

SPECIAL TOWN MEETING
JUNE 22, 2020
BACKGROUND

ARTICLE 1: Unpaid bills prior years: Chapter 44, Section 64 of the Massachusetts General Laws allows towns which have unpaid or over-expended bills of prior years to pay such bills at Town Meeting by nine-tenths vote:

\$483.40	DPW Town of Granby
\$133.89	Board of Selectmen Springfield Water & Sewer
\$619.50	Board of Selectmen Baystate Medical Center Chapter 41, Sec 111F
\$84.21	Board of Selectmen Riverbend Medical Group Chapter 41, Sec 111F
\$97.72	Board of Selectmen Riverbend Medical Group Chapter 41, Sec 111F
\$50.00	Board of Selectmen Shifa Comprehensive Health Center
\$50.00	Board of Selectmen Shifa Comprehensive Health Center
\$50.00	Board of Selectmen Shifa Comprehensive Health Center
\$50.00	Board of Selectmen Shifa Comprehensive Health Center
\$593.73	Board of Selectmen Baystate Medical Center Chapter 41, Sec 111F

Note, these are the bills as presented at the time of the warrant posting. There could be further bills added prior to Town Meeting.

ARTICLE 2: A Declaration of Trust was executed in 2013 under the old General Laws, Chapter 32B, Section 20 and the Town accepted the old section 20. In or around 2016, Chapter 32B, Section 20 was amended and the Town re-accepted Section 20 to operate under the new more detailed version. The current trust as written does not comply with

the new Section 20. This article would clarify that the Treasurer is the OPEB Fund Trustee. See attached A.2/3/4.

ARTICLE 3: A Declaration of Trust was executed in 2013 under the old General Laws, Chapter 32B, Section 20 and the Town accepted the old section 20. In or around 2016, Chapter 32B, Section 20 was amended and the Town re-accepted Section 20 to operate under the new more detailed version. The current trust as written does not comply with the new Section 20. This article would clarify the Prudent Investor Rule as the investment standard authorized to invest monies in the OPEB Fund by the Custodian-Trustee which is an option under the new Section 20. See attached A.2/3/4.

ARTICLE 4: A Declaration of Trust was executed in 2013 under the old General Laws, Chapter 32B, Section 20 and the Town accepted the old section 20. In or around 2016, Chapter 32B, Section 20 was amended and the Town re-accepted Section 20 to operate under the new more detailed version. The current trust as written does not comply with the new Section 20. This article authorizes the hiring of an investment consultant which is an option under the new Section 20. See attached A.2/3/4.

ARTICLE 5: This article will appropriate or transfer from free cash to cover a shortfall in ambulance overtime.

ARTICLE 6: This article will appropriate or transfer from free cash to cover a shortfall in ambulance vehicle repair and maintenance.

ARTICLE 7: This article will appropriate or transfer from available funds to cover overtime expenses incurred by the Police Department. This account was designed to cover unscheduled sick time, emergency stay over, along with call-in events and other investigative actions. But due to a shortage of personnel, it is also being used to cover officer vacancies resulting from contractual obligations such as vacation time, bank days and personal days. In addition, the Department has sustained several injury-related absences. These overtime funds have been used to cover unanticipated vacancies due to injuries and unfilled positions.

ARTICLE 8: This article will authorize the Board of Selectmen to grant an easement to Verizon New England Inc. and NSTAR Electric Company d/b/a Eversource for laying, constructing, reconstructing, operating, maintaining, replacing and removing lines for the transmission of intelligence and telecommunications and the transmission of high and low voltage electric for the Harris Brook Elementary School and School Administration Building. See attached A.8.

ARTICLE 9: This article will authorize the Board of Selectmen to grant an easement to Verizon New England Inc. and NSTAR Electric Company d/b/a Eversource for laying, constructing, reconstructing, operating, maintaining, replacing and removing lines for the transmission of intelligence and telecommunications and the transmission of high and low voltage electric for the Senior Center.

ARTICLE 10: This article will authorize the Board of Selectmen to grant an easement to Bay State Gas Company d/b/a Columbia Gas of Massachusetts for gas utilities for the Senior Center. See attached A.10.

ARTICLE 11: This article will authorize the Board of Selectmen to grant an easement to the Springfield Water and Sewer Commission for installing, maintaining, repairing and replacing the water supply for the Senior Center.

ARTICLE 12: This article will authorize the Board of Selectmen to grant an easement to Bay State Gas Company d/b/a Columbia Gas of Massachusetts for gas utilities for the Harris Brook Elementary School and School Administration Building.

ARTICLE 13: This article will appropriate a sum of money not to exceed \$40,000 to White Mountain Cable for installation and expansion of dark fiber for the Senior Center, Harris Brook Elementary School and School Administration.

ARTICLE 14: This article will disband the Personnel Advisory Board. Since the establishment of a Human Resources Department this board has become obsolete and has not met in two years. See attached A.14.

ARTICLE 15: The Town of Ludlow wishes to review its classification and compensation system in order to evaluate and implement best practices and ensure position descriptions and compensation schedules are accurate and fair. This article will appropriate a sum of money not to exceed \$15,000 for a Classification Study to review and evaluate all non-union and elected positions within the Town excluding the Schools. The last time a survey was done was January 2006 for some positions. Job descriptions for most positions require updating due to additional responsibilities being added, processes and procedures within departments changing or simply being outdated.

ARTICLE 16: The intended purpose of this article is to grant a full exemption for property tax to Gold Star parents or guardians of soldiers and sailors, members of the National Guard and Veterans who have died or are missing in action/presumed dead. See attached. See attached A.16.

ARTICLE 17: This article will allow the Board of Selectmen to enter into an energy pilot with Ludlow Renewables LLC for the solar photovoltaic energy facility at 0 East Street (Map 27, Parcel 31, Map 27, Parcel 30, Map 27, Parcel 29, Map 27, Parcel 28, Map 27, Parcel 27 and Map 27, Parcel 26).

ARTICLE 18: This article will allow the Board of Selectmen to enter into an energy pilot with Huxley Solar for the solar photovoltaic energy facility at 498 and 504 Fuller Street (Map 9, Parcel 70 & 69).

ARTICLE 19: This article will allow the Board of Selectmen to enter into an energy pilot with Kearsarge Ludlow for the solar photovoltaic energy facility at 0 West Street (Map 9, Parcel 18).

ARTICLE 20: This article seeks to rezone a parcel of land located at 347 Miller Street (Assessors Map # 26, Parcel 22) owned by Todd T. & Jeanne M. Bousquet, by changing from **Agriculture** to **Industrial A**, a portion of the property for industrial use. At their meeting of March 12, 2020, the Planning Board voted 2-1 to recommend disapproval of this article.

ARTICLE 21: This article seeks to rezone a parcel of land located at 326 & 0 Sewall Street (Assessors Map # 15B Parcel 5 & 7) owned by CPN & J REALTY LLC (Paul Santos), by changing from **Residence A** to **Business A**, to make property consistent with commercial zoning. At their meeting of February 27, 2020, the Planning Board voted 4-0 to recommend approval of this article.

ARTICLE 22: A District Improvement Financing (DIF) program enables the Town to allocate future incremental property tax revenues from the established district within the program to pay for public infrastructure improvements. Improvements within this defined district would include the improvements of the development of Riverside Drive, including a pump station to complete the sewer system in the vicinity. Financing of the improvements would be made through the issuance of debt with the repayment of such debt made from incremental property tax revenues realized from the developed properties within the district.

ARTICLE 23: Acceptance of this article identifies the geographical location of the State Street / Ludlow Mills Improvement District. See attached A.23.

ARTICLE 24: This article is the financing component of the District Improvement Financing (DIF) authorized under Massachusetts General Laws as explained in the previous articles. The incremental property tax revenues associated with the related property development will be earmarked to finance the debt service incurred on this borrowing authorization. Property taxes above and beyond what is needed for debt service will revert to the Town's General Fund.
Amount of Funding Needed: \$500,000.00

ARTICLE 25: This article will appropriate funds for the Building Infrastructure Article which was established at the October 1, 2012 Special Town Meeting and authorize the Board of Selectmen to expend such funds for the purpose of assessing and addressing the repairs, maintenance and construction of municipal buildings.

ARTICLE 26: Chapter 40, Section 5B of the Massachusetts General Laws authorizes the establishment of a Stabilization Fund and is generally utilized for long term capital projects. An appropriation from the Stabilization Fund requires a two-thirds vote of approval at an Annual or Special Town Meeting. This Article will appropriate funds for deposit into the Stabilization Fund.

ARTICLE 27: This article authorizes the Board of Public Works to utilize the Sewer Enterprise Account Retained Earnings for the following capital improvement projects. Approximately 5,100 linear feet of sewer main will be constructed and serve approximately 72 residences.

Reason for the Article: Enable the Town to use Sewer Enterprise Account Retained Earnings for the following projects:

	<u>Length</u>	<u>Residences</u>
Tower Road (East Street to Marion Circle)	1050 Ft	4
Motyka Street (Marie Street to Carol Street)	300 Ft	3
Grimard Street (Cady Street North 300 Ft)	300 Ft	5 West
Belmont Street (Cady Street to Fairview Street)	770 Ft	13
West Orchard Street (Cady Street to Fairview Street)	820 Ft	13
Fairview Street (West Belmont Street to Glenwood Street)	770 Ft	10
Glenwood Street (Cady Street to Fairview Street)	890 Ft	20
Cady Street (Glenwood Street to Interceptor)	200 Ft	4

Cost associated with the Article: \$150,000 to be added to \$413,982.28 currently available

Is it revenue generating: No

Name of funding sources: Sewer Enterprise Account Retained Earnings

Statutory or regulatory obligations: Enables Town to use funds for construction



DLS

DIVISION OF LOCAL SERVICES
MA DEPARTMENT OF REVENUE

Christopher C. Harding
Commissioner of Revenue

Sean R. Cronin
Senior Deputy Commissioner

Informational Guideline Release

Bureau of Accounts
Informational Guideline Release (IGR) No. 19-10
May, 2019

OTHER POST-EMPLOYMENT BENEFITS LIABILITY TRUST FUND

(G.L. c. 32B, §§ 20 and 20A)

This Informational Guideline Release (IGR) informs local officials about changes made by the Municipal Modernization Act in the Other Post-employment Benefits (OPEB) Trust Fund. The IGR also explains the finance provisions of the fund, including the procedure required to create a fund.

Topical Index Key:

Accounting Policies and Procedures
Appropriations
Budgets
Financial Management
Special Funds

Distribution:

Accountants/Auditors
Treasurers
Mayors/Selectboards
Managers/Administrators/Exec. Secys.
Finance Directors
School Superintendents
City Solicitors/Town Counsels

OTHER POST-EMPLOYMENT BENEFITS LIABILITY TRUST FUND

(G.L. c. 32B, §§ 20 and 20A)

SUMMARY:

These guidelines explain the municipal finance provisions of the Other Post-employment Benefits Liability Trust Fund (OPEB Fund) under G.L. c. 32B, § 20 and 20A, as amended by Sections 15 and 238 of the Municipal Modernization Act (Act), Chapter 218 of the Acts of 2016.

The Act amended local acceptance G.L. c. 32B, § 20 to address a number of issues about the nature of the fund. These included whether the statute authorized local governmental units to create a trust fund for monies reserved for retiree health insurance and other post-employment benefits that complies with legal requirements for trusts and with Governmental Accounting Standards Board (GASB) standards. Under the amendments, the statute:

1. Establishes the OPEB Fund as a trust fund with a trustee and declaration of trust;
2. Requires that assets of the OPEB Fund be held solely to meet the current and future liabilities of the governmental unit for group health insurance benefits for retirees and their dependents;
3. Establishes procedures for the appointment of a trustee, adoption of a declaration of trust and appropriations of funds into and out of the OPEB Fund;
4. Defines housing authorities, redevelopment authorities, regional councils of government, regional school districts and educational collaboratives as political subdivisions and governmental entities able to establish OPEB trust funds; and
5. Allows a governmental unit to participate in the OPEB fund of another governmental unit.

These guidelines explain the method of acceptance of the statute, procedures to be followed to establish the OPEB Fund, custodial and trust requirements, investment standards, procedures for appropriating funds into and out of the OPEB Fund and accounting and reporting requirements.

An OPEB Fund established by a city, town, district or municipal light plant under a special act or G.L. c. 32B, § 20 before the November 7, 2016 effective date of the Act continues to operate under the terms originally established unless the governmental unit accepts or reaccepts G.L. c. 32B, § 20 after that date. Upon acceptance or reacceptance, the OPEB Fund will operate under the terms of G.L. c. 32B, § 20, as amended by the Act.

BUREAU OF ACCOUNTS

MARY JANE HANDY, DIRECTOR

However, the actuarial reporting requirements found in G.L. c. 32B, § 20A, which was added by the Act, apply to any OPEB Fund established under G.L. c. 32B, § 20 regardless of the date of the governmental unit's acceptance of G.L. c. 32B, § 20 and apply to an OPEB Fund established by a special act unless otherwise provided in the special act.

GUIDELINES:

I. LOCAL ACCEPTANCE

A. Acceptance Procedure

1. Eligible Governmental Units

A city, town, county, district, regional school district, municipal lighting plant, local housing or redevelopment authority, regional council of government established under G.L. c. 34B, § 20 and educational collaborative as defined in G.L. c. 40, § 4E, may accept G.L. c. 32B, § 20 and establish an OPEB Fund. G.L. c. 32B, § 20(a). Governmental units considering acceptance of G.L. c. 32B, § 20 should consult with their financial advisors and municipal counsel regarding the establishment and implementation of an OPEB Fund.

A governmental unit with an OPEB Fund established by special act or with an OPEB Fund established under G.L. c. 32B, § 20 before November 7, 2016 may accept or reaccept G.L. c. 32B, § 20 after November 7, 2016. Upon acceptance or reacceptance, the unit's OPEB fund will operate under the amended G.L. c. 32B, § 20. Otherwise, the OPEB Fund will continue under the terms the fund was originally established, not the amended G.L. c. 32B, § 20. G.L. c. 32B, § 20(m). Section 238 of Chapter 218 of the Acts of 2016. Governmental units with such OPEB Funds should consult with their financial and accounting advisors and municipal counsel regarding whether to accept or reaccept G.L. c. 32B, § 20.

2. Acceptance Vote

A governmental unit accepts the amended G.L. c. 32B, § 20 by:

- a. In a city or town, in the manner provided in G.L. c. 4, § 4, vote of the legislative body, subject to the charter of the city or town;
- b. In a county, vote of the county commissioners;
- c. In a regional school district, vote of the regional school committee; or
- d. In a district or other governmental unit, vote of the district meeting or other appropriating body.

G.L. c. 32B, § 20(l). (See attached Sample Vote 1 - Acceptance.)

B. Effective Date

An OPEB Fund is established upon acceptance, unless the acceptance vote designates a later time.

C. Revocation of Acceptance

A governmental unit cannot revoke its acceptance. There is no revocation procedure in the statute. In addition, G.L. c. 4, § 4B, which generally establishes a procedure for cities and towns to revoke their acceptance of local option statutes, does not apply to actions taken under G.L. c. 32B, G.L. c. 4, § 4B(c).

D. Notification of Acceptance

The clerk of the governmental unit must notify the Division of Local Services (DLS) Data Analytics and Resource Bureau if the unit accepts G.L. c. 32B, § 20. (For notification form, please go to DLS "Notification of Acceptance of Local Option Statutes" webpage.) The notification should be made as soon as possible after the votes.

II. OPEB FUND

A. Purpose

An OPEB Fund is a trust fund established by a governmental unit for the deposit of appropriations, gifts, grants and other funds for the:

1. Benefit of retired employees and their dependents;
2. Payment of required contributions by the governmental unit to the group health insurance benefits provided to employees and their dependents after retirement; and
3. Reduction and elimination of the unfunded liability of the governmental unit for those benefits.

Group health insurance benefits may include hospital, surgical, medical, dental and other health insurance benefits if the governmental unit offers that coverage to retirees.

B. Expendable Trust Fund

An OPEB Fund is an expendable trust fund, subject to appropriation, that is managed by a trustee or board of trustees. The assets of the trust are held solely to meet the current and future liabilities of the governmental unit for group health insurance benefits for retirees and their dependents.

All monies in the OPEB Fund must be accounted for separately from other funds of the governmental unit and are not subject to the claims of any general creditor of the governmental unit.

C. Custodian

The treasurer of the governmental unit is the custodian of the OPEB Fund and must be bonded in any additional amounts required to protect fund assets.

D. Governing Body

The governing body of a governmental unit is the:

1. Legislative body in a city or town;
2. County commissioners in a county;
3. Regional district school committee in a regional school district; or
4. District meeting or other appropriating body in any other governmental unit.

E. Chief Executive Officer

The chief executive officer of a governmental unit is the:

1. Mayor in a city or selectboard in a town, unless the charter designates another municipal officer as the chief executive officer;
2. County commissioners in a county;
3. Regional district school committee of a regional school district; or
4. Governing board, commission or committee in a district or other governmental unit.

F. Trustee

1. Designation of Trustee by Governing Body

The governing body of the governmental unit may by majority vote designate as trustee of the OPEB Fund:

- a. The treasurer of the governmental unit;
- b. The retirement board of the governmental unit; or
- c. An independent board of trustees it establishes as follows:

(1) Number of Trustees and Membership

The OPEB Fund board of trustees must have 5 to 13 members. The board must include (a) one or more individuals with investment experience as specified by the governing body, (b) one or more citizens of the governmental unit, (c) one employee of the governmental unit, (d) one or more retirees of the governmental unit, and (e) one or more officers of the governmental unit.

(2) Selection of Trustees

The governmental unit employee trustee is selected by current employees of the unit by ballot and the retiree trustees are selected by current retirees of the unit by ballot. All other trustees are appointed by the chief executive officer of the governmental unit.

(3) Term of Office

The trustees serve for terms of three or five years, as determined by the governing body. If a vacancy occurs, a trustee may be elected or selected in the same manner to serve for the remainder of the term. Trustees are eligible for reappointment.

(See attached Sample Vote 2 - Establishing Independent Board of Trustees.)

2. **Trustee in Absence of Governing Body Designation**

The treasurer of the governmental unit is the trustee of the OPEB Fund if the governing body does not designate a trustee.

3. **Powers and Duties of Trustee or Board of Trustees**

a. **Trustee as Fiduciary**

The trustee or board of trustees must:

- (1) Act in a fiduciary capacity for the primary purpose of enhancing the value of the OPEB Fund;
- (2) Act with the care, skill, prudence and diligence under the circumstances that a prudent person acting in a like capacity and familiar with such matters would use in the conduct of an enterprise with like character and with like aims at that time; and
- (3) Diversify the investments in the fund to minimize the risk of large losses, unless under the circumstances it is clearly prudent not to do so.

b. Trustee as Investing Authority

The trustee or board of trustees is the investing authority and has general supervision of the management, investment and reinvestment of the OPEB Fund using the investment standard or investment vehicle described in Section II-I below.

c. Power to Employ Investment Consultants

The trustee or board of trustees may employ reputable and knowledgeable investment consultants to assist in determining appropriate investments and pay for those services from the OPEB Fund, if authorized by majority vote of the governing body. See Section II-J-1 below. (See attached Sample Vote 3 – To Authorize Trustee of OPEB Fund to Employ Investment Consultants.)

d. Other Duties and Obligations

Any other duties and obligations of the trustee or board of trustees must be set forth in a declaration of trust to be adopted by the trustee or board of trustees. All duties and obligations established by the declaration of trust must be consistent with G.L. c. 32B, § 20. See Section II-G below.

4. Indemnification of Trustee

If a civil action is brought against a trustee or the board of trustees, acting within the scope of official duties, and legal counsel for the governmental unit defends or settles the action, the trustee or employee must be indemnified from the OPEB Fund for all expenses incurred in the defense of the action and damages to the same extent as provided for public employees generally. See G.L. c. 258.

However, no trustee or employee may be indemnified for expenses incurred or damages awarded in a civil action in which there is: (a) a breach of fiduciary duty, (b) an act of willful dishonesty or (c) an intentional violation of law by the trustee or employee.

G. Declaration of Trust

1. Adoption

The trustee or board of trustees must adopt a declaration of trust stating the duties and obligations of the trustee or board of trustees. The declaration of trust and any later amendments must be filed with the chief executive officer and clerk of the governing body of the governmental unit. The declaration or amendment takes effect 90 days after the filing date unless the governing body votes to disapprove the declaration or amendment within that period of time.

As soon as possible after receipt of a declaration of trust or amendment, the clerk should post a notice that the declaration or an amendment has been filed under G.L. c. 32B, § 20(d). The posting should be made in the same manner as notices of meetings under the Open Meeting Law. G.L. c. 30A, §§ 18 – 25. The notice should remain posted until the 90-day period has elapsed.

2. **Terms**

The duties and obligations of the trustee or board of trustees set forth in the declaration of trust cannot be inconsistent with G.L. c. 32B, § 20.

H. **Fund Monies**

The following monies are credited to the OPEB Fund:

1. **Appropriations to the OPEB Fund**

The governing body may, by majority vote, appropriate monies to the OPEB Fund. (See attached Sample Vote 4 – Appropriations to OPEB Fund.)

In a regional school district, appropriations to the OPEB Fund may be made only in the annual budget submitted to the member cities and towns for approval.

2. **Gifts, Grants and Other Contributions**

The treasurer of the governmental unit, as custodian of the OPEB Fund, may accept gifts, grants and other contributions to the fund.

3. **Income**

Any interest or other income generated by investment of the OPEB Fund becomes part of the OPEB Fund. See Section II-I-below.

4. **Medicare Part D Funds**

The governing body may, by majority vote, dedicate to the OPEB Fund reimbursements that the governmental unit receives as a sponsor of a Medicare Part D qualified retiree prescription drug plan. 42 U.S.C. § 1395w-132. (See attached Sample Vote 5 – Dedication of Medicare Part D Drug Plan Reimbursements to OPEB Fund.)

I. **Fund Investment**

Monies in the OPEB Fund that are not needed for expenditures or anticipated expenditures within the investment period must be invested and reinvested by the treasurer as directed by the trustee or board of trustees from time to time. The treasurer may employ an outside custodial service to hold the monies in the OPEB Fund consistent with the procedures and standards described below.

1. **State Retiree Benefits Trust Fund**

The trustee or board of trustees may, with the approval of the State Retiree Benefits Trust Fund board of trustees, direct the treasurer to invest the OPEB Fund in the State Retiree Benefits Trust Fund established under G.L. c. 32A, § 24. In that case, fund monies are invested under G.L. c. 32A, §§ 24 and 24A.

2. **Other Investments**

Where the trustee or board of trustees does not direct the treasurer to invest the OPEB Fund in the State Retiree Benefits Trust Fund, investments must be made as follows:

a. **Retirement Board as Board of Trustees**

Where the retirement board is the board of trustees, investments are made under G.L. c. 32, § 23.

b. **Treasurer or OPEB Fund Board as Trustees**

Where the treasurer is the trustee or an OPEB Fund board of trustees has been established by the governing body, investments are made in the same manner as municipal trust funds under G.L. c. 44, § 54.

However, the governing body may, by majority vote, authorize investments under the prudent investor standard for private trusts under G.L. c. 203C. (See attached Sample Vote 6 – Authorization to Invest OPEB Fund under Prudent Investor Rule.)

J. Appropriations from OPEB Fund

An appropriation by a two-thirds vote of the governing body is required to spend any monies in the OPEB Fund.

In a regional school district, appropriations from the OPEB Fund may be made only in the annual budget submitted to the member cities and towns for approval.

Appropriations may be made from the OPEB Fund for:

1. **OPEB Fund Expenses**

The governing body may, by a two-thirds vote, approve an appropriation from the OPEB Fund for the payment of OPEB Fund expenses, including expenses incurred by the trustee or board of trustees for the employment of reputable and knowledgeable investment consultants to assist the trustee or board of trustees in determining appropriate investments. (See attached Sample Vote 7 - Appropriations from the OPEB Fund – OPEB Fund Expenses. See also Section

II-F-3-c above for more information on the power of the trustee or board of trustees to employ investment consultants.)

The appropriation may be spent by the trustee or board of trustees for the OPEB fund expenses.

2. Health Insurance Benefits of Retirees

a. Procedure Before Appropriation

The treasurer of the governmental unit after consulting with the chief executive officer must determine the amount to be appropriated from the OPEB Fund to the annual budget for retiree health insurance and notify the trustee or board of trustees of that amount at the earliest possible opportunity in the annual budget cycle. Upon notification, the trustee or board of trustees must take diligent steps to certify that those funds are available for appropriation by the governing body, or will be available by the time the appropriation would become effective. If funds are not available, the trustee or board of trustees must provide the treasurer with an explanation why the funds are or will not be available or should not be made available.

b. Appropriation

The governing body may, by a two-thirds vote, appropriate amounts in the OPEB Fund to pay the governmental unit's share of health insurance benefits for retirees and their dependents upon certification by the trustee or board of trustees that the amounts are available in the OPEB Fund. Upon appropriation, the funds must be transferred to the annual budget for retiree health insurance. (See attached Sample Vote 8 - Appropriations from the OPEB Fund for Retiree Health Insurance Costs.)

K. Municipal Lighting Plants

A municipal lighting plant that establishes an OPEB fund must pay the premiums and assume the liability for the municipal share of retiree healthcare benefits attributable to lighting plant employees and their dependents.

III. FUND ACCOUNTING AND REPORTING

A. Separate Fund

The accounting officer must establish and maintain the OPEB Fund as a separate accounting fund and record all activity in the OPEB Fund.

B. GASB Requirements

The governmental unit is responsible for completing an actuarial valuation of its liabilities for health care and other post-employment benefits for its retired employees and their dependents and funding schedule that conform to the Governmental Accounting Standards Board (GASB) requirements.

C. PERAC Reporting

When a governmental unit obtains an actuarial valuation report in accordance with GASB requirements containing statements of the liabilities of the unit for health care and other post-employment benefits for its retired employees and their dependents, it must submit a copy to the Public Employee Retirement Administration Commission (PERAC). The report must be submitted no later than 90 days after the governmental unit receives the report. PERAC may require that the governmental unit provide additional information related to its liabilities, normal cost and benefit payments, as specified by the Executive Office for Administration and Finance, in consultation with PERAC. In that case, the governmental unit must also submit the additional information to PERAC. A copy of such report and additional information, if any, must also be submitted to the Bureau of Accounts at the time of its submission to PERAC. G.L. c. 32B, § 20A.

These reporting requirements apply to all governmental units whether or not they have established an OPEB fund under the general laws or a special act.

D. Regional School Districts

The annual report a regional school district submits to its member cities and towns under G.L. c. 71, § 16(k) must include a statement of the balance in the OPEB Fund and all additions to and appropriations from the fund during the period covered by the report.

IV. PARTICIPATION IN OPEB FUND OF ANOTHER GOVERNMENTAL UNIT

A governmental unit that accepts G.L. c. 32B, § 20 may participate in the OPEB Fund established by another governmental unit.

A. Authorization

1. OPEB Fund Procedures

Participation of one governmental unit in the OPEB Fund of another governmental unit must comply with the procedures and criteria established by the trustee or board of trustees of the OPEB Fund.

2. Approval of Both Governmental Units

A governmental unit that accepts G.L. c. 32B, § 20 may participate in the OPEB Fund established by another governmental unit upon approval by majority vote of the governing bodies of:

- a. The governmental unit wishing to participate in the OPEB Fund of the other governmental unit; and
- b. The governmental unit that has established the OPEB Fund in which the other governmental unit wishes to participate.

B. Obligations of Each Governmental Unit

Each governmental unit participating in the OPEB Fund remains responsible for all costs attributable for the health care and other post-employment obligations for its retired employees and their dependents and for completing an actuarial valuation of its liabilities and funding schedule that conforms to GASB requirements.

C. Appropriations to the OPEB Fund

A participating governmental unit may appropriate or otherwise contribute amounts to the OPEB Fund as provided in Section II-H above.

D. Appropriations from the OPEB Fund

A participating governmental unit may appropriate amounts from the OPEB Fund as provided in Section II-J above. However, when a participating governmental unit is appropriating for its retiree health insurance expenses as described in Section II-J-2 above, at the time the treasurer of the governmental unit gives notice to the trustee or board of trustees of the OPEB Fund of the amount to be appropriated from the OPEB Fund to the annual budget of the participating governmental unit for retiree health insurance, notice must also be given to the treasurer of the governmental unit maintaining the OPEB Fund. The trustee or board of trustees of the OPEB Fund must take diligent steps to certify that those funds are available for appropriation by the participating governmental unit, or will be available by the time the appropriation would become effective. If funds are not available, the trustee or board of trustees of the OPEB Fund must provide the treasurer of the participating governmental unit with an explanation why the funds are or will not be available or should not be made available. Upon a certification of the funds available for appropriation, the treasurer of the governmental unit maintaining the fund must transfer the amount appropriated to the participating governmental unit for credit to its annual budget for retiree health insurance.

E. Accounting

A participating governmental unit is separately credited for its contributions to and appropriations from the OPEB Fund, and interest or other income generated by the fund, in the accounting of the relative liabilities of each governmental unit for its retirees and their dependents.

consultants to assist in determining appropriate investments and pay for those services from the OPEB Fund, or take any other action relative thereto.

MOTION: Moved/ordered that the Trustee/OPEB Fund Board of Trustees of the OPEB Fund established under G.L. c. 32B, § 20 is authorized to employ reputable and knowledgeable investment consultants to assist in determining appropriate investments and pay for those services from the OPEB Fund.

SAMPLE VOTE 4 - APPROPRIATE TO OPEB FUND

(Majority vote required)

ARTICLE/ORDER: To see if the city/town will raise and appropriate or transfer from available funds a sum into the Other Post-Employment Benefits Liability Trust Fund (OPEB Fund) established under General Laws Chapter 32B, Section 20, or take any other action relative thereto. (Majority vote required.)

MOTION: Moved/ordered that the city/town raise and appropriate the sum of \$ _____ into the Other Post-Employment Benefits Liability Trust Fund (OPEB Fund) established under General Laws Chapter 32B, Section 20.

SAMPLE VOTE 5 - DEDICATE MEDICARE PART D RETIREE PRESCRIPTION DRUG PLAN REIMBURSEMENTS

(Majority vote required)

ARTICLE/ORDER: To see if the city/town will dedicate to the Other Post-Employment Benefits Liability Trust Fund (OPEB Fund) established under General Laws Chapter 32B, Section 20 any and all monies received and to be received in the future by the city/town as a sponsor of a Medicare Part D qualified retiree prescription drug plan, or take any other action relative thereto.

MOTION: Moved/ordered that the city/town dedicate to the Other Post-Employment Benefits Liability Trust Fund (OPEB Fund) established under General Laws Chapter 32B, Section 20 any and all amounts received and to be received in the future by the city/town as a sponsor of a Medicare Part D qualified retiree prescription drug plan.

SAMPLE VOTE 6 - AUTHORIZE INVESTMENT OF OPEB FUND UNDER PRUDENT INVESTOR RULE

(Majority vote required)

ARTICLE/ORDER: To authorize the Custodian-Trustee/OPEB Fund Board of Trustees of the OPEB Fund established under G.L. c. 32B, § 20 to invest monies in the OPEB Fund under the prudent investor rule established in G.L. c. 203C, or take any other action relative thereto.

MOTION: Moved/ordered that the Custodian-Trustee/OPEB Fund Board of Trustees of the OPEB Fund established under G.L. c. 32B, § 20 be authorized to invest monies in the OPEB Fund pursuant to the prudent investor rule established in G.L. c. 203C.

**SAMPLE VOTE 7 - APPROPRIATE FROM OPEB FUND
OPEB Fund Expenses
(Two-thirds vote required)**

ARTICLE/ORDER: To see if the city/town will appropriate the sum of \$ _____ from the OPEB Fund established under General Laws Chapter 32B, Section 20 for OPEB Fund expenses (if applicable - including expenses of consultants employed by the trustee/board of trustees to assist in determining appropriate investments), or take any other action relative thereto.

MOTION: Moved/ordered that the city/town appropriate the sum of \$ _____ from the OPEB Fund established under General Laws Chapter 32B, Section 20 for OPEB Fund expenses (if applicable - including expenses of consultants employed by the trustee/board of trustees to assist in determining appropriate investments).

**SAMPLE VOTE 8 – APPROPRIATE FROM OPEB FUND
RETIREE HEALTH INSURANCE COSTS – CITY/TOWN
(Two-thirds vote required)**

ARTICLE/ORDER: To see if the city/town will appropriate the sum of \$ _____ from the OPEB Fund established under General Laws Chapter 32B, Section 20 for the payment of retiree health insurance costs and that such amount shall be transferred to the city/town's annual budget for retiree health insurance, or take any other action relative thereto.

MOTION: Moved/ordered that the city/town appropriate the sum of \$ _____ from the OPEB Fund established under General Laws Chapter 32B, Section 20 for the payment of retiree health insurance costs and that such amount shall be transferred to the city/town's annual budget for retiree health insurance.

OPEB FUND ROLES OF RELEVANT PARTIES

(The below is a summary and does not substitute for the above guidelines.)

Governing Body - Legislative body in a city or town, the county commissioners in a county, the regional district school committee in a regional school district, or the district meeting or other appropriating body in any other governmental unit

Majority votes required unless otherwise noted.

- Designate the trustee of the OPEB Fund from the following:
 - Treasurer (OPEB Fund custodian)
 - Retirement board
 - Independent OPEB Fund board of trustees
 - Establish number of trustees (5 – 13)
 - Establish membership of trustee board
 - One person with investment experience (determine investment experience desired)
 - One or more citizens of governmental unit
 - One employee of governmental unit
 - One or more retirees of governmental unit
 - One or more officers of governmental unit
 - Establish trustee term of office (3 or 5 years)

Note – In absence of designation of trustee, the treasurer is the trustee

- Authorize (or not) investments under prudent investor rule (G.L. c. 203C) if the treasurer is trustee or OPEB Fund board of trustees is established
- Authorize (or not) trustee or board of trustees to employ reputable and knowledgeable investment consultants to assist in determining appropriate investments and pay for those services from the OPEB Fund
- Dedicate Medicare prescription reimbursements received and to be received by the governmental unit to the OPEB Fund and have those monies become part of the OPEB Fund
- Disapprove (or not) the declaration of trust and amendments filed by the trustee or board of trustees with the chief executive officer and clerk within 90 days of filing
- Appropriate monies to the OPEB Fund
 - For Regional School Districts, appropriations of amounts to the OPEB Fund may be made only in the annual budget submitted to the member cities and towns for approval
- Appropriate monies from the OPEB Fund – 2/3 vote required
 - To fund expenses of the OPEB Fund (including the expenses of consultants employed by the trustee or board of trustees to assist in determining appropriate investments if such employment has been authorized by the governing body)
 - To fund retiree health insurance costs – transfer to the city/town’s annual budget for retiree health insurance
 - For Regional School Districts, appropriations from the OPEB Fund may be made only in the annual budget submitted to the member cities and towns for approval

Trustee or Board of Trustees - Treasurer, Retirement Board or OPEB Fund Board of Trustees

- Acts in fiduciary capacity
- Adopts declaration of trust and amendments containing duties and obligations of trustee or board of trustees (must be consistent with G.L. c. 32B, § 20) and files with CEO and clerk
- Employs investment consultants to assist in determining appropriate investments and pays for those services from the OPEB Fund if authorized by the governing body
- Spends funds from appropriation(s) approved by governing body for OPEB Fund expenses
- Manages, invests and reinvests the OPEB Fund using the required investment standard or investment vehicle:
 - Directs, with approval of the State Retiree Benefits Trust Fund board of trustees, custodian to invest the OPEB Fund in the State Retiree Benefits Trust Fund
 - If OPEB Fund not invested in the State Retiree Benefits Trust Fund, investments are based upon who the trustee or board of trustees is:
 - If retirement board is board of trustees – investment standard same as retirement investments - G.L. c. 32, § 23
 - If custodian or OPEB Fund board of trustees is trustee - investments are under G.L. c. 44, § 54, unless the governing body has authorized the prudent investor rule of G.L. c. 203C
- Certifies annually the amount available in the OPEB Fund for appropriation by governing body for retiree health insurance costs

Custodian - Treasurer of governmental unit

- Maintains custody of OPEB Fund
- Obtains bond in sufficient amount to cover additional amounts of OPEB Fund
- Invests funds under general direction of the trustee or board of trustees consistent with the appropriate investment standard

Treasurer

- Consults with CEO early in annual budget cycle to determine amount to be appropriated from the OPEB Fund as a financing source in the annual budget for retiree health insurance costs
- Notifies trustee or board of trustees of the amount to be appropriated
- Accepts gifts, grants and other contributions to the OPEB Fund
- Pays bills and payrolls as authorized under procedure applicable to governmental unit

Chief Executive Officer (CEO) - Mayor in a city or selectboard in a town, unless the charter designates another officer as the chief executive officer, county commissioners in a county, regional district school committee of a regional school district and governing board, commission or committee in a district or other governmental unit

- Appoints the following members of the OPEB Fund board of trustees established by the governing body:
 - Person with requisite investment experience
 - One or more citizens
 - One or more governmental officers
- Accepts and reviews filing of declaration of trust or amendments by trustee or board of trustees
- Consults with treasurer on amount to be appropriated from the OPEB Fund to the annual budget for retiree health insurance costs
- Approves payments of expenses under procedure applicable to governmental unit

Accounting Officer

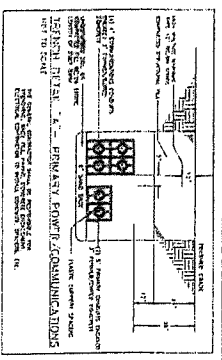
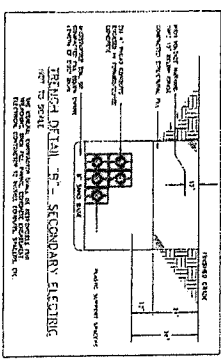
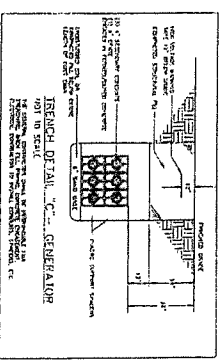
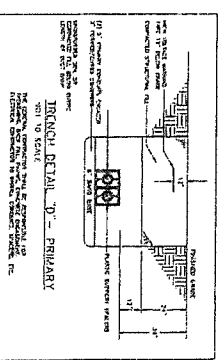
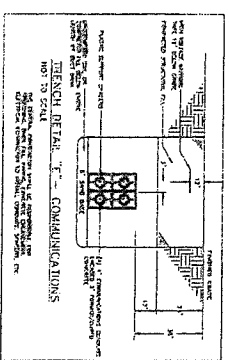
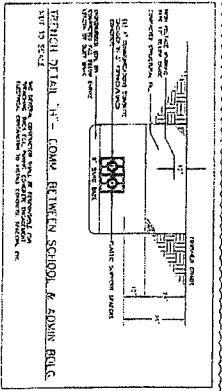
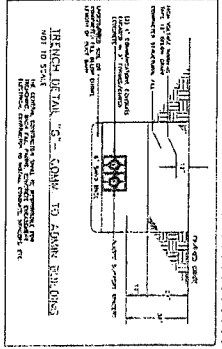
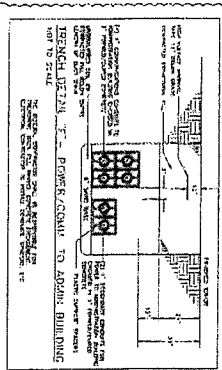
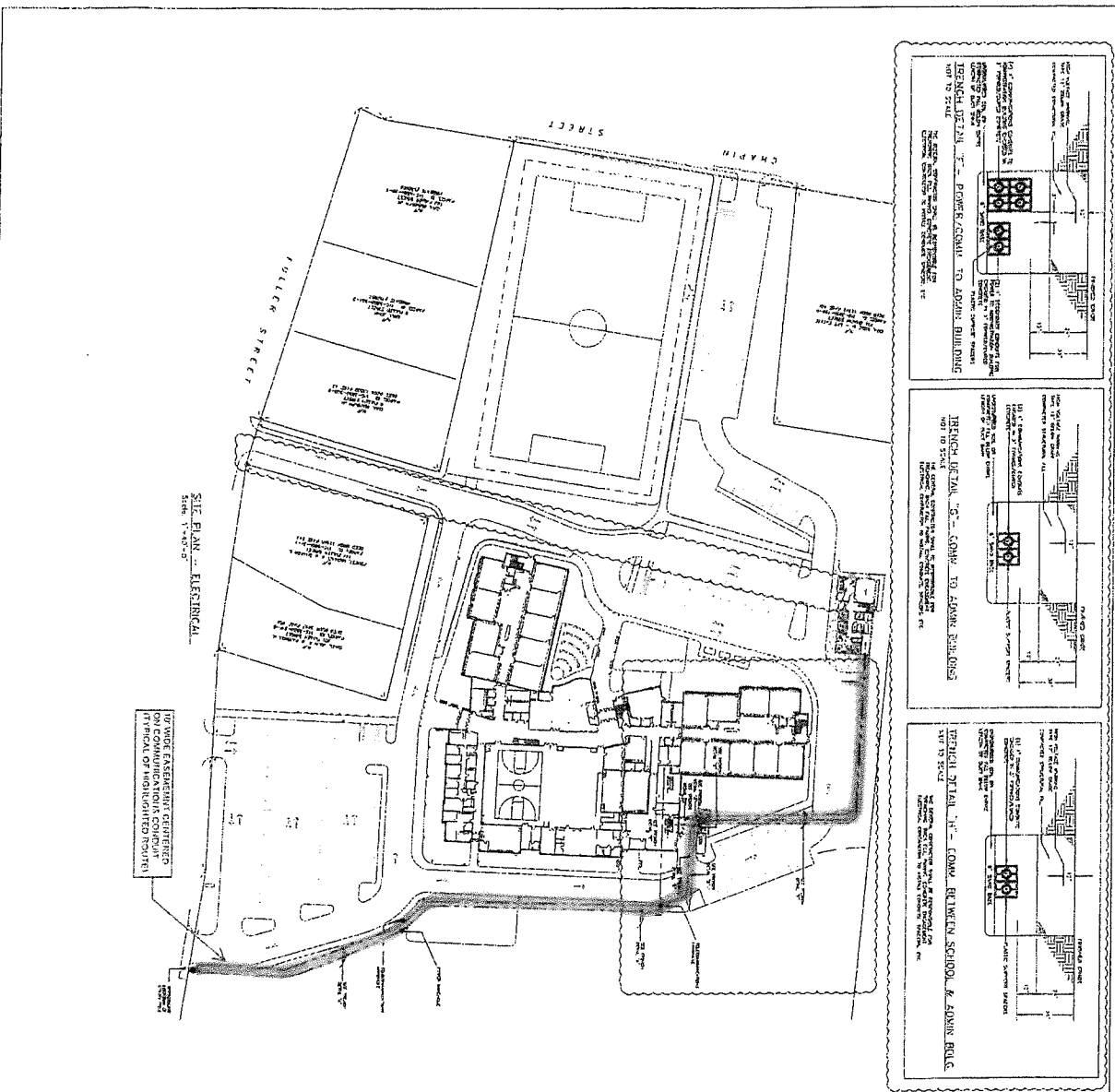
- Establishes and maintains the OPEB Fund as a separate account and records all activity in the OPEB Fund
- Approves payments of expenses under procedure applicable to governmental unit

Governmental Unit

- Completes actuarial valuation of its liabilities for health care and other post-employment benefits for its retired employees and their dependents and funding schedule that conform to GASB requirements
- Submits actuarial report to PERAC, with any other information required by PERAC, and a copy to Director of Accounts

Clerk

- Accepts filing of declaration of trust or amendments by trustee or board of trustees
- Posts notice of filing of declaration and amendments as soon as possible after receipt for 90-day period



REVISIONS

NO.	DATE	DESCRIPTION
1	08/17/81	ISSUED FOR CONSTRUCTION DOCUMENTS

PROJECT INFORMATION

PROJECT NO. 0817-81

CLIENT: LUDLOW PUBLIC SCHOOLS

ADDRESS: CHAPIN STREET, ELEMENTARY SCHOOL

DESIGNER

SHERIDAN ENGINEERING, INC.

1000 W. 10TH AVENUE, SUITE 100

MINNEAPOLIS, MN 55408

PHONE: 612-338-1111

FAX: 612-338-1112

WWW: www.sheridan-engineering.com

SKE 07

EXHIBIT A



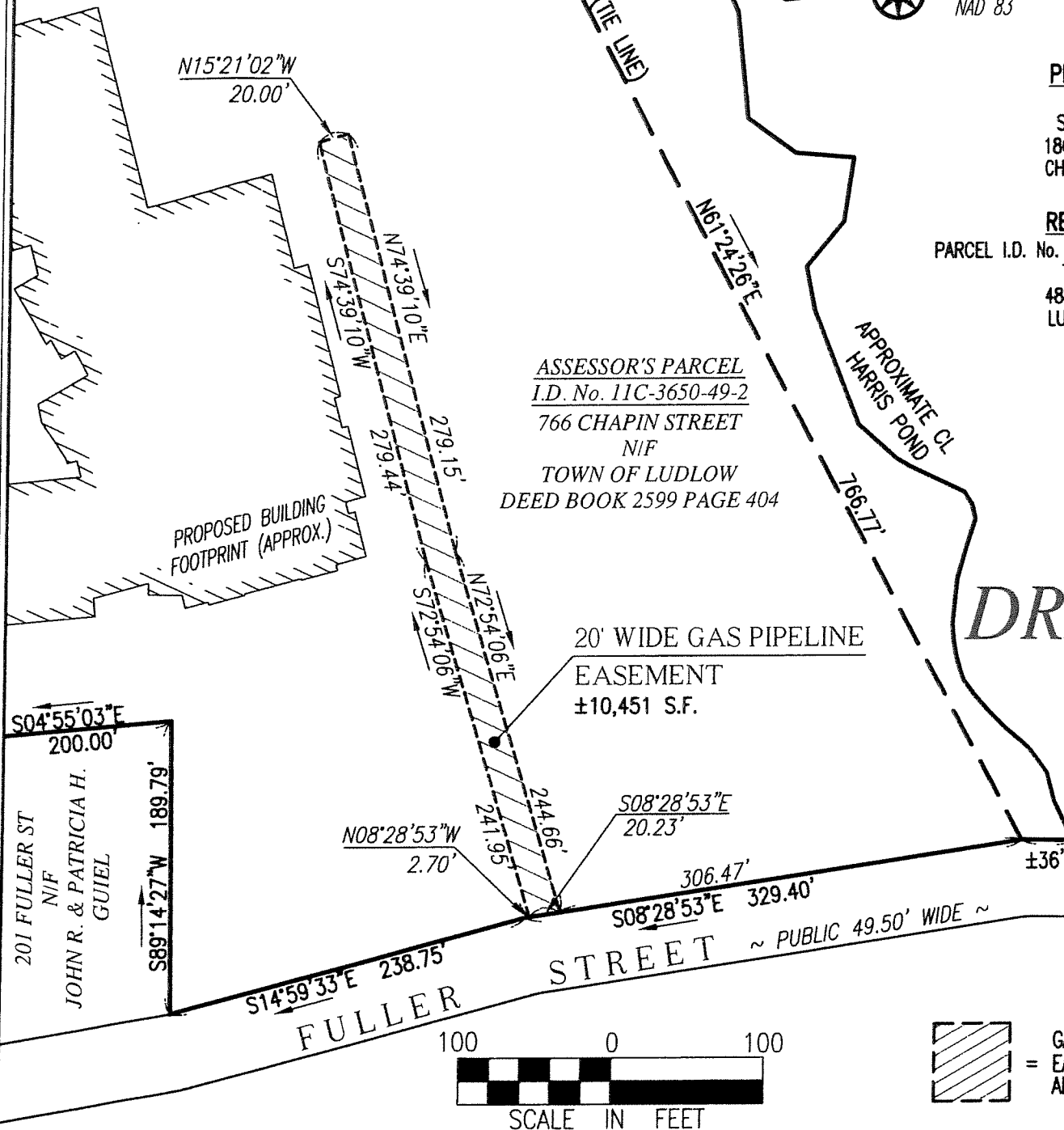
PREPARED FOR:
COLUMBIA GAS
SURVEY AND LAND
1809 COYOTE DRIVE
CHESTER, VA 23836

RECORD OWNER:
PARCEL I.D. No. 11C-3650-49-2
TOWN OF LUDLOW
488 CHAPIN STREET
LUDLOW, MA 01056

ASSESSOR'S PARCEL
I.D. No. 11C-3650-49-2
766 CHAPIN STREET
NIF
TOWN OF LUDLOW
DEED BOOK 2599 PAGE 404

APPROXIMATE CL
HARRIS POND

DRAFT



CHAPIN STREET ELEMENTARY SCHOOL - LUDLOW, MA



Merrill
 Engineers and Land Surveyors
 427 COLUMBIA ROAD, HANOVER, MA 02339 / T: (781) 826-9200
 26 UNION STREET, PLYMOUTH MA 02360 / T: (508) 746-6060
 WWW.MERRILLINC.COM

CMA JOB No:	20-0825532-00
MC JOB No:	19-049-073
SCALE:	1"=100'
DATE:	4/28/20
DRAWN BY:	JAB
DRAWING No.	

PERSONNEL BOARD

3.1 COMPOSITION. There shall be a Personnel Board consisting of five (5) unpaid members. All members of the Board shall be appointed by the Board of Selectmen in the month of April and shall be residents of the Town. No official or employee of the Town, except a Town Meeting member who is not an employee of the Town, shall be eligible to serve on the Personnel Board. The terms of office of all members of the Board shall commence on the first day of May following their appointment and shall be for three (3) years or until their successors shall have been duly appointed and qualified, except that the terms of office of the original members of the Board shall be for the term of one, two and three years respectively from the first day of May, in the year 1960, so that the term of one member shall expire each year.

3.2 ADMINISTRATIVE AUTHORITY. It shall be the responsibility of the Personnel Board to ensure that the Town maintains an effective personnel system, to monitor the implementation of the Town's Personnel Bylaw, and to prepare an annual report for presentation to the Town Meeting.

3.3 RECLASSIFICATION. The Board shall, at least once a year, review the job descriptions and salaries of all positions which are subject to the provisions of this Bylaw and make whatever recommendations which it deems necessary in terms of reclassification.

3.4 STEP INCREASE. The Board shall, upon receipt of a written recommendation from the Department Head that the employee is performing at an acceptable level as demonstrated in the performance appraisal system, award a step increase to the next step on the approved pay scale to applicable full-time and part-time employees annually. Step increases based upon satisfactory performance evaluations would normally occur annually thereafter until that employee reaches the maximum step on that pay range.

3.4a Temporary and casual pay scales will be adjusted as deemed necessary by the Board of Selectmen.

3.5 BYLAW AMENDMENTS. The Personnel Board may, at its own option, propose amendments to this Bylaw as it deems necessary to the Annual Town Meeting and/or Special Town Meeting and forward such amendments to the Finance Committee for their recommendations.

3.6 ACCESS TO INFORMATION. The Personnel Board shall, except as otherwise provided by law, have access to all facts, figures, records and other information relating to the personnel of Town departments which shall be furnished to them by those departments whenever so requested by the Personnel Board.

PERSONNEL RECORDS

4.1 CENTRALIZED RECORD KEEPING. The Personnel Board shall be responsible for establishing and maintaining centralized personnel records as may be required by law and which are necessary for effective personnel management. All employees of departments other than the school department shall comply with and assist in furnishing records, reports, and information as may be requested by the Personnel Board.



Michael J. Heffernan
Commissioner of Revenue

Sean R. Cronin
Senior Deputy Commissioner

TAXPAYER'S GUIDE TO LOCAL PROPERTY TAX EXEMPTIONS

VETERANS

Clauses 22, 22A, 22B, 22C, 22D, 22E, 22F

The Department of Revenue (DOR) has created this fact sheet to provide general information about local property tax exemptions for veterans. **It is not designed to address all questions or issues and does not change any provision of the Massachusetts General Laws. To find out about the specific eligibility and application requirements in your city or town, you must contact your local board of assessors.** The DOR cannot determine your eligibility or give you legal advice. Property taxes are assessed and collected by cities and towns, not by the DOR. Under state law, only your board of assessors, as the local tax administrator, can decide whether you qualify for an exemption. If you disagree with its decision, you may appeal to the state Appellate Tax Board (or county commissioners if your county's government has not been abolished).

INTRODUCTION

Cities and towns may give property tax exemptions to some individuals as defined by state law. An exemption discharges the taxpayer from the legal obligation to pay all or a portion of the tax assessed for the fiscal year. Exemptions are found in various clauses of Massachusetts General Laws Chapter 59, Section 5 (M.G.L. c. 59, § 5).

Clauses 22, 22A, 22B, 22C, 22D, 22E and 22F provide exemptions to some veterans, their spouses who own the domicile and their surviving spouses, and some surviving parents and spouses of active duty military personnel who died during or due to military service.

APPLICATIONS	You must file an application for each fiscal year with the assessors in the city or town where your property is located. The application is due on April 1, or three months after the actual tax bills are mailed, whichever is later. Filing on time is required. By law, the assessors may not waive this filing deadline, nor act on a late application, for any reason. Filing an application does not entitle you to delay your tax payment.
DOCUMENTATION	You must provide the assessors with whatever information is reasonably required to establish eligibility. This information may include, but is not limited to: <ol style="list-style-type: none"> 1. Evidence of residency, ownership, domicile and occupancy. 2. Certification of a service-connected disability or death from the U.S. Department of Veterans Affairs (VA) or branch of U.S. military service from which discharged or in which served.

For more information, please contact your local assessors.

<p>NUMBER OF EXEMPTIONS</p>	<p>With limited exceptions, you may only receive one exemption under M.G.L. c. 59, § 5 for each fiscal year. If you qualify for more than one, you will receive the one that provides the greatest benefit. You may receive an exemption and if qualified, defer all or a part of the balance of the reduced tax.</p>
<p>VETERAN</p>	<p>Veterans are individuals who served on active duty in the Armed Forces of the United States for certain time periods during peace or wartime eras and were discharged from military service. Their last discharge or release must have been under other than dishonorable conditions.</p>
<p>ELIGIBILITY REQUIREMENTS</p>	<p>You must satisfy tests relating to residency, domicile, ownership and service-connected disability or awards. You must meet <u>all</u> eligibility requirements as of July 1 of the tax year. (<i>The fiscal year of cities and towns begins July 1 and ends the following June 30.</i>) If you do not meet all requirements as of July 1, you cannot receive all or any portion of the exemption for that tax year.</p>
<p>RESIDENCY</p>	<p>Veterans must have (1) been domiciled in Massachusetts for at least 6 consecutive months before entering military service, <u>or</u> (2) lived in Massachusetts for at least 5 consecutive years before the tax year begins (or at least 1 consecutive year before the tax year begins, if the legislative body of your city or town has voted, subject to local charter, to accept this local option).</p>
<p>DOMICILE</p>	<p>You must occupy the property as your domicile. If you are a spouse of a veteran, you and the veteran must occupy the property as your domicile. Your domicile is where your principal and legal home is located, your family, social, civic and economic life is centered and you plan to return whenever you are away. You may have more than one residence, but only one domicile.</p>
<p>OWNERSHIP</p>	<p>You must own the property.</p> <ol style="list-style-type: none"> 1. Your ownership interest must be worth at least an amount ranging from \$2,000 to \$10,000, depending on the exemption. You may own this interest solely, as a joint owner or as a tenant in common. 2. If you hold a life estate in the domicile, you are the owner. 3. If your domicile is held in a trust, you are the owner only if: <ol style="list-style-type: none"> a. You are a trustee or co-trustee of that trust, and b. You have a sufficient beneficial interest in the domicile.

EXEMPTION CREDIT	If the assessors decide you are eligible and grant an exemption, the amount granted is credited toward and reduces the tax assessed on your domicile for that fiscal year. You will only receive a refund if the entire tax for the year has already been paid at the time the exemption is granted.
SALE OF DOMICILE	If you are selling your domicile, you should make your attorney aware that you receive a property tax exemption that reduces the tax owed for the fiscal year. The sale is a private financial transaction and as a party, you are responsible for seeing that the exemption is properly credited at the closing, through escrow or other arrangements, when the parties make adjustments for local property taxes or charges. Your city or town is not responsible for seeing that you and the buyer allocate the property taxes so you get the benefit of the exemption.
WHO IS ELIGIBLE AND EXEMPTION AMOUNTS	
Clause 22 - \$400	<ol style="list-style-type: none"> 1. Veterans with a service-connected disability of 10% or more. 2. Veterans awarded the Purple Heart. 3. Surviving parents of military personnel who died in military service (Gold Star Parents). 4. Spouses (where the domicile is owned by the veteran's spouse), and surviving spouses (who have never remarried), of veterans entitled to exemption under Clause 22. 5. Surviving spouses (who have never remarried) of World War I veterans as long as their assets (whole worth), less any mortgage on the property, do not exceed \$20,000.
Clause 22A - \$750	<ol style="list-style-type: none"> 1. Veterans who (1) suffered in the line of duty the loss or permanent loss of use of one foot or one hand or one eye, or (2) received the Congressional Medal of Honor, Distinguished Service Cross, Navy Cross or Air Force Cross. 2. Spouses (where veteran's spouse owns the domicile) or surviving spouses of veterans entitled to exemption under Clause 22A.
Clause 22B - \$1,250	<ol style="list-style-type: none"> 1. Veterans who suffered in the line of duty the loss or permanent loss of use of both feet, both hands or both eyes. 2. Spouses (where veteran's spouse owns the domicile) or surviving spouses of veterans entitled to exemption under Clause 22B.
Clause 22C - \$1,500	<ol style="list-style-type: none"> 1. Veterans who suffered total disability in the line of duty and received assistance in acquiring "specially adapted housing" which they own and occupy as their domicile. 2. Spouses (where veteran's spouse owns the domicile) or surviving spouses of veterans entitled to exemption under Clause 22C.

<p>Clause 22D – Full</p>	<p>Surviving spouses (who have never remarried) of (1) military personnel (including members of the National Guard on active duty) who went missing in action during active duty and are presumed to have died, or (2) military personnel (including members of the National Guard on active duty) or veterans who died as a proximate result of an injuries sustained or illnesses contracted during active duty service.</p> <p>A surviving spouse must have lived in Massachusetts for at least 5 consecutive years before the tax year begins (or lived in Massachusetts for at least 1 consecutive year before the tax year begins, if the legislative body of your city or town has voted to accept this local option). If not, the deceased military or guard member or veteran had to have been domiciled in Massachusetts for at least 6 consecutive months before entering the service.</p>
<p>Clause 22E - \$1,000</p>	<ol style="list-style-type: none"> 1. Veterans who have a service connected disability of 100%. 2. Spouses (where veteran's spouse owns the domicile) or surviving spouses of veterans entitled to exemption under Clause 22E.
<p>Clause 22F – Full</p>	<ol style="list-style-type: none"> 1. Veterans who are paraplegics, or have a 100% disability for service-connected blindness. 2. Spouses (where veteran's spouse owns the domicile) or surviving spouses of veterans entitled to exemption under Clause 22F.
<p>Clause 22A, 22B, 22C, 22E and 22F exemptions are prorated for a domicile greater than a single-family house. The exemption is the same percentage of the tax as the part of the house occupied by the veteran, or if deceased, the surviving spouse, for example, 50% if one unit of a two-family house is occupied by the veteran or surviving spouse.</p>	

<p style="text-align: center;">APPEALS</p>	
<p>Appellate Tax Board</p>	<p>The Appellate Tax Board (ATB) is an independent, quasi-judicial state board that hears taxpayer appeals from local assessors' decisions on property tax abatements and exemptions. If county government has not been abolished, appeals may be made to the county commissioners instead, but assessors may and usually do transfer those appeals to the ATB. ATB decisions may be appealed to the Appeals Court and, ultimately, to the Supreme Judicial Court.</p> <p>You can obtain the ATB's <u>guide</u> to the property tax appeal process from its website (www.mass.gov/atb) or by calling 617-727-3100.</p>

<p>Appeal of Action of Assessors</p>	<p>You have three months from the date of the assessors' decision on your exemption application to appeal to the ATB. This includes decisions to deny any exemption or to grant an exemption that provides a lesser benefit. If the application was deemed denied, your appeal must be filed within three months of the deemed denied date. As a general rule, if the real estate tax on your domicile is over \$5,000, you must also have paid all preliminary and actual tax installments on time for the ATB to hear your appeal.</p> <p>The assessors may grant the exemption or higher exemption in final settlement of your application during the three month period for filing an appeal. In that case, you do not have to have filed an appeal with the ATB. However, if a settlement is not reached and an exemption not granted during that period, you must have filed your appeal by the deadline. If not, the ATB cannot hear the appeal.</p>
---	--

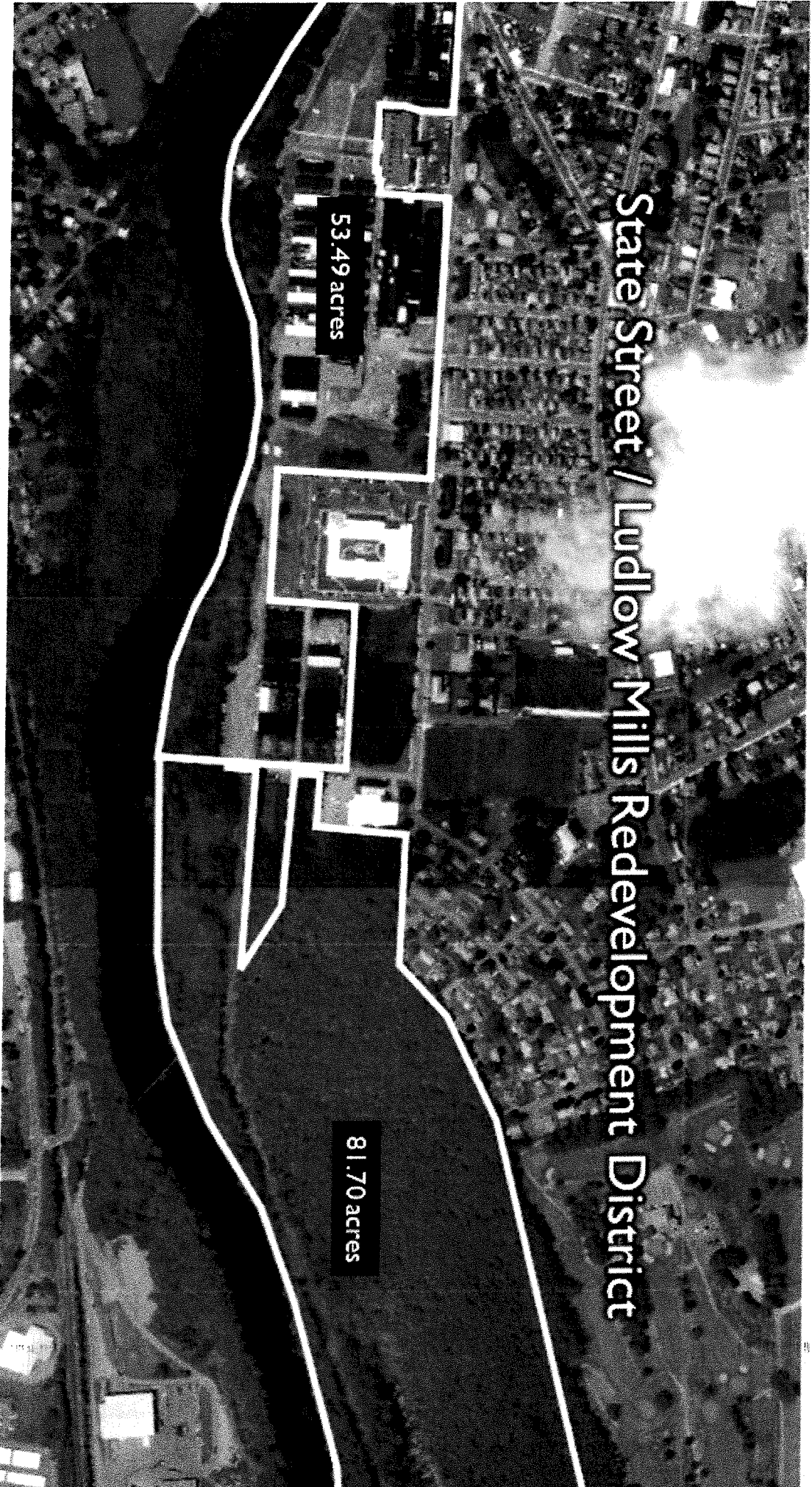
<p align="center">ASSESSMENT AND EXEMPTION CALENDAR</p>	
<p>January 1</p>	<p>Property Tax Assessment Date for Next Fiscal Year</p>
<p>July 1</p>	<p>Fiscal Year Begins Real Estate Exemption Eligibility Date for Fiscal Year</p>
<p>October - December</p>	<p>Actual Tax Bills Mailed for Fiscal Year</p>
<p>November 1 (Semi-annual Payment Communities) February 1 (Quarterly Payment Communities)</p>	<p>1st Actual Tax Installment Payment Due ¹</p>
<p>April 1, or 3 Calendar Months from Mailing of Actual Tax Bill if later</p>	<p>Personal Exemption Applications to Assessors Due ²</p>

¹ Contact your assessors. The due date depends on the payment system used in your community and the date actual tax bills were mailed for fiscal year.

² Some assessors may accept applications before actual tax bills are mailed. If not, or your application is not approved, you must apply by this deadline to claim the exemption.

3 Calendar Months from Filing of Application (or Date of Written Extension Given by Taxpayer)	Assessors Grant or Deny Exemption Application Deemed Denied if Assessors Have Not Acted
3 Calendar Months from Assessors' Action on Application, or Deemed Denial of Application	Appeal to ATB Due

State Street / Ludlow Mills Redevelopment District



53.49 acres

81.70 acres