

Town of Dunstable



FINANCIAL FORECAST

FY27–FY31

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Town Administrator

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OVERVIEW

This financial forecast includes projected Town revenues and expenditures over the fiscal years 2027 through 2031.

In doing so, the Town makes certain assumptions on which the forecast is based. As we begin a new fiscal year, FY26, these assumptions will be modified and updated as the budget process progresses, and spending for next fiscal year becomes clearer.

For FY27, anticipated actual expense and revenue increases are included in the forecast. While these will most certainly change over time, we hope this will provide a realistic picture of the upcoming fiscal year.

For FY28 through FY31, the forecast is based on the following assumptions and estimates:

EXPENSE

Estimates – FY28 – FY31

General

- Salaries: 3.5% annually
- General expenses: 2% increase annually
- Contract services: 3% increase annually
- Utilities and energy: 3% increase annually
- Dues/memberships: 2% increase annually
- Vehicle supplies: 3% increase annually
- Building supplies: 3% increase annually
- Firefighter supplies: 3% increase annually

School Districts Assessments

- Lowell Vocational and Technical High School: 5% increase annually
- Groton Dunstable Regional School District:
 - 6% operations increase
 - 5% capital increase
 - 5% debt increase

Exceptions

- Retirement assessment: 5% increase annually
- Health insurance assessment: 10% increase annually
- General liability insurance: 5% increase annually
- FICA Town share: 2% increase annually
- Nashoba Board of Health assessment: 7.5% increase annually
- Town Nurse assessment: 6% increase annually
- Mental Health: level funded annually
- Debt service: anticipated debt schedule
- Police Radio Communications: increases in preparation of regional dispatch assessment
- Fire Communications: increases in preparation of regional dispatch assessment

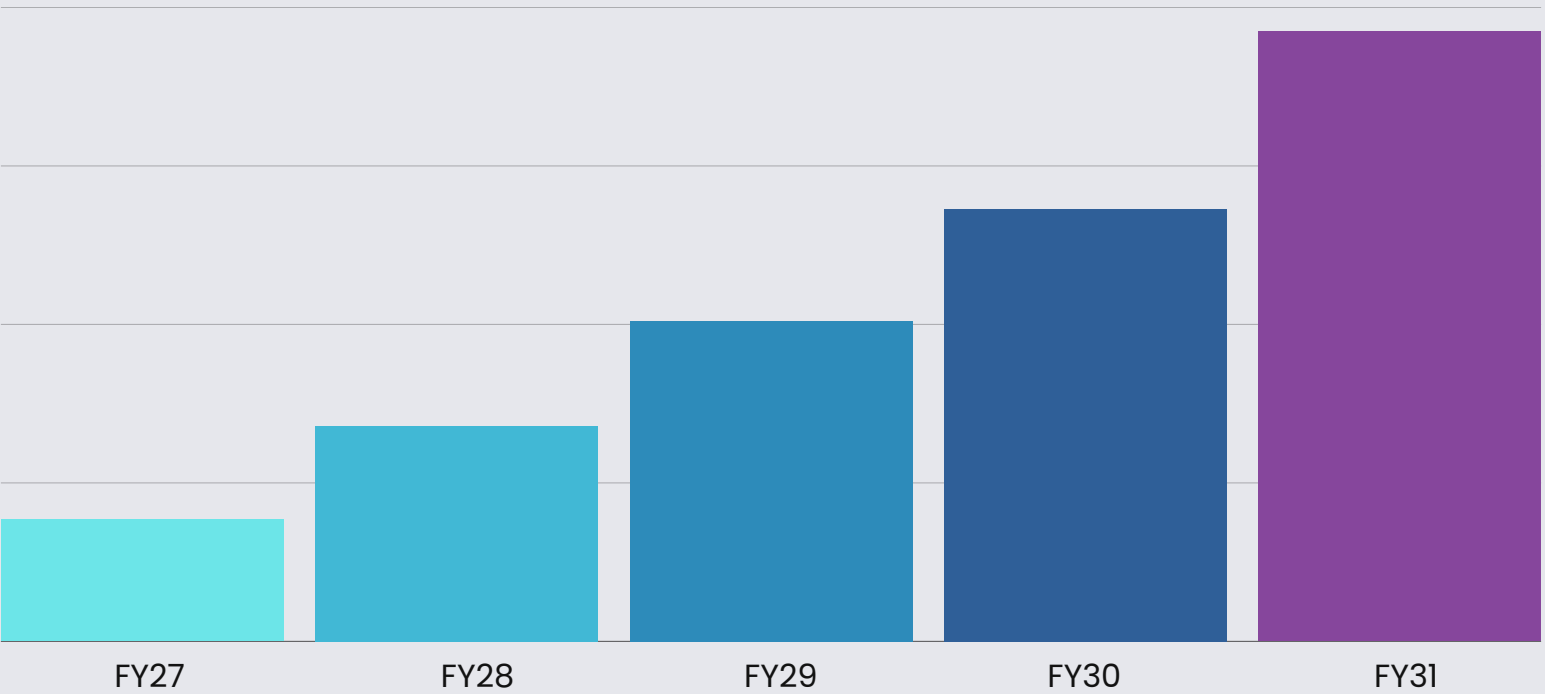
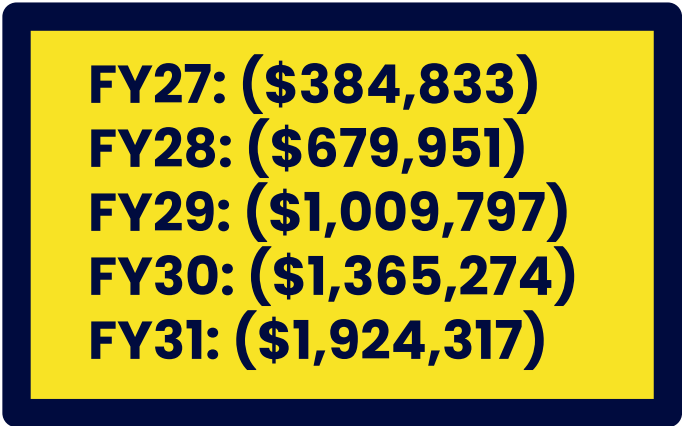
REVENUE

Estimates

- Assumes use of Free Cash at equal levels to cover operating expenses.
- Assumes use of free cash to cover all capital costs for school and town.
- Assumes \$50,000 free cash transfers to the General Stabilization Fund and Capital Projects Stabilization Fund.
- Assumes \$120,000 in new growth revenue in all fiscal years
- Assumes \$800,000 in local receipts in all fiscal years
- Assumes state aid increases by 2% year over year

Forecast Projections

Based on these assumptions, the following deficits exist from FY27-FY31:



SUMMARY

	Budget FY26	Budget FY27	Budget FY28	Budget FY29	Budget FY30	Budget FY31
REVENUE						
Prior Year Levy Limit	11,520,861	12,348,121	12,838,427	13,279,387	13,731,372	14,194,656
2 1/2 % Allowed Increase	288,022	308,703	320,961	331,985	343,284	354,866
New & Amended Growth	120,000	120,000	120,000	120,000	120,000	120,000
Prop 2 1/2 Override	419,238	61,603				
Levy Limit	12,348,121	12,838,427	13,279,387	13,731,372	14,194,656	14,669,523
Excluded Debt	167,853	226,437	256,446	248,333	278,333	120,026
Capital Expenditure Exclusion						
Maximum Allowable Levy	12,515,974	13,064,864	13,535,833	13,979,705	14,472,989	14,789,549
Cherry Sheet Receipts (State Aid)	403,671	411,744	419,979	428,379	436,946	445,685
Local Receipts	800,000	800,000	800,000	800,000	800,000	800,000
Transfer Stabilization						
Free Cash for Operating Expenses	105,117	105,117	105,117	105,117	105,117	105,117
Free Cash for Town Articles	220,000	220,000	220,000	220,000	220,000	220,000
Free Cash for GDRSD Capital	83,607	87,787	92,177	96,786	101,625	106,706
Community Preservation	460,000	460,000	460,000	460,000	460,000	460,000
Other Revenue						
Water Enterprise	211,041	216,317	221,725	227,268	232,950	238,774
Overlay Surplus (Abatements)	25,000					
Est. Receipts & Other Rev.	2,308,436	2,300,966	2,318,998	2,337,550	2,356,638	2,376,282
Total Available Revenue	14,824,410	15,365,829	15,854,831	16,317,254	16,829,627	17,165,831
Trash Revolving Account	144,000	144,001	144,002	144,003	144,004	144,005
Total Amount to be Appropriated	14,968,410	15,509,830	15,998,833	16,461,257	16,973,631	17,309,836
	Budget FY26	Budget FY27	Budget FY28	Budget FY29	Budget FY30	Budget FY31
EXPENSES						
General Government	718,758	732,359	755,803	780,113	795,776	811,899
Public Safety	1,738,409	1,873,742	1,948,587	2,027,649	2,109,056	2,170,876
Schools	8,959,887	9,494,299	10,060,617	10,660,747	11,296,709	11,970,645
Public Works	918,349	938,081	957,541	977,582	998,223	1,019,481
Human Services	76,923	81,872	84,921	88,117	91,470	94,989
Library & Recreation	319,881	342,576	353,773	365,373	377,391	389,843
Town Debt Service	105,262	161,904	161,913	123,800	123,800	123,800
Insurance & Assessments	1,073,215	1,206,775	1,287,111	1,373,555	1,466,624	1,566,881
Total Town Budget	13,910,684	14,831,608	15,610,265	16,396,937	17,259,049	18,148,414
Total Town Operating	4,845,535	5,175,405	5,387,735	5,612,390	5,838,540	6,053,969
Total School Operating	8,959,887	9,494,299	10,060,617	10,660,747	11,296,709	11,970,645
Total Debt(Town)	105,262	161,904	161,913	123,800	123,800	123,800
Overlay - Abatements/Exemptions	20,000	20,000	20,000	20,000	20,000	20,000
Cherry Sheet Charges	2,685	2,739	2,793	2,849	2,906	2,964
Water Enterprise	211,041	216,317	221,725	227,268	232,950	238,774
Curbside Trash Pickup Expenses	144,000	144,000	144,000	144,000	144,000	144,000
Town Warrant Articles Only	220,000	220,000	220,000	220,000	220,000	220,000
Other						
Community Preservation	460,000	460,000	460,000	460,000	460,000	460,000
Total Expenses	14,968,410	15,894,664	16,678,784	17,471,054	18,338,906	19,234,152
Surplus/(Deficit)	(0)	(384,833)	(679,951)	(1,009,797)	(1,365,274)	(1,924,317)

REVENUE DETAIL

This forecast is focused on revenues and expenditures affecting the Town’s General Fund. It does not include an examination of Community Preservation Funds, Revolving Funds, or Water Enterprise Funds.

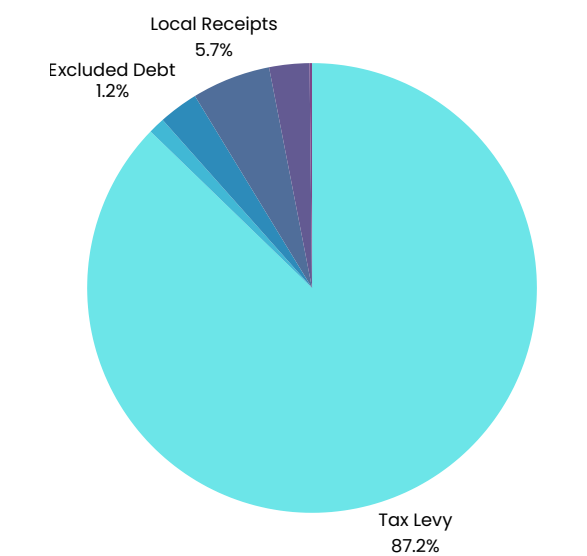
The Town’s FY27 forecasted General Fund Operating Budget is a total of 14,831,608. This number does not include \$20,000 in overlay to fund tax abatements and exemptions, \$2,739 in state assessments, \$120,000 in capital projects, \$50,000 transfer to the General Stabilization Fund, and \$50,000 transfer to the Capital Projects Stabilization Fund.

Forecasted revenue for FY27 is a combined total of \$14,688,994. To fund the operating budget, the Town primarily relies on 4 funding sources: real estate taxes (tax levy and excluded debt), local receipts, state aid, and free cash. A breakdown of forecasted revenues for FY27 can be found below.

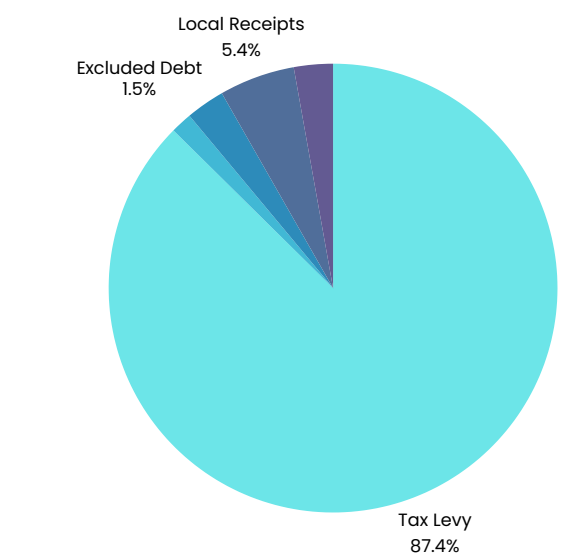
TOTAL REVENUES FOR OPERATIONS

	FY26	% of Total Revenue	FY27	% of Total Revenue
Tax Levy	\$12,348,121	87.25%	\$12,838,427	87.40%
Excluded Debt	\$167,853	1.19%	\$226,437	1.54%
State Aid	\$403,671	2.85%	\$411,744	2.80%
Local Receipts	\$800,000	5.65%	\$800,000	5.45%
Free Cash	\$408,724	2.89%	\$412,904	2.81%
Overlay Surplus	\$25,000	0.18%	\$0	0.00%
Total	\$14,153,369	100.00%	\$14,689,512	100.00%

FY26 General Fund Revenues



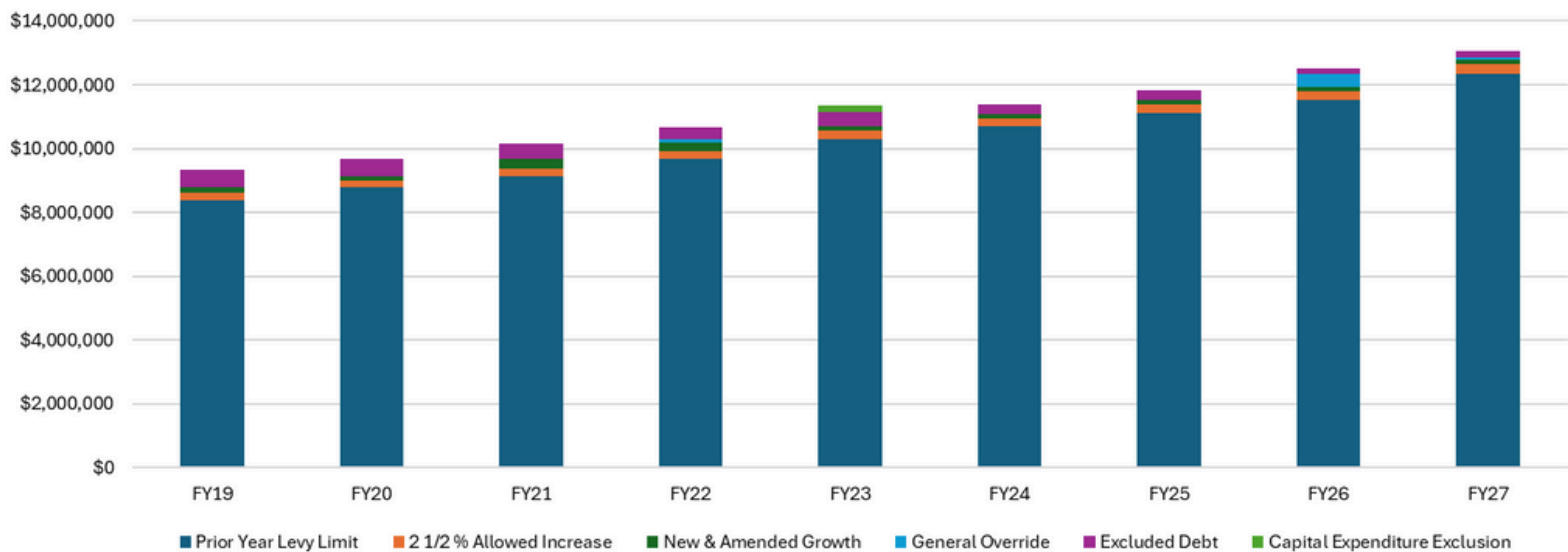
FY27 General Fund Revenues



TAX LEVY

The property tax levy is the revenue a community raises through real estate and personal property taxes, within the constraints of Proposition 2 ½. The annual growth in the tax levy limit increases automatically by 2.5% over the previous year's levy limit, plus an allowance for certain construction and other additions to the tax rolls or new growth. A community has the option to permanently increase its levy limit through a voter-approved override or temporarily through a debt exclusion or capital outlay expenditure exclusion.

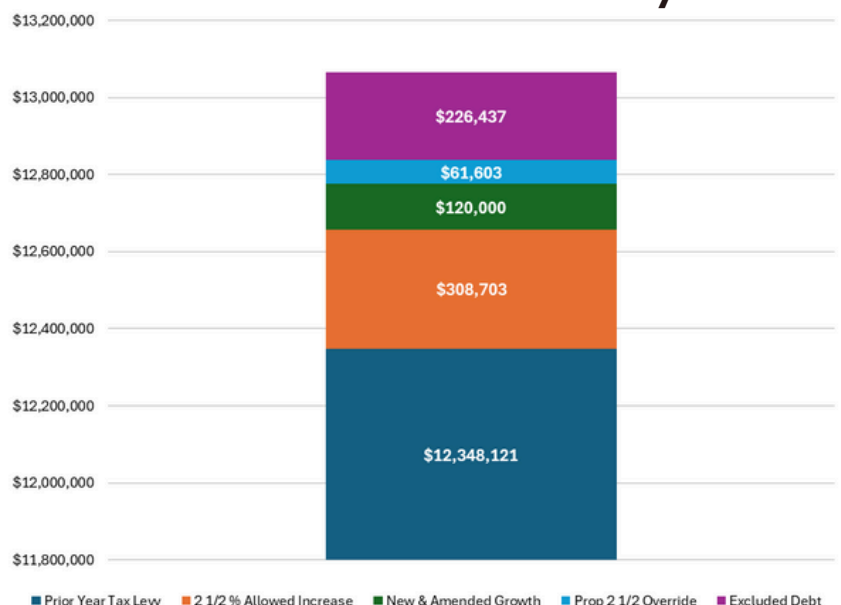
	FY19	FY20	FY21	FY22	FY23	FY24	FY25	FY26	FY27
Prior Year Levy Limit	\$8,392,641	\$8,779,036	\$9,137,869	\$9,682,432	\$10,300,200	\$10,685,152	\$11,095,321	\$11,520,861	\$12,348,121
2 1/2 % Allowed Increase	\$209,816	\$219,476	\$228,447	\$244,241	\$258,152	\$267,129	\$277,383	\$288,022	\$308,703
New & Amended Growth	\$170,614	\$139,356	\$316,116	\$248,527	\$126,800	\$110,000	\$148,157	\$120,000	\$120,000
General Override	\$0	\$0	\$0	\$125,000	\$0	\$0	\$0	\$419,238	\$61,603
Excluded Debt	\$561,136	\$530,275	\$489,288	\$365,120	\$475,253	\$326,394	\$315,217	\$167,853	\$226,437
Capital Expenditure Exclusion	\$0	\$0	\$0	\$0	\$188,974	\$0	\$0	\$0	\$0
Maximum Allowable Levy	\$9,334,207	\$9,668,143	\$10,171,720	\$10,665,320	\$11,349,379	\$11,388,674	\$11,836,078	\$12,515,974	\$13,064,864



Dunstable relies heavily on residential property taxes to fund operations, which is 87.25% of the total revenue in FY26 and is projected to be slightly higher at 87.4% in FY27. Between FY19 and FY27, the Town has approved two general fund overrides, a one-year capital expenditure exclusion for the school department and has excluded debt in addition to the levy limit.

For the FY26 operating budget, the Town passed a General Fund Override in the amount of \$480,841. The Town estimates it will require \$419,238 to balance the FY26 budget, leaving a remaining balance of \$61,603 that can be used in FY27.

FY27 Estimated Tax Levy



STATE AID

FY27 State Aid numbers are not finalized as of the drafting of this forecast. The chart below includes Dunstable's Cherry Sheet numbers in each of the proposed state budgets from the Governor, House, and Senate for FY26.

PROGRAM	FY2025 Cherry Sheet	FY2026 Governor's Proposal	FY2026 House Budget	FY2026 Senate Budget	FY2026 Conference Committee
Unrestricted Gen Gov't Aid	\$302,852	\$309,515	\$302,852	\$309,515	\$306,183
Exemp: VBS and Elderly	\$5,271	\$8,546	\$8,546	\$8,632	\$8,632
State Owned Land	\$76,532	\$76,532	\$80,302	\$80,300	\$80,300
Public Libraries	\$8,306	\$8,556	\$8,556	\$8,556	\$8,556
Total Receipts:	392,961	403,149	400,256	407,003	403,671
PROGRAM	FY2025 Cherry Sheet	FY2026 Governor's Proposal	FY2026 House Budget	FY2026 Senate Budget	FY2026 Conference Committee
Air Pollution Districts	\$1,236	\$1,265	\$1,265	\$1,265	\$1,265
RMV Non-Renewal Surcharge	\$1,420	\$1,420	\$1,420	\$1,420	\$1,420
Total Charges:	2,656	2,685	2,685	2,685	2,685
Net	\$390,305	\$400,464	\$397,571	\$404,318	\$400,986

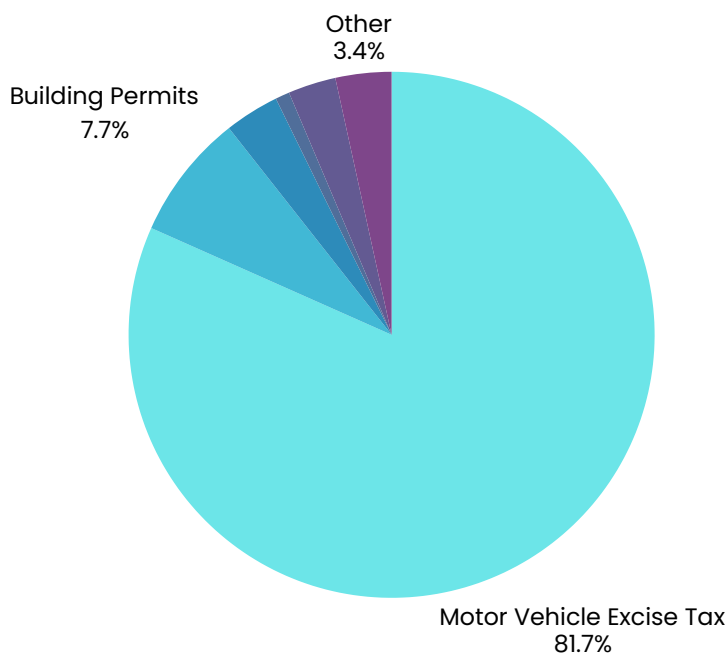
State Aid is the combination of revenues Dunstable receives from the state through the annual cherry sheet, the official notification from the Division of Local Services of estimated aid and assessments. State aid is slightly lower than 3% of the Town's overall revenue in FY26 and remains constant in FY27 forecasted revenues. State Aid in Dunstable consists mostly of Unrestricted General Government Aid (UGGA), and unfortunately, is not a major revenue stream for the Town.

LOCAL RECEIPTS

Local receipts are revenue that is generated locally, such as motor vehicle excise tax, penalties and interest, charges, permits, licenses, and fees. Most of the Town's local receipts are generated through motor vehicle excise tax revenue. In a typical year, Dunstable generates between \$700,000 and \$800,000.

Below is a breakdown of local receipts from FY25.

Revenue Source	% of Collections
Building Permits	7.73%
Motor Vehicle Excise Tax	81.65%
Public Safety Fees and Citations	3.36%
Town Clerk Fees	0.87%
Investment Income	2.94%
Other	3.44%



FREE CASH

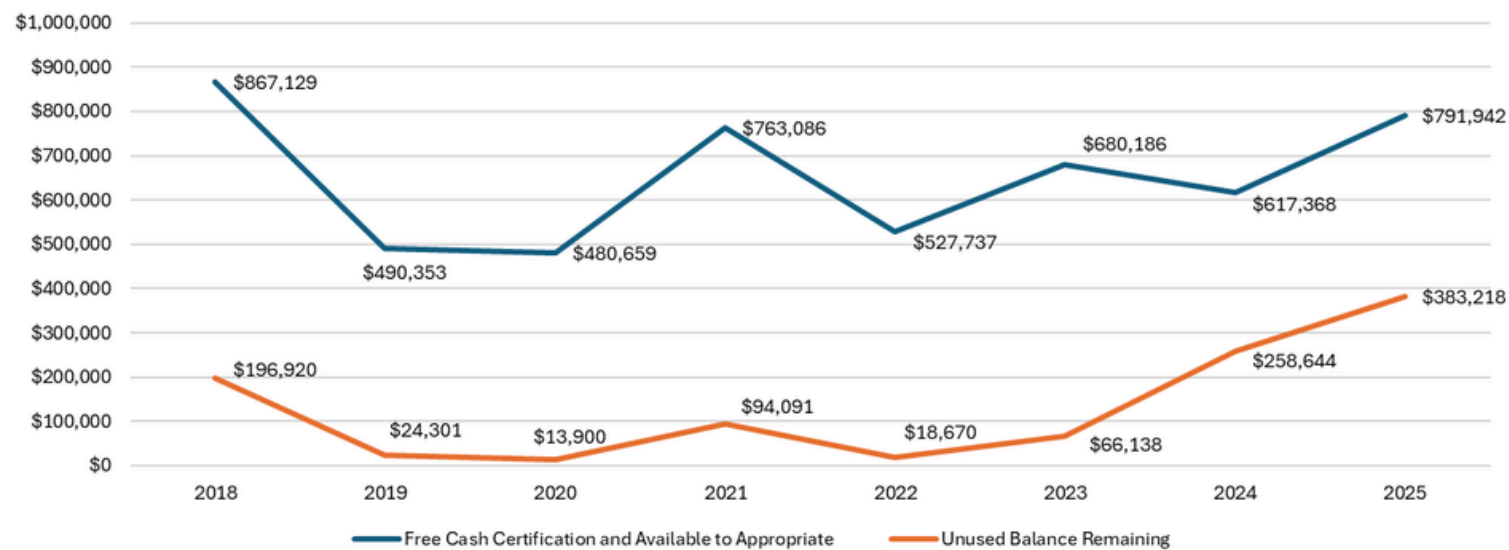
A community's free cash represents the amount of unrestricted funds available for appropriation that have been certified by the Division of Local Services as of July 1. Historically, the Town has voted to use free cash to fully fund its operating budget. Since free cash is the result of the spending and collection activity within any given fiscal year, relying on it in this way can be unsustainable because there is no guarantee the free cash used to balance this year's budget will be available for next year's budget expenses. It also suggests that the Town may have a long-term structural budget deficit.

	2018	2019	2020	2021	2022	2023	2024	2025
Free Cash Certification	\$867,129	\$490,353	\$480,659	\$763,086	\$527,737	\$680,186	\$617,368	\$791,942
Free Cash for Operating Expenses	\$133,967	\$179,842	\$252,320	\$459,343	\$479,343	\$574,343	\$358,724	\$105,117
Free Cash for ATM Articles	\$251,912	\$166,592	\$135,609	\$145,450	\$29,724	\$39,705		\$220,000
Free Cash for GDRSD	\$284,330	\$119,618	\$78,830	\$64,202				\$83,607
Balance Remaining	\$196,920	\$24,301	\$13,900	\$94,091	\$18,670	\$66,138	\$258,644	\$383,218

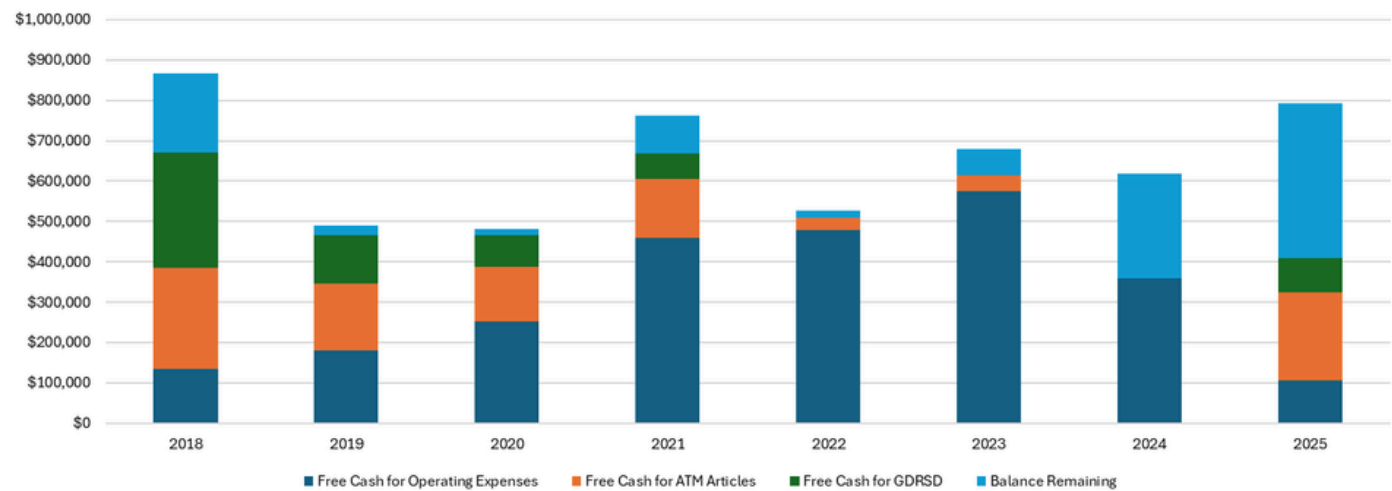
Between FY19 and FY24, Dunstable increasingly relied on free cash to balance its budget demonstrating a growing gap between the Town's operational expenses and revenues being generated. Over this period of time, the use of free cash grew from \$133,967 in FY19 to \$574,343 in FY24, increasing use by \$440,376 or almost 330%.

In FY25 and FY26, the Town took significant steps to correct this issue, reducing reliance on free cash from \$574,343 to \$105,117. In FY27, the forecast includes using the same amount of free cash as FY26 levels, and continuing to fund school and town capital needs through the use of free cash.

Free Cash Trends



Free Cash Breakdown



EXPENDITURE DETAIL

The Town spends in 8 categories: General Government, Public Safety, Public Works, Human Services, Library & Recreation, Debt Service, Insurance & Assessments, and Schools. For FY26, the spending in these categories totals \$13,910,684. For FY27, the forecast shows costs will increase by \$920,924 or 6.62%, with total spending at \$14,831,608. The breakdown of Town expenditures is below.

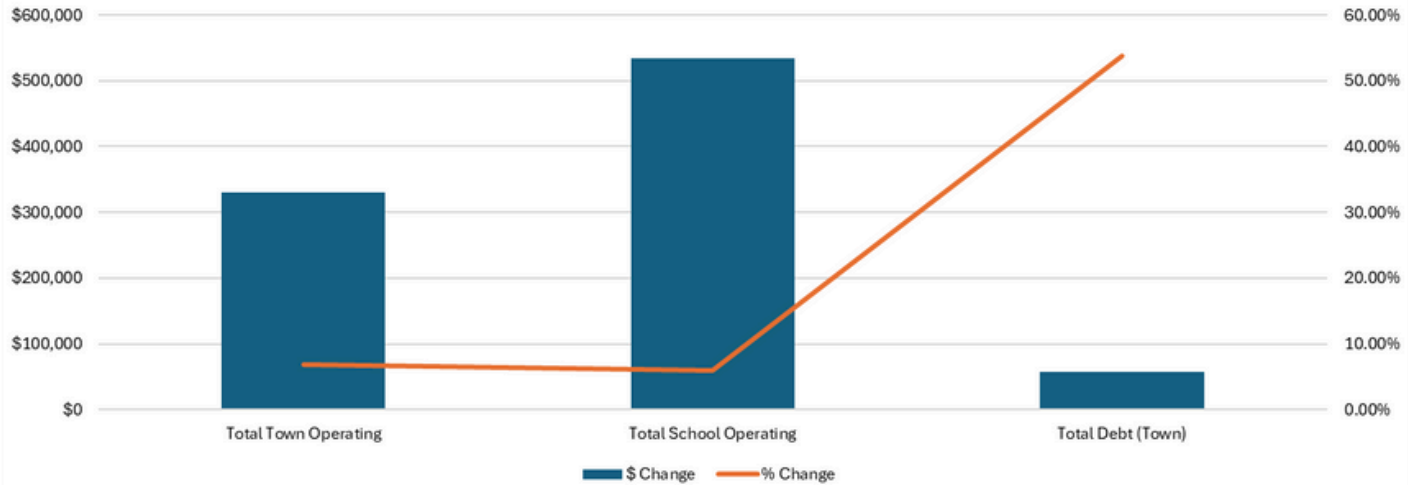
Budget Category	FY26 Budget	FY27 Estimated	\$ Change	% Change
General Government	\$718,758	\$732,359	\$13,601	1.89%
Public Safety	\$1,738,409	\$1,873,742	\$135,334	7.78%
Schools	\$8,959,887	\$9,494,299	\$534,412	5.96%
Public Works	\$918,349	\$938,081	\$19,732	2.15%
Human Services	\$76,923	\$81,872	\$4,949	6.43%
Library & Recreation	\$319,881	\$342,576	\$22,695	7.09%
Town Debt Service	\$105,262	\$161,904	\$56,642	53.81%
Insurance & Assesments	\$1,073,215	\$1,206,775	\$133,560	12.44%
Total Town Expenditures	\$13,910,684	\$14,831,608	\$920,924	6.62%

SCHOOL AND TOWN INCREASES

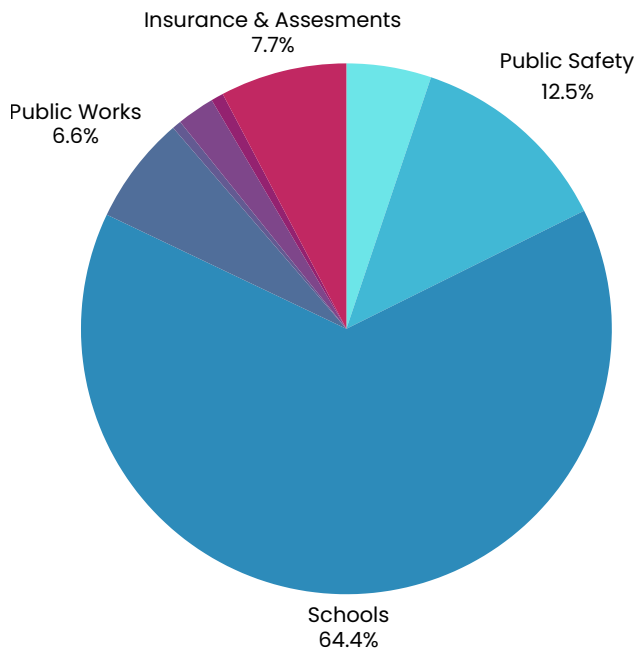
	FY26 Budget	FY27 Estimated	\$ Change	% Change
Total Town Operating	\$4,845,535	\$5,175,405	\$329,870	6.81%
Total School Operating	\$8,959,887	\$9,494,299	\$534,412	5.96%
Total Debt (Town)	\$105,262	\$161,904	\$56,642	53.81%
Total	\$13,910,684	\$14,831,608	\$920,924	6.62%

Year-over-year, from FY26 to FY27 forecasted spending increases for the School Districts (Groton Dunstable Regional and Greater Lowell Technical High School) and Town are depicted below. The overall school assessments (operations, capital, and debt) are planned to increase by 5.96%, the town increase is forecasted to be 6.81%, and Town debt service is increasing by 53.81%.

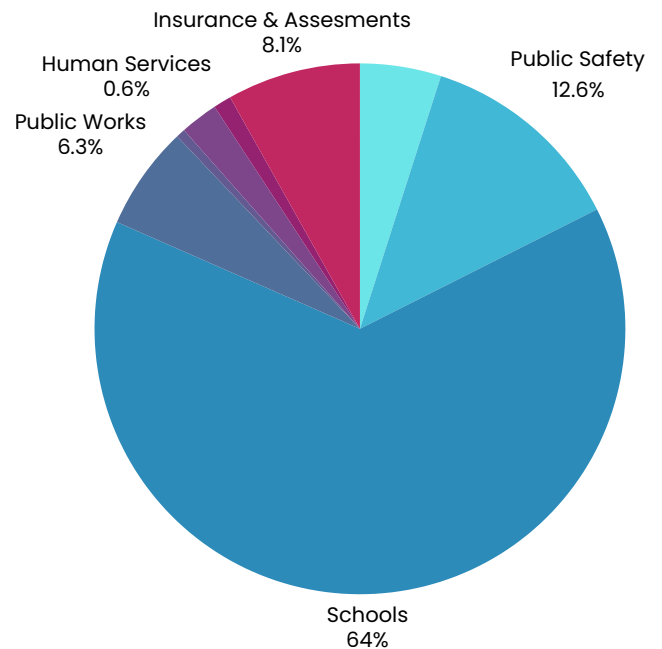
Town and School Budget Variances



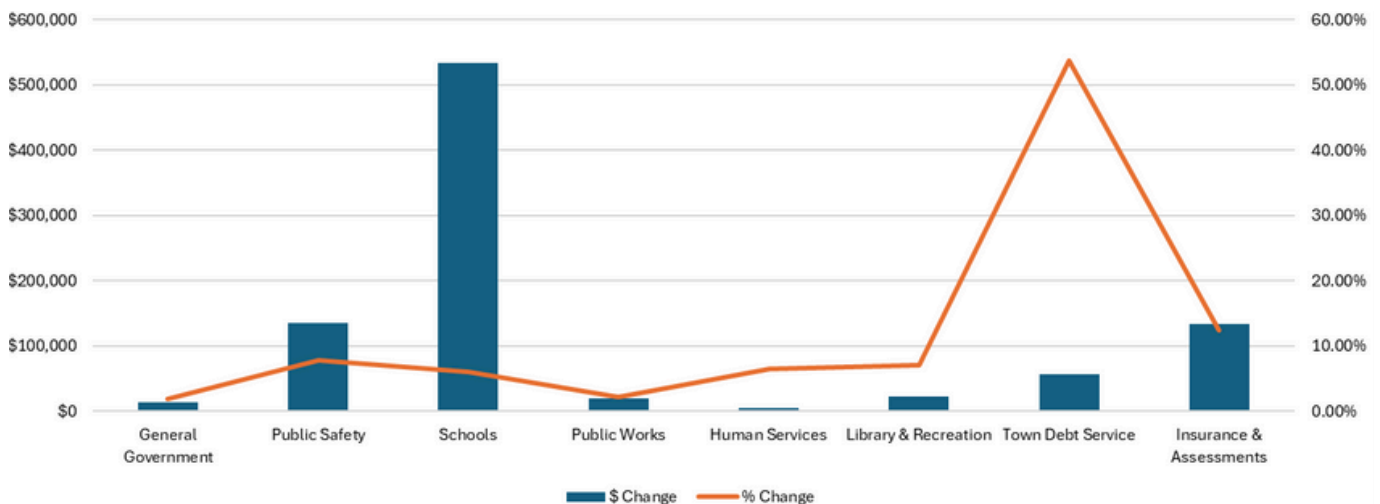
FY26 Budget by Category



FY27 Forecast by Category



Variances by Budget Category



The tables and charts below include data on forecasted increases by budget category from FY27–FY31.

Forecasted Budgets by Category

Budget Category	FY27 Estimated	FY28 Estimated	FY29 Estimated	FY30 Estimated	FY31 Estimated
General Government	\$732,359	\$755,803	\$780,113	\$795,776	\$811,899
Public Safety	\$1,873,742	\$1,948,587	\$2,027,649	\$2,109,056	\$2,170,876
Schools	\$9,494,299	\$10,060,617	\$10,660,747	\$11,296,709	\$11,970,645
Public Works	\$938,081	\$957,541	\$977,582	\$998,223	\$1,019,481
Human Services	\$81,872	\$84,921	\$88,117	\$91,470	\$94,989
Library & Recreation	\$342,576	\$353,773	\$365,373	\$377,391	\$389,843
Town Debt Service	\$161,904	\$161,913	\$123,800	\$123,800	\$123,800
Insurance & Assessments	\$1,206,775	\$1,287,111	\$1,373,555	\$1,466,624	\$1,566,881
Total Town Budget	\$14,831,608	\$15,610,265	\$16,396,937	\$17,259,049	\$18,148,414

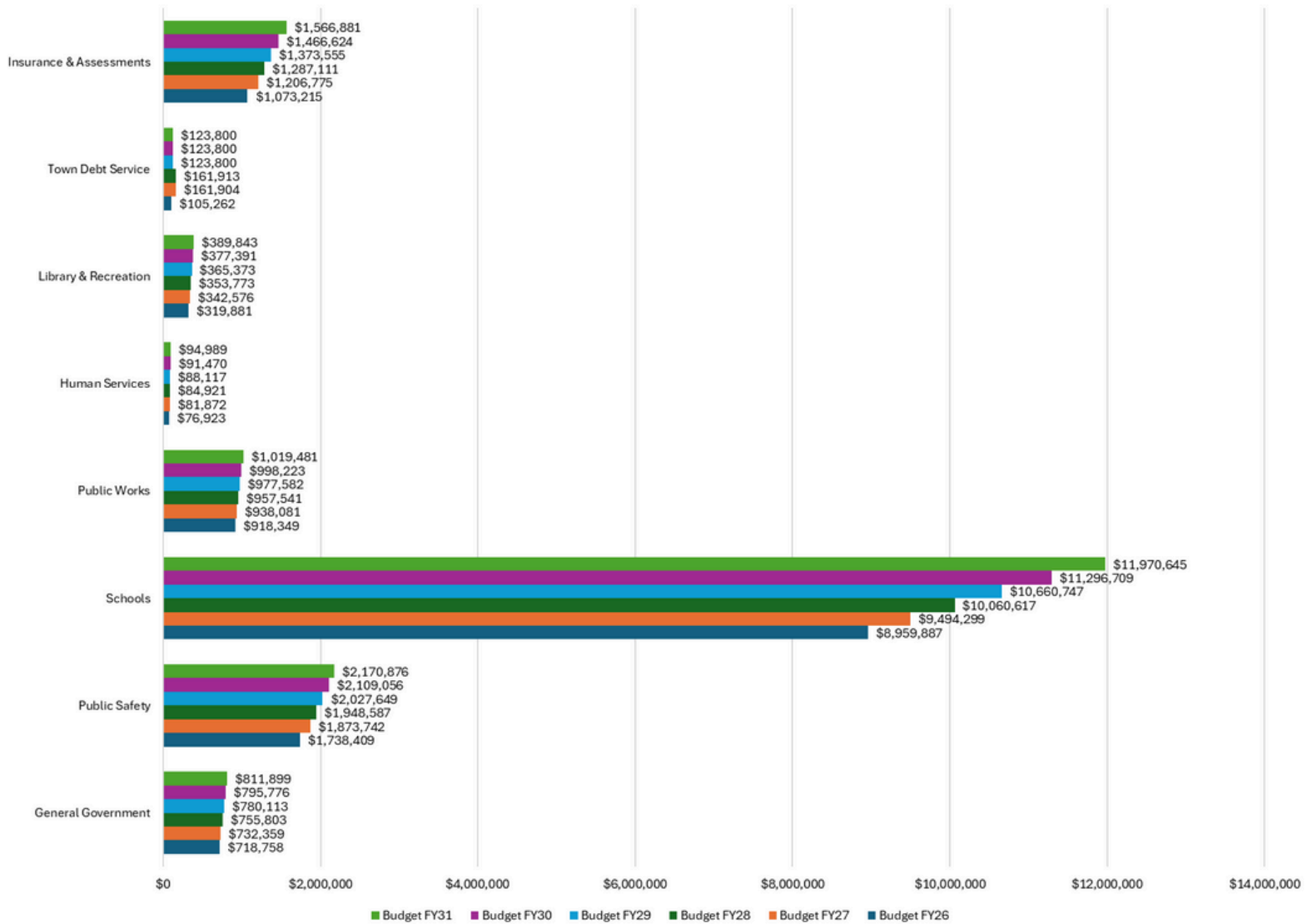
Forecasted Budget Increases by Category

Budget Category	FY27 Estimated	FY28 Estimated	FY29 Estimated	FY30 Estimated	FY31 Estimated
General Government	\$13,601	\$23,444	\$24,310	\$15,663	\$16,123
Public Safety	\$135,334	\$74,845	\$79,063	\$81,407	\$61,820
Schools	\$534,412	\$566,318	\$600,130	\$635,962	\$673,936
Public Works	\$19,732	\$19,460	\$20,042	\$20,641	\$21,258
Human Services	\$4,949	\$3,049	\$3,196	\$3,353	\$3,519
Library & Recreation	\$22,695	\$11,198	\$11,600	\$12,018	\$12,452
Town Debt Service	\$56,642	\$9	-\$38,113	\$0	\$0
Insurance & Assessments	\$133,560	\$80,336	\$86,444	\$93,069	\$100,258
Total Town Budget	\$920,924	\$778,657	\$786,671	\$862,113	\$889,365

Percent Increases Forecasted

Budget Category	FY27 Estimated	FY28 Estimated	FY29 Estimated	FY30 Estimated	FY31 Estimated
General Government	1.89%	3.20%	3.22%	2.01%	2.03%
Public Safety	7.78%	3.99%	4.06%	4.01%	2.93%
Schools	5.96%	5.96%	5.97%	5.97%	5.97%
Public Works	2.15%	2.07%	2.09%	2.11%	2.13%
Human Services	6.43%	3.72%	3.76%	3.81%	3.85%
Library & Recreation	7.09%	3.27%	3.28%	3.29%	3.30%
Town Debt Service	53.81%	0.01%	-23.54%	0.00%	0.00%
Insurance & Assessments	12.44%	6.66%	6.72%	6.78%	6.84%
Total Town Budget	6.62%	5.25%	5.04%	5.26%	5.15%

Forecasted Budget Increases Per Budget Category – FY26–FY31



DEBT SERVICE

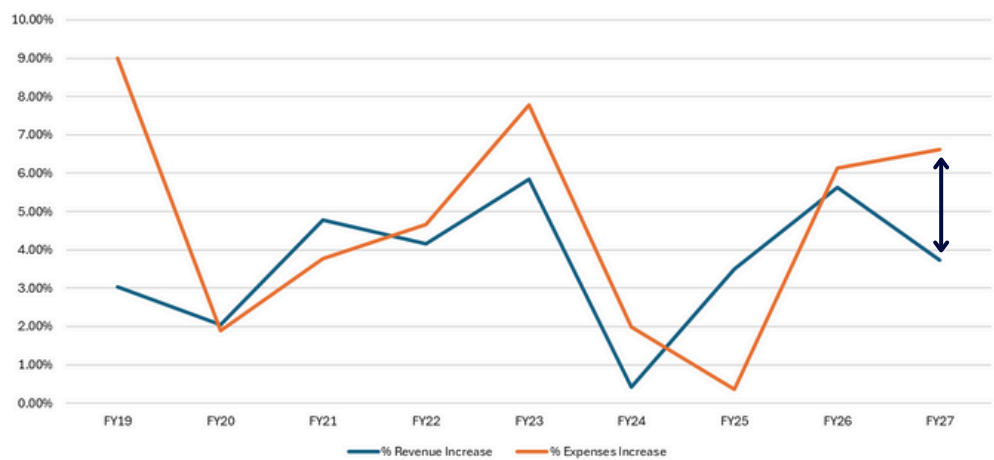
The Town is currently carrying excluded debt service for water infrastructure improvements, a fire rescue truck, and, for the first time, the PFAS Mitigation Project. This new debt payment accounts for the 53.81% budget increase in FY27. This debt schedule does not include either regional school district.

	FY26		FY27		FY28		FY29		FY30	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
Water Infrastructure Bond – Town Share	\$31,496.74	\$26,218.62	\$32,245.39	\$25,478.44	\$33,012.30	\$24,720.68	\$33,012.30	\$24,720.68	\$33,012.30	\$24,720.68
Rescue Truck	\$38,113.00	\$5,659.78	\$38,113.00		\$38,113.00					
PFAS Mitigation Project			\$62,293.00		\$62,293.00		\$62,293.00		\$62,293.00	
TOTALS	\$69,609.74	\$31,878.40	\$132,651.39	\$25,478.44	\$133,418.30	\$24,720.68	\$95,305.30	\$24,720.68	\$95,305.30	\$24,720.68
TOTAL DEBT SERVICE	\$101,488.14		\$158,129.83		\$158,138.97		\$120,025.97		\$120,025.97	

REVENUE AND EXPENDITURES

Revenue Increase vs. Expenditure Increases

Since FY2019, Dunstable’s increase in expenses have outpaced revenue growth in all but 3 years – FY20, FY21, and FY25. In FY25, overall expenditures were below the tax levy growth allowing the Town to reduce its reliance on one-time revenues. In FY26, projected spending is slightly higher than estimated revenue and, in FY27, the gap increases.



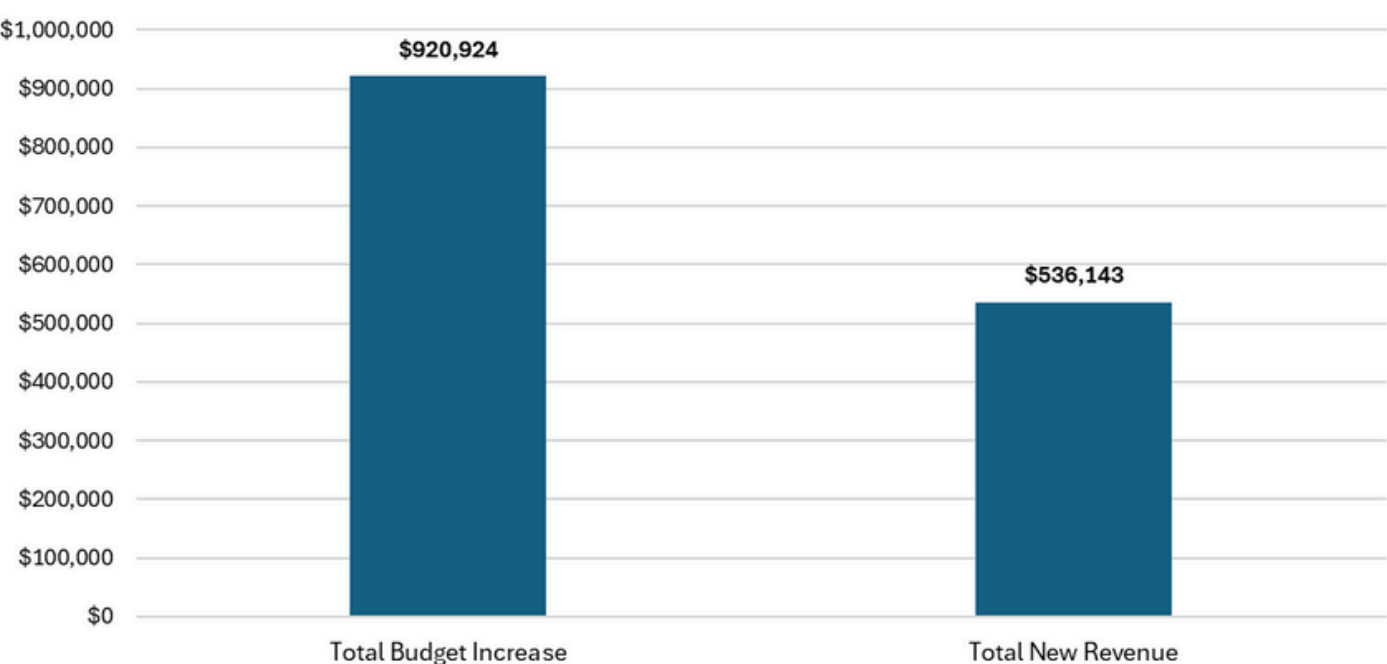
FY27 Estimated Increase versus FY27 New Revenue

The overall Town budget is forecasted to increase a total of \$920,924 or 6.62%. The School Districts’ assessments are forecasted to increase by \$534,412 in FY27 or 5.96%. This includes an estimated 6% increase in operational assessment for Groton Dunstable Regional School District and funding capital and debt service with a 5% increase. The Greater Lowell Technical High School is forecasted to increase the operational assessment and debt service by 5%.

The municipal budget increase is estimated at \$386,512 or 7.81% in FY27.

The total increase in Town revenue is estimated at \$536,143.

All things considered, including estimated state assessments and funding overlay, the current projected deficit in FY27 is \$384,833.



MAJOR FY27 BUDGET DRIVERS

In FY27, there are a variety of factors contributing to the projected budget growth. As reviewed already in this report, for FY27, free cash is currently planned to be used consistent with the Town's FY26 funding strategy.

Additionally, debt service is increasing significantly due to the first payment for the PFAS Mitigation Project.

Lastly, the Groton Dunstable Regional School District's operational assessment is projected to increase by 6% and the Greater Lowell Technical High School's assessment is projected to increase by 5%.

Below you will find further analysis and detail on several other projected budget drivers in FY27.

REINSTATEMENT OF 9TH POLICE OFFICER POSITION

In FY24, the Town was required to eliminate one police officer position, in addition to several other budget reductions. While the per diem firefighter positions were reinstated this year, the financial forecast for FY27 includes restoration of the previously eliminated police officer position. This addition would increase the Police Department's staffing level from eight to nine officers.

There is a need for this position. Having only one officer on duty during overnight shifts creates safety issues, as that officer is frequently required to respond to calls without immediate backup. Recruitment challenges have compounded this issue. Under the revised Peace Officer Standards and Training (POST) requirements, all part time officers must complete the full time police academy. When municipalities sponsor candidates for the academy with the intention of filling part time positions, those individuals are often quickly recruited by other communities for full time roles. Unless candidates have already completed academy training, pursuing this approach is both costly and inefficient, as the Town invests time and resources only to lose the trained officer to another department in short order.

Recognizing that relying on part time officers is unsustainable in future years, the Town's budget plan reduces the part time officer line item, along with a modest reduction in the overtime line, in order to help fund the full time position. The reinstated position will begin at Step 1 of the new salary schedule, with an annual salary of approximately \$80,000. Overall, the Police Department's salary budget will increase by roughly 5% to accommodate this addition. A detailed breakdown is provided below:

FY27 Forecasted Police Department Wages

	FY26	FY27	Variance	Percent
Full Time Wages	\$663,636	\$690,169	\$26,533	4.00%
Part-time Wages	\$51,000	\$15,000	-\$36,000	-70.59%
Custodial	\$4,590	\$4,751	\$161	3.50%
Overtime	\$168,300	\$159,008	-\$9,292	-5.52%
Differentials	\$25,500	\$25,500	\$0	0.00%
Contract Settlement	\$15,000	\$0	-\$15,000	-100.00%
9th Police Officer	\$0	\$80,000	\$80,000	
Total	\$928,026	\$974,427	\$46,401	5.00%

ENHANCING EMERGENCY MEDICAL SERVICES

The Town is currently working to improve ambulance and emergency medical services through an intermunicipal agreement with the Town of Tyngsborough. This agreement would establish that the Tyngsborough Fire Department provide ambulance response and transport services for Dunstable. To accommodate the expanded service area in Dunstable, Tyngsborough will need to add 2.5 full time equivalent firefighter/EMT positions, ensuring adequate staffing during overnight shifts and enhancing the reliability of emergency responses.

Dunstable's cost obligation is tied directly to the incremental staffing expense incurred by Tyngsborough, net of third-party billing revenue from ambulance transports originating in Dunstable. For the initial year, the Town's net cost is projected at approximately \$45,000. Based on prior years' experience and estimated transport fee collections, Tyngsborough projects they will generate \$105,000 from emergency medical transports from Dunstable. They are estimating their staffing costs to be about \$150,000-\$155,000. It should be noted, the town's payments to Tyngsborough would be adjusted based on actual collections so there is a chance our cost goes up or down in any given year.

The FY27 forecasted Fire Department budget includes an increase of \$50,000 in the Professional and Technical Services line item to cover this new cost.

Tyngsborough Staffing Costs	\$150,000
Estimated Dunstable EMS Calls	300
Estimated EMS Transports	140
Estimated Transport Fee	\$105,000
Total Estimated Expense	\$45,000

RETIREMENT ASSESSMENT

For the second fiscal year in a row, the Town is experiencing a significant increase in its assessment from the Middlesex County Retirement System.

	FY26	FY27	Variance	Percent
Middlesex County Retirement Assessment	\$479,749	\$584,765	\$105,016	21.89%

PATRIOT REGIONAL EMERGENCY COMMUNICATIONS CENTER

As you know, last year the Town transitioned to Patriot Regional Emergency Communications Center. Due to this, the Town has received dispatch services from Patriot without local expense due to a state grant they secured. The grant covers the first three years fully and then, in year four the grant covers 50% of the costs, and in year five the grant covers 25% of the costs. The Town's first full assessment payment will be due in FY30. In FY25, the Town funded an additional \$10,000 in the Police Communications line and in FY26, the Town funded an additional \$10,000 in the Police Communications line and an additional \$12,000 in the Fire Department Communications line. A similar funding plan continues through to FY30.

The table below breaks down the funding plan for dispatch and estimated a 3% annual increase of the assessment on average. This strategy will smooth out the funding needs of dispatch and allow us to be prepared for future payments due. This year's assessment would have been \$102,264 without the grant in place.

	Police Communications	Fire Communications	Patriot Assessment	Payment Due	Variance
FY25	\$10,000			\$0	
FY26	\$10,000	\$12,000	\$102,264	\$0	\$32,000
FY27	\$10,000	\$10,000	\$105,332	\$0	\$52,000
FY28	\$10,000	\$10,000	\$108,492	\$54,246	\$17,754
FY29	\$11,000	\$11,000	\$111,746	\$83,810	\$10,190
FY30	\$11,000	\$11,000	\$115,099	\$115,099	\$901
Total	\$62,000	\$54,000			

COMPENSATION AND CLASSIFICATION STUDY

The Town recently completed a Compensation and Classification Study in partnership with the Collins Center, aimed at ensuring job descriptions, position classifications, and pay structures are fair, accurate, and competitive with comparable communities. The process included employee questionnaires, interviews, and development of updated job descriptions, followed by a point-factor evaluation to ensure internal equity. A salary survey of 12 peer

municipalities informed the updated salary ranges for each grade, though the Collins Center did not recommend specific implementation steps.

Based on the findings, a proposal was presented to the Select Board that would expand salary ranges to a 30% spread, adopt a 10-step schedule with 3% step increases with step advancements every two years. Employees would be initially placed at the closest step above their current rate under the new schedule. These changes are intended to align the Town more closely with market conditions and improve recruitment and retention.

The Select Board is still reviewing the recommendations, and implementation will depend on Board approval and available resources. The FY26 budget includes \$10,000 in salary reserve to support the initial rollout, which will require Advisory Board approval for release. Additional adjustments, such as aligning out-of-range salaries and updating certain position titles, will be addressed during implementation once a final decision is made.

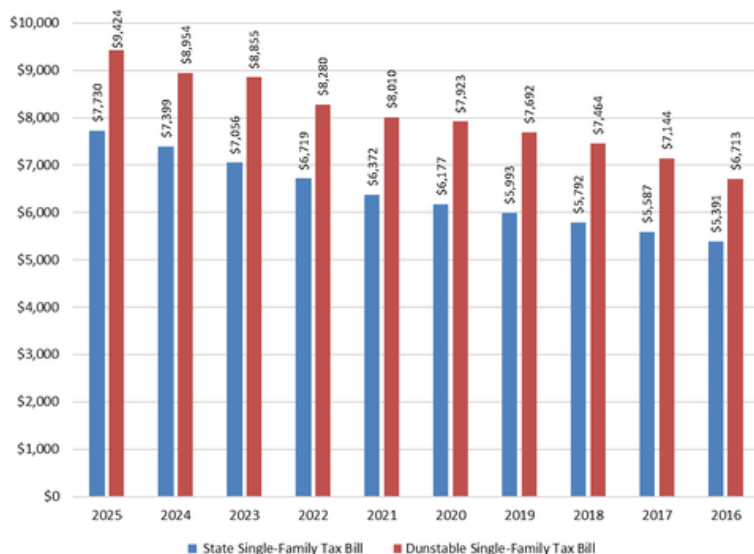
Due to the anticipated implementation of a new compensation and classification plan, municipal employee salary increases are projected to increase by 4.76% in FY27. Total cost of salary increases for employees on the administrative salary schedule is estimated at \$35,382.12 which is roughly \$20,000 more than an across the board 2% increase for this initial implementation year. In FY28 to FY31, forecasted salary increases are in the 3% range.

FY26 OVERRIDE FUNDS

In FY26, the Town approved an override in the amount of \$480,841 to fund the school districts' and municipal budget. While this override passed in Dunstable, the override request in Groton failed. This resulted in the Groton Dunstable Regional School District and Town of Groton working collaboratively to resolve their budget deficits. This led to a lower school assessment to the Town of Dunstable and, in turn, is expected to allow the Town to use slightly less of the override amount than what was planned in FY26 and use the balance remaining in FY27.

	FY26 without Override	FY26 with Override	Variance
Prior Year Levy Limit	11,520,861	11,520,861	0
2 1/2 % Allowed Increase	288,022	288,022	0
New & Amended Growth	120,000	120,000	0
Override		419,238	419,238
Levy Limit	11,928,883	12,348,121	419,238
	FY27 without Override	FY27 with Override	Variance
Prior Year Levy Limit	11,928,883	12,348,121	\$419,238
2 1/2 % Allowed Increase	\$298,222	308,703	\$10,481
New & Amended Growth	120,000	120,000	
Override		61,603	\$61,603
Levy Limit	12,347,105	12,838,427	\$491,322

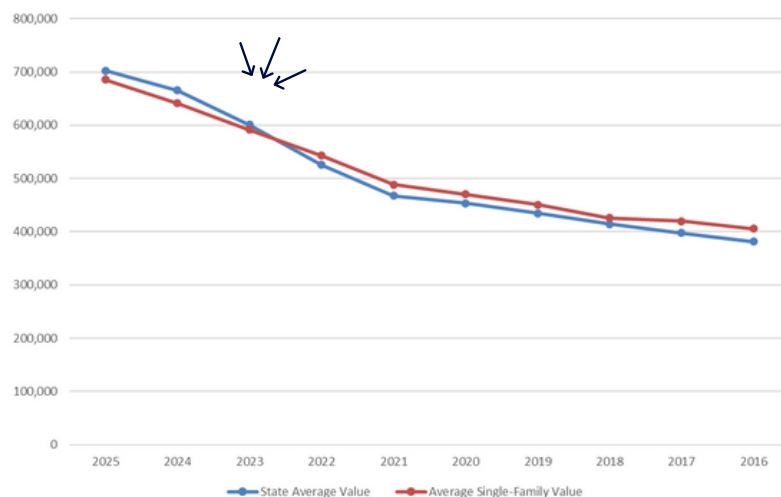
AVERAGE SINGLE FAMILY TAX BILL



In FY25, Dunstable's average single-family tax bill was \$9,424, higher than the state average, \$7,730.

Dunstable's single family tax bill has steadily increased since FY16, from \$6,713 to \$9,424, and has consistently been above the state average.

Between FY16 and FY22, home values in Dunstable were trending slightly higher than the state average. However, beginning in FY23, home values dropped slightly below the state average. In FY25, home values in Dunstable remained slightly below the state average.



COMPARABLE COMMUNITIES ANALYSIS

Dunstable is a unique Town and difficult to find comparable communities in the Commonwealth. Utilizing the Division of Local Services Databank, 8 comparable communities were identified and listed below. Data used to determine these communities included population size, Department of Revenue Income Per Capita, Average Single-Family Value and Tax Bill, and budget size. Another consideration was whether a community was part of a regional school district.

Also included is a separate analysis of ten communities in the region.

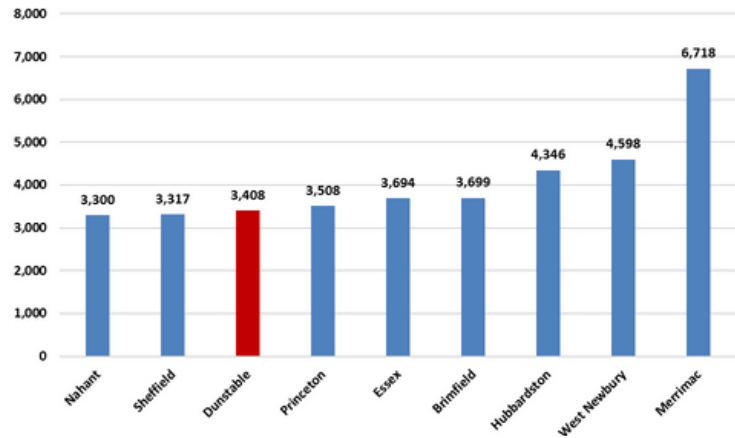
Comparable Communities – General Information

Municipality	County	2023 Population	FY 2025 Single Family Tax Bill	2022 DOR Income Per Capita	2024 EQV Per Capita	Land Area	Population Density	School District
Hubbardston	WORCESTER	4,346	4,814	43,697	180,725	41.07	106	Quabbin Regional Schools
Brimfield	HAMPDEN	3,699	5,275	44,091	171,301	34.74	106	Tantasqua Regional Schools
Sheffield	BERKSHIRE	3,317	5,556	46,979	288,037	47.44	70	Southern Berkshire Regional School District
Princeton	WORCESTER	3,508	7,781	68,822	231,882	35.41	99	Wachusett Regional School District
Merrimac	ESSEX	6,718	8,602	50,308	212,869	8.46	794	Pentucket Regional Schools
Dunstable	MIDDLESEX	3,408	9,424	70,544	252,578	16.46	207	Groton Dunstable Regional Schools
Nahant	ESSEX	3,300	9,492	79,167	443,893	1.05	3,143	Pre-K to 6; Swampscott Middle and High School
West Newbury	ESSEX	4,598	9,628	84,649	336,921	13.45	342	Pentucket Regional Schools
Essex	ESSEX	3,694	11,352	81,004	375,138	13.97	264	Manchester Essex Regional School District

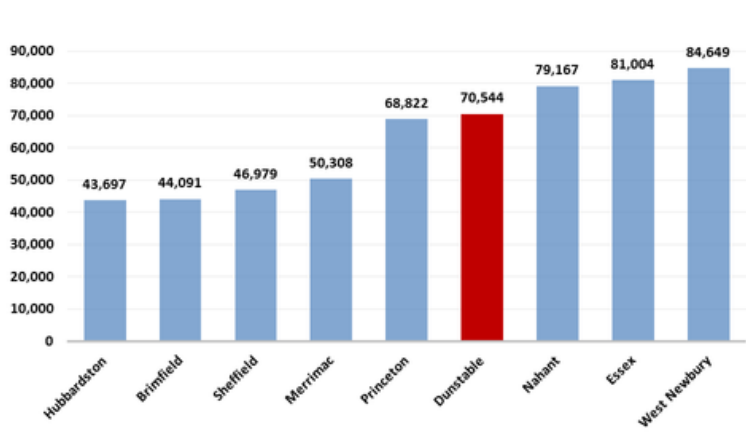
Assessed Values

Municipality	Assessed Value Residential	Assessed Value Commercial	Assessed Value Industrial	Assessed Value Pers Prop	Total Assessed Value
Brimfield	580,648,205	31,849,286	16,664,200	22,657,080	651,818,771
Hubbardston	705,674,596	18,494,452	6,956,500	25,932,196	757,057,744
Princeton	763,903,989	10,382,919	2,152,300	13,284,586	789,723,794
Dunstable	820,144,490	5,547,612	4,505,800	30,589,133	860,787,035
Sheffield	772,941,064	65,350,182	18,021,475	38,669,930	894,982,651
Essex	1,217,535,655	79,789,614	20,953,130	18,486,980	1,336,765,379
Nahant	1,359,497,595	17,630,901	609,200	35,362,720	1,413,100,416
Merrimac	1,370,390,765	28,110,158	11,708,980	13,244,058	1,423,453,961
West Newbury	1,489,751,590	11,803,865	3,951,100	23,197,200	1,528,703,755

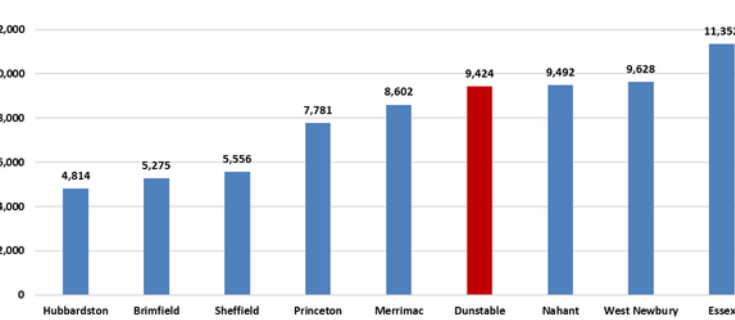
Population



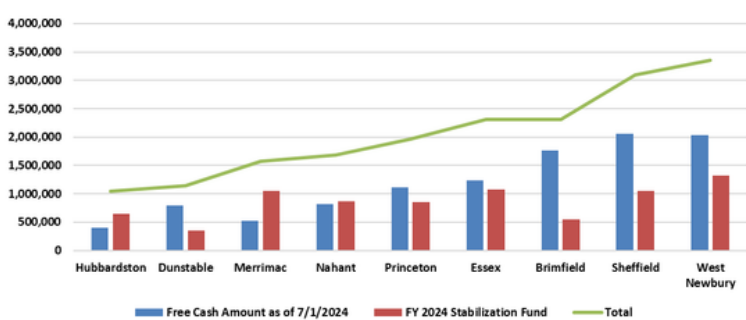
2022 DOR Income Per Capita



Average Single Family Tax Bill



Available Reserves

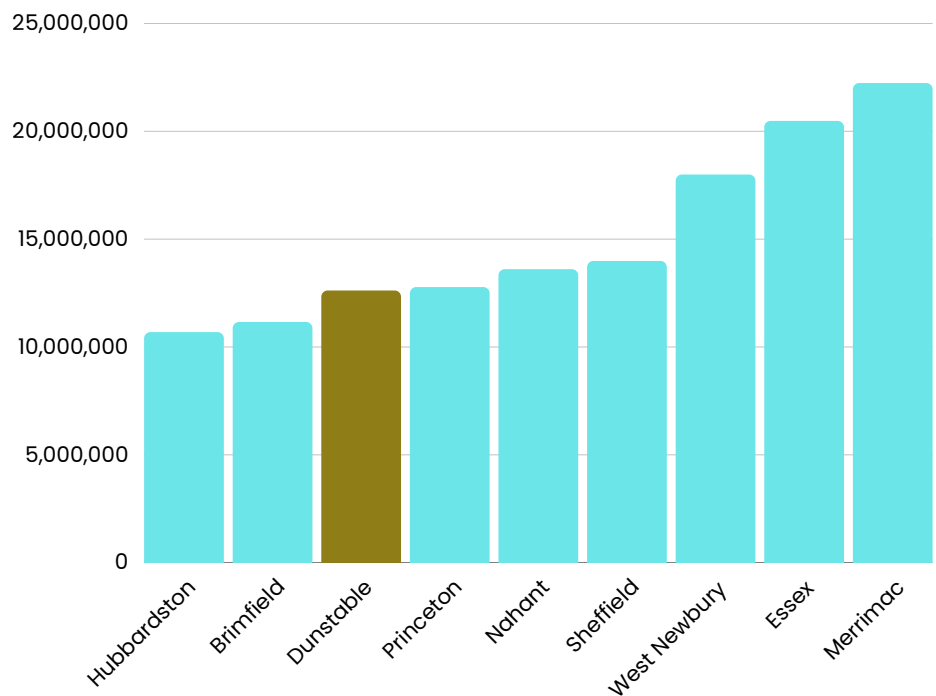


COMPARABLE COMMUNITIES SPENDING

Community comparison data was cultivated using the Division of Local Services (DLS) online tool. The Community Comparison Report tool serves as a clearinghouse of available information that's reported to DLS. The data below is the most up-to-date information available from FY24.

Total Spending

Municipality	TOTAL
Hubbardston	10,689,663
Brimfield	11,158,378
Dunstable	12,618,814
Princeton	12,778,606
Nahant	13,608,339
Sheffield	13,989,250
West Newbury	17,995,862
Essex	20,481,323
Merrimac	22,237,601



Categories of spending are broken down into 12 categories:

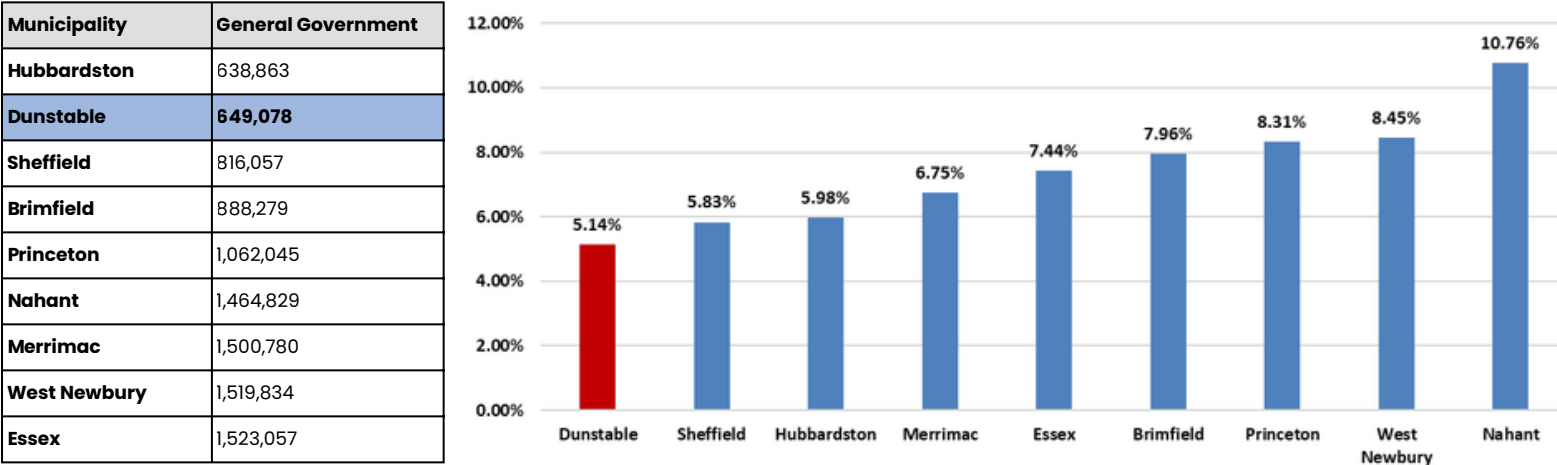
- General Government
- Police
- Fire
- Other Public Safety
- Education
- Public Works
- Human Services
- Culture and Recreation
- Fixed Costs
- Intergovernment
- Other Expenses
- Debt Service

The breakdown of FY24 spending for each comparable community is below.

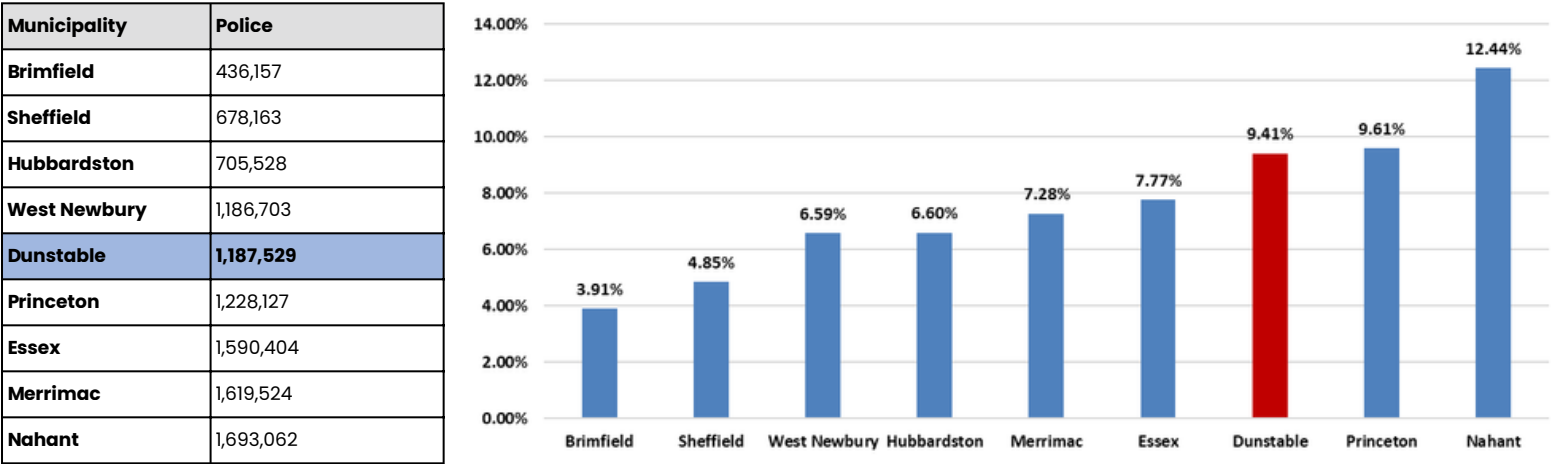
Because each community has different sized budgets, from approximately \$22 million to \$10.6 million, to accurately compare spending among these communities the next page include comparisons of the total spending in each category and the graphs compare the percentage of spending in each category with the overall Town spending.

Municipality	General Government	Police	Fire	Other Public Safety	Education	Public Works	Human Services	Culture and Recreation	Fixed Costs	Intergovernment	Other Expenses	Debt Service	TOTAL
Hubbardston	638,863	705,528	528,193	411,972	6,297,701	1,058,144	29,009	95,939	787,402	0	9,952	126,960	10,689,663
Brimfield	888,279	436,157	263,478	351,171	6,675,781	887,659	213,694	127,729	1,008,490	129,940	0	176,000	11,158,378
Dunstable	649,078	1,187,529	292,675	82,805	8,292,773	821,035	45,381	279,531	785,631	2,340	0	180,036	12,618,814
Princeton	1,062,045	1,228,127	297,538	474,280	6,203,042	1,600,759	155,984	288,668	797,384	28,482	0	642,297	12,778,606
Nahant	1,464,829	1,693,062	1,355,657	170,929	4,450,433	635,968	177,544	292,274	2,516,471	325,225	0	525,947	13,608,339
Sheffield	816,057	678,163	146,014	124,037	8,090,970	2,933,178	143,659	270,900	786,272	0	0	0	13,989,250
West Newbury	1,519,834	1,186,703	275,857	492,398	9,838,721	2,432,059	385,775	464,042	1,311,317	89,156	0	0	17,995,862
Essex	1,523,057	1,590,404	1,547,398	277,198	11,540,470	1,348,660	303,492	204,901	1,356,124	33,622	0	755,997	20,481,323
Merrimac	1,500,780	1,619,524	955,091	332,740	12,988,405	1,559,423	506,895	379,246	1,449,594	116,815	34,408	794,680	22,237,601

GENERAL GOVERNMENT

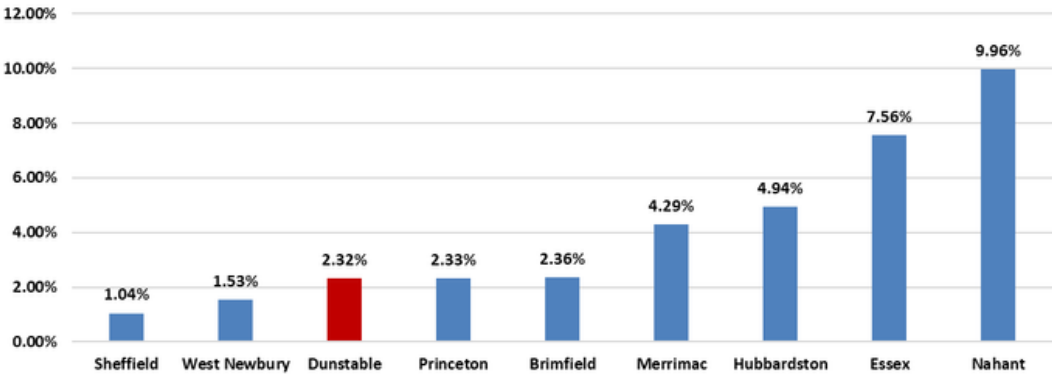


POLICE



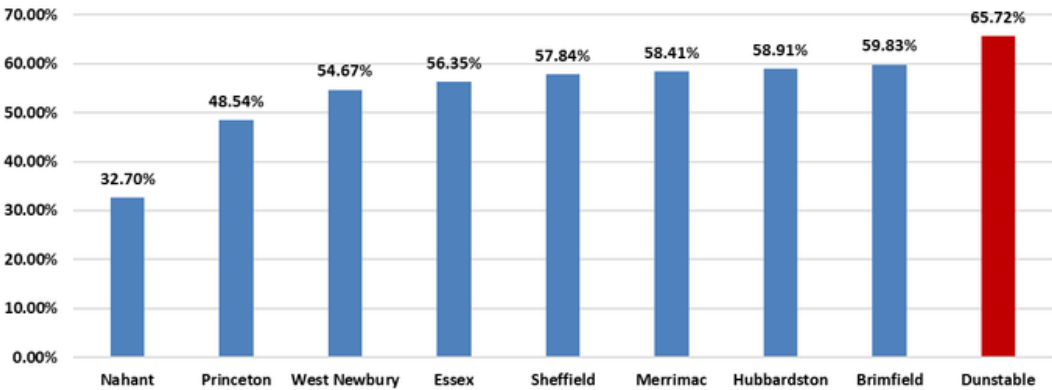
FIRE

Municipality	Fire
Sheffield	146,014
Brimfield	263,478
West Newbury	275,857
Dunstable	292,675
Princeton	297,538
Hubbardston	528,193
Merrimac	955,091
Nahant	1,355,657
Essex	1,547,398



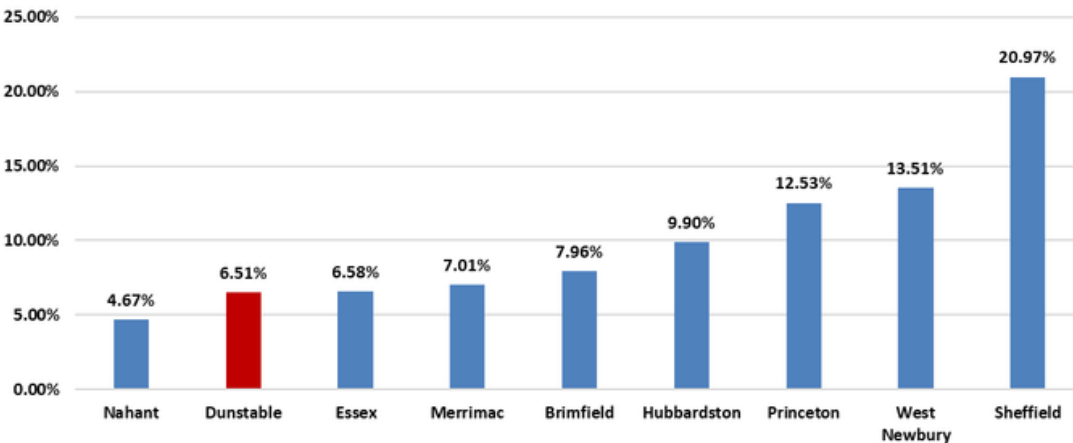
EDUCATION

Municipality	Education
Nahant	4,450,433
Princeton	6,203,042
Hubbardston	6,297,701
Brimfield	6,675,781
Sheffield	8,090,970
Dunstable	8,292,773
West Newbury	9,838,721
Essex	11,540,470
Merrimac	12,988,405



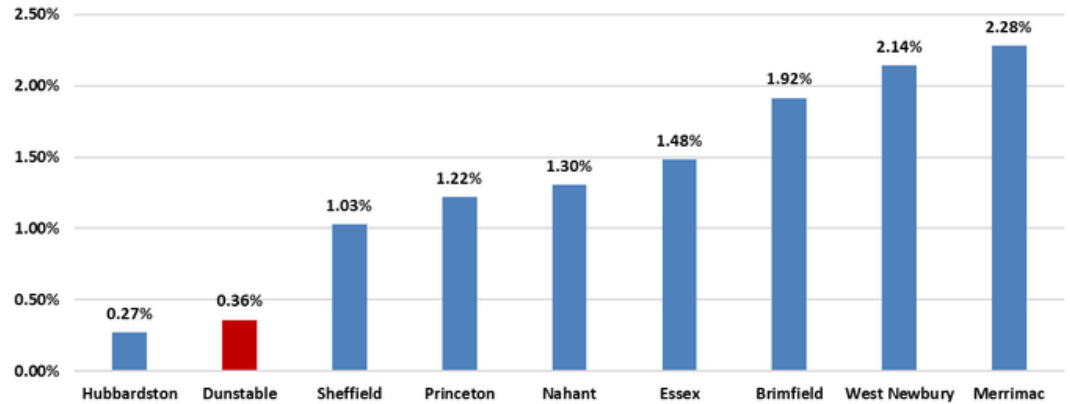
PUBLIC WORKS

Municipality	Public Works
Nahant	635,968
Dunstable	821,035
Brimfield	887,659
Hubbardston	1,058,144
Essex	1,348,660
Merrimac	1,559,423
Princeton	1,600,759
West Newbury	2,432,059
Sheffield	2,933,178



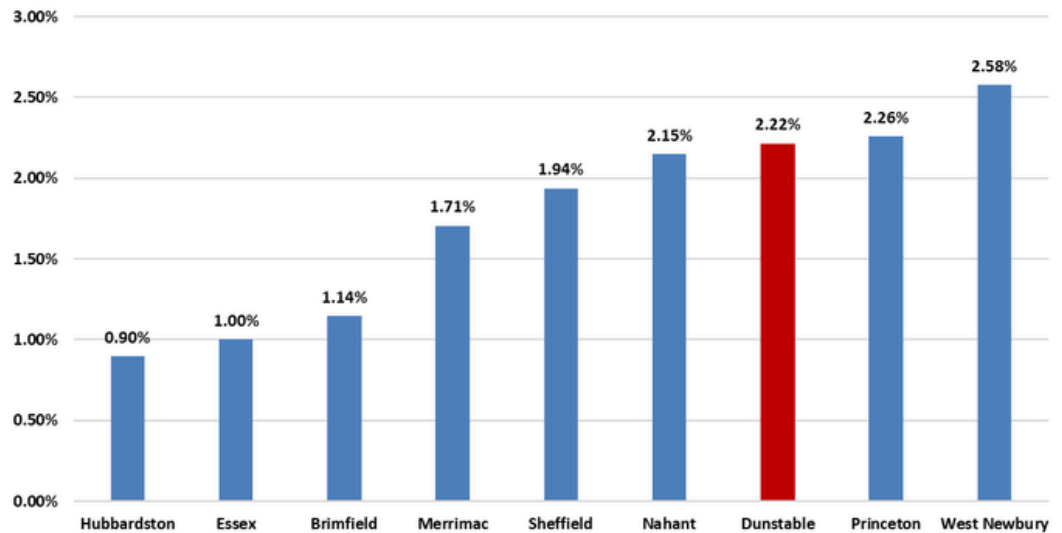
HUMAN SERVICES

Municipality	Human Services
Hubbardston	29,009
Dunstable	45,381
Sheffield	143,659
Princeton	155,984
Nahant	177,544
Brimfield	213,694
Essex	303,492
West Newbury	385,775
Merrimac	506,895



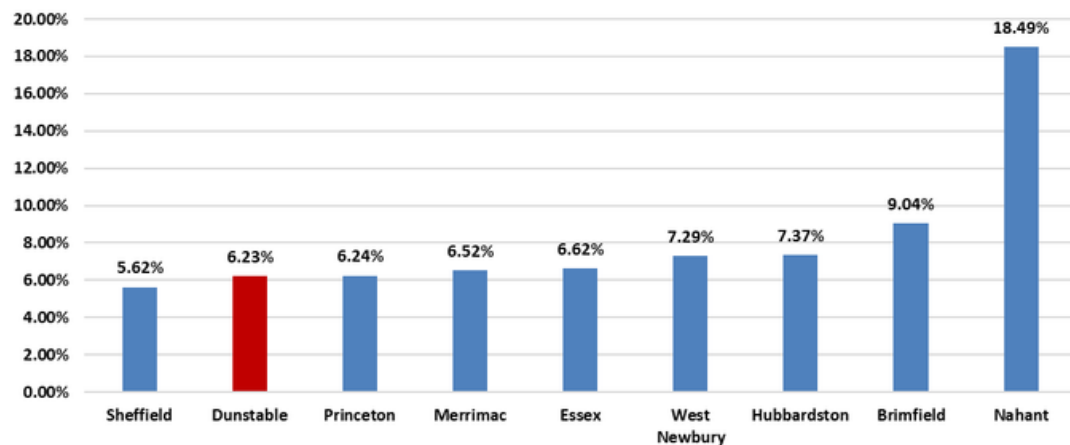
CULTURE AND RECREATION

Municipality	Culture and Recreation
Hubbardston	95,939
Brimfield	127,729
Essex	204,901
Sheffield	270,900
Dunstable	279,531
Princeton	288,668
Nahant	292,274
Merrimac	379,246
West Newbury	464,042



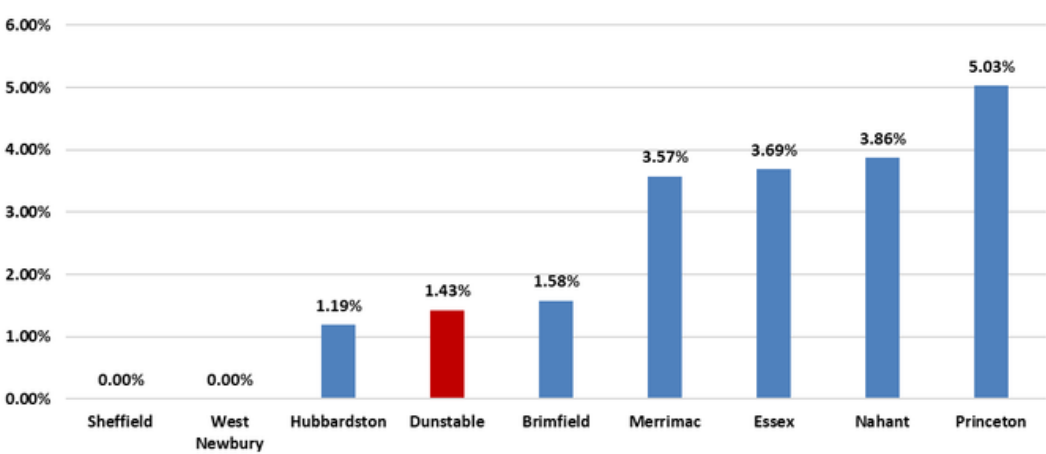
FIXED COSTS

Municipality	Fixed Costs
Dunstable	785,631
Sheffield	786,272
Hubbardston	787,402
Princeton	797,384
Brimfield	1,008,490
West Newbury	1,311,317
Essex	1,356,124
Merrimac	1,449,594
Nahant	2,516,471



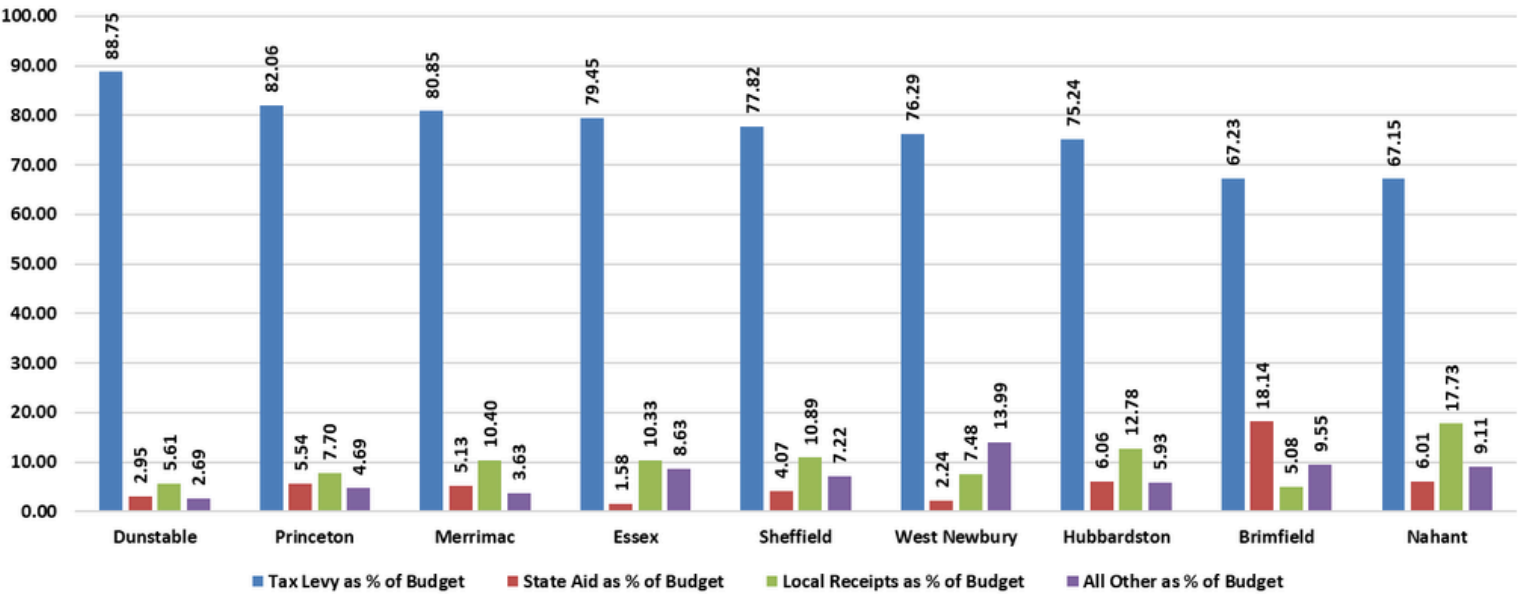
DEBT SERVICE

Municipality	Debt Service
Sheffield	0
West Newbury	0
Hubbardston	126,960
Brimfield	176,000
Dunstable	180,036
Nahant	525,947
Princeton	642,297
Essex	755,997
Merrimac	794,680



COMPARABLE COMMUNITIES REVENUE

Below is a comparison of municipal revenue with Dunstable’s comparable communities. The revenue analysis is based on FY25 figures, the most recent data available on the DLS databank.



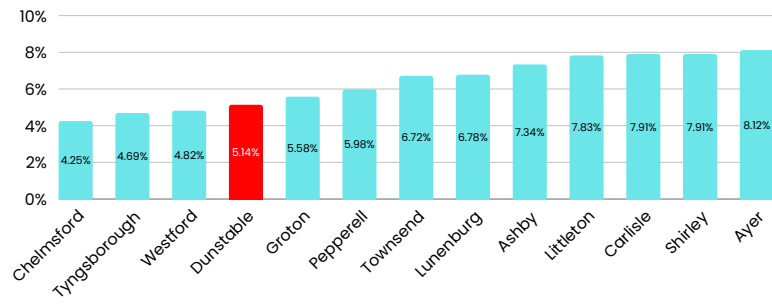
Municipality	County	Tax Levy	State Aid	Local Receipts	Other Revenue	Total Budget
Dunstable	MIDDLESEX	11,835,822	392,961	748,000	358,864	13,335,647
Princeton	WORCESTER	11,474,687	774,954	1,077,000	655,921	13,982,561
Merrimac	ESSEX	18,860,765	1,196,624	2,425,506	846,352	23,329,247
Essex	ESSEX	17,364,582	345,740	2,258,803	1,887,229	21,856,354
Sheffield	BERKSHIRE	10,838,240	566,410	1,517,000	1,005,913	13,927,563
West Newbury	ESSEX	16,510,001	485,641	1,619,166	3,026,607	21,641,415
Hubbardston	WORCESTER	8,842,434	711,871	1,501,551	697,093	11,752,949
Brimfield	HAMPDEN	9,216,717	2,487,673	697,040	1,308,792	13,710,222
Nahant	ESSEX	12,929,869	1,157,372	3,412,916	1,753,927	19,254,084

COMMUNITIES IN REGION – BRIEF REVIEW

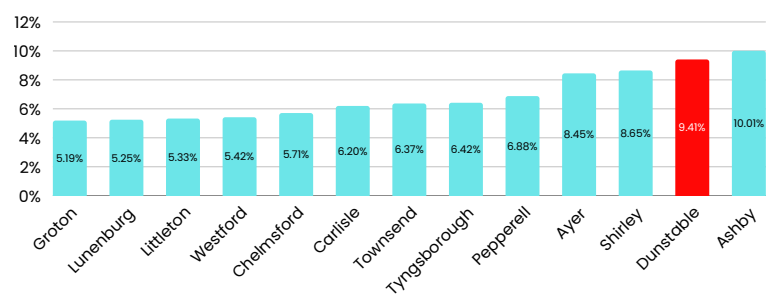
In addition to identified comparable communities, below is a brief breakdown of how the Town of Dunstable compares with communities in our region.

EXPENSES

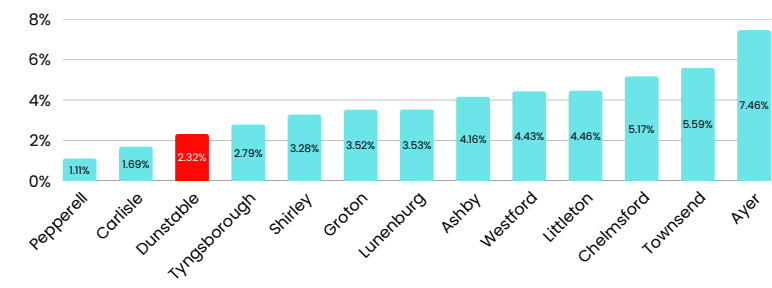
General Government



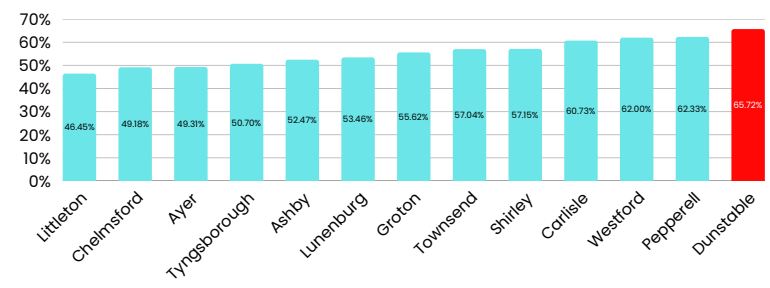
Police



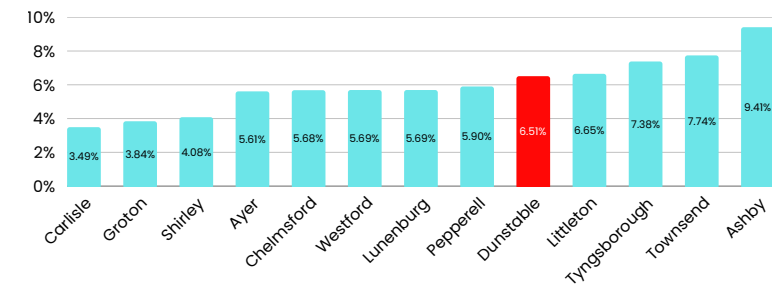
Fire



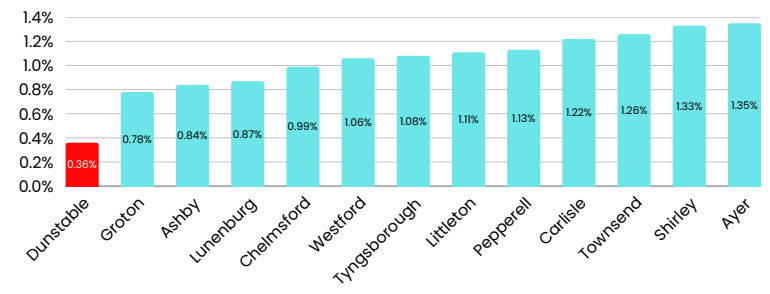
Education



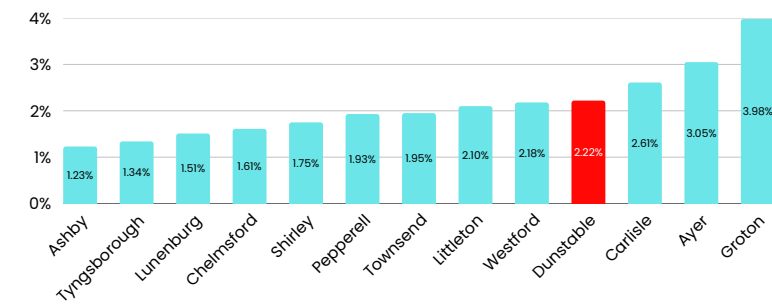
Public Works



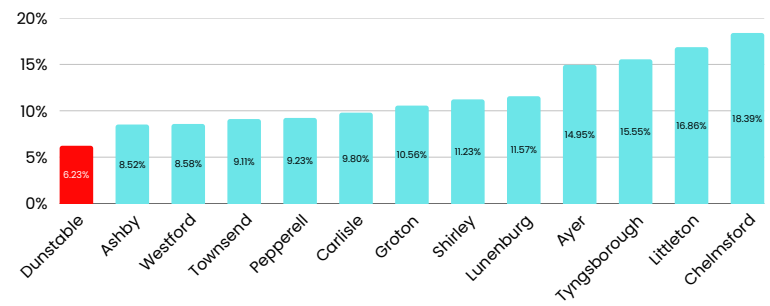
Human Services



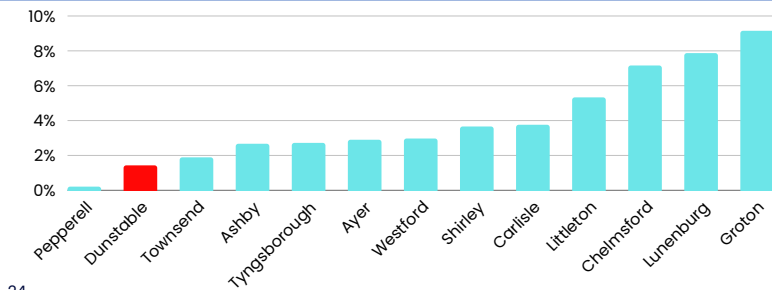
Culture and Recreation



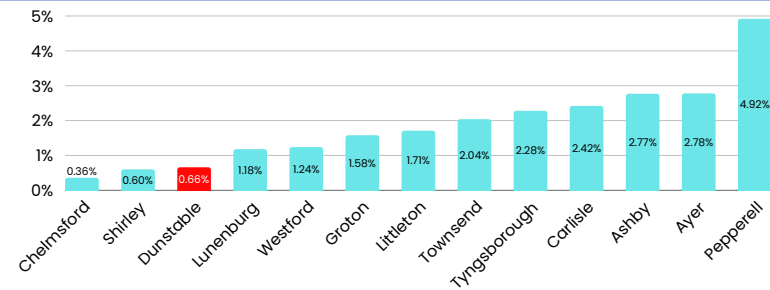
Fixed Costs



Debt Service

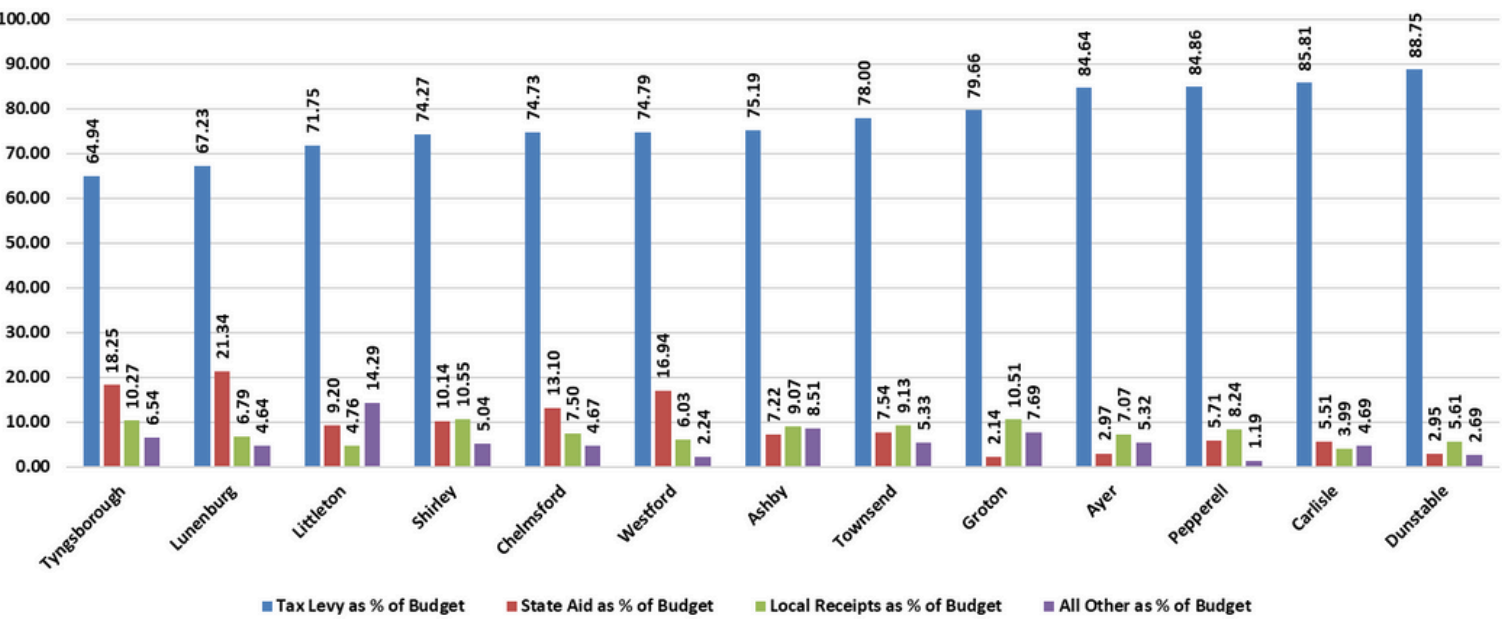


Other Public Safety

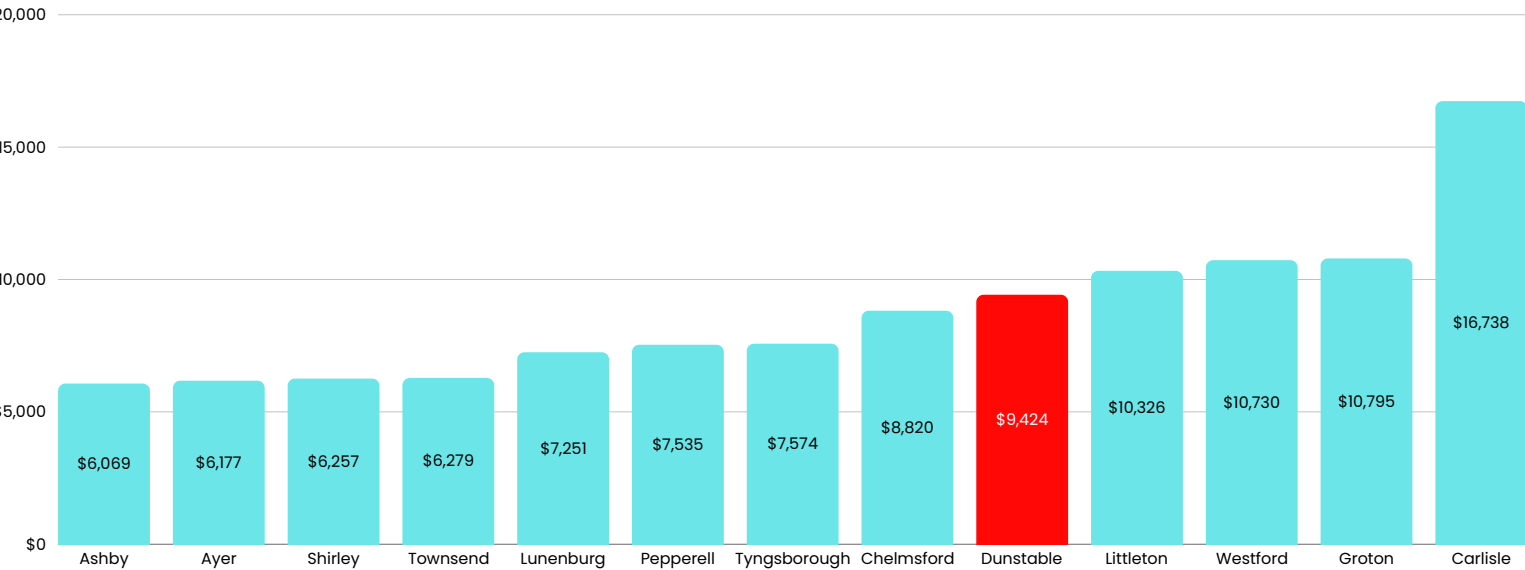


REVENUE

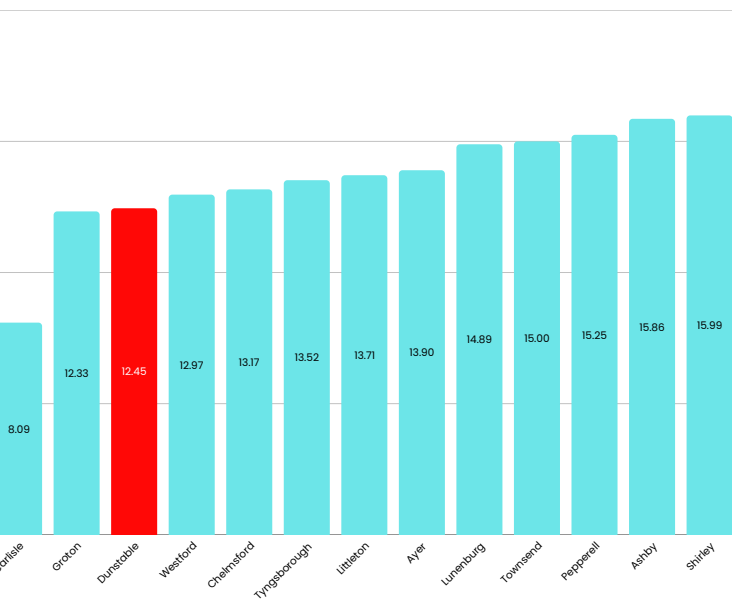
Revenue as % of Operating Budget



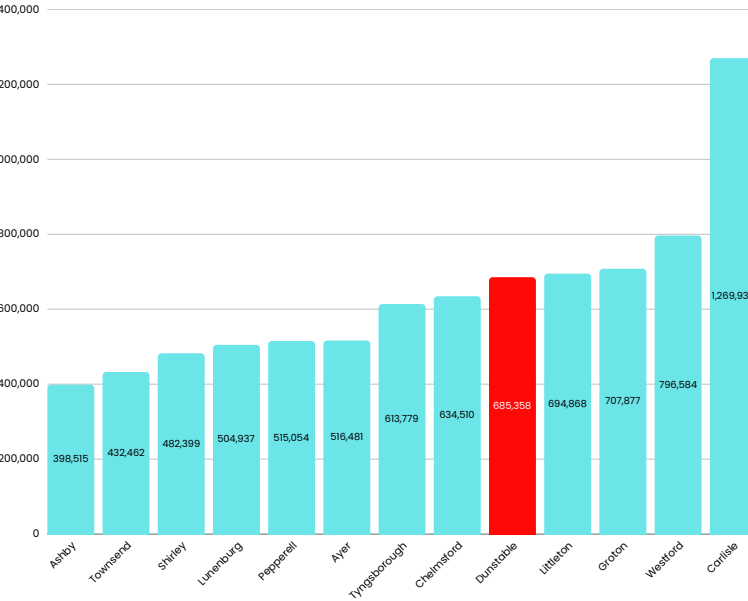
Average Single Family Tax Bill



Average Single Family Tax Bill as % of Income



Average Single Family Value



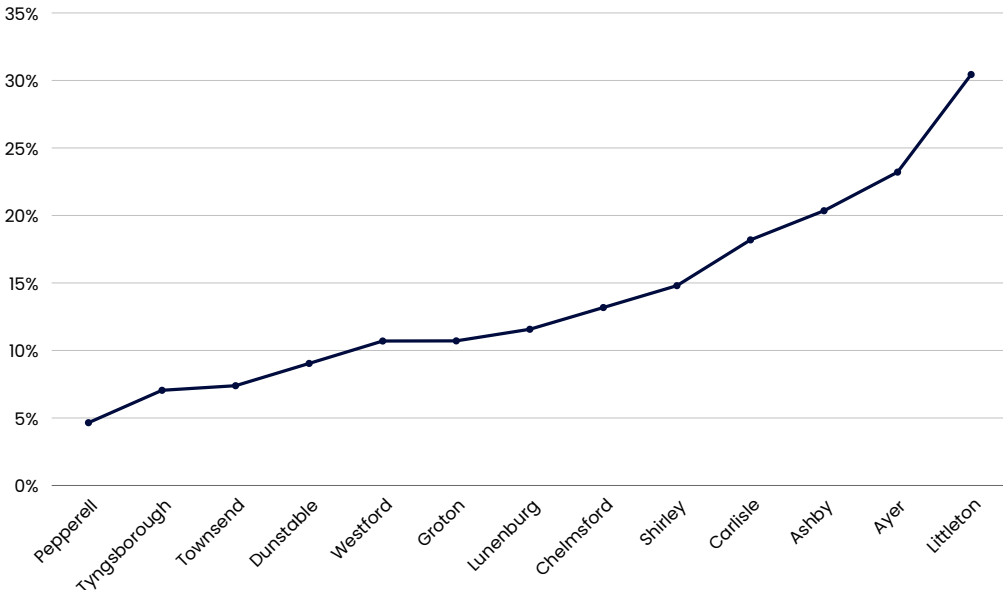
RESERVES

Reserve Totals

Municipality	FY 2024 GF Debt Serv % of Budget	Free Cash Amount as of 7/1/2024	FY 2024 Stabilization Fund	Total	Total Budget	% Reserves of Budget
Dunstable	1.26	791,942	349,204	1,141,146	12,618,814	9.04%
Pepperell	0.11	1,086,185	492,750	1,578,935	33,983,023	4.65%
Townsend	1.85	628,955	1,303,967	1,932,922	26,155,644	7.39%
Ashby	2.41	1,444,554	555,462	2,000,016	9,830,324	20.35%
Shirley	3.49	518,752	1,990,772	2,509,524	16,952,200	14.80%
Tyngsborough	2.14	492,619	2,999,164	3,491,783	49,504,418	7.05%
Lunenburg	7.06	2,270,060	2,901,158	5,171,218	44,697,051	11.57%
Groton	6.74	2,757,118	2,579,368	5,336,486	49,834,601	10.71%
Carlisle	3.63	4,872,786	1,326,070	6,198,856	34,081,368	18.19%
Ayer	2.51	3,261,808	3,654,032	6,915,840	29,792,679	23.21%
Westford	2.42	5,653,000	5,939,046	11,592,046	108,310,230	10.70%
Littleton	4.07	12,317,002	4,179,343	16,496,345	54,187,187	30.44%
Chelmsford	6.81	4,742,817	15,338,814	20,081,631	152,323,562	13.18%



Municipality	% Reserves of Budget
Pepperell	4.65%
Tyngsborough	7.05%
Townsend	7.39%
Dunstable	9.04%
Westford	10.70%
Groton	10.71%
Lunenburg	11.57%
Chelmsford	13.18%
Shirley	14.80%
Carlisle	18.19%
Ashby	20.35%
Ayer	23.21%
Littleton	30.44%



DEPARTMENT DETAIL

Department/Account		Budget FY26	Budget FY27	Budget FY28	Budget FY29	Budget FY30	Budget FY31
GENERAL GOVERNMENT							
Town Administrator							
Administrator Salary		178,700	186,950	195,613	204,708	204,708	204,708
Assistant Administrator Salary		47,935	50,191	51,697	53,248	54,845	56,490
Communication							
Office Supplies		400	400	408	416	424	433
Dues & Subscriptions		880	880	898	916	934	953
Training & Meetings		5,000	5,000	5,100	5,202	5,306	5,412
350th Celebration							
SALARIES		226,635	237,141	247,309	257,955	259,553	261,198
EXPENSES		6,280	6,280	6,406	6,534	6,664	6,798
Total		232,915	243,421	253,715	264,489	266,217	267,996
Select Board							
Salaries							
Energy							
Professional and Tech		330	330	340	350	361	371
Special Legal		6,000	6,000	6,180	6,365	6,556	6,753
Communication		7,940	8,099	8,261	8,426	8,595	8,766
Office Supplies Expense		300	300	306	312	318	325
In-State Travel		100	100	102	104	106	108
Dues and Membership		1,800	1,836	1,873	1,910	1,948	1,987
No. Midd. Council of Govt		4,800	4,896	4,994	5,094	5,196	5,300
SALARIES		0	0	0	0	0	0
EXPENSES		21,270	21,561	22,055	22,562	23,080	23,611
Total		21,270	21,561	22,055	22,562	23,080	23,611
Fincom							
Dues and Memberships		150	150	153	156	159	162
Reserve Account		30,000	30,000	30,000	30,000	30,001	30,002
Salary Reserve		10,000					
Total		40,150	30,150	30,153	30,156	30,160	30,164
Accountant							
Accountant Salary							
Assistant Accountant Salary		28,874	30,113	31,016	31,947	32,905	33,892
Accountant Services		36,000	37,440	38,563	39,720	40,912	42,139
Annual Audit		18,000	18,540	19,096	19,669	20,259	20,867
Professional Tech		6,000	6,000	6,180	6,365	6,556	6,753
Office Supplies		500	500	510	520	531	541
In-State Travel		850	850	867	884	902	920
Dues and Membership		100	100	102	104	106	108
SALARIES		28,874	30,113	31,016	31,947	32,905	33,892
EXPENSES		61,450	63,430	65,318	67,263	69,266	71,329
Total		90,324	93,543	96,335	99,210	102,171	105,221
Assessors							
Salaries							
Principle Assessor Salary		35,693	36,407	37,499	38,624	39,783	40,976
Associate Assessor Salary		12,924	13,465	13,869	14,285	14,714	15,155
Professional and Technical		7,000	7,210	7,426	7,649	7,879	8,115
Prof & Tech Prop Review Assessment		8,000	8,240	8,487	8,742	9,004	9,274
Communication		0	0	0	0	1	2
Office Supplies		900	900	918	936	955	974
In-State Travel		500	500	510	520	531	541
Dues and Memberships		150	150	153	156	159	162
SALARIES		48,617	49,872	51,368	52,909	54,496	56,131
EXPENSES		16,550	17,000	17,495	18,004	18,529	19,069
Total		65,167	66,872	68,863	70,913	73,025	75,200
Treasurer							
Treasurer-Collector		54,670	57,404	59,126	60,899	62,726	64,608
Treasurer/Collector Certification							
Professional and Technical		19,000	19,500	20,085	20,688	21,308	21,947
Communication		6,500	6,630	6,763	6,898	7,036	7,177
Office Supplies		2,000	2,000	2,040	2,081	2,122	2,165
In-State Travel		600	600	612	624	637	649
Dues and Memberships		250	250	255	260	265	271
Other Bank Charges		490	490	500	510	520	530
Tax Title							
SALARIES		54,670	57,404	59,126	60,899	62,726	64,608
EXPENSES		28,840	29,470	30,254	31,060	31,888	32,739
Total		83,510	86,874	89,380	91,960	94,615	97,347
Town Counsel							
Professional and Technical		32,000	32,000	32,960	33,949	34,967	36,016
Dog Program							
Communication		200	200	204	208	212	216
Other Supplies		600	600	612	624	637	649
Total		800	800	816	832	849	866

Town Clerk							
Salary							
Town Clerk	21,256	21,894	22,550	23,227	23,924	24,641	
Assistant Clerk	15,979	16,731	17,233	17,750	18,282	18,831	
Temp Wages							
Certification							
Professional and Technical	700	700	721	743	765	788	
Communication	100	100	102	104	106	108	
Office Supplies	500	500	510	520	531	541	
In-State Travel	300	300	306	312	318	325	
Dues and Memberships	300	300	306	312	318	325	
SALARIES	37,235	38,625	39,783	40,977	42,206	43,472	
EXPENSES	1,900	1,900	1,945	1,991	2,038	2,087	
Total	39,135	40,525	41,728	42,968	44,244	45,559	
Elections							
Wages	3,000	3,000	3,090	3,183	3,278	3,377	
Repairs and Maintenance	900	900	900	900	900	900	
Professional and Tech	3,000	3,000	3,000	3,000	3,000	3,000	
Communication	1,000	1,000	1,000	1,000	1,000	1,000	
Other Supplies	1,100	1,100	1,100	1,100	1,100	1,100	
SALARIES	3,000	3,000	3,090	3,183	3,278	3,377	
EXPENSES	6,000	6,000	6,000	6,000	6,000	6,000	
Total	9,000	9,000	9,090	9,183	9,278	9,377	
Registrar							
Salary	850	876	902	929	957	985	
Conservation							
Clerical Wages	15,831	16,514	17,009	17,520	18,045	18,587	
Professional and Technical	280	280	288	297	306	315	
Communication	75	75	77	78	80	81	
Office Supplies	225	225	230	234	239	244	
Other Supplies	300	300	306	312	318	325	
In-State Travel	70	70	71	73	74	76	
Dues and Memberships	800	800	816	832	849	866	
Other Expenses	150	150	153	156	159	162	
SALARIES	15,831	16,514	17,009	17,520	18,045	18,587	
EXPENSES	1,900	1,900	1,941	1,983	2,025	2,069	
Total	17,731	18,414	18,950	19,502	20,070	20,655	
Planning Board							
Clerical Wage	15,831	16,514	17,009	17,520	18,045	18,587	
Professional and Tech	950	950	979	1,008	1,038	1,069	
Communication	125	125	128	130	133	135	
Office Supplies	225	225	230	234	239	244	
SALARIES	15,831	16,514	17,009	17,520	18,045	18,587	
EXPENSES	1,300	1,300	1,336	1,372	1,410	1,448	
Total	17,131	17,814	18,345	18,892	19,455	20,035	
Zoning Board							
Wages							
Professional & Technical	1,000	1,000	1,020	1,040	1,061	1,082	
Office Supplies	500	500	510	520	531	541	
SALARIES	0	0	0	0	0	0	
EXPENSES	1,500	1,500	1,530	1,561	1,592	1,624	
Total	1,500	1,500	1,530	1,561	1,592	1,624	
Town Hall							
Clerical Wages							
Part Time Wages							
Janitor/Recycler Wages	5,500	5,995	6,175	6,360	6,551	6,747	
Hall Energy	15,000	15,500	15,965	16,444	16,937	17,445	
Non- Energy Utilities	8,500	8,750	9,013	9,283	9,561	9,848	
Repairs and Maint.	9,420	9,500	9,785	10,079	10,381	10,692	
Property Related Services	10,000	10,300	10,609	10,927	11,255	11,593	
Professional and Tech	1,000	1,000	1,030	1,061	1,093	1,126	
Communication	5,000	5,000	5,100	5,202	5,306	5,412	
Office Supplies	2,000	2,100	2,142	2,185	2,229	2,273	
Bldg Repair & Maintenance Supplies							
Custodial Housekeeping Supplies	530	541	551	562	574	585	
SALARIES	5,500	5,995	6,175	6,360	6,551	6,747	
EXPENSES	51,450	52,691	54,195	55,743	57,336	58,975	
Total	56,950	58,686	60,370	62,103	63,887	65,722	
Town Reports							
Communication	325	325	332	338	345	352	
Other Services	2,000	2,000	2,040	2,081	2,122	2,165	
Total	2,325	2,325	2,372	2,419	2,467	2,517	
Town Engineer							
Engineering Services	8,000	8,000	8,240	8,487	8,742	9,004	
Total	8,000	8,000	8,240	8,487	8,742	9,004	
TOTAL GENERAL GOVERNMENT		718,758	732,359	755,803	780,113	811,899	
SALARIES	437,043	456,052	472,788	490,198	498,763	507,585	
EXPENSES	281,715	276,306	283,015	289,915	297,013	304,314	
	718,758	732,359	755,803	780,113	795,776	811,899	
	0	0	0	0	0	0	
PUBLIC SAFETY							
Police Department							
Chief Salary	139,292	144,864	149,210	153,686	158,296	163,045	
Wages	928,026	974,427	1,003,660	1,033,770	1,064,783	1,096,726	
Energy	12,000	12,300	12,669	13,049	13,441	13,844	
Maint and Repair Service	3,000	3,100	3,193	3,289	3,387	3,489	
Cruiser Repairs and Maint.	10,000	10,300	10,609	10,927	11,255	11,593	
Radio Repair & Maintain Service	15,450	15,500	15,965	16,444	16,937	17,445	
Property Related Services	7,000	7,000	7,210	7,426	7,649	7,879	
Professional & Tech (Training)	14,000	14,250	14,678	15,118	15,571	16,039	
Tuition Reimbursement	2,700	2,700	2,754	2,809	2,865	2,923	

	Police Radio Communication/School Resource Center	51,765	63,318	75,217	88,474	102,128	105,192
	Communication (Phone)	4,000	4,000	4,080	4,162	4,245	4,330
	Lockup	2,500	2,500	2,550	2,601	2,653	2,706
	Office Supplies	3,500	3,500	3,570	3,641	3,714	3,789
	Cruiser Supplies	29,000	30,000	30,900	31,827	32,782	33,765
	Other Supplies	26,000	26,000	26,520	27,050	27,591	28,143
	Dues and Memberships	13,500	13,500	13,770	14,045	14,326	14,613
	SALARIES	1,067,318	1,119,291	1,152,870	1,187,456	1,223,079	1,259,772
	EXPENSES	194,415	207,968	223,685	240,863	258,546	265,748
	Total	1,261,733	1,327,259	1,376,555	1,428,319	1,481,625	1,525,520
	Fire Department						
	Chief Salary	73,000	74,460	75,949	77,468	79,018	80,598
	Wages Full Time (2) - New Line Item	106,080	108,732	111,994	115,354	118,814	122,379
	Overtime						
	Weekend 8-4 Scheduled Coverage (in station)						
	Call Wages for Vacation/Holiday/Sick Coverage						
	Call-In Wages	82,511	84,574	87,111	89,725	92,417	95,189
	Wages, training	13,371	13,705	14,117	14,540	14,976	15,426
	Station Coverage						
	Energy	6,000	6,000	6,180	6,365	6,556	6,753
	Water	3,000	3,000	3,090	3,183	3,278	3,377
	Repairs and Maint Expense	16,500	17,000	17,510	18,035	18,576	19,134
	Professional & Tech Services	2,000	52,000	53,560	55,167	56,822	58,526
	Computer Repairs & Software Licenses	4,400	4,400	4,532	4,668	4,808	4,952
	Communications	24,000	34,720	45,762	58,134	70,878	73,005
	Office Supplies	1,500	1,500	1,530	1,561	1,592	1,624
	Building Repairs and Maint	6,000	6,000	6,180	6,365	6,556	6,753
	Vehicular Supplies	11,000	11,000	11,330	11,670	12,020	12,381
	Firefighting Supplies	6,000	6,000	6,180	6,365	6,556	6,753
	Custodial	750	750	765	780	796	812
	Training	1,000	1,000	1,030	1,061	1,093	1,126
	EMS Equipment & Supplies	6,000	6,000	6,180	6,365	6,556	6,753
	Uniforms	500	500	515	530	546	563
	Dues and Memberships	2,300	2,300	2,346	2,393	2,441	2,490
	Personal Protective Equipment & Supp.	1,500	1,500	1,545	1,591	1,639	1,688
	Rehab supplies						
	Fire Department Equipment Replacement	12,000	12,000	12,360	12,731	13,113	13,506
	Annual Testing						
	Medical for new Hires	1,500	1,500	1,545	1,591	1,639	1,688
	SALARIES	274,963	281,472	289,171	297,087	305,225	313,591
	EXPENSES	105,950	167,170	182,140	198,557	215,467	221,882
	Total	380,913	448,642	471,311	495,644	520,692	535,474
		380,913	448,642	471,311	495,644	520,692	535,474
	Inspectors						
	Building Inspector Salary	27,928	28,487	29,341	30,221	31,128	32,062
	Building Inspector Part-time Wages	5,000	5,200	5,356	5,517	5,682	5,853
	Gas Inspector Salary	5,000	5,200	5,356	5,517	5,682	5,853
	Plumbing Inspector Salary	5,000	5,200	5,356	5,517	5,682	5,853
	Electrical Inspector Salary	12,000	12,480	12,854	13,240	13,637	14,046
	Dog Officer Salary	11,000	11,440	11,783	12,137	12,501	12,876
	Building Inspector Expense	1,500	1,500	1,530	1,561	1,592	1,624
	Dog Officer Expense	1,000	1,000	1,020	1,040	1,061	1,082
	SALARIES	65,928	68,007	70,047	72,148	74,313	76,542
	EXPENSES	2,500	2,500	2,550	2,601	2,653	2,706
	Total	68,428	70,507	72,597	74,749	76,966	79,248
		68,428	70,507	72,597	74,749	76,966	79,248
	Emergency Management						
	Communications	1,500	1,500	1,530	1,561	1,592	1,624
	Other Supplies	250	250	255	260	265	271
	New Equipment	1,000	1,000	1,020	1,040	1,061	1,082
	In-State Travel	150	150	153	156	159	162
	Total	2,900	2,900	2,958	3,017	3,078	3,139
		2,900	2,900	2,958	3,017	3,078	3,139
	Tree Warden						
	Other Property Service	22,000	22,000	22,660	23,340	24,040	24,761
	Police Details	2,200	2,200	2,266	2,334	2,404	2,476
	Public Works Supplies	85	85	88	90	93	96
	Dues and Memberships	150	150	153	156	159	162
	Total	24,435	24,435	25,167	25,920	26,696	27,495
		24,435	24,435	25,167	25,920	26,696	27,495
		1,738,409	1,873,742	1,948,587	2,027,649	2,109,056	2,170,876
	TOTAL PUBLIC SAFETY	1,738,409	1,873,742	1,948,587	2,027,649	2,109,056	2,170,876
	SALARIES	1,408,209	1,468,769	1,512,088	1,556,691	1,602,617	1,649,905
	EXPENSES	330,200	404,973	436,499	470,959	506,439	520,971
		0	0	0	0	0	0
	SCHOOLS						
	GDRSD (GDRSD Operating + Capital)	8,761,813	9,286,321	9,842,240	10,431,452	11,055,949	11,717,847
	Operating	8,641,782	9,160,289	9,709,906	10,292,501	10,910,051	11,564,654
	Capital	83,607	87,787	92,177	96,786	101,625	106,706
	Debt	36,424	38,245	40,157	42,165	44,274	46,487
	GLRVTS (Operating and Debt)	168,133	176,540	185,367	194,635	204,367	214,585
	Operating	29,941	31,438	33,010	34,660	36,393	38,213
	TOTAL SCHOOLS	8,959,887	9,494,299	10,060,617	10,660,747	11,296,709	11,970,645
		8,959,887	9,494,299	10,060,617	10,660,747	11,296,709	11,970,645
	PUBLIC WORKS						
	Highway Department						
	Salary	306,071	318,549	328,105	337,949	348,087	358,530
	Part-Time Wages	6,500	6,500	6,695	6,896	7,103	7,316
	Clerical Wages	21,765	22,678	23,358	24,059	24,781	25,524
	Overtime	8,160	8,160	8,405	8,657	8,917	9,184
	Clothing	3,600	3,600	3,672	3,745	3,820	3,897

	Energy	7,317	7,500	7,725	7,957	8,195	8,441
	Repairs and Maint Service	55,000	56,000	57,680	59,410	61,193	63,028
	Paving Service	45,500	45,500	46,865	48,271	49,719	51,211
	Brush, Signs, Line Paint	30,000	30,000	30,900	31,827	32,782	33,765
	Repairs and Maintain Building	10,000	10,000	10,300	10,609	10,927	11,255
	Leases and Rentals	15,000	18,908	19,475	20,059	20,661	21,281
	Mach. Professional and Tech	3,200	3,200	3,296	3,395	3,497	3,602
	Communication	3,000	3,000	3,060	3,121	3,184	3,247
	Supplies	900	900	918	936	955	974
	Machinery Vehicular Supplies	37,500	38,000	39,140	40,314	41,524	42,769
	Machinery Public Works Supplies	9,151	9,151	9,426	9,708	10,000	10,300
	Basin Cleaning and Sweeping - MS4	10,200	10,200	10,506	10,821	11,146	11,480
	Dues and Memberships	500	500	510	520	531	541
	SALARIES	342,496	355,887	366,564	377,561	388,887	400,554
	EXPENSES	230,868	236,459	243,473	250,695	258,133	265,792
	Total	573,364	592,346	610,036	628,256	647,020	666,346
	Snow Removal						
	Wages	56,175	56,175	56,175	56,175	56,175	56,175
	Repair and Maintenance Services	5,583	5,583	5,583	5,583	5,583	5,583
	Plowing Outside Plow Companies	25,583	25,583	25,583	25,583	25,583	25,583
	Professional and Technical						
	Vehicular Supplies	6,090	6,090	6,090	6,090	6,090	6,090
	Supplies Sand & Salt	192,454	192,454	192,454	192,454	192,454	192,454
	SALARIES	56,175	56,175	56,175	56,175	56,175	56,175
	EXPENSES	229,710	229,710	229,710	229,710	229,710	229,710
	Total	285,885	285,885	285,885	285,885	285,885	285,885
	Street Lights						
	Energy	11,000	11,000	11,330	11,670	12,020	12,381
	Transfer Station						
	Wages						
	Landfill Expense	15,000	15,000	15,450	15,914	16,391	16,883
	Curbside trash pickup						
	Professional and Technical	6,000	6,000	6,180	6,365	6,556	6,753
	Other Services						
	Other Supply	1,500	1,500	1,530	1,561	1,592	1,624
	Rentals and Leases						
	SALARIES	0	0	0	0	0	0
	EXPENSES	22,500	22,500	23,160	23,840	24,539	25,259
	Total	22,500	22,500	23,160	23,840	24,539	25,259
	Cemetery						
	Wages	15,000	15,750	16,223	16,709	17,210	17,727
	Non-Energy Utilities(Water)	3,000	3,000	3,090	3,183	3,278	3,377
	Repairs and Maint Services	3,000	3,000	3,090	3,183	3,278	3,377
	Other Property Related Services	1,000	1,000	1,030	1,061	1,093	1,126
	Build and Equip Repair Supplies	1,000	1,000	1,030	1,061	1,093	1,126
	Grounds keeping Supplies	1,500	1,500	1,545	1,591	1,639	1,688
	Other Supplies	1,100	1,100	1,122	1,144	1,167	1,191
	SALARIES	15,000	15,750	16,223	16,709	17,210	17,727
	EXPENSES	10,600	10,600	10,907	11,223	11,548	11,883
	Total	25,600	26,350	27,130	27,932	28,759	29,610
		918,349	938,081	957,541	977,582	998,223	1,019,481
	TOTAL PUBLIC WORKS	918,349	938,081	957,541	977,582	998,223	1,019,481
	SALARIES	413,671	427,812	438,961	450,445	462,273	474,456
	EXPENSES	504,678	510,269	518,580	527,138	535,950	545,025
	HUMAN SERVICES						
	Board of Health						
	Board of Health Wages	15,011	15,468	15,932	16,410	16,902	17,409
	Nashoba Bd of Health Assm	13,254	14,248	15,317	16,465	17,700	19,028
	Rentals and Leases	1,700	1,700	1,734	1,769	1,804	1,840
	Communications	400	400	408	416	424	433
	Supplies	400	400	408	416	424	433
	Dues and Memberships	400	400	408	416	424	433
	Town Nurse Assessment	6,018	6,409	6,794	7,201	7,633	8,091
	Mental Health	2,000	2,000	2,000	2,000	2,001	2,002
	TADS						
	SALARIES	15,011	15,468	15,932	16,410	16,902	17,409
	EXPENSES	24,172	25,557	27,068	28,684	30,412	32,260
	Total	39,183	41,025	43,000	45,094	47,315	49,670
	Council on Aging						
	Council On Aging Wages	9,754	12,736	13,118	13,512	13,917	14,334
	Council on Aging Bus	3,500	3,500	3,605	3,713	3,825	3,939
	Council on Aging Office Supplies	250	250	255	260	265	271
	COA Food and Service	3,000	3,000	3,090	3,183	3,278	3,377
	Council on Aging In-St Travel	750	750	765	780	796	812
	COA Dues and Memberships	500	500	510	520	531	541
	SALARIES	9,754	12,736	13,118	13,512	13,917	14,334
	EXPENSES	8,000	8,000	8,225	8,456	8,695	8,939
	Total	17,754	20,736	21,343	21,968	22,612	23,274
	Veterans Affairs						
	Veterans Agent Salary	6,286	6,411	6,603	6,801	7,005	7,216
	Expenses	3,700	3,700	3,774	3,849	3,926	4,005
	Veterans Benefits	10,000	10,000	10,200	10,404	10,612	10,824
	SALARIES	6,286	6,411	6,603	6,801	7,005	7,216
	EXPENSES	13,700	13,700	13,974	14,253	14,539	14,829
	Total	19,986	20,111	20,577	21,055	21,544	22,045
		76,923	81,872	84,921	88,117	91,470	94,989
	TOTAL HUMAN SERVICES	76,923	81,872	84,921	88,117	91,470	94,989
	SALARIES	31,051	34,615	35,653	36,723	37,825	38,959
	EXPENSES	45,872	47,257	49,267	51,394	53,645	56,029

LIBRARY, PARKS & RECREATION							
Library Operations							
Salaries and Wages	119,388	136,740	140,842	145,067	149,419	153,902	
Energy	18,980	19,500	20,085	20,688	21,308	21,947	
Non-Energy Utilities	2,268	2,268	2,336	2,406	2,478	2,553	
Repairs and Maint	4,100	4,100	4,223	4,350	4,480	4,615	
Other Pro Related Serv	2,752	2,752	2,835	2,920	3,007	3,097	
Professional & Technical Services							
Communication	308	308	314	320	327	333	
Office Supplies	1,333	1,333	1,360	1,387	1,415	1,443	
Other Supplies	41,706	41,706	42,540	43,391	44,259	45,144	
SALARIES	119,388	136,740	140,842	145,067	149,419	153,902	
EXPENSES	71,447	71,967	73,693	75,461	77,274	79,132	
Total	190,835	208,707	214,535	220,529	226,694	233,034	
Library Consortium							
M.V.L. Consortium Dues	14,100	14,100	14,382	14,670	14,963	15,262	
Technical Expenses							
Email Services	3,919	4,000	4,080	4,162	4,245	4,330	
Web Domain Fee	400	400	408	416	424	433	
Firewall	400	400	408	416	424	433	
Web Hosting	2,620	2,620	2,699	2,780	2,863	2,949	
Technician Services	24,835	26,077	27,381	28,750	30,187	31,696	
Inspections Tablets	672	672	685	699	713	727	
Desktop Replacements	1,500	1,500	1,545	1,591	1,639	1,688	
Cybersecurity							
Zoom							
Misc/Unanticipated	2,200	2,300	2,346	2,393	2,441	2,490	
Online Maps/App Geo	2,500	2,500	2,575	2,652	2,732	2,814	
Professional & Technical Services							
Other Supplies	1,000	1,000	1,020	1,040	1,061	1,082	
Total	40,046	41,469	43,147	44,899	46,730	48,642	
Recreation Department							
Rec. Other Purchased Service	11,400	12,000	12,360	12,731	13,113	13,506	
Parks Department							
Energy Expense	2,500	2,500	2,575	2,652	2,732	2,814	
Other Property Related Services	51,000	53,550	56,228	59,039	61,991	65,090	
Other Purchased Services	9,000	9,250	9,528	9,813	10,108	10,411	
Total	62,500	65,300	68,330	71,504	74,830	78,315	
Memorial Day Committee							
Expenses	1,000	1,000	1,020	1,040	1,061	1,082	
	319,881	342,576	353,773	365,373	377,391	389,843	
TOTAL LIBRARY & RECREATION	319,881	342,576	353,773	365,373	377,391	389,843	
SALARIES	119,388	136,740	140,842	145,067	149,419	153,902	
EXPENSES	200,493	205,836	212,931	220,306	227,971	235,941	
DEBT & INTEREST							
Long Term Principal							
Long Term Principal	69,610	132,651	133,418	95,305	95,305	95,305	
Long Term Interest							
Long Term Interest	31,878	25,478	24,721	24,721	24,721	24,721	
Temporary Loan Interest							
Temporary Loan Interest	3,774	3,774	3,774	3,774	3,774	3,774	
TOTAL DEBT & INTEREST	105,262	161,904	161,913	123,800	123,800	123,800	
INSURANCE & ASSESSMENTS							
County Retirement							
County Retirement System	479,749	584,765	614,003	644,703	676,939	710,786	
Group Health Insurance - 914							
Group Health Insurance	402,828	422,969	465,266	511,793	562,972	619,269	
Unemployment Account							
Unemployment							
FICA Town Share							
Medicare Town Share	37,638	38,391	39,159	39,942	40,741	41,555	
Bldg./Vehicle Liab. Ins./Workers Compensation, Etc							
Bldg./Vehicle Liab. Ins.	153,000	160,650	168,683	177,117	185,972	195,271	
TOTAL INSURANCE & ASSESSMENTS	1,073,215	1,206,775	1,287,111	1,373,555	1,466,624	1,566,881	
Total Budget	13,910,684	14,831,608	15,610,265	16,396,937	17,259,049	18,148,414	
	\$ 13,910,684	\$ 14,831,608	\$ 15,610,265	\$ 16,396,937	\$ 17,259,049	\$ 18,148,414	

TOTALS AND PERCENT INCREASE

Municipal Salaries	2,409,362	2,523,989	2,600,332	2,679,124	2,750,897	2,824,807
Municipal Operations	1,362,958	1,444,641	1,500,292	1,559,711	1,621,019	1,662,280
Insurance & Assessments	1,073,215	1,206,775	1,287,111	1,373,555	1,466,624	1,566,881
Municipal Operations - TOTAL	4,845,535	5,175,405	5,387,735	5,612,390	5,838,540	6,053,969
Municipal Debt & Interest	105,262	161,904	161,913	123,800	123,800	123,800
Town Operations & Debt - TOTAL	4,950,797	5,337,309	5,549,648	5,736,190	5,962,340	6,177,769
Schools - Operations	8,893,522	9,424,616	9,987,450	10,583,921	11,216,042	11,885,945
Schools - Debt & Interest	66,365	69,683	73,167	76,826	80,667	84,700
Schools Operations & Debt - TOTAL	8,959,887	9,494,299	10,060,617	10,660,747	11,296,709	11,970,645
Total Budget for the Fiscal Year	13,910,684	14,831,608	15,610,265	16,396,937	17,259,049	18,148,414
Check						
Municipal Salaries	4.93%	4.76%	3.02%	3.03%	2.68%	2.69%
Municipal Operations	4.18%	5.99%	3.85%	3.96%	3.93%	2.55%
Insurance & Assessments	10.92%	12.44%	6.66%	6.72%	6.78%	6.84%
Municipal Operations - TOTAL	5.98%	6.81%	4.10%	4.17%	4.03%	3.69%
Municipal Debt & Interest	-41.40%	53.81%	0.01%	-23.54%	0.00%	0.00%
Town Operations & Debt - TOTAL	4.19%	7.81%	3.98%	3.36%	3.94%	3.61%
Schools - Operations	8.48%	5.97%	5.97%	5.97%	5.97%	5.97%
Schools - Debt & Interest	-57.92%	5.00%	5.00%	5.00%	5.00%	5.00%
Schools Operations & Debt - TOTAL	7.23%	5.96%	5.96%	5.97%	5.97%	5.97%
Total Budget for the Fiscal Year	6.13%	6.62%	5.25%	5.04%	5.26%	5.15%