



## FAIRHAVEN SELECT BOARD

### Meeting Minutes

March 6, 2023

**Present:** Select Board members Chair Stasia Powers, Vice-Chair Leon Correy, Clerk Robert Espindola, Select Board member Keith Silvia, Select Board member Charles Murphy Sr., and Town Administrator Angie Lopes Ellison.

**The meeting was videotaped by Cable access and Zoom meeting application.**

**Ms. Powers opened the meeting at 6:30PM**

#### **MINUTES:**

**Motion:** Mr. Murphy made a motion to accept the open session minutes of the February 6, 2023, Mr. Silvia seconded. The motion passed unanimously (5-0-0)

**Motion:** Mr. Murphy made a motion to accept the executive session minutes of the February 6, 2023, Mr. Silvia seconded. The motion passed unanimously (5-0-0)

#### **TOWN ADMINISTRATOR REPORT**

Ms. Ellison updated the Board on:

- Staffing Updates: The Police Department has hired Raneka Silva for dispatch and five new police officers: Matthe Greathead, Josue Ostolaza, Ian Furtado, Brian Lovenbury, and Matthew Oliveira. In addition, two officers have decided to return to Fairhaven, William Vachon and Michael Carrette. These positions are vacancies and to care for upcoming retirements and promotions.
- The department heads were thanked for their hard work getting the Town through some challenges. Rumors related to cutting positions would be a last resort, all employees are valued and needed.
- The Closed Captioning feature enabled through the Cable Access team came from an initiative from the Committee on Disability.
- The city of New Bedford Water and Wastewater Rate Increase notification is an information document they provided; as discussed previously, Fairhaven does not get water through New Bedford.
- Governor's Tax Relief Package announcement covers programs for those qualified and includes rental deduction, child credit, double the senior circuit breaker (*Attachment A*).
- The Recreation department monthly newsletter for March is available and reinforces the work being done at the center, great job by Ms. Peterson. The newsletter is ad based so no cost to the Town.
- The upcoming Select Board meeting on April 3rd is on Town Election Day and will be for results only.
- Ms. Ellison restated her offer of time and service for the Select Board to contact her directly for any questions. Ms. Ellison is available to the Board via phone and text for immediate response. If there is any concern or action needed regarding Ms. Ellison, please contact her; and any requests beyond her daily operations should be by the Board as a collective.

**Aquaculture License: Matt Loo**

Ms. Ellison met with Mr. Loo and the Harbormaster after the February 21st meeting regarding the Aquaculture license; Chrissy Petipas from Massachusetts Marine Fisheries provided an opinion. Town Counsel's guidance for the renewal process considered it land; because it is a waterway, the Board could approve any renewals. Ms. Ellison recommends an incremental increase in the number of years the Board renews Aquaculture licenses.

**Motion:** Mr. Murphy made a motion per MGL Chapter 130 section 57 to approve Matt Loo's aquaculture license for a 10-year term to end in 2033. Mr. Silvia seconded. The motion passed unanimously (5-0-0)

#### **10th Annual West Island 5K Run/Walk, use of public roads**

Mr. Lyle Drew attended via zoom, there will be a 10 a.m. start for the kid's mile and an 11 a.m. for the adult route. The donations go to the West Island Improvement Association and the Fairhaven High School Cross Country team. Mr. Drew will reach out to the Highway Department about a month prior regarding road conditions.

**Motion:** Mr. Murphy made a motion to approve the 10th annual West Island 5K run to be held on April 23, 2023, and to allow free parking at Hoppy's Landing for said event as outlined in the proposal pending approved by Police, Fire and BPW. Mr. Silvia seconded. The motion passed unanimously (5-0-0)

#### **Reconsideration of Non-hazardous Tree Removal Policy**

Mr. Espindola requested the item be reconsidered due to correspondence from Mr. Wayne Hayward on the day of the meeting with concerns that an individual with funds to spend could request removal and replacement based on a general inconvenience which would not protect the public shade trees.

Tree Warden Don Collasius forwarded the email to the author of the policy, the Tree Warden for the Town of Acton, for his opinion and was advised that the Town of Acton has used this policy for approximately thirty years and has not seen the suggested "wholesale slaughter of trees." Mr. Collasius acknowledged more information in the presentation at the last meeting would have helped show the scale of requests. He estimated about twenty trees removed would have fallen under this policy. Two examples of recent requests for removal of non-hazardous trees have come from a resident looking to expand their driveway and the Police and Fire Department to allow for new signage.

The Board suggested Mr. Collasius and Mr. Hayward meet and discuss the concerns. Ms. Ellison's recommendation is to consider action only if the information provided between the February 21st vote and today changes their opinion. No further action was needed.

#### **Employee FY24 Health Insurance rates**

Jill Gallant-Shaw from Cook and Company joined via zoom. Ms. Gallant-Shaw presented rates and information related to the Employee Health Insurance rates for FY24 (*Attachment B*). The Town's plan is self-funded using Blue Cross, Blue Shield. Cook and Company works with the Town to review and present options based on projections. They also met with the Insurance Advisory Committee which is comprised of the Town Administrator, Human Resource Director and representatives from each of the Collective Bargaining units.

Cook and Company recommended a 4% increase which takes approximately \$170,000 from the insurance trust fund. Mr. Espindola asked for a ten-year history of projection to actual cost.

Ms. Ellison explained that all options are being looked at to keep increases conservative and wellness initiatives are being developed as well. The options would be bargained with the different union representatives. The Town is adding a vision plan option that would be 100% employee paid and not impact the budget.

**Motion:** Mr. Murphy made a motion to approve the health insurance rate increase of 4%. Mr. Silvia seconded. The motion passed unanimously (5-0-0)

**Community Development Block Grant (CDBG) loan forgiveness 48 William Street: financial hardship**

Maria deOliveira and her niece, Sharon Simmons attended.

Ms. deOliveira presented her request and financial hardship that has arisen due to her husband and sons having Machado-Joseph Disease. They require constant care and the family all lives at their residence on New Boston Road. The home on 48 William Street is being sold at about \$100,000 less and due to this they are requesting loan forgiveness on the loan balance.

The CDBG funds for the loan came from the state and loans work against the grant. Ms. Ellison stated concerns on setting a precedent in this case because the Town has not done any loan forgiveness in the past.

The Board expressed sympathy for the situation the family is in and reviewed the documents provided which are expenses and not income. In order for the Board to consider a financial hardship, a complete financial statement would be needed. Ms. Ellison will make a recommendation once a complete financial statement is received.

**Motion:** Mr. Murphy made a motion to have the Town Administrator work with the applicant to determine whether an extreme financial hardship exists. Mr. Silvia seconded. The motion passed unanimously (5-0-0)

**COMMITTEE LIAISON REPORTS**

*Mr. Espindola reported:*

Updates from the Broadband Study Committee, Broadband Coalition and SRPEDD Commission (*Attachment C*).

*Mr. Correy reported:*

Digital Equity met with the consultant to review the plans and policy for the Town. Mr. Espindola was included due to his experience. Mr. Correy congratulated the Belonging Committee on a successful event for Black History Month at the COA on February 23, 2023.

*Mr. Silvia reported:*

He could not attend the last Historical Commission meeting because it met at the same time as the Finance Committee. Marine Resources received a matching grant for work at Union Wharf Grant, the work is projected to start in August. The grant is approximately \$365,000 with a second grant potential.

*Ms. Powers had no meetings to report on*

Three members of the Select Board attended the Coastline Legislative Breakfast, the topics included helping elders, mental health and other updates. Housing continues to be a challenge. Mr. Espindola added that Representative Christopher Hendricks is sponsoring two bills to help with housing.

*Mr. Murphy had no meetings to report on*

Mr. Murphy thanked the Belonging Committee for an exceptional event and Mr. Correy for his reflections.

### **PUBLIC COMMENT**

Ms. Terese Szala of 16 Mangham Way, is looking for the 2022 wages for the Finance Committee book and has been asking for two weeks.

Ms. Ellison confirmed that the request and email from Mr. Espindola was received. At this time it is being researched. All salary totals are in a line item for each budget. The format is the question. The request has not been denied, it is in process and being reviewed for need because the information will be published in the report book.

Ms. Szala said the information has been made available for twenty years and she needs time to take it to the printer and get it reviewed so it can be published on time; she feels if she does not bring it, it will not be received in time to be in the book.

### **BOARD MEMBER ITEMS**

Ms. Powers asked if any updates are available on remote meeting participation that is due to expire on March 31, 2023 under Chapter 20 of the Acts of 2021. At this time no updates and legislation is potentially in the works for a more permanent process. At this time, all Boards should be preparing to have in-person meetings starting Apr 1, 2023 unless otherwise updated. Zoom will still be available for the public to watch.

Mr. Espindola thanked Mr. Bienvenue for meeting with him and members of the Finance Committee (FinCom). Members of the FinCom asked for the financial management report completed in August 2022 by the Massachusetts Department of Revenue. He tested the EV chargers at the BPW and found that there is a QR code there but it is not needed. Ms. Ellison explained that there are two stations with four ports and are open to the public at this time, if there is an increase in the electric bill that we cannot support we will look at the option to charge a fee.

Mr. Murphy has had email issues and it should be resolved by tomorrow. He referenced that the House bills on housing mentioned at the Legislative Breakfast are numbers 3953 and 3657.

Mr. Correy thanked those who have volunteered, growing membership and creating a diverse environment.

### **NEWS AND ANNOUNCEMENTS**

- There will be a joint meeting of the Select Board and Finance Committee on Thursday, March 9, 2023 at 6:30 p.m. in the Town Hall Auditorium
- The next regularly scheduled meeting of the Select Board is Monday, March 20, 2023 at 6:30 p.m. in the Town Hall Banquet Room

**Adjourned at 8:28 p.m.**

### **Attachments:**

- A. Governor's Tax Relief Package Announcement**
- B. Cook and Company, Employee Health Plan Renewal Worksheet, FY24**
- C. Committee Liaison Report, Robert Espindola**

## **Governor Healey and Lieutenant Governor Driscoll Unveil \$750 Million Tax Relief Package**

*Proposal includes direct relief for families, seniors and those dealing with high costs of housing*

Governor Maura T. Healey and Lieutenant Governor Kimberley Driscoll today unveiled a \$742 million tax relief package that provides significant savings for families, renters, seniors, farmers, commuters and more. The proposal also includes key reforms to the tax code that will bring Massachusetts in line with other states, making it a more attractive place to live, work and do business.

"Everywhere we go, the Lieutenant Governor and I hear from people who are struggling to get by as the cost of living continues to skyrocket past them – the family watching their grocery bill grow each week, the young mom who wants to return to her dream job but can't afford child care, the recent college graduate who can't afford both his rent and student loan payments, the seniors who want to keep the home where they raised their family," said **Governor Healey**. "We're filing this tax relief package for each of them. This proposal centers affordability, competitiveness and equity each step of the way, delivering relief to those who need it most and making reforms that will attract and retain more businesses and residents to our great state."

"Massachusetts is a national leader in so many ways – in education, business, science and technology, democracy and civil rights. But we're not leading when it comes to affordability," said **Lieutenant Governor Driscoll**. "If people can't afford to live and work here, we're not going to be able to maintain our economic edge. Our tax relief package will put more money back in the pockets of those who need it most while also making key reforms in areas where we are an outlier among other states."

This package of tax reforms for Fiscal Year 2024 (FY24) will be filed on Wednesday as companion legislation to the administration's FY24 budget (H.1). The proposal is built around relief that will go directly to families, seniors and those dealing with the high costs of housing.

That includes:

- **Healey's Child and Family Tax Credit**, a new benefit that will provide families with a \$600 credit per dependent, including children under 13, people with disabilities, and senior dependents aged 65 and older.
- An **increase to the rental deduction**, currently capped at 50 percent of rent up to \$3,000, to \$4,000. At a cost of \$40 million, this increase will help offset the high cost of housing for 880,000 renters.
- A proposal to **double the senior circuit breaker credit** from \$1,200 to \$2,400 for low-income seniors with high property taxes or rent, helping seniors in 100,000 households stay in their homes.
- Reforms to two taxes in which the state is currently an outlier. It would **reduce the short-term capital gains tax** from 12 percent to 5 percent. It would also **eliminate the**

**estate tax** for all estates valued at up to \$3 million with a credit of up to \$182,000. Massachusetts is one of only 12 states that has an estate tax.

Other components of this tax package include:

- **Housing Development Incentive Program (HDIP)** - Increase the \$10 million annual cap on HDIP credits to \$50 million in the first year, and \$30 million per year moving forward for developers as an incentive to produce more market-rate housing in the state's Gateway Cities.
- **Apprenticeships Tax Credit** – Improve access to apprenticeships for workers by expanding the list of occupations that qualify for employer tax credits and doubling the statewide cap on credits to \$5 million.
- **Dairy Tax Credit** – Increase the statewide cap from \$6 million to \$8 million to protect the state's dairy farmers from fluctuations in wholesale milk prices.
- **Live Theater** – Promote local live theater productions with a new credit for a share of payroll, production and transportation costs for qualifying productions.
- **Title V** – Double the maximum credit to \$12,000 (40 percent of \$30,000) for expenses incurred at a primary residence for repair or replacement of failed cesspool or septic systems.
- **Lead Paint Abatement** – Double the allowable deductions to \$3,000 for full lead paint abatement and \$1,000 for partial abatement.
- **Local Cider** – Promote more locally produced hard cider and still wine by allowing higher-alcohol content ciders and wines (up to 8.5 ABV) to qualify for lower tax rates typically reserved for low-alcohol content products.
- **Student Loan Repayment** – Exempt employer assistance with student loan repayment from income taxation for student borrowers.
- **Commuter Transit Benefits** – Add regional transit passes and bike commuter expenses, such as bike-share memberships, purchases and storage, to those that qualify for tax deductions, alongside existing expenses like tolls and MBTA passes.
- **Brownfields** - Extend the brownfields tax credit program, currently set to expire in 2023, through 2028. This program allows taxpayers to claim a credit for costs related to cleanup of contaminated properties.

The Administration has created a special brief titled, *FY 2024 Budget Recommendation Budget Brief: Providing Meaningful Tax Relief*. Read more about these proposals in that document, which is attached to this update.

# FY 2024 BUDGET RECOMMENDATION BUDGET BRIEF

*Maura T. Healey, Governor | Kimberley Driscoll, Lt. Governor*

## Providing Meaningful Tax Relief

*John Caljouw, Finance Director*

### Introduction

The Healey-Driscoll Administration is committed to fulfilling the promise of delivering an affordable, equitable, and competitive tax structure for Massachusetts. This package will use the state's fiscal strength to deliver real benefits for families balancing caregiving responsibilities. It will provide relief to our most vulnerable populations and make our tax structure more competitive – all in combination with key investments in these areas delivered through the budget. Delivering this package alongside the administration's FY24 H.1 budget recommendation means that we can budget for it sustainably and affordably.

FY24 H.1 funds a tax relief package of \$742 million net to budget, or \$859 million gross in the first year. Extraordinary tax growth over the past several years, in concert with prudent fiscal management, enables this proposal to be both responsible and provide meaningful relief.

Proposals	Effective	FY24 Cost
<b>Child &amp; Family Credit:</b> Establishes a \$600 credit per qualifying dependent, including children, disabled adults, and seniors, uncapped regardless of number of dependents, fully refundable, and available at all income levels.	Jan-23	\$458 M
<b>Estate Tax:</b> Reduces estate taxes for all and eliminates tax on estates under \$3 M.	Jan-23	\$167 M
<b>Housing – Renter Deduction:</b> Increases the cap on the rent deduction to \$4,000; current deduction is currently 50% of rent, capped at \$3,000.	Jan-23	\$40 M
<b>Housing – Senior Circuit Breaker Credit:</b> Doubles the maximum allowed credit.	Jan-23	\$60 M
<b>Short term capital gains:</b> Reduces tax rate on short term capital gains to 5% from 12%.	Jan-23	\$117 M (\$0 net)
Other changes	-	\$17 M
<b>Total Tax Relief Package (and net cost to budget)</b>		<b>\$859 M; \$742 M net</b>

### Tax Relief Package at a Glance

The tax relief proposal is focused on delivering meaningful investments in four key areas, within a framework of affordability, equity, and competitiveness:

***Child & Family Tax Credit***

An expanded and simplified Child & Family credit would establish a \$600 refundable credit for each qualifying dependent, including children under 13, disabled adults, and seniors. The centerpiece of the administration's tax proposal, this credit would provide relief for over 700,000 taxpayers who are supporting over 1,000,000 dependents across the Commonwealth.

An expanded and simplified structure would provide relief for all income levels while getting the neediest families the cash benefit of a fully refundable credit. It would provide support for families without requiring potentially burdensome demonstrations of expenses and assist the most burdened families by uncapping the count of qualifying dependents. The credit would replace two interrelated credits that are more complex and smaller than the proposed credit and are capped at two dependents.

Affordable child care is a key building block to an affordable Massachusetts. This credit, in taking some pressure off families' child care budgets, will help attract working professionals and aid businesses as they recruit a skilled workforce. This challenge demands a significant investment, which is why the administration is simultaneously supporting important early childhood care and education initiatives through FY24 H.1.

***Estate Tax Relief***

A reduction in the estate tax would eliminate the tax for estates under \$3 million and reduce taxes for larger estates. Massachusetts is an outlier as one of only 12 states that impose an estate tax at all. The state runs the risk that older residents leave the state, and professionals may not wish to move here if they see the tax climate as unfavorable for themselves and their families.

Under current law, estates with a gross value over \$1 million are subject to taxation, starting at a rate of 0.8% and growing to a marginal rate of 16%. (Gross value means the value with certain gifts made by decedents added back to the estate.) Nearby states impose their estate taxes at a much higher threshold -- including Vermont at \$5 million, Maine at \$5.8 million, New York at \$6.1 M, and Connecticut at the federal threshold (\$12.3 M) beginning next year. The administration's proposal would establish a non-refundable \$182,000 credit for each estate, without a tax increase on estates of any size. This credit would have the effect of eliminating all taxes on estates of up to \$3 M in net taxable value and would represent \$182,000 of tax relief on larger estates. Since 70% of estates now paying tax are under \$3 M, this change would eliminate taxes for most estates -- and would help keep Massachusetts competitive.

***Housing Tax Relief for Seniors and Renters***

The housing crisis in Massachusetts demands a multifaceted approach. The administration is committed to expanding the production of housing and assuring emergency relief supports, alongside other strategies to address this issue. As part of this approach, this tax proposal would provide targeted relief to renters and seniors.



## ***Budget Brief: Providing Meaningful Tax Relief***

---

First, increasing the rental deduction would assist many of our 880,000 residents who rent. Current law allows filers to deduct up to 50% of the cost of the rent for their primary residence, up to \$3,000; with this change, the maximum deduction would be \$4,000.

Further, the package would double the maximum Senior Circuit Breaker credit from approximately \$1,200 up to approximately \$2,400. This credit, indexed to inflation, provides critical relief to low-income homeowners and renters aged 65 or older. Equal to the amount by which a homeowner's property tax payments in the current tax year exceeds 10% of the taxpayer's total income, up to a maximum credit amount, the expansion of this credits' cap would recognize the rising cost of housing for many of our most vulnerable residents.

### ***Short Term Capital Gains Rate Relief***

A simplified capital gains rate structure, aligning the short-term capital gains tax rate with the long-term capital gains rate at 5%, would eliminate a key area where Massachusetts' tax structure is an outlier compared with nearly all other states. Under current law, capital gains on assets held for less than one year are taxed at 12%, versus 5% for virtually all other forms of individual income. Only two other states tax short-term capital gains at a higher effective rate than long-term capital gains. By eliminating this inconsistency, we will provide relief for 150,000+ taxpayers while simplifying our tax code.

This change has no net cost to the budget, as capital gains taxes above a threshold of approximately \$1.4 billion are not available to the budget under current law. Therefore, this change can bring the tax on capital gains more in line with other states, without requiring any tradeoff in terms of other potential budget uses for the funds.

### ***Affordability, Equity, and Competitiveness – A framework for success***

The administration has also identified targeted opportunities to improve our tax structure to deliver on making our state more affordable, equitable, and competitive. These investments include:

- *HDIP Cap Increase:* The Housing Development Incentive Program (HDIP) currently awards up to \$10 million per year in state tax credits to developers of market-rate housing in Gateway Cities for qualified project expenditures, expanding the supply of housing. The administration would increase the statewide cap from \$10 million to \$50 million on a one-time basis, and thereafter to \$30 million annually. This would provide critical relief to an oversubscribed program, allowing an initial infusion of development support, while sustainably funding an expansion in the future.
- *Apprenticeship Tax Credit:* The package also proposes doubling the statewide cap on the Apprenticeship Tax Credit to \$5 million and expanding eligible occupations to ensure employers in critical industries can utilize this credit to grow and modernize our economy and prepare our workforce for success.

## ***Budget Brief: Providing Meaningful Tax Relief***

---

- *Student Loan Repayment Exemption:* This package would create a new exemption from taxable income for employer assistance with student loan repayment, ensuring that these benefits will no longer be treated as taxable compensation.
- *Commuter Transit Benefit Expansion:* The expansion of commuter transit benefits to include regional transit passes and bike commuter expenses will both incentivize climate-friendly commuting alternatives and make our tax code more equitable.
- *Lead Paint Abatement Credits:* Doubling the credit for lead paint abatement to \$3,000 for full and \$1,500 for partial abatement would assist residents with the expense of removing lead paint, and make available housing safer for families.
- *Septic Tank Repair Credits:* The tax relief proposal will also double the maximum credit for septic tank repair or replacement in a primary residence to \$12,000, and will allow taxpayers to access these credits on a more accelerated schedule.
- *Brownfields Program:* This proposal also extends the expiring Brownfields tax credit program through 2028, so that eligible taxpayers may claim a credit for certain costs related to cleanup of contaminated properties, making them ready for redevelopment opportunities and creating a cleaner future for Massachusetts communities.
- *Live Theater Tax Credit:* Creating a live theater tax credit would enable tax credits to be claimed for a share of payroll, production, and transportation costs of qualifying live theater productions, fostering an important aspect of our cultural landscape.
- *Dairy Tax Credit:* Expanding the dairy tax credit cap from \$6 million to \$8 million would support local farms across the state.
- *Cider Tax Treatment:* Allowing locally produced hard cider and still wines to be taxed at a more competitive rate, comparable to similar alcoholic beverages, would make our tax structure more equitable and support local producers.

Together with the FY24 H.1 budget filing, the tax relief package outlined here is both sustainable and meaningful for our residents, and addresses the important issues of affordability, equity, and competitiveness across our Commonwealth. It draws on the consensus that started to emerge in 2022 around opportunities for tax relief and delivers on our promise to support Massachusetts families.



# FY24 Employee Health Insurance rates



**HEALTH PLAN RENEWAL WORKSHEET**

**TOWN OF FAIRHAVEN - DENTAL  
FOR THE PERIOD OF JULY 2023 THROUGH JUNE 2024**

Based on Claims Through January 2023

FINAL AS OF 2/27/23

	<u>ORIGINAL PROJECTION</u>	<u>REVISED PROJECTION</u>	<u>%</u>	<u>RENEWAL PROJECTION</u>
PAID CLAIMS	440,642	404,484	3.6%	419,045
ADMIN FEE	50,699	51,132	1.5%	51,848
OTHER COSTS	0	-		0
TOTAL	491,341	455,616		470,893
TRUST CONTRIBUTION	491,280	491,280	0%	491,693
SUB TOTAL	-61	35,664		20,800
DENTAL IBNR	30,845	28,314		29,333

	<u>ORIGINAL PROJECTION</u>		<u>RENEWAL PROJECTION</u>
	<u>IND</u>	<u>FAM</u>	
HEAD COUNTS DENTAL	411	236	
FUNDING RATES DENTAL	\$41.20	\$101.97	
			35,664
			403
			\$41.20
			\$239.00

BCBS RECOMMENDED RATES  
\$40.05      \$96.70



**HEALTH PLAN RENEWAL WORKSHEET**  
**TOWN OF FAIRHAVEN - ALL ACTIVE PLANS COMBINED**  
**FOR THE PERIOD OF JULY 2023 THROUGH JUNE 2024**  
 Based on Claims Through January 2023

FINAL AS OF 2/27/23

	ORIGINAL PROJECTION		REVISED PROJECTION		RENEWAL PROJECTION		ALTERNATIVE PROJECTION		BCBS PROJECTION	
	IND	FAM	%	PROJECTION	%	PROJECTION	%	PROJECTION	%	PROJECTION
PAID CLAIMS	5,228,714		7.3%	4,880,263	7.3%	5,207,764	7.3%	5,207,764	7.3%	5,304,852
ADMIN FEE	247,319		1.5%	247,464	1.5%	251,917	1.5%	251,917	1.5%	251,917
REINSURANCE	660,291		15%	671,083	15%	777,541	15%	777,541	15%	777,541
OTHER COSTS	0			(104,175)		0		0		0
<b>TOTAL</b>	<b>6,136,324</b>			<b>5,694,635</b>		<b>6,237,222</b>		<b>6,237,222</b>		<b>6,334,310</b>
TRUST CONTRIBUTION	5,718,420		7%	5,776,273	7%	6,242,435	4%	6,067,413	9%	6,351,445
SUB TOTAL	-417,904			81,638		5,213		-169,809		17,135
MEDEX SUB TOTAL	-36,135		2.5%	4,222	2.5%	4,222	2.5%	4,222	2.5%	4,222
DENTAL SUB TOTAL	-61		0%	35,664	0%	20,800	0%	20,800	0%	20,800
PRIOR BALANCE	1,938,729			1,938,729		2,060,253		2,060,253		2,060,253
<b>TOTAL TRUST</b>	<b>1,484,629</b>			<b>2,060,253</b>		<b>2,090,488</b>		<b>1,915,466</b>		<b>2,102,411</b>
MEDEX IBNR	39,863			41,697		41,697		41,697		41,697
DENTAL IBNR	30,845			28,314		29,333		29,333		29,333
IBNR	366,010			341,618		364,543		364,543		371,340
<b>UNCOMMITTED RESERVE</b>	<b>1,127,637</b>			<b>1,648,624</b>		<b>1,654,914</b>		<b>1,479,892</b>		<b>1,660,041</b>

HEADCOUNTS	ORIGINAL PROJECTION		RENEWAL PROJECTION		ALTERNATIVE PROJECTION	
	IND	FAM	IND	FAM	4%	0%
NETWORK BLUE HMO	113	105	110	112	\$967.38	\$2,379.34
BCEP PPO	32	34	30	33	\$1,223.71	\$2,909.36
DENTAL	411	236	403	239	\$41.20	\$101.97
MEDEX (Renews January)	311		315			

FUNDING RATES	IN FORCE		RENEWAL CALCULATION		BCBS RECOMMENDED RATES	
	\$	%	\$	%	HMO	PPO
NETWORK BLUE HMO	\$930.17	7%	\$995.28	7%	\$1,038.14	\$2,561.96
BCEP PPO	\$1,176.64	7%	\$1,259.01	7%	\$1,177.33	\$2,813.10
DENTAL	\$41.20	0%	\$41.20	0%	DENTAL	\$40.05
MEDEX (Renews January)	\$353.63		\$101.97			\$96.70

## Committee Liaison Report – Bob Espindola – February 6<sup>th</sup>, 2023

### Broadband Study Committee.

The Broadband Study Committee is waiting to set up the next meeting until there is an opportunity for a presentation from an entity that would be able to provide a Public Private Partnership model. Under this model, the Private Partner would incur the cost of construction and bear any risk associated with the project. The costs for internet would, then, not be much different from what we are paying now but the PPP would allow for competition among Internet Service Providers (ISP's) on a newly constructed Fiber network. Under some PPP models, the Town would, after a period time, be able to own the system outright. Once the BSC has an opportunity to study this model, I will bring any feedback back to this Board.

### Broadband Coalition

The Broadband Coalition met on for a second time on February 23<sup>rd</sup>. Some of the prior attendees were unable to make it but there were several new attendees this time. The list of communities who have joined us is growing to 29 so far, with people participating from all parts of the state (list below). Several consultants who represent communities on the list have followed our efforts and offered to assist as needed.

1	Chelsea	16	Ipswich
2	Colrain	17	Marshfield
3	Dalton	18	Mattapoissett
4	Dartmouth	19	Milton
	Digital Equity Now		
5	(Consultant)	20	New Bedford
6	East Longmeadow	21	Newbury
7	Easton	22	Norfolk
8	Egremont	23	Oak Bluffs
	EntryPoint, LLC		
9	(Consultant)	24	Quincy
10	Everett	25	Taunton (TMLP)
11	Fairhaven	26	Watertown
12	Falmouth	27	Westford
13	Hampden	28	Westport
14	Holbrook	29	Wilbraham
15	ILSR (Non-Profit)		

- The Youtube video of the meeting is as follows...  
[https://youtu.be/XvAYkH5I\\_Uk](https://youtu.be/XvAYkH5I_Uk)
- We will be trying to bring guest speakers into future meetings, such as Josh Eichen, from Mass Broadband Institute.
- An IT Person from Watertown who has volunteered to help set up a website for the Coalition.
- We have been in touch with the Mass Municipal Association about the prospect for a notice about the Coalition to be sent out in their monthly "Bulletin".

## SRPEDD

At the last SRPEDD meeting, Executive Director Jeff Walker announced that MBI is sponsoring a Fellowship Opportunity to expand capacity in organizations working on Digital Equity issues. SRPEDD is looking to find out if there is an interest in providing this opportunity on a regional basis.

I reached out to Select Board member Corey to see if there may be an opportunity for the Town to benefit from a fellowship to assist with a combination of Digital Equity efforts he is working on and the Digital Equity aspects of the Fairhaven Housing Authority project.

*March 9<sup>th</sup> 2:30-3:30 pm - OR - March 16<sup>th</sup> 9:30-10:30 am*

### Digital Equity Fellowship Opportunity

Please Join Us for a Webinar

**About:** MBI invites you to learn about the Lead for America, American Connection Corp Fellowship – a national model for increasing capacity at organizations working on digital equity issues with mission driven talent from local communities. Hear about program eligibility, funding, and timelines AND learn from past fellows about digital equity activities they have participated in!

**Details:** *Click on preferred date to RSVP*  
*March 9<sup>th</sup> 2:30-3:30 pm - OR - March 16<sup>th</sup> 9:30-10:30 am*






This event is sponsored by Massachusetts Broadband Institute (MBI)

At last night's SRPEDD meeting, Director Jeffrey Walker mentioned that there may be potential for SRPEDD to host a Fellow from this program to support DEI efforts on the South Coast, if there was interest among SRPEDD community members

