channel XTRA - West
 - 597 TMC On Demand

- STARZ & STARZ ENCORE**
- 605 Starz On Demand
 - 606 STARZ - East
 - 607 STARZ - West
 - 608 STARZ IN BLACK - East
 - 610 STARZ COMEDY - East
 - 612 STARZ CINEMA - East
 - 614 STARZ KIDS & FAMILY - East
 - 616 STARZ EDGE - East
 - 620 Starz On Demand
 - 630 Starz Encore On Demand
 - 631 STARZ ENCORE - East
 - 632 STARZ ENCORE - West
 - 633 STARZ ENCORE ACTION - East
 - 635 STARZ ENCORE CLASSIC - East
 - 637 STARZ ENCORE SUSPENSE - East
 - 639 STARZ ENCORE BLACK - East
 - 643 Starz Encore On Demand
 - 648 STARZ ENCORE WESTERNS - East
 - 651 STARZ ENCORE FAMILY - East
 - 652 Starz Encore Español - East

- MGM+**
- 667 MGM+ Hits - East
 - 668 MGM+ Drive-In
 - 669 MGM+ MARQUEE - East

- MI PLAN LATINO**
- (Includes Spectrum TV Basic, Latino View and the following services)**
- 23 Investigation Discovery - East*
 - 24 Lifetime - East*
 - 25 A&E - East*
 - 26 FX - East*
 - 27 USA Network - East*
 - 28 TNT - East*
 - 29 TBS - East*
 - 39 The Weather Channel*
 - 43 Paramount Network - East*
 - 44 Comedy Central - East*
 - 45 TV Land - East*
 - 46 Freeform - East*
 - 47 Nickelodeon - East*
 - 48 Disney Channel - East*
 - 49 Syfy - East*
 - 50 Cartoon Network - East*
 - 51 TLC - East*
 - 52 Animal Planet - East*
 - 53 National Geographic - East*
 - 54 Travel Channel - East*
 - 55 Discovery Channel - East*
 - 56 HISTORY - East*
 - 57 HGTV - East*
 - 58 Food Network - East*
 - 60 E! - East*
 - 61 AMC - East*
 - 65 VH1 - East*
 - 66 MTV - East*
 - 71 Bravo - East*
 - 72 BET - East*
 - 73 Hallmark Channel - East*
 - 75 Hallmark Mystery - East*
 - 76 Oxygen - East*
 - 78 Lifetime Movies - East*
 - 80 GSN - East*
 - 81 FXX - East*
 - 86 Nick Jr - East
 - 93 INSP
 - 100 BBC America - East*
 - 112 Disney Jr - East*
 - 122 Fuse TV - East

RESIDENTIAL SERVICES AND RATES

TV PACKAGES (PER MONTH)	AMC+	\$1100
Spectrum TV Basic	\$45.00	Carnegie Hall+ \$8.00
Spectrum TV Select Signature	\$130.00	Fox Soccer Plus \$10.00
Spectrum TV Select Plus	\$140.00	GaiaM TV \$7.00
Spectrum TV Platinum (Select Plus, Entertainment +, Starz/Starz Encore, Sports View)	\$175.00	Music Choice - Karaoke \$8.00
Spectrum TV Choice	\$85.00	Music Choice - Relax \$7.00
Mi Plan Latino	\$95.00	
Spectrum TV Stream™	\$45.00	
Spectrum TV Stream Latino™	\$25.00	
A LA CARTE (PER MONTH)		
Add to Spectrum TV Basic, Spectrum TV Select Signature, Spectrum TV Select Plus, Mi Plan Latino and Spectrum TV Choice Packages	\$15.00	
Entertainment View	\$15.00	
Entertainment + (Entertainment View, HBO Max & Paramount+ SHOWTIME)	\$25.00	
Sports View	\$10.00	
PREMIUM CHANNELS (PER MONTH)		
Add to Spectrum TV Basic, Spectrum TV Select Signature, Spectrum TV Select Plus, Mi Plan Latino and Spectrum TV Choice Packages	\$10.00	
Cinemax	\$10.00	
HBO MAX	\$19.00	
MGM+	\$8.00	
Paramount+ with SHOWTIME	\$10.00	
STARZ & STARZ ENCORE	\$11.00	
The Movie Channel (TMC)	\$5.00	
MULTICULTURAL CHANNELS (PER MONTH)		
Add to Spectrum TV Basic, Spectrum TV Select Signature, Spectrum TV Select Plus, Mi Plan Latino and Spectrum TV Choice Packages	\$15.00	
OTHER CHANNELS (PER MONTH)		
Add to Spectrum TV Basic, Spectrum TV Select Signature, Spectrum TV Select Plus, Mi Plan Latino and Spectrum TV Choice Packages	\$8.00	
Acorn TV	\$8.00	
ALLBLK	\$7.00	

DISCLAIMERS:

** Requires Xumo Stream Box or compatible streaming device

A Apoles to each instance of primary or customer installations, reconnects, or additional service calls

C Customers who subscribe to DVR Service are required to lease a Spectrum Receiver

E Customers who subscribe to Cloud DVR Unlimited are not required to lease a Spectrum Receiver

F Customers who subscribe to Spectrum Basic-only services are not required to lease a Spectrum Receiver

G Access to certain digital channels in systems with switched digital technology require a Receiver, as HDTV's equipped with CableCARDs cannot access certain digital channels requiring two-way communication

ADDITIONAL CUSTOMER INFORMATION: Restrictions apply. Certain packages and features vary based on service level. Certain programming may be unavailable due to programmer restrictions or backouts. Pricing and programming subject to change. Taxes and fees extra. Services subject to all applicable service terms & conditions; subject to change.

Charter Communications: Programming may vary. Channels, Tiers and Packaging subject to change. Services not available in all areas. Charter issued digital receiver or CableCARD required to view programming channels, except for Basic Service viewable with customer owned TV equipped with digital QAM Tuner subject to future service changes when a market transitions to All Digital. Charter issued digital receiver required to view PPV and On Demand programming (where available). HD capable equipment required to view HD programming (where available). All programming may not be available to CableCARD or Digital Terminal Adapter customers. All service levels may contain channels with some R rated programming, which can be blocked using the Parental Control feature on your on-screen program guide.

In a switched digital market, due to system technology enhancements access to certain digital channels will require a digital receiver, as HDTVs & digital QAM tuners equipped with CableCARDs or TV's equipped with Digital Terminal Adapter's cannot access certain digital channels requiring two-way communication (e.g., PPV & On Demand programming). CableCARD customers with TiVo equipment will also need a Tuning Adapter for access to such digital channels.

SAP - Second Audio Programming (Spanish Language when available) is offered on analog Basic Service & Expanded Service channels. Check your interactive program guide for further details. Channel numbers listed are for either analog cable-ready TV sets or Charter digital receiver's. Customers using a QAM tuner TV or other personal QAM tuner device, not connected to a digital receiver, must activate the Auto Program feature, as described in the TV/device's Owner's Manual, to receive some digital services.

Any contractual relationship between the parties will be the result of formal negotiations and will only become effective upon execution of the contract by representatives of the parties authorized to enter into such agreements.

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Areas Served: Town of Ludlow, MA

Visit [Spectrum.com/RateCard](https://www.spectrum.com/RateCard) for more information regarding your rates

CHARTER COMMUNICATIONS

TW CABLE NF OFFICE PHONE,*	First #:	Job #: 308820	Account #: 8358502800362325
2604 SENECA AVE	Home #:	Order #: 10009439952640650001	Sched Date/TS: 02/25/2026 1-2P
NIAGARA FALLS, NY 14305-3251	Work #:	Type: XW:RES TC	Create: 02/25/2026 10:14
Tech #: 2249	Complete: 02/25/2026 10:55	Disp Status: COMPLETE	Assigned: 02/25/2026 10:14

Customer Details:

Cust #: 1406107381624	VIP Ind: <	Misc:	Registration:
Custom 9:			

Job Reasons:

ZB:HSD SLOW/PERF

Resolution Codes:

Z22:SWAIVE TC FEE

Comments:

Dispatch:

JOB: complete
 HOUSE: 9/6/24 AMD036489-01 UPDATED SERV AREA
 ORDER:
 RECEIPT:
 STDNOTES:
 WFX:

Requested Products:

Product	Price	Discount	Action	Phone	Port
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Equipment:

Serial Number	Cd Type	Device	Address	Status	Model	Mode	Comp	Cat	RtnPath	Action	Outlet	Subtype
B5KBNP7CD452643	R	XC		H	TM608G	1	CD			NONE	A	
D3PBNPACF426472	R	XC		H	TM608G	1	CD			NONE	B	
D3PBNPACF426951	R	XC		H	TM608G	1	CD			NONE	C	

Job Custom:

Cust 1:	Cust 2:	Cust 3:	Cust 4:
Cust 5:	Cust 6:	Cust 7:	Cust 8:
Cust 9:	Cust 10:	Cust 11:	Cust 12:

Plant / Custom:

Drop Tag1: R161883	Drop Tag2: NF028	Drop Tag3:	
Amplifier:	Bridger Addr: NF028A	Building:	Census Code: 000000
Dwelling Type: CB	Drop Loc: U	Drop Type:	Read End: BF
Hookup: A	House Misc:	House Status: S	Map Code: 0170
Mgmt Area: B2	LOB Node: NF028A	Pole Num: 01	Power Supply:
Router:	Sub Misc:	Service Area: B2	
Cust 1:	Cust 2: I	Cust 3: AMD024740	Cust 4:
Cust 5: 8950123	Cust 6: ZZZZZZZZ	Cust 7:	Cust 8: 1919647
Cust 9:	Cust 10:	Cust 11:	Cust 12:

WFX Custom:

Related Products:

Job Num	Product	Price	Discount	Action	Phone	Port
-	C916T:FREEVMPROM	\$0.00		NONE		
-	#BRS2:BP REQD SVCS	\$0.00	SZ	NONE	716-215-5617	
-	YC098:BCP HD OFF		SZ	NONE		
-	ZE300:BC ACCT LVL		SZ	NONE		
-	ZE400:BC VIPI		SZ	NONE		
-	ZE402:BC VOIP ON		SZ	NONE		
-	ZZ003:BCACCTIN		SZ	NONE	716-215-5617	
-	ZA052:BC DIR LIST	\$0.00	SZ	NONE	716-215-5617	
-	ZE002:BCP UNLIM L1	\$0.00	SZ	NONE	716-215-5617	
-	ZA052:BC DIR LIST	\$0.00	SZ	NONE	716-215-5613	
-	ZE100:BCP UNLIM L2	\$0.00	SZ	NONE	716-215-5613	
-	ZA052:BC DIR LIST	\$0.00	SZ	NONE	716-215-5626	
-	ZE101:BCP UNLIM L3	\$0.00	SZ	NONE	716-215-5626	
-	ZA052:BC DIR LIST	\$0.00	SZ	NONE	716-297-0616	
-	ZE102:BCP UNLIM L4	\$0.00	SZ	NONE	716-297-0616	
-	ZA052:BC DIR LIST	\$0.00	SZ	NONE	716-299-0181	
-	ZE103:BCP UNLIM L5	\$0.00	SZ	NONE	716-299-0181	
-	ZA052:BC DIR LIST	\$0.00	SZ	NONE	716-299-0182	
-	ZE104:BCP UNLIM L6	\$0.00	SZ	NONE	716-299-0182	
-	ZA052:BC DIR LIST	\$0.00	SZ	NONE	716-299-0183	
-	ZE105:BCP UNLIM L7	\$0.00	SZ	NONE	716-299-0183	

CHARTER COMMUNICATIONS

TW CABLE NF OFFICE PHONE,*
 2604 SENECA AVE
 NIAGARA FALLS, NY 14305-3251
 Tech #: 2249

First #:
 Home #:
 Work #:
 Complete: 02/25/2026 10:55

Job #: 308820
 Order #: 10009439952640650001
 Type: XW:RES TC
 Disp Status: COMPLETE

Account #: 8358502800362325
 Sched Date/TS: 02/25/2026 1-2P
 Create: 02/25/2026 10:14
 Assigned: 02/25/2026 10:14

-	ZA052:BC DIR LIST	\$0.00	SZ	NONE	716-299-0184
-	ZE106:BCP UNLIM L8	\$0.00	SZ	NONE	716-299-0184
-	ZA052:BC DIR LIST	\$0.00	SZ	NONE	716-299-0185
-	ZE107:BCP UNLIM L9	\$0.00	SZ	NONE	716-299-0185
-	ZA052:BC DIR LIST	\$0.00	SZ	NONE	716-299-0186
-	ZE108:BCP UNLM L10	\$0.00	SZ	NONE	716-299-0186
-	ZA052:BC DIR LIST	\$0.00	SZ	NONE	716-299-0187
-	ZE109:BCP UNLM L11	\$0.00	SZ	NONE	716-299-0187
-	ZA052:BC DIR LIST	\$0.00	SZ	NONE	716-299-0228
-	ZE110:BCP UNLM L12	\$0.00	SZ	NONE	716-299-0228
-	ZA052:BC DIR LIST	\$0.00	SZ	NONE	716-299-0606
-	ZE600:BCP UNLM L13	\$0.00	SZ	NONE	716-299-0606
-	ZA001:BCPH VC MAIL	\$0.00	SZ	NONE	716-215-5617
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA003:BCPRVLISTING	\$0.00	SZ	NONE	
-	ZA022:BCCALLERID	\$0.00	SZ	NONE	716-215-5613
-	ZA022:BCCALLERID	\$0.00	SZ	NONE	716-215-5617
-	ZA022:BCCALLERID	\$0.00	SZ	NONE	716-215-5626
-	ZA022:BCCALLERID	\$0.00	SZ	NONE	716-297-0616
-	ZA022:BCCALLERID	\$0.00	SZ	NONE	716-299-0181
-	ZA022:BCCALLERID	\$0.00	SZ	NONE	716-299-0182
-	ZA022:BCCALLERID	\$0.00	SZ	NONE	716-299-0183
-	ZA022:BCCALLERID	\$0.00	SZ	NONE	716-299-0184
-	ZA022:BCCALLERID	\$0.00	SZ	NONE	716-299-0185
-	ZA022:BCCALLERID	\$0.00	SZ	NONE	716-299-0186
-	ZA022:BCCALLERID	\$0.00	SZ	NONE	716-299-0187
-	ZA022:BCCALLERID	\$0.00	SZ	NONE	716-299-0228
-	ZA022:BCCALLERID	\$0.00	SZ	NONE	716-299-0606
-	P<;DO NOT SHARE	\$0.00	SZ	NONE	
-	YZ116:COMML ACCNT	\$0.00	SZ	NONE	
-	YC098:BCP HD OFF	\$0.00	SZ	NONE	
-	YC098:BCP HD OFF	\$0.00	SZ	NONE	
-	ZE402:BC VOIP ON	\$0.00	SZ	NONE	
-	ZE402:BC VOIP ON	\$0.00	SZ	NONE	
-	OV900:NUMPORT COM	\$0.00	SZ	NONE	716-215-5613
-	OV900:NUMPORT COM	\$0.00	SZ	NONE	716-297-0616
-	OV900:NUMPORT COM	\$0.00	SZ	NONE	716-215-5617
-	OV900:NUMPORT COM	\$0.00	SZ	NONE	716-215-5626

Work To Do:



ACCOUNT NUMBER

[REDACTED]

STATEMENT DATE

Feb 10, 2026

SERVICE ADDRESS

[REDACTED]

PAGE

1 of 4

Hi, [REDACTED]!

Thank you for being a valued customer since 1994.

Amount Due

[REDACTED]

Due on

Feb 20

How It Adds Up

Service from Feb 10 - Mar 9

Previous Balance

[REDACTED]

Payments Received

Remaining Balance

\$0.00

Current Activity

Spectrum TV®

[REDACTED]

Taxes, Fees & Charges

Amount Due on Feb 20

[REDACTED]

IMPORTANT NEWS

Enroll in Auto Pay today!

Spectrum Auto Pay is a convenient way to pay your bill on time every month without the hassle of buying stamps or writing checks. Visit Spectrum.net/autopay.

Beware of payment scams

Spectrum is dedicated to keeping you and your family safe online. Visit Spectrum.net/securitycenter for tools and solutions to keep your personal information secure.

Devices on Your Account

You currently have the following Spectrum equipment on your account (2 of 2 shown):
Receiver - *****W8CB4
Receiver - *****6G8NL

Special movers offer

Spectrum makes moving easier with fast, reliable and secure Internet. Try Spectrum Mobile® for one year-- included with Spectrum Internet®. Call **1-877-961-8518** or visit Spectrum.net/easymove

Detach the included payment stub and enclose it with a check made payable to Spectrum. If you have questions about your account, call us at (855) 757-7328.

**DO NOT SEND PAYMENTS TO THIS ADDRESS**

4145 S FALKENBURG RD RIVERVIEW FL 33578-8652

8634 0080 DY RP 10 02112026 NNNNNYNN 01 001245 0007

[REDACTED]

Amount Due

\$ [REDACTED]

Due on

Feb 20

Account Number

[REDACTED]

Amount Enclosed

\$

Please send payment to:

SPECTRUM
PO BOX 7173
PASADENA CA 91109-7173



814140064000597600179655

8634 0080 DY RP 10 02112026 NNNNNYNN 01 001245 0007

Your Bill Details Service from Feb 10 - Mar 9

Thank you for being a valued customer since 1994.

Previous Balance	[REDACTED]
One-time EFT Payment	01/12 [REDACTED]
Remaining Balance	[REDACTED]

Current Activity

Spectrum TV®

Spectrum TV Select Package	[REDACTED]
Spectrum TV Select	[REDACTED]
Your TV package includes over \$105 in streaming services	
Disney+, Hulu Bundle	Included
HBO Max Basic with Ads	Included
Paramount+ Essential	Included
Peacock Premium	Included
ESPN Unlimited	Included
FOX One and more	Included

Broadcast TV Surcharge	[REDACTED]
Spectrum Receivers	[REDACTED]
2 Receivers at 18.00 each	[REDACTED]

Spectrum TV® Total

Taxes, Fees & Charges

State Franchise Fee	[REDACTED]
Local Govt Franchise Fee	[REDACTED]
Local Govt PEG Capital Fee	[REDACTED]

Taxes, Fees & Charges Total

Amount Due on Feb 20

Spectrum Business

Spectrum Business has flexible packages to meet the needs of any size business. Whether you need Business Internet starting at 500 Mbps or Dedicated Fiber Internet with speeds up to 100 Gbps, call **1-855-229-0748** to speak with a Business Specialist today.

Download the latest version of the My Spectrum App from your device's app store.

The My Spectrum App makes it easier than ever to manage your Spectrum services. A hassle-free experience with one convenient place for handling all your account needs.



Stuck with another Mobile provider?

It pays to switch

Switch to Spectrum Mobile® and we'll pay off your phone balance up to \$2,500.

Call 1-888-363-2067

SGCPF005

Never miss a game with Spectrum TV®

Spectrum has the best live video experience. Stream all your favorite live sports on the most popular streaming apps—included at no extra cost.



Call 1-888-362-8004 to learn more

SGCPF006

Ways to Pay

Auto Pay: Visit Spectrum.net/AutoPay. Auto Pay is the easiest way to pay your bill on time every month.

App: Pay your bill through the My Spectrum App.

Online: Pay your bill online at Spectrum.net.

Phone: Call the automated payment service at **(833) 267-6097**.



Store

Your Spectrum Stores are located at:

867 Grafton St
Worcester MA 01606
Store Hours: Mon thru Sat - 10:00am to 8:00pm; Sun - 12:00pm to 5:00pm
or
68 Stafford Street, Unit 9
Worcester MA 01603
Store Hours: Mon thru Sat - 10:00am to 8:00pm and Sun - 12:00pm to 5:00pm

Visit Spectrum.com/stores for additional locations and hours.



8634 0080 DY RP 10 02112026 NNNNNYNN 01 001245 0007

Support, Bill FAQs and Descriptions

Support

Visit: Spectrum.net/support

Call: (855) 75-SPECTRUM (1-855-757-7328)

Moving Soon?

Visit Spectrum.com/easy2move or call us at (844) 217-5589 for help transferring and setting up your services in your new home.

Bill FAQs

How do billing cycles work?

The service period covered by your first bill statement starts on your first day of service and ends on the 30th day of service. Future months' bill statements cover service periods which start and end on the same days of the month as the first service period. Charges associated with Pay-Per-View or On Demand purchases will be included on the next service period's bill statement.

What happens if I have insufficient funds or a past due balance?

Spectrum may charge a processing fee for any returned checks and card chargebacks. If your payment method is refused or returned for any reason, we may debit your account for the payment, plus an insufficient funds processing fee as described in your terms of service or video services rate card up to the amount allowable by law and any applicable tax. Your bank account may be debited as early as the same day your payment is refused or returned. If your bank account isn't debited, the return check amount (plus fee) must be paid by cash, cashier's check or money order.

What if I disagree with a charge?

If you want to dispute a charge, you have 60 days from the billing due date to file a complaint. While it's being reviewed, your service will remain active as long as you pay the undisputed part of your bill.

What if my service is interrupted?

Unless prevented by situations beyond our control, services will be restored within 24 hours of you being notified.

You can find all of our terms and conditions at Spectrum.com/policies.

Descriptions

Tax and Fees - This statement reflects the current taxes and fees for your area (including sales, excise, user taxes, etc.). These taxes and fees may change without notice. Visit spectrum.net/taxesandfees for more information.

Terms & Conditions - Spectrum's detailed standard terms and conditions for service are located at spectrum.com/policies.

Programming Changes - For information on any upcoming programming changes, please consult the Legal Notices published in your local newspaper and on spectrum.net/programmingnotices.

Spectrum Security Center - Spectrum offers tools and solutions to keep you and your family safe when connected. Learn how to safeguard your information, detect scams and how to identify fraud alerts. Learn more at Spectrum.net/SecurityCenter.

Unresolved Inquiries - Massachusetts Department of Telecommunications and Cable, One Federal Street, Suite 0740, Boston MA 02110-2012 1-800-392-6066.

Past Due Fee / Late Fee Reminder - A late fee will be assessed for past due charges for service.

Insufficient Funds Payment Policy - Charter may charge an insufficient funds processing fee for all returned checks and bankcard charge-backs. If your check, bankcard (debit or credit) charge, or other instrument or electronic transfer transaction used to pay us is dishonored, refused or returned for any reason, we may electronically debit your account for the payment, plus an insufficient funds processing fee as set forth in your terms of service or on your Video Services rate card (up to the amount allowable by law and any applicable sales tax). Your bank account may be debited as early as the same day payment is dishonored, refused or returned. If your bank account is not debited, the returned check amount (plus fee) must be replaced by cash, cashier's check or money order.

Complaint Procedures - If you disagree with your charges, you need to register a complaint no later than 60 days after the due date on your bill statement.

Service Interruptions - We must restore loss of cable service within 24 hours of being notified, unless prevented by situations beyond our control. You may obtain credit for loss of cable service for more than 24 continuous hours by notifying us of your service loss.

Video Closed Captioning Inquiries - Spectrum provided set-top boxes for video consumption support the ability for the user to enable or disable Closed Captions for customers with hearing impairment.

For immediate closed captioning concerns, call 855-70-SPECTRUM or email closedcaptioningsupport@charter.com.

To report a complaint on an ongoing closed captioning issue, please send your concerns via US Mail to W. Wesselman, Sr. Director, 2 Digital Place, Simpsonville, SC 29681, send a fax to 1-704-697-4935, call 1-877-276-7432 or email closedcaptioningissues@charter.com.

App Provider Charges - Third-party app providers billed through Spectrum may change their prices, and they are responsible for notifying customers of these changes; updated prices will appear on the statements of your current payment method.

Franchise Administrator - City of Worcester MA Dept of Telecom & Cable Consumer Division 1000 Washington St Suite 600 Boston MA 02118-6500 Phone: (800) 392-6066 or (617) 305-3531

Timely Payment - If your payment is not received by the next billing statement, your account is subject to interruption of service. Charter equipment may be rendered non-functional prior to termination. You may be subject to a change of service charge to reinstate your digital channels and Internet service when function is restored.

Statements with Zero or Credit Balances - Customers with a zero or credit balance on their bill will not receive a paper statement.

Video On Demand (VOD) and Pay-Per-View (PPV) - To order, your account must be current. To prevent unauthorized use of these services in your household, you are responsible for setting up a PIN number, parental control and/or rating preference. Charter will not issue a credit for the following: 1) unauthorized use, 2) ordering a PPV event or movie which you are not present to view, 3) failure to report a reception problem that occurs during the ordered movie or event, or 4) failure to report non-delivery of an ordered movie or event.



8634 0080 DY RP 10 02112026 NNNNNYNN 01 001245 0007



Never miss a game with
Spectrum TV®



Watching sports should be easy

Spectrum TV makes it simple. **Spectrum is the best experience to stream your live sports.**

- **Catch every moment** with your favorite apps, included at no extra cost
- **One plan, one price, one place** for all your sports
- **Get it all**, streaming apps plus live TV



Call 1-877-959-6551 to learn more

Offer good through 04/16/2026; subject to change; offer applies to qualified residential customers without any outstanding obligation to Spectrum. **Spectrum TV:** Streaming apps included in qualifying Spectrum TV plans for residential customers only. Activation of a separate subscription may be required to view content through each streaming application. This may not replace any existing subscriptions you already have; those must be managed separately. Services subject to all applicable service terms and conditions, subject to change. ©2026 Charter Communications. All other trademarks and logos herein are the property of their respective owners. For details, visit spectrum.com/disclosures. **Best Live Video Experience claim based** on Fixed Broadband Network Experience among the top 5 national providers in Opensignal USA: Fixed Broadband Experience Report - May 2025. Based on Opensignal independent analysis of fixed broadband measurements. ©2025 Opensignal Limited. Services subject to all applicable service terms and conditions, subject to change. Not available in all areas. Restrictions apply. All trademarks are the property of their respective owners.



TOWN OF LUDLOW

ZONING BOARD OF APPEALS

488 CHAPIN STREET

LUDLOW, MA 01056

(413) 583-5600, ext. 3

To: All Departments

From: Zoning Board of Appeals

Date: March 17, 2026

RE: Reorganization

Please be advised that at their meeting on March 11, 2026, the Zoning Board of Appeals voted to reorganize as follows:

Alan Aubin—Chairperson

Mike Parker— Vice Chairperson

Elaine Hodgman—Member

Valdemar Rodrigues—Alternate Member

Thank you.

Alan Aubin- Chairman

Kelly Strempek-Administrative Assistant

Ludlow Planning Board

488 Chapin Street Ludlow, MA 01056

(413) 583-5600 ext. 7



Memorandum

To: Town Clerk, All Departments
From: Raymond Phoenix, Chairman
Date: March 27, 2026
Subject: Reorganization

Please be advised that at their meeting of March 26, 2026, the Ludlow Planning Board voted to reorganize as follows:

Raymond Phoenix – Chairman

William Ellison – Vice Chairman

Kathleen Houle – Secretary

Christopher Coelho – Member

Joel Silva – Member

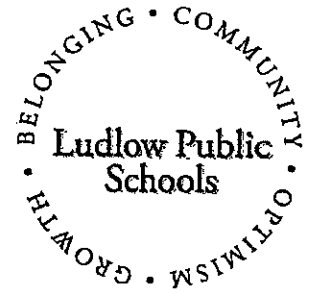
Haley Rivers – Associate Member

LUDLOW PUBLIC SCHOOLS

205 Fuller Street · Ludlow, Massachusetts 01056

Phone 413.583.8372 · f_tiano@ludlowps.org

DR. FRANK A. TIANO, SUPERINTENDENT



BELONGING · COMMUNITY · OPTIMISM · GROWTH

TO: All Departments

FROM: Dr. Frank A. Tiano, Superintendent 

RE: Ludlow School Committee Reorganization

DATE: March 24, 2026

At their meeting on Tuesday, March 24, 2026 the Ludlow School Committee reorganized in the following manner:

Sarah F. Bowler, Chair

Amanda Coddling, Vice Chair

Jeffrey Laing, Secretary

Christopher Manfredi, Member

Jeffrey Stratton, Member

C: Administrative Team

Central Office

MASC

Ludlow Public School does not exclude from participation, deny the benefits of LPS from or otherwise discriminate against, individuals on the basis of race, color, sex, age, gender identity, religion, national origin, sexual orientation, disability, genetic information, active military/veteran status, pregnancy or pregnancy-related conditions, or any other category protected by state or federal law in the administration of its educational and employment policies, or in its programs and activities.

Select Board
488 Chapin Street
Ludlow, MA 01056

To Whom It May Concern,

I am writing to formally request an exemption under Section 20 of the conflict-of-interest law to allow me to work for both the School Department and the Senior Work Abatement Program.

I respectfully submit this request for your review and consideration. I believe this arrangement will not present a conflict and will allow me to continue contributing effectively to both roles.

Thank you for your time and consideration. I look forward to your response.

Sincerely,

A handwritten signature in cursive script that reads "Elizabeth Dumaine". The signature is written in black ink and is positioned above the typed name and contact information.

Elizabeth Dumaine
e_dumaine@ludlowps.org
158 Posner Circle
Ludlow, MA 01056
413-583-4425

Amy Kurtz

From: Robert Callahan <r_callahan@ludlowps.org>
Sent: Thursday, March 19, 2026 8:47 PM
To: Select Board; Susan Santos
Subject: EXTERNAL:Hi my name is Robert Callahan , I currently work for the School Dept five hours a week as the interoffice mail courier.

You don't often get email from r_callahan@ludlowps.org. [Learn why this is important](#)

EXTERNAL EMAIL WARNING

This email originated from outside your organization. Please verify the sender's identity before clicking links, downloading attachments, or providing sensitive information. If you were not expecting this email, please call the sender to verify authenticity.

I'm requesting an exemption for section 20 of the conflict-of-interest law to work for both the School Department and the Senior Work Abatement Program.

Thank you for your help.

Robert Callahan
113 James St
Ludlow, Ma
413-278-1248



COMMONWEALTH OF MASSACHUSETTS
EXECUTIVE OFFICE FOR ADMINISTRATION & FINANCE
DIVISION OF CAPITAL ASSET MANAGEMENT & MAINTENANCE
ONE ASHBURTON PLACE, 15TH FLOOR
BOSTON, MA 02108
(617) 727-4050

RECEIVED

MAR 19 2026

SELECT BOARD
LUDLOW, MA 01056

MAURA T. HEALEY
GOVERNOR

KIMBERLEY DRISCOLL
LIEUTENANT GOVERNOR

MATTHEW J. GORZKOWICZ
SECRETARY

ADAM BAACKE
COMMISSIONER

March 16, 2026

Chair
Board of Selectmen
Town of Ludlow
488 Chapin Street
Ludlow, Massachusetts 01056

RE: **Commonwealth's Search for Lease Space**

Dear Sir or Madam:

We wish to notify you that the Division of Capital Asset Management and Maintenance has issued a Request for Proposals (RFP) seeking to lease space in your community as summarized below:

Location: Agawam, Chicopee, East Longmeadow, Holyoke (within boundaries shown on map attachment C-5), Longmeadow, Ludlow, Springfield (within boundaries shown on map attachment C-6), or West Springfield.

Type of Space: Office

Amount of Space: Approximately 3,300 usable square feet, but DCAMM would consider 2,300 to 4,300 usable square feet

For Use By: Massachusetts Teachers' Retirement System

Project Number: 202606300

The deadline for submission of proposals is April 23, 2026, at 2:00 p.m. The RFP can be viewed and downloaded from COMMBUYS using the link at <https://www.commbuys.com/bso/external/bidDetail.sda?docId=BD-26-1019-DCP06-OOL01-126389>. You may also email leasingnotices.dcammm@mass.gov to request a copy of the RFP, referencing the agency name and project number in your request.

Sincerely,

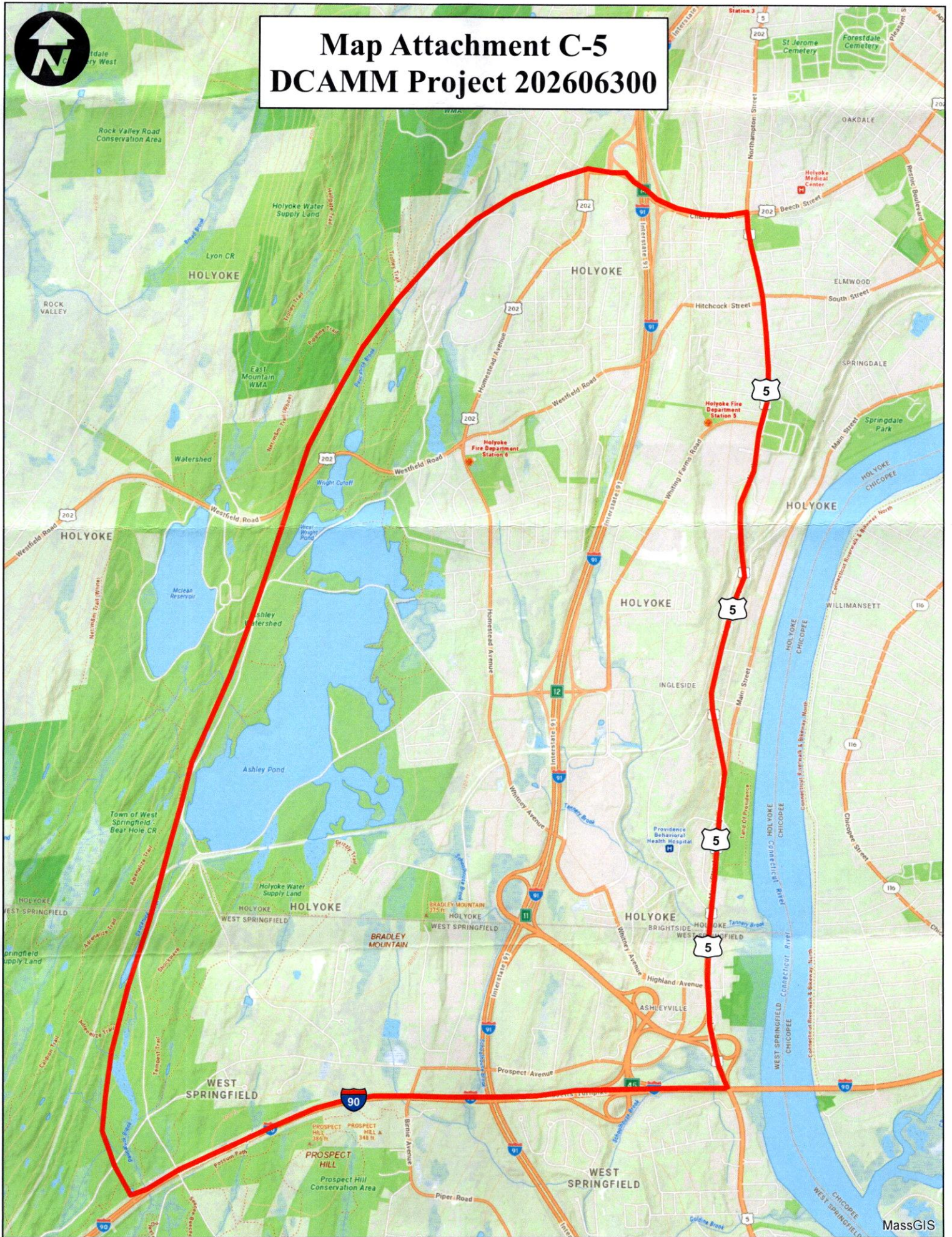
Debbie Russell
Director, Office of Leasing and State Office
Planning

cc: Lisa Dixon, DCAMM
Hannah Carrillo, DCAMM



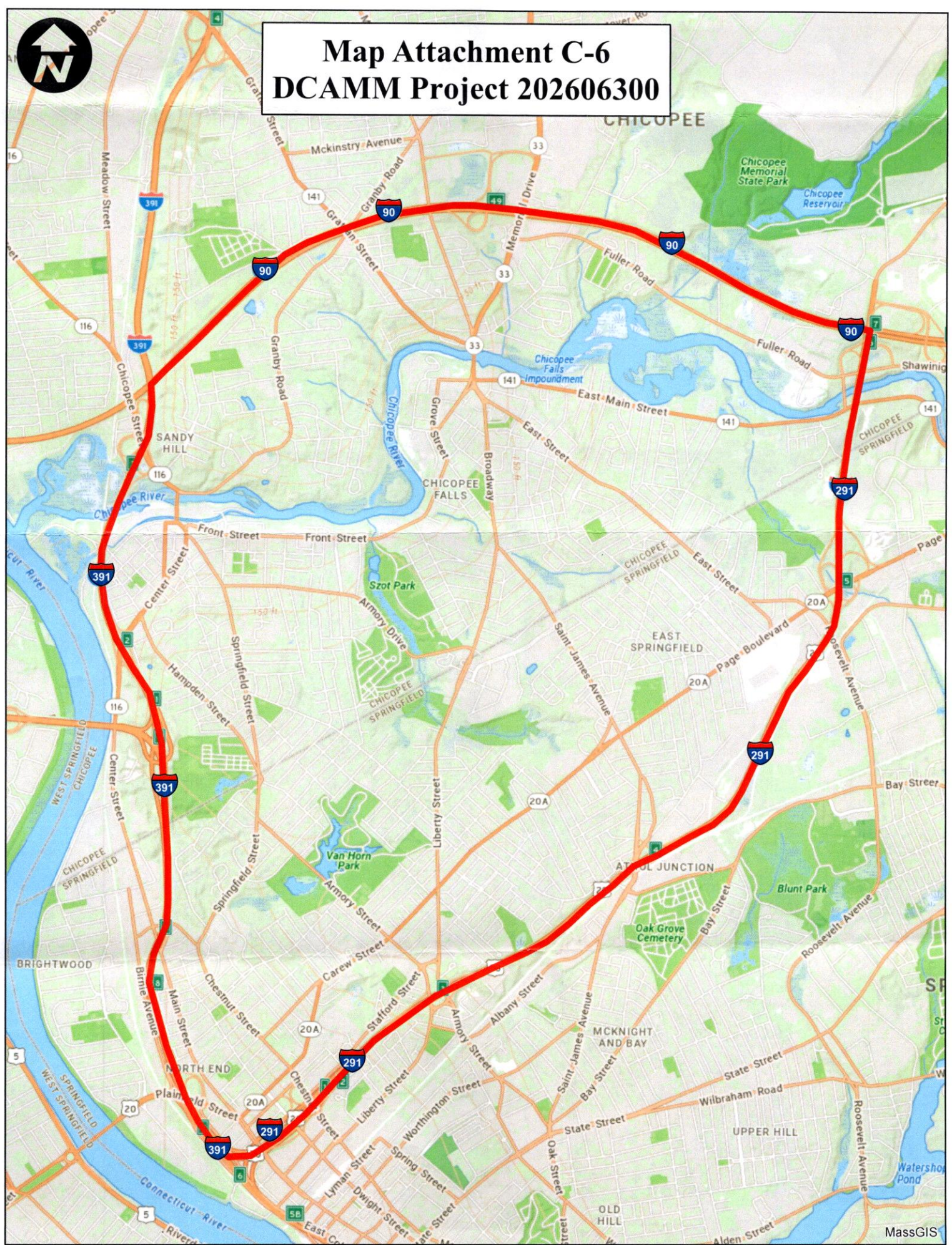
Map Attachment C-5

DCAMM Project 202606300





Map Attachment C-6 DCAMM Project 202606300





TOWN OF LUDLOW
BOARD OF HEALTH
488 Chapin Street
Ludlow, MA 01056
(413) 583-5600 ext. 1271 TEL



March 23, 2026

Ludlow Select Board
Town of Ludlow
488 Chapin Street
Ludlow, MA 01056

RE: Letter of Support – Opioid Settlement Funding Request for Sharps Containers

Dear Members of the Ludlow Select Board,

At the Board of Health meeting held on Tuesday March 17th 2026, the Board voted unanimously in support of the Ludlow Health Department's request regarding the opioid settlement funding (attached).

This request proposes the purchase of **240 - 1 gallon sharps containers**, totaling **\$1,565.70**, which would be distributed **free of charge** to residents in need.

The Board of Health recognizes the critical importance of safe sharps disposal as part of a comprehensive harm reduction strategy. Improper disposal of needles and other sharps presents a significant public health risk, including potential needlestick injuries to residents, municipal staff, first responders, and waste management personnel. It also contributes to environmental hazards in public spaces.

Providing free sharps containers will:

- Promote safe, at-home disposal practices
- Reduce improperly discarded needles in the community
- Support individuals managing chronic conditions (e.g., diabetes) as well as those affected by substance use disorder
- Align with evidence-based harm reduction strategies supported by the Commonwealth of Massachusetts and public health best practices

The Board of Health strongly supports this request and respectfully encourages the Selectboard to approve the allocation of funds for this purpose.

Thank you for your continued commitment to protecting and improving the health and safety of Ludlow residents.

Sincerely,

Ludlow Board of Health

Kelly Lamas – Chair
Tony Tavares – Secretary
Lauren Yelinek - Member



Aug. 2024–Feb. 2026

Sharps Disposal

Ludlow Health Department

At-a-Glance Forecast



Most utilized by the:

65+

Community



Expected Disposals for 2026:

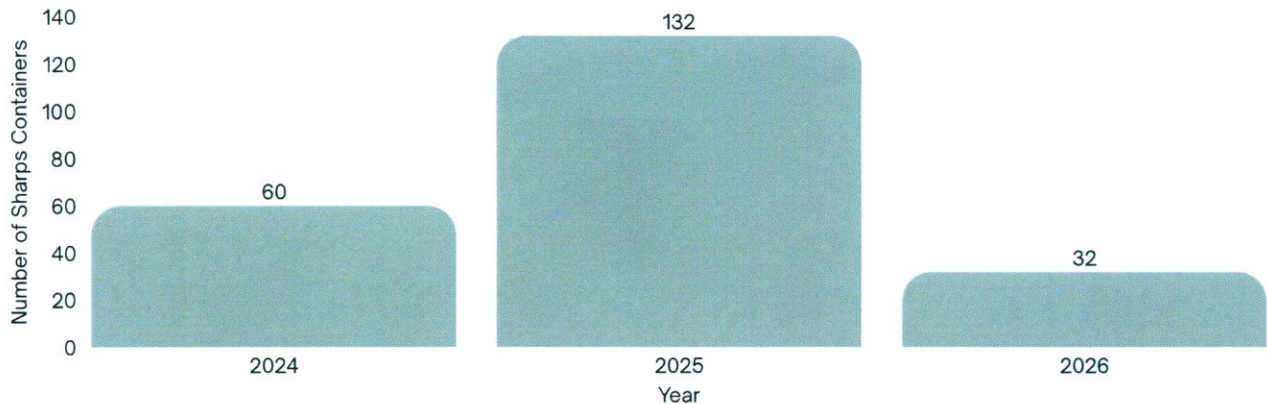
142



179

Encounters since 2024!

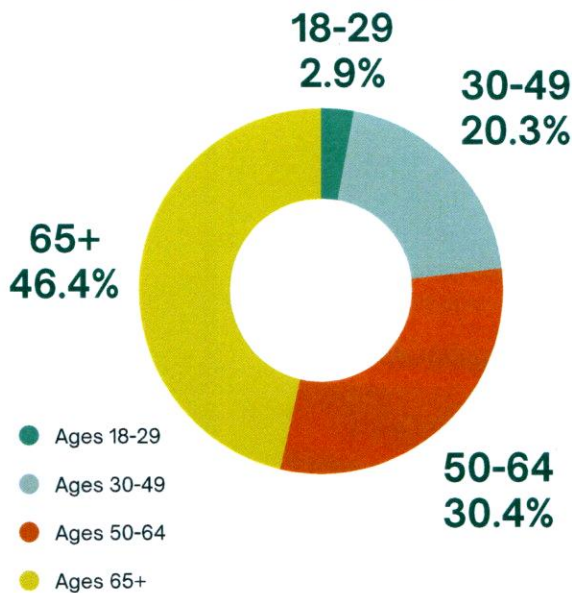
Sharps Disposal



*Data from 2024 is from August through December only

*Data from 2026 is January and February only

Age Demographic



Key Points



\$6.52 Per 1 Gallon Container



Disposal of the full containers is free to residents, made possible through Tapestry



Supports interest area #4 "Harm Reduction" set forth by the State of Massachusetts in guidance for spending the Opioid Abatement funds.

"Approve and fund syringe service programs and other programs to reduce harms associated with drug use, including supplies, staffing, space, peer services, referrals to treatment, fentanyl checking, syringe collection and disposal, connections to care, and full range of harm reduction and treatment services and harm reduction strategies."

Amy Kurtz

From: Marc Strange
Sent: Tuesday, March 24, 2026 7:46 AM
To: Amy Kurtz
Cc: Paulina Matusik; Erin McMurray
Subject: Fw: Health Department Opioid Settlement Fund Request
Attachments: Health Dept Sharps Data.pdf; BOH Opioid Settlement Proposal 2026 -Health Dept.pdf

AK—can we please get this onto the 4/7 agenda? I know that agenda is packed but this should be a quick one.

From: Paulina Matusik <PMatusik@Ludlow.ma.us>
Sent: Monday, March 23, 2026 4:12 PM
To: Marc Strange <mstrange@Ludlow.ma.us>
Cc: Erin McMurray <EMcMurray@ludlow.ma.us>
Subject: Health Department Opioid Settlement Fund Request

Hi Marc,

At the Board of Health meeting held on Tuesday March 17th , 2026, the BOH voted unanimously in support of the Ludlow Health Department's request regarding the attached opioid settlement fund request.

Please let me know when this will be on the selectman's agenda and I can make sure either myself or Erin are available to answer any questions.

Thank you,

Paulina Matusik, MPH
Health Director
Ludlow Health Department
488 Chapin Street
Ludlow MA 01056
Tel: (413) 583-5600 Ext. 1266
Work Cell: (413) 361-8033
Email: pmatusik@ludlow.ma.us



RECEIVED

MAR 25 2026

SELECT BOARD
LUDLOW, MA 01056

300 Cadwell Dr.
Springfield, MA 01104

Shawn Giroux
Arborist
Electric Transmission
Vegetation Management

Date: 3/25/26

Site Address: 648 East St., Ludlow, MA (ROW WT-26)

Mailing Address: 648 East St., Ludlow, MA 01056

To whom it may concern,

In accordance with the Commonwealth of Massachusetts regulations (220 CMR 22.00), Eversource is hereby providing notice of planned and scheduled vegetation maintenance work on the transmission right-of-way (ROW) that is located within your town or city limits this year.

The vegetation work will involve the removal of a decayed red maple tree that could possibly impact the power lines. The vegetation work will be performed by qualified line clearance contractors and may include off-road bucket crews or manual climbing crews.

In order to ensure the safe and reliable operation of the transmission system, we are required to manage vegetation so that it does not encroach upon the energized conductors. The work noted in your area will ensure that we obtain the clearances required to prevent vegetation encroachment. This work is being scheduled for the Spring of 2026.

As required by the regulations, you are being informed of this proposed work through this letter.

If you have any questions on the proposed work, please contact me at (413) 787-9328.

Sincerely,

Shawn M. Giroux



RECEIVED

MAR 25 2026

SELECT BOARD
LUDLOW, MA 01056

300 Cadwell Dr.
Springfield, MA 01104

Shawn Giroux
Arborist
Electric Transmission
Vegetation Management

Date: 3/25/26

Site Address: Parcel off of Chapin St., Ludlow, MA (ROW WT-26)

Mailing Address: 300 Cadwell Dr., Springfield, MA 01104

Dear Mr. Giroux,

In accordance with the Commonwealth of Massachusetts regulations (220 CMR 22.00), Eversource is hereby providing notice of planned and scheduled vegetation maintenance work on the transmission right-of-way (ROW) that is located within your town or city limits this year.

The vegetation work will involve the removal of several trees that are decayed and that could potentially impact the power lines. The vegetation work will be performed by qualified line clearance contractors and may include off-road bucket crews or manual climbing crews.

In order to ensure the safe and reliable operation of the transmission system, we are required to manage vegetation so that it does not encroach upon the energized conductors. The work noted in your area will ensure that we obtain the clearances required to prevent vegetation encroachment. This work is being scheduled for the Spring of 2026.

As required by the regulations, you are being informed of this proposed work through this letter.

If you have any questions on the proposed work, please contact me at (413) 787-9328.

Sincerely,

Shawn M. Giroux

Massachusetts State Lottery Commission

RECEIVED

MAR 27 2026

CHARITABLE GAMING DIVISION

P.O. Box 859012

Braintree, Massachusetts 02185-9012

Tel. 781-849-5555

SELECT BOARD
LUDLOW, MA 01056

ANNUAL BEANO REPORT

ORGANIZATION IDENTIFICATION NUMBER

40401

Deborah B. Goldberg
Chair

Mark William Bracken
Executive Director

ATTENTION: FILE COMPLETED REPORT BY JANUARY 20, 2026 IN THE ONLINE PORTAL.
FAILURE TO COMPLY WILL RESULT IN SUSPENSION OR REVOCATION OF ABOVE LICENSE.

NAME OF ORGANIZATION <i>Christ The King Bingo</i>			NUMBER OF OCCASIONS <i>49</i>
STREET ADDRESS <i>41 Waresaw Ave.</i>	AREA CODE <i>413</i>	TELEPHONE <i>583-2630</i>	AVERAGE NUMBER OF PLAYERS PER OCCASION DURING 2025 (SEE ATTACHED) <i>154</i>
CITY/TOWN <i>Ludlow</i>	COUNTY <i>MA</i>	ZIP CODE <i>01056</i>	

Schedule 1 Beano and Charity Game Tickets Income Statement

A. Beano Game Receipts

1. Regular receipts from Beano Game.....	\$ <u><i>348,443.50</i></u>
2. Other receipts (explain).....	\$ _____
3. Gross Beano Receipts (add items 1 and 2).....	\$ <u><i>348,443.50</i></u>

B. Beano Game Expenditures

1. Prizes (including all Progressive Beano prizes paid by check).....	\$ <u><i>247,723.00</i></u>
2. Tax paid to Massachusetts State Lottery Commission.....	\$ <u><i>17,422.18</i></u>
3. Rent.....	\$ <u><i>9,800.00</i></u>
4. Equipment.....	\$ <u><i>1,260.08</i></u>
5. Supplies.....	\$ <u><i>19,246.63</i></u>
6. Services.....	\$ <u><i>5,880.00</i></u>
7. Other expenses (enter total and attach a detailed list).....	\$ <u><i>3,042.36</i></u>
8. Total Beano Expenditures (add items 1 through 7).....	\$ <u><i>304,374.25</i></u>

C. Net Profit (or Loss) from Beano Game

1. From line A3 (Gross Beano Receipts) deduct line B8 (Total Beano Expenditures).....	\$ <u><i>44,069.25</i></u>
--	----------------------------

D. Charity Game Ticket Receipts and Costs

1. Charity Game Ticket proceeds (after prizes) (less CGT prizes paid by check).....	\$ <u><i>83,604.00</i></u>
2. Cost of Charity Game Tickets.....	\$ <u><i>-24,428.00</i></u>
3. Net Profit (or Loss) from Charity Game Ticket sales (deduct D2 from D1).....	\$ <u><i>59,176.00</i></u>

E. Net Profit (or Loss) from Beano and Charity Game Tickets

1. Add C1 (net profit (or loss) from Beano Game) to line D3 (net profit (or loss) from Charity Game Ticket sales).....	\$ <u><i>103,345.25</i></u>
---	-----------------------------

ATTACHMENT:

TOTAL OTHER BEANO EXPENSES:

Player Appreciation	\$ 600.00
Advertisement	154.04
Volunteer Appreciation	2,097.92
Checks	90.40
License	100.00
Total	\$3,042.36

ATTACHMENT I

ADJUSTMENT FOR CHARITY GAME TICKET PRIZES PAID BY CHECK

Total Receipts per BC-2 Weekly Financial Reports

Line 3, Schedule 2 (of the weekly BC-2 reports)\$ 0

Less: Prizes paid by check\$ 0

Net Proceeds from Charity Game Tickets\$ 0

(this figure is to be entered on Part D, Line 1 of
the Annual Beano Report)

Schedule 2 Disposition Of, and Accounting For, Net Profit

1.	Balance in Special Beano Checking Account January 1, 2025.....	\$	<u>16,507.98</u>
2.	Balance of Special Beano Savings Account January 1, 2025	\$	_____
3.	Net profit (or loss) from Beano and Charity Game Tickets (from Page 1 Line E1 of this report).....	\$	<u>103,245.25</u>
4.	Other income (interest, etc.).....	\$	_____
5.	Total funds available for disbursement (add lines 1 through 4).....	\$	<u>119,753.23</u>
6.	Total Disbursements for the Year - detail below:		
a.	Charitable.....	\$	<u>5,200.00</u>
b.	Patriotic.....	\$	_____
c.	Youth activities.....	\$	_____
d.	Educational	\$	_____
e.	Religious.....	\$	<u>94,000.00</u>
f.	Firemen's activities.....	\$	_____
g.	Public ambulance or rescue service.....	\$	_____
h.	Other (include Option I & II attach list or explanation).....	\$	_____
i.	Total Disbursements (add lines a through h).....	\$	<u>101,200.00</u>
7.	Total balance in Special Beano Bank Account(s) December 31, 2025 deduct line 6i (total disbursements) from line 5 (total funds available for disbursement).....	\$	<u>18,553.23</u>
a.	Balance per Special Beano Checkbook.....	\$	_____
b.	Balance per Special Beano Savings Account.....	\$	_____

(Note: Line 7a & 7b must equal line 7)

Signed under the pains and penalties of perjury:

Head of Organization _____ Date _____
Name

Member-In-Charge of Bingo _____ Date _____
Name

If prepared by other than above:

Signature of Preparer Beverly C. Pokras, Bookkeeper Date 1/7/26
Name & Title

Address & Telephone No. 17 Woodside Rd., Sudon, MA Telephone Number 413-583-3026
Address

ATTENTION: A copy of this report must be filed with the mayor and council in a city or selectmen in a town

CITY OF BOSTON LICENSEES ONLY: A copy of this report must be filed with the Boston



Nancy M. Clark
Director of Government Affairs

March 27, 2026

Re: Charter Communications – Upcoming Changes

Dear Franchise Official:

Charter values our customers and works hard to keep prices as low as possible. Customers are being noticed via bill message regarding the following price changes that will take effect on or after April 29, 2026.

Description	Price Change
Service Activation (applies when service is activated via self-installation or professional installation)	Will decrease by \$10 from \$30 to \$20.
Change of Service	Will decrease by \$15 from \$65 to \$50.
Professional Installation (formerly Primary Installation/Reconnect, and Trouble Call and will apply to all technician-supported installations)	Will decrease by \$15 from \$65 to \$50.
Hourly Labor Charge	Will decrease by \$15 from \$65 to \$50.
Reconnection Fee	Will increase by \$3 from \$2 to \$5.

We remain committed to providing excellent entertainment services in your community. If you have any questions about these changes, please feel free to contact me at 508-365-6655 or via email at Nancy.Clark@charter.com.

Sincerely,

Nancy M. Clark
Director, Government Affairs
Charter Communications

Amy Kurtz

From: Marc Strange
Sent: Monday, March 30, 2026 7:34 AM
To: Amy Kurtz
Subject: Fw: EXTERNAL:Lupa Zoo's summer safety day

Good morning! For 4/7 agenda please.

Marc A. Strange
Ludlow Town Administrator
488 Chapin Street
Ludlow, MA 01056
Work: 413-583-5600 x1201
Mobile: 413-262-7645

Please be advised that the Massachusetts Secretary of State and the Massachusetts Attorney General consider e-mail to be a public record, and therefore subject to the Massachusetts Public Records Law, M.G.L. c. 66 § 10.

From: Wally Lupa <wally@lupazoo.org>
Sent: Sunday, March 29, 2026 7:35:50 PM
To: J Wielblad <jwielblad@ludlowpolice.com>; cassandra.sarno@SDH.state.ma.us <cassandra.sarno@SDH.state.ma.us>; Daniels, Tasha <tasha_daniels@fws.gov>; donald.j.wilda@usda.gov <donald.j.wilda@usda.gov>; firesafety@ludlow.ma.us <firesafety@ludlow.ma.us>
Cc: Marc Strange <mstrange@Ludlow.ma.us>; Joan Lupa <joan@lupazoo.org>; Ewa Lupa <ewa@lupazoo.org>; Stanley Lupa <stan@lupazoo.org>
Subject: EXTERNAL:Lupa Zoo's summer safety day

EXTERNAL EMAIL WARNING

This email originated from outside your organization. Please verify the sender's identity before clicking links, downloading attachments, or providing sensitive information. If you were not expecting this email, please call the sender to verify authenticity.

Lupa Zoo

Community Summer Safety Day – Department Invitation

June 20, 2026 • 12:00 PM – 3:00 PM

Ludlow, Massachusetts

Lupa Zoo is pleased to invite your department to participate in our Community Summer Safety Day on Saturday, June 20, 2026, from 12:00 PM to 3:00 PM. This annual initiative brings together local agencies and families to promote safety, preparedness, and community engagement ahead of the summer season.

We would be honored to have the [Department Name] join us in providing valuable information and demonstrations for the public. This year's event will focus on:

- Biking and trail safety
- Hiking and outdoor preparedness
- Boating and water safety
- General summer safety awareness

Your presence plays a vital role in helping families stay informed and confident as they enjoy outdoor activities throughout the season.

Event Details:

- Date: June 20, 2026
- Time: 12:00 PM – 3:00 PM
- Location: Lupa Zoo – Community Pavilion
- Cost: Free to attend (regular admission required only for zoo entry)

We hope your team will join us for this meaningful community event. Please confirm your participation at your earliest convenience so we may coordinate space, setup needs, and any materials you wish to bring.

Thank you for your continued service to our community. We look forward to partnering with you for a safe and adventurous summer.

“Wally”

Wachaw H. Lupa - LEED AP

Director of Animal Care and Facility Development
ZAA Accredited Professional

Lupa Zoo

545 West Street
Ludlow, Ma 01056
413 589-9883

www.lupazoo.org.



LUDLOW COMMUNITY CENTER
RANDALL BOYS & GIRLS CLUB

FACILITY USE - TOWN APPROVAL FORM

Name of Organization/Group: LYSA

Name of Primary Contact: JOE ANSELMO

Primary Contact Phone: 413-335-5363

Primary Contact Email: J3ANSELMO@GMAIL.COM

NONPROFIT OR PROFIT ORGANIZATION?	WILL THE PROGRAM SERVE AT LEAST 60% LUDLOW RESIDENTS?	IS THE ORGANIZATION A "TOWN APPROVED SPORTS ORG"?
NP	Y	Y

POOL	GYMNASIUM	GAME ROOM	SPORTCOURT	BALL FIELD	SOCCER FIELD(S)
					✓

FREE RENTAL	RENTAL FEE
✓	

Dates & Times for Rental

Please provide a complete list of all dates/days and times that the field or facility will be used within the requested rental window. (Ex. 11/1/23 8:00a-9:00a, 11/6/23 10:00a-12:00p) Include any changes/exceptions by Club.

DATES - APRIL 12 - JUNE 15 2026

DAYS - MON / THURS WEEKLY FROM 5:30 - 8pm (2 FIELDS IN APRIL / 1 FIELD MAY + JUNE)

DAY - SATURDAYS WEEKLY FROM 9:00 A - 3:00 pm (2 FIELDS)

EXCLUDING - 4/11 (SAT), 6/6 (SAT)

For Club use only:

Authorized by: [Signature] Date: 3/27/26
(CEO/President)

Approved Denied Reason for Denial:

For Town use only:

Authorized by: _____ Date: _____
(Town Representative)

Approved Denied Reason for Denial:



LUDLOW COMMUNITY CENTER
RANDALL BOYS & GIRLS CLUB

FACILITY USE - TOWN APPROVAL FORM

Name of Organization/Group: WESTERN UNITED PIONEERS

Name of Primary Contact: CARLOS CHAVES / ARKADIUSZ CZARNIECKI

Primary Contact Phone: 413-885-0653

Primary Contact Email: CCHAVES@WESTERNUNITEDPIONEERS.ORG / ACZARNIECKI@WESTERNUNITEDPIONEERS.ORG

NONPROFIT OR PROFIT ORGANIZATION?	WILL THE PROGRAM SERVE AT LEAST 60% LUDLOW RESIDENTS?	IS THE ORGANIZATION A "TOWN APPROVED SPORTS ORG"?
NP	Y	Y

POOL	GYMNASIUM	GAME ROOM	SPORTCOURT	BALL FIELD	SOCCER FIELD(S)
					✓

FREE RENTAL	RENTAL FEE
✓	

Dates & Times for Rental

Please provide a complete list of all dates/days and times that the field or facility will be used within the requested rental window. (Ex. 11/1/23 8:00a-9:00a, 11/6/23 10:00a-12:00p) Include any changes/exceptions by Club.

DATES - APRIL 7 - MAY 29 2026

DAYS - TUESDAY / FRIDAY 5:30 - 7:30 pm (2 FIELDS IN APRIL / 1 FIELD IN MAY)

EXCLUDING - 6/5 (FRIDAY)

For Club use only:

Authorized by: [Signature] Date: 3/27/26
(CEO/President)

Approved Denied Reason for Denial:

For Town use only:

Authorized by: _____ Date: _____
(Town Representative)

Approved Denied Reason for Denial:



LUDLOW COMMUNITY CENTER
RANDALL BOYS & GIRLS CLUB

FACILITY USE - TOWN APPROVAL FORM

Name of Organization/Group: IFA (FUTURE PROGRAM)

Name of Primary Contact: MATT KAPINOS

Primary Contact Phone: (413) 237-6445

Primary Contact Email: LUSO50CCR@AOL.COM

NONPROFIT OR PROFIT ORGANIZATION?	WILL THE PROGRAM SERVE AT LEAST 60% LUDLOW RESIDENTS?	IS THE ORGANIZATION A "TOWN APPROVED SPORTS ORG"?
YES	YES	

POOL	GYMNASIUM	GAME ROOM	SPORTCOURT	BALL FIELD	SOCCER FIELD(S)
					✓

FREE RENTAL	RENTAL FEE
	\$240

Dates & Times for Rental

Please provide a complete list of all dates/days and times that the field or facility will be used within the requested rental window. (Ex. 11/1/23 8:00a-9:00a, 11/6/23 10:00a-12:00p) Include any changes/exceptions by Club.

DATES - 4/8 (WED) x 8 WEEKS ENDING 5/27
DAY - WEDNESDAYS 5-6 PM (1/2 FIELD)

For Club use only:

Authorized by: [Signature] Date: 3/27/26
(CEO/President)

Approved Denied Reason for Denial:

For Town use only:

Authorized by: _____ Date: _____
(Town Representative)

Approved Denied Reason for Denial:

March 19, 2026

RECEIVED

MAR 30 2026

SELECT BOARD
LUDLOW, MA 01056



Town of Ludlow c/o Board of selectman
488 Chapin St.
Ludlow, MA 01056

Dear Town of Ludlow c/o Board of selectman :

This mailing contains important information about living and working safely near a natural gas pipeline. You are receiving this information because you live or work within 660 feet of a natural gas pipeline owned and operated by the Massachusetts Municipal Wholesale Electric Company (MMWEC), a not-for-profit, public corporation based in Ludlow.

Inside this envelope you will find a map showing the approximate location of the MMWEC pipeline, a brochure that addresses pipeline safety issues, and a magnet containing the toll-free number for Dig Safe, 811.

Dig Safe is a free service that coordinates information about the location of the MMWEC pipeline and other underground utilities such as water, sewer, telephone, or electric services. It is important to call Dig Safe before starting any kind of excavation or project that requires digging, even such seemingly innocent activities as planting shrubs or installing fence posts. Because Dig Safe is recognized as the best way to ensure your safety and the safety of your neighbors, it is required by law that anyone planning to dig, must contact Dig Safe three business days prior to the start of work. To call Dig Safe, dial 811.

MMWEC is providing this information as part of its Public Awareness Program, which is intended to ensure that people living or working near the MMWEC pipeline:

- Know that the pipeline exists and approximately where it is;
- Are aware of basic natural gas pipeline safety information; and
- Know who to contact if they have questions or if there is an emergency.

If you observe any suspicious activity or believe unauthorized excavation is taking place near MMWEC's natural gas pipeline, please report it by dialing 911 and then by calling MMWEC's emergency number, 413-547-2830.

Please also be advised that MMWEC has prepared and maintains a pipeline integrity management plan in accordance with the requirements of the U.S. Department of Transportation for gas transmission lines. For reasons of public safety and pipeline integrity, please keep the right-of-way clear of structures, trees, or materials that obscure the identification of the corridor or block access to the pipeline by MMWEC's maintenance or contract personnel. The right-of-way is a corridor that extends 10 feet on each side of the pipeline. The integrity management plan is available for review at the MMWEC offices during regular business hours.

Permitted and non-permitted uses of the right-of-way include:

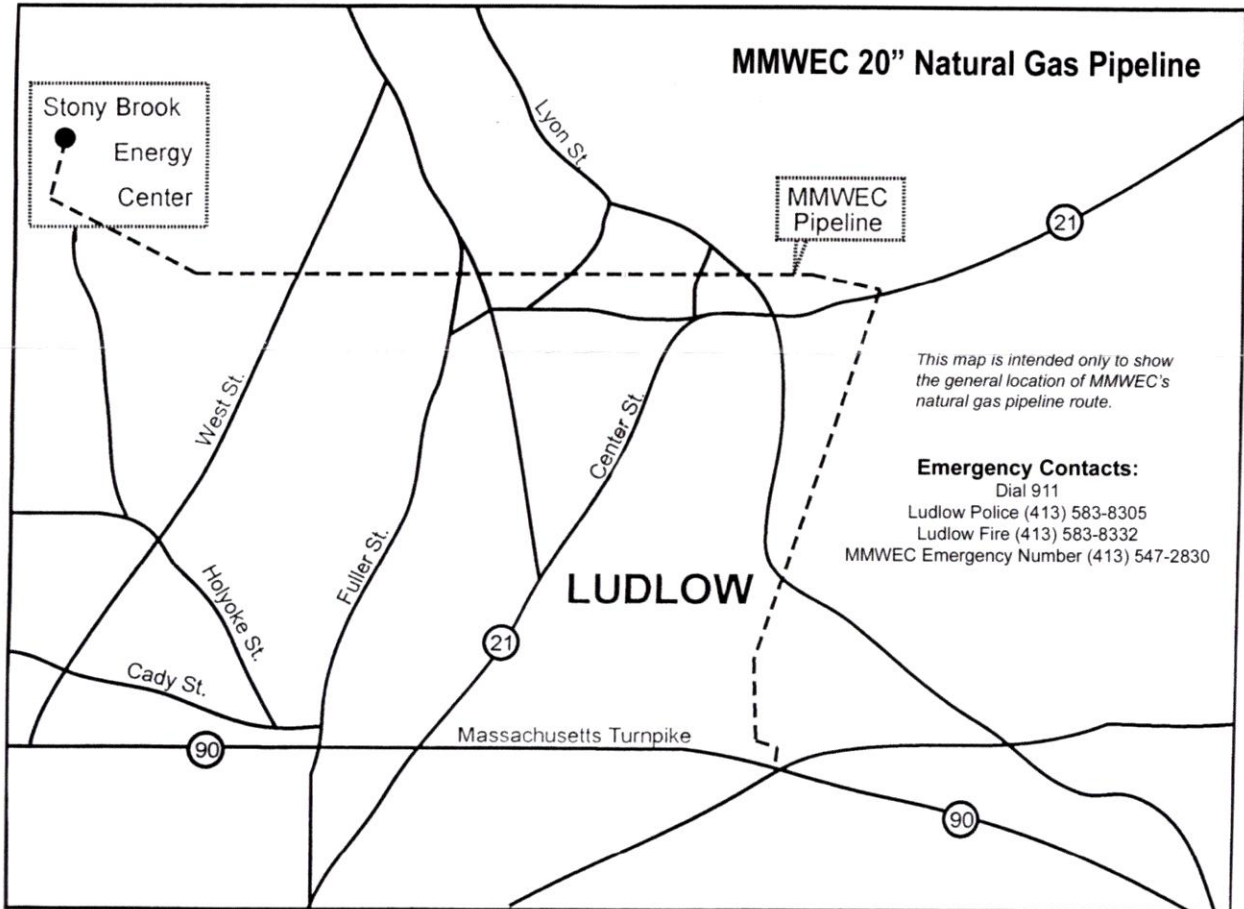
- Permitted Uses of the Right-of-Way – flower beds, vegetable gardens, lawns;
- Non-Permitted Uses of the Right-of-Way – trees, shrubs, buildings, structures, patios, swimming pools, wells, septic systems, storage of permanent objects or materials;
- Right-of-Way Uses Which Require MMWEC's Prior Written Consent – fill or excavation activities, utility crossings, roads, driveways, water channels, fence/posts.

Please read this information carefully and retain it for future reference. As in previous years, MMWEC will follow up within two months with a short questionnaire to help determine effectiveness of the Public Awareness Program.

Thank you for your time and effort, and please contact MMWEC at (413) 308-1351 if you have any questions or need additional information. Emergency information is provided in the enclosed brochure.

Sincerely,

Jason Viadero
MMWEC Director of Engineering and Generation Assets



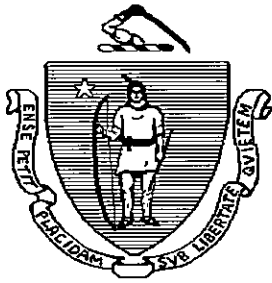
MMWEC Contact Information:

Massachusetts Municipal Wholesale Electric Company
327 Moody Street
Ludlow, MA 01056
Phone: (413) 589-9414

RECEIVED

MAR 30 2026

SELECT BOARD
LUDLOW, MA 01056



The Commonwealth of Massachusetts

DEPARTMENT OF PUBLIC UTILITIES DEPARTMENT OF TELECOMMUNICATIONS AND CABLE

NOTICE OF PUBLIC HEARING AND REQUEST FOR COMMENTS

D.P.U. 26-10/D.T.C. 26-1

March 6, 2026

Joint Investigation by the Department of Public Utilities and the Department of Telecommunications and Cable on their own motion instituting a rulemaking pursuant to G.L. c. 30A, § 2, 220 CMR 2.00, and 207 CMR 2.00, to amend 220 CMR 45.00: Pole Attachment, Duct, Conduit, and Right-of-Way Complaint and Enforcement Procedures.

D.P.U. 25-10/D.T.C. 25-1

Joint Notice of Inquiry by the Department of Public Utilities and the Department of Telecommunications and Cable on their own Motion to explore utility pole attachment, conduit access, double pole, and related considerations applicable to utility work conducted on public rights-of-way in the Commonwealth.

On March 6, 2026, through the joint issuance of an Order, the Department of Public Utilities ("DPU") and the Department of Telecommunications and Cable ("DTC") (together, "Departments" or "agencies") jointly opened a rulemaking, docketed as D.P.U. 26-10/D.T.C. 26-1, seeking comment on proposed revisions to our shared regulations, 220 CMR 45.00: Pole Attachment, Duct, Conduit and Right-of-Way Complaint and Enforcement Procedures. The Departments open the rulemaking on our own motion pursuant to 47 U.S.C. § 224(c); G.L. c. 164, § 34B; G.L. c. 166, § 25A; 207 CMR 2.00; 220 CMR 2.02; and the current Memorandum of Agreement ("MOA") originally entered into by the agencies in 2008 to facilitate our shared jurisdiction over double poles, as well as over utility pole and conduit access and enforcement matters. Through the Order and our pending joint inquiry proceeding opened last year, D.P.U. 25-10/D.T.C. 25-1, the agencies also seek further comment in on: (1) a draft Amended and Restated MOA to be entered into by the agencies; and (2) potential, non-binding alternative dispute resolution ("ADR") provisions that can be implemented by the Departments.

The Departments will conduct a virtual public hearing on our proposals on **Wednesday, May 27, 2026**. The Departments will also accept written comments on our proposals, establishing a **Tuesday, May 12, 2026**, deadline for initial comments, and a **Thursday, June 11, 2026**, deadline for reply comments. Additional details about the public hearing and for submitting comments are provided as part of this Notice further below.

For the rulemaking, the Departments seek comment on our proposed revisions to 220 CMR 45.00 et seq., as well as, in limited instances, on potential alternative language for use

in the final regulations. The Departments' proposed amendments would constitute the most substantive revision to these regulations in more than 40 years, which at this time consist primarily of the agencies' procedural rules applicable to resolving complaints by both telecommunications and cable television ("CATV") providers seeking access to utility poles, conduit, and ducts on public rights-of-way ("ROWS") in the Commonwealth of Massachusetts. In implementing and enforcing these regulations, federal and state law requires the Departments to consider both the interests of telecommunications and CATV service subscribers and of utility service customers. 47 U.S.C. § 224(c)(2)(B); G.L. c. 166, § 25A.

The proposed revisions would broaden the scope of 220 CMR 45.00 et seq. to:

- (1) implement comprehensive state-wide terms and conditions for telecommunications, advanced telecommunications, broadband, and CATV providers, to apply for and access utility poles;
- (2) establish additional requirements and obligations for all utility pole owners, including, among others: (a) municipal lighting plants ("MLPs"); (b) the Commonwealth's investor-owned electric distribution companies, NSTAR Electric Company d/b/a Eversource Energy, Massachusetts Electric Company and Nantucket Electric Company d/b/a National Grid, and Fitchburg Gas and Electric Light Company d/b/a Unitil; and (c) telephone companies, including Verizon New England, Inc. d/b/a Verizon Massachusetts;
- (3) establish express requirements and obligations for all utility pole attachers, including existing attachment licensees, such as municipalities and other municipal entities, MLPs, and all telecommunications, advanced telecommunications, broadband, and CATV providers;
- (4) streamline and clarify the existing procedural requirements applicable to utility poles and conduit and duct access disputes, including in relation to joint adjudications to be conducted by the agencies; and
- (5) expand the procedural requirements to expressly allow utility pole owners to file complaints against attachers.

Of the proposed revisions listed above, the most substantive ones involve the addition of requirements for utility pole attachment applications and new processes for licensees to access utility poles, including: (1) timelines and make-ready requirements that vary based on an application's size, *i.e.*, the number of poles identified in a pole attachment application submitted to a utility pole owner; (2) permissible deviations from make-ready timelines by utility pole owners and licensees in specific circumstances; (3) provisions to allow utility pole licensees to engage in self-help and one-touch make-ready ("OTMR") work in specific circumstances and to mandate the creation of approved contractor lists by utility poles owners for (a) surveys; and (b) make-ready work conducted in the communications space of utility poles; (4) improved communications and coordination with appropriate government authorities, *i.e.*, state and local government authorities and officials that manage, authorize, and/or license work conducted on public ROWs, as well as with existing attachers on utility poles; and (5) annual reporting requirements by utility pole owners.

The agencies' proposed revisions to 220 CMR 45.00 et seq. are informed by Massachusetts-specific considerations coupled with utility pole attachment regulations and recent activities applicable in other states, including regulations implemented by the Federal Communications Commission, 47 C.F.R. §§ 1.1401 through 1.1416, to facilitate additional

broadband and advanced telecommunications deployment. The agencies' proposals are also informed by the extensive comments, data, and input received by the Departments from a broad array of interested stakeholders during our joint inquiry proceeding. See generally Joint Inquiry by the Department of Public Utilities and the Department of Telecommunications and Cable on their own Motion to explore utility pole attachment, conduit access, double pole, and related considerations applicable to utility work conducted on public rights-of-way in the Commonwealth, D.P.U. 25-10/D.T.C. 25-1. These comments and information are posted on the DPU's website at <https://eeaonline.eea.state.ma.us/dpu/fileroom/#/dockets> (enter "25-10") and on the DTC's website at <https://services.oca.mass.gov/dtc/frmReleasedCalendar.aspx> (enter "25-1").

For the pending inquiry proceeding, building from comments and input received by the agencies in that matter, the Departments seek comment on a draft Amended and Restated MOA. The draft Amended and Restated MOA identifies new instructions and agency action in relation to the joint adjudication of any future formal attachment or access complaints to be filed by entities pursuant to 220 CMR 45.00. The Departments also seek further comment on potential informal and non-binding ADR provisions that may be incorporated into a future revised MOA between the agencies. The agencies' goal is to implement an ADR mechanism that would allow interested stakeholders the opportunity to resolve disputes with non-binding agency guidance before any formal complaint would be filed under 220 CMR 45.00. The Departments envision that any ADR mechanism adopted by the agencies would supplement parties' due process rights applicable under G.L. c. 30A.

Additional details and questions for comment relating to these matters are explained in the Order issued on March 6, 2026, in these matters. A copy of the Order, proposed regulations, and draft Amended and Restated MOA, will be posted to the DPU's website at <https://eeaonline.eea.state.ma.us/dpu/fileroom/#/dockets> (enter "26-10") and to the DTC's website at <https://services.oca.mass.gov/dtc/frmReleasedCalendar.aspx> (enter "26-1").

To provide an opportunity for comment on the proposed regulations, the Departments will jointly conduct a public hearing pursuant to G.L. c. 30A, § 2, 220 CMR 2.05, and 207 CMR 2.01. The Departments will conduct the hearing using the Zoom videoconferencing platform on **Wednesday, May 27, 2026, at 2:00 p.m.** Attendees may join by entering this link, <https://us06web.zoom.us/j/81418706323>, from a computer, tablet, or smart device. For audio-only participation, attendees can dial-in at **(646) 931-3860** (not a toll-free number) and then enter the **Webinar ID: 814 1870 6323**. Due to the interplay of certain of the proposed regulations and the agencies' MOA in relation to joint adjudications to be conducted by the Departments going forward, the Departments will also accept public comments at the hearing on the terms of our proposed draft Amended and Restated MOA provided as Attachment E to the Order issued on March 6, 2026, these matters.

The Departments will also accept written comments on the proposed regulations, Draft Amended and Restated MOA, and possible ADR mechanisms. Interested stakeholders and other members of the public should submit initial written comments by no later than close of business

(5:00 p.m.) on **Tuesday, May 12, 2026**, to be most useful. Following the public hearing, written reply comments will be welcome by no later than close of business (5:00 p.m.) on **Thursday, June 11, 2026**. All written comments should be submitted in electronic format by e-mail attachment to the Departments through the following distribution list: dpu.efiling@mass.gov, dte.efiling@mass.gov, kerri.phillips@mass.gov, scott.seigal@mass.gov, william.bendetson@mass.gov, and kevin.roberts@mass.gov. The text of the e-mail must specify: (1) the docket numbers of the proceeding (D.P.U. 26-10/D.T.C. 26-1, D.P.U. 25-10/D.T.C. 25-1); (2) the name of the person, entity, or company submitting the filing; and (3) a brief descriptive title of the document. The e-mail must also include the name, title, e-mail, and telephone number of a person to contact in the event of questions about the filing. The electronic attachment file name should identify the document but should not exceed 50 characters in length.

All documents submitted in electronic format will be posted on each agency's website as soon as practicable. The DPU will post docket materials on its website at <https://eeaonline.eea.state.ma.us/dpu/fileroom/#/dockets> (enter "26-10"), and the DTC will post docket materials on its website at <https://services.oca.mass.gov/dtc/frmReleasedCalendar.aspx> (enter "26-1"). Please note that in the interest of transparency, any comments will be posted to each agency's website as received and without redacting personal information, such as addresses, telephone numbers, or e-mail addresses. As such, consider the extent of information you wish to share when submitting comments. The Department strongly encourages comments from members of the public to be submitted by e-mail. If, however, a member of the public is unable to send written comments by e-mail, a paper copy may be sent to Peter A. Ray, Secretary, DPU, One South Station, 3rd Floor, Boston, Massachusetts, 02110, and to Ursula Estremera, Secretary, DTC, 1 Federal Street, Suite 0740, Boston, Massachusetts, 02110.

Reasonable accommodations for people with disabilities (e.g., Braille, large print, electronic files, audio format) are available upon request. To request an accommodation, please contact the DPU's ADA coordinator at eeadiversity@mass.gov or (617) 626-1282. In your communication, state the accommodation you need and why you need the accommodation. Provide contact information in case the coordinator needs more information. Provide your request as soon as possible. The coordinator will consider but may not be able to fulfill late requests.

For further information regarding this Notice, please contact Kerri DeYoung Phillips and Scott Seigal, Hearing Officers, DPU, via e-mail at kerri.phillips@mass.gov and scott.seigal@mass.gov, as well as William Bendetson and Kevin Roberts, Hearing Officers, DTC, via e-mail at william.bendetson@mass.gov and kevin.roberts@mass.gov.



COMMONWEALTH OF MASSACHUSETTS

Department of Telecommunications and Cable

1 Federal Street, Suite 0740, Boston, MA 02110

(617) 305-3580

www.mass.gov/dtc

MAURA T. HEALEY
GOVERNOR

KIMBERLEY DRISCOLL
LIEUTENANT GOVERNOR

ERIC PALEY
SECRETARY
ECONOMIC DEVELOPMENT

LAYLA R. D'EMILIA
UNDERSECRETARY

KAREN CHARLES
COMMISSIONER

March 6, 2026

VIA ELECTRONIC MAIL ONLY

Chris Kluchman
Undersecretary of Livable Communities
Executive Office of Housing and Livable Communities
100 Cambridge Street, Suite 300
Boston, MA 02114
EOHLCExec145Notice@mass.gov

David Koffman, Senior Executive
and Legislative Director
Massachusetts Municipal Association
3 Center Plaza, Suite 610
Boston, MA 02108
dkoffman@mma.org

RE: Joint Rulemaking of the Department of Public Utilities and the Department of Telecommunications and Cable, D.P.U. 26-10/D.T.C. 26-1

Dear Undersecretary Kluchman and Mr. Koffman:

In accordance with Executive Order No. 145, we hereby submit notice to the Local Government Advisory Committee ("LGAC") that the Department of Public Utilities ("DPU") and the Department of Telecommunications and Cable ("DTC") (together, "Departments" or "agencies") have initiated a joint rulemaking proceeding to amend 220 CMR 45.00: Pole Attachment, Duct, Conduit and Right-of-Way Complaint and Enforcement Procedures.¹ The Departments have docketed this rulemaking as D.P.U. 26-10/D.T.C. 26-1 and will publish public notice of the joint proceeding in the Boston Globe or the Herald, as well as in the Massachusetts Register, on **Friday, March 27, 2026**. Notice of the joint proceeding, copies of the proposed amendments to 220 CMR 45.00, the Order Opening Rulemaking, and other documents in this proceeding will be posted to each agency's website.² Several of these documents are included as attachments to the e-mail through which this letter is being provided to you.

¹ The Departments share jurisdiction over the administration and enforcement of 220 CMR 45.00 et seq. as informed by an MOA between the agencies.

² These materials will be posted to the DPU's online File Room at <https://eeaonline.eea.state.ma.us/dpu/fileroom/#/dashboard> (enter "26-10") and to the DTC's online File Room at <https://services.oca.mass.gov/dtc/frmReleasedCalendar.aspx> (enter "26-1").

The Departments will conduct a virtual public hearing at **2:00 p.m. on Wednesday, May 27, 2026**, to receive comment on the proposed amendments to 220 CMR 45.00. The Departments will conduct the public hearing using the Zoom videoconferencing platform. Participants may join by using this link, <https://us06web.zoom.us/j/81418706323>, from a computer, tablet, or smart device. For audio-only participation, attendees can dial-in at **(646) 931-3860** (not a toll-free number) and then enter the **Webinar ID: 814 1870 6323**.

In addition, written initial comments on the proposed amendments may be submitted to the Departments on or before **Tuesday, May 12, 2026**, and written reply comments may be submitted on or before **Thursday, June 11, 2026**. Such comments must be e-mailed to dpu.efiling@mass.gov, dte.efiling@mass.gov, and to each agency's assigned Hearing Officers to the matter, Kerri DeYoung Phillips (kerri.phillips@mass.gov) and Scott Seigal (scott.seigal@mass.gov) for the DPU, and William Bendetson (william.bendetson@mass.gov) and Kevin Roberts (kevin.roberts@mass.gov) for the DTC.

The current version of 220 CMR 45.00 provides complaint and enforcement procedures to ensure that telecommunications carriers and cable television providers have nondiscriminatory access to poles, ducts, conduits, and rights-of-ways that are owned or controlled, in whole or in part, by one or more utilities, with rates, terms and conditions for access that are just and reasonable. Over 90 percent of utility poles located on public rights-of-way in the Commonwealth, at least 1.25 million, are jointly owned by an electric provider (*i.e.*, electric distribution companies such as Eversource, National Grid, and Unitil, as well as municipal lighting plants ("MLPs") that provide electricity) and a telephone provider (*i.e.*, Verizon).

In consideration of increased broadband, telecommunications, and clean energy deployment activities in the Commonwealth and recent revisions to pole attachment requirements nationwide, the proposed amendments to 220 CMR 45.00 would expand the requirements of the regulations to provide specific guidance on attachment timelines and practices and procedures applicable to utility pole owners and to telecommunications, broadband, and cable television ("CATV") attachers, as well as to identify limited obligations applicable to all attachers to a utility's poles. The proposed changes are informed by similar requirements familiar to affected parties and otherwise implemented at the federal level and in other states.

The new regulations are intended to provide telecommunications, broadband, and CATV attachers and utility pole owners more consistent, predictable construction timelines and estimated costs yet ensure the continued safety and engineering control of services provided by utility pole owners. The proposed changes also would identify baseline requirements applicable to all attachers, including municipalities, that would facilitate the removal of double poles throughout the state, and would facilitate and require additional communications with municipal authorities in specific circumstances. Finally, the proposed changes would streamline the procedural requirements of existing complaint procedures under the regulations.

The proposed amendments to 220 CMR 45.00 should have limited impact on local governments. MLPs may be impacted to the extent they own and control utility poles, in that they will need to refine and update their internal processes to respond to pole attachment requests by telecommunications, broadband, and cable television providers. At the same time, municipalities and MLPs will benefit from improved coordination and communications from these providers and other utility pole owners.

Should you have any questions or concerns, please do not hesitate to contact us.

Sincerely,

/s/ William Bendetson

/s/ Kevin Roberts

William Bendetson, Esq.

Kevin Roberts, Esq.

Hearing Officers

Department of Telecommunications and Cable

1 Federal Street

Boston, MA 02110

William.Bendetson@mass.gov

Kevin.Roberts@mass.gov

/s/ Kerri DeYoung Phillips

/s/ Scott Seigal

Kerri DeYoung Phillips, Esq.

Senior Counsel and Hearing Officer

Scott Seigal, Esq.

Hearing Officer

Department of Public Utilities

One South Station, 3rd Floor

Boston, MA 02110

Kerri.Phillips@mass.gov

Scott.Seigal@mass.gov

Enclosures (by e-mail)

cc (by e-mail): Peter Ray, Secretary, DPU (dpu.efiling@mass.gov)

Ursula Estremera, Secretary, DTC (dtc.efiling@mass.gov)

D.P.U. 26-10/D.T.C. 26-1, Distribution List



Maura Healey, Governor
Kimberley Driscoll, Lieutenant Governor
Phillip Eng, Interim MassDOT Secretary
Jonathan L. Gulliver, Undersecretary and Highway Administrator



March 31, 2026

Town of Ludlow
Town Selectboard
488 Chapin Street
Ludlow, MA 01056

Attn: Jamie Tomas, Director

SUBJECT: NATIONAL BRIDGE INSPECTION STANDARDS (NBIS)
BRIDGE INSPECTION REPORT

L-16-016 = S-24-001 (0M7)

WEST ST / CHICOPEE RIVER

Dated: 02/17/26

Dear Mr. Tomas:

As part of the Massachusetts Bridge Inspection Program, MassDOT - Highway Division performs the inspection of municipally owned bridges that have a clear span of 20 feet or greater. These bridges are scheduled to be inspected every two years or less.

For your records is a copy of recent bridge inspection field report for the referenced municipally owned bridge. Repair, rehabilitation, or reconstruction of any bridges to address the deficiencies reported is the owner/custodian's responsibility. Chapter 90 funds may be used for these purposes.

Questions regarding the content of the report may be directed to the District Bridge Inspection Engineer, Matthew Barrett, at 857-368-2081.

Sincerely,

Patricia A. Leavenworth, P.E.
District 2 Highway Director

MB/

cc: BIE (2), DHD D-2, DBIE D-2

Enclosure

STRUCTURES INSPECTION FIELD REPORT
CLOSED/REHABILITATION INSPECTION

BR. DEPT. NO.
L-16-016-S-24-001

2-DIST
02

B.I.N.
0M7

CITY/TOWN LUDLOW=SPRINGFIELD	8-STRUCTURE NO. L16016-0M7-MUN-NBI	11-Kilo. POINT 000.016	90-ROUTINE INSR. DATE SEP 30, 2025	93*- INSPECTION DATE FEB 17, 2026
07-FACILITY CARRIED HWY WEST ST	MEMORIAL NAME/LOCAL NAME VETERAN MEM. BR.	27-YR BUILT 1939	106-YR REBUILT 1993	YR REHAB'D (NON 106) 1993
06-FEATURES INTERSECTED WATER CHICOPEE RIVER	26-FUNCTIONAL CLASS Urban Minor Arterial	DIST. BRIDGE INSPECTION ENGINEER <i>M. Barret</i>		
43-STRUCTURE TYPE 310 : Steel Truss - Thru	22-OWNER Town Agency	21-MAINTAINER Town Agency	TEAM LEADER <i>J. Lorusso</i>	
107-DECK TYPE 4 : Closed Grating	WEATHER Cloudy	TEMP. (air) -2°C	TEAM MEMBERS Jonathan Lenares <i>John</i>	

ITEM 58 DECK	<input type="checkbox"/> 2	ITEM 41 STRUCTURE OPEN, POSTED OR CLOSED																				
ITEM 59 SUPERSTRUCTURE	<input type="checkbox"/> 4	K:CLOSED Date: 08/17/2025																				
ITEM 60 SUBSTRUCTURE	<input type="checkbox"/> 6	ITEM 36 TRAFFIC SAFETY																				
ITEM 60 - (From U/W Report)	<input type="checkbox"/> N	TOTAL HOURS <input type="checkbox"/> 6																				
ITEM 61 CHANNEL	<input type="checkbox"/> 6	<table border="1"> <tr> <td></td> <td>36</td> <td>COND</td> <td>DEF</td> </tr> <tr> <td>A. Bridge Railing</td> <td>0</td> <td>4</td> <td>S-A</td> </tr> <tr> <td>B. Transitions</td> <td>0</td> <td>5</td> <td>S-A</td> </tr> <tr> <td>C. Approach Guardrail</td> <td>0</td> <td>5</td> <td>M-P</td> </tr> <tr> <td>D. Approach Guardrail Ends</td> <td>0</td> <td>6</td> <td>M-P</td> </tr> </table>		36	COND	DEF	A. Bridge Railing	0	4	S-A	B. Transitions	0	5	S-A	C. Approach Guardrail	0	5	M-P	D. Approach Guardrail Ends	0	6	M-P
	36	COND	DEF																			
A. Bridge Railing	0	4	S-A																			
B. Transitions	0	5	S-A																			
C. Approach Guardrail	0	5	M-P																			
D. Approach Guardrail Ends	0	6	M-P																			
ITEM 61 - (From U/W Report)	<input type="checkbox"/> N	PLANS (Y/N) <input type="checkbox"/> Y																				
ITEM 62 CULVERT	<input type="checkbox"/> N	(V.C.R.) (Y/N) <input type="checkbox"/> N																				
ITEM 62 - (From U/W Report)	<input type="checkbox"/> N	TAPE#: _____																				
		Pedestrian Access (Y/N) <input type="checkbox"/> Y Barricades In Place (Y/N) <input type="checkbox"/> N																				
		Roadway Abandoned (Y/N) <input type="checkbox"/> N TYPE: _____																				

SIGNS Not Applicable

Legend: **Road Closed, Bridge Closed, Warning bump on Bridge Ahead & Rd. Clsd Thru Traffic**

Signs In Place (Y=Yes, N=No, NR=Not Required)
 Legibility/Visibility

At bridge		Advance	
N	S	N	S
Y	Y	Y	Y
7/7	7/7	7/7	7/7

To be filled out by District Bridge Inspection Engineer

1) This bridge is scheduled for:
 Replacement () Rehabilitation () Repair () Removal () Unknown (X)

2) If under construction please answer the following:

Contract Number:	Amount:	Completion Date:
Contractor:	Resident Engineer:	
Scope of Work:		
Remarks:		

ACCESSIBILITY (Y/N)	
	Needed Used
LIR Bucket	P N
Ladder	P N
Boat	N N
Wader	N N
Inspector 50	N N
Rigging	N N
Staging	N N
Traffic Control	Y N
RR Flagger	N N
Police	Y N
Other: TRACKER	Y N

CITY/TOWN LUDLOW=SPRINGFIELD	B.I.N. 0M7	BR. DEPT. NO. L-16-016=S-24-001	8.-STRUCTURE NO. L16016-0M7-MUN-NBI	INSPECTION DATE FEB 17, 2026
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REMARKS

BRIDGE ORIENTATION

The bridge is orientated from south to north and the Chicopee River flows from east to west.

GENERAL REMARKS

General Remarks:

Bridge L-16-016=S-24-001 (0M7) is a single span structure that carries two (2) lanes of West Street over the Chicopee River between the Town of Ludlow and the City of Springfield.

Road is closed to vehicular traffic.

Structure Closed:

Bridge was closed on 8/17/2025 due to a large heave in the deck at panel point 3, which is currently buried in snow. **See Photo 1.**

Signs & Barriers:

South Advance Warning:

- 2 permanent barriers (1 with minor impact damage) partially buried in snow. **See Photo 2.**
- 2 Plastic barrels partially buried in snow. **See Photo 2.**
- 1 ("Road closed") sign buried in snow. **See Photo 2.**

South Bridge Approach:

- Barriers unknown due to large snow bank. **See Photo 3.**
- Signs ("Bridge Closed") & ("Warning Bump on Bridge Ahead") are beyond the snow bank. **See Photo 3.**

North Advance at Intersection (West Street & West Avenue/Russell Street):

- 2 barrels. **See Photo 4.**
- 1 ("Road Closed to Thru Traffic") sign. **See Photo 4.**
- 1 Hazard Barrier w/ ("Bridge Closed") sign attached. **See Photo 4.**

North Advance Warning (500' north of bridge):

- 2 Hazard Barriers partially buried in snow. **See Photo 5.**
- 3 concrete barriers partially buried in snow. **See Photo 5.**

North Bridge Approach:

- 1 (" Road Closed to Thru Traffic"). **See Photo 6.**

Pedestrian Access:

Barriers do not restrict pedestrians from accessing this structure.

Photo Log

- Photo 1 : At Panel Point 3, there is a heave in the deck which is buried in snow.
- Photo 2 : South Advance Warning: Road Closed Sign, Barrels, and Barriers are partially to fully buried in snow.
- Photo 3 : South Bridge Approach: Barriers unknown due to large snow bank. Signs ("Bridge Closed") & ("Warning Bump on Bridge Ahead") are beyond the snow bank.
- Photo 4 : North Advance at Intersection (West Street & West Avenue/Russell Street): 2 barrels, 1 ("Road Closed to Thru Traffic") & 1 Hazard Barrier w/ ("Bridge Closed") sign attached.

CITY/TOWN LUDLOW=SPRINGFIELD	B.I.N. 0M7	BR. DEPT. NO. L-16-016=S-24-001	8.-STRUCTURE NO. L16016-0M7-MUN-NBI	INSPECTION DATE FEB 17, 2026
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REMARKS

- Photo 5 : North Advance Warning: 2 Hazard Barriers & 3 concrete barriers partially buried in snow, 500' north of bridge.
- Photo 6 : North Bridge Approach: 1 (" Road Closed to Thru Traffic") sign.

CITY/TOWN LUDLOW=SPRINGFIELD	B.I.N. 0M7	BR. DEPT. NO. L-16-016=S-24-001	8.-STRUCTURE NO. L16016-0M7-MUN-NBI	INSPECTION DATE FEB 17, 2026
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PHOTOS



Photo 1: At Panel Point 3, there is a heave in the deck which is buried in snow.



Photo 2: South Advance Warning: Road Closed Sign, Barrels, and Barriers are partially to fully buried in snow.

CITY/TOWN LUDLOW=SPRINGFIELD	B.I.N. 0M7	BR. DEPT. NO. L-16-016=S-24-001	8.-STRUCTURE NO. L16016-0M7-MUN-NBI	INSPECTION DATE FEB 17, 2026
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PHOTOS



Photo 3: South Bridge Approach: Barriers unknown due to large snow bank. Signs ("Bridge Closed") & ("Warning Bump on Bridge Ahead") are beyond the snow bank.



Photo 4: North Advance at Intersection (West Street & West Avenue/Russell Street): 2 barrels, 1 ("Road Closed to Thru Traffic") & 1 Hazard Barrier w/ ("Bridge Closed") sign attached.

CITY/TOWN LUDLOW=SPRINGFIELD	B.I.N. 0M7	BR. DEPT. NO. L-16-016=S-24-001	8.-STRUCTURE NO. L16016-0M7-MUN-NBI	INSPECTION DATE FEB 17, 2026
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PHOTOS



Photo 5: North Advance Warning: 2 Hazard Barriers & 3 concrete barriers partially buried in snow, 500' north of bridge.



Photo 6: North Bridge Approach: 1 ("Road Closed to Thru Traffic") sign.

RECEIVED

MAR 09 2026

SELECT BOARD
LUDLOW, MA 01056

P.R. REMODELING

Proprietor: Pedro Ribeiro

Registration# 146143

122 Old West St.

Ludlow, MA 01056

email:prhomes@charter.net

Estimate

Homeowner information

Name: Town of Ludlow

Address: Memorial Park Gazebo

Ludlow, MA

Phone: 583-5610

Description of work

Removing of rotted damaged deck planks on roof.

Supply and install 1 ½ x 5" tongue and groove in damaged areas.

Disposal of all job related debris.

Total Cost: \$1,550.00

Date: 2/10/26

Estimate price valid for 30 days

RECEIVED

MAR 09 2026

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P.R. REMODELING

Proprietor: Pedro Ribeiro

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122 Old West St.

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email:prhomes@charter.net

Estimate

Homeowner information

Name: Town of Ludlow

Address: Memorial Park Gazebo

Ludlow, MA

Phone: 583-5610

Description of work

Stripping existing 1 layer of shingles on entire gazebo.

Supply and install 9 sq of 30yr Architectural shingles, 6 ft of ice-water barrier, synthetic paper, and all necessary flashing.

Supply and install hip n ridge cap on all hips.

Disposal of all job related debris.

Total Cost: \$9,850.00

Date: 2/10/26

Estimate price valid for 30 days



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

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 10th 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 10th edition for projects. There are some differences in terms of the energy code specific requirements between the 10th 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 11th 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 11th 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 11th 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.

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 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.

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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 30th?

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 1st. There's a couple of treatments that Harris Pond that happen after July 1st 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 1st to use from July 1st to June 30th, 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 RARPA 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 July 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 1st. 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 75th 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.
March 3, 2026

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 7th or 14th.

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 17th 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 17th.

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
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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 14th. It'll be four years March 14th. 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 1st. 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 1st in the coming years.

BOARD UPDATES/MISC

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

Mr. 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.

Ludlow Select Board

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



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

The Meeting of the Select Board held on Tuesday, March 17, 2026, began at 5:30 p.m. in the Select Board's Conference Room.

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

First order of business: Pledge of Allegiance

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

5:30-5:45 P.M. – PUBLIC COMMENT

VISITATION

5:45 P.M. – **Public Hearing** – Pioneer Valley Planning Commission – Proposed FY26 CDBG Application.

Motion made by Mr. Rosenblum to open the public hearing for Pioneer Valley Planning Commission - Proposed FY26 CDBG Application at 5:45 P.M. **Mr. Gennette second. All in favor. Motion passed 4-0.**

Mr. Mastroianni: Hello members of the Select Board it's great to see you all again for the second time I think in about a month so good to come back here and see you all. As we had mentioned at the previous Select Board meeting on the 17th of February actually, this is going to be the formal ask if you will for us that we're going to be presenting to you folks with the proposed and I should mention these are proposed, these aren't final amounts that we'll be having, but these are our up to amounts that we're going to be at least to the very most level applying for funding for CDBG funds for this FY26 year. I believe you folks have the handout that we have submitted if not I can pass these around. But we're going to be doing a few different activities here so I'm gonna just touch on mostly the infrastructure elements, the social service aspect and as well as just the general admin portion of this and then my colleague Joe Hagopian here is going to speak on the housing rehab program activity of this grant. So, I'll just get into it. So, the first thing that we're going to be proposing to apply for is a design grant for the Robert Street neighborhood improvement project. If you folks remember, actually we currently are doing this right now, this is through an FY22/23 project. It was a phase one construction project was done there with water, sewer, drainage, and roadway resurfacing work for that project. So, this will be a phase two of those improvements. So, it'll be building off of the success of that project. It'll be for design of that so we'll be soliciting, going through the open bid process to solicit an engineer, to get a design for bid ready plans and specifications for that project to move forward with eventual construction of those improvements there. That's gonna be about \$250,000, again up to amounts, so it's not necessarily going to be the exact amount that we apply for, if anything it'll be a little less than 250,000 but the goal will not to be, it'll be the most 250 we'll apply for that. And then it'll be a PVPC admin cost of \$50,000, again approximately. And then the next thing that we're gonna be applying for is social service funding. So, we had had some discussion with Marc initially and then also with members of the Select Board and then also in addition multiple engagement efforts with members of the community in Ludlow through the form that you just mentioned Mr. Chair, as well as through some informal electronic survey efforts that we've been distributing to folks. And one of the clear kind of indicators or

activities that folks wanted to see in addition to the current activities that we provide in CDBG applications for the Town of Ludlow is social service activities. Which is a typical/very normal activity that we do apply for other communities as well for CDBG funding. For the grant itself you're allowed to allocate up to 20% of the total grant towards social service funding. Again, with discussions with Marc as well as with members of the Select Board and then again, we were also able to talk with the Board of Health Director Paulina. She was telling us about the need for a domestic violence prevention program to be implemented in the Town of Ludlow and so from that we initiated a solicitation for social service proposals. We did get one proposal back from Alianza domestic violence prevention services. They would be the administrators of this proposed domestic violence prevention program. The goal would be to provide services like outreach, assistance to folks that are experiencing domestic violence, a lot of advocacy as well for things of that nature. And again, we've initiated efforts like this in multiple other communities as well. So, where this is an activity we're very well versed in terms of applying for CDBG funding and it's gonna vary I would say typical type of activity you'd see in a block grant application. It's nothing that would be shooting for the stars if you will with regard to that. It wouldn't be like we were; it would be a very typical thing to fund for a block grant funding. So, that's about \$40,000 for that activity that we would apply for and then a delivery cost for that would be about \$5,000 for PVPC to administer. And then the general administration cost that is again something we would just have in all of our grant application. That's just for again just the general oversight of this entire grant for things like startup, contracting, discussions with the Town, really reporting requirements as well, budget amendments, those sorts of things. That's where that amount below is coming from as well and again that's an up to 100,000. So, again, just approximate and again if anything that'll be the high end of what we would apply for. That's just a basic review of those three elements. If you folks don't have any other questions I can kind of transition over to my partner in crime here Joe and he can talk a little bit more about the housing rehab aspect of it.

Mr. Hagopian: What we've proposed here or what the Town has expressed some interest in is an additional year of the housing rehab program in the Town's previous grant. We're currently administering a similar housing rehab program in Ludlow that provided funding for eight units I believe and about 5 of which are completed. The last two are getting wrapped up and I know through this process of working on this program we've heard from a lot of Ludlow homeowners that there's still a lot of interest, still a lot of need. We've connected with Way Finders, who is the town's home modification loan program provider agency, and they've said that a lot of their clients have asked about needs, especially regarding roofs and foundations. Those have been kind of some of the biggest things we've been hearing as kind of outstanding needs within kind of Ludlow residents among all different demographics, age groups, economic brackets. So, how this program is allowed to work is the program will provide a deferred payment loan for a 15-year term to correct code violations based on state sanitary code, federal lead abatement laws, and there's a couple other things regarding septic replacement. If it's someone further out in town who may be off of town water and sewer. It's a 15-year depreciating loan where if the homeowner sells their home within 15 years of having the work done, they will owe a portion of the total amount back to the town. Which the town can then use for additional CDBG work either on a future grant or standalone. But it depreciates typically about 10% per year. It's a little bit more specific of a scale to down but kind of where you see some of that higher activity verses delivery cost on this one verses some of the other activities is the delivery for this includes our inspector consultant who completes initial inspections of every project, conducts full specifications based on what's required for CDBG and state requirements and then puts the project out to bid and inspects the work for it to be complete before any payments are made. And then we also work with the town building, electrical, plumbing, and health inspectors depending on the scope of work for full permit clearance before any items are paid. So, in this case, based on the increase in costs we've seen and the estimates we've seen based on the current program we would estimate there would be 6 units of housing could get completed within the ideal timeframe for the grant assuming approximately 60,000 each and that is considered the allowable limit by the state per unit. If it ends up being less per unit then chances are we'd be able to complete an additional unit, but this errs on the side of caution there and some of the things that have really caused a lot of projects to be higher in cost are the lead abatement piece. A lot of homes, especially the older homes around here. Ludlow is one of those towns where we've seen that too, is that a lot of homes require a significant amount of lead abatement. And the way lead abatement law works in Massachusetts is,

once state funding is used to touch any painted service in a home if that triggers a lead violation then we have to do full abatement and compliance with the law. So, not fully removing lead from the home but to bring it fully up to standard. So, that's where we've seen those cost increases across the board and based on the ages of homes in Ludlow since most of the ones that have come through the program were all built prior to 1978 there has been a decent amount of lead paint violations to correct in this first round of houses. That's a lot of information all at once but happy to take any questions either from the Board or if we're opening up to the public as well.

Mr. Gennette: Mr. Chairman, just one question, just overarching, how does Ludlow compare to other cities and towns in the area as far as their CDBG grants go?

Mr. Hagopian: It's been I know in the past Ludlow hadn't been applying for as many for awhile and is "newer" to the scene but kind of the overarching scoring that towns are given considering right now what the state uses as a score 1 out of 10, 10 intending to express the highest level of need or highest proportion of residents who are considered low to moderate income by HUD income limits, Ludlow's right around the middle ground. So, there's some towns like Palmer scores a 9 whereas Ludlow scores a 5. So, based on the feedback we've seen Ludlow is still kind of very eligible for funding. It can be not as "automatic" to get funding, but kind of this structure of activity is very similar to other towns. Some other towns tend to work with us or another consulting agency or themselves every single year. Then there's certain towns, the ones around here, who automatically get funding every year are Springfield, West Springfield, Westfield, Amherst, and Northampton so you see those ones they kind of automatically get funding every year. But based on the rest of the towns, Ludlow's kind of right along I would say pretty in line with a lot of the other towns especially towns like Agawam is one we've worked with longer and they score similar, similar activities sought through the programs and stuff like that.

Mr. Silva: It just seems strange to me that we're doing housing infrastructure like we have done over on Carol Street and then part of that jumps into the domestic violence. It's like a whole nother realm of. How did that come about? It's well needed.

Mr. Mastroianni: I think the initial step was when we first got such high and good input from community members in town. First, through both the exercise we did at the community forum where folks identified doing more with social services and then also with the survey too seeing the same kind of number reflected, I think it was about 50, maybe 60% of folks responding to that saying they wanted some kind of social service activity there. So, from there we really tried to work with Marc and folks in the town to whittle that down to okay what would be an activity specifically in the social service umbrella that would be most effective for an application this year. And that's where we again got discussion then with the Board of Health Director here in Ludlow to then say okay, this specific area of town comes in need of domestic violence prevention network. This is where something there's a clear need for us to do some work in and where there's been some effort lacking from what we've seen from communications with any of those folks there in town. This is an area that we really could apply for and there's a need there. So, it was coordinating with that and then also again talking with Marc and as well as my colleagues here, this is with domestic violence prevention program specifically it was very much like when we heard that we were like okay we can definitely do it because it's one it's meeting the need of the Town of Ludlow but then its also still a very complete and traditional application activity for Block Grant funding. So, I think that's again where we were able to go from the big picture and then whittle it down from there with the Town to think about okay what would be a very doable kind of ask for us for this year especially for funding. And then theoretically we could use this as a springboard to future funding as well where like Joe said, this is the first year that Ludlow's doing a social service activity with CDBG funding, but you can do more than just domestic violence prevention. So, theoretically for next year or maybe the next time that Ludlow will be up for a Block Grant application funding we can apply for more than one social service activity. So, it could be things like we do domestic violence and then we do another activity like a food pantry. We've also done things with community health centers, funding adult education centers as well so there's multiple different avenues that we can do. But again, I think for in the time period that we've had now where this is again the first time Ludlow's been able to really have a social service activity, I think this is probably, definitely not, this is definitely a very typical and very competitive ask for us for this year especially.

Mr. Alves: Thanks, guys, for the presentation. It looks like it's on the notice it says application Massachusetts Executive Office of Housing and Livable Communities up to 950,000, is that limit for Ludlow or is that the standard limit for all?

Mr. Mastroianni: That's the max grant amount for the state. So, for each community they can apply for up to \$950,000 in total funding.

Mr. Silva: Does anyone want to comment on this hearing? Hearing none, go ahead Mr. Gennette.

Motion made by Mr. Gennette to authorize PVPC to submit the proposed FY26 CDBG Community Development Fund Grant application to the Massachusetts Executive Office of Housing and Living Communities in an amount not to exceed \$877,000 to include design of the Robert Street neighborhood infrastructure improvement project phase 2, housing rehabilitation and public social services. **Mr. Alves second. All in favor. Motion passed 4-0.**

Motion made by Mr. Gennette to authorize the chair of the board to sign all required documents and authorizations pertaining to the proposed FY26 Ludlow Community Development Fund Grant application. **Mr. Alves second. All in favor. Motion passed 4-0.**

Motion made by Mr. Rosenblum to close the public hearing for the Pioneer Valley Planning Commission – Proposed FY26 CDBG Application at 6:00 P.M. **Mr. Gennette second. All in favor. Motion passed 4-0.**

6:15 P.M. – **Public Hearing** – Eversource Pole Hearing – 156 Poole Street.

Motion made by Mr. Rosenblum to open the public hearing for the Eversource pole hearing at 156 Poole Street at 6:14 P.M. **Mr. Gennette second. All in favor. Motion passed 4-0.**

Eversource: Engineering designer at Eversource. I'm one of the people who actually was helping design that little area there. All we're looking to do is add one extra pole for reliability. Actually, today power went down on Poole Street. One extra pole. The span lengths are just a little bit too long so that's all basically it is. Shortening up that span length.

Mr. Silva: The only question I have is hopefully it's well researched in the spot where it's going. It's not really impeding anybody like driveway and stuff cause sometimes the poles get a little bit too.

Eversource: We take into consideration everything we're putting on the streets.

Mr. Rosenblum: It's not near a driveway. It's across the street from one. That's about it.

Eversource: No.

Mr. Silva: You gentlemen have any questions because I believe that we probably have someone that does have a question.

Ms. Chase: Resides at 174 Poole Street. I got a registered letter for public hearing.

Mr. Silva: Okay. Do you have any concerns about this?

Ms. Chase: Well, right now I have a wire that's connected to a tree in my yard that my father-in-law authorized, I don't know, 30, 40 years ago. I'm hoping to take that tree down, so I don't want the wire in my yard anymore. And I don't know if the pole is going in my yard because I got this registered letter.

Mr. Silva: So, something like that is something you probably gotta check with the company and see what it is it can do.

Mr. Gennette: Actually, Mr. Chairman, if it's relative to the pole that you're putting in now if this long span is there and this is a guide wire holding it.

Resident 1: I think the guidewire that they put in is holding up the pole across the street with a streetlight which is actually across the street from, my brother-in-law lives across the street. Then the wire goes from that pole.

Mr. Gennette: Does this remedy that?

Ms. Chase: That's a really bad picture and I'm not sure which way we're. Which way is to East Street?

Eversource: You'd be going towards Belchertown. This is towards East Street. So, you'd be going down the hill this way.

Mr. Rosenblum: And that pole is for 156.

Ms. Chase: So, 156 is my mother in laws next door. Here's a Chase and there's a Chase and then there's a Chase across the street. But I don't know why I got the registered letter then. We abut each other.

Eversource: We have to notify all of the abutters in the area.

Mr. Silva: Yeah. It's required that submission for all. They probably sent out 10 or 12 registered letters to the whole area.

Ms. Chase: Okay. I didn't hear from any of my in laws or anything about it.

Mr. Silva: Usually, they don't.

Ms. Chase: Like I said, my mother-in-law lives next door. My brother-in-law lives across the street. We keep in touch. So, I just wanted to make sure.

Mr. Gennette: Is that wire, that wires meant to hold the pole upright?

Ms. Chase: The pole upright because it spans across the street to the other pole that holds the streetlight.

Mr. Rosenblum: I would guess that's a separate issue because it's not, you're not connecting.

Eversource: No. We actually are and I don't know exactly where it is.

Ms. Chase: I know where the pole is because this pole here, they tried to put in?

Eversource: Nope they haven't put it in yet.

Ms. Chase: Well, they dug a hole.

Eversource: Right, they dug the hole, but we didn't have permission to put it in so that's what we're waiting for.

Ms. Chase: So, that's my brother-in-law and my mother-in-law.

Mr. Gennette: Sorry, what's your name?

Ms. Chase: My name is Louise Chase. 174 Poole Street. My mother-in-law is 156.

Mr. Gennette: We'll take care of this and then I'm gonna say a comment after this hearing closes for this pole.

Mr. Rosenblum: So, then I would say if you've seen the hole, you know where the poles going now.

Ms. Chase: Yes, I do. It's what they call the north 40. The big field before my mother-in-law's house occurred.

Eversource: I just drove down it just a second ago and I'm trying to remember that pole.

Ms. Chase: It's a great big open field and it's laying on the ground.

Eversource: No, no, no. I'm saying where you're asking cause I help do the whole pole line so I'm just trying to remember. Is it by some mailboxes further down? No.

Ms. Chase: No. Well, it's probably 10, 15ft from my mailbox on my side.

Mr. Silva: The issue you're having is just the guidewire. Not so much the pole but where the pole is going, you're okay with.

Ms. Chase: Yeah. I just want to make sure they're not gonna try and put another guidewire in.

Eversource: No. Whatever poles are up right now those are the ones, that's where they're staying.

Ms. Chase: They gonna come clean it up?

Eversource: I'm sure they are. I'll have to ask on that.

Ms. Chase: I got like a huge pile of mess.

Mr. Gennette: They should.

Eversource: I'll definitely have to ask that question.

Ms. Chase: But, yeah, I do know where that is. It's not in front of the house or either houses.

Eversource: No. There's white fence it's in front of.

Ms. Chase: That's my mother-in-law's property.

Mr. Gennette: So, as far as the pole goes, you don't have any issues with where the poles going?

Ms. Chase: I don't have any issues, and I don't think they will either. I can ask them for sure.

Mr. Rosenblum: Mr. Chairman, before you were saying was that that's pretty much in a field abutting to the side of your mother in laws, brother in laws?

Ms. Chase: It's my mother-in-law's property. They don't do anything with it except for mow it because half of it's swamp.

Mr. Rosenblum: I just think the main concern is that the concerns we've seen obviously with poles is that they're too close to a driveway or if they, you're putting on the boxes have been. I remember one pole that went in and the box was against almost the mailbox.

Eversource: Right and I don't think there's anything by the mailboxes but.

Mr. Rosenblum: That's the concerns that we've run into generally with the poles is driveway or mailbox.

Ms. Chase: There's nothing there. Everything's across the street from us.

Mr. Velevitch: Benjamin Velevitch, 137 Poole Street. Is something going on that pole? Cause I live across the street and the poles going across.

Eversource: All we're running is the three lines that are going down and what they're gonna do is they tie down on Alden and go back to Center. And all it is, is for reliability. I'm sure you guys must have had power out on Poole Street today. So, that's hopefully going to help you guys in the future.

Mr. Velevitch: So, just wires?

Eversource: Yep. Wires and new poles.

Mr. Velevitch: That's all I came to find out.

Eversource: And hopefully like I said reliability, so you guys don't lose power. That's our main goal.

Ms. Chase: I know they cut a lot of the trees down.

Eversource: They sometimes have to trim trees, and our arborist comes over and he'll do all that.

Ms. Chase: My brother-in-law they took down a couple of there's but that's fine they use it for their fireplace.

Motion made by Mr. Rosenblum to approve pole #178/46M at 156 Poole Street. Mr. Alves second. All in favor. Motion passed 4-0.

Motion made by Mr. Rosenblum to close the Eversource pole hearing at 156 Poole Street at 6:23 P.M. Mr. Gennette second. All in favor. Motion passed 4-0.

Mr. Gennette: George, is there anything you can do to take a review of Mrs. Chase's guidewire?

Eversource: I'll get her information and we'll double check. I'll probably be out tomorrow.

Mr. Gennette: Yeah. If you wouldn't mind taking a look and see if there's something you can do to help her out. If there's nothing that you can particularly do, let me know that you're getting into a spot and I'll do what I can. Thank you.

CORRESPONDENCE

26-027 Melanie Trexler – Letter of Resignation from the Celebrate Ludlow Committee.

Motion made by Mr. Gennette to accept the letter of resignation from Melanie Trexler from the Celebrate Ludlow Committee. Mr. Alves second. All in favor. Motion passed 4-0.

26-028 Kara Jorge – Letter of Resignation from the Celebrate Ludlow Committee.

Motion made by Mr. Gennette to accept the letter of resignation from Kara Jorge from the Celebrate Ludlow Committee. Mr. Alves second. All in favor. Motion passed 4-0.

26-029 Penny Lebel – Letter of Resignation from the Conservation Commission. Board to post the vacancy.

Motion made by Mr. Gennette to accept the letter of resignation from Penny Lebel from the Conservation Commission and to post the vacancy. Mr. Alves second. All in favor. Motion passed 4-0.

Mr. Alves: Thank you for 13 years of service on that committee.

Mr. Gennette: Thank you.

Mr. Rosenblum: Thank you, Penny.

Mr. Silva: Thank you. Job well done.

26-030 Commonwealth of Massachusetts Office of the Governor – Informing the Board of Ludlow’s Chapter 90 apportionment for FY27 is \$1,093,781.27.

Mr. Rosenblum: Mr. Chairman, thank you to the state and the Office of the Governor. I think it was a couple years ago, it was about 700,000. Last year it was about 1.3. So, it’s good to see that it didn’t jump back down to a 6 or a 700,000. That it’s at least basically 1.1 million and a clarification on that is that the Chapter 90 funding is the only place our funding comes for paving our roads. So, there’s no other money that comes out of the budget to pave our roads. This is where it comes from is right here. I think there’s a misconception that out of our taxes we pave roads, but we don’t. So, this is where it comes out of.

Mr. Silva: Yeah. Once it’s expended, it’s expended and we can’t do any other roads. So, everyone’s always questioning when their roads are gonna be done. We have it on a list.

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

26-031 MMWEC – Herbicide Application Notice.

Mr. Alves: I was trying to look at it earlier. Does it say what they’re treating it with?

Mr. Gennette: I think it’s a standard herbicide that they all use.

Mr. Silva: Yeah. That’s something they do each and every year.

Mr. Alves: I’m not doubting that I’m just curious what they’re using. Alright. At least it says approved by the Department of Agricultural Resources.

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

UNFINISHED BUSINESS

Board to discuss FY27 Budget Proposal (continued from March 3, 2026).

Mr. Rosenblum: Mr. Chairman, same numbers, right Marc? Did anything change cause it looked like.

Mr. Strange: Nothing has changed yet, Mr. Chairman. The only two outstanding issues that we have right now are the decision on the Pond Committee. Whether to put some funding for them into the operating budget or to give them a small chunk of free cash. And the second one is we’re gonna have to increase the vet’s department line for I think it’s general expenses but \$5,000. That’s not reflected in here. Nothing else has changed.

Mr. Rosenblum: Mr. Chairman, what was the amount for Pond? Was it 8?

Mr. Strange: So, they need I think 5,000 for fiscal 26 and then I think she said, I think the discussion was 30 for all of fiscal 27.

Mr. Rosenblum: And the 30’s in here, or no?

Mr. Strange: 30 is not in there. So, I’m happy to go through each line. I could highlight maybe the changes from level 1 to level 2 or happy to hand it over to the Board for questions. However, you’d like me to proceed.

Mr. Rosenblum: Mr. Chairman, so, this year would be 5 out of free cash most likely and then.

Mr. Strange: We’d have to deficit spend one of the accounts and then do a transfer.

Mr. Rosenblum: And then do a line-item transfer after. Alright. So, then you were saying 5,000 more for vets would put us at 190 and then if we did 30 next year for pond would put us at 160 excess.

Mr. Alves: What was the 5 grand for?

Mr. Strange: For the remainder of fiscal 26.

Mr. Alves: For the Veteran's department.

Mr. Strange: Oh, it was, and maybe when you received your excise tax bill recently, your fiscal 26 there was an envelope to make an optional donation to the vets. Did anybody see that?

Mr. Silva: Yeah, it's always in there.

Mr. Strange: The cost of those envelopes, Eric had budgeted for 10,000 envelopes but I think he needed 20,000. I could have those numbers wrong but the cost was an additional 5,000 that he had not budgeted for.

Mr. Rosenblum: That's under veteran's services?

Mr. Gennette: So, that's mailings total, that's not just envelopes, that's everything, right?

Mr. Strange: That's the cost of the envelopes.

Mr. Gennette: That's the cost of the envelopes?

Mr. Strange: Yeah, because we already paid to have the bills sent out and then Eric actually drove to Woburn and dropped off the envelopes just to make sure that they got in there.

Mr. Gennette: Mr. Chairman, as far as the pond goes, I don't know about you guys, but I really enjoy the Pond Committee. I think that we have a lot of water in Ludlow, and I think that we really let it get overgrown and they're doing some incredible things there. And I'm hoping that they're going to be able to do a lot more, including cleaning up around the pond. Havilland doesn't have any waterflow. It's a standing pond is basically what it is. Maybe a fountain in the future, those kinds of things. I think there's gonna be a lot of things that they're gonna need to do over the years and I hope that they stick with it. And I think giving them a line-item budget as a portion of that would be huge. Any large projects they can still go to capital just like any other department would be able to do. I don't think it has to be a massive budget, but I think we should at least plan accordingly for them.

Mr. Rosenblum: Mr. Chairman, piggybacking off of Mr. Gennette when this all started 3 years ago, 4 years ago, I have been a big proponent of it because I was approached by friends and the people that are on that committee and just saying yeah you know what and as we heard before here and I actually was on the phone today with Mr. Simons who lives on Minechoag and he's like what can we do here because that pond he's probably right is that eventually we're gonna lose it. Because once it starts growing over there and you drive by it or whatever when you're going to the club, it gets choked out. So, as I said before in the last meeting when the Pond Committee was here is that we've done this investment now and that we need to continue doing it because in too many instances throughout the years just in general this Board and prior Board's get pounded on the fact that we don't upkeep. We've committed to something. I 100% support a line-item that is recurring, that's annual and if we have to move stabilization money so that excess doesn't change or anything like that I have no problem giving them \$5,000 now out of this budget and so deficit spend and I'm sure that somewhere once we get into May or June, when you're able to do line-item transfers, I'm pretty sure you'll be able to find the 5,000. We've already done the 5,000 for Veterans services so, because it's been done or 10 grand whatever so. I have no problem with the 5, 5, and the 30 which is this budget here.

Mr. Gennette: I just think about the dams too. Those are gonna be costly. There's gonna be time involved in that and managing that.

Mr. Rosenblum: And don't forget also, Wade Pond. Just in general you heard it here too and actually Mr. Simon said it himself he goes they've done a really good job with the houses that are on East Street, there's one, the two big houses next to each other and down from Gavoni. A young family moved in there and done a great job renovating that home and he said that his back he has an inlet and it's choked out. It's actually starting to grow on to his grass almost. So, the thing is it will affect home values at some point. Is anyone gonna go ahead and pay 450 to 500,000 to live on that little street when all of a sudden, it stinks all summer.

Mr. Gennette: Not to mention the mosquitoes and the bugs and everything like that go up and it's compounding. So, the more it grows the worse it gets and then you just can't even get it under control.

Mr. Rosenblum: The homeowners then gonna have to incur the cost if they want to go ahead and have their yard sprayed too.

Mr. Gennette: And the water belongs to everybody. That's kind of the issue. I think that's a state law nobody owns the water.

Mr. Silva: You do own to the middle of the water though.

Mr. Gennette: Do you? You would know better than I would.

Mr. Silva: If you guys have no issues, I don't have any issues on this. We've been over this several times. We've gone through it with a fine-tooth comb. We've had our Finance Committee review it and review it over and over again, right Mr. Sanches?

Mr. Sanches: That is correct.

Mr. Rosenblum: Mr. Chairman, this includes the reclassifications? Dispatch is in this. The reclassification at 3,250?

Mr. Strange: Yes. The Dispatch Supervisor, the increase special rate for the Special Police.

Mr. Rosenblum: And what was that rate that we increased it too? We did it in half, we didn't do full rate?

Mr. Strange: Yeah.

Mr. Rosenblum: It was originally 21 and they wanted 42 and it went up half?

Mr. Strange: I think the total cost was about 20,000 for the year.

Mr. Rosenblum: Instead of 40. I would just double check that because the double time on that if we give them basically time and a half, I think it was 21 and they wanted to go to 42 so I think that we added 10 to put it to 32 and change or something like that. I don't have a problem with that but just doubling it is a lot.

Mr. Gennette: Yeah, we can grow into. This isn't something that has to.

Mr. Rosenblum: And then Dispatch Supervisor. I mean it's a no brainer. That position it's been banging around for five years. Instead, we did Detective Lieutenant at the time for that position instead of the dispatch well we were gonna do both. But now at this point with the possibility of also possibly bringing on other people to host other towns if that happens is that then we have someone that can supervise it and it's only a reclassification. Before it was gonna be a whole new position. And I think we've all agreed with that before, but I just want to make sure that that is in there. If everyone agrees.

Mr. Gennette: Well Marc, what's your thoughts on Pond Committee?

Mr. Strange: I think we should fund it.

Mr. Silva: Yeah. I thought we had decided that when they were in here that we were gonna.

Mr. Strange: Yeah and I'd like to hear from Anthony as well but their was a line-item last year for fiscal 26 and then if you remember it was tight, so we had to go in and we had to do a lot of line-item removals and that was a casualty of the fiscal 26 budget. I would just echo everything you guys said about the work that they're doing. Doing a great job.

Mr. Rosenblum: I mean, they're doing all the work. But I think in the same sense in speaking with Mr. Simons and I offered up my support is to help them try and figure out what's up with Minechoag to get it done instead of letting it just kind of sit there.

Mr. Silva: I think it needs water quite honestly.

Mr. Rosenblum: I think it was Judy right; Judy was saying the ponds actually moved. It all comes down to a rare plant. Be good for them to figure it out so that we can address it at some point. This came up in my phone call, if you had anything to say because when we voted on it, we went 3-1. If you have anything to say.

Mr. Alves: We didn't vote.

Mr. Rosenblum: Didn't we vote on something? Someone said to me that you voted no on it and I was kinda like the same thing going I don't even know if we voted on it. But I think it was your concern was where is this coming from and how.

Mr. Alves: So, one I don't recall voting. I could be mistaken. I don't think we did. I still stand by most of what I said last time. I don't discredit any of the work that's being done. I don't think it's not needed, it is. My problem is with the process and how it came about with the budget process cause there's two sides to every decision. If we say okay let's put it in the budget, how many departments on this list probably held off from asking for another 30, 50 grand because we were told all year not gonna happen. That's where my concern is. Not what the committee is doing not with the situations of the ponds just doing things fitting the process in the right way. Now, Marc, you said there used to be, this is the last meeting I'm gonna be able to say this because I'm not a rookie after this meeting anymore, prior years you said pond had funding. What was that amount?

Mr. Strange: They did not have funding. We put it in for the first time or we proposed it for the first time last year for fiscal 26.

Mr. Alves: Oh, and it just never made it. I took that as it was there prior.

Mr. Rosenblum: We used 25 I think out of 40R which we no longer can do so it needs to come out of the budget somewhere instead of 40R.

Mr. Alves: I still think there's value in frontloading as much as we can before July because if we look at the year end for this year which is 2026 and if there's excess amounts that are just gonna roll over into unused funds the following year maximize that, they can take what they need and it would minimize whatever else we're gonna pull out of free cash this year being this coming year 2027 and then we plug a line-item for them the following year so we don't run into this problem.

Mr. Gennette: Doesn't that run into certifying your free cash though? I mean we can't hang on to funds. We gotta close the books here. So, if you're gonna push them.

Mr. Alves: No, no, no. I'm saying, what? Explain that to me where you're going.

Mr. Gennette: What you're saying is you're trying to frontload it on the next one right?

Mr. Alves: No, no, no. Frontload it now. So, when we do line-item transfers at the end of this coming year we can do an analysis where there's ever excess funds we can line-item transfer it over to the Pond Committee and have them be able to have some money this year and do whatever they can before July. So, we're putting less of a strain on next year's free cash or budget or whatever we decide to do.

Mr. Strange: Mr. Chairman, so Anthony, you're saying if they've said at a bare minimum they need 5,000 for fiscal 26 maybe see if we can get them to do another \$10,000 worth of work and then shave that off of the ask for fiscal 27 and that ask, say it's 20,000 would come from free cash.

Mr. Alves: Right. That's a separate discussion right. But while the budget calendar is July to July, their scope of work is essentially the calendar year when it's warm upcoming. So, whatever we can do and I think I asked that question, right, whatever we can do before this budget cycle closes let's get that done. And then we're not putting the strain on outward years. Not that that amount of money's a strain but it's already there and not being used and then let's say the remainders 5, 10 grand, if there's excess free cash which that's another topic I want to talk about that's a very de minimis number you apply it and we're not tapping into the excess capacity we can carry forward.

Mr. Strange: Mr. Chairman, I think and I could be mistaken I think the question still remains what for fiscal 27 funding do we want to use the operating budget or do we wanna use free cash for whatever that remaining amount is.

Mr. Alves: I can somewhat answer that in my opinion but I'm gonna start with a pivot, we still don't have free cash certified. So, that's a concern for me because when I look at this tax recap, free cash analysis, it's the rollup of everything, I can't make an educated decision, and I haven't even looked at it yet of where we're spending our free cash cause I don't know what our starting point is. No one can. If you don't know what the starting point is you don't know if we're allocating too much, too little. So, I think that needs to be, Marc, you and I talked about it whenever I talked to you, what's the update on that status and what are we doing to make sure cause ideally, we're getting that certified number with some lag time ahead of next meeting so I can contemplate some of those decisions.

Mr. Strange: Yep. We're meeting first thing tomorrow on it.

Mr. Rosenblum: When do we know? What's the date for certified?

Mr. Alves: You can't appropriate anything at Town Meeting without certified free cash.

Mr. Strange: It will definitely be certified before Town Meeting but to Anthony's point you guys need to know what the number is so you can make a determination as to.

Mr. Silva: Free cash you can almost get a five year average and it'd be very unless there was some very difficult year that we had but a five year average is gonna give you right around the ballpark where it should be.

Mr. Alves: Yeah, I don't disagree with that but there's no reason not to have the number. I think that's fair to say. I don't want to guess with taxpayer dollars.

Mr. Silva: Personally, \$5,000, we're talking about \$5,000 on and on and on for a long time and we decide on \$100,000.

Mr. Gennette: You mean certified free cash? It's a lot of money. It's not just \$5,000.

Mr. Silva: No, we're talking about \$5,000. The Pond Committee and it's \$5,000.

Mr. Alves: I was talking about; I pivoted to the free cash in general. That's a separate issue, right. I pivoted to that, but my preference would be that because it's such a small number. It's not even gonna feel it there and then we plan for it in the budget next year.

Mr. Sanches: To clarify the comment, yes, the Finance Committee has seen that executive summary tons of times. Like you said we beat it to a dead horse. We have not seen the line-item, and we've asked for it three times. So, to your points we have not seen the department line items since level two. So, that's what we are gonna be looking for and we've asked for it three times but the executive summary we've beat that several times. And as far as notes I had from last time it was 8,000 the Pond Committee was looking for this year. That's what I

had written down. And Anthony was right what he said when he recalled what you said earlier.

Mr. Alves: In terms of?

Mr. Sanches: On the Pond Committee. The 30,000, no other department had a chance to ask for the 30,000.

Mr. Alves: And they probably didn't based on the guidelines.

Mr. Gennette: And that's when we were talking about going over two and a half. That's when all that happened and everybody's like woah, woah, woah.

Mr. Alves: Even after I don't think we solicited.

Mr. Gennette: I mean, 30,000 from the Pond Committee, they could put in for Capital for that.

Mr. Alves: What asset are they buying?

Mr. Gennette: Well, it depends on what the capital allocation is, but I mean they have regular. No, that's true, it's a regular treatment it wouldn't necessarily be a capital allocation.

Mr. Alves: It's not an asset with use for life. I have other questions unless Manny still wants to still talk about the pond. Okay. So, I talked about my free cash concern. Increases to department. We're on the previous sheet I'm just gonna see the notes as to why. Oh, the building inspector, do we know why that went up almost 9%?

Mr. Strange: I'm not sure. I'll get with BJ and just make sure that she has an answer for that.

Mr. Alves: Animal Control, 5.5%.

Mr. Strange: Same, I'll have to get with Octavia.

Mr. Alves: Board of Health, 6+.

Mr. Gennette: I thought Veteran services was the only one that had an increase?

Mr. Alves: Since the prior version. I'm asking in general year over year. Board of Health is 6.37.

Mr. Strange: Yeah, I'll have to ask Paulina.

Mr. Alves: Yeah, if we can get those, I think those were the three. Those before the next meeting and then the Munis report with the year over year.

Mr. Strange: Yeah. That's what Tony's talking about. So, I missed one, so, Building Inspector, Board of Health, and what was the other one?

Mr. Alves: Animal Control. Council on Aging was the other one, but the notes are here now and that makes sense. I'm sure there's reasonable explanations there.

Mr. Strange: Yeah. I'll get you guys answers on that.

Mr. Alves: But again, only looking at the levy component, not the free cash component cause the numbers aren't certified, looking at the rollup, I think those are my questions that I need answers. And then obviously I would take that dive into the line-items to make sure that we're consistent there.

Mr. Gennette: Mr. Chairman, Marc, as far as the Chapter 90 funds it looks like it's reflecting now on the recap appropriately. What was the difference on that from where we were before?

Mr. Strange: It wasn't much. It was basically level funded.

Mr. Gennette: It was? Okay. So, yeah, .01. Okay. So, it's just reflected there okay. The other thing is the MGM Casino. It was at 100, wasn't that normally 260?

Mr. Rosenblum: No, it used to be 75 I thought.

Mr. Strange: It's 100 every year except every fifth year they do a lookback study, and it increases to 175. And I think last year was a lookback year.

Mr. Rosenblum: James, Mr. Chairman, did you in Capital, was there a new automobile for Animal Control?

Mr. Gennette: It was not approved. We're gonna do capital requests at the next one, right? So, capital requests are done. No, the ACO did not get a vehicle this year. We did some research on it. We asked her to identify the vehicle that she would need for capital and it just came in way too much. It was just the big all in like we had a full-on animal service kind of vehicle. It was just a lot of money and then we said we just couldn't afford it, especially when we were talking about much different numbers earlier in the year. So, she came back and she said, well you can buy me this vehicle instead which was a much lower vehicle and it's like well wait a minute do you need that other vehicle? This ones suitable and if it's not suitable why are we getting the other one? So, it just was too much back and forth so we just said let's hold off for this year and we're gonna revisit it again next year for the ACO. I think that was the only decline we had. I don't think we had anything else that was declined. It was a pretty light year as far as capital went. We'll talk more about it next meeting.

Mr. Rosenblum: We have a fire truck falling off next year, don't we.

Mr. Strange: Ambulance falling off and a fire truck coming on, I think. No, you're right.

Mr. Rosenblum: Are we already on year 1?

Mr. Strange: Year 1 will be fiscal 28.

Mr. Alves: That a gain or a loss?

Mr. Rosenblum: We drop one.

Mr. Gennette: We drop the ladder truck, and we pick up the pump truck.

Mr. Alves: But is that benefit? Is that a net gain, or no? We're spending more.

Mr. Gennette: I think we're actually spending less. I think it's coming in less.

Mr. Strange: I'm not sure.

Mr. Gennette: The ladder truck was expensive. I don't know if the new pump truck is on the report yet.

Mr. Alves: On the five year. There's the five-year outlook. I just didn't know if you guys knew off the top of your head.

Mr. Gennette: There is but I think those are kind of like a benchmark kind of a thing. I don't think it's been estimated out. I don't want to tell you that it is and then it's not.

Mr. Silva: Okay so, we're going to wait on a couple things for the budget for next meeting.

NEW BUSINESS

March 17, 2026

Board to declare 63 Chestnut Street, 54 Winsor Street and 0 Chestnut Street as surplus property.

Mr. Silva: We've done that several years ago.

Mr. Strange: Mr. Chairman, we did a search in the minutes, we couldn't find anything. So, we figured just to be safe and just for the Boards information the reason that this is on is Josh Carpenter filed for an application for a grant to do a feasibility study for what possible uses of those buildings before we decide to tear them down. And in order to do that they have to be determined surplus property.

Mr. Alves: Mr. Chairman, Marc when is the granting period for the grant. Approval period, sorry.

Mr. Strange: Probably sometime in the summer.

Mr. Alves: Alright. I'm just curious what the timeline is. And that's tied to not a number just whatever the cost of the study would be?

Mr. Strange: We applied for 75,000.

Mr. Alves: Which should be enough to achieve. Okay. I'm just wondering if there's a gap there.

Motion made by Mr. Gennette to declare 63 Chestnut Street, 54 Winsor Street and 0 Chestnut Street as surplus property. Mr. Rosenblum second. All in favor. Motion passed 4-0.

Board to discuss and possibly approve repair or replacement of the roof at the Gazebo.

Mr. Gennette: Mr. Chairman, it's a pretty important little Gazebo down there. It's kind of the center of all of our stuff. I'm just wondering if, is it only the roof? Are we putting a new roof on an old dog or what?

Mr. Silva: There're repairs. I believe we have two bids on it. One is to repair certain issues and then the other one is for a new roof. I think the total is coming out to about 11, 12,000 I believe.

Mr. Gennette: And who's putting in the request?

Mr. Strange: DPW. And Mr. Chairman, there's about \$65,000 left in that account, Building Infrastructure.

Mr. Rosenblum: Mr. Chairman, now through procurement since they're combined it's the same person that's just a quote? This have to go out because it's over 10,000 total.

Mr. Strange: I can check. The rule is you have to seek three quotes.

Mr. Rosenblum: To solicit written responses from no fewer than three persons.

Mr. Alves: The cut off's 10, sorry, for procurement?

Mr. Rosenblum: Yeah. It's 10.

Mr. Strange: Yeah, between 10 and 50.

Mr. Rosenblum: 9999, cause I just did it in Connecticut too, is it's just basically an invoice and best practice is now it's 10 to 50 is that and then the bid process. Sealed bids would be over 50.

Mr. Alves: Got it. Okay. I was thinking 50. Thank you.

Mr. Silva: I believe those you just have to make phone calls and just get solicited.

Mr. Gennette: Is that Gazebo electrified? It is, right?

Mr. Alves: Do we know, did they do I imagine an entire, kind of where James is going, an entire assessment to see if there's anything needed?

Mr. Strange: I'm not sure. I can certainly ask.

Mr. Gennette: I think if we're doing it, we should probably figure out what is the best situation down there. We use it a lot. We use it all summer. It's probably one of the most used structures in Town.

Mr. Rosenblum: I would check the stairs, the treads, railings, I mean instead of doing 11 now and then 15 later.

Mr. Silva: Well, the issue is if the roof is really bad and then the roof needs to be done then we gotta do the roof at least anyway.

Mr. Alves: Noone's gonna stop that.

Mr. Rosenblum: Oh, no I'm saying do that but just saying if we have a chance to do it at once and instead of someone leaning on a railing and going over.

Mr. Alves: How about this, maybe we just verify if they did a full assessment. If not, do a full assessment and if there's additional work see what else is needed and when we meet next, we take it up.

Mr. Gennette: Will it cost a full replacement? I mean, if we're just gonna go through just tearing the whole thing down and rebuilding the existing structure doesn't make a whole lot of sense to me.

Mr. Alves: Well, we'll be able to assess that based on.

Mr. Gennette: You don't need anything official right now, right Marc?

Mr. Rosenblum: I would say hold on to it and maybe get a full assessment of it and just see ask them if that was the full assessment or if that was a full assessment and then we can revisit it and then probably approve it.

Mr. Alves: Yeah. The answer might be yes and it's one phone call and the answers yes and it's back here in two weeks.

Mr. Gennette: That's probably not gonna happen this year though, right? The timeframe on that, that's probably not gonna happen this year, right?

Mr. Strange: They could do the roof now. In terms of if it needs more work depending on how much it costs; we might be able to get it in this fiscal year. We might have to wait until July to do the rest of it. It all depends on what the cost is.

Mr. Gennette: It's obviously structurally sound if they're only talking about replacing the roof.

Mr. Strange: Yeah, I assume so. Not sure.

Mr. Alves: Mr. Chairman, isn't the base not concrete? Like when there's a band, not standing on wood planks, right?

Mr. Gennette: I don't remember.

Mr. Alves: So, it'd just be the pillars and the roof, right?

Motion made by Mr. Alves to verify if a full assessment has been done and if not, see if there is a scope of repair beyond the roof and to table until we hear back from DPW. **Mr. Rosenblum second. All in favor. Motion passed 4-0.**

Board to sign alteration of premises liquor license for Tin Cup Facilities dba The Lighthouse, previously approved by the Board on December 16, 2025.

Mr. Alves: So, it's just back because we approved and haven't signed it?

Mr. Silva: To me it looks like we approved the liquor license on the 16th when we approve all the liquor licenses. But now they had an alteration. They have moved into next doors space, and this is an alteration.

Motion made by Mr. Gennette to sign the alteration of premises liquor license for Tin Cup Facilities dba The Lighthouse, previously approved by the Board on December 16, 2025. **Mr. Alves second. All in favor. Motion passed 4-0.**

Board to discuss, and possibly vote to sign and submit, a letter of support seeking Congressionally Directed Spending for the Veterans Park Rehabilitation Project.

Mr. Strange: Mr. Chairman, I'm happy to talk on this. Just for the record, Congressionally Directed Spending is sort of the Houses nomenclature for an earmark. So, we've been working with Anthony to try to identify potential projects that might qualify for CDS funding and might be competitive and we identified Vets Park. So, we've been working with Tighe & Bond to create a conceptual plan, and they really created a really exciting plan for the town. Which includes pickleball courts, playground equipment, new soccer fields, a pavilion, and other gathering spaces, a redo of the parking lot. There's an opinion of cost estimate in your packets. It's about 2.95 million dollars. We asked Tighe & Bond to phase it into two phases. The first phase would be redoing the parking lot and constructing the family picnic area, the playground area, the pickleball courts and then the second phase would be laying down seed and grading for the new athletic fields, and the gathering area, and the pavilion. We identified that project as one that could be competitive when submitting to Congressman Neal's office and there's a letter here that is required. We need letters of support from at least three entities. Representative Aaron Saunders has submitted a letter of support, the Ludlow Cultural Council, and then the Select Board would be third entity to submit the letter of support. If we can get that letter from the Board, we will send off the three letters tomorrow and our application will be complete.

Mr. Silva: I don't know that there's anything to discuss quite honestly if we're gonna try to raise some funds.

Mr. Alves: Just to add Mr. Chairman if I can. So, in working with Marc on this, I think it was a few months back the idea was let's seek to potentially borrow because we have this wasted land back there currently not being utilized. And then seeing that this might be a fit for Congressional earmark I think it makes good sense to see what potentially we might be able to obtain before asking residents of the town to see if they'd be willing to kick in for a project like that. So, could get some of the money, could get all of the money, could get none of the money but if you don't ask you don't know. And it needed to be a, I forgot what the requirements were Marc. You needed the concept, you needed an opinion of cost, and it needed to be within, I forgot what the exact range was of amounts but that's why Marc kind of decided to go forward with this project because it's not like we could pick something out of the sky and say hey we hope to do xyz. You needed the basis of the foundation for that.

Mr. Strange: And Mr. Chairman, I think just generally speaking playground and community gathering spaces tend to be competitive projects.

Mr. Alves: And the scope of the Whitney plan was too large. The plan that we had was in excess of 5, I forgot what the number was, it didn't fit the scope of the ask.

Mr. Rosenblum: Mr. Chairman, going to Whitney though we also have in the budget we have like 830,000 that's already earmarked in the budget. We also are asking for the stabilization
March 17, 2026

fund for parks recreation open space whatever so we can use some of that money to start picking up the pieces at Whitney as well. Not to the tune of 5 million I mean, at least do something over there. Only one question. Did you put a walking path in between the two softball fields over to Baird? That's what that looks like.

Mr. Strange: Yeah. We also just for the Board's information we're also applying for a grant for that path. So, there's two bites of that apple. One is there's T-Mobile offers a grant package for public spaces like this and there's also a municipal ADA grant program through the state. So, we got a cost estimate from Tighe & Bond to create an ADA accessible path that would connect the front of the park where the playground is all the way back to where the pool is and where the athletic fields are. That would be a great addition to the park.

Mr. Rosenblum: And now actually seeing that path there that might be something that we would address also cause I know that that existing softball field just gets flooded. It's not good. With money that we have in the capital, in the stabilization fund is maybe do something with that. I don't know if it's grading or whatever, but I just know that I remember softballs now run by the Boys & Girls Club which is crazy but to the fact that needs to be addressed a little bit too because if you have softball teams coming in for high school and they're playing JV/Varsity maybe at the same time something to that effect.

Mr. Alves: Which field has that issue?

Mr. Rosenblum: The softball field at Baird.

Mr. Alves: The one at Baird, cause there's two there that's why. The one at Baird and then there's the one.

Mr. Rosenblum: The one that's here, is it getting cleaned up in this whole thing maybe?

Mr. Strange: It's not part of the scope. It's an alternate.

Mr. Alves: So, when we looked at it, we got the feedback to say, being as cost efficient as we could, what makes sense to keep. We talked to the Boys & Girls Club. They had the need for that softball field. If there's a need there, we didn't touch it. And to your point about Whitney Mr. Rosenblum, I think you hit it on the head, the scope's so big we'd have to break it up.

Mr. Rosenblum: I think we're starting to address that now with the stabilization and earmarking.

Mr. Alves: And you'd have to do it over time.

Mr. Rosenblum: And as you've said and I've said it over the seven years I've been on this Board there's not been anything done to be any recommendations for capital and so I think by the Select Board making the recommendation to spend 830,000 there already with new playground equipment and things of that nature it's a starting point.

Mr. Alves: Anything is a step in the right direction, right?

Mr. Rosenblum: Right. And as I flip the page because it's sideways on here, I saw the alternate.

Mr. Gennette: Mr. Chairman, love it. Don't dilly dally. Let's put it in.

Motion made by Mr. Rosenblum to approve and sign a letter to support seeking congressionally directed spending for the Veteran's Park Rehabilitation Project from the Select Board. **Mr. Gennette second. All in favor. Motion passed 4-0.**

TOWN ADMINISTRATOR'S REPORT

Mr. Strange: Just a few quick things, Mr. Chairman. Just a reminder that the annual town election is going to be held Monday, March 23rd. The poles are open from 10am to 8pm. We're going to be hosting another pre-town meeting like we did last year, which will be Monday
March 17, 2026

evening, April 27th starting at 6pm at the LHS auditorium. The meeting is primarily for town meeting members, but the public is certainly welcome to attend and encouraged to attend. We'll be previewing the Town meeting warrant articles and answering any attendees' questions on each individual article. Town meeting as a reminder is Monday, May 11th starting at 7:30. Public is also welcome to attend and participate at the discretion of the Town moderator. Only the Town meeting members will be voting. We'll be starting the first iteration of the new Town Administrator evaluation process soon. I should be able to send you all some information later this week or next week and that process will begin in earnest in early April and there will be a public presentation of the findings sometime at the end of June. And last but certainly not least we have a new Treasurer/Collector starting on March 30th, Michelle Hill. Just a reminder for folks, Michelle has upwards of 20 years of experience as a Treasurer/Collector, as a Town Clerk, and most recently as a Finance Director. She's also a Veteran and formerly an elected official in her Town and we're very excited for her to get started.

BOARD UPDATES/MISC

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

Mr. Gennette: Mr. Chairman, just to follow up on Capital, we did close out our capital report and the capital expenses much like we said before we'll come out at the next meeting. It was a pretty good year this year. It was pretty on point and came straight through. We'll run down the list at the next meeting.

Mr. Rosenblum: Mr. Chairman, the Mobile Home Rent Control Board met, and we will be meeting again on Tuesday, March 31st at 5pm. At which time that Board should be possibly making a decision on a three year old case.

CLOSING COMMENTS

Mr. Rosenblum: I guess this is a Board thing anyways but I just got this today the flyers just came out today. We have the Town of Ludlow townwide Community Cleanup Day, May 2nd at 9am. You can meet at the Veterans Memorial down by the Gazebo. There'll be trash pickup, removals, sidewalk cleanup, flowerbeds and tree belts. For more information on it you can go to the Town website which is www.ludlow.ma.us or ludlowveterans.us. I know in the past I think the boy scouts have come out and we've had a pretty good showing for this. So, be on the lookout. We're right now just giving you the first heads up on it but it's May 2nd at 9am. Meeting at the Veterans Memorial at the Gazebo Park for Cleanup Day.

Mr. Gennette: Mr. Chairman, I think I followed up last meeting the Superintendent Search Committee ended. I think that the schools still needs to choose their next Superintendent of schools as Mr. Tiano has announced his retirement. And that went very well. I was really happy with the committee. They were very nice. We had such a great group of people. It was well worth the time, and I learned a lot about the school while I was there, so I appreciate all their patience with me. The other thing is NV5 is coming to a close with their energy audit which has been quite the educational process for me. I'm hoping to have that report soon and as soon as I do, I'm hoping that I can show it to the Board. And other than that, I think that I had a little bit of spring breeze. Those last nice days really just got me a little eager for the better weather. So, I certainly hope it's on the horizon soon. And Happy St. Patrick's Day.

Mr. Alves: I'll start with these flyers that we have of events for the public. Designer Purse Bingo to benefit Ludlow Cheer. Community, cheer and a little Irish luck Friday, March 20th, Ludlow Elks Club, 6pm. Cash bar, door prizes, raffles, 50-50. And then we also have Ludlow Public Schools from the Director of Food Service there is a Shamrock Share Celebrity Bartending Event on March 25th which is a Wednesday at the Student Prince & Fort in Springfield 5 to 8pm. As Mr. Gennette said, Happy St. Patrick's Day. I don't own a lot of green, but I think I'm wearing it all right now. Town election is Monday. I think the polls are 10 to 8 which is an awkward time if that's why I remember it, 10 to 8. And I don't think we meet again so Happy Easter to everybody.

Mr. Silva: I also wish everybody Happy St. Patrick's Day again and Happy Easter as well. And I just want to say that the Town election is the 23rd and although we don't have many contested races it's unfortunate really with all the chatter out there that we can't get people to step up. So, it's amazing how much people out there talk, talk, talk, but stepping up just doesn't happen. But I do encourage everyone to please go vote and keep spirits up in the community about voting. If we just decide not to go and vote our numbers are just gonna dwindle and dwindle and dwindle so everyone, please go vote anyways. I'm sure you have somebody that's your favorite whether or not there's a race or not, go and vote for them.

Motion made by Mr. Rosenblum to adjourn the Select Board meeting at 7:02 P.M. Mr. Alves second. All in favor. Motion passed 4-0.

Ludlow Select Board

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



Commonwealth Of Massachusetts
Alcoholic Beverages Control Commission

Jean M. Lorizio, Esq.
Commission Chairman

RECEIVED

MAR 04 2026

SELECT BOARD
LUDLOW, MA 01056

2026

Retail License Renewal

License Number: 00027-CL-0632

Municipality: LUDLOW

License Name : Gremio Lusitano Inc

License Class: Seasonal

DBA : Franklin Field Concession

License Type: Club

Premise Address: 385 Winsor Street Ludlow, MA 01056

License Category: Wines and Malt

Manager: Frederico Grelha

I hereby certify and swear under penalties of perjury that:

1. I am authorized to sign this renewal pursuant to M.G.L. Chapter 138;
2. The renewed license is of the same class, type, category as listed above;
3. The licensee has complied with all laws of the Commonwealth relating to taxes; and
4. The premises are now open for business (if not, explain below).

Frederico Grelha

Signature

3/4/26

Date

FREDERICO GRELHA

Printed Name

ISAR MANAGER

Title

Additional Information:

Please sign this form only in the month of March and return to your Local Licensing Authority.



Commonwealth Of Massachusetts
Alcoholic Beverages Control Commission

Jean M. Lorizio, Esq.
Commission Chairman

RECEIVED

MAR 11 2026

SELECT BOARD
LUDLOW, MA 01056

2026

Retail License Renewal

License Number: 00038-CL-0632	Municipality: LUDLOW
License Name : Ludlow Country Club Inc	License Class: Seasonal
DBA : Ludlow Country Club	License Type: Club
Premise Address: 999 Tony Lema Drive Ludlow, MA 01056	License Category: Wines and Malt
Manager: Antonio Tavares	

I hereby certify and swear under penalties of perjury that:

1. I am authorized to sign this renewal pursuant to M.G.L. Chapter 138;
2. The renewed license is of the same class, type, category as listed above;
3. The licensee has complied with all laws of the Commonwealth relating to taxes; and
4. The premises are now open for business (if not, explain below).

Antonio Tavares
Signature

3/11/26
Date

ANTONIO TAVARES
Printed Name

MANAGER
Title

Additional Information:

Please sign this form only in the month of March and return to your Local Licensing Authority.



Commonwealth Of Massachusetts
Alcoholic Beverages Control Commission

Jean M. Lorizio, Esq.
Commission Chairman

RECEIVED

MAR 03 2026

SELECT BOARD
LUDLOW, MA 01056

2026
Retail License Renewal

License Number: 03083-CL-0632

Municipality: LUDLOW

License Name : Ludlow Fish and Game Club Inc

License Class: Seasonal

DBA :

License Type: Club

Premise Address: 8888 Sportsmen Road Ludlow, Ma 01056

License Category: All Alcoholic Beverages

Manager: Thomas Haluch

I hereby certify and swear under penalties of perjury that:

1. I am authorized to sign this renewal pursuant to M.G.L. Chapter 138;
2. The renewed license is of the same class, type, category as listed above;
3. The licensee has complied with all laws of the Commonwealth relating to taxes; and
4. The premises are now open for business (if not, explain below).

Thomas Haluch
Signature

March 3, 2026
Date

THOMAS HALUCH
Printed Name

PRESIDENT
Title

Additional Information:

Please sign this form only in the month of March and return to your Local Licensing Authority.



formerly WestMass ElderCare

4 Valley Mill Road • Holyoke, MA 01040
413.538.9020 • accesscarepartners.org

March 5th, 2026

Antonio Rosa Chairman
Board of Selectmen
Town Hall
Ludlow, MA 01056

RE: Fiscal Year 2027 Non-Federal Match: Title IIIA Older American Act

Dear Antonio Rosa,

Access Care Partners, Inc. (f.k.a. WestMass ElderCare Inc) requests of the Town of Ludlow \$3,626.06 as its portion of the Non-Federal Match required of the Area Agency on Aging under the terms of Title IIIA of the Older Americans Act.

For over fifty years, we have provided an array of services to elders and disabled individuals in the seven communities within our catchment area. Many citizens of Ludlow have benefited from our Home Care Program, Nutrition Program and other programs funded under Title III of the Older Americans Act.

Enclosed for your information is a summary of Access Care Partners services provided to Ludlow residents, from 10/1/24 to 9/30/25. We have also enclosed our 2025 Annual Report.

We trust every consideration will be given to our request. If you wish further information, please do not hesitate to contact us.

We thank you for your support of these vital programs for Ludlow residents. Please sign and return the enclosed contract. Please do not hesitate to contact me for additional information.

Sincerely,

A handwritten signature in black ink that reads "Roseann Martoccia".

Roseann Martoccia
Executive Director

Enc.

FY27 CONTRACT - NON-FEDERAL MATCH

C# _____

V# _____

This contract made on the first day of July 2026, by and between the Town of Ludlow, a municipal corporation in the County of Hampden, Commonwealth of Massachusetts, hereinafter referred to as the "Town" and Access Care Partners, a charitable corporation duly authorized by law and having its usual place of business in the City of Holyoke, County of Hampden, Commonwealth of Massachusetts, hereinafter referred to as the "Corporation."

WHEREAS: The Town wishes to provide home care service to its citizens sixty years of age and older; and

WHEREAS: The Corporation is chartered by the Commonwealth of Massachusetts to supply certain home care services to persons sixty years of age and older; and

WHEREAS: The Town and the Corporation are desirous that said services be provided to the citizens of the Town age sixty and older by the Corporation; now THEREFORE, the Town and the Corporation do covenant and agree as follows:

1. Access Care Partners' programs and services meet the needs of elders on many levels of the long-term care continuum, from prevention to support for those in crises or receiving institutional care. Services are provided either directly or through funding provided by the agency.
2. The Town will pay to the Corporation the sum of \$3,626.06 for the aforementioned services.
3. The Corporation will supply to the Town a record of its expenditures on behalf of the aforesaid citizens in a manner determined mutually by the Corporation and the Town. The Corporation agrees to open its books, papers and records to audit by the Town at least on an annual basis if the Town shall elect such an audit.

This contract is for a term of one year.

IN WITNESS WHEREOF, the Town and the Corporation have executed this contract as of the day and year above first written.

TOWN OF LUDLOW

ACCESS CARE PARTNERS INC.

Manuel Silva Date
Chairman

Roseann Martoccia 3-5-26 Date
Executive Director

City Solicitor Date

Witness Date

Purchasing Agent Date

FY27 CONTRACT - NON-FEDERAL MATCH

C# _____

V# _____

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TOWN OF LUDLOW

ACCESS CARE PARTNERS INC.

Manuel Silva Date
Chairman

Roseann Martoccia 3-5-26
Roseann Martoccia Date
Executive Director

City Solicitor Date

Witness Date

Purchasing Agent Date

2025 ANNUAL REPORT



Highlights of our
first year as

Access
Care Partners

formerly WestMass ElderCare

November 2025

Greetings!

We complete our agency's 51st year with renewed commitment to supporting independence and choice for everyone who wishes to be at home with respect and dignity. We have consistently remained steadfast to our mission, guided by collaboration and person-centered care with consumers and their caregivers.

Access Care Partners' mission and services are centered on addressing health-related social needs across all programs. We continue to provide core services including Information and Referral, Caregiver Supports, Options Counseling, Personal Care Management, Adult Family Care, Senior Care Options and One Care Service Coordination, Home Care, vital nutrition delivered to older adults at home and at Community Tables, Money Management, and LTSS Care Coordination to ACO members.

This year, however, has brought an environment of uncertainty. Shifts in the public sector funding landscape, changes in the economy, and anticipated threats to public benefits in the years to come have created real challenges. For older adults and persons with disabilities living on a fixed income, we are acutely aware of their challenges to balance housing, food, health care, and medications. We are determined to stand with them, but we cannot do this work alone.

Our Core Values guide us through our work each and every day. We strive to serve with empathy and compassion, providing comprehensive care and support through the principles of collaboration and person-centered care. Our collective compass drives our team to practice with integrity and dedication, so that every individual we serve is treated with respect and dignity while preserving their right to independence and choice.

We are grateful for the invaluable guidance, time, and skills from Access Care Partners' Board of Directors, as well as our Area Agency on Aging Advisory Council, and the Money Management Advisory Council. We thank each consumer and caregiver for their trust and the opportunity to be part of their journey toward home and independence. Now more than ever, we appreciate the advocacy and support of our local, state, and federal legislative delegations.

We also deeply value the contributions of our staff, volunteers, the direct care workforce, and our community partners. Together, they empower us to care for our community—one person at a time. Day in and day out, the Access Care Partners team does what it does best: providing skilled support and care to our consumers and their caregivers.

As we complete our 51st year, we remain committed to weathering the storms of uncertainty with resilience. But to sustain our programs, protect essential services, and continue to meet the needs of our most vulnerable neighbors, **we need your help**. Your generous gift today will ensure that older adults and individuals with disabilities can continue to live with dignity, respect, and independence. **Please consider making a contribution—no matter the size, your support makes a lasting impact.** Together, we can face the challenges ahead and continue this vital mission.

Roseann Martoccia
Executive Director

Patrice Patla
Board President



Donate Now
accesscarepartners.org/donate



CITIZEN'S ADVISORY COUNCIL

Holly Angelo, Chicopee
Jim Bosman, South Hadley
Duane Camp, South Hadley
Joanne Chuslo, Holyoke
Pamela Hayes, Ludlow
Heather Jolicoeur, Ludlow
Janine Leis, Ware
Katy Martin, Belchertown
Becky Martin, Belchertown
Gwen Morrisey, Granby



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Jaime Margolis, Springfield
Nayroby Rosa-Soriano, Holyoke
Phyllis Smigiel, Granby
Donna Wiley, Granby





Empowering Caregivers: The Transformative Impact of Access Care Partners' CARE Program

When caregiving becomes a full-time, 24/7 responsibility, respite isn't a luxury—it's a lifeline. Through the CARE Program, funded by a grant from the Executive Office of Health & Human Services, Access Care Partners provided that lifeline to 238 caregivers, enabling them to continue their critical work with renewed strength, dignity, and support by providing nearly 32,000 hours of respite care.

Meeting Complex Needs with Compassionate Support

Many of the care recipients supported through the CARE Program faced multiple chronic conditions, with more than half managing three or more significant health diagnoses. These included serious and often overlapping conditions such as COPD, Myasthenia Gravis, Spinal Stenosis, Dementia, and Esophageal Cancer. The level of care required in these cases is intense and constant, necessitating not only vigilant oversight from medical professionals but also continuous hands-on support from family caregivers.

A poignant example is that of a care recipient whose daily life is shaped by a list of complex and serious diagnoses: COPD (requiring oxygen), Neuropathy, Hypertension, Cerebral Atrophy, Incontinence, and Dementia, to name a few. Her needs are so extensive that her daughters provide 24-hour care, a task they have taken on with deep love but also significant physical and emotional demands. Thanks to the CARE Program, they were able to access respite care services and connect with additional community programs, helping to sustain their ability to keep their mother safe, supported, and at home.

Supporting the Backbone of Home Care

Approximately half of the caregivers supported were over the age of 65, balancing the responsibilities of caregiving while also navigating their own health and wellness needs. These older caregivers were especially in need of extra assistance, and the CARE Program proved essential in helping them maintain their own well-being while continuing to provide dedicated care.

In addition to financial relief, the CARE Program served as a bridge to broader community-based supports. Through the dedication of Access Care Partners' Caregiver Liaison, families were connected to both formal services and informal supports, creating sustainable care plans that honored both the recipient's medical complexity and the caregiver's capacity.

A Ripple Effect of Relief and Renewal

The CARE Program didn't just offer temporary help—it created lasting impact. By funding respite care and providing guidance to other resources, the program gave caregivers something truly invaluable: time to rest, recharge, and care for themselves, so they could continue caring for others with confidence and compassion.

Access Care Partners remains committed to honoring caregivers and the vital role they play in our communities. The CARE Program was a testament to what's possible when we invest in those who care for our most vulnerable neighbors. It is a story of relief, empowerment, and the transformative power of support.

If you or a loved one is a caregiver in need of respite, contact us at 413-538-9020 or info@accesscarepartners.org today!



A Life Transformed: Debbie P.'s Story of Hope and Independence with Access Care Partners

Debbie P., a resident of South Hadley, faced challenges that many older adults can relate to. Tasks that once seemed simple—making a meal, taking out the trash, or doing laundry—had become insurmountable due to severe arthritis, neuropathy, and other health concerns.

“I was having a hard time doing the simplest things, from making something to eat, getting the trash out, going to the grocery store,” Debbie shared. “I couldn’t even do the laundry or make the bed. With Access Care Partners, things were way better. With the help that ACP provided me, I was able to concentrate on me and get better.”

With two aides now assisting her, Debbie is able to regain control over her daily life. “Now I can plan my day. I have severe arthritis in my spine, loss of sensation in my legs, neuropathy... I can only go so far, and then I have to rest. I have to plan things out. That’s what my life has become now. With an aide coming in and with ACP, it’s made my life so much easier. I have someone to vacuum, to do the laundry, to go to the grocery store.”

The support doesn’t stop there. Access Care Partners has been a lifeline during some of Debbie’s most difficult moments. “When I had to go through chemo and radiation, and I’m a diabetic, I thought I could drive, but I found that I couldn’t. I thought, ‘Who do I call? Access Care Partners!’ They found rides for me, made it easy breezy. They picked me up on time, got me to my appointment, got me home. All I had to do was get on that vehicle and concentrate on getting through that day’s treatment. I could cry they were so awesome!”

Debbie also credits Access Care Partners for helping her maintain her independence and mental well-being. “If I can have someone to take care of the vacuuming, do the laundry, go to the grocery store... I can concentrate on my pets, which reduces my anxiety and makes me happy.”

She speaks glowingly of the team at Access Care Partners. “Access Care Partners is awesome! Every single person I’ve worked with—I have all good things to say. They’re there for the consumer. They’ve been an incredible source of information about what’s available out there. I’m going to have to write them in my will!”

Kat Mangiafico, Home Care Supervisor, sums up the passion behind the work: “We love what we do.”

“It shows,” Debbie responded. “You come and you do for people. It shines forward. I’m very grateful for what I have.”

For Debbie, the support of Access Care Partners is not just about services—it’s about living with dignity and purpose. “I really don’t have anybody. I don’t think I’m alone in that. I sing ACP’s praises. I tell everyone they have to call them. I don’t know where I’d be without Access Care Partners.”

Everyone has been amazing and so helpful. I just can't say enough good about all the people we've worked with.

C.N. - Family Member

Information & Referral Team:

- 13,664 calls and emails answered
- 7,952,127 minutes spent helping consumers

Care Management Team Served:

8,376 individuals and families



I'm very grateful for the services that Access Care Partners provides. I love my Meals on Wheels and the friendly drivers that deliver them.

L.M. - Meals Recipient



Nutrition Team Served:

- 413,641 Meals
- 2,311 Home-Delivered Meals Recipients
- 41,850 Community Table Meals Enjoyed at Senior Centers and Housing Sites

Farmer's Market Coupons Distributed:

700

Produce Bags Provided:

356

Access Care Partners has been a blessing. It's changed my life. It got me literally back on my feet again!

D.T. - Home Care Consumer

Home Care Consumers Served:
2,161

Hospital to Home Consumers Helped:
229

Community Transition Liaison Consumers Helped:
105

Long Term Services & Supports Consumers Served:
1,931





Caregivers Served:
246

**Hours of Respite Care
Awarded via Our CARE
Program:**
31,902

**Hours of Caregiver
Counseling:**
169

**Supportive and Congregate
Housing Residents
Supported:**
440

I am incredibly grateful for the support provided by Access Care Partners. Their guidance really helped in navigating a complex system, and I genuinely believe that without their assistance, it would have been much more challenging to keep mom in her home.

J.R. - Family Caregiver

The nurse and the care manager of my father's case are exceptional; always willing to help me with problems that have to do with my father.

G.L. - Family Member

Managed Care Members:
(SeniorCare and One Care Members)
3,424

**Persons Served by our
InnerWell Behavioral
Health Program:**
86



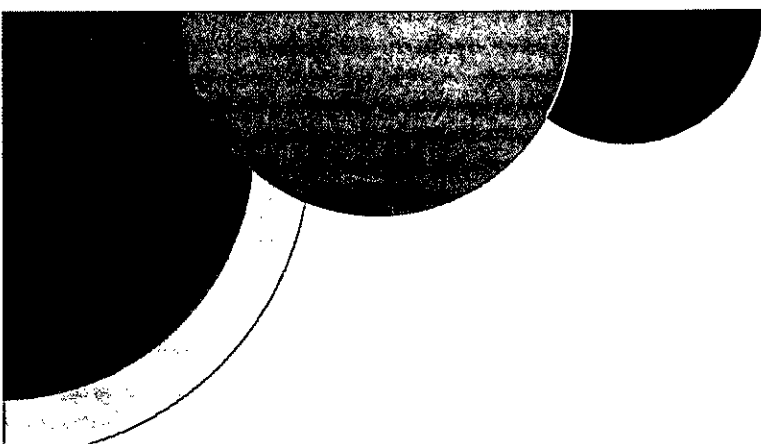
**Consumers Served in
Personal Care
Management:**
2,112

**Adult Family Care
Consumers Served:**
228

**Nursing Home Resident
Contacts by Our
Ombudsman Team:**
1902

Access Care Partners has always been there for whatever my mom needs or any question I have. Thank you very much!

R. S. - Family Caregiver



A Mother's Wish Fulfilled: Marie P.'s Story of Love and Independence with Access Care Partners



For nearly 20 years, my mother benefited greatly from the services provided by Access Care Partners (then WestMass Eldercare). These services, which she first accessed in 2006, allowed her to fulfill her fervent wish to remain in her home for as long as possible as she aged, and for that we will always be grateful.

Mom started off with light housekeeping help once a week to relieve her of the burden of cleaning her two-bedroom condo by herself. She and her first helper forged a strong bond of friendship that carried on even after that provider moved on. The same thing happened with the next caregiver and the next. My mother valued them as much as they valued her. They became closely cherished friends who not only helped my mother with day-to-day tasks but also provided genuine and mutually caring companionship that had them sharing countless conversations and humorous stories about family, current events, and household tasks.

As the years went by, my mother was allocated more hours and types of service, including Meals on Wheels, and she continued to develop and enjoy friendly relationships with all of the caregivers and providers she encountered. This can be attributed both to my mother's friendly, sociable personality and to the kind and caring people who work for Access Care Partners and their affiliated organizations.

As everyone knows, our health care and especially our elder care systems are heavily burdened in every way. Caring for our loved ones as they age is one of the most difficult things in the world to do, and the institutions that provide care outside the home are difficult to navigate at best. While having my mother at home into her mid-90s was never easy, it would have been impossible without the services provided by Access Care Partners. I very much appreciate all of the kind caregivers who helped my mother over the years, and we are thankful for the important work you do in our community.

~ Marie P., Daughter of Access Care Partners Consumer



Restoring Identity, Restoring Dignity: Community Legal Aid Helps Residents Maintain Who They Are



Through Access Care Partners' Title III grant funding, Community Legal Aid (CLA)—our legal services partner—continues to develop innovative programs that meet the evolving needs of older adults. One such initiative was the Puerto Rican Birth Certificate Clinic, held at the Holyoke Senior Center, which brought life-changing impact to local residents.

Community Legal Aid first recognized the issue when they began receiving an increasing number of calls from individuals who could not get their birth certificates from Puerto Rico. "There are issues we know," said Jaime Margolis of Community Legal Aid, "but this was a new one that arose as the deadline for a Real ID neared." Older adults, in particular, were being denied. "Say you've been called Maria all your life," Margolis explained. "But they say they don't have a Maria in their records. They have your information with the name of Mary. We had to go through and legally change their name to Maria so that they could get their birth certificate. It's very invalidating to be told that the person you've always thought you were, the name you've gone by, isn't you."

The challenges were compounded by Puerto Rico's 2010 reissuance of all birth certificates and by requirements such as providing a father's name—information some individuals did not know. "Any number of things could have gone sideways between a person's date of birth and 2025," Margolis said. Yet without a valid birth certificate, people could not get a Real ID, which is essential for housing, travel, and benefits.

Recognizing the urgency, Community Legal Aid and the Holyoke Senior Center collaborated to host the clinic in Holyoke, home to the largest Puerto Rican population in the region. "We wanted to bring attention to the issue while helping to solve it," said Margolis.

Twenty-four people came for help. CLA's team carefully assessed each case—whether someone simply needed guidance, lacked ID, or had a complex situation like Maria's. "Most of the cases have now been resolved," Margolis shared. "It's life-changing to have ID in our society today. People who couldn't get housing because you need ID for housing have now been able to get housing. People have been able to visit family as they can now travel on an airplane. They've been able to update their Social Security card which is important for receiving the benefits they are entitled to."

For many, the emotional impact was just as significant. "Many of the participants in the clinic were fearful," Margolis said. "They had concerns for being mistaken as a non-citizen. They felt very trapped and stuck. To know, 'I can't prove I am who I am' can be so invalidating. This gave them peace of mind. It's important to their mental health and well-being."

"You could see peoples' stress melt off them," Margolis reflected. "It was amazing. It was a really great experience as an attorney who is usually waiting for people to come to you—to be able to go out and meet people where they are. It was very nice."

The success in Holyoke has become a model, and Community Legal Aid is now replicating clinics in Springfield, Worcester, and across its service area—bringing dignity, peace of mind, and opportunity to more older adults. Through Access Care Partners' ongoing Title III support, programs like this continue to ensure that older adults have access to the legal advocacy, resources, and reassurance they deserve.

In gratitude to those whose generosity
helped improve quality of life for the
people we served this year

INDIVIDUAL DONORS

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2025 FINANCIAL REVIEW

CORPORATE AND FOUNDATION DONORS

Bresnahan Insurance
 Carr Property Management
 Cassidy Financial Services
 Congregation of the Sisters of St. Joseph Springfield
 Cooperative Systems
 Diamond Water Systems
 Duke Insurance Brokerage
 Edward F. Corcoran Plumbing & Heating
 Greenfield Cooperative Bank
 Excel Nursing Services
 Health New England
 Mass Surgical Supply
 MGM Foundation
 MGM Resorts International
 PeoplesBank
 Pledging Foundation
 Southwick Electric
 Stop & Shop - Bloomin 4 Good
 Stop & Shop - Community Bags Program
 The Colvest Group, LTD
 The Richard & Barbara Whitcomb Foundation
 UCCH Fellowship United Congregational Church of Holyoke
 UTCA
 Victory Home Healthcare

MAJOR FUNDING SOURCES

Commonwealth of Massachusetts	\$16,479,453.63
SCO/OneCare/Pace	\$ 8,437,346.60
MassHealth	\$ 4,999,976.64
ACOs/BHN	\$ 1,442,093.58
Nutrition Block Grants and Donations	\$ 1,016,755.86
Other	\$ 1,846,976.64
Older Americans Act	\$ 471,295.23
Municipalities	\$ 44,805.32
TOTAL (unaudited)	\$34,737,837.68

EXPENSES

Contracted Services & Sub Grants	52.77%
Direct Service	40.65%
Management	6.58%

2025 OLDER AMERICANS ACT COMMUNITY GRANTS

Belchertown Council on Aging

Medical Transportation \$5,250
 Senior Nutrition \$33,000

South Hadley Council on Aging

Older Adult Transportation \$2,172
 Senior Tech Specialist Program \$5,569

Ware Council on Aging

Elder Transportation \$7,875

Chicopee Council on Aging

Older Adult Transportation \$7,875

Community Legal Aid

Elder Law Services \$20,000

Granby Council on Aging

Elder Outreach Services \$4,315

OUR TERRIFIC TEAM

ACCP
Care Partners



Did you know...

We have 12 staff departments supporting consumers in 16 different Programs?



Did you know...

Approximately 1/3 of our 233 employees are bilingual in English and Spanish?



Did you know...

We have 179 Full Time staff members, 41 Drivers, 6 Part Time staff members, and 7 per diem staff?



Did you know...

While this is a heavily female-dominated industry, 23% of our staff are men?



Access Care Partners Inc Services For Ludlow Residents 10/1/2024 - 09/30/2025

Service	Consumers	Cost
ADH Initial Determination	1.00	\$ 303.75
Administrative Task Fee (Daily)	14.00	\$ 4,073.85
Adult Foster Care - Level I	1.00	\$ 11,145.85
Adult Foster Care - Level I	42.00	\$ 53,554.45
Adult Foster Care - Level I Alternative Placement	2.00	\$ 761.18
Adult Foster Care - Level I NMLOA	2.00	\$ 543.70
Adult Foster Care - Level II	2.00	\$ 53,872.90
Adult Foster Care - Level II	63.00	\$ 143,539.32
Adult Foster Care - Level II Alternative Placement	4.00	\$ 3,835.02
Adult Foster Care - Level II MLOA	1.00	\$ 1,095.72
Adult Foster Care - Level II MLOA	1.00	\$ 913.10
Adult Foster Care - Level II NMLOA	1.00	\$ 182.62
Adult Foster Care - Level II NMLOA	3.00	\$ 1,095.72
ANCHOR Supplement	4.00	\$ 2,719.80
Case Management	697.00	\$ 136,081.00
Chore - Heavy	3.00	\$ 3,308.16
Chore - Heavy - Premium	1.00	\$ 198.00
Companion	30.00	\$ 79,970.41
Complex Care Training & Oversight (SN)	55.00	\$ 27,509.40
Congregate Meal Breakfast Basic Cold Weekday	11.00	\$ 3,973.00
Congregate Meal Lunch Basic Hot	26.00	\$ 7,916.25
Consumer Directed Services	8.00	\$ 44,217.32
Consumer Directed Services - Earned Time	3.00	\$ 673.75
Consumer Directed Services - Holiday	5.00	\$ 713.76
ECOP - NW Initial Determination	19.00	\$ 5,771.25
ECOP - NW Re-Determination	25.00	\$ 7,593.75
Environmental Accessibility Adaptations	16.00	\$ 25,517.33
Environmental Adaptations/Home Modifications MFCSP	1.00	\$ 445.30
HDM Meal - 7 Meal Pack	10.00	\$ 12,390.00
HDM Meal Allergen Free Milk	16.00	\$ 17,890.00
HDM Meal Emergency Meal	21.00	\$ 1,250.00
HDM Meal Holiday Cold	3.00	\$ 160.00
HDM Meal Holiday Frozen	12.00	\$ 568.00
HDM Meal Hot Cultural Weekday Latino	3.00	\$ 1,361.00
HDM Meal Hot Cultural Weekday Vegetarian	1.00	\$ 50.00
HDM Meal Lunch Weekday Frozen	4.00	\$ 2,420.00
HDM Meal Lunch Weekday Hot	234.00	\$ 245,211.00
HDM Meal Lunch Weekday Hot Therapeutic	2.00	\$ 610.00
HDM Meal Supper Weekday Cold	41.00	\$ 41,191.00
HDM Meal Weekend Cold	8.00	\$ 3,746.00

Access Care Partners Inc Services For Ludlow Residents 10/1/2024 - 09/30/2025

HDM Meal Weekend Frozen	43.00	\$	21,328.00
Home Delivery of Pre-packaged Medication	1.00	\$	179.55
Home Health Aide	22.00	\$	306,010.80
Homemaker	148.00	\$	505,908.99
Homemaker - Alt Rate 1	4.00	\$	4,315.00
Homemaker - Weekends	1.00	\$	550.00
ICT Meetings	1.00	\$	100.00
Information and Assistance	353.00	\$	1,168.00
Intake and Orientation (PCA)	1.00	\$	120.92
Laundry Services	16.00	\$	15,820.00
LTSC Face to Face Visit	16.00	\$	3,240.00
LTSC Initial Assessment	3.00	\$	450.00
NF AIH Initial Determination	1.00	\$	303.75
NF Community Initial Determination	5.00	\$	1,822.50
NF Conversion Initial Determination	4.00	\$	1,215.00
NF Short Term Review Determination	4.00	\$	1,518.75
Nutritional Assessment (Hourly)	1.00	\$	80.00
One Care Communication/Consultation	26.00	\$	2,760.00
Other Respite Services MFCSP	8.00	\$	26,429.00
Other Supplemental Services MFCSP	5.00	\$	2,123.70
PASRR Non-Compliance	1.00	\$	303.75
PCA Program Screen	17.00	\$	2,418.40
PERS - Cellular (Install)	12.00	\$	462.36
PERS - Cellular (Monthly)	34.00	\$	6,022.50
PERS - Cellular 2 (Install)	7.00	\$	269.71
PERS - Cellular 2 (Monthly)	22.00	\$	5,624.50
PERS - Cellular with Fall Detection (Install)	9.00	\$	346.77
PERS - Cellular with Fall Detection (Monthly)	26.00	\$	5,779.50
PERS - with Fall Detection (Monthly)	6.00	\$	1,140.00
Personal Care	67.00	\$	169,490.79
Personal Emergency Response Sys (Install)	3.00	\$	115.59
Personal Emergency Response Sys (Month) - Premium	2.00	\$	1,365.00
Personal Emergency Response Sys (Monthly)	28.00	\$	5,100.00
Re-evaluation (PCA)	1.00	\$	152.54
RN/OT Evaluation	14.00	\$	3,715.74
RN/OT Reevaluation	20.00	\$	3,050.80
Skills Training	45.00	\$	24,539.84
Skills Training (PCA)	11.00	\$	6,370.92
Stipend for Respite Services MFCSP	6.00	\$	14,268.75
Stipend for Supplemental Services MFCSP	3.00	\$	1,250.00
Supportive Home Care Aide - Alt Rate 1	1.00	\$	16,379.36
Transportation Chair Car (Per Mile)	5.00	\$	563.56
Transportation Chair Car Rate 1 (1 way)	5.00	\$	1,622.00
Transportation Rate 1 (1-way trip)	57.00	\$	10,173.17

Access Care Partners Inc Services For Ludlow Residents 10/1/2024 - 09/30/2025

Transportation Rate 4 (1-way trip)	3.00	\$	5,268.70
Virtual Communication and Monitoring (VCAM)	2.00	\$	1,340.00
Waiver Initial Determination	39.00	\$	11,846.25
Waiver Re-determination	28.00	\$	8,505.00

Total Cost \$ 2,151,302.12

ONE DAY PERMIT APPLICATION

RECEIVED

MAR 17 2026

TYPE OF ACTIVITY: Purse Bingo

SELECT BOARD
LUDLOW, MA 01056

PERMITS REQUESTED (check all that apply):

LIQUOR: Beer & Wine All Alcoholic MUSIC & DANCE OTHER

NAME OF ORGANIZATION: St. John the Baptist School

CONTACT PERSON: Gigi Kimball TELEPHONE NO.: 413-583-3467

ADDRESS: 217 Hubbard St Ludlow MA 01056

EVENT BEING HELD AT: St. John the Baptist Pastoral Center

ADDRESS: 201 Hubbard St Ludlow MA 01056

DAY/DATES REQUESTED: 5/15/26

RAIN DATE IF NECESSARY: N/A

EXPECTED TIME: BEGINNING 5:00 pm ENDING 10:00 pm

NUMBER OF ATTENDANCE EXPECTED: 225-275

Ludlow Police Chief, on behalf of the Board of Selectmen, has the right to determine the amount of police protection for each event to insure proper crowd control.

Ludlow Fire Chief, on behalf of the Board of Selectmen, has the right to determine if a fire watch or ambulance detail is needed at the event.

Where liquor is being served and crowds exceed 1,000 people:

- Crowds that are over 1,000 requires four (4) officers assigned at detail rate
- Crowds that exceed 2,000 requires six (6) officers assigned at detail rate
- Crowds that exceed 4,000 additional officers will be assigned at the discretion of the Chief of Police.
- There will be clearly posted signs stating "no weapons allowed" and "all bags are subject to search".

Where liquor is served, every applicant must submit an Insurance Certificate in the amount of one million dollars for each event.

All forms must be complete and submitted to the Board of Selectmen at least four (4) weeks prior to the event date requested.

Application must be signed by a duly authorized officer of the corporation.

Payment of Police Officers and/or Firefighters is the responsibility of the organization requesting the permits and must be paid in full three (3) days prior to the event.

Applicant agrees to release and hold the Town of Ludlow harmless from any liability arising out of the use herein described.

SIGNED: Gigi Kimball

DATE: 3/16/26



Town of Ludlow, Massachusetts
Office of the Select Board

Environmentally Preferable Products Policy

The Town of Ludlow recognizes that procurement decisions of our employees and contractors have significant impacts on the environment. By including environmental, public health, and waste reduction considerations in our purchasing decisions, along with price, performance, and product availability, we can remain fiscally responsible while promoting practices that minimize waste and environmental impacts. The purpose of this document is to establish the framework for a sustainability-based purchasing program for the Town of Ludlow.

Objectives of this policy include making purchasing decisions that:

1. Minimize waste and prioritize reuse by identifying alternative options for new and single-use products and equipment.
2. Support recycling markets by purchasing products with post-consumer recycled content, and that are recyclable after use.
3. Conserve natural resources such as energy and water, and
4. Minimize environmental impacts from pollution, greenhouse gases and toxins/hazardous products.

To meet the above goals, the Town of Ludlow will, whenever feasible:

- Purchase products and services offered through the Operational Services Division's Environmentally Preferable Products and Services Guide, <https://www.mass.gov/handbook/environmentally-preferable-products-epp-and-services-guide>.
- Prioritize donation and reuse before disposal of goods or equipment; and whenever possible, utilize the State Surplus Property Program, <https://www.mass.gov/surplus-property-program>.
- Adhere to Federal Comprehensive Procurement Guidelines <https://www.epa.gov/smm/comprehensive-procurement-guideline-cpg-program> for minimally accepted recycled content levels when purchasing office paper, envelopes, notepads and file folders.

- Prioritize purchasing products that are durable, long lasting, reusable or refillable, and avoid purchasing single use products.

The Town of Ludlow is committed to sustainable purchasing and empowers employees to be innovative and demonstrate leadership by considering environmental and public health benefits when making purchasing decisions.

Marc A. Strange, Town Administrator

Date

Amy Kurtz

From: LFDC1
Sent: Wednesday, April 1, 2026 10:57 AM
To: Marc Strange
Cc: Amy Kurtz
Subject: DFS Firefighter Safety Equipment Grant and Tower request
Attachments: FY26 Firefighter Safety Equipment Grant - Governor's Award Letters_Part137.pdf; FY26 Firefighter Safety Equipment Grant - DFS Award Letter_Part137.pdf; FY26 Firefighter Safety Equipment Grant Standard Contract Form_Part137.pdf; FY26 Firefighter Safety Equipment Grant Contract Addendum_Part137.pdf

Good morning, Marc,

Attached is a grant award for \$19,000.00. Could you please put it on the next Selectboard agenda for them to accept and vote to allow me to sign it? We will use these funds to purchase new SCBA masks as well as to purchase other firefighting protective equipment such as hoods and gloves. Could you also put an item on the agenda to declare our 2002 Pierce Arrow Tower as surplus equipment so that we can sell it. It is currently listed on the Garage website for sale, and we have recently seen some interest. I anticipate that we could receive \$50,000 to \$90,000 for it. Please let me know if you have any questions. Have a great day!

Ryan

Ryan M Pease
Town of Ludlow
Fire Chief/Emergency Management Director
Phone: (413) 583-8332
Fax: (413) 583-5635



OFFICE OF THE GOVERNOR
COMMONWEALTH OF MASSACHUSETTS
STATE HOUSE BOSTON, MA 02133
(617) 725-4000

MAURA T. HEALEY
GOVERNOR

KIMBERLEY DRISCOLL
LIEUTENANT GOVERNOR

March 31, 2026

Chief Ryan Pease
Town of Ludlow
PO Box 382
Ludlow, MA 01056

Dear Chief Pease,

Congratulations! I am pleased to inform you that the Executive Office of Public Safety and Security and the Department of Fire Services (DFS) has awarded the Town of Ludlow Fire Department \$19,000.00 of funding for the Firefighter Safety Equipment Grant Program in State Fiscal Year 2026.

With each new challenge, the fire service in Massachusetts demonstrates its ability to adapt, overcome, and continue providing the excellent level of services that the citizens of the Commonwealth have come to expect. Please know how thankful I am for this, and how grateful I am to be able to provide your department with this important equipment.

The contract, terms and conditions, and other documents for this program will be provided to you by DFS. Please contact Tim Moore at DFS with any questions about this award at 978-567-3721 or Timothy.Moore@mass.gov for contract terms, conditions, and other award documents.
Sincerely,

A handwritten signature in black ink that reads "M. T. Healey". The signature is fluid and cursive, with a long, sweeping tail on the letter "y".

GOVERNOR MAURA T. HEALEY

A handwritten signature in black ink that reads "Kim Driscoll". The signature is cursive and somewhat stylized, with a large "K" and a long, sweeping "l" at the end.

LT. GOVERNOR KIMBERLEY DRISCOLL



MAURA T. HEALEY
GOVERNOR

KIMBERLEY DRISCOLL
LIEUTENANT GOVERNOR

GINA K. KWON
SECRETARY

The Commonwealth of Massachusetts
Executive Office of Public Safety and Security
Department of Fire Services

P.O. Box 1025 ~ State Road

Stow, Massachusetts 01775

Telephone (978) 567-3100

www.mass.gov/dfs



JON M. DAVINE
STATE FIRE MARSHAL

March 31, 2026

Chief Ryan Pease
Town of Ludlow
PO Box 382
Ludlow, MA 01056

Dear Chief Pease,

I am pleased to provide you with a Commonwealth of Massachusetts Standard Contract Form and Contract Addendum for your FY26 Firefighter Safety Equipment Grant award. Please print and mail copies of these documents with original signatures to Tim Moore at the Department of Fire Services (DFS) address above. The Standard Contract Form Instructions and Commonwealth Terms and Conditions, which are incorporated by reference into this contract, may be found at www.macomptroller.org/forms. As a reminder, equipment orders may not be placed until this contract has been fully executed by DFS and your department. DFS will provide you with a copy of the fully executed contract and provide specific direction to proceed when your contract has been executed.

The funds for this program will be disbursed on a reimbursement basis in accordance with the terms of the grant Notice of Funding Opportunity. Once you have received your equipment and paid the vendor(s), reimbursement requests may be submitted to DFS by submitting the following documents to OPS.DFS-TM-Grants@mass.gov:

- Completed Final Report Template.
- Copy of invoice(s) with detailed description of all eligible costs.
- Proof of payment to the vendor(s) (cancelled check copy or other official financial system record).

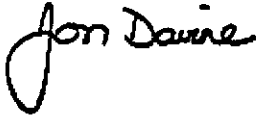
If your award amount is less than your application amount, you will note that all of the items that you applied for are listed in the table of equipment that is eligible for reimbursement through this program on the second page of your Contract Addendum. You may use your discretion to adjust the originally proposed quantities of each item on that list however you deem necessary to obtain the best value for your department within the awarded budget.

If you have any questions during the grant performance period, please contact Tim Moore at 978-567-3721 or OPS.DFS-TM-Grants@mass.gov.

Administrative Services • Division of Fire Safety
Hazardous Materials Response • Massachusetts Firefighting Academy

This program is an excellent opportunity to improve the health and safety of firefighters across the Commonwealth, and I am grateful that we are able to provide this vital equipment to your department this year.

Sincerely,

A handwritten signature in black ink that reads "Jon Davine". The signature is written in a cursive style with a large, looping initial "J".

Jon M. Davine
State Fire Marshal

COMMONWEALTH OF MASSACHUSETTS | STANDARD CONTRACT FORM



This form is jointly issued and published by the Office of the Comptroller, the Executive Office for Administration and Finance, and the Operational Services Division as the default contract for all Commonwealth Departments when another form is not prescribed by regulation or policy. The Commonwealth deems void any changes made on or by attachment (in the form of addendum, engagement letters, contract forms or invoice terms) to the terms in this published form or to the [Standard Contract Form Instructions and Contractor Certifications](#), the [Commonwealth Terms and Conditions](#), the [Commonwealth Terms and Conditions for Human and Social Services](#), or the [Commonwealth IT Terms and Conditions](#) which are incorporated by reference herein. Additional non-conflicting terms may be added by Attachment. Contractors are required to access forms at macomptroller.org/forms or mass.gov/lists/osd-forms.

CONTRACTOR INFORMATION		COMMONWEALTH INFORMATION	
Contractor Legal Name Town of Ludlow		Department Department of Fire Services	Mosaic Department Code DFS
d/b/a		Contract Manager Name David Clemons	
Legal Address As entered on Form W-9 or Form W-4 488 Chapin St, Ludlow, MA 01056		Business Mailing Address P.O. Box 1025, Stow, MA 01775	
Contract Manager Name Chief Ryan Pease		Billing Address If Different N/A	
Phone 413 531 6215	Fax 413-583-5635	Phone 978-567-3179	Fax 978-567-3121
Email LFDC1@ludlow.ma.us		Email David.Clemons@mass.gov	
Vendor Code VC6000191862	Mosaic Transaction ID(s) CT-DFS-1000-2026FFEGRANT00000000		
Vendor Code Address ID e.g. "AD001". AD001	RFR/Procurement or Other ID Number BD-26-1021-DFS-DFS01-126740		
Note: The Address ID must be set up for Electronic Funds Transfer (EFT) payments.			

<input checked="" type="radio"/> NEW CONTRACT	<input type="radio"/> CONTRACT AMENDMENT
Procurement or Exception Type (Check one option only)	Current Contract End Date <i>PRIOR</i> to Amendment
<input type="checkbox"/> Statewide Contract (OSD or an OSD-designated department.) <input type="checkbox"/> Collective Purchase (Attach OSD approval, scope, and budget.) <input checked="" type="checkbox"/> Department Procurement - Includes all Grants 815 CMR 2.00 . (Attach Solicitation Notice or RFR, and Response or other procurement supporting documentation.) <input type="checkbox"/> Emergency Contract (Attach justification for emergency, scope, and budget.) <input type="checkbox"/> Contract Employee (Attach Employee Status Form, scope, and budget.) <input type="checkbox"/> Interim Contract with new Contractor (Attach justification for Interim Contract and updated scope/budget.) <input type="checkbox"/> Other Procurement Exception (Attach authorizing language, legislation with specific exemption or earmark, and exception justification, scope, and budget.)	Amendment Amount Or Enter "No Change" Amendment Type Check one option only. Attach details of amendment changes. <input type="checkbox"/> Amendment to Date, Scope, or Budget (Attach updated scope and budget.) <input type="checkbox"/> Interim Contract with Current Contractor (Attach justification for Interim Contract and updated scope/budget.) <input type="checkbox"/> Contract Employee (Attach any updates to scope or budget.) <input type="checkbox"/> Other Procurement Exception (Attach authorizing language/justification and updated scope/budget.)

TERMS AND CONDITIONS

The Standard Contract Form Instructions and Contractor Certifications and the following document are incorporated by reference into this Contract and are legally binding. Check ONE option:

[Commonwealth Terms and Conditions](#)
 [Commonwealth Terms and Conditions for Human and Social Services](#)
 [Commonwealth IT Terms and Conditions](#)

COMPENSATION

Check ONE option.

The Department certifies that payments for authorized performance accepted in accordance with the terms of this Contract will be supported in the state accounting system by sufficient appropriations or other non-appropriated funds, subject to intercept for Commonwealth owed debts under [815 CMR 9.00](#).

Rate Contract (No Maximum Obligation). (Attach details of all rates, units, calculations, conditions or terms and any changes if rates or terms are being amended.)
 Maximum Obligation Contract. Total maximum obligation for total duration of this contract (or new total if contract is being amended): \$19,000.00

Mosaic Transaction ID(s)
CT-DFS-1000-2026FFEGRANT00000000

PROMPT PAYMENT DISCOUNTS (PPD)

Commonwealth payments are issued through Electronic Funds Transfer (EFT) 45 days from invoice receipt. See [Prompt Pay Discounts Policy](#).
Contractors requesting accelerated payments must identify a PPD as follows:

Payment issued within: **10 days** 0% PPD.
 15 days 0% PPD.
 20 days 0% PPD.
 30 days 0% PPD.

If PPD percentages are left blank, identify reason:

Statutory/legal Ready Payments ([M.G.L. c. 29, § 23A](#)) Agree to standard 45-day cycle Only initial payment

BRIEF DESCRIPTION OF CONTRACT PERFORMANCE or REASON FOR AMENDMENT

Enter the Contract title, purpose, fiscal year(s) and a detailed description of the scope of performance or what is being amended for a Contract Amendment.
Attach all supporting documentation and justifications.
This contract is for funds awarded through the Department of Fire Services' FY26 Firefighter Safety Equipment Grant, in accordance with the FY26 Firefighter Safety Equipment Grant Program Notice of Funding Opportunity, the contractor's FY26 Application, and the attached Contract Addendum. Funds for this program will be disbursed on a reimbursement basis only.

SUPPLIER DIVERSITY PROGRAM (SDP) PLAN

Does the Supplier Diversity Program apply?

- YES If YES, the Contractor's annual SDP commitment for this Contract is
- NO If NO, and the department is an Executive Department, enter the appropriate exemption: Non-construction grants to public entities

ANTICIPATED START DATE (Complete ONE option only.)

The Department and Contractor certify for this Contract, or Contract Amendment, that Contract obligations:

1. may be incurred as of the Effective Date (latest signature date below) and no obligations have been incurred prior to the Effective Date.
2. may be incurred as of , 20, a date LATER than the Effective Date below and **no** obligations have been incurred **prior** to the Effective Date.
3. were incurred as of , 20, a date PRIOR to the Effective Date below, and the parties agree that payments for any obligations incurred prior to the Effective Date are authorized to be made either as settlement payments or as authorized reimbursement payments, and that the details and circumstances of all obligations under this Contract are attached and incorporated into this Contract. Acceptance of payments forever releases the Commonwealth from further claims related to these obligations.

CONTRACT END DATE

Contract performance shall terminate as of **June 30, 2026**, with no new obligations being incurred after this date unless the Contract is properly amended, provided that the terms of this Contract and performance expectations and obligations shall survive its termination for the purpose of resolving any claim or dispute, for completing any negotiated terms and warranties, to allow any close out or transition performance, reporting, invoicing or final payments, or during any lapse between amendments.

CERTIFICATIONS

Notwithstanding verbal or other representations by the parties, the "Effective Date" of this Contract or Amendment shall be the latest date that this Contract or Amendment has been executed by an authorized signatory of the Contractor, the Department, or a later Contract or Amendment Start Date specified above, subject to any required approvals. The Contractor certifies that they have accessed and reviewed all documents incorporated by reference as electronically published and the Contractor makes all certifications required under the Standard Contract Form Instructions and Contractor Certifications under the pains and penalties of perjury, and further agrees to provide any required documentation upon request to support compliance, and agrees that all terms governing performance of this Contract and doing business in Massachusetts are attached or incorporated by reference herein according to the following hierarchy of document precedence, the applicable Commonwealth Terms and Conditions, this Standard Contract Form, the Standard Contract Form Instructions and Contractor Certifications, the Request for Response (RFR) or other solicitation, the Contractor's Response (excluding any language stricken by a Department as unacceptable, and additional negotiated terms, provided that additional negotiated terms will take precedence over the relevant terms in the RFR and the Contractor's Response only if made using the process outlined in [801 CMR 21.07](#), incorporated herein, provided that any amended RFR or Response terms result in best value, lower costs, or a more cost effective Contract.

AUTHORIZING SIGNATURE FOR THE CONTRACTOR

Signature and date must be captured at time of signature.

Signature	Date
Print Name Ryan Pease	Print Title Fire Chief

AUTHORIZING SIGNATURE FOR THE DEPARTMENT

Signature and date must be captured at time of signature.

Signature	Date
Print Name Jon M. Davine	Print Title State Fire Marshal

**Department of Fire Services and the Town of Ludlow
Contract Addendum for Discretionary Grant Agreement**

**FY26 Firefighter Safety Equipment Grant
Scope of Work and Budget**

Authorization: The Department of Fire Services (DFS) is authorized to administer discretionary FY26 Firefighter Safety Equipment grant funds in accordance with Line Item 8324-2000 of Section 2D of Chapter 151 of the Acts of 2020, Line Item 1100-2515 of Section 2 of Chapter 140 of the Acts of 2022, and 815 CMR 2.00.

Introduction: This entire agreement (the "Grant Agreement") between the parties consists of the following documents: (1) the Commonwealth's Standard Terms and Conditions; (2) the Commonwealth's Standard Contract Form; (3) this Addendum; (4) the FY26 Firefighter Safety Equipment Grant Notice of Funding Opportunity and Application Form BD-26-1021-DFS-DFS01-126740; and (5) the Grant Recipient's (the "Grantee") application for FY26 Firefighter Safety Equipment Grant funding.

Grant Project Description and Budget: The awarded funding shall be used only to purchase the equipment listed below. The quantities and unit prices of these items shown in the Grantee's application shall be considered estimates only and may be adjusted at the discretion of the Grantee to account for changes to market conditions, the Grantee's operational needs, or the total grant award amount. All items listed shall be construed to include any ancillary equipment typically necessary for operation of said equipment (batteries, chargers, mounting stations, carrying cases, etc.).

Department	Description of Allowable Equipment
Town of Ludlow	Gloves (Structural) Hood (Nomex or PBI) Individual SCBA Facepiece
Total Award	\$19,000.00

The funds may not be used to serve as a match for a federal grant. The funds may not be used for construction and all applicable local and state procurement requirements must be adhered to in the use of the grant funds.

Grant Manager: The DFS and the grantee will each assign a grant manager with respect to this Grant Agreement. It is anticipated that the grant manager listed in the Grantee's application will not change during the term of this agreement. In the event that a change is necessary, the party requesting the change will provide prompt written notice to the other.

The DFS Grant Manager will monitor the grant and grant-supported activities to ensure compliance with grant requirements, work closely with the Grantee to assure successful completion of the grant performance goals, provide technical assistance upon request, and review and approve required reporting/reimbursement request documentation.

The Grantee's grant manager will serve as the interface between DFS and all Grantee personnel involved with this program. The Grantee's grant manager will oversee the projects and activities that must be executed to meet the grant funding goals, will monitor the grant to assure the objectives are being met, funds are utilized efficiently and communicate necessary adjustments to the DFS grant manager if challenges arise, will facilitate regular communication with the DFS grant manager, including status reports/updates, participation in site visits, review of performance against the Grant Agreement, and will provide accurate and timely reporting to the DFS grant manager.

The grantee's grant manager is Chief Ryan Pease, who can be reached at: , Ludlow, MA 01056, tel: 413 531 6215, email: LFDC1@ludlow.ma.us. The DFS grant manager is David Clemons, Director of Operations, 1 State Road, Stow, MA 01775, tel: 978-567-3179, email: David.Clemons@mass.gov.

Reimbursement Request Process: The DFS agrees to disburse funds on a cost reimbursement basis. All costs requested for reimbursement must be listed on the DFS FY26 Firefighter Safety Equipment Grant Reimbursement Request Form. Appropriate supporting documentation for all costs must also be attached, including:

1. Copy of invoice
2. Proof of payment – Cancelled check or similar other proof of payment documentation from the Grantee's official accounting system or financial institution showing that the transaction has been completed.

Period of Performance: Approved expenditures may not be made until a contract has been executed between DFS and the grant recipient. Expenses incurred prior to execution of a contract **will not** be eligible for reimbursement through this program.

Grant recipients must take delivery of equipment no later than June 30, 2026. Equipment delivered to the recipient after that date **will not** be eligible for reimbursement through this program.

Reimbursement requests must be submitted no later than July 24, 2026. DFS will only reimburse for costs incurred through the grant performance period, June 30, 2026.

Grant Monitoring: The Department of Fire Services will conduct grant monitoring through either a desk-based review or on-site monitoring visits, or both, in order to obtain additional information or verify information related to grant spending, grant-funded activity, or grant award outcomes. Advance notice, when practicable, will be given prior to a site visit. In accordance with 815 CMR 2.00, the Grantee shall maintain records, books, files, reports, and other data in such detail as shall properly substantiate claims for payment for a minimum retention period of seven years beginning on the first day after the final payment under the grant. Any and all records pertaining to this grant are subject to inspection or audit by DFS at any time. DFS reserves the right to request, and the Grantee expressly agrees to provide, any additional records or documentation DFS deems necessary, at any time and for any reason, to verify that grant

funds are being expended in a manner consistent with the stated purpose of the grant. Findings of non-compliance with any portion of this agreement may result in a demand for funds to be returned to DFS.

Changes in Scope of Work or Budget: The grant project description and budget are fixed and any change would be a “material” change in the contract. “Material” changes to the project description (adding, deleting or altering items) or budget lines (deletions, additions or changes to items) will require both parties to execute an amended Standard Contract Form and Grant Agreement. Contract amendments may not be made retroactively and must be made prior to the grant end date.

Opportunity to Consult with Counsel: Grantee acknowledges that it has had the opportunity to consult with counsel of its choosing in the review of this Agreement, that it is encouraged by the DFS to do so and that the Grantee is fully aware of the contents of this agreement and its legal effect.

Representations: The individuals signing this agreement attest that they are competent and authorized to enter into this Agreement on behalf of their respective agencies.

Approved by:

Approved by:

Town of Ludlow

Department of Fire Services

Ryan Pease, Fire Chief
Print Name and Title

Jon Davine, State Fire Marshal
Print Name and Title

Date

Date

Anthony Alves

Veteran's Services
Veteran's Memorial
Hampden County Correctional Center
Council on Aging
Senior Center Building Committee
Parking Ticket Hearing Officer
Town Negotiator
Cultural Council
Agricultural Commission
Chapin Street Core Building Committee
Town Accountant
Community Preservation Committee

James Gennette

(DPW Liaison)

Capital Improvement Planning Committee
IT Steering/Cybersecurity
Commission on Disabilities
ERC5 Chamber of Commerce
LCTV
MMWEC
Emergency Planning
Hampden County Advisory Board
Dept of Inspections
Sealer of Weights & Measures
Finance Committee
Insurance Advisory
First Meeting House

Bill Rosenblum

(Board of Health Liaison)

(Fire Liaison)

Ludlow Boys & Girls Club
Recreation
Westover Golf Commission
Open Space Planning
Westover Advisory Committee

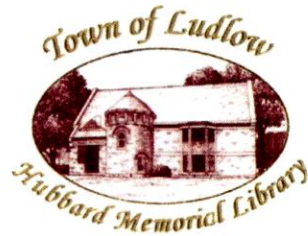
Election Officer
LLEPC
Memorial Day Parade
Casino Liaison
Track & Field
Hampden County Housing Services
Board of Registrars

Manny Silva

(Planning Board Liaison)

(Police Liaison)

Board of Assessors
Tax Collector/Treasurer
Hubbard Library
Planning Board
Town Clerk
Industrial Financing Authority
Historical Commission
Licensing Commissioner
Board of Appeals
Conservation Commission
Mobile Home Rent Control Board
Fair Housing



March 31, 2026

Dear Carrie Ribeiro,

At the January 13 Board of Trustees meeting, we discussed the labor grades of both the Reference & Technology and Youth Services librarians positions. As we have discussed in the past, the Reference & Technology Librarian is the librarian who has oversight of the library in absence of the library director, including the Youth Services Librarian and the Youth Services Librarian oversees the youth room. It was originally intended that the Youth Services Librarian fill that role but was just not how the position developed.

Therefore, Ruth Saunders made a motion to reclassify the Youth Services position from a M-3 to a M-2 level and that the Reference/Technology position be reclassified from an M-2 to a M-3. Motion was seconded by Antonia Golinski-Foisy. The motion passed unanimously. At this time, we would like to go forward with posting the vacant position and would like this reclassification to be in place before posting the position, therefore, we ask that you support this change and submit it to the Select Board for approval at their next meeting.

Thank you,

Melissa Rickson

Library Director

**Board of Library Trustees of
Hubbard Memorial Library
24 Center Street Ludlow, MA 01056**

**BOARD OF LIBRARY TRUSTEES MEETING MINUTES
Tuesday, January 13, 2026 at 4:00 pm**

RECEIVED
2026 FEB 13 A 11:48
TOWN OF LUDLOW

Attendees: Ruth Saunders, Antonia Golinski-Foisy, Melissa Rickson-Director. Absent-Linda Chapman Collette.

Call to order: 4:15 pm

Pledge of Allegiance

Approval of minutes: October 14, 2026, December 9, 2026, and December 23, 2026. motion to accept made by Ruth Saunders, seconded by Antonia Golinski-Foisy. Motion passed.

Director's Report

December Numbers:

December Total In-Library Visits: 2552

Calendar Year 2025 Total Visits: 37,138 by staff hand tally

New patrons: 30

Reference Questions: A: 16 J: 35

Items circulated: 5,259

We deposited: \$312

Adult program attendance: 104

Juv. Program Attendance: 931

Mobile print: 106 documents totaling 155 pages

Wi-Fi connections: 786

Computer Sessions: 244 Time: 199h 39 m

Faxes: 4 (4th Quarter: 15)

55 total, 9 community members meeting room bookings, 43 library bookings

We added 189 new items

Discarded 409 items

Unfinished Business

- 1 On December 22 Melissa was called to the library to meet the fire department. The sprinkler system compressor failed, and the dry system got charged with water. She was instructed to call the library's sprinkler company. This was a Sunday night emergency call: cost \$1,630. It was determined there was a leak in the dry system that made the compressor over run and fail. A follow-up visit, on January, resulted in locating the leak and the repair was fixed. Dave Ritchie is gathering estimates for a new compressor as 2 companies informed us that the compressor is not good and cannot be repaired. We have a loaner compressor from Cogswell until this is replaced.
- 2 All staff except the page were assigned a Niche Academy Reference Interview webinar in December. Most have completed it. It explained what reference service is, being visible, approachable, searching, and the follow-up. Melissa will assign it to the page when staffing levels allow for it since she is working more hours now.
- 3 The reference position was accepted by Megan Charter. She will begin on 1/26.
 - Currently there are no Training Manuals or guides other than our procedures' manuals. Melissa is working on a training checklist for the Reference Librarian Position.
- 4 While the Youth services librarian position is vacant, HR and Melissa are offering Kristin an interim position with more hours and pay. Carrie is drafting the offer letter.
 - Carrie presented last year's request to the BOS for a full-time youth services assistant.
- 5 Melissa is working on purchasing 3 carts for the youth room. The wood carts wheels

- keep falling off. They are all quite old. This has been on her to-do list for some time.
- Charles from Chuck's is ordering a new control panel for the electronic sign.
- Chuck's sent off the indoor signage proofs to their braille vendor and we are awaiting new proofs that include the braille.
- Changing how we tally visits for 2026 due to the suggestion of the staff at the MBLC to do a biannual or quarterly survey and average it out.
- Melissa scheduled winter adult programs and wrote the newsletter. The staff photocopied it.
- Kristin finalized what July had prepared for the January-February youth newsletters and Amanda proofread and photocopied it for her.
- 93 warm winter items were collected for the Survival Center.
- L-2 Para-librarian interviews are underway. The final one is Friday 1/16.
- We will be a survey pick up and drop off location for the town Planning Department surveys.

New Business

- Melissa and Trustees discussed the labor grades of both the Reference & Technology and Youth Services librarians positions. Ruth made the motion to change the Youth Services position from a M3 to a M2 level and the Reference/Technology position from an M2 to a M3. Motion was seconded by Toni. Motion passed unanimously.
 - Additionally, a discussion ensued to review and possibly rewrite or edit the Youth Services librarian's job description before posting the position. The description will be further discussed at the February Trustees' meeting.
- National Library Worker's Day April 8 and the library will close for wellness and professional development day. Ruth made the motion close on April 8th and Toni seconded the motion. Motion passed unanimously. Discussion to continue at the next Trustees' meeting regarding providing food for staff during this professional development day.

Open Discussion

- Toni proposed that the Trustees add a column to the library's newsletter with content developed by the members of the board. Discussion to continue.

Announcements-none

Correspondence-none

Adjournment-Ruth made a motion to adjourn at 4:43 pm, seconded by Toni.

Kindly submitted by,
Antonia Golinski-Foisy, Secretary

Date of Approval 2/10/26

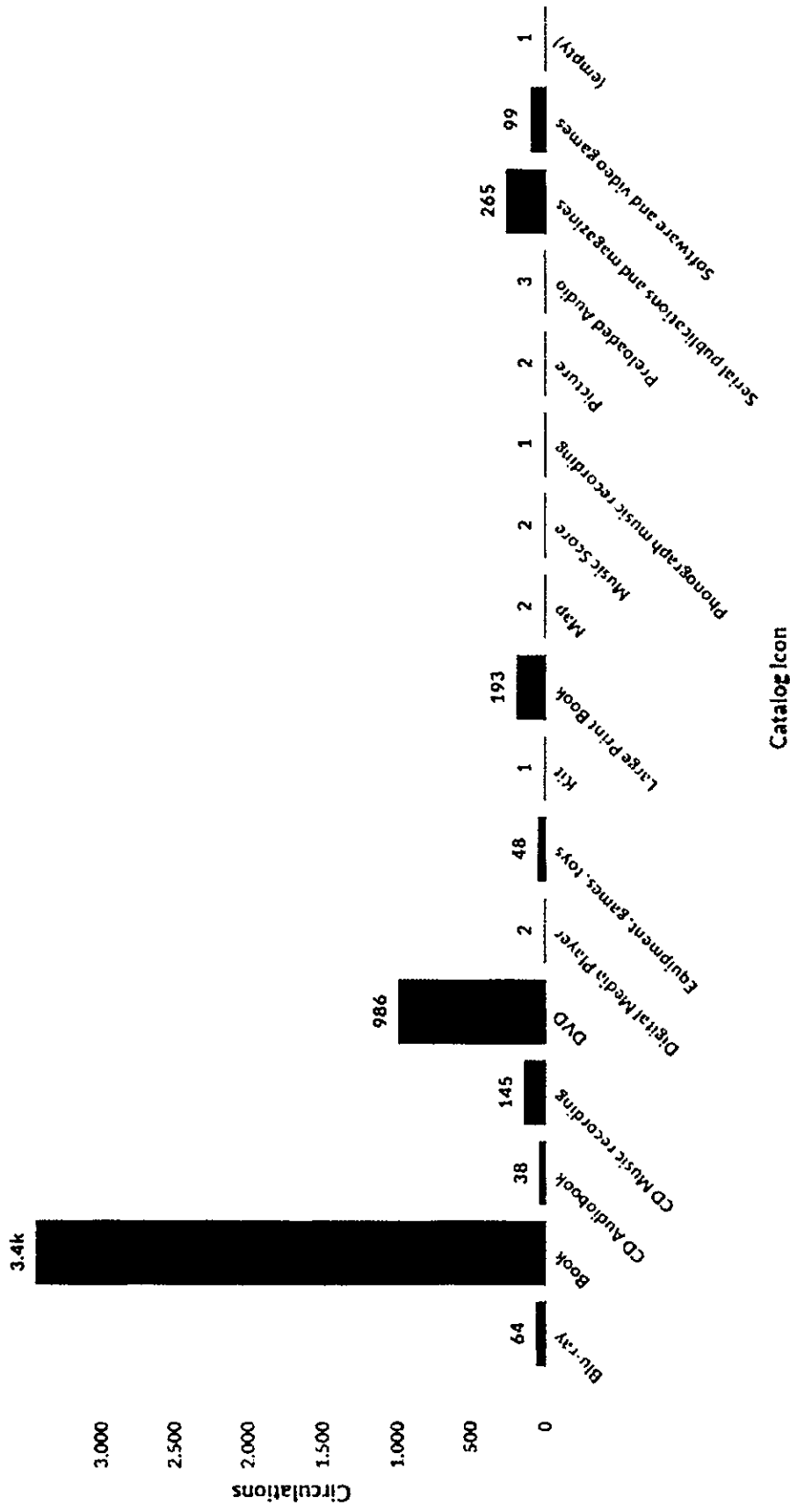
By Board of Trustees

Linda Collette, Chair 2.10.26
Name Date

Ruth Saunders 2/10/26
Name Date

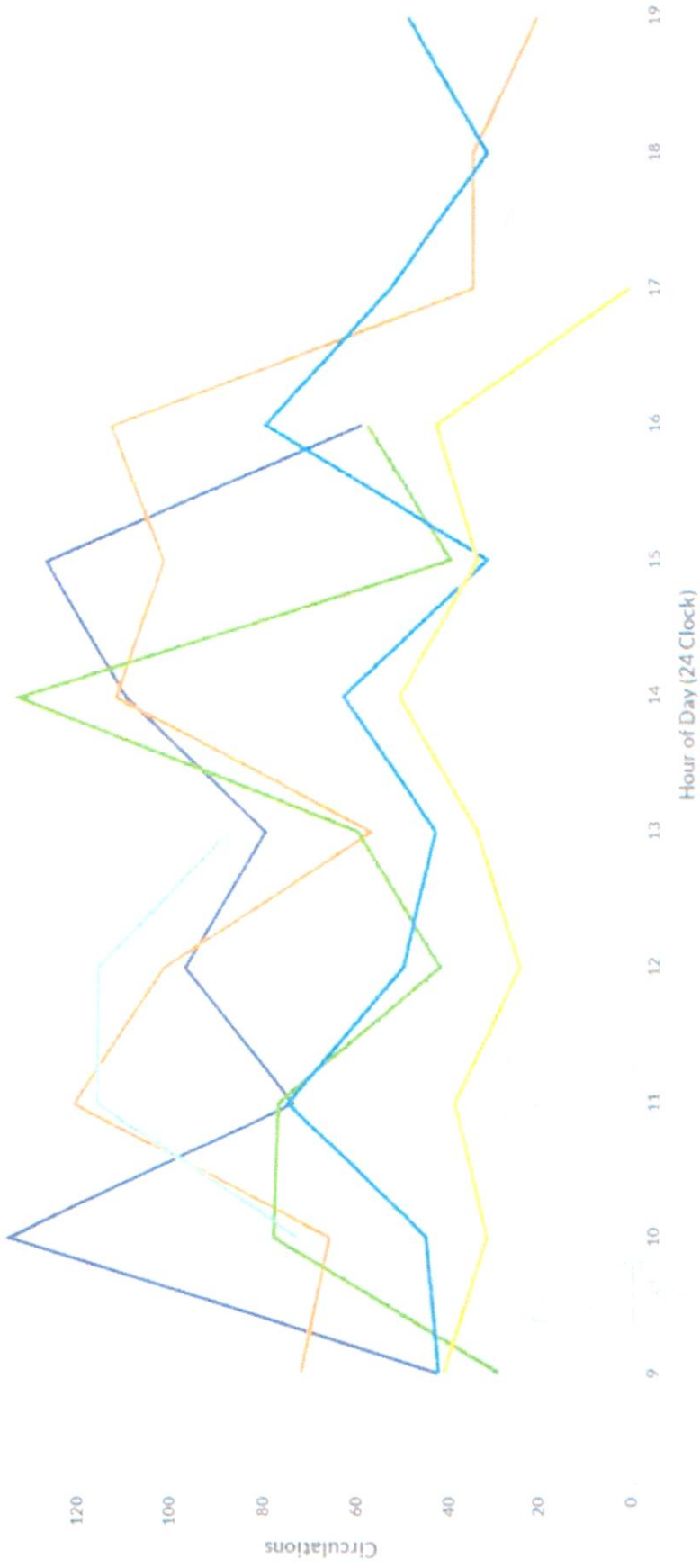
Antonia Golinski Foisy 2/10/26
Name Date

Total Circulations by Catalog Icon



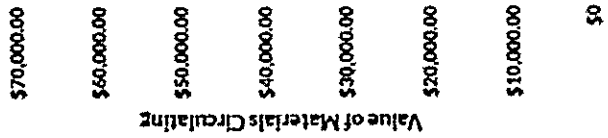
Desk Circulations by Day of Week and Hour of Day

- Monday
- Tuesday
- Wednesday
- Thursday
- Friday
- Saturday



Value of Materials Circulating at Your Library

○ Items from Other Libraries ● Your Items ● Total Value



Value of Materials Circulating

December 1, 2025

Checkout Month

MANAGEMENT CLASSIFICATIONS/GRADES

POSITION/GRADE

M1
Assistant Superintendent, Westover Golf
Assistant Town Accountant
Associate Assessor
M2
Adult Reference Librarian
Assistant Assessor/Appraiser
Cable TV Manager
Chief Procurement Officer
Human Resource Specialist
Operations Supervisor/DPW
M3
Assistant Town Engineer/DPW
Director of Facilities & Grounds Maintenance
Town Clerk
Youth Services Librarian
M4
Building Commissioner
IT Support Specialist
Public Health Director
Superintendent, Westover Golf
Town Planner
M5
Council on Aging Director
Library Director
Town Accountant
Treasurer/Collector
Veterans Director
M6
Director of Information Technology
M7
Assistant Town Administrator/Director of Human Resources
Director of Public Works
M8
Town Administrator

INFORMATION

RECEIVED

MAR 13 2026

SELECT BOARD
LUDLOW, MA 01056

LUDLOW CONSERVATION COMMISSION

488 CHAPIN STREET
LUDLOW, MA 01056
(413) 583-5600 Ext. 1282

RECEIVED
TOWN CLERK'S OFFICE

2026 MAR 12 A 9:31

TOWN OF LUDLOW

LEGAL NOTICE

The Ludlow Conservation Commission will hold a Public Hearing under W.P.A. (M.G.L. Ch. 131, § 40) and Town of Ludlow Bylaws, Chapter XV, in Ludlow Town Hall, 3rd floor, Select Board's Conference Room, on **Wednesday, April 1, 2026, at 7:05 p.m.** on the **Notice of Intent** application of Nikkie Pollis, Ludlow MA West St Solar LLC, for the property located at **155 West Street (Assessors' Map 2D, Parcel 1)**. The subject of the hearing is: construction of a 2.0 Mega-Watt (MW) photovoltaic solar field along with associated infrastructure.

If for any reason this hearing is cancelled, it will be rescheduled to Wednesday, May 6, 2026.

Angela Tierney
Chair

LUDLOW REGISTER: Please publish as legal notice on **Wednesday, March 25, 2026.**

Cc: Town Clerk – Please post.
Applicant/Representative
Board of Health
Building Commissioner
Department of Public Works
Planning Board
Select Board

Town of Ludlow

Office of the Planning Board



March 16, 2026

Mr. Dinis Baltazar
Pauldin, LLC
83 Carmelinas Circle
Ludlow, MA 01056

RE: Site Sketch – 83 Carmelinas Circle

Dear Mr. Baltazar:

Please be advised that at their meeting of March 12, 2026, the Planning Board voted to approve the Site Sketch for Baltazar Contractors, Inc. located at 83 Carmelinas Circle for the construction of a 1900 +/- SF building addition. The Board also approved the waiver requests of a full registered site plan in favor of a sketch, and of the public hearing.

In addition, please note that any further changes to the property will require a full site plan submittal.

If you have any questions, please contact this office.

Sincerely,

A handwritten signature in cursive script that reads "Susan Urban".

Susan Urban
Administrative Assistant

cc: Town Clerk
Building
Fire
Safety
DPW
BOS
Conservation
R Levesque Associates, Inc.

*488 Chapin Street
Ludlow, MA 01056
(413) 583-5600 Ext. 7*

3B.

TOWN OF LUDLOW
PLANNING BOARD
488 CHAPIN STREET
LUDLOW, MA 01056

**NOTICE OF DECISION
SPECIAL PERMIT**

RECEIVED
TOWN CLERK'S OFFICE

2026 MAR 16 A 11: 53

TOWN OF LUDLOW

DATE: March 16, 2026
APPLICATION: SPECIAL PERMIT / HOME OCCUPATION
APPLICANT: Nicholas Gomes
72 Westerly Circle, Ludlow, MA

Following a duly advertised public hearing held on **March 12, 2026**, the Planning Board, acting as the Special Permit Granting Authority, at its meeting on **March 12, 2026**, with the following members present: *Raymond Phoenix, Christopher Coelho, Kathleen Houle, William Ellison*, voted **4-0** to **GRANT** a Special Permit in accordance with Section 7.0 of the Ludlow Zoning Bylaws for: **Home Office – painting business.**

REQUIRED FINDINGS:

Upon motion duly made and seconded, the Board finds that the Special Permit application as presented meets and/or exceeds all of the requirements imposed under Section 7.0.4 of the Zoning Bylaws:

- a. The Planning Board finds that the proposal is suitably located in the neighborhood in which it is proposed and/or the total town, as deemed appropriate by the Special Permit Granting Authority.
- b. The Planning Board finds that the proposal is compatible with existing uses and other uses permitted by right in the same district.
- c. The Planning Board finds that the proposal would not constitute a nuisance due to air and water pollution, flood, noise, dust, vibrations, lights, or visually offensive structures and accessories.
- d. The Planning Board finds that the proposal would not be a substantial inconvenience or hazard to abutters, vehicles, or pedestrians.
- e. The Planning Board finds that adequate and appropriate facilities would be provided for the proper operation of the proposed use.
- f. The Planning Board finds that the proposal reasonably protects the adjoining premises against any possible detrimental or offensive uses on the site, including unsightly or obnoxious appearance.
- g. The Planning Board finds that the proposal ensures that it is in conformance with the sign regulations of the bylaw. (See Section 6.5)

- h. The Planning Board finds that the proposal provides convenient and safe vehicular and pedestrian movement within the site, and in relation to adjacent streets, property or improvements.
- i. The Planning Board finds that the proposal ensures adequate space for the off-street loading and unloading of vehicles, goods, products, materials, and equipment incidental to the normal operation of the establishment or use.
- j. The Planning Board finds that the proposal provides adequate methods of disposal and/or storage for sewage, refuse, and other waste resulting from the uses permitted or permissible on the site, and methods of drainage for surface water.
- k. The Planning Board finds that the proposal ensures protection from flood hazards, considering such factors as the following: elevation of buildings; drainage, adequacy of sewage disposal; erosion and sedimentation control; equipment location; refuse disposal; storage of buoyant materials; extent of paving; effect of fill, roadways or other encroachments on flood runoff and flow.
- l. The Planning Board finds that the proposal is in general harmony with the general purpose and intent of this bylaw.
- m. The Planning Board finds that the proposed use complies with any and all additional Special Permit Criteria or special use regulations imposed on individual uses in Section VI of this bylaw.

CONDITIONS SEE ATTACHED

VOTED FOR:

AGAINST:

ABSENT:

**Raymond Phoenix
Christopher Coelho
Kathleen Houle
William Ellison**

Joel Silva

ANY APPEAL FROM THE DECISION OF THE PLANNING BOARD CAN BE MADE ONLY TO THE COURT AND MUST BE MADE PURSUANT TO SECTION 17, CHAPTER 40A OF THE GENERAL LAWS OF THE COMMONWEALTH OF MASSACHUSETTS, AS AMENDED, AND MUST BE FILED WITHIN TWENTY (20) DAYS AFTER THE DATE OF FILING OF THE DECISIONS WITH THE TOWN CLERK.

Filed with Town Clerk On: **March 16, 2026**


Susan Urban, Administrative Assistant

BOS

TOWN OF LUDLOW
PLANNING BOARD
488 CHAPIN STREET
LUDLOW, MA 01056

**NOTICE OF DECISION
SPECIAL PERMIT**

DATE: March 16, 2026
APPLICATION: SPECIAL PERMIT / HOME OCCUPATION
APPLICANT: Alexis Smith
29 Sunset Ridge, Ludlow, MA

Following a duly advertised public hearing held on **March 12, 2026**, the Planning Board, acting as the Special Permit Granting Authority, at its meeting on **March 12, 2026**, with the following members present: *Raymond Phoenix, Christopher Coelho, Kathleen Houle, William Ellison*, voted **4-0** to **GRANT** a Special Permit in accordance with Section 7.0 of the Ludlow Zoning Bylaws for: **Home Office – doula services**.

REQUIRED FINDINGS:

Upon motion duly made and seconded, the Board finds that the Special Permit application as presented meets and/or exceeds all of the requirements imposed under Section 7.0.4 of the Zoning Bylaws:

- a. The Planning Board finds that the proposal is suitably located in the neighborhood in which it is proposed and/or the total town, as deemed appropriate by the Special Permit Granting Authority.
- b. The Planning Board finds that the proposal is compatible with existing uses and other uses permitted by right in the same district.
- c. The Planning Board finds that the proposal would not constitute a nuisance due to air and water pollution, flood, noise, dust, vibrations, lights, or visually offensive structures and accessories.
- d. The Planning Board finds that the proposal would not be a substantial inconvenience or hazard to abutters, vehicles, or pedestrians.
- e. The Planning Board finds that adequate and appropriate facilities would be provided for the proper operation of the proposed use.
- f. The Planning Board finds that the proposal reasonably protects the adjoining premises against any possible detrimental or offensive uses on the site, including unsightly or obnoxious appearance.
- g. The Planning Board finds that the proposal ensures that it is in conformance with the sign regulations of the bylaw. (See Section 6.5)

2026 MAR 16 AM 11:52
TOWN OF LUDLOW
PLANNING BOARD
SPECIAL PERMIT GRANTING AUTHORITY

- h. The Planning Board finds that the proposal provides convenient and safe vehicular and pedestrian movement within the site, and in relation to adjacent streets, property or improvements.
- i. The Planning Board finds that the proposal ensures adequate space for the off-street loading and unloading of vehicles, goods, products, materials, and equipment incidental to the normal operation of the establishment or use.
- j. The Planning Board finds that the proposal provides adequate methods of disposal and/or storage for sewage, refuse, and other waste resulting from the uses permitted or permissible on the site, and methods of drainage for surface water.
- k. The Planning Board finds that the proposal ensures protection from flood hazards, considering such factors as the following: elevation of buildings; drainage, adequacy of sewage disposal; erosion and sedimentation control; equipment location; refuse disposal; storage of buoyant materials; extent of paving; effect of fill, roadways or other encroachments on flood runoff and flow.
- l. The Planning Board finds that the proposal is in general harmony with the general purpose and intent of this bylaw.
- m. The Planning Board finds that the proposed use complies with any and all additional Special Permit Criteria or special use regulations imposed on individual uses in Section VI of this bylaw.

CONDITIONS SEE ATTACHED

VOTED FOR:

AGAINST:


ABSENT:

**Raymond Phoenix
Christopher Coelho
Kathleen Houle
William Ellison**

Joel Silva

ANY APPEAL FROM THE DECISION OF THE PLANNING BOARD CAN BE MADE ONLY TO THE COURT AND MUST BE MADE PURSUANT TO SECTION 17, CHAPTER 40A OF THE GENERAL LAWS OF THE COMMONWEALTH OF MASSACHUSETTS, AS AMENDED, AND MUST BE FILED WITHIN TWENTY (20) DAYS AFTER THE DATE OF FILING OF THE DECISIONS WITH THE TOWN CLERK.

Filed with Town Clerk On: **March 16, 2026**


Susan Urban, Administrative Assistant

Ludlow Planning Board
488 Chapin Street
Ludlow, MA 01056
583-5600 ext. 7

Memorandum

To: ASSESSORS, BOARD OF HEALTH, BUILDING COMMISSIONER, DPW,
FIRE DEPARTMENT, SAFETY COMMITTEE, **SELECT BOARD**, TOWN CLERK

From: PLANNING BOARD

Date: March 13, 2026

Subject: APPROVAL OF CHANGE OF OCCUPANCY / DBA APPLICATION

NAME OF OWNER OF NEW BUSINESS: Katherine Dias

NAME/TYPE OF NEW BUSINESS: K and Co Studio
(hair salon)

NAME OF OWNER OF BUILDING: L & M Real Estate LLC

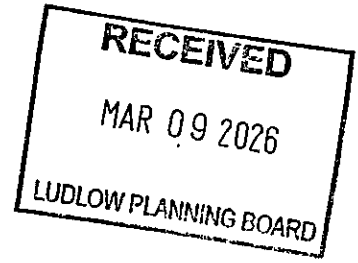
ADDRESS OF BUSINESS: 65 East Street

APPROVAL DATE: March 12, 2026

Susan Urban
Administrative Assistant



Town of Ludlow
 Office of the Planning Board
 ludlow.ma.us/planning
 488 Chapin St., Ludlow, MA 01056
 Phone: (413) 583-5600 ext. 7



Master Application

Date submitted to Planning Board: 03/09/2026

Location of Property: (address) 65 EAST ST., Assessors' Map B^C, Parcel 47

Zoning of Property: Business A

Is this property in the East Street Revitalization Overlay District? YES NO

Is this property in the Aircraft Overlay? YES NO

Name of Business (if any): K and Co Studio

Type Of Application (Check All That Apply):

* denotes supplemental application sheet required

Site Plan Control:

- Change of Occupancy
- Site Sketch
- Site Plan Approval

Subdivision Control:

- ANR *3
- Preliminary Subdivision Plan *3
- Definitive Subdivision Plan *3
- Waiver of Frontage *4

Special Permitting:

- Special Permit
- Home Occupation *1
- Home Professional Office
- Accessory Apartment *2
- Comprehensive Plan (MRD)

Other:

- Zone Change *5

Please note that incomplete submittals are subject to denial without any further review and any fee paid will be considered forfeit. Completeness is the responsibility of the applicant. Please check all forms and plans for completeness prior to submission. Signing this application indicates your understanding of this policy.

Contact Information:

Applicant:

Name: Katherine Dias
 Address: 1395 Center St. Ludlow
 Phone: 413 313-8729
 Fax: _____
 E-Mail: kscmonroe@yahoo.com
 Signature: Katherine S. Dias

I have read the above statement and have personally verified both the completeness of this entire application and all supporting documents.

From Beauty Salon to hair salon

Contact Person (if different):

Name: _____
Address: _____
Phone: _____
Fax: _____
E-Mail: _____
Signature: _____

Property Owner (if different):

Name: L & M Real Estate L. L. C.
Address: 73 East St Ludlow Ma. 01056
Phone: 413-575-2972 or 413-330-2618
Fax: None
E-Mail: cdmproperties1@yahoo.com
Signature: Angel J. Scuderi

Building Owner (if different):

Name: _____
Address: _____
Phone: SAME
Fax: _____
E-Mail: _____
Signature: Angel J. Scuderi

Detailed Description of Proposal: hair salon (1 person studio)

All applications require a completed certificate of ownership / authority.

Publication cost for any public hearings required is the responsibility of the applicant.

All applications requiring a public hearing with newspaper publication and notification of abutters (all special permits, site plans and sketches, zone changes, waivers of frontage, and definitive subdivision plans, unless waived) must be received and reviewed for completeness by the Planning Board or its agent by the fourth Thursday prior to a hearing date.

Applications NOT requiring a public hearing (all changes of occupancy, ANRs, preliminary subdivision plans) must be received and reviewed for completeness by the Planning Board or its agent at least 10 days prior to a meeting date.

Persons wishing to discuss issues with the Planning Board outside the application process must submit a letter of explanation at least seven (7) days in advance of a meeting date.

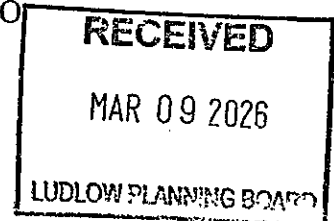
The Planning Board or its agent shall determine the actual completeness of an application and reserves the right to schedule applications based on the Planning Board's workload within the obligations of the Ludlow Zoning Bylaw, Subdivision Rules and Regulations, and M.G.L. Chapter 40A (State Zoning Act.)

For Office Use Only:

Building Commissioner Approval:

3/10/26

Fee Amount Received: 100⁰⁰ Fee Doubled: NO
Supporting Documents? YES/NO
Verified By: SU
Date Received: _____



RECEIVED

MAR 19 2026

SELECT BOARD
LUDLOW, MA 01056

LUDLOW CONSERVATION COMMISSION

**488 CHAPIN STREET
LUDLOW, MA 01056
(413) 583-5600 Ext. 1282**

RECEIVED
TOWN CLERK'S OFFICE

2026 MAR 18 P 2:02

TOWN OF LUDLOW

LEGAL NOTICE

The Ludlow Conservation Commission has scheduled a Public Meeting under W.P.A. (M.G.L. Ch. 131, § 40) in Ludlow Town Hall, 3rd floor, Select Board's Conference Room, for **Wednesday, April 1, 2026, at 6:55 p.m.** for the **Request for Determination of Applicability** application of Adrian Zapala, for the property located at **0 Nash Hill Road** (Assessors' Map 9, Parcel 29). The subject of the meeting is: to allow for site testing and confirmation of resource delineation.

If for any reason this meeting is cancelled, it will be rescheduled to Wednesday, May 6, 2026.

Angela Tierney
Chair

LUDLOW REGISTER: Please publish as legal notice on **Wednesday, March 25, 2026.**

Cc: Town Clerk – Please post.
Applicant/Representative
Board of Health
Building Commissioner
Department of Public Works
Planning Board
Select Board

RECEIVED

MAR 19 2026

SELECT BOARD
LUDLOW, MA 01056

LUDLOW CONSERVATION COMMISSION

488 CHAPIN STREET
LUDLOW, MA 01056
(413) 583-5600 Ext. 1282

RECEIVED
TOWN CLERK'S OFFICE

2026 MAR 18 P 2:01

TOWN OF LUDLOW

LEGAL NOTICE

The Ludlow Conservation Commission has scheduled a Public Meeting under W.P.A. (M.G.L. Ch. 131, § 40) in Ludlow Town Hall, 3rd floor, Select Board's Conference Room, for **Wednesday, April 1, 2026, at 7:10 p.m.** for the **Request for Determination of Applicability** application of Eversource Gas of Massachusetts d/b/a Eversource Energy, for the property located at **Miller Street (within public roadway layout)**. The subject of the meeting is: installation of approximately 3,150 feet of new 6-inch diameter high density polyethylene gas main within the existing paved roadway of Chapin Street and Miller Street.

If for any reason this meeting is cancelled, it will be rescheduled to Wednesday, May 6, 2026.

Angela Tierney
Chair

LUDLOW REGISTER: Please publish as legal notice on **Wednesday, March 25, 2026.**

Cc: Town Clerk – Please post.
Applicant/Representative
Board of Health
Building Commissioner
Department of Public Works
Planning Board
Select Board

RECEIVED

MAR 19 2026

SELECT BOARD
LUDLOW, MA 01056

RECEIVED
TOWN CLERK'S OFFICE

2026 MAR 18 P 2:02

TOWN OF LUDLOW

LUDLOW CONSERVATION COMMISSION
488 CHAPIN STREET
LUDLOW, MA 01056
(413) 583-5600 Ext. 1282

LEGAL NOTICE

The Ludlow Conservation Commission will hold a Public Hearing under W.P.A. (M.G.L. Ch. 131, § 40) and Town of Ludlow Bylaws, Chapter XV, in Ludlow Town Hall, 3rd floor, Select Board's Conference Room, on **Wednesday, April 1, 2026, at 6:50 p.m.** on the **Abbreviated Notice of Resource Area Delineation** application of Brian Benito, Rhymland Energy Development LLC, for the property located at **0 Moore Street (Assessors' Map 32, Parcel 34)**. The subject of the hearing is: confirm wetland boundary.

If for any reason this hearing is cancelled, it will be rescheduled to Wednesday, May 6, 2026.

Angela Tierney
Chair

LUDLOW REGISTER: Please publish as legal notice on **Wednesday, March 25, 2026.**

Cc: Town Clerk – Please post.
Applicant/Representative
Board of Health
Building Commissioner
Department of Public Works
Planning Board
Select Board

Ludlow Planning Board
488 Chapin Street
Ludlow, MA 01056
583-5600 ext. 7

Memorandum

To: ASSESSORS, BOARD OF HEALTH, BUILDING COMMISSIONER, DPW,
FIRE DEPARTMENT, SAFETY COMMITTEE, **SELECT BOARD**, TOWN CLERK

From: PLANNING BOARD

Date: March 27, 2026

Subject: APPROVAL OF CHANGE OF OCCUPANCY / DBA APPLICATION

NAME OF OWNER OF NEW BUSINESS: Monica dos Santos

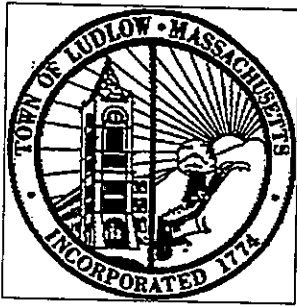
NAME/TYPE OF NEW BUSINESS: Hair BnB
(hair salon)

NAME OF OWNER OF BUILDING: Jenna Alimberti, OnPointe Holdings, LLC

ADDRESS OF BUSINESS: 345 Holyoke Street

APPROVAL DATE: March 26, 2026

Susan Urban
Administrative Assistant



Town of Ludlow
 Office of the Planning Board
 ludlow.ma.us/planning
 488 Chapin St., Ludlow, MA 01056
 Phone: (413) 583-5600 ext. 7

RECEIVED
 MAR 16 2026
 LUDLOW PLANNING BOARD

Master Application

Date submitted to Planning Board: 4 / 16 / 2026

Location of Property: (address) 345 Holyoke st., Assessors' Map 11B, Parcel 9

Zoning of Property: Business A

Is this property in the East Street Revitalization Overlay District? YES NO

Is this property in the Aircraft Overlay? YES NO

Name of Business (if any): Hair BnB

Type Of Application (Check All That Apply):

* denotes supplemental application sheet required

Site Plan Control:

- Change of Occupancy
 Site Sketch
 Site Plan Approval

Subdivision Control:

- ANR *3
 Preliminary Subdivision Plan *3
 Definitive Subdivision Plan *3
 Waiver of Frontage *4

Special Permitting:

- Special Permit
 Home Occupation *1
 Home Professional Office
 Accessory Apartment *2
 Comprehensive Plan (MRD)

Other:

- Zone Change *5

Please note that incomplete submittals are subject to denial without any further review and any fee paid will be considered forfeit. Completeness is the responsibility of the applicant. Please check all forms and plans for completeness prior to submission. Signing this application indicates your understanding of this policy.

Contact Information:

Applicant:

Name: Monica dos Santos
 Address: 263 Ventura st.
 Phone: 413-426-1013
 Fax: _____
 E-Mail: Mdosantos10.mds at gmail.com
 Signature: Monica dos Santos

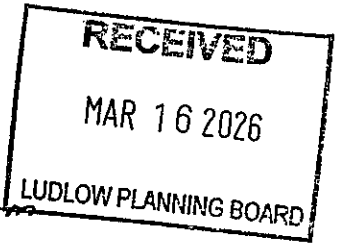
I have read the above statement and have personally verified both the completeness of this entire application and all supporting documents.

Brown hair salon to hair salon

11

Contact Person (if different):

Name: Monica dos Santos
Address: 263 Ventura St.
Phone: 413-426-1013
Fax: _____
E-Mail: Mdosantos10.mds@gmail.com
Signature: [Signature]



Property Owner (if different):

Name: Jenna Alimberti, OnPointe Holdings, LLC
Address: 95 Silver St. Wilbraham, MA 01095
Phone: 413-530-9167
Fax: n/a
E-Mail: onpointeholdings@gmail.com
Signature: Jenna Alimberti

Building Owner (if different): see above

Name: _____
Address: _____
Phone: _____
Fax: _____
E-Mail: _____
Signature: _____

Detailed Description of Proposal: Salon/Suite (Hair)

All applications require a completed certificate of ownership / authority.

Publication cost for any public hearings required is the responsibility of the applicant.

All applications requiring a public hearing with newspaper publication and notification of abutters (all special permits, site plans and sketches, zone changes, waivers of frontage, and definitive subdivision plans, unless waived) must be received and reviewed for completeness by the Planning Board or its agent by the fourth Thursday prior to a hearing date.

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Persons wishing to discuss issues with the Planning Board outside the application process must submit a letter of explanation at least seven (7) days in advance of a meeting date.

The Planning Board or its agent shall determine the actual completeness of an application and reserves the right to schedule applications based on the Planning Board's workload within the obligations of the Ludlow Zoning Bylaw, Subdivision Rules and Regulations, and MGL Chapter 40A (State Zoning Act.)

For Office Use Only:

Building Commissioner Approval:

[Signature]

Fee Amount Received: 100⁰⁰ Fee Doubled: NO
Supporting Documents? YES/NO
Verified By: SU
Date Received: 3/16/26

LUDLOW PLANNING BOARD
488 CHAPIN STREET
LUDLOW, MA 01056
583-5600 Ext. 7

LEGAL NOTICE – SPECIAL PERMIT / HOME OCCUPATION

The Ludlow Planning Board will hold a public hearing in Ludlow Town Hall, Select Board's Conference Room on **Thursday, April 23, 2026, at 7:00 p.m.** on the application of Alex Wurszt of 103 Jerad Drive, Ludlow, MA (Assessors' Map 41, Parcel 26G) for: **home office for electrical contracting.**

If for any reason this hearing is cancelled, it will be rescheduled to Thursday, May 14, 2026.

Raymond Phoenix
Chairman

Register – Please publish as a legal notice in the **04/08/26 & 04/15/26** editions.

cc: Town Clerk – Please post.
Applicant
Abutters
Surrounding Communities

Assessors
Building Department
Conservation Commission
Board of Health
Department of Public Works
Fire Department
Safety Committee
Select Board

RECEIVED
TOWN CLERK'S OFFICE
2026 MAR 31 A 9:22
TOWN OF LUDLOW

LUDLOW PLANNING BOARD
488 CHAPIN STREET
LUDLOW, MA 01056
583-5600 Ext. 7

LEGAL NOTICE – SITE PLAN

The Ludlow Planning Board will hold a public hearing in Ludlow Town Hall, Select Board's Conference Room on **Thursday, April 23, 2026, at 7:15 p.m.** on the application of Michael Sotiropoulos for the property located at **648 Chapin Street, Ludlow, MA (Assessors' Map 16B, Parcel 84)** for the purpose of: **proposed 500 SF accessory dwelling unit (ADU).**

If for any reason this hearing is cancelled, it will be rescheduled to Thursday, May 14, 2026.

Raymond Phoenix
Chairman

Register – Please publish as a legal notice in the **04/08/26 & 04/15/26** editions.

cc: Town Clerk – Please post.
Applicant
Abutters
Surrounding Communities

Assessors
Building Department
Conservation Commission
Board of Health
Department of Public Works
Fire Department
Safety Committee
Select Board

RECEIVED
TOWN CLERK'S OFFICE
2026 MAR 31 A 9:22
TOWN OF LUDLOW

The Ludlow Rotary Heart of the Community Celebration

Friday, April 10, 2026

Dressy Casual • Dinner • Raffle

6pm Cocktail • 7pm Dinner

Gremio-Lusitano Club

385 Winsor Street, Ludlow MA

Dinner Served By:

Tony & Penny's
Portuguese/ American
Restaurant



ENTERTAINMENT BY:

DJ DAVE COSTA

AND

RAY GUILLEMETTE JR. / KING KOUNTRY



Tickets - \$55 each
Call Maria Crespo at
(413) 426-6901 to
reserve your table today!

Ludlow
Rotary
Charitable Foundation, Inc





Town of Ludlow Memorial Day Parade



Parade Invitation

Dear Ludlow Community Organization,

You are cordially invited to be a part of Ludlow's 2026 Memorial Day Parade.

We extend this invitation to you to participate in our town parade on Monday May 25, 2026, beginning at 10:00 a.m. Registration is required to participate.

Please complete the attached registration form and either email to Ludlowma250@gmail.com or mail to: Celebrate Ludlow Committee, 488 Chapin Street, Ludlow, MA 01056 Attn: Parade Please register your group by May 1st. Once you have registered your group we will notify you with further information.

This is our nation's 250th year, and we in Ludlow, certainly know how to celebrate a 250th birthday! Let's do it again to celebrate the U.S.A.

In honor of this U.S.A. milestone, the Celebrate Ludlow Committee will have a contest for the best designed float that represents our 250th. When you register for the parade, you must notify us if you are planning on participating in this contest. There will be three prizes given for the most patriotic float, so get your creativity going because we're excited to see what you can do!

Sincerely,

The Celebrate Ludlow Committee