CITY OF LOWELL
Fiscal Year 2022 Adopted Budget

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Approved by the
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5-Year Capital Plan Endorsed by the Lowell City Council on June 8th, 2021.
Loan Order approved by the City Council (9-0) after a public hearing on June 8, 2021.

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City of Lowell

Annual Budget

For the 2022 Fiscal Year (7/1/2021 – 6/30/2022)

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The Government Finance Officers Association of the United States and Canada (GFOA) presented an Award for Distinguished Budget Presentation to the City of Lowell for its annual budget for the fiscal year beginning July 1, 2019.

In order to receive this award, a governmental unit must publish a budget document that meets program criteria as a policy document, as an operation guide, as a financial plan and as a communication medium.

While the award is valid for a period of one year only, we believe our current budget continues to conform to program requirements, and we are submitting it to the GFOA to determine its eligibility for another Distinguished Budget Presentation Award.

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FISCAL YEAR

2022

SECTION I

TRANSMITTAL LETTER

Submitted budget message from the City Manager to the City Mayor, members of the City Council, businesses, and residents of the City of Lowell.

EILEEN M. DONOGHUE
CITY MANAGER

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The City of LOWELL *Alive. Unique. Inspiring.*

Eileen M. Donoghue, *City Manager*

May 25, 2021

To Mayor John J. Leahy and Members of the Lowell City Council:

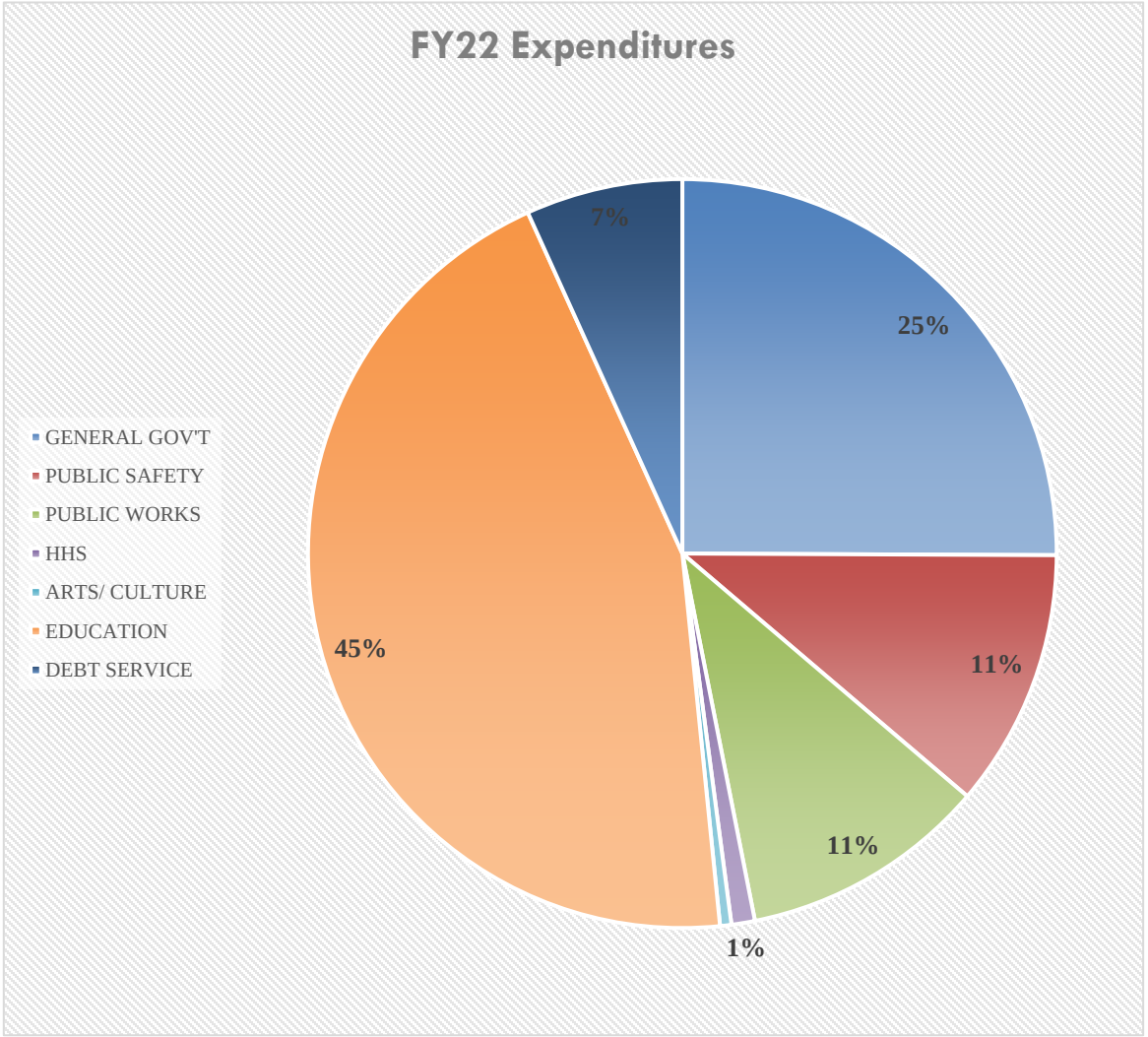
In accordance with the requirements of the Massachusetts General Laws and the Charter of the City of Lowell, I herewith transmit the proposed **$464,194,788** Fiscal Year 2022 ('FY2022') operating budget for the city's general fund and three enterprise funds, which begins on July 1, 2021, and the **$13,745,294** Capital Budget associated with the city's five-year capital improvement plan.

This document represents the fourth (4th) budget of my Administration. Last year's (FY2021) budget may have been the most challenging fiscal climate this city has ever seen and it is with the experience of the COVID-19 pandemic just in our rearview mirror that we turn our attention to the future and prepare to enter the "new normal" in FY2022 and beyond. COVID-19 wreaked havoc upon our sense of normalcy and will undoubtedly leave a lasting impact in the collective memory of our city. As of May 3rd, 2021, there had been 17,308 confirmed cases of COVID-19 among Lowell residents. The City of Lowell was notified of its first positive case on March 10, 2020 and it was not until over a full year later, on April 19, 2021, that all individuals aged 16 and older became eligible to receive the vaccine. In the meanwhile, city operations shifted to a primarily remote model, including all public meetings. Public spaces were retrofitted to meet social distancing requirements and the entire business model of municipal government was transformed to meet a new paradigm for local government. Through the CARES Act, the City received $9.8 million in federal assistance to aid in the COVID-19 response. It was not until March 1, 2021 that City Hall and other City offices resumed normal business hours and re-opened to the public. Only now, well over a year after we received our first notification of a COVID-19 positive test in Lowell and with a full rollout of vaccinations ongoing across the Commonwealth, are we able to see the light at the end of the tunnel.

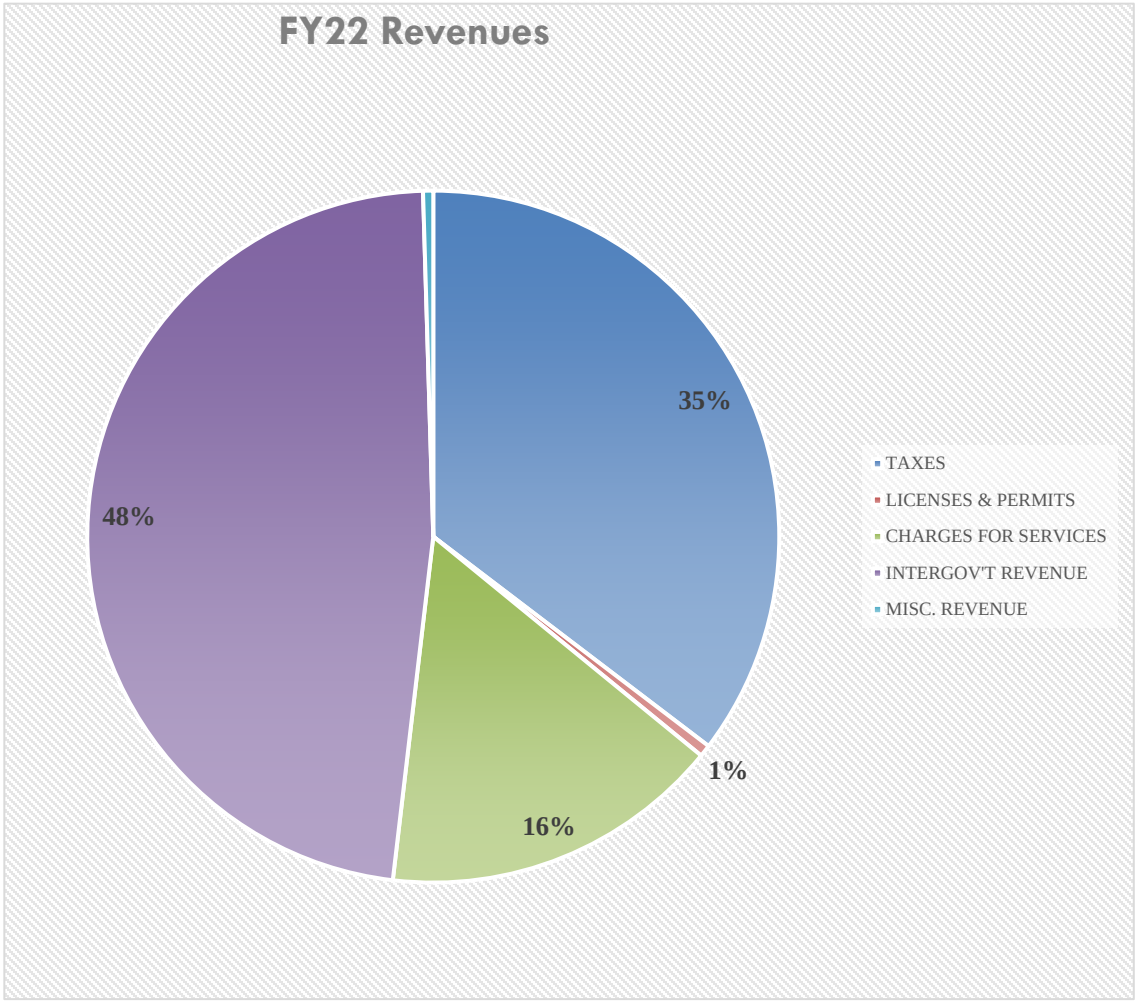
The preparation of the Annual Operating and Capital Budget is generally a year-round process, however major considerations had to be taken into account especially early in the FY2022 process. The COVID-19 pandemic resulted in both significant negative financial impacts and

unexpected levels of uncertainty never seen by the City within the context of the budget process. As expected, and communicated during the setting of the tax rate in fall FY2021, several key non-property tax revenues had to be adjusted lower in FY2021, and are projected to remain below historical levels for FY2022, including Parking Fund revenues, Hotel Motel taxes, Meals taxes, and other departmental revenues. Some of the one-time strategies used in FY2021 to help offset revenue shortfalls are no longer available for FY2022. Despite these challenges, however, I present to you a budget for Fiscal Year 2022 which is not only balanced in accordance with the law, but also supports the initiatives set forth by the City Council.

The FY2022 total Operating Budgets for all major funds (General Fund, Parking Enterprise, Water Enterprise, and Sewer Enterprise) of **$464,194,788** represents an increase of $24.92 million or 5.7% over the FY2021 Adopted Budget. The overwhelming majority of this increase is accounted for within the education category, as well as within other fixed costs and state assessments. The additional funding in Chapter 70 education aid of $11.6 million included in the FY2022 House Ways & Means version of the State budget will offset the additional appropriation and is a direct result of the Legislature's implementation of the Student Opportunity Act. Fixed costs increased significantly, including a $1.4 million increase to the retirement assessment from PERAC and a $1.7 million increase in debt service in the General Fund associated with capital investments. State 'Cherry Sheet' Assessments also increased, with the most significant increase to the Charter School Assessment of $4.75 million over the 2021 final Cherry Sheet estimate. It should also be noted that the FY2021 Adjusted Budget is higher than the FY2021 Adopted Budget due to increases in operating expenditures related to City initiatives and supplemental support for programs. The FY2022 budget was developed based on strategic goals, which are detailed in the **Strategic Goals. Objectives, and Key Initiatives** section of the



budget. Each FY2022 objective noted within City department budget narratives relates to one or more these City Council goals. In addition, the budget provides a plan on how to effectively allocate resources across different areas, which reflects the City Council priorities.



The overarching theme in the FY2022 budget plan is that of cautious optimism. Despite facing a host of fiscal challenges brought about by the pandemic, including significant budgetary pressure on the city's public health and public safety operations, we are confident that we will be able to *build back better*. Lowell's history is marked by resiliency—whether through the immigration story of our ancestors or throughout Lowell's many revitalizations. Each time that this city has been knocked down, it has found a way to regain its footing and reinvent itself. This time will be no different. We remain circumspect regarding the lingering impacts of the pandemic but must, at the same time, be bullish in our pursuit of opportunities to transform the way we do business. I am proud to present a funding plan to that end, which supports a continued emphasis on the key focus areas of my Administration: **Economic Development, Strong Finances, Public Safety, Equity & Inclusion, and Education.**

Economic Development

Since I took office as City Manager in 2018, the cornerstone of my administration has been economic development. In order to strengthen and develop the Lowell economy for the betterment of all residents of the city, we must improve each of the pillars upon which economic development stands. One pillar is a balanced budget based on sound fiscal policies. This budget document communicates the financial strategy for each and every municipal service provided by the city. Arriving at a balanced budget is never an easy task. COVID-19 has made this year's budget especially challenging due to the reduction in anticipated local receipts for FY2022. These receipts, such as the local option meals tax, lost revenue in the parking enterprise fund, from liquor licenses, permit revenue, and other local receipts tied to the local economy, have strained

the budget during COVID-19 to a point where layoffs seemed inevitable. However, thanks to the careful financial management employed by my Administration and the significant federal relief through both the CARES Act and the recently signed American Rescue Plan, Lowell will not only be able to recoup lost revenue, but make unprecedented investments in areas of critical need.

Through these targeted investment in key priority areas, the city will continue to build on the economic development success in FY2022. This will be accomplished primarily through the funding proposal of the FY2022 capital plan and those capital investments previously funded by this City Council, but also through strategic investments in the FY2022 operational budget and the coordinated efforts of the Economic Development Office in DPD. During these unprecedented times, the city's role in economic development has shifted, significantly, as the DPD not must only focus its efforts as much on business retention as on attracting new businesses. The Governor's Executive Order closing businesses across the Commonwealth put an incredible strain on Lowell's many businesses, especially those in the hospitality sector, whose doors were forced closed for months after the shutdown in March. Immediately following the closure, at the request of the City Council, the City convened a Lowell Business Recovery Task force to centralize resources for the Lowell business community and to effectively assist local businesses. The purpose of the group was threefold: (1) respond to the emergency; (2) stabilize the local economy; and (3) work collaboratively towards economic recovery and revitalization for the City of Lowell. The Lowell Business Recovery Task Force has been meeting virtually on a weekly basis. In the immediate wake of the pandemic, the Lowell Business Recovery Task Force worked diligently and collaboratively to maximize the resources available, across a variety of mediums and in multiple languages, to all businesses in Lowell. In addition, the city coordinated its marketing efforts to directly support restaurants and small businesses who remained open.

Also, the Economic Development Office provided free technical assistance, education and training to our target group in the form of individual, one-on-one consultation or in a classroom/workshop setting on the following topics: accounting, financing, budgeting, marketing and store layout. Workshops were free to participants of the target group and will provide them with the tools they need to stay competitive. After completing the workshop, businesses received grants of $2,500-$10,000 for sign and facade improvements. Finally, the Lowell Economic Development Office made $150,000 available in for a grant program to assist Lowell's small, independently owned, brick-and-mortar retailers, restaurants, and personal service businesses that have been most significantly impacted by the COVID-19 pandemic. The Lowell *Small Business Emergency Relief Grant Program* was funded through the Community Development Block Grant Program ("CDBG") from the U.S. Department of Housing & Urban Development ("HUD"). However, due to the overwhelming number of applications, we were able to supplement the available funds by $240,000 as of August 6, 2020.

Public Safety

Another key to advancing economic development is public safety. If we do not have a safe city, we cannot attract new families nor can we retain the families who have called Lowell 'home' for generations. Public safety is of utmost importance to a gateway city's development, as it directly influences a company's decision to locate within the city limits. Despite the fiscal challenges, as part of this FY2022 budget, I am proposing the Council appropriate funding to maintain the total number of budgeted sworn officers in the Lowell Police Department ('LPD') at 250. In calendar year 2020, the most recent year of FBI reported crime statistics, there was a 8.1% decrease in total NIBRS offenses, including a 38.6% decrease in "Group B" offenses. These results have been coupled with a commitment by the LPD to increase community collaboration,

foot patrols, and integration of the officers within the fabric of the community. The men and women of the Lowell Police Department work tirelessly to ensure the safety of the residents and businesses in the city and, as such, deserve the adequate resources to carry out their essential duties. In addition to the aforementioned funding in the operating budget, the 2022 Capital Budget includes additional investment into the LPD Headquarters. In the FY2022 Capital Plan, my Administration is recommending funding to make repairs to the police headquarters and to the roof at the department's garage facility on Arch Street.

In February of CY2021 the LPD achieved State Certification from the Massachusetts Police Accreditation Commission ('MPAC'). The Department's certification efforts spanned 29 months and involved a self-review and subsequent assessment by the Commission's team of subject matter experts. Certification is considered a significant step toward accreditation, which requires departments to meet additional standards in order to achieve MPAC's highest honor for police departments. In FY2022, the LPD's goal is to continue towards accreditation from MAPC, implement the Body Warn Camera program, and implement the changes as detailed in the new State Police Reform laws. The budget enclosed herewith supports the funding necessary for the department to accomplish these important objectives.

The FY2022 appropriation in the operating budget for the Lowell Fire Department ('LFD') meets the call of the City Council to reduce company closings, or so-called "brown outs". Pursuant to two motions passed by the City Council in January of FY2021, have agreed on a plan to reduce company closings to a maximum of one company per 24 hour period, with a goal of keeping all companies open on the evening shift. We will accomplish this by first, maintaining the ranks for fire protection and public safety by fully funding the number of firefighters and following the civil service process to fill vacant, but funded positions. Second, an amount of $1.1 million is proposed in the LFD overtime account, as well as a new, Ordinance position in the LFD administrative division of a grant writer. With this new position, the fire department will be able to pursue various funding opportunities to add additional state and/or federal funding to aid in maximizing the city's fire protection. In FY2022, my Administration is also proposing significant capital investments in the LFD, specifically to fund building repair projects in the ageing fire houses. The FY2022 Capital Plan includes $300,000 to fund such repairs.

Equity and Inclusion

At the direction of the City Council, my Administration and appropriate City departments have worked actively to implement initiatives intended to promote diversity, equity and inclusion both within the City's workforce and in relations between the City and the community. This City Council has made a clear commitment towards equity and inclusion initiatives. Much work was accomplished over the course of the last fiscal year (FY2021) and continues, through several targeted initiatives in the FY2022 budget. The most notable item in the FY2022 budget is the funding for an Officer of Diversity and Inclusion in the budget. The details of the position, including the duties and responsibilities will be recommended for creation by the Council in an Ordinance, after the completion of the audit and informed by its results.

Over the course of the past year, the Council and City Administration have embarked on a series of equity initiatives. On July 28, 2020, the City Council passed an ordinance chartering a Citizen Advisory Committee to the Lowell Police Department, intended to provide a formal channel for community input on matters pertaining to public safety and law enforcement to be conveyed to the Police Department. The City engaged in extensive efforts to promote the opportunity to serve on the committee.

Last June (CY2020), the City Council requested a report on the costs of an audit to assess the city's human resources practices that would provide recommendations to ensure a diverse and inclusive workforce. A request for proposals ('RFP') for a human resources audit was publicly advertised by the City in July. The costs that were quoted by the responding firms were prohibitive given the City's current budget constraints, ranging in cost up to $160,000. Following the receipt of these responses, and at the direction of the Council, we have considered methods to modify the previously posted RFP to reflect a more limited scope of services. By eliminating less critical sections of the scope of services, we have developed a revised RFP that we are hopeful will produce more cost-effective proposals for an audit that sill meets the intent put forward by the Council. A revised RFP immediately posted. Simultaneous to this effort, the finance department worked actively to explore potential methods to fund the audit. While no outside funding sources were identified at the time, the Council acted swiftly to appropriate funds from the Manager's contingency so the work could begin. The Greater Lowell Community Foundation later came forward to present two grant in the amount of $45,000, greatly relieving the taxpayers of the financial obligation. Recognizing the potential value of a human resources audit in guiding the City's efforts to recruit and retain a talented and diverse workforce, the Council moved swiftly to put the funding in place for these efforts.

In October of the last fiscal year, a proposal was presented to the City Council defining the composition and functions of the newly established Diversity, Equity, and Inclusion Task Force to be chaired by the Mayor. According to the mission statement, the task force will focus on developing long-term and short-term solutions to address inequities in community systems and city policies related to diversity, equity and inclusion. Once formally initiated, the task force will provide an inclusive and accessible platform for members of the community to communicate their experiences and perspective on these important topics to the City. The membership of the task force is to be appointed by the Mayor.

In November of FY2021, the City Council established a special purpose stabilization fund for racial equity purposes under M.G.L. c. 40 s. 5B, which was unanimously approved. Residents can now make voluntary contributions to the fund via the City website . This funding source will be used for purposes that, as articulated by the resolution adopted by the Council on July 28, 2020, "augment efforts to curb social injustice and assist minority communities." As gifts and grants are received, appropriations will be recommended to the Council in FY2022 and in future years.

Funding in the FY2022 budget will further support the efforts of the City Administration to increase the frequency with which diversity trainings are offered to employees in order address important matters such as cultural awareness, racial equity and inclusion, unconscious bias, and macroaggression with members of our workforce.

Education

The final and, perhaps most important pillar to successful development of any city is its commitment to education in its school district. The recommended appropriation for the Lowell Public School District for FY2022 is $194,284,378. For most Gateway Cities, the key financing source for education is the Chapter 70 funding formula from the State. In this, Lowell is no different. However, for those communities whose

funding for schools is disproportionately comprised of state revenue, their ability to increase funding from the tax levy is severely limited. This is where Lowell sets itself apart from its peers and, despite the impact of COVID-19 on city finances, the FY2022 budget affords ample funding for the Lowell Public Schools to continue to exceed the mandated spending requirement. The City of Lowell exceeded its Net School Spending requirement by $7.3 million in FY2020—the most recent year that has been certified by DESE—and is projected to exceed the funding requirement FY2021.

This annual spending certification does not include, however, other General Fund appropriations by the City Council on school improvement projects to replace roofs and boilers at eight (8) schools in Lowell for a total cost of $13.6 million. The Department of Public works ('DPW') will renew its effort to maintain and repair Lowell's schools through daily operations, but the projects submitted to the MSBA for funding in the Accelerated Repair Program will make significant progress in raising the standard for the physical education environment in the city's school buildings. Despite the fact that the debt service associated with these capital repairs cannot be credited towards the city's Net School Spending requirement and must be absorbed by the city's operational budget; this City Council has made it abundantly clear that the focus of capital funding must be directed towards the maintenance and upkeep school facilities.

FY2022 Budget Highlights & Challenges

While I am proud of the initiatives presented in this budget, planning for the FY2022 fiscal cycle was not without its challenges, notwithstanding the impacts associated with COVID-19. Fixed costs continue to rise including a $1.4 million increase in our pension assessment from PERAC. As of the date of this letter, "Cherry Sheet" assessments from the Commonwealth will increase by a substantial amount in FY2022 as well due to a $4.8 million increase to the city's assessment for charter tuition.

My Administration has held the line on all discretionary spending and including funding only for contractual increases to service contracts for essential services. However no single, non-fixed cost expense increase is more onerous, than the increased cost for trash and recycling collection and disposal. By contract, the city must pay for so-called "contaminated recycling" and must assume the full impact of the cost. The increase to the DPW budget for trash is approximately $900,000 in the FY2022 budget to absorb these costs, however the actual expense is dependent on residential behavior and could require additional appropriations. An ongoing, aggressive campaign in the DPW and Development Services departments, continues to focus on education and enforcement, aimed to curb contamination and therefore reduce costs to the city. Without an increase to the trash fee, the increase is borne by the tax base. The only potential mitigating factor is in behavior of Lowell residents to keep a careful eye on items thrown into the recycling bin on a weekly basis. Personnel cost increases are budgeted within departments and include the final COLA from the last contract period. The contracts for all 17 city-side bargaining units expire on June 30, 2021. The finance department has reserved existing available appropriations in the stabilization account for when negotiations are complete. All of these fixed costs, combined with our financial commitment to our key focus areas, limited our ability to expand any discretionary funding for the various city departments. In fact, many line items were not just level-funded, but reduced. These necessary cuts in expenses were spread evenly across the departments and were focused on limiting any disruption to service delivery. While I'm confident in my department heads' ability to continue to do the great work they do each year with less, it is worth noting that these departments are as lean as they have ever been.

Conclusion and Recommendation

Many of the aforementioned initiatives and challenges represent a substantial cost, but my administration has worked tirelessly to limit the impact to the taxpayer. This budget includes a planned levy increase of 3.5%. While above the standard 2.5% marker, this increase is consistent with taking on debt service associated with projects overwhelmingly supported by the community, like the Lowell High School construction project. As was discussed and planned at the time of the vote of the $343.4 million loan order on May 8, 2019, the Administration will do everything possible to phase-in the impact to mitigate the tax impact. As history has shown, Lowell functions best with continuous, modest increases to the levy in order to fund the rising costs of goods and services, while not considerably raising taxes any single year. This fact is evidenced by the over $20 million in excess levy capacity; the amount of money below the tax levy limit prescribed by proposition 2 1/2. In the coming years, we must continue to find creative ways to increase revenue streams. Lowell is more heavily reliant on state aid than most Massachusetts municipalities, as approximately two-thirds of the entire city budget comes from the State budget.

This budget is the result of months of work by my finance team in conjunction with all department heads. While unable to meet many worthwhile request, my Administration attempted to be reasonable and fair with each department while maintaining fiscal discipline. The result is a budget that addresses the City's fiscal difficulties while investing in key programs and initiatives. It is my hope that this budget will be another step toward my goal of improving the economic vitality of the city through sound fiscal planning, increased public safety, and strategic partnerships. I would like to thank Chief Financial Officer Conor Baldwin, Deputy CFO Allison Chambers, Chief Information Officer Mirán Fernandez, Human Relations Director Mary Callery, all of the Department Heads who played an integral role in developing and producing this budget. I also thank the City Council for its vision and support; the residents are lucky to have leadership of this caliber at the local level. Finally—and most importantly—I wish to thank the city's greatest resource, its citizens; it is truly a pleasure to serve as your City Manager.

With this transmittal letter and enclosed detailed budget documents, I further recommend approval by the City Council.

Sincerely,



Eileen M. Donoghue
City Manager

Cc: Conor Baldwin, Chief Financial Officer

STRATEGIC GOALS, OBJECTIVES & KEY INITIATIVES

The primary motive behind any concerted effort by municipal administrators to implement a performance management strategy stems from a general consensus that modern governments must both improve their focus on producing results that benefit the public and also give the public confidence that government has, in fact, produced those results by using clearly defined measures of progress. In order to achieve this end, public-sector management must become synonymous with performance management. It was with the overarching goal of becoming a result-oriented organization that the Lowell City Council and the City Administration embarked on the process of determining the City's goals and creating a framework for measuring and reporting progress on achieving those goals.

During Fiscal Year 2022, my Administration will continue to build upon this same philosophy of accountability and performance management. The City has maintained our focus on **Economic Development, Fiscal Management, Public Safety, Education, Partnerships and Strong Neighborhoods**. These goals will serve both as a guide for prioritizing resources, as well as a foundation upon which an effective strategy can be built. This strategy will work to guarantee to the residents, businesses, and other stakeholders in Lowell that their local government is a well-managed, accountable, and efficient operation. A new target this year will be on **Equity and Inclusion** and while we have not historically tracked data on this goal and are currently underway with a comprehensive HR Audit, in FY2023, using the results of the Audit to inform our metrics, we will introduce new goals and performance indicators to be tracked and measured, moving forward.

The following pages highlight the six Key Focus Area (KFA) initiatives for FY2022.

	Key Focus Area (KFA)	Scorecard
1.	*Economic Development*	*Scorecard*
2.	*Financial Management*	*Scorecard*
3.	*Public Safety*	*Scorecard*
4.	*Education*	*Scorecard*
5.	*Partnerships*	*Scorecard*
6.	*Strong Neighborhoods*	*Scorecard*

Each KFA includes a mission statement and goals, designed to guide the overall strategy. Subsequent charts will provide a set of key performance indicators (KPI) that gauge the current status of each initiative and serve as benchmarks for assessing future performance. These benchmarks will be re-evaluated and assessed each fiscal year to measure progress and direct improvements to the overall strategic objectives of the City.

KEY FOCUS AREA 1

ECONOMIC DEVELOPMENT

Mission Statement: **To promote a vibrant, sustainable economy offering diverse business opportunities and revitalizing neighborhoods**.

- ☑ Goal 1: Preserve the assets of yesterday, find solutions to the challenges of today, and plan for the City of tomorrow.

- ☑ Goal 2: Encourage economic development in the City of Lowell by retaining current businesses, seeking out new businesses, and working to make Lowell a place where companies want to locate.

- ☑ Goal 3: Support community development by investing in the Lowell's neighborhoods and physical infrastructure.

ECONOMIC DEVELOPMENT FOCUS

Key Performance Indicators for Goal 1

"**Preserve the assets of yesterday, find solutions to the challenges of today, and plan for the City of tomorrow.**"

Department	Key Performance Indicator	FY22 Target
Development Services	New single family building permits issued	20
Development Services	Number of land-use board pre-application consultations with developers and private companies	425
Development Services	Development project applications to land-use boards processed	140
Development Services	Total Inspectional 21D violation revenues	$60,000
DPD	Planning documents advanced	15
DPD	Grant and loan agreements executed with sub-recipients.	40
DPD	Brownfield sites addressed through assessment and remediation efforts	11
DPD	Infrastructure, parks and other capital improvement projects advanced	25
DPD	Number of grant applications and required grant reports	61
DPD	Transportation Engineer – 60 day trials	60
Budget	Capital funds planned for infrastructure improvements < $15M	$30,715,393
Public Works	Amount of sidewalk refurbished (miles)	2.00
Public Works	Number of potholes filled	1,500
Public Works	Amount of road repaved (miles)	4.00
Wastewater	Total length of new sewer pipe laid (in feet)	550
Water	Water trenches repaired	120
Water	Number of water main breaks repaired	25

ECONOMIC DEVELOPMENT FOCUS

Key Performance Indicators for Goal 2

"Encourage economic development in the City of Lowell by retaining current businesses, seeking out new businesses, and working to make Lowell a place where companies want to locate."

Department	Key Performance Indicator	FY22 Target
Finance General	Standard and Poor's (S&P Bond Rating)	AA+
DPD	Businesses assisted by the Economic Development office	400
Development Services	Total building permit revenue	$1,100,000
Development Services	Number of development project applications to land-use boards processed	140
Parking	Total number of parking kiosk transactions	500,000
Parking	Total number of meter payments made with via smartphone app	100,000
DPD	Number of jobs created in the city that have a direct correlation with "TIF" agreements	100
CASE	Sponsorship dollars supporting city-sponsored programs	$200,000
CASE	Number of Lowell events promoted annually	1,700
DPD	Storefronts rehabilitated with façade improvement funds	6
CASE	Large-scale events (1,000-150,000 attendees) hosted and permitted	18
CASE	Overall attendance for events CASE staff coordinates and permits annually	220,000
CASE	Ethnic Festival processions	20

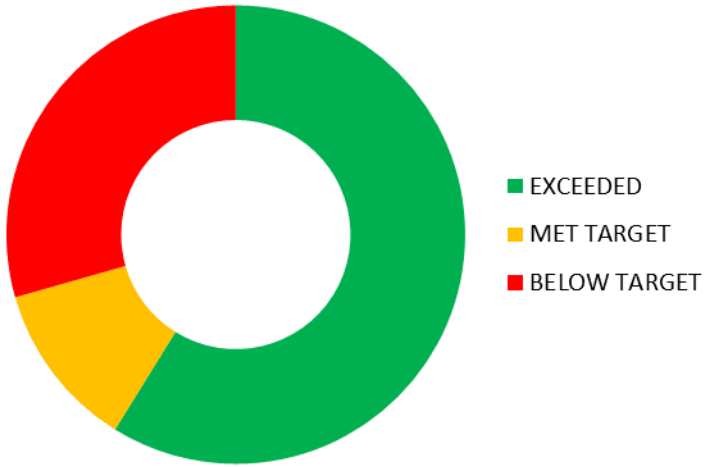
ECONOMIC DEVELOPMENT FOCUS

Key Performance Indicators for Goal 3

"**Support community development by investing in the Lowell's neighborhoods and physical infrastructure.**"

Department	Key Performance Indicator	FY22 Target
DPD	Square feet of active community gardens and land under cultivation in Lowell neighborhoods	177,265
DPW	Number of streets accepted	2
DPW	Average time (days) to respond to street light outage requests	3.5
DPW	Number of potholes filled	1,500
DPW	Amount of road repaved (miles)	4.00
DPW	Amount of sidewalk refurbished (miles)	2.00
DPW	Recycling rate	20%
DPW	Number of street opening permits issued	900
DPW	Number of Civic Plus Requests Addressed	3,500
Water	Hydrants repaired	60
Wastewater	Odor complaints	0

ECONOMIC DEVELOPMENT



71%

Of reported departmental KPIs met (within 10%) or exceeded target

KEY PERFORMANCE INDICATORS – FY2019 & FY2020

FINANCE GENERAL

KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
STANDARD AND POOR'S (S&P) BOND RATING	AA-	AA-	STABLE

DEVELOPMENT SERVICES

KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
INSPECTIONAL 21D VIOLATION REVENUE	$83,053	$37,386	-$23,557
PLANNING BOARD REVENUE	$44,107	$23,437	-$20,670

PUBLIC WORKS

KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
AMOUNT OF SIDEWALK REFURBISHED (MILES)	1.00	1.39	.39
NUMBER OF STREET OPENING PERMITS ISSUED	399	506	107
POTHOLES FILLED	2,802	1,430	-1,372
RECYCLING RATE	32%	24%	-8%
TOTAL NUMBER OF CIVIC PLUS REQUESTS ADDRESSED	6,813	2,301	-4,512

PARKING

	KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
🟡	TOTAL NUMBER OF PARKING KIOSK TRANSACTIONS	562,140	433,551	**-128,589**
🟢	TOTAL NUMBER OF METER PAYMENTS MADE VIA SMARTPHONE APP	55,013	106,000	**50,987**

PLANNING AND DEVELOPMENT

	KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
🟢	BUSINESSES ASSISTED BY ECONOMIC DEVELOPMENT OFFICE	246	300	**54**
🟢	STOREFRONTS REHABILITATED WITH FAÇADE IMPROVEMENT FUNDS	2	2	**0**
🟢	NUMBER OF JOBS CREATED IN THE CITY THAT HAVE A DIRECT CORRELATION WITH "TIF" AGREEMENTS	277	449	**172**
🔴	LAND USE BOARD CONSULTATIONS WITH DEVELOPERS AND PRIVATE COMPANIES	431	416	**-15**
🔴	GRANT AND LOAN AGREEMENTS WITH SUB-RECIPIENTS	83	54	**-29**
🟢	SQUARE FEET OF ACTIVE COMMUNITY GARDENS AND LAND UNDER CULTIVATION	174,865	174,865	**0**
🟢	NUMBER OF DEVELOPMENT PROJECT APPLICATIONS TO LAND-USE BOARD PROCESSED	133	150	**17**

KEY FOCUS AREA 2

FINANCIAL MANAGEMENT

Mission Statement: **To implement operational principles and best practices to minimize the cost of government while maximizing constituent services**.

- ☑ Goal 1: Improve the City's long-term fiscal outlook through sound fiscal policies.
- ☑ Goal 2: Enhance the transparency of financial management.
- ☑ Goal 3: Operate and maintain physical assets to protect public investment and ensures achievement of the assets' maximum useful life.

FINANCIAL MANAGEMENT FOCUS

Key Performance Indicators for Goal 1

"**Improve the City's long-term fiscal outlook through sound fiscal policies.**"

Department	Key Performance Indicator	FY22 Target
Finance General	Stabilization fund balance	$ 13,000,000
Finance General	Dollars over/under Net School Spending requirement	+ $2,750,000
Finance General	S&P Bond rating	AA+
Finance General	Budget transfers approved	100
Finance General	Annual Free Cash certification	$ 4,000,000
Finance General	Percent Change in General Fund NET Position (Over Prior FY)	5%
Finance General	Lowell Single Family Tax Bill – Dollars Below MA Average	- $ 1,775
Finance General	OPEB Liability (as of 6/30)	$820,000,000
Finance General	OPEB Trust Balance	$13,000,000
Finance General	Pension Liability	$225,000,000
Finance General	Pension fiduciary net position as a % of total pension liability	65%
Budget Department	GFOA Distinguished Budget Award	WIN

FINANCIAL MANAGEMENT FOCUS

Key Performance Indicators for Goal 2

"**Enhance the transparency of financial management.**"

Department	Key Performance Indicator	FY22 Target
Auditor	Financial statements completed	12/31/2021
Auditor	Schedule A completed	11/30/2021
MIS	Digitally managed documents (non-MUNIS)	1,500,000
MIS	Digitally managed documents (MUNIS)	2,903,587
Treasurer	Total Paperless Customers	6,500

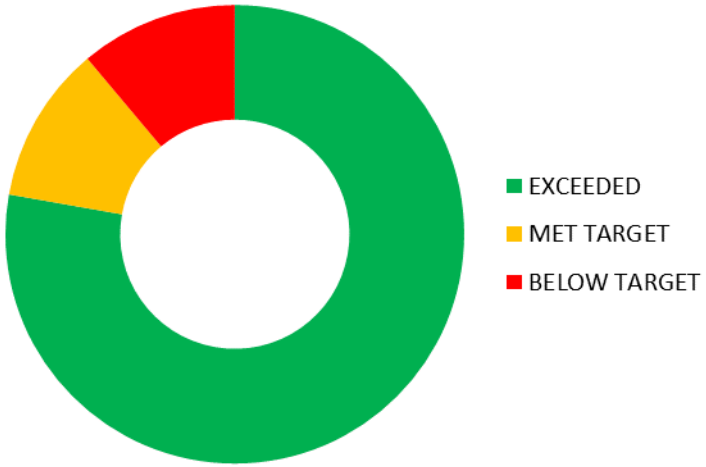
FINANCIAL MANAGEMENT FOCUS

Key Performance Indicators for Goal 3

"Operate and maintain physical assets to protect public investment and ensures achievement of the assets maximum useful life."

Department	Key Performance Indicator	FY22 Target
Budget Department	Capital plan appropriation (Total All Sources)	$13,754,294
Budget Department	Capital funds planned for public safety	$652,000
Budget Department	Capital funds planned for community development	$3,393,294
MIS	Average system uptime outside of scheduled maintenance	98.10%

FINANCIAL MANAGEMENT



89%

Of reported departmental KPIs met (within 10%) or exceeded target

KEY PERFORMANCE INDICATORS – FY2019 & FY2020

FINANCE GENERAL

KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
STABILIZATION FUND BALANCE	$11,776,556	$12,283,568	**$507,012**
MET NET SCHOOL SPENDING	EXCEEDED	EXCEEDED	**EXCEEDED**
BUDGET TRANSFERS APPROVED	106	133	**27**
S&P BOND RATING	AA-	AA-	**STABLE**
LOWELL SINGLE FAMILY TAX BILL, DOLLARS BELOW MA AVERAGE	-$1,927	-$1,801	**$126**
ANNUAL FREE CASH CERTIFICATION	$2,513,634	$7,462,706	**$4,949,072**
PERCENT CHANGE IN NET POSITION (OVER PRIOR YEAR)	-0.39%	0.0%	**0.39%**
OPEB LIABILITY (AS OF JUNE 30)	$663,672,870	$793,425,712	**$129,752,842**
OPEB TRUST BALANCE	$9,315,353	$10,608,472	**$1,293,119**
PENSION LIABILITY	$256,891,644	$230,512,993	**-$26,378,651**

BUDGET DEPARTMENT

	KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
●	CAPITAL PLAN PUBLIC SAFETY	$1,663,837	$6,909,022	**$5,245,185**
●	CAPITAL PLAN COMMUNITY DEVELOPMENT	$900,000	$13,132,752	**$12,232,752**
●	CAPITAL PLAN INFRASTRUCTURE	$69,274,331	$41,971,461	**-$27,302,870**
●	GFOA DISTINGUISHED BUDGET AWARD	WON	WON	**WON**

AUDITOR

	KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
●	COMPLETE FINANCIAL STATEMENTS	12/31/18	12/1/19	**ON TIME**
●	COMPLETE SCHEDULE A	12/3/19	5/11/21	**DELAYED**

MIS

	KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
●	NUMBER OF DIGITALLY MANAGED DOCUMENTS (NON-MUNIS)	1,276,240	1,355,720	79,480
●	NUMBER OF DIGITALLY MANAGED DOCUMENTS (MUNIS)	1,374,148	1,805,038	430,890

KEY FOCUS AREA 3

PUBLIC SAFETY

Mission Statement: **To provide a safe, livable, and family-friendly community**.

- ☑ Goal 1: Enhance public safety in the City of Lowell's Neighborhoods.

- ☑ Goal 2: Improve the quality of life in the City of Lowell by providing fire protection and prevention, emergency response services, and public education activities. Protect all citizens, their property, and the environment from natural and man-made disasters.

- ☑ Goal 3: Promote clean, healthy, safe, and sustainable neighborhoods throughout the City of Lowell.

PUBLIC SAFETY FOCUS

Key Performance Indicators for Goal 1

"Enhance public safety in the City of Lowell's Neighborhoods."

Department	Key Performance Indicator	CY21 Target[1]
Police	Juvenile Incidents	88
Police	Group A Offenses	4,602
Police	Group B Offenses	1,159
Police	Compstat Meetings	26
Police	Number of LPD Volunteers	19
Police	Hours Worked by LPD Volunteers	1,245
Police	State Grant Funding	$ 500,000
Police	Federal Grant Funding	$ 1,500,000
Police	Individuals Booked	2,676
Police	Firearm Permits Issued	596
Police	Police Computer Aided Dispatch (CAD) Calls	88,506
Police	Total Computer Aided Dispatch (CAD) Calls	104,999

[1] All Police Data is Based on the Calendar Year; all Other Data is Based on the Fiscal Year.

PUBLIC SAFETY FOCUS

Key Performance Indicators for Goal 2

"Improve the quality of life in the City of Lowell by providing fire protection and prevention, emergency response services, and public education activities. Protect all citizens, their property, and the environment from natural and man-made disasters."

Department	Key Performance Indicator	FY22 Target
Fire	Number receiving fire safety instruction (Adults & Children)	7,000
Fire	Total Number of Calls	14,280
Fire	Number of Fires	310
Fire	Number of Rescue/ EMS Calls	9,100
Fire	Hazardous Conditions Calls	550
Fire	Good Intent Calls	700
Fire	Total False Calls	2,570
Fire	Inspections performed by Fire Companies	420
Fire	Inspections performed by Fire Prevention Inspectors	3,300
Fire	Number of Company Closings (Brownouts)	365

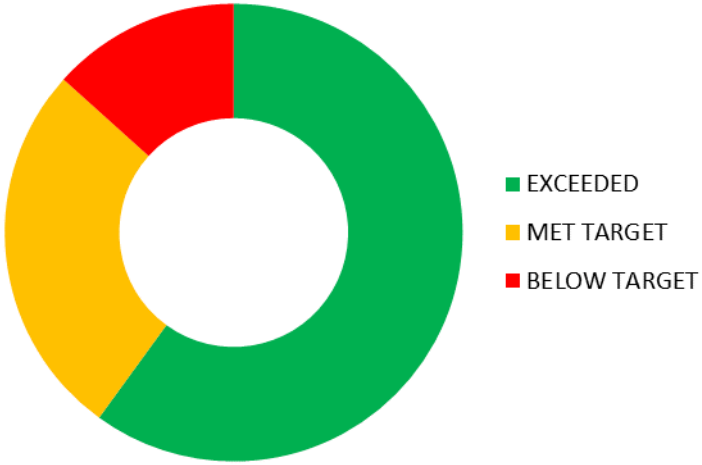
PUBLIC SAFETY FOCUS

Key Performance Indicators for Goal 3

"**Promote clean, healthy, safe, and sustainable neighborhoods throughout the City of Lowell.**"

Department	Key Performance Indicator	FY22 Target
Development Services	Building and trades related inspections conducted	5,500
DPD	Square feet of active community gardens and land under cultivation in Lowell neighborhoods	177,265
Development Services	Number of COI Inspections Completed	390
Development Services	Sanitary Code Complaints Inspected	2,500
Development Services	Number of Accepted Registrations of Vacant/ Foreclosed Properties in Compliance with Ordinance	150
Development Services	Building, Electrical, Plumbing, Gas, and Mechanical Permit Applications Processed	6,500
DPD	Brownfield Sites Addressed Through Assessment or Remediation Efforts	11
Health	Reported Communicable Diseases	1,500
Health	Immunizations	400

PUBLIC SAFETY



87%

Of reported departmental KPIs met (within 10%) or exceeded target

KEY PERFORMANCE INDICATORS – FY2019 & FY2020

POLICE (*CRIME DATA BASED CALENDAR YEAR*)

KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
NIBRS GROUP A OFFENSES	4,844	4,860	**16**
NIBRS GROUP B OFFENSES	1,220	749	**-471**
JUVENILE INCIDENTS	88	51	**-37**
CALLS FOR POLICE DISPATCH (PERCENT OF TOTAL)	84%	88%	**4%**
POLICE ONLY COMPUTER AIDED DISPATCH (CAD) CALLS	90,77	101,516	**10,741**
FIREARMS RECOVERED	82	96	**14**
INDIVIDUALS BOOKED	2,817	2,012	**-805**
LPD VOLUNTEERS	19	0	**-19**

FIRE

KEY PERFORMANCE INDICATOR		2019	2020	2021 Trend
●	COMPANY CLOSINGS (BROWNOUTS)	321	257	-64
●	NUMBER OF INSPECTIONS PERFORMED BY FIRE PREVENTION INSPECTORS	3,359	2,387	-972
●	TOTAL FIRES	374	234	-140

DPD & DEVELOPMENT SERVICES

KEY PERFORMANCE INDICATOR		2019	2020	2021 Trend
●	REGISTRATION OF VACANT/FORECLOSED PROPERTIES	197	146	-51
●	COI INSPECTIONS COMPLETED	389	352	-37
●	SQUARE FEET OF ACTIVE COMMUNITY GARDENS AND LAND UNDER CULTIVATION IN LOWELL NEIGHBORHOODS	174,865	174,865	0

HEALTH

KEY PERFORMANCE INDICATOR		2019	2020	2021 Trend
●	IMMUNIZATIONS	376	386	10

KEY FOCUS AREA 4

EDUCATION

Mission Statement: **To provide the opportunity for students to move from kindergarten to a post-graduate degree without ever having to leave the City.**

- ☑ Goal 1: Enhance the quality of the Lowell Public School System and the Greater Lowell Regional Technical High School.

- ☑ Goal 2: Enhance the services offered by City departments that encourage citizens of Lowell to participate in life-long learning opportunities.

- ☑ Goal 3: Ensure that the Lowell Public School System provides a quality education by tracking outcomes.

EDUCATION FOCUS

Key Performance Indicators for Goal 1

"**Enhance the quality of the Lowell Public School System and the Greater Lowell Technical High School.**"

Department	Key Performance Indicator	FY22 Target
Schools	Student- Teacher Ratio	13.4:1
Schools	CH. 70 School Aid	$178,553,488
Schools	Total enrollment (District)	13,143
Schools	Attendance Rate	94%
Schools	Total Expenditures Per Pupil	$13,585
Schools	Percentage of LPS 10th Grade Students Scoring "Proficient or Higher" on MCAS – **English/ Language Arts**	85%
Schools	Percentage of LPS 10th Grade Students Scoring "Proficient or Higher" on MCAS – **Mathematics**	68%
Schools	Percentage of LPS 10th Grade Students Scoring "Proficient or Higher" on MCAS – **Science & Tech/Eng**	62%
Finance	Direct Cash Contribution from the General Fund to the Schools	$15,736,053
Health	Percentage of Students who Return to Class After Visiting a School Nurse	95%
DPW	Number of School Work Orders Completed	1,100
GLTHS	Lowell Assessment	$ 9,360,227

EDUCATION FOCUS

Key Performance Indicators for Goal 2

"**Enhance the services offered by City departments that encourage citizens of Lowell to participate in life-long learning opportunities.**"

Department	Key Performance Indicator	FY22 Target
Library	Electronic format holdings	125,000
Library	Registered Borrowers	55,000
Library	Circulation	250,000
Library	Adult Programs Offered	300
Library	Adult Program Participants	2,450
Library	Young Adult Programs Offered	155
Library	Young Adult Participants	2,450
Library	Children's Programs Offered	155
Library	Children's Program Participants	3,245
Library	Grants (including State Aid)	$205,000
Career Center	Youth Placement in Employment or Education	83%
Career Center	Youth Degree of Certification attained	80%
Fire	Number receiving fire safety instruction (Adults & Children)	7,000

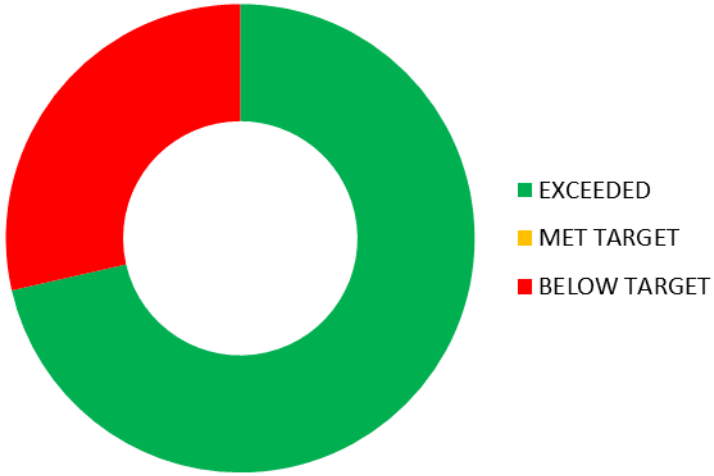
EDUCATION FOCUS

Key Performance Indicators for Goal 3

"**Ensure that the Lowell Public School System provides a quality education by tracking outcomes.**"

Department	Key Performance Indicator	FY22 Target
Schools	Drop-out Rate	3.3%
Schools	Graduation Rate (4 years)	81%
Schools	Teacher Retention Rate	92%
Schools	Teachers Licensed	97%
Schools	Student Retention Rate	1.5%
Schools	Graduates Attending Higher Ed Institutions	70.4%
Schools	Attendance Rate	92.4%

EDUCATION



71%

Of reported departmental KPIs met (within 10%) or exceeded target

KEY PERFORMANCE INDICATORS – FY2019 & FY2020

SCHOOL FUNDING

KEY PERFORMANCE INDICATOR		2019	2020	2021 Trend
●	CHAPTER 70 EDUCATION FUNDING	$150,935,482	$162,988,542	**+$12,053,060**
●	GLTHS ASSESSMENT	$8,631,440	$9,149,744	**+$518,304**

LOWELL PUBLIC SCHOOLS

KEY PERFORMANCE INDICATOR		2019	2020	2021 Trend
●	DROP OUT RATE (GRADE 9-12)	3.7%	3.3%	**-0.4%**
●	4 YEAR GRADUATION RATE	78%	80.9%	**2.9%**
●	STUDENTS ABSENT 10+ DAYS	40.3%	19.5%	**-20.8%**
●	TOTAL ENROLLMENT (DISTRICT)	14,548	14,434	**-114**
●	PERCENT OF STUDENTS WHO ARE AT OR ABOVE MCAS PROFICIENCY: **SCIENCE & TECH/ENG** (ALL GRADE LEVELS)	59%	59%	**0%**
●	STUDENT - TEACHER RATIO	13.8 : 1	13.4 : 1	**-0.4 : 1**

POLLARD MEMORIAL LIBRARY

	KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
🔴	CHILDREN'S PROGRAMS	151	102	**-49**
🔴	ADULT PROGRAMS	415	196	**-219**
🟢	YOUNG ADULT PROGRAMS	118	141	**23**
🟢	ELECTRONIC FORMAT HOLDINGS	31,739	77,696	**45,957**

FIRE

	KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
🔴	NUMBER RECEIVING FIRE SAFETY INSTRUCTION (ADULTS & CHILDREN)	9,692	4,013	**-5,679**

MASSHIRE LOWELL CAREER CENTER

	KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
🟢	YOUTH PLACEMENT IN EMPLOYMENT OR EDUCATION	76%	76%	**0%**

KEY FOCUS AREA 5

PARTNERSHIPS

Mission Statement: **Develop collaborations with local universities, colleges and non-profit organizations that are vital to driving economic growth, building vibrant communities, preparing students for the future and enhancing the quality of life for Lowell residents.**

- ☑ Goal 1: Educate local youth and international students to create a talented diverse workforce.

- ☑ Goal 2: Coordinate efforts to better leverage resources to effectively solve problems.

- ☑ Goal 3: Foster innovation and research that can improve economic, environmental and social impacts.

PARTNERSHIP FOCUS

Key Performance Indicators for Goal 1

"Educate local youth and international students to create a talented diverse workforce."

Department	Key Performance Indicator	FY22 Target
UMASS Lowell	Total full time enrollment	18,338
UMASS Lowell	Total online enrollment	38,300
UMASS Lowell	Bachelor's degrees awarded	2,700
UMASS Lowell	Master's degrees awarded	1,100
UMASS Lowell	Doctoral degrees awarded	130
UMASS Lowell	Professional Co-Op programs	950
UMASS Lowell	International students enrolled	1,325
UMASS Lowell [2]	Percent employed or enrolled in Graduate School	95%
Middlesex Community College	Associates degrees awarded	883
Middlesex Community College	Certificate awards	184
MassHire Lowell Career Center	Youth placement in enrollment or education	83%
MassHire Lowell Career Center	Youth degree of certification attained	80%
CASE	Ethnic festival processions	20
CASE	Number of Lowell events promoted annually	1,700
CASE	Number of grants funded per year	30
CASE	Flag raisings	20
Lowell Public Schools	Student-Teacher ratio	13.4:1
Lowell Public Schools	Ch. 70 School Aid	$178,553,488

[2] Per UML 2020 Report Card: https://www.uml.edu/docs/Report-Card-3-20_tcm18-323070.pdf

PARTNERSHIP FOCUS

Key Performance Indicators for Goal 2

"Coordinate efforts to better leverage resources to effectively solve problems."

Department	Key Performance Indicator	FY22 Target
CASE	Groups engaged/ supported/ partnered	110
UMASS Lowell[3]	Sustainability STARS points	65
Recreation	Registered summer program participants	1,300
CASE	Sponsorship dollars supporting city-sponsored programs	$200,000
Police	Number of LPD Volunteers	19
Police	Hours worked by LPD Volunteers	1,245
MassHire Lowell Career Center	Employers Served	600
MassHire Lowell Career Center	Entered employment rate for dislocated workers	86%

[3] Per UML 2020 Strategic Plan: https://www.uml.edu/docs/Appendix-G-UMass-Lowell-2020-Strategic-Plan-March-2016-Plan-Update-and-2016-Report-Card_tcm18-266862.pdf

PARTNERSHIP FOCUS

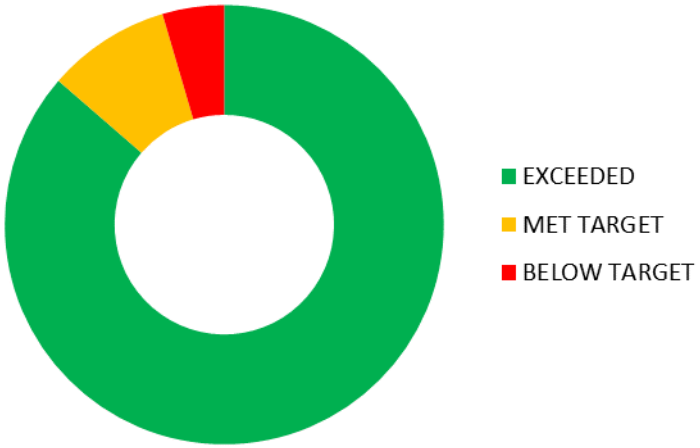
Key Performance Indicators for Goal 3

"Foster innovation and research that can improve economic, environmental, and social impacts."

Department	Key Performance Indicator	FY22 Target
UMASS Lowell[4]	Total R&D expenditures	$90,000,000
UMASS Lowell	Ranking among public research institutions in New England	1
UMASS Lowell	Research & community Co-Op	200
UMASS Lowell	State ranking among women-led businesses	1
UMASS Lowell	University square footage	4,900,000
DPD	Storefronts rehabilitated with façade improvement funds	6
DPD	Number of jobs created in the city that have a direct correlation with "TIF" agreements	100
DPD	Businesses assisted by the Economic Development office	400
Library	Number of Visitors entering Library building	160,000
Library	Amount spent on library materials	$178,000
Library	Electronic format holdings	125,000

[4] Per UML 2020 Strategic Plan: https://www.uml.edu/docs/Appendix-G-UMass-Lowell-2020-Strategic-Plan-March-2016-Plan-Update-and-2016-Report-Card_tcm18-266862.pdf

PARTNERSHIPS



95%

Of reported departmental KPIs met (within 10%) or exceeded target

KEY PERFORMANCE INDICATORS – FY2019 & FY2020

UMASS LOWELL

KEY PERFORMANCE INDICATOR		2019	2020	2021 Trend
●	TOTAL FULL TIME ENROLLMENT (LPS - K-12)	14,601	14,721	**120**
●	ONLINE ENROLLMENT	30,932	31,816	**884**
●	BACHELOR'S DEGREES AWARDED	2,798	2,863	**-65**
●	MASTER'S DEGREES AWARDED	1,102	1,170	**68**
●	DOCTORAL DEGREES AWARDED	122	154	**32**
●	CO-OP PROGRAMS	933	953	**20**
●	PERCENT EMPLOYED OR ENROLLED IN GRADUATE SCHOOL	96%	94%	**- 2%**
●	INTERNATIONAL STUDENTS (UNDERGRAD & MASTERS)	1,175	1,097	**- 78**
●	TOTAL R&D EXPENDITURES (MILLIONS)	$72.3	$84	**$ 11.7**
●	UNIVERSITY SQUARE FOOTAGE (MILLIONS SF)	4.8	4.8	**0**
●	SUSTAINABILITY STARS POINTS	70.5	78	**7**

MIDDLESEX COMMUNITY COLLEGE

KEY PERFORMANCE INDICATOR		2019	2020	2021 Trend
●	ASSOCIATE DEGREES AWARDED	818	990	172
●	CERTIFICATES AWARDED	137	184	47

CASE

KEY PERFORMANCE INDICATOR		2019	2020	2021 Trend
●	NUMBER OF GRANTS FUNDED PER YEAR	29	50	21

LOWELL PUBLIC SCHOOLS

KEY PERFORMANCE INDICATOR		2019	2020	2021 Trend
●	STUDENT-TEACHER RATIO	13.8 : 1	13.4 : 1	-0.4 : 1
●	CHAPTER 70 SCHOOL AID	$150,935,482	$162,988,542	+$12,053,060

MASSHIRE LOWELL CAREER CENTER

KEY PERFORMANCE INDICATOR		2019	2020	2021 Trend
●	EMPLOYERS SERVED	509	498	-11
●	ENTERED EMPLOYMENT RATE FOR DISLOCATED WORKERS	96%	115%	19%
●	YOUTH PLACEMENT IN EMPLOYMENT OR EDUCATION	77%	76%	-1%

POLLARD MEMORIAL LIBRARY

KEY PERFORMANCE INDICATOR		2018	2019	2020 Trend
●	NUMBER OF VISITORS ENTERING LIBRARY BUILDING	141,749	155,224	18,258
●	AMOUNT SPENT ON LIBRARY MATERIALS	$ 169,209	$ 143,411	- $ 25,798
●	E-BOOK HOLDINGS	26,811	31,739	4,928

KEY FOCUS AREA 6

STRONG NEIGHBORHOODS

Mission Statement: **To provide an enhanced quality of life to residents in every neighborhood**.

- ☑ Goal 1: Improve public services that engage citizens within their neighborhoods through public art and social events.

- ☑ Goal 2: Focus on quality of life issues for all citizens with outreach and prevention programs.

- ☑ Goal 3: Enhance overall appearance of communities and neighborhoods within the city to improve quality of life.

STRONG NEIGHBORHOODS

Key Performance Indicators for Goal 1

"**Improve public services that engage citizens within their neighborhoods through public art and social events.**"

Department	Key Performance Indicator	FY22 Target
Recreation	Registered summer program participants	1,300
Recreation	Number of Recreation Permits issued	15,000
Recreation	MyRec unique registrations	1,500
Recreation	MyRec Lowell resident registrants	3,000
Recreation	MyRec Facility/area reservations	19,000
Library	Number of programs available to adult patrons	275
Library	Number of Adult Program Participants	3,000
Library	Number of programs available to children and caregivers	160
CASE	Number of large scale events (1,000-150,000 attendees) hosted and or permitted throughout the year	18
CASE	Flag raisings	20
CASE	Ethnic festivals and processions	20
CASE	Number of Lowell events promoted annually	1,700
CASE	Overall attendance for events CASE staff coordinate/ permit annually	220,000
COA	Number of participants in fitness & health programs (unduplicated)	550

STRONG NEIGHBORHOODS

Key Performance Indicators for Goal 2

"Focus on quality of life issues for all citizens with outreach and prevention programs."

Department	Key Performance Indicator	FY22 Target
COA	Total number of grocery shopping trips from senior housing	200
COA	Number of unduplicated seniors (senior center activities and rides)	1,800
COA	Total meals served (Lunch)	15,000
Fire	Number of company closings	427
Health	Immunizations	400
Library	Adult Program participants	3,000

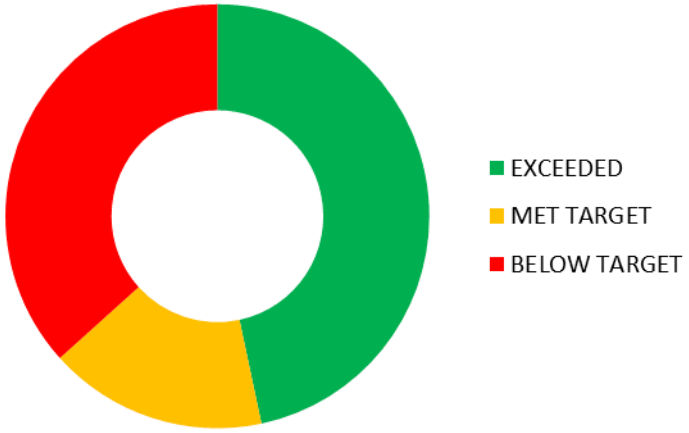
STRONG NEIGHBORHOODS

Key Performance Indicators for Goal 3

"**Enhance overall appearance of communities and neighborhoods within the city to improve quality of life.**"

Department	Key Performance Indicator	FY22 Target
DPW	Amount of Road Repaved (miles)	4.00
DPW	Number of potholes filled	1,500
DPW	Amount of Sidewalk Refurbished (miles)	2.00
DPW	Number of Civic Plus Requests Addressed	3,500
DPW	Recycling rate	<20%
DPW	Average response time in days for streetlight outage	3.5
DPW	Number of tree issues responded to and addressed	600
DPD	Infrastructure, parks and other capital improvement projects advanced	27
DPD	Number of accepted registrations of vacant/foreclosed properties in compliance with the ordinance	200
DPD	Square feet of active community gardens and land under cultivation in Lowell neighborhoods	178,865
Wastewater	Number of odor complaints	0
Wastewater	Number of catch basins repaired and replaced	100
Wastewater	Number of catch basins cleaned	350

STRONG NEIGHBORHOODS



63%

Of reported departmental KPIs met (within 10%) or exceeded target

KEY PERFORMANCE INDICATORS – FY2019 & FY2020

PLANNING AND DEVELOPMENT

KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
NUMBER OF ACCEPTED REGISTRATIONS OF VACANT/ FORECLOSED PROPERTIES IN COMPLIANCE WITH ORDINANCE	197	145	-51
SQUARE FEET OF ACTIVE COMMUNITIES GARDENS AND LAND UNDER CULTIVATION IN LOWELL NEIGHBORHOODS	174,865	174,865	0
INFRASTRUCTURE, PARKS AND OTHER CAPITAL IMRPOVEMENT PROJECTS ADVANCED	24	40	16

PUBLIC WORKS

KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
AMOUNT OF ROAD REPAVED (MILES)	4.70	2.60	-2.2
NUMBER OF POTHOLES FILLED	2,802	1,430	-1,372
RECYCLING RATE	32%	24%	-8%
AVERAGE RESPONSE TIME FOR STREETLIGHT OUTAGE (DAYS)	5.8	3.75	-2
AMOUNT OF SIDEWALK REFURBISHED (MILES)	1.00	1.39	.39
NUMBER OF CIVIC PLUS REQUESTS ADDRESSED	6,813	2,301	-4,512
NUMBER OF TREE ISSUES RESPONDED TO AND ADDRESSED	338	679	341

CASE

KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
OVERALL ATTENDANCE FOR EVENTS CASE STAFF COORDINATES	222,511	222,511	0
NUMBER OF LARGE SCALE EVENTS (1,000-150,000 ATTENDEES) HOSTED AND OR PERMITED THROUGHOUT THE YEAR	14	16	2
NUMBER OF FLAG RAISINGS	12	7	-5
ETHNIC FESTIVALS & PROCESSIONS	9	11	2
LOWELL EVENTS PROMOTED ANNUALLY	1,400	1,600	200

COA

KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
NUMBER OF PARTICIPANTS IN FITNESS & HEALTH PROGRAMS (UNDUPLICATED)	395	460	65
TOTAL MEALS SERVED (BREAKFAST/LUNCH)	15,144	10,127	-5,017
NUMBER OF UNDUPLICATED SENIORS (SENIOR CENTER ACTIVITIES AND RIDES)	877	1,928	1,051

RECREATION

KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
NUMBER OF RECREATION PERMITS ISSUED	10,533	9,035	-1,498
MYREC UNIQUE REGISTRATIONS	2,199	2,000	-199
MYREC LOWELL RESIDENT REGISTRANTS	2,099	3,298	1,289
MYREC FACILITY/AREA RESERVATIONS	19,381	9,035	-10,346

HEALTH

KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
IMMUNIZATIONS	336	335	-1

POLLARD MEMORIAL LIBRARY

KEY PERFORMANCE INDICATOR	2019	2020	2021 Trend
ADULT PROGRAMS	415	196	-219
ADULT PROGRAM PARTICIPANTS	3,475	1,617	-1,858
CHILDREN'S PROGRAMS	151	102	-49

LOWELL REGIONAL WASTEWATER UTILITY

KEY PERFORMANCE INDICATOR		2019	2020	2021 Trend
🟢	NUMBER OF ODOR COMPLAINTS	2	1	-1
🔴	NUMBER OF CATCH BASINS REPAIRED AND REPLACED	50	38	-12
🔴	NUMBER OF CATCH BASINS CLEANED	267	183	-84

FISCAL YEAR

2022

SECTION II

SUMMARIES

General information about the City of Lowell, including the budget process, and various profiles of the City.

CONOR BALDWIN
CHIEF FINANCIAL OFFICER

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BUDGET DOCUMENT OVERVIEW

This budget document for Fiscal Year 2022 continues to use the same award-winning format which has been previously presented to the City Council in terms of organization, scope, and depth, and is arranged into the following nine sections:

1. **Transmittal Letter:** This section includes the City Manager's budget message, which concisely communicates the City Council's policies and priorities which drive the budget process and highlights major changes to the Fiscal Year 2022 budget.

2. **Summaries:** This section includes a short guide to the document, an overview of the budget process, high-level organizational charts illustrating the functional structure and departmental structure of the City's government along with a departmental contact directory, a profile of the city's key facts, and the city's basis for accounting and budgeting.

3. **Financial Plan:** This section summarizes all sources of revenue used to fund the operating budget. Revenues are organized according to six commonly recognized categories: charges for services, fines and forfeits, intergovernmental revenue, licenses and permits, miscellaneous revenue, and taxes. This section is intended to clearly indicate where the money comes from.

4. **Departmental Details:** This section presents the proposed expenditures and financing plans for each City Department and includes detailed organizational charts and information on goals and performance measures. This section is intended to clearly indicate where the money goes, and provides a financing plan for each city department.

5. **Capital Plan:** This section outlines the planned capital expenditures for the City's public investments for the current year (FY2022), commonly referred to as capital projects. It also includes an update to the City's 5-year Capital Improvement Plan ("CIP")

6. **Appropriation Order:** This section summarizes the financial plans and planned expenditures for the operating budget for Fiscal Year 2022 which is presented to the City Council for their authorization and vote.

7. **Fiscal Policies:** This section includes fiscal policies and guidelines.

8. **Appendices:** This section includes ancillary content including Municipal Finances 101 (recommended for readers new to municipal finances), organizational staffing information, an acronym table, and a detailed glossary of budget related terms.

9. **Index:** This section includes an index of key words, or phrases used throughout this document, allowing for quick lookup.

As this budget continues to evolve, the plan is to consolidate the expense line details into more standardized groupings of expenses, and provide additional information on projected revenues and expenses.

THE BUDGET PROCESS

The preparation of the annual Budget for the City of Lowell is governed by the provisions of Chapter 44 of the Massachusetts General Laws. The budget cycle for FY22 was initiated in January of calendar year 2021. At that time, the City Manager's finance team, who is responsible for compiling the budget, met with the City Manager and Chief Financial Offer to update the city's 5-year financial forecast in order to establish general budgetary guidelines and limitations for the coming year. A memorandum was distributed from the City Manager to all Department Heads detailing the economics and strategy to be followed in compiling their individual requests.

In the FY21 budget, some goals and measures were eliminated, replaced and/or expanded, resulting in goals and measures that are more comprehensive, significant or illustrative of the services and programs provided by City departments. As of December of FY21, some of the major challenges facing the City of Lowell's FY22 operations were projected as follows:

- The continued financial impact of the COVID-19 pandemic on municipal operations, specifically on the Lowell Police and Fire Departments, as well as on the Health and Human Services Department.
- A **$1.4 million** increase in the city's pension assessment from PERAC over FY21;
- An increased in state "cherry sheet" charges, including the assessment for charter schools in Lowell, of **$4 million**[5];
- Sufficient funding necessary for the schools to continue exceeding the Massachusetts net school spending requirement for FY2022 of **$231,415,707**[6];
- A **$1.7 million** increase in debt service associated with the city's aggressive five-year capital improvement plan;
- An increase in cost associated with trash and recycling collections of **$1.9 million**;
- A reduction in one-time revenues in order to build a more sustainable funding model for city services.

[5] Preliminary estimate based on FY2022 Governor's Budget (H1)
[6] Based on 2022 net school spending requirement as of February 2021 from DESE website. Numbers are preliminary and subject to change, pursuant to state budget deliberations.

(BUDGET PROCESS CONTINUED)

The City Manager, in her guidelines, emphasized the need to reduce the growth in budgets by managing positions, reducing overtime, and identifying other cost reductions so that the following fixed cost increases could be absorbed without having an adverse effect on the total budget. In addition, major contracts for services were to be reviewed to ensure that departments have sufficient funds to meet contractual needs; budgets were directed to remain level funded; extraordinary expenditures were required to be reduced and one-time items from the current year eliminated. Departments were asked to expect that reductions would be made during the review process. The supplemental request process remained the same, with requests for new or expanded services submitted separately outside the base budget. If a request for supplemental funds was submitted, it was necessary to identify a corresponding decrease before this request could be considered. It was emphasized that the FY21 goal was to submit a budget to the City Council that supports Council priorities and programmatic and operational needs.

By state law, the budget must be submitted to the City Council within 170 days after the Council organizes in early January. A complete proposed budget was submitted to the City Council on May 25, 2021 to the City Council and referred to a Public Hearing. Beginning on June 8th, the City Council held one or a series of public hearings to solicit citizen participation regarding departmental budget requests. By law, the City Council has the jurisdiction to make reductions but cannot increase the proposed budget without the consent of the City Manager. Following submission of the proposed budget, the City Council had 45 days within which to act. The City Council adopted the FY22 Budget on June 8, 2021. The Annual Budget and the appropriations contained therein for FY22 became effective July 1, 2021.

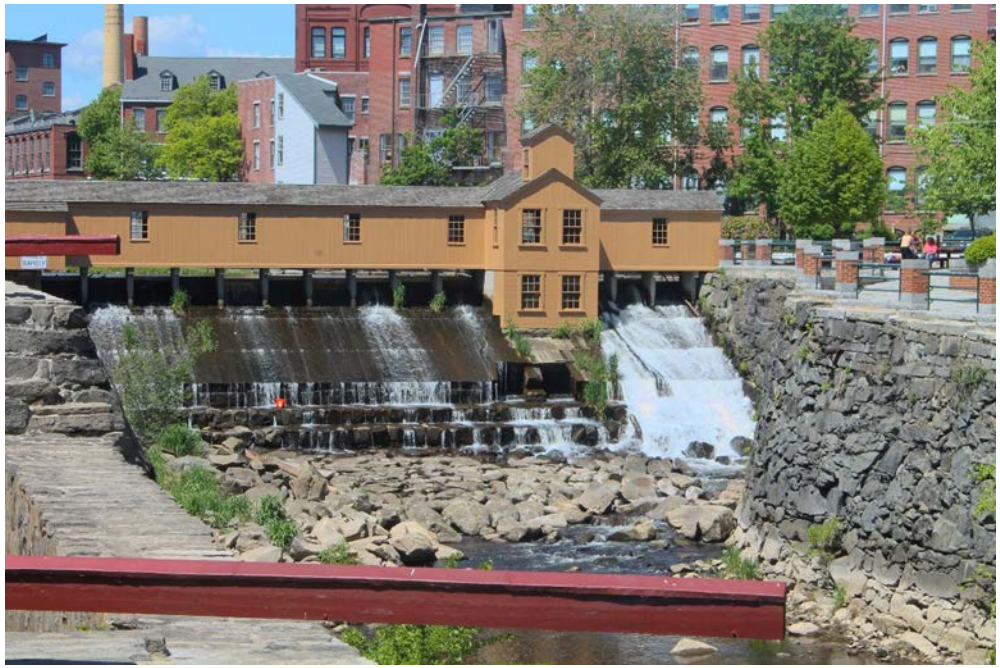
THE BUDGET CALENDAR

January 17, 2021	Budget instructions and financial sheets distributed to Department Heads.
February 5, 2021	All department budget requests (financials) due to the finance department for review.
February 8, 2021 to **February 19, 2021**	Finance department to work with departments to complete financial request submissions.
March 1, 2021	Departments' completed budget submissions due (all information emailed to Allison Chambers, Deputy CFO).
March 1, 2021 To **March 5, 2021**	Departments' complete budget submissions reviewed by finance (i.e.: goals, mission statement, performance measures, etc.)
March 15, 2021 – March 26, 2021	CFO, budget staff, and/or City Manager may meet with Department Heads to discuss departmental budgets.

March 29, 2021 – May 18, 2021	Final Budget Preparation (Revenue forecast, expenditure review, cost/ benefit analysis, preliminary budget meetings, etc.)
May 25, 2021	Budget Introduction to Lowell City Council; City Council Votes to Accept Timely Submission of the FY2022 Operating Budget & Endorse Capital Plan
June 8, 2021	Public Hearing for FY2022 Capital Plan loan order & FY2022 Operating budget appropriation order. Projected adoption date by the City Council.
June 29, 2021	Deadline for City Council adoption of the Budget (Mass General Law Chapter 44 § 32).
June 29, 2021	CFO/ Budget Department's transmittal of the Chart of Accounts/appropriations to the City Auditor.
July 1, 2021	Begin Fiscal Year 2022.

A General Profile of the City of Lowell and Facts on File

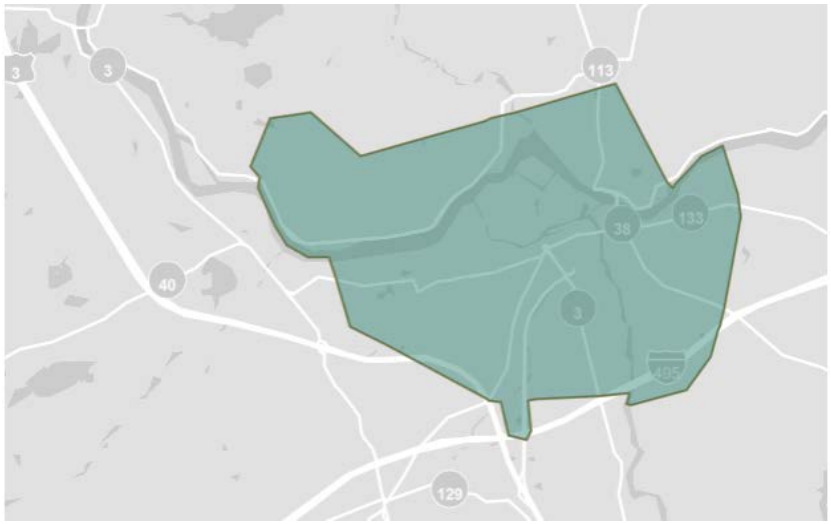
The City of Lowell is the fifth largest city in the Commonwealth of Massachusetts and its strategic location at the intersections of Routes 495, 93 and 3, provides excellent access to all points of interest in Massachusetts as well as New Hampshire and Maine. Commuter rail also provides an easy 40-minute ride to Boston's North Station. Residents claim Lowell's National Park as this country's greatest tribute to the Industrial Revolution and the textile industry that boomed in New England in the nineteenth century.

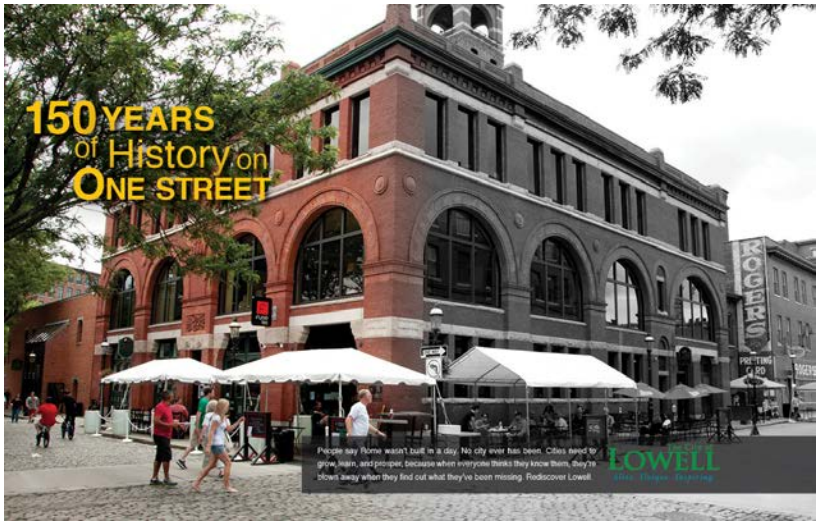


The rehabilitated mill buildings are further complemented by 2 1/2 miles of trolley and canal boat tours and several museums. The 3200-seat Lowell Auditorium hosts many of the country's best performers at affordable prices. The Merrimack Repertory Theater, which is also located in downtown Lowell, is one of the few self-sustaining repertory theater groups in the northeast. The 19th century mill buildings provide an excellent opportunity for low-cost acquisition and rehabilitation for small and large companies.

The City offers many unique financial incentives to encourage new growth and development. The City's workforce is computer literate and strongly supported by the local school district, which has recently completed nine new schools and five school rehabilitations. The education base also includes Middlesex Community College and University of Massachusetts Lowell. The student population further enhances the market for retail businesses in downtown Lowell and its surrounding neighborhoods. This planned urban community is built around the Merrimack River and its diverse canal system, which provided power to the early manufacturers. Today these water amenities add to the character of the city. Special events of the year include a folk festival which Lowell residents claim as the best in New England and which draws over 200,000 people annually, Riverfest, First Night, and Fourth of July fireworks. Residents say proudly that Lowell has something for everyone with its unmatched quality of life.

Lowell city, Massachusetts [7]





POPULATION
111,306

MEDIAN HOUSEHOLD INCOME
$56,878

POVERTY RATE
19.0%

BACHELOR'S DEGREE OR HIGHER
24.1%

[7] Data from: https://data.census.gov/cedsci/profile?g=1600000US2537000. Retrieved: February 6, 2021

Lowell city, Massachusetts [8]

Race and Ethnicity

Race

111,306 +/- 61

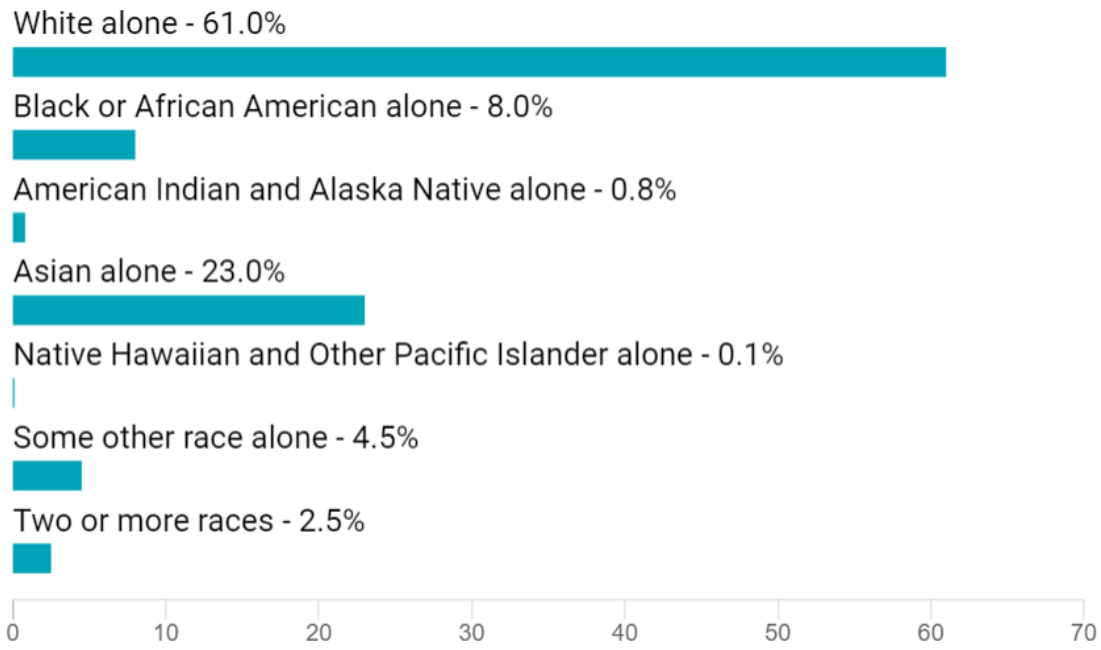
Total population in Lowell city, Massachusetts

324,697,795 +/- *****

Total population in the United States

Table: DP05
Table Survey/Program: 2019 American Community Survey 5-Year Estimates

Population by Race in Lowell city, Massachusetts



[8] Data from: https://data.census.gov/cedsci/profile?g=1600000US2537000. Retrieved: February 6, 2021

GOVERNMENT



Date of Incorporation as a Town:	March 1, 1826
Date of Incorporation as a City:	April 1, 1836
Form of Government:	Massachusetts Plan E City Council /Manager
Mayor:	Elected by the City Council
Number of City Councilors:	Nine
Number of registered voters in Lowell:	68,679
City Manager:	Eileen M. Donoghue
City Mayor/ Chair of School Committee:	The Honorable John J. Leahy



CITY OF LOWELL, MASSACHUSETTS

OVERVIEW

The City of Lowell is located in Middlesex County, 25 miles northwest of Boston and approximately 5 miles south of the New Hampshire border. Located on the Merrimack River, Lowell was the nation's first planned industrial community and is often referred to as the "cradle of the American Industrial Revolution". From its early days, Lowell has been a socially diverse community, with many of America's immigrant groups represented in its population. This has continued in recent years with the City becoming an important center for Khmer culture in the United States.

In June 1999, Lowell was named an All-American City by the National Civic League. The All-American City Award recognizes exemplary grassroots community problem-solving and is given to communities that cooperatively tackle challenges and achieve results. Lowell was chosen for its impressive work in the following areas: Community Policing, the Mayor's Joint Youth Commission and the City's Asian Water Festival. Lowell is bordered on the northwest by the Town of Tyngsboro, on the north by the Town of Dracut, on the east by the Town of Tewksbury, and on the southwest by the Town of Chelmsford. Lowell is the population center of the Lowell MA-NH Primary Metropolitan Statistical Area (PMSA). The Lowell MA-NH PMSA is comprised of the City, the Massachusetts towns of Billerica, Chelmsford, Dracut, Dunstable, Pepperell, Tewksbury, Tyngsboro and Westford and the Town of Pelham, New Hampshire. Lowell has a population of approximately 111,306 (2019 U.S. Bureau of the Census) and occupies a land area of 13.4 square miles. Lowell was incorporated as a township in 1826 and it became a City in 1836. Lowell is governed by a nine-member elected City Council and a City Manager who is appointed by the Council. The Mayor is elected by the members of the City Council and serves as the presiding officer of the Council. The principal executive officers of the City are as follows:

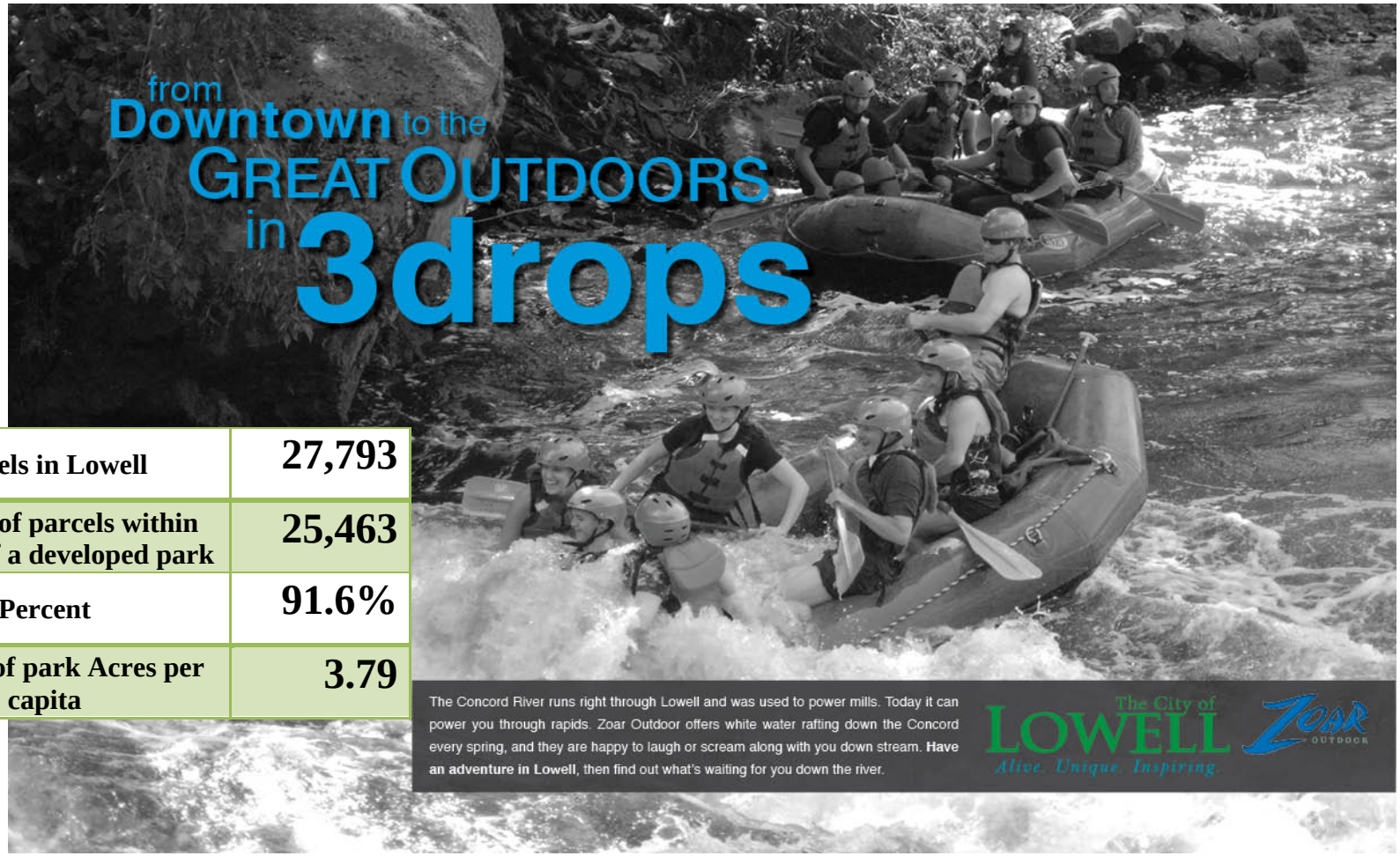
PRINCIPAL EXECUTIVE OFFICERS

TITLE	NAME	FIRST ENTERED OFFICE	TERM EXPIRES
Mayor	John J, Leahy	January 2020	December 2021
City Manager	Eileen M. Donoghue	April 2018	Indefinite/ Appointed
Assistant City Manager	Kara Keefe Mullin	June 2018	Indefinite/ Appointed
Chief Financial Officer	Conor Baldwin	July 2014	Indefinite/ Appointed
City Treasurer/ Tax Collector	Kelly Oakes	February 2019	Indefinite/ Appointed
City Auditor	Susan Hickey	May 2021	April 2024

PARKS AND OPEN SPACE

The City holds an extensive number of properties throughout the city used for a variety of public purposes. City properties are under the management of the following City authorities:

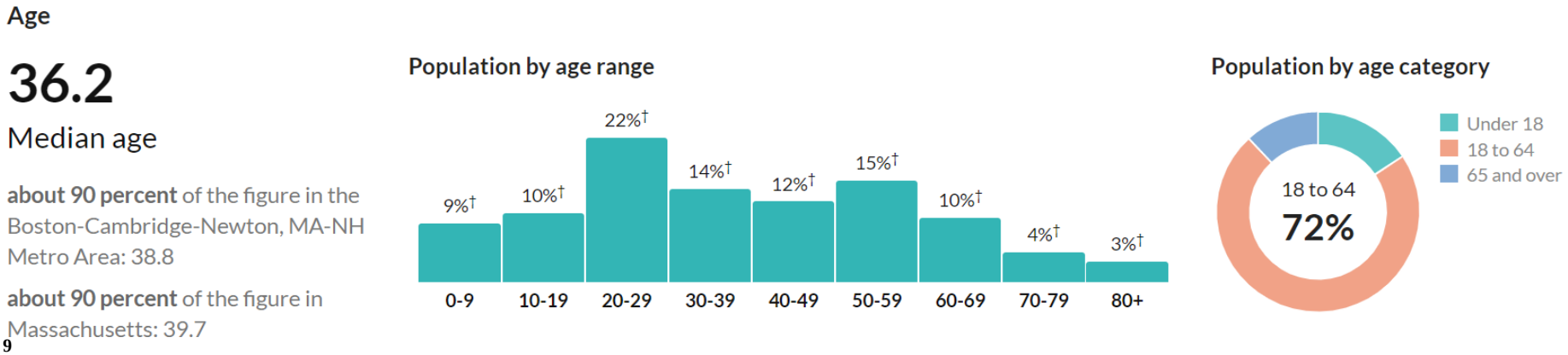
- Public School Department
- Water Utility Department
- Development Services
- Parks and Recreation Departments
- Public Works Department
- Fire Department
- Wastewater Department



Parcels in Lowell	**27,793**
Number of parcels within 1/3 mile of a developed park	**25,463**
Percent	**91.6%**
Number of park Acres per capita	**3.79**

PARKS AND RECREATION

During the past few years, the Lowell Parks & Recreation Departments have provided **1,242,266** hours of employment to over 250+ of Lowell's youth to assist with recreational programs. Thousands of children have participated in these programs at no cost to them or their families. Lowell residents make up nearly all of the employees, and studies indicate that the benefits of providing employment opportunities to local youth also have a positive effect on public safety.



[9]



[9] Data from: https://censusreporter.org/profiles/16000US2537000-lowell-ma. Retrieved: February 6, 2021

RECREATIONAL AMENITIES IN LOWELL

There are many recreational amenities in Lowell. The following charts show (1) how many different recreational activities you can find and how many locations you can find them at, (2) how much recreational acreage the City has, and (3) what types of amenities are available at all of the parks throughout the City (as of 1/1/19).

Recreational Activity	Locations	Recreational Activity	Locations
Baseball Field(s)	16	Picnic Area(s)	11
Basketball Court(s)	27	Playgrounds(s)	36
Beach/ Boating	3	Pools	3
Bocce Court(s)	1	Skateboard Park(s)	4
Deck Hockey Rinks	2	Softball Field(s)	10
Football/ Lacrosse/Soccer/Field Hockey Field(s)	10	Splash/Spray Park(s)	3
Gardens	6	Tennis Court(s)	8
Gazeno/Pavillion/Stage(s)	5	Track & Field Area(s)	3
Greenspace(s)	50	Volleyball Court(s)	5
Handball Court(s)	1	Walking Path(s)	14
Multi-Purpose Field(s)	4	Wiffleball Field(s)	1

Public Conservation and Recreational Resources by Neighborhood				
Neighborhood	2010 Population	% Total	Current Recreational Acreage	% Total Acreage
The Acre	12,271	11.52%	28.58	6.9%
Back Central	5,367	5.04%	30.88	7.5%
Belvidere/ South Lowell	19,951	18.73%	121.8	29.6%
Centralville	15,237	14.30%	66.53	16.2%
Downtown	5,267	4.94%	2.86	0.7%
Highlands	30,190	28.34%	65.31	15.9%
Pawtucketville	15,020	14.10%	95.36	23.2%

Park / Facility	Address	After Hours Lighting	Baseball Field(s)	Basketball Court(s)	Beach	Boating Ramp(s)	Bocce Court(s)	Community Planting Garden(s)	Deck Hockey Rink(s)	Dog Park	Field Hockey Field(s)	Football Field(s)	Garden(s)	Gazebo / Pavillion / Stage	Greenspace	Handball Court(s)	Lacrosse Field(s)	Memorial/Monument	Multipurpose Field(s)	Picnic Area(s)	Playground(s)	Pool(s)	Skateboard Park(s)	Soccer Field(s)	Softball Field(s)	Splash Park	Tennis Court(s)	Track & Field Area(s)	Volleyball Court(s)	Walking Path(s)	Wedding Ceremony Site	Wiffleball Field(s)
Anne Dean Welcome Regatta Festival Field	381 Pawtucket Blvd													•			•															
Armory Park	50 Westford St													•			•		•	•													
Bourgeois Park	113 University Ave	•		•										•			•															
Callery Park	200 B St	•	•											•			•			•				•		•						
Campbell Park	30 Courtland St	•	•																	•												
Carter Street Park	25 Carter Ave	•		•																												
Cawley Memorial Stadium Complex	424 Douglas Rd	•	•							•	•					•							•	•			•					
Centerville Memorial Park	711 Aiken St													•			•															
Circuit Ave Park	136 Circuit Ave													•																		
Clemente Park	803 Middlesex St			•			•										•		•	•		•						•	•			
Coburn Park	845 Chelmsford St													•			•															
Doane Street Park	69 Doane St			•																												
Donahue Park	2 Stratham St	•	•	•										•			•		•	•				•								
Ducharme Park	367 Woburn St	•		•									•	•						•											•	
Durkin Park	294 Chelmsford St		•	•													•			•												
Edmund A. Bellegarde Boathouse	300 Pawtucket Blvd	•				•																										
Edwards St. Park	26 Edwards St																					•										
Father Grillo Park	853 Central St													•			•															
Fayette Street Playground	246 Fayette St			•																•												
Fels Playground	260 Riverside St													•			•			•												
Ferry Landing Park	3 First St	•															•															
First St Playground	61 First St Blvd								•																							
Fort Hill Park	201 Rogers St													•					•													
Father Kirwin Playground	889 Lawrence St	•		•										•						•												
Father Maguire Playground	80 Woodward Ave	•		•										•			•			•				•		•		•	•			
Gage Field	78 Thirteenth St	•	•	•										•						•		•		•		•						
Hadley Park	1650 Middlesex St	•	•	•										•						•		•										
Harmony Park	1 Cork St													•			•		•													
Highland Park	150 Fleming St	•	•	•				•						•						•					•				•			
Hovey Field	266 Aiken Ave																			•		•										
Hunts Fall Greenspace	178 Stackpole St													•																		
Jollene Dubner Park	23 Rogers St.													•																		
Kerouac Park	93 Bridge St	•												•			•													•		
Kittredge Park	44 Nesmith St	•										•		•						•										•	•	
Knott Park	150 Douglas Rd													•					•	•												
Koumantzelis Park	480 Pawtucket St	•	•	•										•			•	•		•		•		•								
LeBlanc Park	38 Acropolis Rd		•											•						•		•										
Lincoln Square Park	2 Lincoln St													•			•															
Lowell Memorial Auditorium Greenspace	52 E Merrimack St													•			•													•		

Please visit www.lowellrec.com for additional details about each of these parks, their fields, and their availability!

Park / Facility	Address	After Hours Lighting	Baseball Field(s)	Basketball Court(s)	Beach	Boating Ramp(s)	Bocce Court(s)	Community Planting Garden(s)	Deck Hockey Rink(s)	Dog Park	Field Hockey Field(s)	Football Field(s)	Garden(s)	Gazebo / Pavillion / Stage	Greenspace	Handball Court(s)	Lacrosse Field(s)	Memorial/Monument	Multipurpose Field(s)	Picnic Area(s)	Playground(s)	Pool(s)	Skateboard Park(s)	Soccer Field(s)	Softball Field(s)	Splash Park	Tennis Court(s)	Track & Field Area(s)	Volleyball Court(s)	Walking Path(s)	Wedding Ceremony Site	Wiffleball Field(s)
Lucy Larcom Park	255 Merrimack St													•															•			
Manning Field	303 Boston Road		•																													
Martin Portuguese Park	424 Central St	•															•															
McDermott Reservoir	197 Beacon St	•										•					•															
McInerney Playground	213 W London St											•					•			•												
McPherson Park	185 Hildreth St	•		•															•	•	•			•		•						
Michael Rynne Bath House	160 Pawtucket Blvd				•																											
Monsignor Keenan Playground	95 W 6 St			•										•						•												
Moody Street Playground	497 Moody St			•																•												
Muldoon Park	31 Billerica St					•							•	•															•	•		
Mulligan Park	89 Plain St	•		•										•					•	•					•			•				•
North Common	413 Fletcher St	•		•				•					•	•	•					•	•			•				•				
O'Donnel Park	1170 Gorham St	•	•	•																•					•	•						
Olga Nieves Playground	123 Adams St													•						•												
Oliveria Park	84 Newhall St	•	•	•																												
Pawtucket Memorial Park	465 W Meadow Rd	•	•																	•												
Perry Playground	36 Dover St			•																•												
Raven Road Greenspace	1 Raven Road											•		•																		
Reilly School Community Playground	111 Douglas Rd			•										•			•			•												
Rotary Club Park	16 Richmond Ave	•										•		•						•		•										
Scullin Park	50 Morey St													•						•												
Shedd Park	453 Rogers St	•	•	•									•	•			•		•	•				•	•	•	•		•	•		
Sheehy Park & Extension	501 Pawtucket St													•			•		•										•			
South Common	200 South St	•		•																•	•		•			•	•		•			
St Louis Playground	406 W 6 St	•	•	•										•						•				•								
Stoklosa School Park	560 Broadway St	•		•										•				•														
Suffolk St. Park	140 Suffolk St													•			•															
Tenth Street Reservoir (water tank)	191 Mt Pleasant St													•																		
Thomas L. Crowley Park	78 Wedge St	•												•						•									•			
Tyler Park	51 Tyler Pk	•												•															•			
Utopia Park	305 Dutton St													•																		
Varnum Park	169 Third St	•											•	•			•														•	
Ventura Field	303 Boston Road																							•								
Veterans Memorial Park	17 Ennell St													•			•															
Victory Park	21 Woburn St													•			•															
Walter J. Lemieux Park	8 Mill St													•			•															
Wang Soccer Field	820 Pawtucket Blvd																						•									
Wannalancit Park	10 Varnum Ave																•															*
77	Parks / Facilities	33	16	27	1	2	1	1	1	1	1	1	5	5	50	1	1	29	3	10	36	3	4	7	10	3	8	3	5	13	5	1

Please visit www.lowellrec.com for additional details about each of these parks, their fields, and their availability!

HOUSING VALUES

FY2021 DATA – REAL ESTATE TAXES

Type	Average Value	Average Tax Bill	Parcels
One Family	$327,191	$4,403.99	11,889
Two Family	$366,486	$4,932.90	3,713
Three Family	$429,512	$5,781.24	796
Condominium	$200,182	$2,694.45	5,572

Source: City of Lowell Assessor's Office- 2021 Tax Rate Recapitulation



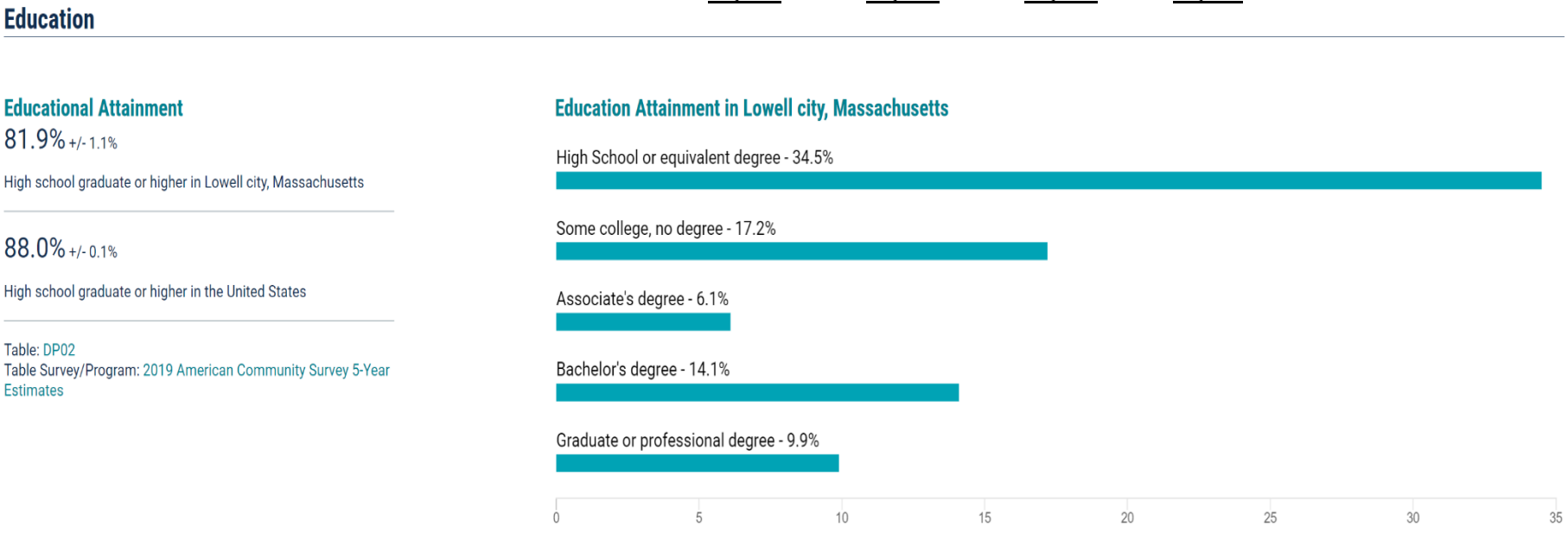
DOR Code	Municipality	Year	Single Family Values	Single Family Parcels	Average Single Family Value	Single Family Tax Bill*	Single Family Tax Bill as % of Value*	DOR Income Per Capita	Average Tax Bill as a % of Income	Rank**
160	Lowell	2012	2,583,893,000	11,793	219,104	3,236	1.48	18,513	17.48	246
160	Lowell	2013	2,574,185,600	11,806	218,040	3,273	1.50	17,269	18.95	249
160	Lowell	2014	2,554,588,300	11,817	216,179	3,273	1.51	18,995	17.23	260
160	Lowell	2015	2,659,585,200	11,830	224,817	3,480	1.55	18,174	19.15	249
160	Lowell	2016	2,811,879,000	11,846	237,369	3,599	1.52	18,168	19.81	250
160	Lowell	2017	3,011,601,375	11,861	253,908	3,788	1.49	18,859	20.09	244
160	Lowell	2018	3,259,642,880	11,873	274,542	3,951	1.44	19,777	19.98	240
160	Lowell	2019	3,438,599,300	11,875	289,566	4,066	1.40	20,905	19.45	241
160	Lowell	2020	3,706,333,500	11,879	312,007	4,168	1.34	21,449	19.43	246
160	Lowell	2021	3,889,974,600	11,889	327,191	4,404	1.35	22,686	19.41	

EDUCATION

The City currently operates 12 elementary schools, 6 middle schools, 2 pre-K through grade 8 schools, 5 alternative schools, and 1 high school. Total estimated capacity of these buildings is approximately 16,800. Capacity in the High School is approximately 4,000, compared to current enrollment of 3,101. Capacity of elementary and middle schools is approximately 13,300, compared to current enrollment of 11,299. The City authorized and borrowed $219,645,000 for school purposes since 1990 and received Massachusetts School Building Authority (the "Authority") approval for grants reimbursing eligible project costs. The City also authorized an additional $44.5 million for the renovation of other schools, for which it is also entitled to grants reimbursing eligible project costs from the Authority. In May 2019, the City authorized $340.9 million for construction and reconstruction of a new high school. The total amount authorized for this project will be reduced to the extent of school building grant funds paid to the City by the Massachusetts School Building Authority. The reimbursement rate will be approximately 80% of eligible project costs.

Public School Enrollments – October 1,

	2016	2017	2018	2019
Elementary (PK-4)	6,783	6,614	6,921	6,417
Middle/Junior High (5-8)	4,360	4,478	4,740	4,882
Senior High (9-12)	3,135	3,155	3,430	3,101
SP/Other	-	-	346	34
Totals	**14,278**	**14,247**	**15,437**	**14,434**



EDUCATION

UMass Lowell

Year	Enrollment	Graduate	Continuing Ed	Total Enrollment
2019	11,545	3,608	1,857	**18.338**
2018	11,468	4,239	2,537	**18,244**
2017	11,258	4,308	2,755	**18,316**
2016	10,154	4,198	2,832	**17,184**
2015	10,500	4,200	2,800	**17,500**
2014	10,161	4,198	2,832	**17,191**
2013	9,832	4,117	2,960	**16,969**
2012	9,401	4,007	2,886	**16,294**
2011	9,026	3,702	2,703	**15,431**





Middlesex Community College

Year	Enrollment	Year	Enrollment
2019	**10,957**		
2018	**11,217**	**2014**	**9,392**
2017	**12,009**	**2013**	**9,702**
2016	**12,254**	**2012**	**9,664**
2015	**13,267**	**2011**	**9,840**

INDUSTRY AND COMMERCE

Lowell is a diversified industrial city. Education and health services are the largest sectors of the local economy with 41.6 % of total employment. Manufacturing, wholesale trade, transportation, public utilities, professional and business services, leisure and hospitality, and government are the other key sectors of economy.

Since 2002, the U.S. Department of Labor has used the North American Industry Classification System (NAICS) as the basis for the assignment and tabulation of economic data by industry as shown below.

Industry	2013	2014	2015	2016	2017	2018	2019
Construction	879	724	867	878	888	974	1,014
Manufacturing	2,862	3,035	2,888	3,042	3,103	3,669	3,301
Trade, Transportation & Utilities	3,912	3,667	3,838	3,954	3,975	4,096	4,236
Information	1,025	1,227	1,052	1,428	1,543	1,454	1,332
Financial Services	1,585	1,514	1,475	1,435	1,379	1,390	1,441
Professional & Business Services	4,030	3,729	4,317	4,070	4,484	5,364	5,986
Education & Health Services	14,106	9,548	10,070	15,277	11,191	16,691	16,854
Leisure & Hospitality	3,143	2,929	2,880	3,388	3,118	3,509	3,457
Other Services	1,115	1,254	1,055	1,047	1,069	1,092	998
Public Administration	1,617	1,503	1,421	1,448	1,440	1,433	1,332
Total Employment	**34,274**	**29,130**	**29,863**	**35,967**	**32,195**	**39,672**	**39,951**
Number of Establishments	**2,493**	**2,750**	**2,953**	**3,134**	**3,244**	**3,566**	**3,611**
Average Weekly Wage	$976	$1,002	$1,048	$1,057	$1,147	$1,186	$1,289

THE TEN LARGEST EMPLOYERS IN THE CITY[10]





The following sets for the largest employers in Lowell (>100 employees) as of August 2020

Rank	Company Name	Nature of Business	Number of Employees
1	Lowell General Hospital (including Saints' Campus)	Healthcare	3,800
2	U-Mass Lowell	Education	2,260
3	Demoulas/ Market Basket	Supermarket	1,094
4	Verizon	Communications	653
5	Community Teamwork ("CTI")	Social Services	540
6	Aramark Corp.	Hospitality/ Food Service	500
7	MA/COM Technology Solutions	Electronics	434
8	D'Youville Life & Wellness Community	Social Services	402
9	Middlesex Community College	Education	380
10	Lowell Community Health Center	Healthcare	364

[10] Source: City Division of Planning and Development Survey, January 2021. *Reflects 2020 job counts.

TAX FACTS

ASSESSMENTS

Fiscal Year	Real Property	Personal Property	Total
2021	$9,119,362,727	$334,252,217	$9,453,614,944
2020	$8,728,067,121	$315,256,353	$9,043,323,474
2019	$7,866,099,577	$321,714,823	$8,187,814,400
2018	$7,371,290,220	$292,910,971	$7,664,201,191
2017	$6,815,418,064	$274,867,186	$7,090,285,250
2016	$6,420,432,601	$263,496,390	$6,883,928,991
2015	$6,087,839,751	$244,472,062	$6,332,311,813
2014	$5,881,952,844	$203,732,904	$6,085,685,748
2013	$5,876,323,278	$206,194,580	$6,082,517,858
2012	$5,894,041,178	$201,067,340	$6,095,108,518

TAX RATES

Fiscal Year	CIP	Residential
2021	26.83	13.46
2020	26.27	13.36
2019	28.59	14.04
2018	29.34	14.39
2017	30.64	14.92
2016	31.22	15.16
2015	32.46	15.48
2014	31.74	15.14
2013	31.32	15.01
2012	30.89	14.77

TAX LEVY

Fiscal Year	Total Levy
2021	$144,933,396
2020	$138,331,643
2019	$133,785,807
2018	$128,507,951
2017	$124,134,134
2016	$119,234,045
2015	$117,457,261
2014	$110,425,643
2013	$108,866,883
2012	$107,585,116
2011	$104,467,330

LARGEST TAXPAYERS
FISCAL YEAR 2020

Owner	Nature of Business	Assessed Valuation	% of Total Levy
CP Associates LLC	Office Building	$104,380,600	1.15%
Princeton Properties	Housing/ Office Building	104,040,266	1.15%
National Grid/ Electric	Public Utility	98,790,262	1.09%
National Grid/ Gas	Public Utility	92,106,744	1.02%
Winn Residential	Housing/Subsidized	83,548,529	0.92%
Coalition for a Better Acre	Housing/Subsidized	54,843,086	0.61%
Westminster Preservation LLP	Housing/Subsidized	47,159,586	0.52%
New England Heritage Property Inc.	Housing	41,580,744	0.46%
Massachusetts Mills	Housing	37,935,500	0.42%
Farley White	R&D/ Industrial	35,930,856	0.40%
		$700,316,173	7.74%

FISCAL YEAR

2022

SECTION III

FINANCIAL PLAN

Operating budget financial plan details, focused on the City of Lowell's projected revenues. This section lays out the most important components of the city's finances for review by elected officials, residents, and community partners

CONOR BALDWIN
CHIEF FINANCIAL OFFICER

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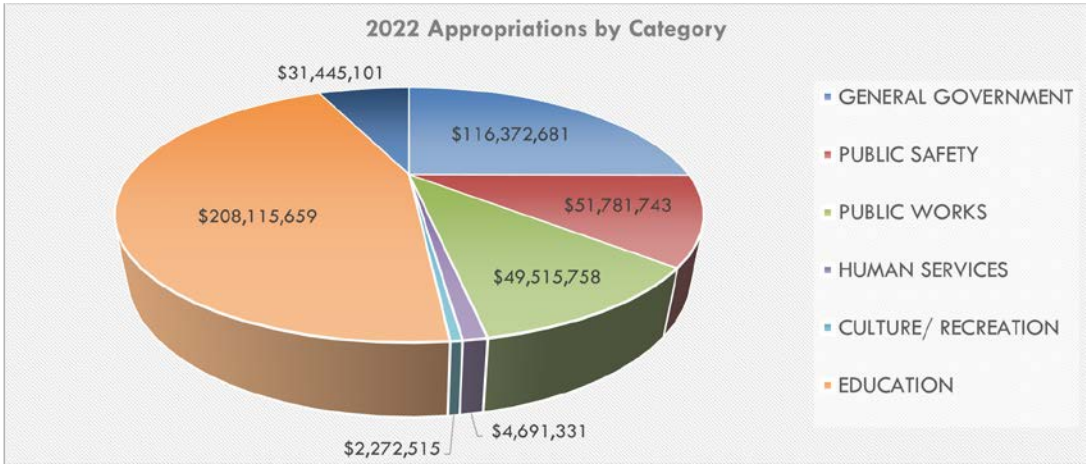
The City of LOWELL *Alive. Unique. Inspiring.*

Conor Baldwin, *Chief Financial Officer*

MESSAGE FROM THE CHIEF FINANCIAL OFFICER

With this budget, City Manager Eileen Donoghue submits to the Lowell City Council a funding plan for the fourth fiscal year of her Administration. The following overview from the finance department sets out to review key components of the city's finances in order to put the proposed FY2022 operating and capital budgets in the proper context. The annual funding capacity for a gateway city like Lowell is subject to many external factors, such as the availability of state and local funding. The city's ability to provide quality services to the residents is intrinsically tied to many of those outside factors and, therefore, a discussion of their relative impact in FY2022—as well as a historical review of the data—serves an important role in the understanding of the financial strategy included in this budget.

Total expenditures proposed by the City Manager for all funds, including unappropriated "cherry sheet" assessments from the Commonwealth in FY2022 are **$464,194,788**. Of that total, **$373,207,639** are appropriations in the General Fund. According to accounting rules established by the Department of Revenue, the total for the General Fund appropriations does not include cherry sheet assessments, provisions for abatements & exemptions (the "overlay") or amounts budgeted to be raised on the tax rate recap for extraordinary expenditures related to COVID-19.



A breakdown of expenses by functional area is included in the pie chart on the prior page. The chart highlights the commitment to education by the City Manager and City Council, as it accounts for over half of the city's total annual budgeted expenditures. The majority of direct, educational funding for the Lowell Public School District ("LPSD") is financed, annually, by the Commonwealth through the Chapter 70 education aid appropriation. However, this City Council and Administration have made a concerted effort to balance the needs of all public school students, whether in the public school district, charter schools, or the Greater Lowell Technical High School in the 2022 budget. A further discussion on educational spending and the Commonwealth's annual "net school spending" requirement is included later in this financial overview. The Lowell City Council votes on a single, lump-sum appropriation to the LPSD in the total annual appropriation order. That number includes both the Chapter 70 Education Aid from the Commonwealth, as well as an additional amount of direct-cash support from the tax levy. The 2022 amount for the direct appropriation from the tax levy for the Lowell Public Schools is proposed at $15.7 million, level-funded from the FY2021 contribution. Combined with the amount of Chapter 70 funding proposed in the FY2022 House Ways & Means Budget voted on in April of CY2021, the total line item appropriation for the school department is $194,284,378, an increase of approximately $11.6 million over FY2021. The significant uptick in education funding comes from the passage of the Student Opportunity Act ("SOA"). The difference is significant not only because of the amount, but because of the method lawmakers are using to calculate it. The Student Opportunity Act, a major reform to the education funding formula, was supposed to be phased in over seven years, beginning in 2021. But the governor and Legislature agreed to push that back by a year due to the COVID-19 pandemic, which threatened to strain state resources. The education funding agreement will be baked into the House budget that was released from the House Ways and Means Committee and voted on in April. At the time of writing, the Senate had not yet approved its version of the budget. In the coming month, the Senate will follow with its own version of the budget. Because these numbers are already agreed to, they will almost certainly make it through the final budget process and end up on Baker's desk. Assurances on local aid figures early in the State budget process are important to a city like Lowell. In some prior years, the figures have changed later in the Senate version, or from the final amounts from a subsequent conference committee budget. These protracted deliberations can result in the need for supplemental appropriations by the Lowell City Council to adjust the budget in years where a local, City budget is approved in advance of a final budget from the Commonwealth.

Within the total expenditures of $464,194,788, there are six (6) other major categories of expenditure in FY2022 including: "General Government", which consists of all executive, legislative, financial, legal, and planning departments, as well as all fixed costs, and county assessments; "Public Safety", comprised of the Lowell Police and Fire Departments; "Public Works", which includes all DPW divisions and administration, the snow and ice budget, expenses for trash collection, and the cost of the water and sewer utility departments (except for their debt service); "Debt Service" for the principal and interest cost owed on outstanding bonds for all funds (the General Fund, and the Water, Sewer, and Parking Enterprise Funds); "Human Services", consisting of the health department, council on ageing, and veterans' affairs; and "Culture/ Recreation", consisting of the recreation division of HHS and the Pollard Memorial Library.

The following sections and information are for budget planning purposes for the Lowell City Council, as well as for general informational purposes for residents, businesses, and community stakeholders in Lowell. Any and all questions on the budget can be directed to the finance department at City Hall at 978-674-4402.

FISCAL YEAR 2022 APPROPRIATION SUMMARIES

APPROPRIATION BY FUNCTION [11]

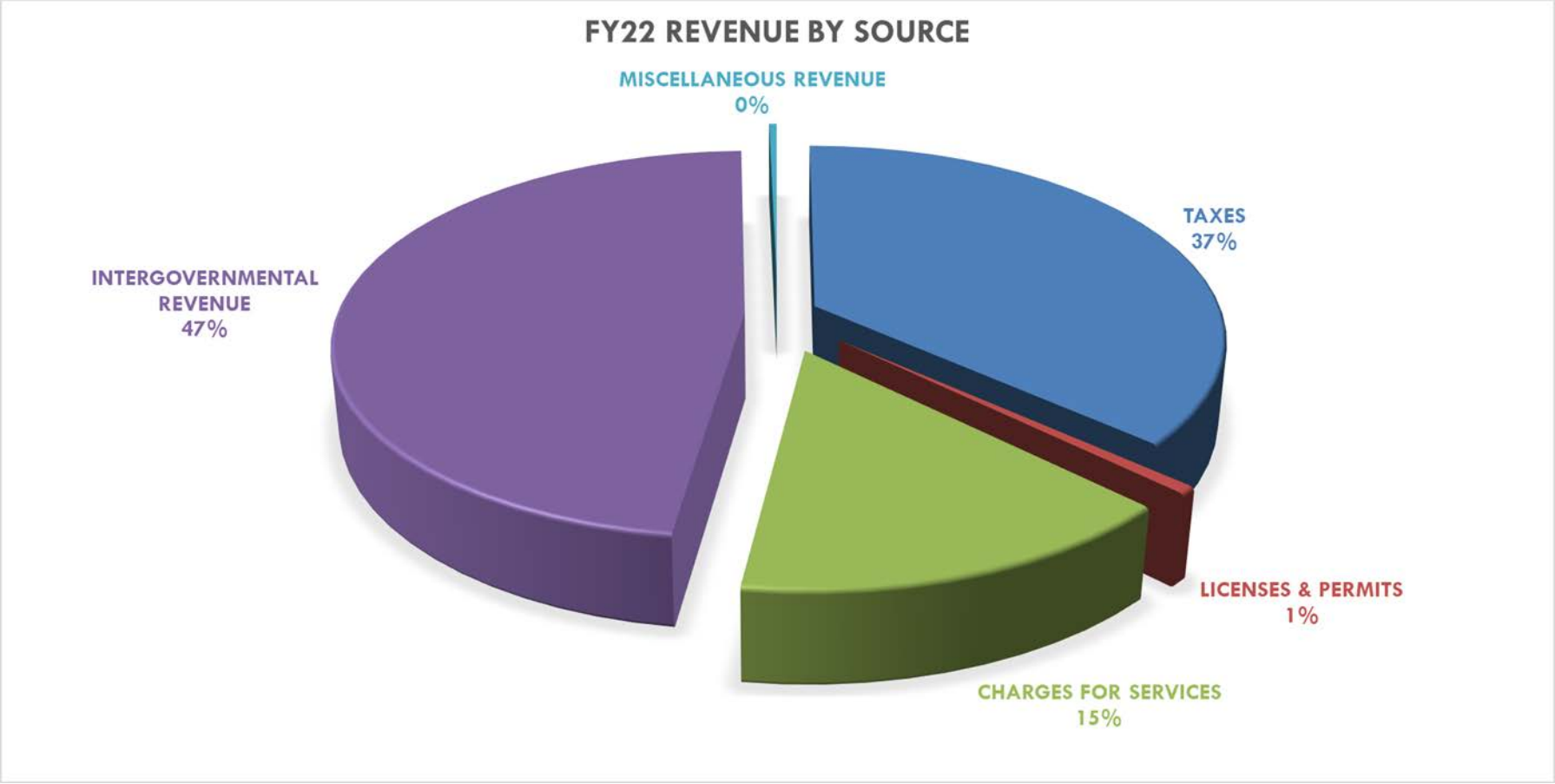
SUMMARY: FY22 OPERATIONS (ALL FUNDS)

PROGRAM EXPENDITURES	FY18 BUDGET	FY19 BUDGET	FY20 BUDGET	FY21 BUDGET	FY22 BUDGET
GENERAL GOVERNMENT	$ 95,989,078	$ 101,255,724	$ 107,748,527	$ 110,603,423	$ 116,372,681
PUBLIC SAFETY	$ 46,516,535	$ 47,095,511	$ 48,016,986	$ 51,721,155	$ 51,781,743
PUBLIC WORKS	$ 39,819,790	$ 40,682,044	$ 40,626,186	$ 44,274,295	$ 49,515,758
HUMAN SERVICES	$ 3,664,120	$ 3,813,436	$ 4,153,547	$ 4,808,581	$ 4,691,331
CULTURE/ RECREATION	$ 2,289,294	$ 2,180,484	$ 2,145,870	$ 1,587,137	$ 2,272,515
EDUCATION	$ 174,288,447	$ 178,251,008	$ 189,438,346	$ 195,647,837	$ 208,115,659
DEBT SERVICE (CAPITAL IMPROVEMENTS)	$ 22,393,187	$ 25,296,620	$ 25,617,172	$ 30,630,154	$ 31,445,101
	$ 384,960,452	$ 398,574,827	$ 417,746,634	$ 439,272,583	$ 464,194,788

FINANCING PLAN	FY18 BUDGET	FY19 BUDGET	FY20 BUDGET	FY21 BUDGET	FY22 BUDGET
TAXES	$ 141,045,987	$ 145,955,966	$ 150,238,988	$ 157,638,701	$ 164,099,815
LICENSES & PERMITS	$ 2,756,500	$ 2,479,675	$ 2,543,450	$ 2,600,250	$ 2,575,450
CHARGES FOR SERVICES	$ 56,778,220	$ 59,710,976	$ 61,832,351	$ 66,276,864	$ 74,091,650
INTERGOVERNMENTAL REVENUE	$ 182,821,033	$ 189,006,650	$ 201,405,345	$ 210,352,069	$ 221,231,373
MISCELLANEOUS REVENUE	$ 1,558,712	$ 1,421,560	$ 1,726,500	$ 2,404,700	$ 2,196,500
	$ 384,960,452	$ 398,574,827	$ 417,746,634	$ 439,272,583	$ 464,194,788

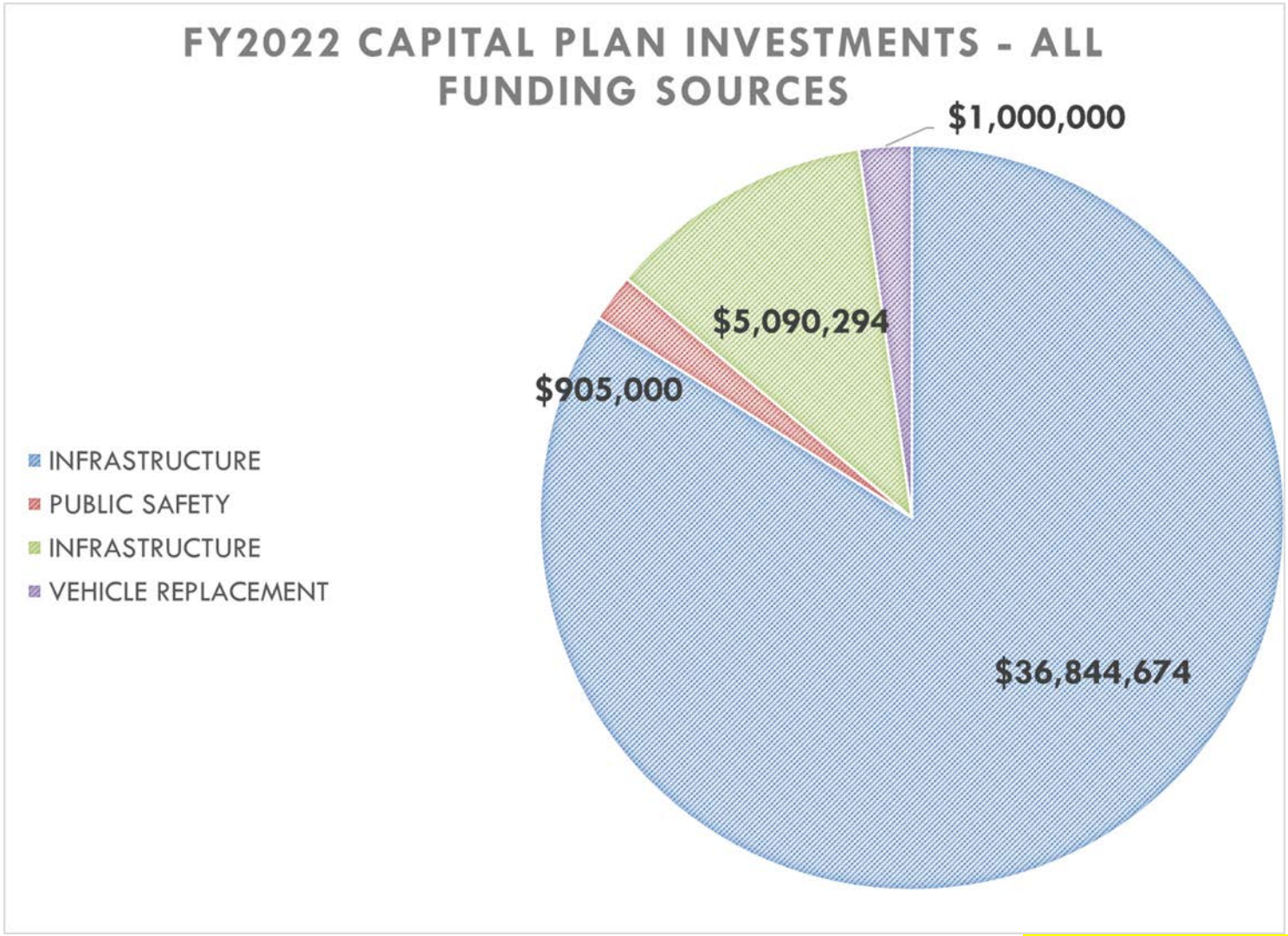
[11] Includes revenue and expenditures for the General Fund, Water Enterprise Fund, Wastewater Enterprise Fund, and Parking Enterprise Fund.

REVENUE BY SOURCE (CATEGORY) – FY2022 OPERATING BUDGET (ALL FUNDS)



TOTAL OPERATING BUDGET: $464,194,788

CAPITAL PLAN APPROPRIATIONS – FY2022 GENERAL FUND CAPITAL PLAN INVESTMENT



CAPITAL BUDGET (ALL SOURCES): $43,839,698

CAPITAL PLAN INVESTMENTS – FY2022 PROJECT BREAKDOWN

TOTAL PROJECT COSTS - ALL FUNDING SOURCES		
PROJECT DESCRIPTION	**COST**	**CATEGORY**
LORD OVERPASS PROJECT	25,765,737	INFRASTRUCTURE
CITY-WIDE PAVING & SIDEWALKS PROGRAM	4,878,937	INFRASTRUCTURE
CITY-WIDE BRIDGE REPAIR PROGRAM - BEAVER BROOK	3,000,000	INFRASTRUCTURE
LOWER LOCKS IMPROVEMENTS	1,000,000	INFRASTRUCTURE
MUNICIPAL BUILDING IMPROVEMENTS	1,000,000	INFRASTRUCTURE
LMA BUILDING IMPROVEMENTS	800,000	INFRASTRUCTURE
MARTIN/CAWLEY FIELD MASTER PLAN	200,000	INFRASTRUCTURE
SWAMP LOCKS BRIDGE REPAIR DESIGN	200,000	INFRASTRUCTURE
FIRE DEPARTMENT BUILDING IMPROVEMENTS	300,000	PUBLIC SAFETY
CITY-WIDE TRAFFIC & SAFETY PROJECTS	200,000	PUBLIC SAFETY
LPD HQ BUILDING SECURITY IMPROVEMENTS	165,000	PUBLIC SAFETY
LPD VEHICLE MAINTENANCE ROOF REPLACEMENT	115,000	PUBLIC SAFETY
BACK-UP GENERATOR REPLACEMENT	90,000	PUBLIC SAFETY
LPD HEADQUARTERS - PARKING AREA SECURITY IMPROVEMENTS	35,000	PUBLIC SAFETY
CONCORD RIVER GREENWAY	2,650,000	COMMUNITY MAINT/DEV.
AMERICANS WITH DISABILITIES ACT ("ADA") IMPROVEMENTS	645,014	COMMUNITY MAINT/DEV.
CLEMENTE FIELD LIGHTING IMPROVEMENTS	500,000	COMMUNITY MAINT/DEV.
DOWNTOWN INVESTMENTS	300,000	COMMUNITY MAINT/DEV.
ADDITIONAL JFK PLAZA IMPROVEMENTS	300,000	COMMUNITY MAINT/DEV.
TRAFFIC SIGNALIZATION IMPROVEMENTS	300,000	COMMUNITY MAINT/DEV.
MASTER PLAN UPDATE	200,000	COMMUNITY MAINT/DEV.
TRAFFIC SIGNALIZATION AT WESTFORD & STEDMAN	100,000	COMMUNITY MAINT/DEV.
WESTFORD STREET LANDFILL COMPLIANCE	55,200	COMMUNITY MAINT/DEV.
BEAVER BROOK ENVIRONMENTAL SERVICES	40,080	COMMUNITY MAINT/DEV.
DPW HEAVY VEHICLE FLEET REPLACEMENT	1,000,000	VEHICLE REPLACEMENT
TOTAL CAPITAL PROJECTS - ALL FUNDING SOURCES	**$ 43,839,968**	

CAPITAL PLAN FINANCING PLAN – ALL FUNDING SOURCES

Approved FY21	PROGRAM EXPENDITURES	Budget FY22
30,715,393	INFRASTRUCTURE	36,844,674
3,204,758	PUBLIC SAFETY	905,000
1,649,433	COMMUNITY DEVELOPMENT	5,090,294
-	VEHICLE REPLACEMENT	1,000,000
35,569,584		**43,839,968**

Approved FY21	FINANCING PLAN	Budget FY22
1,878,020	CHAPTER 90 (HIGHWAY)	1,878,937
	PARC GRANT	400,000
	EOEEA GRANT FUNDING (STATE)	1,430,000
13,389,750	FHWA - TIGER GRANT	
-	CULTURAL FACILITY FUND	400,000
2,000,000	UMASS LOWELL MASTER AGREEMENT	
500,000	U.S. DOJ - C.O.P.S. GRANT	
1,408,091	ASSISTANCE FOR FIREFIGHTERS (AFG) GRANT	
3,600,000	MASSDOT FUNDING	15,000,000
1,347,623	LEGAL SETTLEMENTS	
4,675,000	PREVIOUSLY FUNDED - CITY CAPITAL	10,985,737
6,771,100	GENERAL FUND - BOND PROCEEDS	13,745,294
35,569,584		**43,839,968**

FISCAL YEAR 2022 BASIS OF ACCOUNTING

GENERALLY ACCEPTED ACCOUNTING PRINCIPLES

The City prepares its comprehensive financial reports in accordance with generally accepted accounting principles (GAAP) as established by the Governmental Accounting Standards Board (GASB).

a) The accounts of the City are organized and operated on a fund basis. Fund accounting segregates funds according to their intended purpose and is used to aid management in demonstrating compliance with finance- related legal and contractual provisions.

b) Governmental Funds use the current financial resources measurement focus and the modified accrual basis of accounting. Revenues are recognized as soon as they are "susceptible to accrual" (i.e. both measurable and available). Property taxes are recorded as revenue in the year for which the taxes have been levied, provided they are collected within 60 days after year-end. Investment income is recorded as earned. Other revenues are recorded on a cash basis because they are generally not measurable until actually received. Expenditures are recorded when the liability is incurred except for (1) interest on general obligation debt, which is recorded when due; and (2) tax abatements, judgments and claims, all of which are recorded as expenditures to the extent that they have been paid or are expected to be paid with expendable available resources.

c) Proprietary Funds and Fiduciary Funds are accounted for using the flow of economic resources measurement focus and full accrual basis of accounting. Under this method, revenues are reported when earned and expenses are recorded at the time liabilities are incurred.

Municipal Law requires the City to adopt a balanced budget that is approved by the City Council (the "Council"). The City Manager presents an annual budget to the Council, which includes estimates of revenues and other financing sources and recommendations of expenditures and other financing uses. The Council, which has full authority to amend and/or reject the budget or any line item, adopts the expenditure budget by majority vote. Increases or transfers between and within departments subsequent to the approval of the annual budget, requires two-thirds vote or a majority Council, respectively, and the City Manager's approval via a supplemental appropriation or Council order.

The majority of appropriations are non-continuing which lapse at the end of each year. Others are continuing appropriations for which the governing body has authorized that an unspent balance from a prior year be carried forward and made available for spending in the current year. These carry forwards are included as part of the subsequent year's original budget.

Generally, expenditures may not exceed the legal level of spending (salaries, expenses and capital) authorized for an appropriation account. However, the payment of debt service is statutorily required, regardless of whether such amounts are appropriated. Additionally, expenditures for disasters, natural or otherwise, and final judgments may exceed the level of spending authorized by two-thirds majority vote of the Council. The City Auditor's Office has the responsibility to ensure that budgetary control is maintained on an individual line item appropriation account basis. Budgetary control is exercised through the City's accounting system.

BUDGETARY BASIS

Pursuant to Chapter 44 § 32 of the Massachusetts General Laws, the City adopts an annual budget for the General and Enterprise Funds for which the level of expenditure may not legally exceed appropriations for each department or undertaking classified in two statutory categories: **Personal Services and Ordinary Expenses**. These two categories are more fully delineated below. Each department of the City is unique in the number and types of expense accounts contained therein and the list is not exhaustive. It does, however, provide a general overview of what comprises the major categories.

I. Personal Services

- **a.** Salary & Wages – Permanent
- **b.** Salary & Wages – Temporary
- **c.** Overtime
- **d.** Shift Differential
- **e.** Various Stipends

II. Ordinary Expenses

- **a.** Electricity and Heating Costs
- **b.** Repairs and Maintenance
- **c.** Travel and Training
- **d.** Professional Services
- **e.** Program Costs for Services

Proposed expenditure appropriations for all departments and operations of the City, except those of the School Department, are prepared under the direction of the City Manager. All budget appropriations, including those of the School Department, are approved by the City Council. The School Department budget is prepared under the direction of the School Committee based upon guidelines provided by the City Manager. The City Manager may recommend additional sums for school purposes. In addition, the City Manager may submit to the City Council such supplementary appropriation orders as are deemed necessary. The City Manager may amend appropriations within the above mentioned categories for a department without seeking City Council approval. The City Council may reduce or reject any item in the budget submitted by the City Manager, but may not increase or add items without the recommendation of the City Manager.

(BUDGETARY BASIS CONTINUED)

The City follows a gross budgeting concept pursuant to which expenditures financed by special revenue funds and trusts are budgeted as general fund expenditures and are financed by transfers from these funds to the General Funds. Generally, expenditures may not exceed the legal level of spending authorized by the City Council. However, the payment of debt service is statutorily required, regardless of whether such amounts are appropriated. Additionally, expenditures for disasters, natural or otherwise, and final judgments may exceed the level of spending authorized by a two-thirds majority vote of the Council.

The City follows the accounting practices established by the Commonwealth of Massachusetts Department of Revenue, called the budgetary basis method of accounting, in the preparation of the Annual Budget and property tax certification process. Budgetary basis departs from GAAP in the following ways:

a) Real estate and personal property taxes are recorded as revenue when levied (budgetary), as opposed to when susceptible to accrual (GAAP);

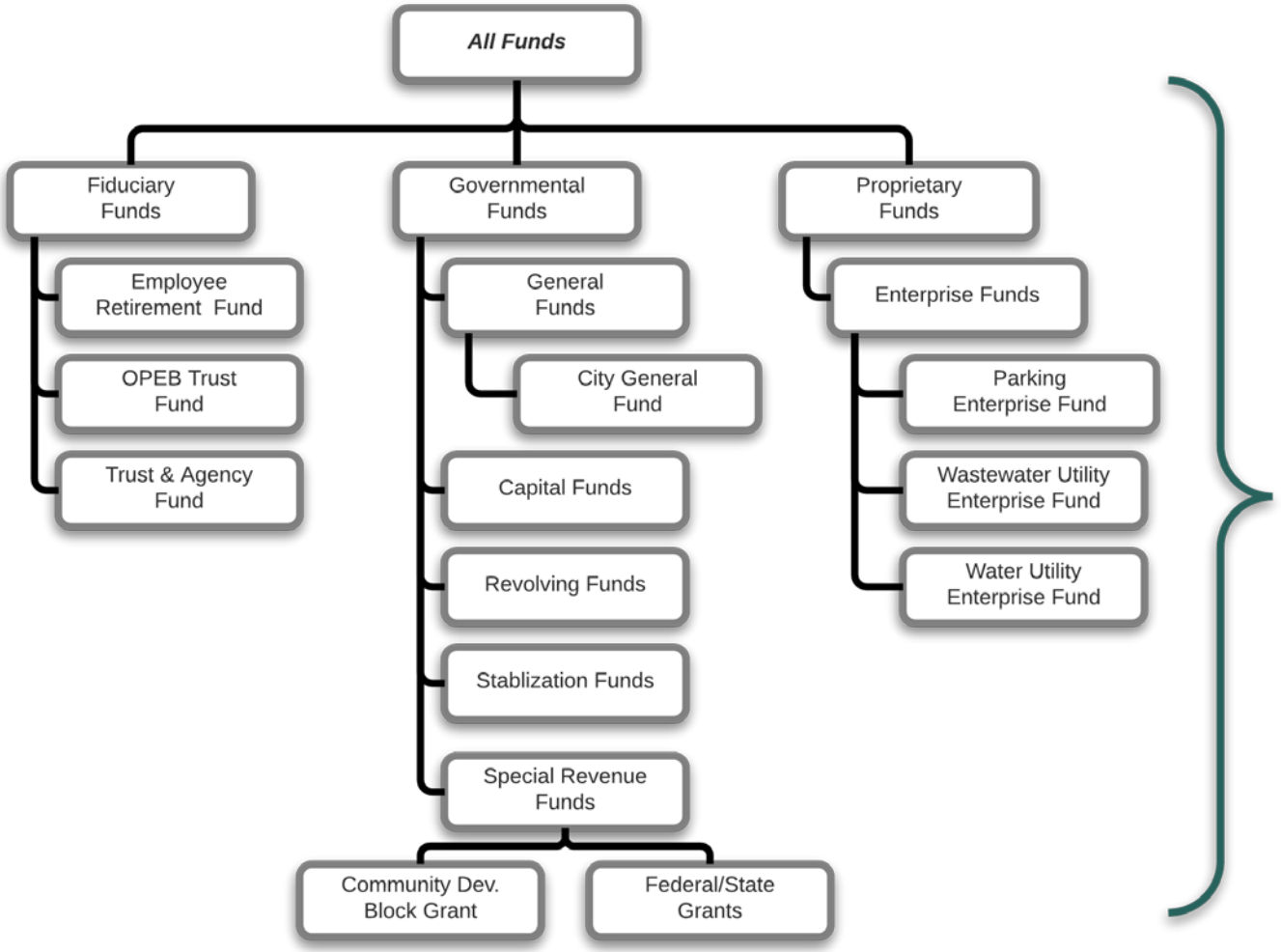
b) Encumbrances and continuing appropriations are recorded as the equivalent to expenditures (budgetary), as opposed to a reservation of fund balance (GAAP);

c) Certain activities and transactions are presented as components of the general fund (budgetary), rather than as separate funds (GAAP);

d) Amounts raised for the prior years' deficits and available funds from prior years' surpluses are recorded as revenue items (budgetary), but have no effect on GAAP revenues.

For budgetary financial reporting purposes, the Uniform Municipal Accounting System basis of accounting (established by the Commonwealth) is followed, which differs from the GAAP basis of accounting. A reconciliation of budgetary-basis to GAAP-basis results for the general fund for the year ended June 30, 2020, as follows.

CITY FUND STRUCTURE



Major Fund Descriptions:

General Fund - The City's primary operating fund, it accounts for all financial resources of the general fovernment, except those required to be accounted for in another fund.

Capital Funds - Accounts for financial resources to be used for the acquisition or construction of major public investments, often referred to as capital projects.

Parking Enterprise Fund - Accounts for activities related to on street and off street (garage) parking services to City residents.

Wastewater Utility Enterprise - Accounts for activities related to the sewer service to City residents

Water Utility Enterprise - Accounts for activities related to the preparation and delivery of water to City residents.

PRIOR YEAR RESULTS AND RECONCILIATION

RECONCILIATION OF BUDGETARY-BASIS TO GAAP-BASIS

	2016	2017	2018	2019	2020
Net Change in Fund Balance - budgetary basis	168,602	490,748	(4,949,037)	5,338,583	(190,789)
Perspective Difference:					
Stabilization Funds recorded in					
the General Fund for GAAP ……	298,478	310,869	545,072	81,915	2,568,064
Employee Benefit Trust recorded in					
the General Fund for GAAP ……	(1,080,823)	(707,997)	(812,128)	(522,487)	468,860
Basis of Accounting Differences					
Net change in recording 60-day receipts accrual …	426,002	(290,891)	42,563	(341,765)	724,076
Net change in recording tax refunds payable …	(949,547)	2,185,817	114,419	261,800	189,700
Net change in short term interest accrual …					
Net change in recording accrued expenditures …			701,190		
Net change in unrecorded liabilities …	150,739	(444,500)	-	-	-
Increase in revenues due to on-behalf payments …	24,614,000	32,948,084	36,030,056	35,253,246	44,385,319
Increase in expenses due to on-behalf payments …	(24,614,000)	(32,948,084)	(36,030,056)	(35,253,246)	(44,385,319)
Net Change in Fund Balance - GAAP basis	**(986,459)**	**1,548,046**	**(4,357,921)**	**4,818,046**	**3,759,911**

RECONCILIATION OF FUND EQUITY (RETAINED EARNINGS) FOR THE FISCAL YEAR END: June 30, 2020 [12]

	ITEM DESCRIPTION	GENERAL	SPECIAL REVENUE	CAPITAL PROJECTS	ENTERPRISE	TRUST	TOTAL
1	Total Revenue	358,925,763	53,727,592	11,944,140	44,174,209	16,040,888	484,812,592
2	Total Expenditure	365,770,606	43,347,701	62,786,717	35,020,835	15,144,452	522,070,311
3	**TOTAL EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES** LINE 1 – LINE 2	**(6,844,843)**	**10,379,891**	**(50,842,577)**	**9,153,374**	**896,436**	**(37,257,719)**
4	Transfer From Other Funds	11,663,946		1,500,000		4,331,163	17,495,109
5	Other Financing Sources			53,869,329			53,869,329
6	Transfer To Other Funds	5,831,163	1,485,424		9,032,522	1,146,000	17,495,109
7	Other Financing Uses						
8	**TOTAL Other Financing Sources/(Uses)** ***Sum of Lines 4 & 5 MINUS Lines 6 & 7***	5,832,783	(1,485,424)	55,369,329	(9,032,522)	3,185,163	53,869,329
9	**TOTAL EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES AND OTHER FINANCING SOURCES** (USES) *SUM OF LINES 3 AND 8*	**(1,012,060)**	**8,894,467**	**4,526,752**	**120,852**	**4,081,599**	**16,611,610**
10	Fund Equity (Retained Earnings) Beginning of Year	10,177,638	10,666,293	(19,054,860)	21,075,985	29,255,737	52,120,793
11	Other Adjustments		(1,020,000)				(1,020,000)
12	**TOTAL FUND EQUITY (RETAINED EARNINGS) END OF YEAR** SUM OF LINES 9 THROUGH 11	**9,165,578**	**18,540,760**	**(14,528,108)**	**21,196,837**	**33,337,336**	**67,712,403**

[12] Fund Balances are listed for the Fiscal Year 2019 (a/o 6/30/2019) as approved by the Department of Revenue on the FY2019 'Schedule A' Reports. Submitted on 11/30/20 (not yet approved as of 3/13/21)

RECONCILIATION OF FUND EQUITY (RETAINED EARNINGS) FOR THE FISCAL YEAR END: June 30, 2019 [13]

	ITEM DESCRIPTION	GENERAL	SPECIAL REVENUE	CAPITAL PROJECTS	ENTERPRISE	TRUST	TOTAL
1	Total Revenue	342,266,323	58,753,387	10,646,628	44,973,484	15,967,349	472,607,171
2	Total Expenditure	348,498,408	53,998,480	29,398,077	33,737,402	15,457,806	481,090,173
3	**TOTAL EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES *LINE 1 – LINE 2***	**(6,232,085)**	**4,754,907**	**(18,751,449)**	**11,236,082**	**509,543**	**(8,483,002)**
4	Transfer From Other Funds	15,667,001	31,000	113,429		4,959,836	20,771,266
5	Other Financing Sources			427,521			427,521
6	Transfer To Other Funds	4,203,945	3,360,550		9,032,522	4,174,249	20,771,266
7	Other Financing Uses						
8	Transfer Other Financing Sources **(Uses)** *Sum of Lines 4 and 5 MINUS Lines 6 and 7*	11,463,056	-3,329,550	540,950	-9,032,522	785,587	427,521
9	**TOTAL EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES AND OTHER FINANCING SOURCES** (USES) *SUM OF LINES 3 AND 8*	**5,230,971**	**1,425,357**	**(18,210,499)**	**2,203,560**	**1,295,130**	**(8,055,481)**
10	Fund Equity (Retained Earnings) Beginning of Year	4,946,667	9,240,936	(844,361)	18,872,425	27,960,607	60,176,274
11	Other Adjustments						
12	**TOTAL FUND EQUITY (RETAINED EARNINGS) END OF YEAR** *SUM OF LINES 9 THROUGH 11*	**10,177,638**	**10,666,293**	**(19,054,860)**	**21,075,985**	**29,255,737**	**52,120,793**

[13] Fund Balances are listed for the Fiscal Year 2019 (a/o 6/30/2019) as approved by the Department of Revenue on the FY2019 'Schedule A' Reports. Approved on 03/31/2020.

RECONCILIATION OF FUND EQUITY (RETAINED EARNINGS) FOR THE FISCAL YEAR END: June 30, 2018 [14]

	ITEM DESCRIPTION	GENERAL	SPECIAL REVENUE	CAPITAL PROJECTS	ENTERPRISE	TRUST	TOTAL
1	Total Revenue	328,060,958	51,807,942	9,019,722	40,925,078	15,403,885	445,217,585
2	Total Expenditure	342,032,831	53,132,067	25,288,303	32,047,466	15,547,575	468,048,242
3	**TOTAL EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES** ***LINE 1 – LINE 2***	**(13,971,873)**	**(1,324,125)**	**(16,268,581)**	**8,877,612**	**(143,690)**	**(22,830,657)**
4	Transfer From Other Funds	13,593,571	2,174,533	98,462		3,063,709	18,930,275
5	Other Financing Sources			22,194,305		650,000	22,844,305
6	Transfer To Other Funds	4,317,419	3,168,659		8,832,842	2,611,355	18,930,275
7	Other Financing Uses						
8	Transfer Other Financing Sources **(Uses)** *Sum of Lines 4 and 5 MINUS Lines 6 and 7*	9,276,152	(994,126)	22,292,767	(8,832,842)	1,102,354	22,844,305
9	**TOTAL EXCESS (DEFICIENCY) OF REVENUES OVER EXPENDITURES AND OTHER FINANCING SOURCES** (USES) *SUM OF LINES 3 AND 8*	**(4,695,721)**	**(2,318,251)**	**6,024,186**	**44,770**	**958,664**	**13,648**
10	Fund Equity (Retained Earnings) Beginning of Year	9,642,388	11,638,016	(6,868,547)	18,827,655	26,924,096	60,163,608
11	Other Adjustments		(78,829)		77,847		(982)
12	**TOTAL FUND EQUITY (RETAINED EARNINGS) END OF YEAR** *SUM OF LINES 9 THROUGH 11*	4,946,667	9,240,936	(844,361)	18,872,425	27,960,607	60,176,274

[14] Fund Balances are listed for the Fiscal Year 2018 (a/o 6/30/2018) as approved by the Department of Revenue on the FY2018 'Schedule A' Report. Approved on 05/10/2019.

MAJOR FUND HISTORY & FY2022 RECONCILIATION

GENERAL FUND & ENTERPRISE FUNDS

Organizing the financial records of a municipality into multiple, segregated locations for money is an important concept in Massachusetts municipal accounting and finance. A fund is a distinct entity within the municipal government in which financial resources and activity (assets, liabilities, fund balances, revenues, and expenditures) are accounted for independently in accordance with specific regulations, restrictions or limitations. Examples of funds include the general fund and enterprise funds. The City of Lowell's accounting records are organized according to the Uniform Municipal Accounting System (UMAS) and therefore the City Auditor uses multiple funds to account for the whole of each fiscal year's activity.

The General Fund is the basic operating fund of the City, and is used to account for all financial resources except those required to be accounted for in another fund by statute. *Enterprise funds* are used to report the same functions presented as *business-type activities* in the government-wide financial statements. The City uses the enterprise funds to account for its sewer, water, and parking operations. The difference between assets and liabilities reported in a governmental fund is known as "fund balance" or "fund equity". Enterprise funds provide accountants, finance department personnel, elected officials, and the public with a detailed analysis of the cost for a particular service. One purpose served by this type of accounting is in setting fees for services at a level proper to fund the entirety of the operation. If in any one particular year, the fund balance in any of the City's enterprise funds becomes negative, meaning that the expenses are greater than the annual revenue, then the General Fund must provide a subsidy to cover the deficit on the subsequent year's tax bill. This exercise therefore forces public officials to ensure that the fees associated with sewer, water, or parking operation are commensurate with the cost of staff, equipment, contract, and debt service related to the operation's annual operating and capital budgets.

The following charts provide a history of the General Fund, the Water and Wastewater Utility, and Parking enterprises' revenue and expenses over a five-year history. It is broken down into major expense categories and revenue sources to highlight year-to-year changes. There is also a column which represents the total of Department Heads' FY22 "wish lists," labeled as "FY22 Request." This column and the data included therein is intended to underscore the difficult decisions that must be made by the City Manager and the financial team in achieving a balanced budget. Had all departmental requests been incorporated into the budget, the deficit would have been **$16.8 million** in the General Fund for fiscal year 2022. Balancing the budget, a measure prescribed by the Massachusetts General Laws, required astute financial analysis by the Manager's office. Since the beginning of the FY22 budget process in the late fall of FY2021 careful analysis was undertaken to conclude where costs could be scaled-back, as well as diligent negotiations with city Department Heads in order to reduce requests to a reasonable amount without sacrificing the level of services that the residents and businesses expect.

GENERAL FUND HISTORY & FY2022 RECON

	FY18 Actual	FY19 Actuals	FY20 Recap	FY21 Tax Recap	FY22 Prelim. Estimate	FY22 Final Estimate
Property Taxes	128,507,951	133,785,808	138,331,643	144,933,397	150,405,082	152,107,815
Local Aid	173,251,315	181,484,487	194,694,497	199,181,920	212,194,098	213,948,553
Local Receipts	27,073,700	28,823,529	23,688,254	24,173,690	19,089,808	23,437,808
Available Funds	4,325,744	3,360,550	7,884,679	7,029,317	-	5,090,709
Free Cash	-	-	2,151,258	-	-	-
MSBA Reimbursement	1,192,791	1,192,791	1,192,791	1,192,791	1,192,790	1,192,790
Overlay Surplus	-	-	-	300,000	-	-
Indirect Revenues	8,812,842	9,012,522	9,012,522	9,989,800	13,503,249	13,503,249
Total Receipts	343,164,343	357,659,687	376,955,644	386,800,915	396,385,027	409,280,923

	FY18 Actual	FY19 Actuals	FY20 Approved	FY21 Tax Recap	FY22 Dept. Request	FY22 Manager Recommended
Personal Services	61,853,517	62,896,255	67,839,544	70,984,785	72,582,956	71,683,476
Ordinary Expenses	13,163,026	11,687,943	13,281,275	10,442,342	16,951,744	14,335,649
Debt Service	8,608,667	9,081,514	9,818,772	13,694,217	13,694,217	13,694,217
Health Insurance	22,837,570	22,032,016	24,150,000	23,750,000	24,330,000	24,330,000
Retirement	24,344,417	25,934,207	27,261,906	28,722,760	30,084,564	30,084,564
Medicare Tax	2,858,872	2,920,343	2,750,000	2,800,000	3,100,000	3,100,000
Unemployment	130,115	301,057	425,000	500,000	500,000	500,000
Workers Compensation	704,986	1,293,747	625,000	925,000	925,000	925,000
Legal Claims	1,341,501	846,835	775,000	775,000	775,000	775,000
Solid Waste & Recycling	5,198,120	5,494,964	6,050,515	6,775,993	8,691,353	7,667,250
Street Lighting	542,539	396,030	416,000	322,300	395,000	322,824
Snow & Ice	2,659,544	1,831,137	1,350,000	1,350,000	1,350,000	1,350,000
Lowell Public Schools	162,073,324	170,453,046	179,383,148	184,841,794	193,061,107	194,284,378
Essex Agricultural	40,962	-	-	-	-	-
Gr Lowell Vocational	8,568,862	8,631,440	9,267,478	9,215,301	10,045,281	10,045,281
No. Middlesex	32,064	32,865	33,851	34,529	35,000	35,000
Transfers				8,911	75,000	75,000
Total Expenditures	314,958,086	323,833,400	343,427,489	355,142,932	376,596,222	373,207,639
Subtotal Surplus/(Deficit)	**28,206,257**	**33,826,287**	**33,528,155**	**31,657,983**	**19,788,805**	**36,073,285**
Unappropriated funding:						
Estimated Snow & Ice Deficit				(670)		
Projected COVID-19 Deficit Amortization				(217,000)	(200,000)	(200,000)
Less Cherry Sheet Assessments	(24,309,943)	(25,253,169)	(29,160,897)	(30,478,667)	(34,773,285)	(34,773,285)
Provision for Abatements and Exemptions	(1,111,806)	(1,110,413)	(1,100,000)	(961,646)	(1,600,000)	(1,100,000)
Less Other Deficits to be Raised						
Net "Recap"	**2,784,508**	**7,462,706**	**3,267,258**	**0**	**(16,784,480)**	**(0)**

PARKING ENTERPRISE FUND HISTORY & FY2022 RECON

	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Prelim. Estimate	FY22 Final Estimate
Garage Revenue	5,788,901	5,792,986	4,750,000	5,595,000	5,697,500
Meter Revenue	1,587,924	1,224,560	1,275,000	1,300,500	1,300,500
Other Revenue	206,190	135,786	135,174	135,174	135,174
Ticket Revenue	1,163,270	1,133,184	1,015,000	1,037,500	1,037,500
Total Revenue	**8,746,285**	**8,286,516**	**7,175,174**	**8,068,174**	8,170,674

	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Prelim. Estimate	FY22 Final Estimate
Personal Services	324,651	372,432	453,638	414,656	419,926
Ordinary Expenses	2,710,009	2,981,305	3,227,378	3,682,375	3,654,409
Debt Service	3,292,820	3,276,210	4,894,900	5,165,067	5,165,067
Indirect Costs	1,040,009	1,040,009	1,118,221	1,469,583	1,469,583
Transfers/Adjustments	(1,642)				
Total Expenditures	7,365,847	7,669,957	9,694,137	10,731,681	10,708,984
Surplus/(Deficit)	**1,380,438**	**616,559**	**(2,518,963)**	**(2,663,507)**	**(2,538,310)**
Beginning Fund Balance	4,109,670	6,575,120	7,191,680	3,691,000	3,691,000
Estimated Operations			(2,518,963)	(2,663,507)	(2,538,310)
Projected Ending Fund Balance	4,109,670	6,575,120	4,672,717	1,027,493	1,152,690
Actual Operations	2,465,450	616,559			
Projected Ending Fund Balance (must be >0)	**6,575,120**	**7,191,679**	**4,672,717**	**1,027,493**	**1,152,690**

WASTEWATER ENTERPRISE FUND HISTORY & FY2022 RECON

	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Prelim. Estimate	FY22 Final Estimate
Usage	16,478,305	16,867,646	17,680,740	17,857,548	17,857,548
Septage	2,775,745	1,993,195	1,875,000	1,875,000	1,875,000
Sewer Liens	1,208,422	1,218,383	1,208,422	1,100,000	1,100,000
Pre-Treatment Permits	-	1,800	-	-	-
Laboratory Analysis	21,672	19,561	20,000	18,831	18,831
Tewksbury Assessment	1,694,438	988,493	988,493	988,493	1,300,000
Chelmsford Assessment	1,319,985	1,262,743	1,262,742	1,455,284	1,700,000
Dracut Assessment	1,048,283	1,954,038	1,335,682	1,155,732	1,700,000
Tyngsboro Assessment	-	-	9,733	-	6,000
Junk/ Scrap	5,220	749	1,500	-	-
Misc Other	265,874	208,479	225,000	250,268	250,268
Revenues	24,817,945	24,515,086	24,607,312	24,701,156	25,807,647

	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Prelim. Estimate	FY22 Final Estimate
Personal Services	3,263,531	3,084,258	3,311,861	3,495,895	3,390,068
Ordinary Expenses	7,120,584	8,057,838	8,715,500	10,383,743	9,540,277
Debt Service	7,281,163	7,026,054	8,360,162	8,519,301	8,519,301
Indirect Costs	5,023,683	5,023,683	5,023,201	7,211,038	7,211,038
Transfers/Adjustments	(310,833)	-	-	-	-
Total Expenditures	22,378,129	23,191,833	25,410,724	29,609,976	28,660,683
Surplus/(Deficit)	**2,439,817**	**1,323,253**	**(803,411)**	**(4,908,820)**	**(2,853,037)**
Beginning Fund Balance	2,864,753	5,795,175	7,118,428	6,315,017	6,315,017
Estimated Operations			(803,411)	(4,908,820)	(2,853,037)
Projected Ending Fund Balance	2,864,753	5,795,175	6,315,017	1,406,196	3,461,980
Actual Operations	2,930,422	1,323,253			
Projected Ending Fund Balance (must be >0)	**5,795,175**	**7,118,428**	**6,315,017**	**1,406,196**	**3,461,980**

WATER ENTERPRISE FUND HISTORY & FY2022 RECON

	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Prelim. Estimate	FY22 Final Estimate
Water Lien Revenue	645,873	662,101	645,873	652,332	645,873
Water Usage	10,127,624	9,992,194	11,115,702	11,226,859	11,226,859
Water Misc (Permits and Fees)	239,996	273,849	-	200,000	275,000
Junk/ Scrap	1,142	1,823	1,142	1,000	1,142
Water Miscellaneous	118,580	192,929	118,580	120,000	120,000
Solar Renewable Energy Credits	276,039	249,110	225,000	225,000	225,000
Revenues	11,409,254	11,372,007	12,106,297	12,425,191	12,493,874

	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Prelim. Estimate	FY22 Final Estimate
Personal Services	2,149,155	2,293,418	2,579,657	2,637,246	2,640,565
Ordinary Expenses	3,036,117	3,589,358	3,951,500	4,843,581	4,014,487
Debt Service	4,579,372	4,359,961	4,714,358	4,066,516	4,066,516
Indirect Costs	2,948,830	2,948,830	3,848,378	4,822,628	4,822,628
Transfers/Adjustments	(97,056)				
Total Expenditures	12,616,418	13,191,568	15,093,893	16,369,971	15,544,197
Surplus/(Deficit)	**(1,207,165)**	**(1,819,561)**	**(2,987,596)**	**(3,944,780)**	**(3,050,322)**
Beginning Fund Balance	7,600,494	8,705,689	6,886,728	3,899,132	3,899,132
Estimated Operations			**(2,987,596)**	(3,944,780)	**(3,050,322)**
Projected Ending Fund Balance	7,600,494	8,705,689	3,899,132	(45,648)	848,810
Actual Operations	**1,105,195**	(1,819,561)			
Projected Ending Fund Balance (must be >0)	**8,705,689**	**6,886,128**	**3,899,132**	**(45,648)**	**848,810**

MAJOR FUND 5-YEAR FORECAST (2022 – 2027)

GENERAL FUND FIVE-YEAR FORECAST - INTRODUCTION

A forecast of projected revenues and expenditures is a useful management and policymaking tool that enables a municipality to evaluate the impact of various government decisions over time. Since policy decisions often affect financial conditions for years to come, it is beneficial to analyze their associated fiscal impacts over a multiyear period, as in the following examples:

- What is the impact of a multiyear collective bargaining agreement?
- What is the impact of financing a new school, and how will its debt service affect the tax rate?
- How much will a proposed development add to the tax levy, and what will be its added service costs?
- What is the impact of moving solid waste disposal to a full cost recovery basis over the next three years?

Financial forecasting provides an effective approach to evaluating these and other policy choices under consideration by a municipality. A forecast can serve as an early warning system to detect future gaps between revenues and expenditures. Although it cannot insulate a community from all potential surprises, analyzing the financial picture in this comprehensive and structured manner reduces the risk of overlooking key information. Detecting problems early gives management more time to consider corrective actions. Assuming the forecast is done with spreadsheet software, it is a simple matter to hold all the other components of the forecast constant and isolate in turn the impact of various potential policy decisions on the bottom line.

The City of Lowell, under a Community Compact Best Practices grant awarded by the Commonwealth of Massachusetts, contracted with the Edward J. Collins Center for Public Management to assess the City's financial forecast tool.

The Center's work included the following:

1. Reviewed the existing financial forecast tool;
2. Conducted an in-depth review of major local receipts budgets to actuals and assumptions used for future collections;
3. Conducted a comparison of Lowell's major local receipts categories to other Massachusetts' cities;
4. Worked with finance officials to model scenarios for local and state receipts;
5. Reviewed and modelled forecasting tool for Chapter 70 School Aid and Charter School Tuition Reimbursement;
6. Assisted the City finance team in development of future forecasts; and
7. Prepared this report summarizing the forecasting process and recommending areas for enhancements and strategic planning.

(FORECAST CONTINUED)

Municipal revenue and expenditure forecasting is a "best practice" that can be used to isolate the impact of future changes and determine their effects on the City's financial picture. This best practice is very important to bond rating agencies who review the City's bond sales and bond rating. The City has for many years prepared a very comprehensive and robust multi-year financial forecast model. The baseline approach used in the forecast model assumes that current service levels will be maintained in the future years of the forecast. The model also assumes that existing Massachusetts General Laws and regulations will remain unchanged over the forecast period. The forecast uses multiple years of historical data to provide a sound and dynamic framework for administration and elected officials to make informed decisions around the City's current budget development and future budget scenarios.

The City's forecasting model uses reasonable assumptions about a wide variety of revenue and expenditure categories. Using these assumptions along with known facts, a comprehensive view of the City's fiscal outlook emerges. Though potential exists that any one item in the forecast may be less than accurate, when taken as a whole, this well-built model presents a fair representation of the City's future budgets. The first year of the forecast typically has the least amount of volatility. As the years move out, there is a greater potential for the assumptions to change. Because Massachusetts does not allow for unbalanced municipal budgets, any deficit forecast in the previous year must be eliminated. As new information becomes available, the assumptions and estimates used in the projections are regularly re-evaluated and updated by City officials to determine if they are still appropriate and reasonable.

The forecast tool is structured as a series of Excel worksheets.

1. Summary Forecast General Fund
2. Trash & Recycling
3. Utilities & Street Lights
4. Local Aid from State
5. Local Receipts
6. State & County Assessments
7. Sewer Enterprise
8. Water Enterprise
9. Garage Enterprise
10. Wages and Contracts Projections
11. Debt Service Forecast
12. Pension Costs
13. Health Care Costs
14. Indirect Costs charged to Enterprise Funds

PROJECTED GENERAL FUND FIVE-YEAR FORECAST

Line	Category	Assumptions	2022	2023	2024	2025	2026	2027
1	Prior Year Levy	*From last yr*	144,933,397	152,107,815	158,115,876	164,165,682	170,802,119	177,693,608
2	Prop 2 1/2 Increase	*2.5%*	3,623,335	3,802,695	3,952,897	4,619,012	4,784,923	4,957,210
3	New Growth	*Three year avg.*	1,750,000	2,205,366	2,096,909	2,017,425	2,106,566	1,600,000
4	Tax Increase/(Decrease)	*Add'l 1.5% in FY22*	1,801,084	-	-	-	-	-
5	**Tax Levy**	***Calculated***	**152,107,815**	**158,115,876**	**164,165,682**	**170,802,119**	**177,693,608**	**184,250,819**
6	Local Aid	*5 Year Average*	213,948,553	221,533,479	229,333,877	237,366,255	245,950,425	255,079,234
7	Local Receipts	*Flat Estimate*	23,437,808	23,709,893	23,989,304	24,276,243	24,570,917	24,603,051
8	Available Funds	*Reduce 25%/ yr*	5,090,709	3,818,032	2,863,524	2,147,643	1,610,732	1,208,049
9	MSBA Reimbursement	*From MSBA*	1,192,790	1,192,791	-	-	-	-
10	**Subtotal Gross Revenues**	***Sum (Line 5-9)***	**395,777,675**	**408,370,071**	**420,352,387**	**434,592,260**	**449,825,683**	**465,141,152**
11	Allowance for Abatements (Overlay)	*2.50%*	1,100,000	1,127,500	1,155,688	1,184,580	1,214,194	1,244,549
12	State and County Charges	*5 Year Average*	34,773,285	38,807,091	43,325,945	48,388,364	54,059,946	59,930,969
13	Snow & Ice Deficit (a)	*0.00%*	-	-	-	-	-	-
13.1	COVID-19 Deficit	*0.00%*	200,000	-	-	-	-	-
14	**Subtotal To Be Raised**	***Sum (Line 11 - 13)***	**36,073,285**	**39,934,591**	**44,481,632**	**49,572,944**	**55,274,140**	**61,175,518**
15	Indirect Reimb (Enterprises)	*calculated*	13,503,249	11,869,498	12,015,438	12,350,195	12,682,716	13,032,723
16	**Net Revenue**	***Line 10 + 14 + 15***	**373,207,639**	**380,304,978**	**387,886,193**	**397,369,511**	**407,234,258**	**416,998,357**
17	School Budget (Ch. 70)	*5 Year Average*	178,548,325	185,243,887	192,190,533	199,397,678	206,875,091	214,632,907
18	School Budget (local)	*3.95%*	15,736,053	16,357,627	17,003,753	17,675,402	18,373,580	19,099,336
19	**Subtotal School Spending**	***Line 17 + 18***	**194,284,378**	**201,601,514**	**209,194,286**	**217,073,080**	**225,248,671**	**233,732,243**
20	Salaries & Wages	*Various - Per CBA*	71,683,476	74,501,389	75,957,071	78,955,788	82,073,254	85,314,172
21	Health/Dental Insurance	*5.00%*	24,330,000	25,985,402	26,272,842	26,563,493	26,857,390	27,154,571
22	Medicare Tax	*2.50%*	3,100,000	3,177,500	3,256,938	3,338,361	3,421,820	3,507,365
23	Pension Assessments	*2017 Actuarial*	30,084,564	31,089,046	32,132,191	33,209,428	34,321,264	35,468,002
24	Unemployment	*2.00%*	500,000	510,000	520,200	530,604	541,216	552,040
25	Existing Debt Service*	*DS attached*	12,972,976	9,992,917	9,949,178	9,720,779	9,135,080	8,933,153
26	Projected Capital Plan D/S	*DS attached*	-	68,726	1,311,130	2,689,442	4,011,328	4,960,665
27	Lowell HS Rennovation Debt	*DS attached*	721,241	721,241	8,288,750	8,288,000	8,287,000	11,659,086
28	Trash Removal	*Calculated*	7,667,250	8,978,683	9,233,665	9,495,888	9,765,557	10,042,885
29	Utilities (Heat/ Electric)	*Calculated*	4,894,513	5,028,819	5,147,249	5,302,454	5,441,163	5,621,606
30	Street Lights	*3.00%*	307,667	316,897	326,404	336,196	346,282	356,671
31	Greater Lowell Technical HS	*2.50%*	9,049,492	9,275,729	9,507,622	9,745,313	9,988,946	10,238,669
32	GLTHS Capital Assessment	*DS attached*	995,789	974,984	954,179	933,374	728,244	706,329
33	Snow & Ice	*2.50%*	1,350,000	1,383,750	1,418,344	1,453,802	1,490,147	1,527,401
34	Claims	*2.25%*	775,000	792,438	810,267	828,498	847,140	866,200
37	N Middlesex Area Comm	*2.50%*	35,000	35,875	36,772	37,691	38,633	39,599
38	All Other Expenses	*3.00%*	10,456,293	10,769,982	11,093,081	11,425,874	11,768,650	12,121,709
39	**Subtotal "City" Spending**	***Sum (Line 20 - 37)***	**178,923,261**	**183,603,378**	**196,215,883**	**202,854,985**	**209,063,114**	**219,070,124**
40	**Total Appropriations**	***Line 19 + 38***	**373,207,639**	**385,204,893**	**405,410,170**	**419,928,064**	**434,311,785**	**452,802,367**
41	**Surplus/(Deficit)**	***Line 16 - 39***	0	(4,899,915)	(17,523,977)	(22,558,554)	(27,077,527)	(35,804,010)

PROJECTED GENERAL FUND FIVE-YEAR FORECAST – TAX LEVY PLANNING

Based on the projected expenses from the forecast shown on the prior page, the following chart projects the supplementary needs, from taxes, to close any projected deficit in the out years. The projected tax increases included in the following chart are for discussion purposes only based on assumptions noted in the forecast.

Line	Category	*Assumptions*	2022	2023	2024	2025	2026	2027
1a	Prior Year Levy Limit	*From DOR*	165,242,418	171,710,248	178,208,370	184,760,488	191,396,925	198,288,414
	Plus amended prior yr growth		-	-	-	-	-	-
2a	*Plus Prop 2 1/2 Increase*	*Line 1 * 2.5%*	4,131,060	4,292,756	4,455,209	4,619,012	4,784,923	4,957,210
3a	*Plus New Growth*	*3 Year Average*	2,336,770	2,205,366	2,096,909	2,017,425	2,106,566	1,600,000
4a	**New Levy Limit**	***Sum Line 1a-3a***	171,710,248	178,208,370	184,760,488	191,396,925	198,288,414	204,845,625
5a	New Levy Limit	*Line 4a*	171,710,248	178,208,370	184,760,488	191,396,925	198,288,414	204,845,625
6a	*Less Tax Levy*	*Line 5 (above)*	(152,107,815)	(158,115,876)	(164,165,682)	(170,802,119)	(177,693,608)	(184,250,819)
7a	**Excess Levy Capacity**	***Line 5a + 6a***	**19,602,433**	**20,092,494**	**20,594,806**	**20,594,806**	**20,594,806**	**20,594,806**
	These percentages below represent the amount necessary, in excess of the levy increases above, necessary to balance the budget							
	Deficit (prior pg.) as % of the Levy	***Line 40 / Line 5a***	**0.00%**	**4.30%**	**11.81%**	**14.23%**	**15.71%**	**21.18%**

PROJECTED GENERAL FUND FIVE-YEAR FORECAST – REVENUE PROJECTIONS

PROPERTY TAX LEVY *(see Projected General Fund Five-Year Forecast, Line 5)*

Annual tax levy growth is constrained by Proposition 2 1/2, the Massachusetts General Law that limits the annual growth in a municipality's total tax levy to 2.5 percent, plus an allowance for certain new construction and other additions to the tax rolls. The law also allows a city or town to increase taxes beyond this levy limit with voter approval. An override of this limit by voters becomes a permanent part of the tax levy calculation in future years and is best used for recurring expenses in the regular operating budget. A debt exclusion may also be approved by voters to increase the levy limit temporarily to fund capital projects. Generally, these projects are financed by borrowing, and the annual debt service is added to the levy limit each year until the project is paid off.

Over the past ten years, new growth in Lowell has averaged $2.3 million with the City experiencing more rapid new growth averaging $2.5 million in the past five years. However, the forecast projects new growth of $1.75 million for FY22 because of potential Covid-19 impact on building construction and renovation. The subsequent years of the forecast continues to use the 3-year rolling average of new growth which brings the estimated new growth revenues back up to approximately 2 million per year. This new growth projection does not incorporate any special development(s) during the forecast period. Generally, tax rates will rise slightly each year as the levy limit grows and property valuations are stable. New growth is reported to the State each year on Form LA-13 which is typically submitted in late summer or early fall prior to setting a tax rate.

Fiscal Year	Residential New Growth	Comm/Ind/PP New Growth	Total New Growth
2012	510,687	1,315,607	1,826,294
2013	694,778	601,423	1,296,201
2014	512,013	1,038,443	1,550,456
2015	1,042,463	2,129,103	3,171,566
2016	811,124	1,436,093	2,247,217
2017	677,579	2,466,216	3,143,795
2018	939,694	1,479,001	2,418,695
2019	545,260	1,598,952	2,144,212
2020	1,139,173	1,391,564	2,530,737
2021	723,190	1,612,170	2,335,360

(REVENUE PROJECTIONS CONTINUED)

The City attempts to keep its annual tax increase to citizens at a minimum and, as such, has significant unused tax levy capacity, which provides significant ability to absorb financial emergencies and other unanticipated events. It is anticipated that the City will maintain its untaxed capacity during the remaining term of the forecast.

Fiscal Year	Tax Levy Limit	Actual Tax Levy	Unused Tax Capacity
2016	134,307,160	119,234,045	15,073,115
2017	140,808,634	124,134,134	16,674,500
2018	146,747,545	128,507,951	18,239,594
2019	152,560,447	133,785,808	18,774,639
2020	158,905,239	138,331,643	20,573,596
2021	165,213,230	144,933,397	20,279,833

STATE AID (CHERRY SHEET) *(see Projected General Fund Five-Year Forecast, Line 6)*

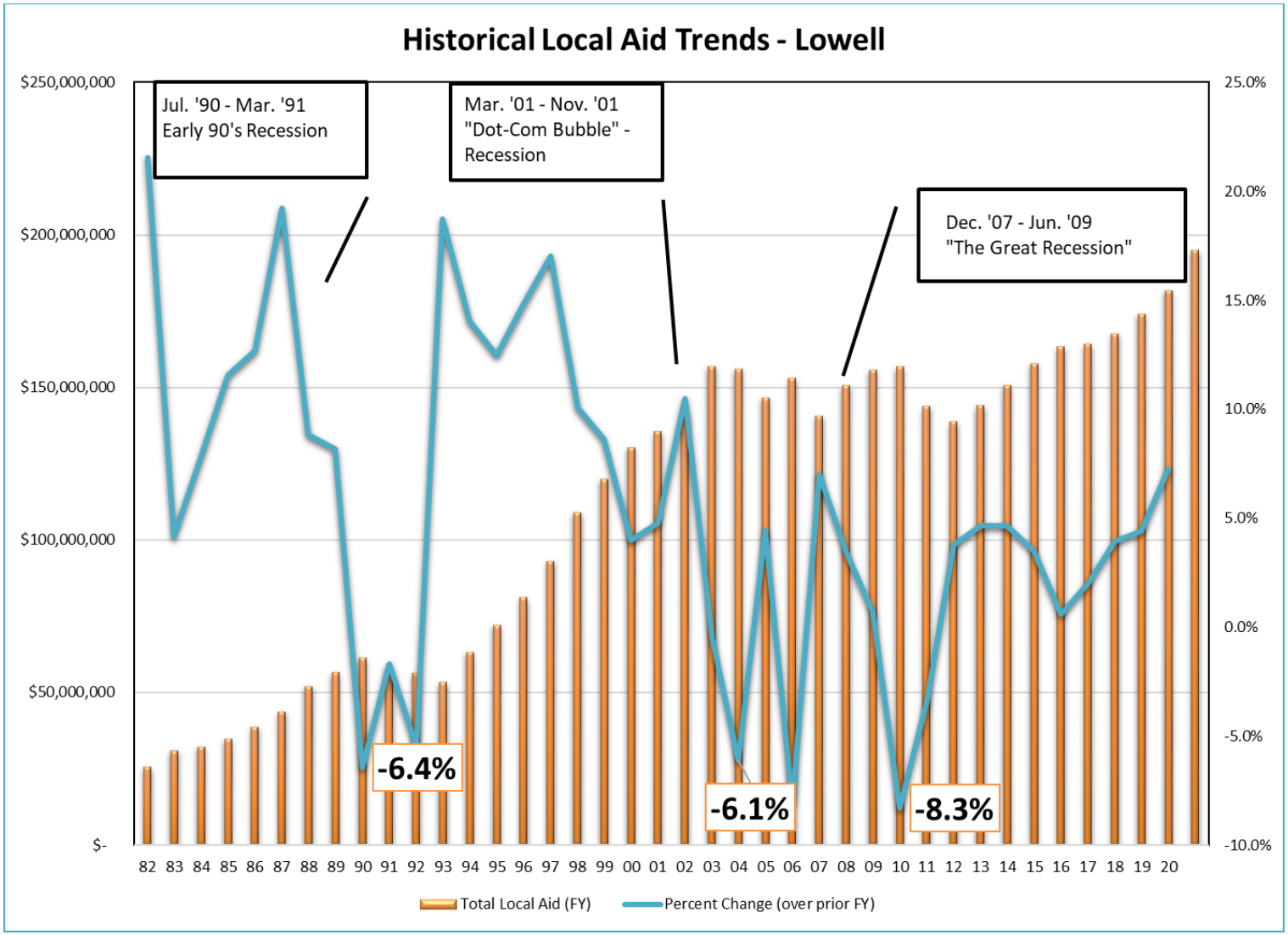
State aid amounts included in the forecast are based on the Governor's proposed FY2022 Cherry Sheet figures.

- **State Education Aid and Reimbursements** - A separate section of this report details the finding of our review of the various education aid programs. The formulas are complex and subject to state legislative appropriation each year. See Education Spending. Lowell receives Chapter 70 state school aid and Charter School Tuition Reimbursement to offset some of the costs to educate pupils. In addition, a small amount is received under the School Choice Receiving Tuition program. The forecast assumes a 3 percent increase each year in Chapter 70 aid and decreasing amounts in Charter Tuition Reimbursements.

- **Unrestricted General Government Aid (UGGA)** – This budget item is for general state assistance to municipalities. The forecast assumes a 3 percent increase each year.

- **Veterans Benefits and Exemptions for Veterans and Elderly** – These accounts consist of reimbursements for veterans' benefits and certain local property exemptions for qualified individuals. The forecast assumes a slight drop in FY22 thru FY24, increasing in FY25 and FY26.

(REVENUE PROJECTIONS CONTINUED)



(REVENUE PROJECTIONS CONTINUED)

- **State-Owned Land** – This item is for payment-in-lieu-of-taxes for State-owned land. The forecast assumes a 1 percent increase each year.

- **Aid to Public Libraries** -- This item is a Cherry Sheet offset and may be spent without an appropriation by the City's library. This account has no real impact on the forecast since it is also raised on the expenditure side, essentially pulling these revenues out of the general revenue mix for direct use by the library department without appropriation.

City officials will need to monitor the local aid estimates published by the Division of Local Services at each juncture of the state budget process. The Governor's budget is typically released in late January of each year. Following this is the House Ways and Means Committee budget in mid-April, the final House budget in late April, the Senate Ways and Means budget in mid-May, and final Senate budget in late May. The Conference Committee's budget, which resolves differences in the two legislative versions of the budget, is typically issued in late June. Final cherry sheets reflect any vetoes by the Governor and/or any legislative overrides of these vetoes.

	2020 Cherry Sheet Revenues	2021 Cherry Sheet Revenues	2022 Governor's Cherry Sheet Budget
Chapter 70	163,023,947	166,954,483	177,325,054
Charter School Tuition Reimbursement	3,922,994	4,270,451	6,274,448
School Choice Receiving Tuition	57,108	35,547	35,547
Unrestricted Gen Govt Aid	26,746,523	26,746,523	27,682,651
Veterans Benefits	507,446	495,285	420,086
Exemptions for Veterans & Elderly	284,359	301,512	259,654
State Owned Land	209,228	214,672	232,205
Public Libraries	182,955	219,590	219,590
Total	194,934,560	199,238,063	212,449,235

(REVENUE PROJECTIONS CONTINUED)

LOCAL RECEIPTS *(see Projected General Fund Five-Year Forecast, Line 7)*

Local receipts are locally-generated revenues, other than real and personal property taxes. Examples include motor vehicle excise, investment income, payments-in-lieu-of-taxes, penalties and interest on taxes, departmental revenue, fines, and permit fees. Annual estimates of local receipts are shown on the tax rate recapitulation sheet in the forecast.

	FY17	FY17	FY18	FY18	FY19	FY19	FY20	FY20	FY21
Receipt Description	Budget	Actual	Budget	Actual	Budget	Actual	Budget	Actual	Budget
Motor Vehicle Excise	8,260,739	9,120,033	8,752,592	9,918,611	8,750,000	9,743,488	8,711,943	8,743,993	8,743,993
Meals Excise	1,250,000	1,227,302	1,350,000	1,238,909	1,350,000	1,292,366	1,292,366	1,220,378	1,292,450
Room Excise	310,000	308,650	340,000	331,215	340,000	346,888	340,000	261,846	90,000
Other Excise/Urban Excise & Boat Excise	511,000	511,512	511,000	511,115	437,559	164,284	122,000	165,858	120,000
Cannabis Excise						30,786	-	322,587	280,000
Penalties And Interest On Taxes And Excises	1,360,051	1,324,218	1,324,218	1,697,175	1,324,254	1,246,787	1,246,787	1,091,158	1,091,158
Payments In Lieu Of Taxes	1,000,000	560,602	560,602	433,476	560,602	465,612	425,000	546,357	425,000
Charges For Services - Solid Waste Fees	3,266,202	3,184,930	3,184,930	3,135,830	3,184,930	3,097,008	3,097,008	3,248,846	3,225,000
Other Fees	727,200	741,467	27,200	14,200	27,200	29,570	14,000	19,300	14,000
Cannabis Impact Fee/Host Revenue						93,750	217,822	471,552	400,000
Rentals	144,479	14,400	14,400	-	20,000	19,200	19,200	19,200	20,000
Departmental Revenue - Libraries	25,000	22,059	22,059	20,864	22,059	25,909	20,000	15,022	15,000
Departmental Revenue - Cemeteries	190,000	190,357	206,000	194,009	196,000	226,892	196,000	240,365	240,000
Other Departmental Revenue	1,569,243	1,568,445	1,734,337	1,780,245	1,900,005	3,230,156	2,332,622	2,200,377	2,200,000
Licenses And Permits	2,536,000	2,414,801	2,720,000	2,274,038	2,435,675	2,686,758	2,494,350	3,062,744	2,535,950
Fines And Forfeits	1,361,600	1,380,693	1,380,693	1,339,920	1,478,500	1,361,452	1,361,452	1,287,890	1,287,890
Investment Income	451,292	303,388	303,388	313,382	300,000	738,015	320,000	1,086,862	920,000
Medicaid Reimbursement	-	1,095,021	925,000	926,379	1,000,000	1,101,409	925,000	765,421	765,420
Miscellaneous Recurring	1,523,253	1,469,100	651,756	1,017,847	740,997	616,685	521,540	643,640	507,829
Miscellaneous Non-Recurring	67,500	1,161,591	7,500	1,532,211	-	809,399		700,977	
Grand Total	24,553,559	26,598,569	24,015,675	26,679,426	24,067,781	27,326,414	23,657,090	26,114,373	24,173,690
Over Estimate		2,045,010		2,663,751		3,258,633		2,457,283	

Going forward, City officials will need to continue to closely monitor actual receipts as compared to budget estimates for all categories based on information from the Treasurer's Office. The table on the subsequent page compares the actual receipts for the six-month period of July1 to December 31, 2019 to July 1 to December 31,2020 to identify potential trends in collections and the impact of Covid-19. Although the total collections are on pace with the FY21 budget target, there are areas that must be closely monitored over the coming months. Revenue categories like the meals tax, hotel tax, building permits, and court fines have shown a significant decrease compared to FY20. The decrease is expected because of the restrictions on travel, dining, and court cases. The decrease in building permits may also be affected by the economic downturn. We anticipate that these trends would be reversed as vaccinations reduce the threat, but it is difficult to project how long the rebound will take.

(REVENUE PROJECTIONS CONTINUED)

LOCAL REVENUES

Major Account Description	Budget FY20	Thru 2nd Qtr. FY20	% Collected	Budget FY21	Thru 2nd Qtr. FY21	% Collected
MV Excise	8,711,943	1,780,455	20%	8,500,000	2,529,291	30%
Meals Tax	1,292,366	671,933	52%	1,292,450	554,266	43%
Hotel/Motel Tax	340,000	180,678	53%	320,000	25,708	8%
Cannabis Excise	0	160,195		280,000	113,865	41%
Penalty & Interest	1,246,787	548,657	44%	1,285,000	778,036	61%
PILOT	425,000	113,355	27%	425,000	452,544	106%
Trash/Recycling Services	3,200,000	1,519,430	47%	3,200,000	1,540,564	48%
Cannabis Host Agreement	150,000	217,822	145%	150,000	176,639	118%
Ambulance	448,622	0	0%	376,172	0	0%
Code & Inspection Bldg Permits	1,100,000	1,047,684	95%	1,100,000	637,222	58%
Court Fines	575,000	302,497	53%	575,000	181,813	32%
Interest on Investments	150,000	467,256	312%	750,000	221,263	30%
Other Misc Interest	170,000	85,577	50%	170,000	85,729	50%
Medicaid Reimbursement	925,000	167,166	18%	925,000	316,937	34%
Medicare Part D Reimb	370,000	0	0%	320,000	0	0%
TOTAL	19,104,718	7,262,705	38%	19,668,622	7,613,877	39%

PROJECTED GENERAL FUND FIVE-YEAR FORECAST – EXPENDITURE PROJECTIONS

Detailed expenditure projections are contained in eight "Expenditure" worksheets, including Expenditure Projections, COLA, Retirement, Education, Capital, Enterprise Funds, Non-Exempt Debt Summary, and Enterprise Debt Summary.

MUNICIPAL DEPARTMENTS *(see Projected General Fund Five-Year Forecast, Line 38)*

In the Summary forecast, City expenditures are listed by different categories. Salaries and Wages, Health/Dental Insurance, Medicare Tax, Pension Assessments, Unemployment, Existing Debt Service, Projected Capital Plan, Lowell HS Renovation Debt, Trash Removal, Utilities, Street Lights, Greater Lowell Technical HS, GLTHS Capital Assessment, Snow & Ice, Claims, FY2020 COVID-19 Expenses, North Middlesex Area Comm., and All Other Expenses. This segregation of costs allows the City to work with detailed backup worksheets to project future costs (as in the Salary, Pensions, Debt Service, Trash, and Utilities worksheets) or input an across- the- board increase.

For projection purposes, the forecast utilizes a COLA and step increase model. The COLA and Wages worksheet allows for simulation of other wage agreements and step amounts.

Future operating expenses have been projected to increase by 2 percent per year, reflective of recent relatively low inflation rates.

EDUCATION *(see Projected General Fund Five-Year Forecast, Line 19)*

The leadership, faculty, and staff of the Lowell School Department provide services from pre-K through high school for approximately 17,700 students. A 3.95 percent annual increase is forecasted for the School Department budget.

In addition, Lowell has students who attend the Greater Lowell Technical High School. The GLTHS assesses the City for its share of students in addition to its share of capital projects. The assessment for the City is projected to increase 2.5 percent per year and the Capital assessment will decrease based upon existing costs. Future capital costs are not included in the forecast.

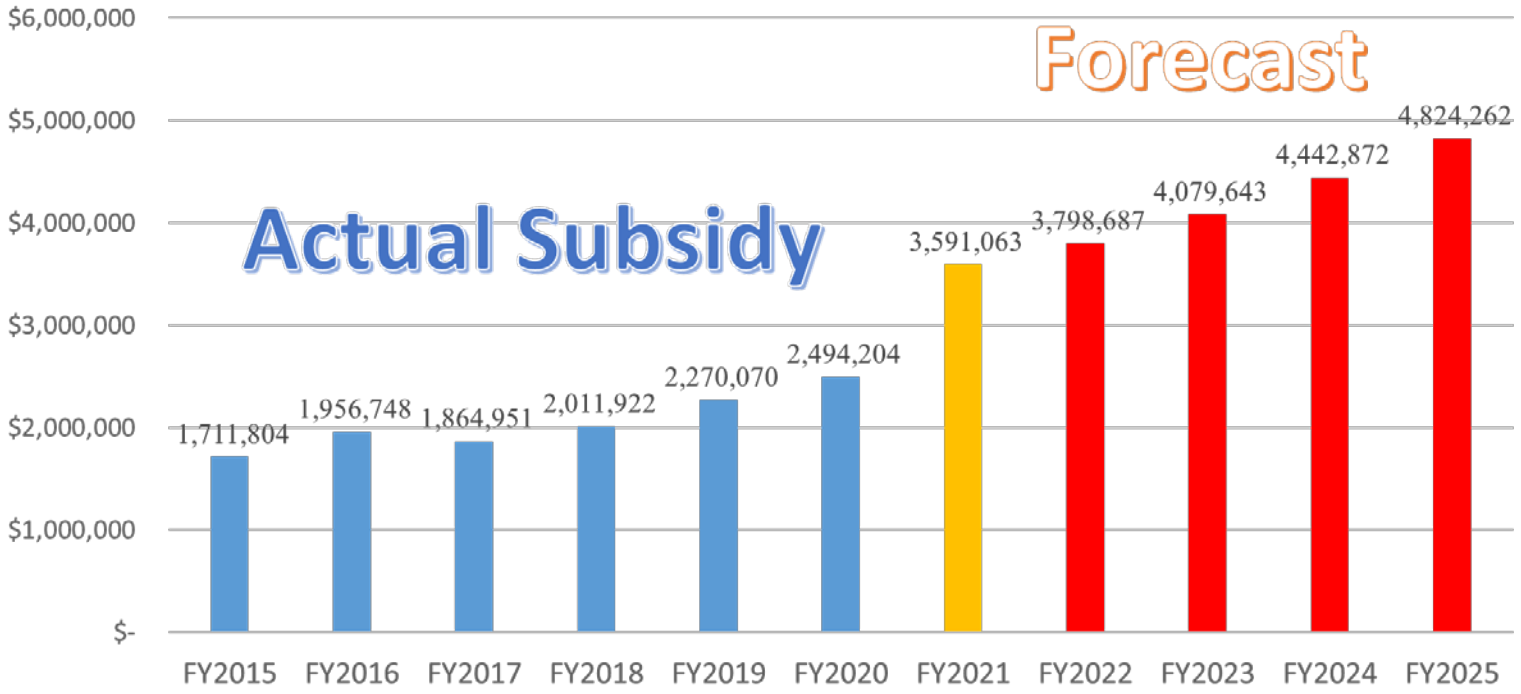
OVERLAY *(see Projected General Fund Five-Year Forecast, Line 11)*

The City must set aside funds for the annual allowance for abatements and exemptions. The Overlay account has been forecast at a 2.5 percent increase.

(EXPENDITURE PROJECTIONS CONTINUED)

SOLID WASTE & RECYCLING *(see Projected General Fund Five-Year Forecast, Line 28)*

The City of Lowell contracts for waste collection and disposal services on an annual basis. Waste Management is the current contractor for the collection of trash and recyclable materials. Within the existing contract, an additional fee has been added for so-called "contaminated recycling", which are certain materials placed by residents into the recycling container that are not accepted according to a pre-determined list in the contract. The charge associated with any "ineligible" contaminates above a certain acceptable threshold in the recycling stream, is added as a separate fee to the city on the monthly bill. These annual costs have further widened the gap between the annual cost for collection and disposal, and the fee of $125/ household charged by the City of Lowell to residents per Ordinance. This cost delta is therefore paid by the tax levy. The chart below forecasts the annual growth in the taxpayer subsidy for the trash & recycling services, if no changes were made to the existing fee structure.



(EXPENDITURE PROJECTIONS CONTINUED)

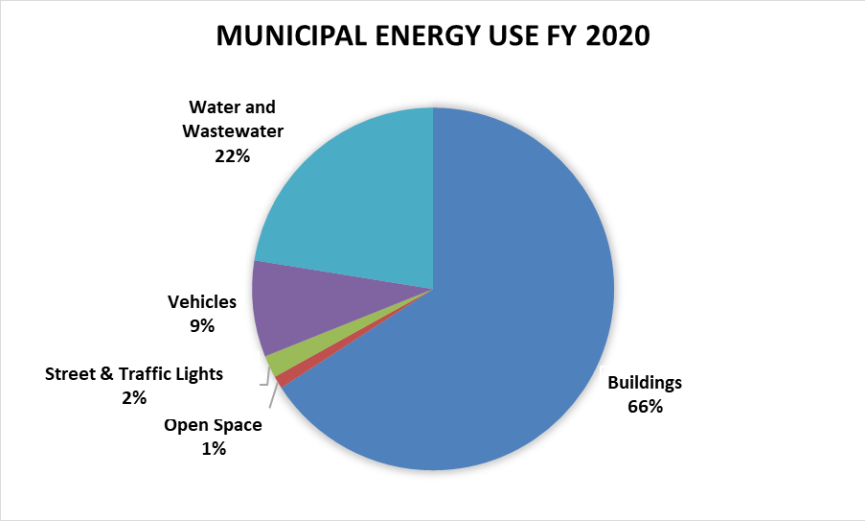
UTILITIES (HEAT/ ELECTRIC) *(see Projected General Fund Five-Year Forecast, Line 29)*

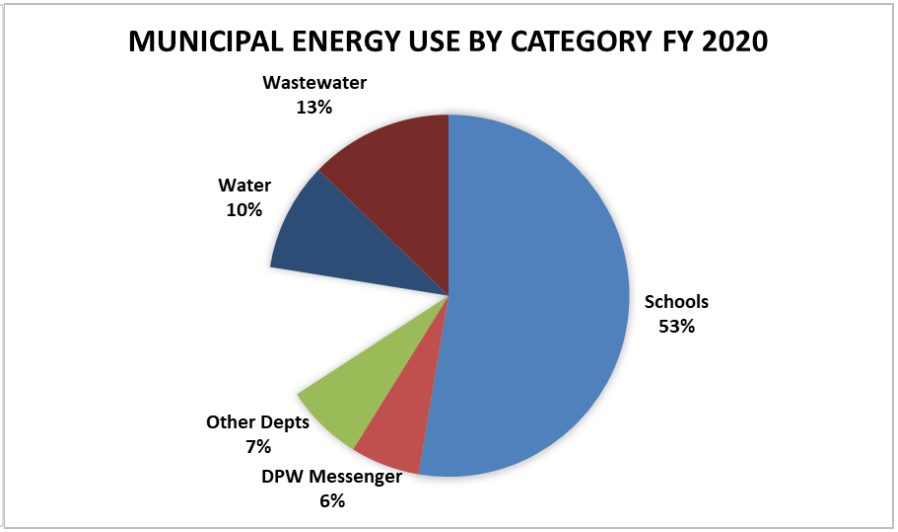
Results from a Decade of Energy Initiatives

The City of Lowell is committed to the efficient use of energy within the City. Over the past decade, the City has backed this commitment with significant investments in energy efficiency and renewable energy. Since being designated as one of the first Green Communities in the Commonwealth in 2010, Lowell has implemented projects and policies to increase energy efficiency, green the municipal vehicle fleet, provide for electric vehicle charging and increase renewable energy development.

Municipal Energy Use

The charts below[15] includes a breakdown of Municipal Energy use. Municipal buildings accounted for the majority (66%) of the City's total energy use in FY 2020. Buildings are further broken out by facility type. The majority of building energy use (53%) can be attributed to the Schools.





FY 2020 represents an overall energy decrease of 19.5% vs. the FY 2008 baseline used for the City's Green Communities designation and a 5% year-over-year energy reduction vs. FY 2019. Between FY 2008 and FY 2020, the City invested over $36 million in bonds, grants, and utility incentives in energy retrofits across various facility categories. These investments include multiple energy conservation measures from

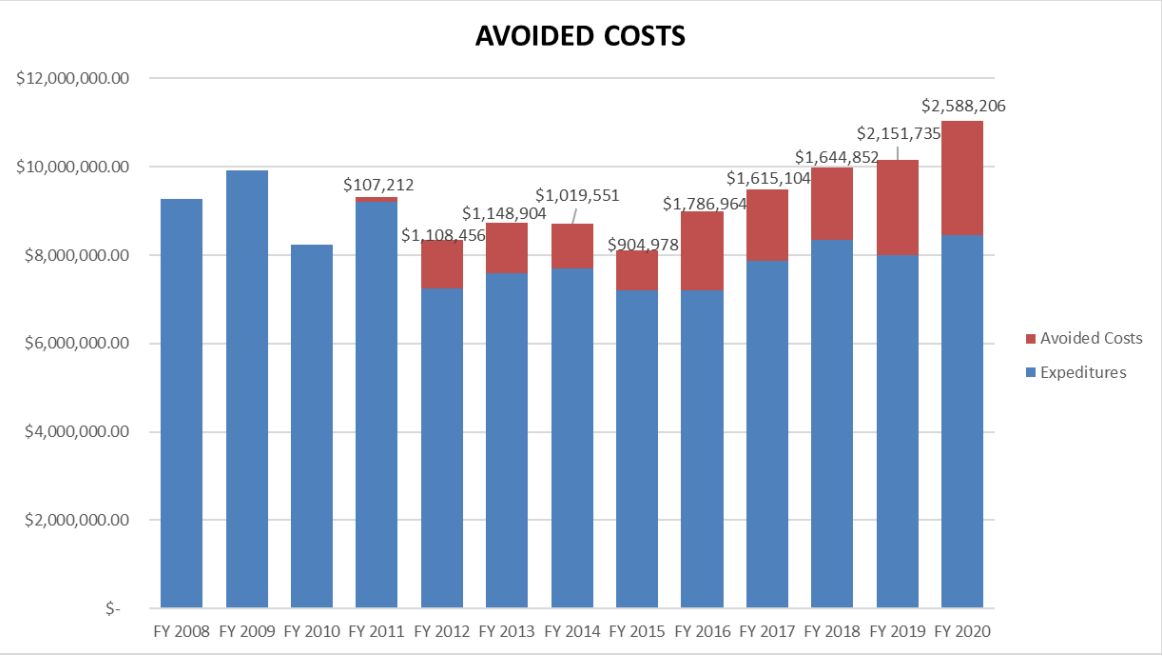
[15] Source: Mass Energy Insight

(EXPENDITURE PROJECTIONS CONTINUED)

the Energy Services Contract with Ameresco, Green Communities grant funding, city-wide retrofit of streets, park, and garage lighting to LEDs, Massachusetts School Building Administration investments in new boiler systems, and various departmental energy initiatives. These investments have resulted in overall emissions reduction for the municipality of 44% since our baseline year.

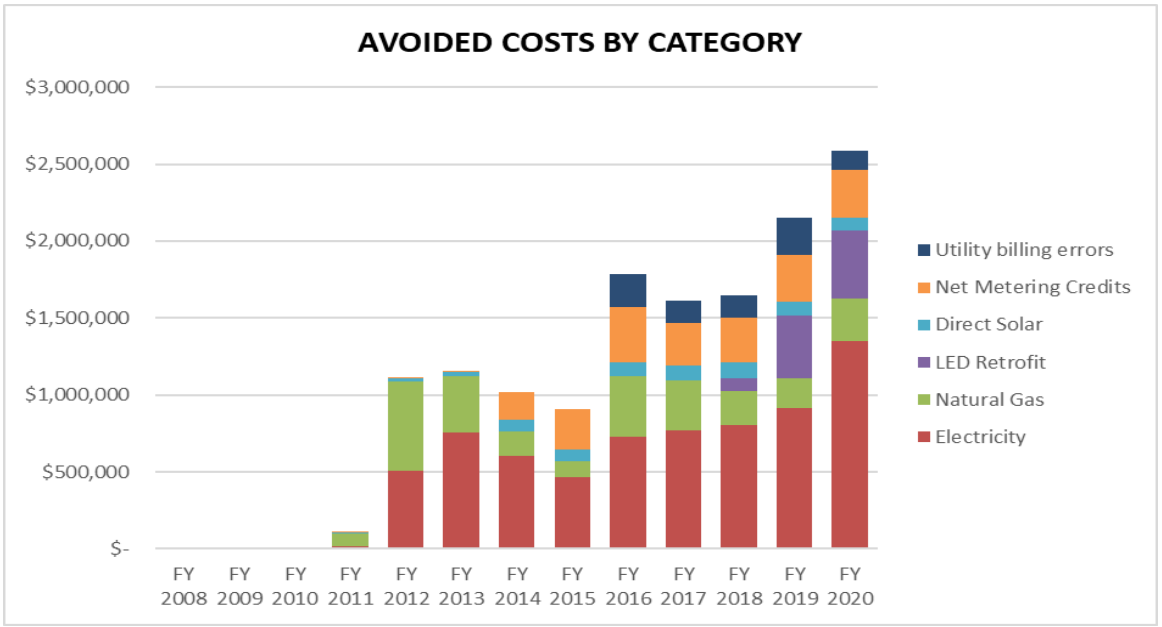
Municipal Avoided Energy Costs

Additionally, investments in renewable energy through installation of solar panels directly on facilities and use of net metering credits has reduced the City's energy costs and emissions while generating 70.2 million kWh of clean energy. Starting in FY 2016, City Energy staff also began a rigorous process of utility bill error analysis that has helped the City avoid and recover significant funds. A summary of avoided costs from these initiatives is shown in the charts below.[16]



[16] Sources: Mass Energy Insight, National Grid Historical Tariffs, Auditor/Data Analyst fiscal records

(EXPENDITURE PROJECTIONS CONTINUED)



Without these energy saving initiatives, the City would have:

- Spent an additional $14 million on utility costs
- Used 49.4 million more kWh
- Used 2.8 million more therms
- Released an additional 118,976 metric tons of greenhouse gas emissions. This is equivalent of the carbon sequestered to nearly 2 million tree seedlings growing for 10 years.

Looking Ahead

Lowell is continuing its commitment to creating a cleaner, greener future. Together with the University of Massachusetts Lowell's Green Community Partnership, we are implementing projects and policies to make Lowell the Greenest City with the Greenest Campus in the Commonwealth. In order to do this, additional investments in energy will be necessary. As shown in the past decade, we have seen a significant return on investment. By continuing to leverage enhanced utility incentives and technical assistance through the Strategic Energy Management Partnership with the utility, pursuing grant opportunities from various state and federal entities, verifying legitimacy of all utility costs, and making strategic investments throughout our portfolio, Lowell will continue to be a leader in the Commonwealth.

(EXPENDITURE PROJECTIONS CONTINUED)

STATE ASSESSMENTS *(see Projected General Fund Five-Year Forecast, Line 12)*

State assessments included in the forecast are based on the Governor's proposed FY2022 Cherry Sheet figures. A separate section of this report details the finding of our review of the various education aid programs. The formulas are complex and subject to state legislative appropriation each year. See Education Spending.

Like the Cherry Sheet State Aid accounts on the revenue side, City officials will need to monitor the State budget process for FY2022 and follow the release of local assessment estimates each year.

	2020 Cherry Sheet Assessments	2021 Cherry Sheet Assessments	2022 Governor's Cherry Sheet Assessments
Mosquito Control Projects	77,923	78,678	83,814
Air Pollution Districts	26,911	27,447	28,508
RMV Non-Renewal Surcharge	325,900	325,440	325,440
Regional Transit	1,044,338	1,070,448	1,097,209
Special Education	62,020	57,418	44,866
School Choice Sending Tuition	956,175	933,926	933,926
Charter School Sending Tuition	26,568,526	27,500,644	31,502,594
Total	29,061,793	29,994,001	34,016,357

PROJECTED GENERAL FUND FIVE-YEAR FORECAST – EDUCATION SPENDING

BACKGROUND

The first step in forecasting the City's Chapter 70 aid is to estimate future increases to the City's Foundation budget. The Foundation budget measures the minimum amount that must be spent to provide an adequate education in a community. The Foundation budget is adjusted each year to reflect changes in enrollment, pupil demographics (grade level, English language learners or low-income pupils), inflation and wage differences across the State.

When the Governor filed his initial budget for FY2021 in January of 2020, additional funding was allocated to finance the first year of implementing the changes to the Chapter 70 formula prescribed by the Student Opportunity Act (SOA). However, as Covid-19 pandemic impacted State revenues negatively, subsequent FY2021 budget revisions saw the funding necessary to implement these changes eliminated. The formula changes promised by the SOA involved increasing various Foundation budget categories to more closely reflect their true cost. These categories include employee benefits and fixed charges, guidance and psychological services, special education out-of-district tuition, English language learners and low-income pupils. The Act provided that these rate increases were to be phased-in over a seven-year period.

In Lowell, the changes to the Foundation rates for low-income pupils will likely be the largest factor in future increases to the City's Foundation budget. In the Governor's initial budget for FY2021, Lowell saw an increase in low-income incremental costs of close to $9.7 million above the low-income costs for FY2020. This increase was the result of language in the SOA that required DESE to use the greater low-income enrollment for FY2021 of: 1. the District's FY16 low income enrollment percent times the FY2021 District Foundation enrollment or; 2. the number certified as eligible for the Supplemental Nutrition Assistance Program (SNAP), Transitional Assistance for Families with Dependent Children (TAFDC) and MassHealth (Medicaid). Use of the FY16 percentage increased the number of Lowell pupils in the low-income category by about 1,500 pupils or 15 percent over FY2020 low-income enrollment. Later iterations of the FY2021 State budget overrode this SOA provision and lowered the City's low-income enrollment (using the second low-income measure above) and Foundation rates such that Lowell's allotment for low-income pupils decreased by close to $7 million from the Governor's original FY2021 budget.

(EDUCATION SPENDING CONTINUED)

Going forward, the SOA directs the Department of Elementary and Secondary Education (DESE) to recommend a new method for identifying low-income pupils. For the Governor's FY2022 budget proposal, the Department decided to use the greater of the direct certification low-income enrollment versus the FY2016 low-income percentage times the current Foundation enrollment. This decision benefited Lowell by increasing its FY2022 low-income enrollment and Foundation budget significantly and generating additional Chapter 70 education aid. However, this increases the charter school tuition rates charged to the City when Lowell pupils attend a charter school, as the same Foundation budget calculations are used to determine the tuition rates at each charter. Although it remains to be seen how DESE will calculate these low-income enrollment numbers going forward, as long as the City's future low-income enrollment is measured in a manner that doesn't materially decrease its enrollment below the 11,200 pupils in FY2022, the phased-in increases to the low-income rates are likely to increase Lowell's Foundation budget substantially.

PROJECTING THE FOUNDATION BUDGET

The projection of the Foundation budget is based on a review of the data released by the Department of Elementary and Secondary Education (DESE) on Foundation budgets, local contributions and Chapter 70 aid. This includes numbers released after the Governor's original FY2021 budget filed in January of 2020, a subsequent Administrative Agreement on FY2021 local aid, including Chapter 70, that rolled back increases in Foundation budgets and Chapter 70, and the final numbers based on the Conference Committee budget and approved by the Governor. The recently released Foundation budget, Chapter 70 and required local contribution numbers from the Governor's FY2022 budget proposal are also factored into the projections for FY2022 and beyond.

Among the largest issues for forecasting growth in the City's Foundation budget and Chapter 70 is the rate at which the State is able to fund the increases to Foundation budgets promised in the SOA. This Act promised to phase-in Foundation budget increases over a seven-year period, beginning in FY2021. While the State was unable to fund the expected Foundation budget increases for FY2021, the Governor's FY2022 budget contains sufficient increases to begin funding 1/7th of the promised SOA increases to Foundation budgets. Use of the higher low-income enrollment and inclusion in the 70-79.99 percent low-income enrollment group resulted in a substantial one-time increase in Lowell's Foundation budget for FY2022. This increase would have been more than $4 million higher if the City's enrollment had not declined by 305 pupils for the FY2022 Foundation budget calculations. This decrease in total enrollment is likely related to the Covid pandemic with parents pursuing private or home-schooling options rather than the City's schools.

(EDUCATION SPENDING CONTINUED)

After controlling for the decrease in Foundation enrollment for FY2022, the City's Foundation budget rates increased by about 7.5 percent. As explained above, much of this increase is related to the measurement of low-income pupils that increases Lowell's low-income enrollment by close to 1,000 pupils over the FY2021 figure. This places Lowell in the 70-79.99 percent low-income group where rates are scheduled to be increased to close to $8,000 per pupil (from about $4,700 in FY2021) by the seventh year.

Going forward beyond FY2022, the forecast projects the City's Foundation budget to increase by 4.3 percent per year. This assumes that inflation applied to the Foundation budget is in the 1.5 to 2 percent range and that the State continues to fund the increases promised in the SOA. It is also assumed that the 305 pupils lost in FY2022 gradually return over the next two fiscal years, with 150 added each year in FY2023 and FY2024. The projection of either new or declining enrollment is done separately to control for the impact of changing enrollment on the Foundation budget rates. The impact of any future enrollment change can be estimated by multiplying the prior year average per pupil Foundation budget, increased by the inflation rate applied to the current year Foundation budget, by the number of new pupils expected or the expected decline in enrollment.

It is important to project the impact of new (or declining) enrollment separately from the increases to the Foundation budget due to inflation and the promised increases to Foundation rates made in the SOA. Keeping the impact of enrollment changes separate from the inflationary and SOA impacts to Foundation budgets allows the forecast percentage increases in the City's Foundation budget to be applied to the Charter School tuition rates described later.

DATA SOURCES FOR PROJECTING THE FOUNDATION BUDGET

The data for analyzing the Foundation budget calculations is published to the Department of Elementary and Secondary Education's (DESE's) website when the Governor issues the preliminary budget (typically in late January) and these figures are updated once the Legislature agrees on the final State budget (usually in July most years).

Foundation budget – Navigate to the Chapter 70 page on the DESE website: Chapter 70 Program - School Finance (mass.edu), then open the Fiscal Year data you want to examine. Once you have opened either the Governor's budget calculations (usually January date) or the final calculations (typically dated July), go to the "Complete Formula Spreadsheet" and open this Excel workbook. Go to the "Index" tab and select Lowell in the drop down box to bring up the City-specific data. Then review the "Foundation Budget" tab to analyze the changes in the Foundation budget and Foundation enrollment. The rate of inflation applied to the overall Foundation budget will be detailed in the narrative once you have selected the calculations you want to review by fiscal year and date (on page where you opened Complete Formula Spreadsheet).

(EDUCATION SPENDING CONTINUED)

PROJECTING LOCAL CONTRIBUTION

The City's local contribution is calculated based on the DESE's "Aggregate Wealth model" formula that determines a "target local share" based on the City's aggregate property wealth and income levels each year. For communities that are below their target local share, the prior year's local contribution is increased by the municipal revenue growth factor (MRGF) calculated by the Division of Local Services (DLS). The MRGF calculation estimates the growth in annual recurring municipal revenues and reflects the assumption that education spending should increase by this amount. After the prior year contribution is increased by the MRGF, the Chapter 70 formula compares the resulting figure to the target local share. In Lowell's case, the City remained about $7 million short of this target after the MRGF increase. This shortfall is converted to a percentage relative to the target local share percentage and if this shortfall is between 2.5 percent and 7.5 percent, the community must raise an additional 1 percent above the MRGF increase. Since Lowell is well below its target local share, it must increase its prior year contribution by the MRGF, plus an additional 1 percent due to a more than 2.5 percent shortfall from the target local share.

For the projection of Lowell's local contribution, the assumption is that the City's required local contribution will continue to grow by about 4.25 percent per year in FY2023 and beyond. From FY2019 to FY2022, the average increase in required contribution was about 4.25 percent.

DATA SOURCES FOR PROJECTING LOCAL CONTRIBUTION

The City's Local Contribution to education can be found in the same Complete Formula Spreadsheet used to review the Foundation budget and enrollment. After selecting Lowell in the index, go to the "Municipal Contribution" tab which shows the detailed calculations of the City's local contribution. This spreadsheet will show both the increase required by the municipal revenue growth factor (MRGF) and the extra effort the City must make for being below its target local contribution. To allocate this contribution between the Lowell Public Schools and the Greater Lowell Vocational School, go to the "Regional Allocation" tab or the "Summary" tab to find the required local contribution to the City's schools.

To review the calculations for the municipal revenue growth factor (MRGF), which estimates annual recurring revenue growth in each community, go to the Division of Local Services' (DLS) website: Cherry Sheets, State-owned Land, Payments & Municipal Revenue Growth Factors (MRGF) | Mass.gov

PROJECTED GENERAL FUND FIVE-YEAR FORECAST – CHARTER SCHOOL SPENDING

PROJECTING CHAPTER 70 AID

The projection of Chapter 70 aid flows from the projections of the City's Foundation budgets and local contributions. Lowell is considered a "Foundation Aid" community where annual Chapter 70 aid increases are necessary to ensure that spending does not fall below Foundation budget levels. For communities in this category, Chapter 70 is calculated by subtracting the required local contribution from the Foundation budget. This is the approach used in the projections of Chapter 70 aid for Lowell.

PROJECTING CHARTER SCHOOL ASSESSMENTS AND REIMBURSEMENTS

To project the City's charter school assessments, the first step was to identify the charter schools attended by Lowell pupils. In FY2021, it is estimated that 2,057 Lowell pupils will attend area charter schools. The four charter schools where most Lowell pupils (2,053) attend include the Collegiate Charter School of Lowell (945 Lowell pupils), the Lowell Community Charter School (730 Lowell pupils), the Lowell Middlesex Academy Charter School (78 Lowell pupils) and the Innovation Academy in Tyngsborough (300 Lowell pupils). Four additional Lowell pupils attend various other charter schools.

The next step was to determine which charter schools were adding grades or otherwise expanding their enrollment. These enrollment limits are spelled out in the individual charters for each school. For example, the Collegiate Charter School of Lowell plans to add a high school grade in both FY2022 and FY2023 so that by FY2023 it will be providing services to grades K-12 with an enrollment cap of 1,200 pupils. In the projections, it is assumed that most of these new seats at Collegiate will be filled by Lowell pupils, consistent with current enrollment percentages by community.

The Lowell Community Charter School has a pending request before the State Board of Elementary and Secondary Education (BESE) to increase its enrollment cap by 15 pupils to a total of 815 pupils. In recent years, the school has been over its enrollment cap, but communities are not charged for pupils over the enrollment cap. The forecast assumes that this request will be approved by the BESE and that Lowell pupils will occupy most of these seats (13 of 15).

The Innovation Academy Charter School is not expanding, but an increasing percentage of its enrollment comes from Lowell. The forecast expects this trend to continue at a modest rate. The Lowell Middlesex Charter School has struggled historically to reach its enrollment cap although the number of Lowell pupils attending this school has remained relatively flat over the last four years. The projection assumes that this stable enrollment from Lowell continues across the forecast years.

(CHARTER SCHOOL SPENDING CONTINUED)

After projecting Lowell's enrollment at these charters, the tuition rates for each charter school are calculated. The tuition rate is a function of the same Foundation budget rates used for the City's Foundation budget, plus an amount for facilities. District spending over Foundation levels is also reflected in the charter school tuition rates, but Lowell does not appear to have spent much above Foundation budget levels in recent years. The Foundation budget calculated for each charter school factors in each pupil's grade level, English language learner or low-income status. Since most of the charter schools (except the Innovation Academy) attended by Lowell pupils have about the same percentage of low-income pupils as the City, these rates have been projected to increase at the same rates as the City's Foundation budget. For Innovation Academy, with less than half the percentage of low-income pupils compared to the City, the rate of Foundation increases is reduced to reflect the lower costs of fewer low-income pupils.

The State DESE also makes an adjustment for "private/home school" pupils that attend charter schools and reside in Lowell. Since these pupils attended a private school or received home-schooling in prior years, they were never counted in the City's Foundation budget. Therefore, the State does not assess the City for these pupils in the first year they attend a charter school since the City never received credit for these pupils in its Foundation budget or Chapter 70 aid. After the first year attending a charter school, these pupils are counted in the City's Foundation enrollment and Chapter 70 aid is granted for these pupils going forward.

Since DESE does not know about these pupils going into a given school year, they are not reflected in the initial estimates for the year. That is why there are no adjustments for these pupils in FY2021 or beyond. The City may want to include an estimate of this "private/home-schooled" number in the forecast going forward, but if any of the FY2021 pupils are found to be in this category, the offset will reduce both the charter assessment and reimbursement by the same amounts.

The SOA also restructured the charter school reimbursement formula and replaced the existing formula that provided for 100 percent reimbursement of year-to-year charter assessment increases, and then 25 percent of this amount for the subsequent four years. The new reimbursement formula (this formula was used before the 100, 25, 25, 25, 25 percent formula) prescribed by the SOA calls for a 100 percent reimbursement of first year assessment increases (net of facilities portion that is fully reimbursed by the State), followed by 60 percent of this increase in year two, and then 40 percent of this increase in year three. These reimbursements are referred to as "transition aid." The SOA further stipulates that the State will increase its funding for these charter reimbursements (these reimbursements have historically not been enough for full reimbursements) such that 75 percent of the total State transition aid obligation is covered in FY2021, 90 percent in FY2022 and 100 percent by FY2023.

(CHARTER SCHOOL SPENDING CONTINUED)

The Legislative versions of the FY2021 budget increased the charter reimbursement line-item significantly above the amounts in the Governor's revised FY2021 budget. Once the Conference Committee agreed on the final amount, it was enough to cover about 70 percent of the State's obligation. The forecast assumes that the State continues to make inroads to fully funding this reimbursement by FY2023, but at slightly slower rates than contained in the SOA. The rate at which the State is able to increase this funding will have a major impact on the amount of charter reimbursements received by Lowell. City officials can revise these reimbursement percentages as additional information about charter reimbursements becomes available.

The forecast also assumes that the State continues to fully reimburse communities for facility assessments paid to charter schools. The State funds these facilities reimbursements prior to funding transition aid. The forecast assumes a very slight increase in the facilities assessment over the forecast period which is fully reimbursed by the State.

Data Sources for Projecting Charter Assessments and Reimbursements

Although DESE publishes Charter school assessment and reimbursement data on its website after the release of the Governor's budget, the detailed data on each Charter school's tuition rates and enrollment by sending by District is not published until the final State budget is approved. This date is then updated for the final rates at the end of each fiscal year.

Once the FY2022 budget is approved, the source data on Charter schools and enrollment by sending community can be found on the DESE Charter school website: Tuition, Reimbursements and Enrollment - Massachusetts Charter Schools. After navigating to this page, scroll down to the Charter School Tuition and Enrollment data to the fiscal year data you want. Open the "Tuition Rate Summary" spreadsheet and go to the "Rates" tab. This tab will give you the ability to sort data by selecting the drop down arrow under "Send lea." After selecting "Send lea," select "Number filters" and then "Custom filter." In the data entry box, enter 160 which is Lowell's jurisdiction code used by DESE. This will filter the data to show all the Charter schools that educate Lowell pupils as well as the enrollment in each, including the few pupils that attend schools other than the primary four Charter schools. Once the data is filtered, the tuition rates charged for each of the Charter schools for Lowell pupils can also be found on this spreadsheet.

To review the Foundation budget calculations for each Charter school, go back to the Charter School Tuition and Enrollment page. Then open the "Foundation Budget" spreadsheet. From the drop down arrow, select the Charter school for the Foundation budget you would like to review. Reviewing the Foundation budget for each Lowell Charter school will show the low-income enrollment and the low-income group for each school.

(CHARTER SCHOOL SPENDING CONTINUED)

City of Lowell

Charter School Tuition Assessments and Reimbursements

Charter School	Actual FY2018	Actual FY2019	Actual FY2020	Estimated FY2021	Governor's Budget FY2022	FY2023	FY2024	FY2025	FY2026	FY23-FY26
Colleagiate Charter School of Lowell, Grades K-10										
Total Enrollment	755.86	842.84	929.9	1,024	1,112	1,200	1,200	1,200	1,200	
Lowell Enrollment	675.25	756.64	857.17	929	1,013	1,095	1,095	1,095	1,095	
Percent Lowell Enrollment	89.34%	89.77%	92.18%	90.72%	91.12%	91.27%	91.27%	91.27%	91.27%	
Tuition Rate	12,825	12,242	12,852	13,477	14,113	14,720	15,353	16,013	16,701	4.30%
Private/Home School Offset	0	91,325	89,864							
Assessment (net offset)	8,566,584	9,171,462	10,926,185	12,520,133	14,299,158	16,121,034	16,814,238	17,537,250	18,291,352	
Lowell Community Charter School, Grades PK-8										
Total Enrollment	805.36	810.26	813.8	800	815	815	815	815	815	
Lowell Enrollment	740.62	736.93	730.14	714.32	727.71	743	743	743	743	
Percent Lowell Enrollment	92.56%	92.12%	91.26%	89.29%	89.29%	91.17%	91.17%	91.17%	91.17%	
Tuition Rate	12,939	13,210	13,844	14,187	16,053	16,743	17,463	18,214	18,997	4.30%
Private/Home School Offset	0	0	25,992							
Assessment (net offset)	9,582,882	9,734,845	10,081,811	10,134,076	11,681,860	12,440,101	12,975,026	13,532,952	14,114,869	
Innovation Academy Charter School, Tyngsborough Grades 5-12										
Total Enrollment	800.83	793.69	794.9	800	800	800	800	800	800	
Lowell Enrollment	233.57	240.38	294.03	293	296.71	310	315	320	325	
Percent Lowell Enrollment	29.17%	30.29%	36.99%	36.63%	37.09%	38.75%	39.38%	40.00%	40.63%	
Tuition Rate	11,048	11,171	11,639	12,324	12,653	12,969	13,293	13,626	13,966	2.50%
Private/Home School Offset	0	167,565	221,141							
Assessment (net offset)	2,580,481	2,517,720	3,200,971	3,610,932	3,754,198	4,020,427	4,187,405	4,360,218	4,539,055	

(CHARTER SCHOOL SPENDING CONTINUED)

Transition and Facilities Reimbursements

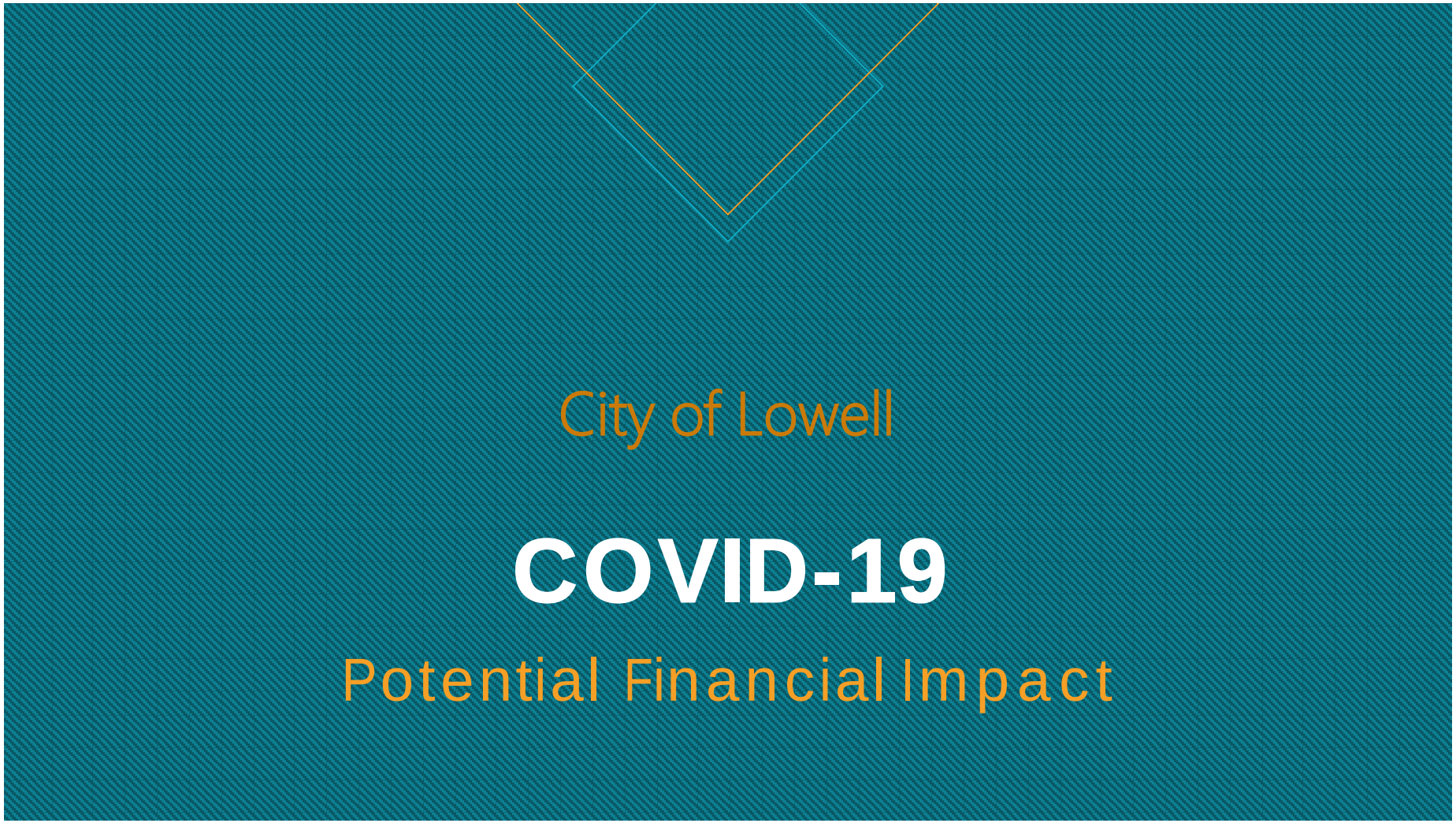
	FY2020	FY2021	FY2022	FY2023	FY2024	FY2025	FY2026
Total Lowell Charter Assessment	25,514,946	27,500,642	31,502,591	34,010,862	35,467,428	36,985,283	38,566,998
Facilities Aid	1,818,853	1,891,842	2,012,824	2,120,500	2,125,250	2,208,473	2,213,398
Assessment net of Facilities Aid	23,696,093	25,608,800	29,489,766	31,890,362	33,342,179	34,776,809	36,353,599
Transition Aid Increase	2,628,342	1,912,707	3,880,966	2,400,596	1,451,816	1,434,631	1,576,790
Transition Aid	**FY2020**	**FY2021**	**FY2022**	**FY2023**	**FY2024**	**FY2025**	**FY2026**
Tuition Increase - Current Year	2,628,570	1,912,305	3,880,966	2,400,596	1,451,816	1,434,631	1,576,790
60% of Prior Year Increase	644,069	1,577,142	1,147,383	2,328,580	1,440,358	871,090	860,779
40% of Prior Increase -2 yrs. Ago	612,124	429,379	1,051,428	764,922	1,552,386	960,239	580,726
Total Entitlement	3,884,763	3,918,826	6,079,777	5,494,098	4,444,560	3,265,959	3,018,295
Projected State Funding for Transition Aid by Tier		**FY2021**	**FY2022**	**FY2023**	**FY2024**	**FY2025**	**FY2026**
Tier 1: Current year increase funding %		100%	100%	100%	100%	100%	100%
Tier 2: PY funding %		29.6%	33.2%	100%	100%	100%	100%
Tier 3: Two years prior funding %		0.0%	0%	0%	100%	100%	100%
Charter Reimbursement		**FY2021**	**FY2022**	**FY2023**	**FY2024**	**FY2025**	**FY2026**
Transition Aid		2,378,607	4,261,621	4,729,176	4,444,560	3,265,959	3,018,295
Facilities Aid		1,891,842	2,012,824	2,120,500	2,125,250	2,208,473	2,213,398
Total Charter Reimbursement		4,270,449	6,274,446	6,849,676	6,569,810	5,474,432	5,231,693

(CHARTER SCHOOL SPENDING CONTINUED)

City Of Lowell

Foundation Budget, Required Local Contribution and Chapter 70 Aid

	Actual FY2019	Actual FY2020	Final Budget FY2021	Governor's Budget FY2022	Projected FY2023	Projected FY2024	Projected FY2025	Projected FY2026	Projected In FY23-FY26
Enrollment Change				-305	150	150	0	0	
Impact on Foundation				(4,324,852)	2,256,184	2,353,200	-	-	
Foundation Enrollment	16,184	16,353	16,352	16,047	16,197	16,347	16,347	16,347	
Foundation Budget	198,336,328	212,748,264	218,744,160	231,415,707	243,622,767	256,451,746	267,479,171	278,980,775	4.3%
Required Local Contribution	47,400,845	49,724,317	51,808,768	54,090,653	56,389,506	58,786,060	61,284,467	63,889,057	4.25%
Chapter 70 Aid	150,935,483	163,023,947	166,954,483	177,325,054	187,233,261	197,665,686	206,194,703	215,091,718	


City of Lowell
COVID-19
Potential Financial Impact

COVID IMPACT ON LOCAL RECEIPTS

ANALYSIS/ COMPARISON TO REVENUE IMPACT ON GATEWAY CITIES FROM 2007-2011 RECESSION

The Collins Center conducted a review of a number of major revenue sources that were affected during in all Massachuseets cities during the last major recession from FY2008 – FY2011. The reults of this study are summarized below.

LICENSES and PERMITS REVENUE by FISCAL YEAR

CITY	2008	2009	2010	2011
Brockton	1,627,104	2,004,120	2,162,119	2,138,531
Fall River	1,400,590	2,035,601	2,190,518	2,041,201
Haverhill	2,262,866	1,420,091	1,400,999	1,325,430
Lawrence	860,542	1,266,364	1,352,593	1,421,543
Lynn	1,067,767	859,941	1,060,134	1,274,080
Medford	1,079,393	1,429,518	1,375,348	1,475,421
New Bedford	2,030,260	2,015,320	2,289,056	2,043,090
Somerville	3,130,312	4,127,817	3,530,682	5,364,535
Springfield	3,515,844	5,420,028	3,828,681	3,583,060
Worcester	4,725,903	4,402,115	4,890,145	4,864,744
TOTAL	21,700,581	24,980,915	24,080,275	25,531,635
INC/DEC		**3,280,334**	**(900,640)**	**1,451,360**
% INC/DEC		**15%**	**-4%**	**6%**
Lowell	1,635,231	1,843,431	2,062,406	2,003,716
INC/DEC		**208,200**	**218,975**	**(58,690)**
% INC/DEC		**13%**	**12%**	**-3%**

(COVID-19 IMPACT CONTINUED)

ANALYSIS/ COMPARISON TO REVENUE IMPACT ON GATEWAY CITIES FROM 2007-2011 RECESSION

HOTEL/MOTEL REVENUE by FISCAL YEAR				
CITY	**2008**	**2009**	**2010**	**2011**
Brockton	345,253	391,458	460,499	600,019
Haverhill	158,777	156,051	151,019	153,031
Lawrence	38,177	75,227	61,366	106,767
Somerville	403,478	350,815	374,364	514,203
Springfield	960,544	876,507	727,765	767,571
Worcester	758,192	632,923	610,949	729,800
TOTAL	2,664,421	2,482,981	2,385,962	2,871,391
INC/DEC		(181,440)	(97,019)	485,429
% INC/DEC		-7%	-4%	20%
Lowell did not adopt during this time frame				

PENALTIES and INTEREST on TAXES				
CITY	**2008**	**2009**	**2010**	**2011**
Brockton	1,567,170	1,426,544	1,619,799	1,399,808
Fall River	1,088,648	1,504,911	860,477	943,846
Haverhill	466,975	535,855	549,849	525,123
Lawrence	603,697	916,374	1,120,992	1,201,111
Lynn	653,444	743,905	755,922	875,620
Medford	547,822	577,321	710,740	750,496
New Bedford	1,923,700	1,582,118	1,343,195	1,173,436
Somerville	821,535	695,914	982,668	1,242,181
Springfield	2,110,092	2,342,311	1,613,260	1,677,741
Worcester	2,413,943	2,605,177	2,271,930	2,285,359
TOTAL	12,197,026	12,930,430	11,828,832	12,074,721
INC/DEC		**733,404**	**(1,101,598)**	**245,889**
% INC/DEC		**6%**	**-9%**	**2%**
Lowell	3,225,141	2,641,348	3,300,850	3,973,623
INC/DEC		**(583,793)**	**659,502**	**672,773**
% INC/DEC		**-18%**	**25%**	**20%**

(COVID-19 IMPACT CONTINUED)

ANALYSIS/ COMPARISON TO REVENUE IMPACT ON GATEWAY CITIES FROM 2007-2011 RECESSION

FINES and FORFEITS REVENUE by FISCAL YEAR				
CITY	**2008**	**2009**	**2010**	**2011**
Brockton	726,066	668,256	610,487	431,418
Fall River	1,362,471	1,167,814	1,051,076	1,035,215
Haverhill	322,274	353,043	375,305	475,286
Lawrence	1,209,035	1,443,219	1,252,060	1,054,881
Lynn	1,422,582	1,303,588	1,253,768	1,210,048
Medford	727,778	700,085	572,964	521,529
New Bedford	299,881	244,203	201,354	182,871
Somerville	8,076,241	7,993,627	8,399,739	8,086,631
Worcester	3,307,908	3,136,579	3,189,980	2,805,580
TOTAL	17,454,236	17,010,414	16,906,733	15,803,459
INC/DEC		**(443,822)**	**(103,681)**	**(1,103,274)**
% INC/DEC		**-3%**	**-1%**	**-7%**
Lowell	955,520	1,050,669	1,282,234	1,392,536
INC/DEC		**95,149**	**231,565**	**110,302**
% INC/DEC		**10%**	**22%**	**9%**

MOTOR VEHICLE EXCISE REVENUE by FISCAL YEAR				
CITY	**2008**	**2009**	**2010**	**2011**
Brockton	6,592,907	5,602,924	5,472,003	5,619,189
Fall River	6,392,307	5,903,215	4,943,367	5,832,709
Haverhill	5,780,933	5,221,154	4,969,710	5,109,145
Lawrence	3,344,085	3,088,356	2,995,987	3,115,739
Lynn	5,194,148	4,861,544	4,788,342	4,738,410
Medford	5,044,851	4,767,732	4,620,220	4,850,857
New Bedford	6,467,890	5,778,900	5,285,030	5,504,811
Somerville	5,007,547	4,531,602	4,563,267	4,894,602
Springfield	8,921,591	8,250,451	7,572,282	7,691,115
Worcester	12,772,437	12,108,104	11,059,137	11,418,760
TOTAL	65,518,696	60,113,982	56,269,345	58,775,337
INC/DEC		**(5,404,714)**	**(3,844,637)**	**2,505,992**
% INC/DEC		**-8%**	**-6%**	**4%**
Lowell	6,742,295	6,559,429	6,293,686	6,702,555
INC/DEC		**(182,866)**	**(265,743)**	**408,869**
% INC/DEC		**-3%**	**-4%**	**6%**

(COVID-19 IMPACT CONTINUED)

FY21 REVENUE PLANNING UNDER COVID-19

The Collins Centered studied how cities were initially forecasting major revenue sources for FY21. The data collected is based upon estimates used by cities in developing their FY21 budgets and will likely be changed once the final state aid numbers are voted by the legislature and the cities establish their final tax rate for FY21, typically in mid to late December. The results of this study are summarized below.

		Major FY21 Local Receipts and State Aid Budget Assumptions							
Inc/(Dec) from FY20 Budget	**Motor Vehicle Excise**	**Penalties and Interest**	**Hotel - Motel Tax**	**Payment in Lieu of Taxes**	**Meals Tax**	**Fines and Forfiets**	**Licenses and Permits**	**State Aid Chapter 70**	**State Unrestricted Gen Gov Aid**
Brockton	-6%	-33%	-50%	-54%	-50%	-71%	-7%	-5%	-20%
Fall River	1%	-22%	0%	0%	-8%	-7%	-7%	-9%	3%
Haverhill	-14%	-9%	-13%	6%	-20%	-12%	-14%	0%	-20%
Lawrence	-2%	0%	0%	0%	-13%	0%	0%	3%	-3%
Lynn	reductions in total are 15%							0%	-10%
Medford	-5%	-49%	-75%	-7%	-25%	-24%	-27%	-10%	-10%
New Bedford	-8%	-29%	-14%	0%	-14%	0%	-21%	0%	-4%
Somerville	-17%	0%	-17%	7%	-45%	-48%	-6%	0%	-25%
Springfield	reductions range from 10%-25%							0%	-15%
Worcester	-2%	-5%	-13%	-3%	-13%	-6%	-4%	7%	3%
AVERAGE	**-7%**	**-18%**	**-23%**	**-6%**	**-24%**	**-21%**	**-11%**	**-1%**	**-10%**
Lowell	**23%**	**-11%**	**23%**	**-22%**	**17%**	**-1%**	**-16%**	**2%**	**0%**

Note:				
LOWELL BUDGETS 9/20	**FY20**	**FY21**	**Inc/Dec**	**%**
Motor Vehicle Excise	6,902,394	8,502,000	1,599,606	23%
Penalties and Interest	1,600,000	1,426,000	-174,000	-11%
Hotel/Motel Tax	260,000	320,000	60,000	23%
Payment in Lieu of Taxes	701,000	545,000	-156,000	-22%
Meals Tax	1,100,000	1,292,450	192,450	17%
Fines and Forfiets	1,503,000	1,492,200	-10,800	-1%
Licenses and Permits	3,099,000	2,600,250	-498,750	-16%
Chapter 70	163,023,947	166,954,483	3,930,536	2%
Unrerstricted Gen Gov Aid	26,746,523	26,746,523	0	0%

ENTERPRISE FUND 5-YEAR FORECAST (2022 – 2027)

PARKING ENTERPRISE FUND FORECAST/BALANCE [17]

Line Number	Category	*Assumptions*	2022	2023	2024	2025	2026	2027
1	Penalties & Interest	*0.00%*	265,000	265,000	265,000	265,000	265,000	265,000
2	Parking Fines (Tickets)	*1.50%*	772,500	784,088	795,849	807,787	819,903	819,903
3	Streets	*0.00%*	1,300,500	1,300,500	1,300,500	1,300,500	1,300,500	1,300,500
4	Ayotte	*1.00%*	867,000	875,670	884,427	893,271	902,204	911,226
5	Downes	*1.00%*	1,250,000	1,262,500	1,275,125	1,287,876	1,300,755	1,313,763
6	Davidson Lot	*1.00%*	204,000	206,040	208,100	210,181	212,283	214,406
7	Roy	*1.00%*	1,122,000	1,133,220	1,144,552	1,155,998	1,167,558	1,179,233
8	Lower Locks	*1.00%*	510,000	515,100	520,251	525,454	530,708	536,015
9	Early	*1.00%*	994,500	1,014,390	1,034,678	1,055,371	1,076,479	1,098,008
10	Pass Cards	*1.00%*	31,500	31,815	32,133	32,454	32,779	33,107
11	NEW HCID Garage	*1.00%*	750,000	1,000,000	1,200,000	1,200,000	1,200,000	1,200,000
12	Fund Interest	*0.00%*	1,000	1,000	1,000	1,000	1,000	1,000
13	Misc	*1.00%*	102,674	102,874	103,076	20,606	20,812	21,020
14	**Revenues**	***Sum of Line 1 - 13***	**8,170,674**	**8,492,197**	**8,764,691**	**8,755,498**	**8,829,981**	**8,893,181**
15	Salaries & Wages	*2.50%*	419,926	432,356	440,830	458,287	476,435	495,302
16	plus General Fund indirect	*3.00%*	244,940	252,288	259,857	267,652	275,682	283,952
17	Health/Dental Insurance	*7.00%*	375,928	402,243	430,400	460,528	492,765	527,259
18	Medicare Tax (1.45% of wages)	*calculated*	6,089	6,269	6,392	6,645	6,908	7,182
19	Pension Assessments	*4.50%*	319,028	333,385	348,387	364,064	380,447	397,567
20	Debt Service	*attached*	5,113,928	4,911,121	4,558,831	4,581,381	4,446,006	4,457,806
21	Utility Accounts	*5.00%*	344,000	361,200	379,260	398,223	418,134	439,041
22	All Other Expenses	*2.00%*	3,361,548	3,428,779	3,497,354	3,567,301	3,638,647	3,711,420
23	plus General Fund indirect	*3.00%*	523,597	539,305	555,485	572,149	589,314	606,993
24	**Appropriations**	***Sum of Line 15 - 23***	**10,708,984**	**10,666,946**	**10,476,796**	**10,676,232**	**10,724,339**	**10,926,523**
25	**Surplus/(Deficit)**	***Line 24 - Line 14***	**(2,538,310)**	**(2,174,750)**	**(1,712,105)**	**(1,920,733)**	**(1,894,358)**	**(2,033,341)**
26	Beginning Fund Balance	*Projected*	8,278,334	5,740,024	3,565,274	1,853,169	(67,564)	(1,961,922)
27	Operations	*from Line 24*	(2,538,310)	(2,174,750)	(1,712,105)	(1,920,733)	(1,894,358)	(2,033,341)
28	**Ending Fund Balance**	***Line 26 + Line 27***	**5,740,024**	**3,565,274**	**1,853,169**	**(67,564)**	**(1,961,922)**	**(3,995,263)**

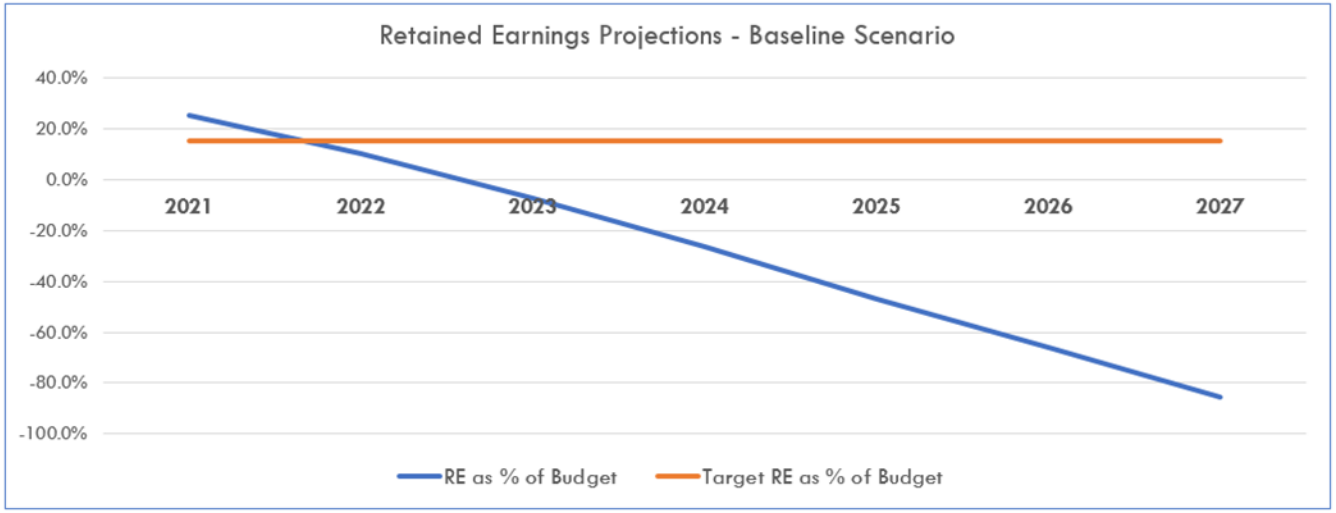
[17] The Lowell Code of Ordinances calls for an annual CPI adjustment to garage pass card fees (Chapter 266) – CPI for Parking – 1% (March 2021/ March 2020)

WASTEWATER ENTERPRISE FUND FORECAST ASSUMPTIONS

The following analysis projects the Wastewater Enterprise Fund retained earnings balance if no rate increase is approved over the forecast period (FY2022 – FY2027). The blue line tracks the fund balance as a percentage of the budget. A target retained earnings balance is 15% of the operating budget. This "baseline" or "do nothing" analysis demonstrates how the retained earnings will quickly diminish over time due to rising operational and debt service costs for the sewer utility operation.

Target Retained Earnings as % of Budget:	15.0%

Baseline	2021 PROJECTED	2022 PROJECTED	2023 PROJECTED	2024 PROJECTED	2025 PROJECTED	2026 PROJECTED	2027 PROJECTED
Surplus/Deficit	$ (1,792,054)	$ (2,515,895)	$ (3,943,800)	$ (4,869,474)	$ (5,718,499)	$ (6,486,954)	$ (6,785,543)
Projected Retained Earnings	$ 6,688,288	$ 2,744,488	$ (2,124,986)	$ (7,843,485)	$ (14,330,439)	$ (20,817,393)	$ (27,602,935)
RE as % of Budget	25.3%	10.3%	-7.5%	-26.6%	-46.8%	-65.8%	-85.7%
Target RE as % of Budget	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%

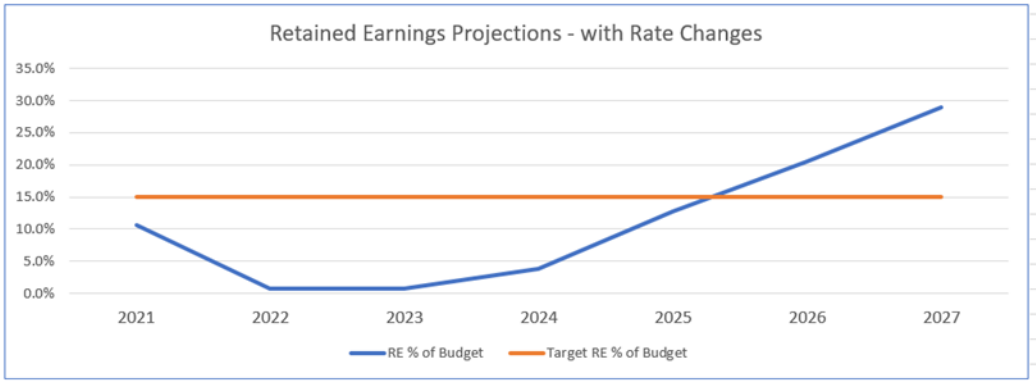


Forecast assumes a target RE of 15% as a best practice.

WASTEWATER ENTERPRISE FUND FORECAST – PRELIMINARY ANALYSIS[18]

Rate Increases:	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026	FY 2027
	0.0%	7.0%	22.0%	11.0%	2.0%	2.0%

Rate Impact	2021 PROJECTED	2022 PROJECTED	2023 PROJECTED	2024 PROJECTED	2025 PROJECTED	2026 PROJECTED	2027 PROJECTED
Surplus/Deficit	$ (1,792,054)	$(2,515,895)	$(2,616,772)	$ 920,162	$ 2,793,326	$ 2,574,259	$ 2,836,045
Projected Retained Earnings	$ 2,810,479	$ 193,707	$ 193,707	$ 1,113,869	$ 3,907,195	$ 6,481,454	$ 9,317,500
RE % of Budget	10.6%	0.7%	0.7%	3.8%	12.8%	20.5%	28.9%
Target RE % of Budget	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%



		Current Bill	New Bills				
User Impact (per Bill)	Usage	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026
Low-End Res. User (5/8" mtr)	4	$ 67.83	$ 67.83	$ 72.58	$ 88.55	$ 98.29	$ 100.25
Low-End Res. User (5/8" mtr)	18	$ 87.21	$ 87.21	$ 93.31	$ 113.84	$ 126.37	$ 128.89
Tier 2 Res. User (5/8" mtr)	30	$ 145.35	$ 145.35	$ 155.52	$ 189.74	$ 210.61	$ 214.82
Average Res. User (5/8" mtr)	21	$ 101.75	$ 101.75	$ 108.87	$ 132.82	$ 147.43	$ 150.38
Tier 3 Res. User (5/8" mtr)	72	$ 354.78	$ 354.78	$ 379.61	$ 463.13	$ 514.07	$ 524.36
High-End Res. User (5/8" mtr)	141	$ 711.00	$ 711.00	$ 760.76	$ 928.13	$ 1,030.23	$ 1,050.83
Low-End Non-Res. User (5/8")	1	$ 67.83	$ 67.83	$ 72.58	$ 88.55	$ 98.29	$ 100.25
Low-End Non-Res. User (5/8")	20	$ 96.90	$ 96.90	$ 103.68	$ 126.49	$ 140.41	$ 143.22
Tier 2 Non-Res. User (1")	32	$ 155.04	$ 155.04	$ 165.89	$ 202.39	$ 224.65	$ 229.15
Average Non-Res. User (1")	91	$ 451.97	$ 451.97	$ 483.60	$ 590.00	$ 654.89	$ 667.99
High-End Non-Res. User (5/8")	1,123	$ 5,941.38	$ 5,941.38	$ 6,357.28	$ 7,755.88	$ 8,609.02	$ 8,781.20
High-End Non-Res. User (6")	10,912	$ 58,410.42	$ 58,410.42	$ 62,499.15	$ 76,248.96	$ 84,636.35	$ 86,329.08
Elderly User (5/8")	13	$ 62.99	$ 62.99	$ 67.39	$ 82.22	$ 91.26	$ 93.09
Elderly User (1")	33	$ 159.89	$ 159.89	$ 171.08	$ 208.71	$ 231.67	$ 236.31
Elderly User (5/8")	14	$ 67.83	$ 67.83	$ 72.58	$ 88.55	$ 98.29	$ 100.25
Elderly User (1")	64	$ 313.86	$ 313.86	$ 335.83	$ 409.71	$ 454.78	$ 463.88

[18] The percentages included in the forecast are for discussion purposes only.

WASTEWATER ENTERPRISE FUND FIVE YEAR FORECAST - BASELINE

Description	2022 BUDGET	2023 PROJECTED	2024 PROJECTED	2025 PROJECTED	2026 PROJECTED	2027 PROJECTED
Revenues and Other Sources						
Usage Charges	$ 17,857,548	$ 17,857,548	$ 17,857,548	$ 17,857,548	$ 17,857,548	$ 17,857,548
Liens	$ 1,100,000	$ 1,100,000	$ 1,100,000	$ 1,100,000	$ 1,100,000	$ 1,100,000
Septage	$ 1,875,000	$ 1,975,000	$ 2,075,000	$ 2,175,000	$ 2,275,000	$ 2,375,000
Junk/Scrap Metal	$ -	$ -	$ -	$ -	$ -	$ -
Laboratory Analysis	$ 18,831	$ 18,831	$ 18,831	$ 18,831	$ 18,831	$ 18,831
Tewksbury Assessment	$ 1,300,000	$ 1,365,000	$ 1,433,250	$ 1,504,913	$ 1,580,158	$ 1,659,166
Chelmsford Assessment	$ 1,700,000	$ 1,785,000	$ 1,874,250	$ 1,967,963	$ 2,066,361	$ 2,169,679
Dracut/Tyngsborough Assessment	$ 6,000	$ 6,300	$ 6,615	$ 6,946	$ 7,293	$ 7,658
Miscellaneous Revenue	$ 250,268	$ 250,268	$ 250,268	$ 250,268	$ 250,268	$ 250,268
Sub Total	**$ 24,107,647**	**$ 24,357,947**	**$ 24,615,762**	**$ 24,881,467**	**$ 25,155,458**	**$ 25,438,149**
Retained Earnings	$ -	$ -	$ -	$ -	$ -	$ -
Total Revenues and Other Sources	**$ 24,107,647**	**$ 24,357,947**	**$ 24,615,762**	**$ 24,881,467**	**$ 25,155,458**	**$ 25,438,149**
Expenditures and Other Uses						
Salaries and Wages	$ 3,390,068	$ 3,491,770	$ 3,596,523	$ 3,704,418	$ 3,815,551	$ 3,930,017
Ordinary Expenses	$ 9,540,277	$ 9,731,082	$ 9,925,704	$ 10,124,218	$ 10,326,702	$ 10,533,236
Existing Long Term Debt Service - MCWT Debt	$ 5,368,811	$ 5,364,483	$ 5,116,242	$ 5,118,079	$ 4,744,576	$ 4,747,254
Existing Long Term Debt Service - GOB or All Debt	$ 3,065,206	$ 2,909,249	$ 2,740,999	$ 2,658,764	$ 2,588,546	$ 2,504,204
New Long Term Debt Service	$ -	$ 1,349,382	$ 2,370,948	$ 3,314,303	$ 4,290,715	$ 4,490,352
Short Term Debt (Related to New Debt Service)	$ 85,284	$ 126,667	$ 245,833	$ 26,528	$ 53,055	$ 20,663
Sub Total	**$ 21,449,645**	**$ 22,972,633**	**$ 23,996,248**	**$ 24,946,310**	**$ 25,819,145**	**$ 26,225,726**
Indirect Costs	$ 5,173,897	$ 5,329,114	$ 5,488,987	$ 5,653,657	$ 5,823,267	$ 5,997,965
Transfers/Adjustments	$ -	$ -	$ -	$ -	$ -	$ 1
Total Expenditures and Other Uses	**$ 26,623,542**	**$ 28,301,747**	**$ 29,485,235**	**$ 30,599,966**	**$ 31,642,412**	**$ 32,223,692**
Excess (Deficiency) of Revenues and Available Funds > Expenditures and Other Uses	**$ (2,515,895)**	**$ (3,943,800)**	**$ (4,869,474)**	**$ (5,718,499)**	**$ (6,486,954)**	**$ (6,785,543)**

Projected Enterprise Fund forecast assuming no rate increase.

(BASELINE, CONTINUED)

Description	2022 BUDGET	2023 PROJECTED	2024 PROJECTED	2025 PROJECTED	2026 PROJECTED	2027 PROJECTED
Excess (Deficiency) of Revenues and Available Funds > Expenditures and Other Uses	**$ (2,515,895)**	**$ (3,943,800)**	**$ (4,869,474)**	**$ (5,718,499)**	**$ (6,486,954)**	**$ (6,785,543)**
Retained Earnings Summary						
Projected Retained Earnings as of July 1, 2020						
Available Retained Earnings Start of FY	$ 6,688,288	$ 2,744,488	$ (2,124,986)	$ (7,843,485)	$ (14,330,439)	$ (20,817,393)
Appropriations since Certification	$ -	$ -	$ -	$ -	$ -	$ 1
Close out Prior Year Reserves	$ 2,515,895	$ 3,943,800	$ 4,869,474	$ 5,718,499	$ 6,486,954	$ 6,486,954
Create Following Year's Reserves	$ (3,943,800)	$ (4,869,474)	$ (5,718,499)	$ (6,486,954)	$ (6,486,954)	$ (6,486,954)
Current Year Surplus/(Deficit)	$ (2,515,895)	$ (3,943,800)	$ (4,869,474)	$ (5,718,499)	$ (6,486,954)	$ (6,785,543)
Projected Retained Earnings Balance	**$ 2,744,488**	**$ (2,124,986)**	**$ (7,843,485)**	**$ (14,330,439)**	**$ (20,817,393)**	**$ (27,602,935)**
Projected Retained Earnings Balance as % of Budge	10.3%	-7.5%	-26.6%	-46.8%	-65.8%	-85.7%

WASTEWATER ENTERPRISE FUND FIVE YEAR FORECAST – RATE INCREASE CONSIDERATIONS

Description	2022 BUDGET	2023 PROJECTED	2024 PROJECTED	2025 PROJECTED	2026 PROJECTED	2027 PROJECTED
Revenues and Other Sources	0.00%	7.00%	22.00%	11.00%	2.00%	2.00%
Usage Charges	$ 17,857,548	$ 19,107,576	$ 23,311,243	$ 25,875,480	$ 26,392,989	$ 26,920,849
Liens	$ 1,100,000	$ 1,177,000	$ 1,435,940	$ 1,593,893	$ 1,625,771	$ 1,658,287
Septage	$ 1,875,000	$ 1,975,000	$ 2,075,000	$ 2,175,000	$ 2,275,000	$ 2,375,000
Junk/Scrap Metal	$ -	$ -	$ -	$ -	$ -	$ -
Laboratory Analysis	$ 18,831	$ 18,831	$ 18,831	$ 18,831	$ 18,831	$ 18,831
Tewksbury Assessment	$ 1,300,000	$ 1,365,000	$ 1,433,250	$ 1,504,913	$ 1,580,158	$ 1,659,166
Chelmsford Assessment	$ 1,700,000	$ 1,785,000	$ 1,874,250	$ 1,967,963	$ 2,066,361	$ 2,169,679
Dracut/Tyngsborough Assessment	$ 6,000	$ 6,300	$ 6,615	$ 6,946	$ 7,293	$ 7,658
Miscellaneous Revenue	$ 250,268	$ 250,268	$ 250,268	$ 250,268	$ 250,268	$ 250,268
Sub Total	**$ 24,107,647**	**$ 25,684,975**	**$ 30,405,397**	**$ 33,393,293**	**$ 34,216,671**	**$ 35,059,737**
Retained Earnings	$ -	$ -	$ -	$ -	$ -	$ -
Total Revenues and Other Sources	**$ 24,107,647**	**$ 25,684,975**	**$ 30,405,397**	**$ 33,393,293**	**$ 34,216,671**	**$ 35,059,737**
Expenditures and Other Uses						
Salaries and Wages	$ 3,390,068	$ 3,491,770	$ 3,596,523	$ 3,704,418	$ 3,815,551	$ 3,930,017
Ordinary Expenses	$ 9,540,277	$ 9,731,082	$ 9,925,704	$ 10,124,218	$ 10,326,702	$ 10,533,236
Collection	$ -	$ -	$ -	$ -	$ -	$ -
Existing Long Term Debt Service - MCWT Debt	$ 5,368,811	$ 5,364,483	$ 5,116,242	$ 5,118,079	$ 4,744,576	$ 4,747,254
Existing Long Term Debt Service - GOB or All Debt	$ 3,065,206	$ 2,909,249	$ 2,740,999	$ 2,658,764	$ 2,588,546	$ 2,504,204
New Long Term Debt Service	$ -	$ 1,349,382	$ 2,370,948	$ 3,314,303	$ 4,290,715	$ 4,490,352
Short Term Debt (Related to New Debt Service)	$ 85,284	$ 126,667	$ 245,833	$ 26,528	$ 53,055	$ 20,663
Sub Total	**$ 21,449,645**	**$ 22,972,633**	**$ 23,996,248**	**$ 24,946,310**	**$ 25,819,145**	**$ 26,225,726**
Indirect Costs	$ 5,173,897	$ 5,329,114	$ 5,488,987	$ 5,653,657	$ 5,823,267	$ 5,997,965
Transfers/Adjustments	$ -	$ -	$ -	$ -	$ -	$ -
Total Expenditures and Other Uses	**$ 26,623,542**	**$ 28,301,747**	**$ 29,485,235**	**$ 30,599,966**	**$ 31,642,412**	**$ 32,223,691**
Excess (Deficiency) of Revenues and Available Funds > Expenditures and Other Uses	**$ (2,515,895)**	**$ (2,616,772)**	**$ 920,162**	**$ 2,793,326**	**$ 2,574,259**	**$ 2,836,046**

(RATE INCREASE CONSIDERATIONS CONTINUED)

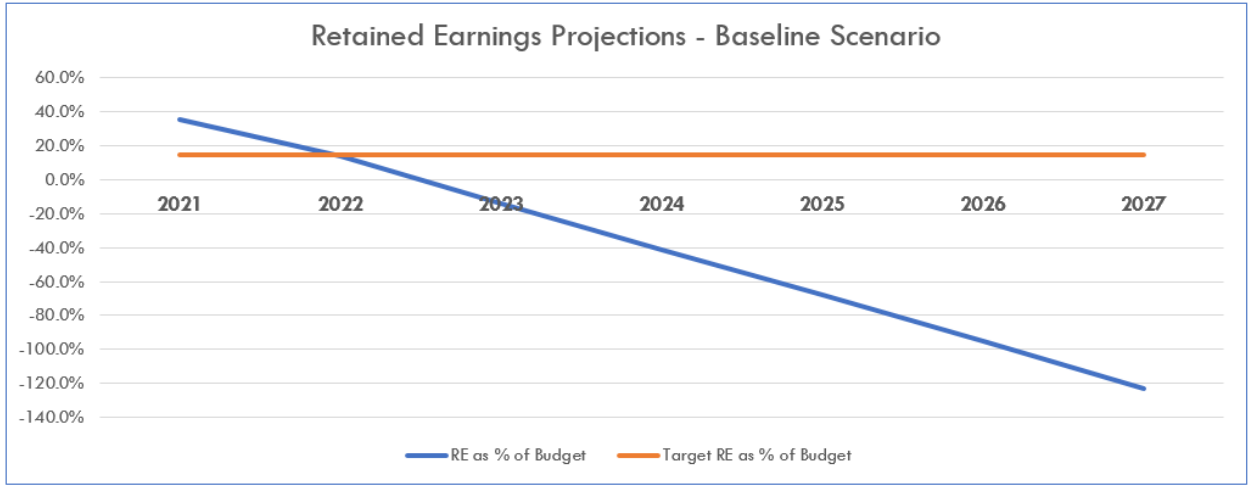
Description	2022 BUDGET	2023 PROJECTED	2024 PROJECTED	2025 PROJECTED	2026 PROJECTED	2027 PROJECTED
Excess (Deficiency) of Revenues and Available Funds > Expenditures and Other Uses	**$ (2,515,895)**	**$ (2,616,772)**	**$ 920,162**	**$ 2,793,326**	**$ 2,574,259**	**$ 2,836,046**
Retained Earnings Summary						
Projected Retained Earnings as of July 1, 2020						
Available Retained Earnings Start of FY	$ 2,810,479	$ 193,707	$ 193,707	$ 1,113,869	$ 3,907,195	$ 6,481,454
Appropriations since Certification	$ -	$ -	$ -	$ -	$ -	$ 1
Close out Prior Year Reserves	$ 2,515,895	$ 2,616,772	$ -	$ -	$ -	$ -
Create Following Year's Reserves	$ (2,616,772)	$ -	$ -	$ -	$ -	$ -
Current Year Surplus/(Deficit)	$ (2,515,895)	$ (2,616,772)	$ 920,162	$ 2,793,326	$ 2,574,259	$ 2,836,046
Projected Retained Earnings Balance	**$ 193,707**	**$ 193,707**	**$ 1,113,869**	**$ 3,907,195**	**$ 6,481,454**	**$ 9,317,501**
Projected Retained Earnings Balance as % of Budge	0.7%	0.7%	3.8%	12.8%	20.5%	28.9%

WATER ENTERPRISE FUND FORECAST - BASELINE

The following analysis projects the Water Enterprise Fund retained earnings balance if no rate increase is approved over the forecast period (FY2022 – FY2027). The blue line tracks the fund balance as a percentage of the budget. A target retained earnings balance is 15% of the operating budget. This "baseline" or "do nothing" analysis demonstrates how the retained earnings will quickly diminish over time due to rising operational and debt service costs for the sewer utility operation.

Target Retained Earnings as % of Budget:	15.0%

Baseline	2021 PROJECTED	2022 PROJECTED	2023 PROJECTED	2024 PROJECTED	2025 PROJECTED	2026 PROJECTED	2027 PROJECTED
Surplus/Deficit	$ (3,094,207)	$ (2,191,524)	$ (3,321,681)	$ (4,270,961)	$ (4,705,275)	$ (4,830,504)	$ (5,067,117)
Projected Retained Earnings	$ 5,423,082	$ 2,101,401	$ (2,169,560)	$ (6,874,835)	$ (11,705,339)	$ (16,535,843)	$ (21,602,959)
RE as % of Budget	35.7%	14.3%	-13.7%	-41.0%	-68.1%	-95.4%	-123.0%
Target RE as % of Budget	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%

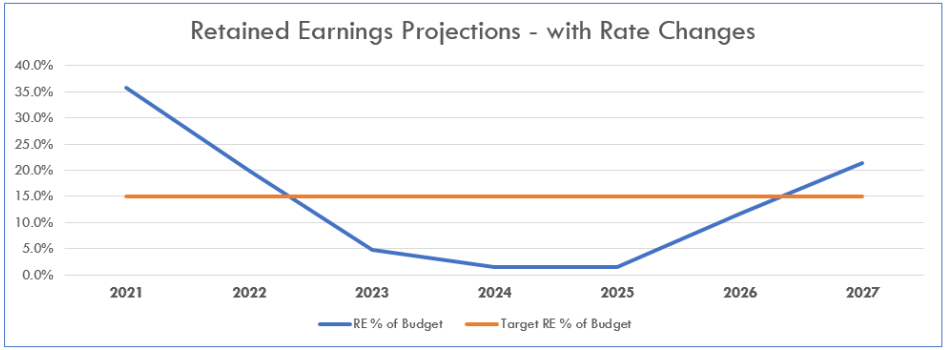


Forecast assumes a target RE of 15% as a best practice.

WATER ENTERPRISE FUND FORECAST – PRELIMINARY ANALYSIS[19]

Rate Changes:	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026	FY2027
	0.0%	7.0%	10.0%	15.0%	15.0%	15.0%

Rate Impact	2021 PROJECTED	2022 PROJECTED	2023 PROJECTED	2024 PROJECTED	2025 PROJECTED	2026 PROJECTED	2027 PROJECTED
Surplus/Deficit	$ (3,094,207)	$ (2,191,524)	$ (2,490,590)	$ (2,169,487)	$ (507,671)	$ 1,777,651	$ 1,725,847
Projected Retained Earnings	$ 5,423,082	$ 2,932,492	$ 763,005	$ 255,334	$ 255,334	$ 2,032,985	$ 3,758,832
RE % of Budget	35.7%	20.0%	4.8%	1.5%	1.5%	11.7%	21.4%
Target RE % of Budget	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%	15.0%



		Current Bill	New Bills				
User Impact (per Bill)	Usage	FY 2021	FY 2022	FY 2023	FY 2024	FY 2025	FY 2026
Low-End Res. User (5/8" mtr)	4	$ 29.93	$ 29.93	$ 32.03	$ 35.23	$ 40.51	$ 46.59
Low-End Res. User (5/8" mtr)	18	$ 38.69	$ 38.69	$ 41.40	$ 45.54	$ 52.37	$ 60.23
Tier 2 Res. User (5/8" mtr)	30	$ 64.99	$ 64.99	$ 69.54	$ 76.49	$ 87.96	$ 101.16
Average Res. User (5/8" mtr)	21	$ 45.27	$ 45.27	$ 48.44	$ 53.28	$ 61.27	$ 70.46
Tier 3 Res. User (5/8" mtr)	72	$ 165.74	$ 165.74	$ 177.34	$ 195.08	$ 224.34	$ 257.99
High-End Res. User (5/8" mtr)	141	$ 346.00	$ 346.00	$ 370.21	$ 407.24	$ 468.32	$ 538.57
Low-End Non-Res. User (5/8")	1	$ 29.93	$ 29.93	$ 32.03	$ 35.23	$ 40.51	$ 46.59
Low-End Non-Res. User (5/8")	20	$ 43.08	$ 43.08	$ 46.09	$ 50.70	$ 58.31	$ 67.05
Tier 2 Non-Res. User (1")	32	$ 69.37	$ 69.37	$ 74.22	$ 81.65	$ 93.89	$ 107.98
Average Non-Res. User (1")	91	$ 214.91	$ 214.91	$ 229.96	$ 252.95	$ 290.90	$ 334.53
High-End Non-Res. User (5/8")	1,123	$ 3,575.46	$ 3,575.46	$ 3,825.74	$ 4,208.31	$ 4,839.56	$ 5,565.49
High-End Non-Res. User (6")	10,912	$ 39,305.31	$ 39,305.31	$ 42,056.68	$ 46,262.35	$ 53,201.70	$ 61,181.95
Elderly User (5/8")	13	$ 14.25	$ 14.25	$ 15.25	$ 16.77	$ 19.29	$ 22.18
Elderly User (1")	33	$ 36.17	$ 36.17	$ 38.70	$ 42.57	$ 48.96	$ 56.30
Elderly User (5/8")	14	$ 15.34	$ 15.34	$ 16.42	$ 18.06	$ 20.77	$ 23.88
Elderly User (1")	64	$ 85.47	$ 85.47	$ 91.46	$ 100.60	$ 115.69	$ 133.05
Low-End Irr. User (5/8")	9	$ 19.72	$ 19.72	$ 21.10	$ 23.21	$ 26.69	$ 30.69
Low-End Irr. User (5/8")	16	$ 35.06	$ 35.06	$ 37.51	$ 41.26	$ 47.45	$ 54.57
High-End Irr. User (1")	260	$ 661.93	$ 661.93	$ 708.27	$ 779.09	$ 895.96	$ 1,030.35
High-End Irr. User (4")	483	$ 1,256.89	$ 1,256.89	$ 1,344.88	$ 1,479.36	$ 1,701.27	$ 1,956.46

[19] The percentages included in the forecast are for discussion purposes only.

WATER ENTERPRISE FUND FIVE YEAR FORECAST – BASELINE

Description	2022 PROJECTED	2023 PROJECTED	2024 PROJECTED	2025 PROJECTED	2026 PROJECTED	2027 PROJECTED
Revenues and Other Sources						
Usage Charges	$ 11,226,859	$ 11,226,859	$ 11,226,859	$ 11,226,859	$ 11,226,859	$ 11,226,859
Liens	$ 645,873	$ 645,873	$ 645,873	$ 645,873	$ 645,873	$ 645,873
Junk/Scrap Metal	$ 1,142	$ 1,142	$ 1,142	$ 1,142	$ 1,142	$ 1,142
Permit Fees	$ 275,000	$ 275,000	$ 275,000	$ 275,000	$ 275,000	$ 275,000
Bulk Sales	$ -	$ -	$ -	$ -	$ -	$ -
Solar Renewable Energy	$ 225,000	$ 225,000	$ 225,000	$ 225,000	$ 225,000	$ 225,000
Miscellaneous Revenue	$ 120,000	$ 120,000	$ 120,000	$ 120,000	$ 120,000	$ 120,000
Sub Total	**$ 12,493,874**	**$ 12,493,874**	**$ 12,493,874**	**$ 12,493,874**	**$ 12,493,874**	**$ 12,493,874**
Retained Earnings	$ -	$ -	$ -	$ -	$ -	$ -
Total Revenues and Other Sources	**$ 12,493,874**	**$ 12,493,874**	**$ 12,493,874**	**$ 12,493,874**	**$ 12,493,874**	**$ 12,493,874**
Expenditures and Other Uses						
Salaries and Wages	$ 2,640,565	$ 2,719,782	$ 2,801,375	$ 2,885,416	$ 2,971,979	$ 3,061,138
Ordinary Expenses	$ 4,014,487	$ 4,094,777	$ 4,176,673	$ 4,260,206	$ 4,345,410	$ 4,432,319
Existing Long Term Debt Service - MCWT Debt	$ 2,618,800	$ 2,624,049	$ 2,622,920	$ 2,626,200	$ 2,405,383	$ 2,119,550
Existing Long Term Debt Service - GOB or All Debt	$ 1,407,625	$ 1,318,459	$ 1,202,389	$ 1,171,401	$ 949,121	$ 921,284
New Long Term Debt Service	$ -	$ 948,069	$ 1,694,585	$ 1,891,209	$ 2,191,159	$ 2,326,911
Short Term Debt (Related to New Debt Service)	$ 40,091	$ 27,675	$ 61,667	$ 33,333	$ -	$ 104,625
Sub Total	**$ 10,721,568**	**$ 11,732,811**	**$ 12,559,608**	**$ 12,867,766**	**$ 12,863,053**	**$ 12,965,826**
Indirect Costs	$ 3,963,829	$ 4,082,744	$ 4,205,227	$ 4,331,383	$ 4,461,325	$ 4,595,165
Transfers/Adjustments	$ -	$ -	$ -	$ -	$ -	$ -
Total Expenditures and Other Uses	**$ 14,685,398**	**$ 15,815,555**	**$ 16,764,835**	**$ 17,199,149**	**$ 17,324,378**	**$ 17,560,991**
Excess (Deficiency) of Revenues and Available Funds > Expenditures and Other Uses	**$ (2,191,524)**	**$ (3,321,681)**	**$ (4,270,961)**	**$ (4,705,275)**	**$ (4,830,504)**	**$ (5,067,117)**

Projected Enterprise Fund forecast assuming no rate increase.

(BASELINE, CONTINUED)

Description	2022 PROJECTED	2023 PROJECTED	2024 PROJECTED	2025 PROJECTED	2026 PROJECTED	2027 PROJECTED
Excess (Deficiency) of Revenues and Available Funds > Expenditures and Other Uses	**$ (2,191,524)**	**$ (3,321,681)**	**$ (4,270,961)**	**$ (4,705,275)**	**$ (4,830,504)**	**$ (5,067,117)**
Retained Earnings Summary						
Projected Retained Earnings as of July 1, 2020						
Available Retained Earnings Start of FY	$ 5,423,082	$ 2,101,401	$ (2,169,560)	$ (6,874,835)	$ (11,705,339)	$ (16,535,843)
Appropriations since Certification	$ -	$ -	$ -	$ -	$ -	$ 1
Close out Prior Year Reserves	$ 2,191,524	$ 3,321,681	$ 4,270,961	$ 4,705,275	$ 4,830,504	$ 4,830,504
Create Following Year's Reserves	$ (3,321,681)	$ (4,270,961)	$ (4,705,275)	$ (4,830,504)	$ (4,830,504)	$ (4,830,504)
Current Year Surplus/(Deficit)	$ (2,191,524)	$ (3,321,681)	$ (4,270,961)	$ (4,705,275)	$ (4,830,504)	$ (5,067,117)
Projected Retained Earnings Balance	**$ 2,101,401**	**$ (2,169,560)**	**$ (6,874,835)**	**$ (11,705,339)**	**$ (16,535,843)**	**$ (21,602,959)**
Projected Retained Earnings Balance as % of Budge	14.3%	-13.7%	-41.0%	-68.1%	-95.4%	-123.0%

WATER ENTERPRISE FUND FIVE YEAR FORECAST – RATE INCREASE CONSIDERATIONS

Description	2022 PROJECTED	2023 PROJECTED	2024 PROJECTED	2025 PROJECTED	2026 PROJECTED	2027 Projected
Revenues and Other Sources	0.00%	7.00%	10.00%	15.00%	15.00%	1.00%
Usage Charges	$ 11,226,859	$ 12,012,739	$ 13,214,013	$ 15,196,115	$ 17,475,532	$ 17,650,288
Liens	$ 645,873	$ 691,084	$ 760,193	$ 874,221	$ 1,005,355	$ 1,015,408
Junk/Scrap Metal	$ 1,142	$ 1,142	$ 1,142	$ 1,142	$ 1,142	$ 1,142
Permit Fees	$ 275,000	$ 275,000	$ 275,000	$ 275,000	$ 275,000	$ 275,000
Bulk Sales	$ -	$ -	$ -	$ -	$ -	$ -
Solar Renewable Energy	$ 225,000	$ 225,000	$ 225,000	$ 225,000	$ 225,000	$ 225,000
Miscellaneous Revenue	$ 120,000	$ 120,000	$ 120,000	$ 120,000	$ 120,000	$ 120,000
Sub Total	**$ 12,493,874**	**$ 13,324,965**	**$14,595,348**	**$ 16,691,479**	**$ 19,102,029**	**$ 19,286,838**
Retained Earnings	$ -	$ -	$ -	$ -	$ -	$ -
Total Revenues and Other Sources	**$ 12,493,874**	**$ 13,324,965**	**$14,595,348**	**$ 16,691,479**	**$ 19,102,029**	**$ 19,286,838**
Expenditures and Other Uses						
Salaries and Wages	$ 2,640,565	$ 2,719,782	$ 2,801,375	$ 2,885,416	$ 2,971,979	$ 3,061,138
Ordinary Expenses	$ 4,014,487	$ 4,094,777	$ 4,176,673	$ 4,260,206	$ 4,345,410	$ 4,432,319
Existing Long Term Debt Service - MCWT Debt	$ 2,618,800	$ 2,624,049	$ 2,622,920	$ 2,626,200	$ 2,405,383	$ 2,119,550
Existing Long Term Debt Service - GOB or All Debt	$ 1,407,625	$ 1,318,459	$ 1,202,389	$ 1,171,401	$ 949,121	$ 921,284
New Long Term Debt Service	$ -	$ 948,069	$ 1,694,585	$ 1,891,209	$ 2,191,159	$ 2,326,911
Short Term Debt (Related to New Debt Service)	$ 40,091	$ 27,675	$ 61,667	$ 33,333	$ -	$ 104,625
Sub Total	**$ 10,721,568**	**$ 11,732,811**	**$12,559,608**	**$ 12,867,766**	**$ 12,863,053**	**$ 12,965,826**
Indirect Costs	$ 3,963,829	$ 4,082,744	$ 4,205,227	$ 4,331,383	$ 4,461,325	$ 4,595,165
Transfers/Adjustments	$ -	$ -	$ -	$ -	$ -	$ -
Total Expenditures and Other Uses	**$ 14,685,398**	**$ 15,815,555**	**$16,764,835**	**$ 17,199,149**	**$ 17,324,378**	**$ 17,560,991**

(RATE INCREASE CONSIDERATIONS CONTINUED)

Description	2022 PROJECTED	2023 PROJECTED	2024 PROJECTED	2025 PROJECTED	2026 PROJECTED	2027 Projected
Excess (Deficiency) of Revenues and Available Funds > Expenditures and Other Uses	**$ (2,191,524)**	**$ (2,490,590)**	**$ (2,169,487)**	**$ (507,671)**	**$ 1,777,651**	**$ 1,725,847**
Retained Earnings Summary						
Projected Retained Earnings as of July 1, 2020						
Available Retained Earnings Start of FY	$ 5,423,082	$ 2,932,492	$ 763,005	$ 255,334	$ 255,334	$ 2,032,985
Appropriations since Certification	$ -	$ -	$ -	$ -	$ -	$ -
Close out Prior Year Reserves	$ 2,191,524	$ 2,490,590	$ 2,169,487	$ 507,671	$ -	$ -
Create Following Year's Reserves	$ (2,490,590)	$ (2,169,487)	$ (507,671)	$ -	$ -	$ -
Current Year Surplus/(Deficit)	$ (2,191,524)	$ (2,490,590)	$ (2,169,487)	$ (507,671)	$ 1,777,651	$ 1,725,847
Projected Retained Earnings Balance	**$ 2,932,492**	**$ 763,005**	**$ 255,334**	**$ 255,334**	**$ 2,032,985**	**$ 3,758,832**
Projected Retained Earnings Balance as % of Budge	20.0%	4.8%	1.5%	1.5%	11.7%	21.4%

DISCUSSION OF PROPERTY TAXATION

PROPERTY TAXATION

Lowell relies less heavily upon the tax levy than many other Commonwealth communities as a revenue source. Growth in spending has been limited, proportionally, to growth in local aid. The direction provided by the City Council has been to maintain service levels while limiting the increase in the tax levy below the amount allowed by law under Proposition 2 ½. Fiscal Year 2022 presents the City with another year of challenges in meeting rising fixed costs with limited revenue growth, but it also presents us with an opportunity to strategically realign resources to better reflect the City Manager's key priority areas. City Manager Eileen Donoghue has set the goals and expectation of her Administration to Department Heads and city employees. The Manager set goals and measurable benchmarks in each of these areas and the funding proposed in this budget sets forth to continue that same trend of progress and prosperity for residents, businesses, and all stakeholders in Lowell's future.

The amount to be levied in each year is the amount appropriated or required by law to be raised for municipal expenditures, less estimated receipts from other sources, and less appropriations voted from available funds. The total amount levied is subject to limitations prescribed by law. The estimated receipts for each fiscal year from other sources may not exceed the actual receipts during the preceding fiscal year from the same sources, unless approved by the State Commissioner of Revenue. Excepting special funds—the use of which is otherwise provided for by law—the deduction for appropriations voted from available funds for a fiscal year cannot exceed the "free cash" as of the beginning of the prior fiscal year, as certified by the State Director of Accounts, plus up to nine months' collections and receipts on account of earlier years' taxes after that date. Subject to certain adjustments, free cash is surplus revenue less uncollected overdue property taxes from earlier years. Although an allowance is made in the tax levy for abatements, no reserve is generally provided for uncollectible real property taxes. Since some of the levy is inevitably not collected, this creates a cash deficiency which may or may not be offset by other items.

The table that follows illustrates the manner in which the City of Lowell's tax levy was determined for the following fiscal years.

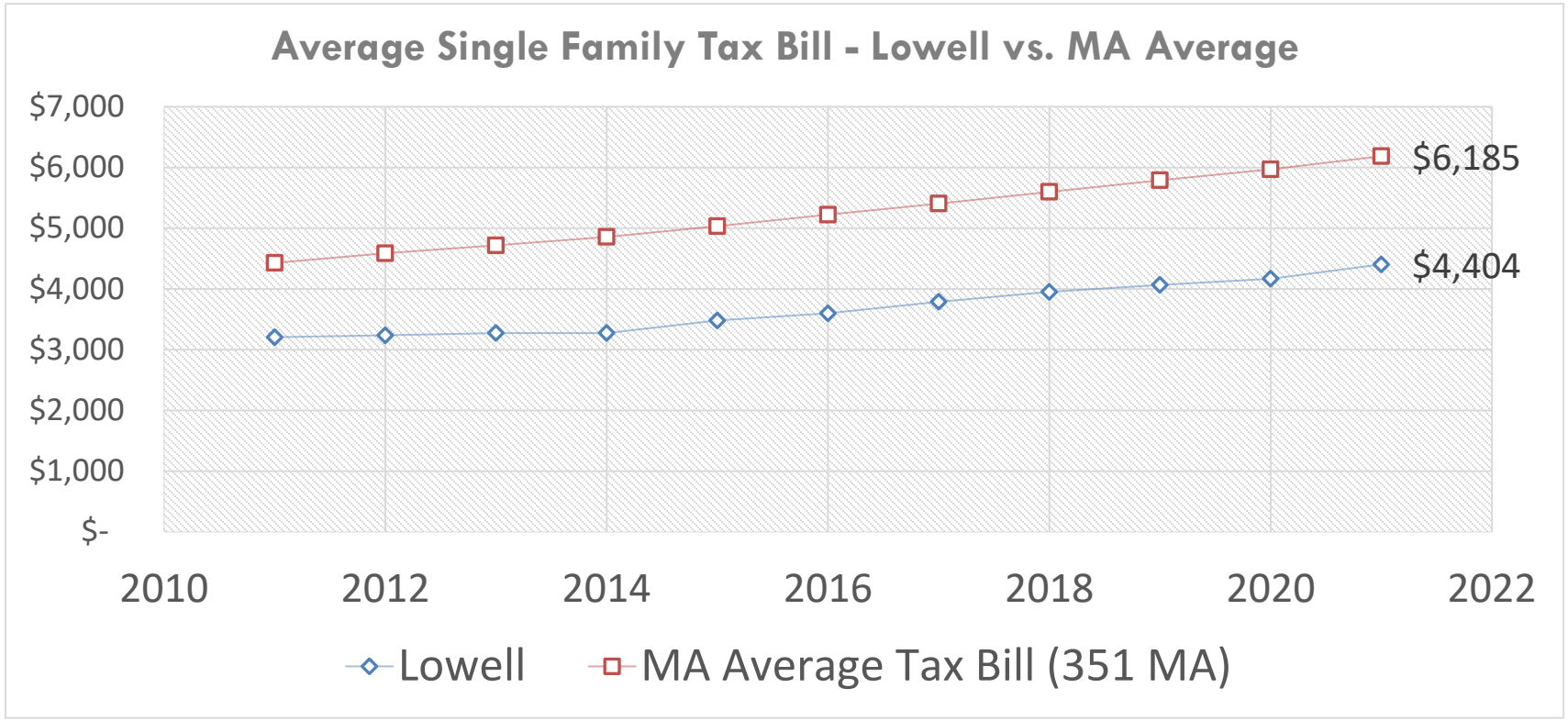
TAX LEVY COMPUTATION

	2017	2018	2019	2020	2021
Amounts to be raised:	$341,283,890	$350,042,591	$363,742,397	$376,366,067	$399,109,869
Appropriations[20]					
Other Local Expenditures[21]	664,261	391,230	250,142	777,403	1,874,470
State and County Assessments	22,845,988	24,703,156	26,755,700	29,061,793	30,478,667
Overlay Reserve	1,092,395	1,111,806	1,110,413	1,135,655	961,646
Gross Amounts to be Raised	365,886,534	376,248,783	391,858,652	407,340,917	432,424,652
Offsets:					
State Aid[22]	170,344,408	175,300,994	182,943,041	196,127,351	200,374,711
Local Receipts	66,256,197	65,674,489	68,705,804	70,847,169	76,519,970
Enterprise Receipts	-	-	-	-	-
Free Cash	-	-	-	84,118	2,151,258
Other Available Funds	5,151,795	6,765,349	6,423,999	1,950,637	8,445,317
Total Offsets	241,752,400	247,740,832	258,072,844	269,009,274	287,491,255
Tax Levy	$124,134,134	$128,507,951	$133,785,808	$138,331,643	$144,933,397

[20] Includes additional appropriations from taxation voted subsequent to adoption of the annual budget, but prior to the setting of the tax rate. Also includes the wastewater department budget.
[21] Primarily includes state aid offsets and snow and ice deficits.
[22] Estimated by the State Department of Revenue and required by law to be used in setting of the tax rate. Actual state aid payments may vary upward or downward from said estimates, and the State may withhold payments pending receipt of State and County assessments.

AVERAGE SINGLE FAMILY TAX BILL

The difference between the average tax bill in Lowell and the median community in Massachusetts was $508 in 1992. Last fiscal year (FY21) the gap was $1,332. By stepping back and looking at the trends that emerge from analysis of historical data, it should be easy to see how periods of small increases often require a much larger increase in subsequent years. On the other hand, an approach focused on moderate increases allows the city to expand services at a sustainable pace without overburdening the residential taxpayer. This is and will continue to be the policy of the Donoghue Administration, moving forward. The chart below displays the 10-year history of tax trends, both in Lowell and in the average Massachusetts municipality. The chart highlights the affordability of Lowell's single family home tax bill, as compared with other communities in the Commonwealth.



ASSESSED VALUATIONS, TAX LEVIES, AND NEW GROWTH

Property is classified for the purpose of taxation according to its use. The legislature has in substance created three classes of taxable property:

1. Residential real property,
2. Open space land, and
3. All other (commercial, industrial and personal property)

Within limits, cities and towns are given the option of determining the share of the annual levy to be borne by each of the three categories. The share required to be borne by residential real property is at least 50 percent of its share of the total taxable valuation; the effective rate for open space must be at least 75 percent of the effective rate for residential real property; and the share of commercial, industrial and personal property must not exceed 175 percent of their share of the total valuation. A city or town may also exempt up to 20 percent of the valuation of residential real property (where used as the taxpayer's principal residence) and up to 10 percent of the valuation of commercial real property (where occupied by certain small businesses).

Property may not be classified in a city or town until the State Commissioner of Revenue certifies that all property in the city or town has been assessed at its fair cash value. Such certification must take place every three years, or pursuant to a revised schedule as may be issued by the Commissioner. Related statutes provide that certain forest land, agricultural or horticultural land (assessed at the value it has for these purposes) and recreational land (assessed on the basis of its use at a maximum of 25 percent of its fair cash value) are all to be taxed at the rate applicable to commercial property. Land classified as forest land is valued for this purpose at five percent of fair cash value but not less than ten dollars per acre.

The table on the next page sets forth the trend in the City's assessed valuations, tax levies, and tax levies per capita for the following fiscal years.

(ASSESSED VALUATIONS CONTINUED)

Fiscal Year	Real Estate Valuation	Personal Property Valuation	Total Valuation	Tax Levy	Tax Levy Per Capita[23]
2021	9,119,362,727	334,252,217	9,453,614,944	144,933,397	1,361
2020	8,728,067,121	315,256,353	9,043,323,474	138,331,643	1,299
2019	7,866,099,577	321,714,823	8,187,814,400	133,785,808	1,256
2018	7,371,290,220	292,910,971	7.664,201,191	128,507,951	1,206
2017	6,815,418,064	274,867,186	7,090,285,250	124,134,134	1,165
2016	6,420,432,601	263,496,390	6,683,928,991	119,234,045	1,119
2015	6,087,839,751	244,472,062	6,332,311,813	117,457,261	1,103
2014[24]	5,881,952,844	203,732,904	6,085,685,748	110,425,643	1,037
2013	5,876,323,278	206,194,580	6,082,517,858	108,866,883	1,022
2012	5,894,041,178	201,067,340	6,095,108,518	107,585,116	1,010

The City of Lowell has seen a steady increase in the growth in the value of all property classes over the past few years, particularly in the personal property class. Improvements in the local and regional economy have increased Lowell's value as a valuable alternative for residential ownership. The finance department conservatively estimates the new growth to the levy as part of the budget process and includes the projection with the levy increase. **New Growth** is a term used in Massachusetts to mean new value that has been added to a community in a fiscal year, which can also be viewed as an indicator of local economic development. New growth is calculated by multiplying the increase in the assessed valuation of qualifying property by the prior year's tax rate for the appropriate class of property. Any increase in property valuation due to revaluation is not included in the calculation. A community is able to increase its levy limit each year to reflect new growth in the tax base. Because of Lowell's conservative tax policy, the city has accumulated Assessors are required to submit information on growth in the tax base for approval by the Department of Revenue as part of the tax rate setting process. The chart on the following page details the new growth in Lowell between FY2012-FY2021 attributable to taxable value from new construction and additions/ alterations to parcels in the residential property class.

[23] Based on the 2010 U.S. Bureau of Census population figure for the City (106,519).

[24] Reflects results of professional revaluations of all real and personal property of the City.

(ASSESSED VALUATIONS CONTINUED)

DOR Code	Municipality	Fiscal Year	Residential New Growth Value	Residential New Growth Applied to the Levy Limit	Total New Growth Value	Total New Growth Applied to Levy Limit	Res New Growth as a % of Total New Growth	Prior Year's Levy Limit	Total New Growth Applied to Limit as a % of PY Levy Limit
160	Lowell	2006	90,081,321	917,028	122,235,343	1,566,540	58.54	82,949,020	1.89
160	Lowell	2007	97,176,750	978,570	140,593,639	1,842,132	53.12	86,589,286	2.13
160	Lowell	2008	105,714,914	1,121,635	194,410,654	2,981,584	37.62	90,596,150	3.29
160	Lowell	2009	80,492,970	853,225	138,136,319	2,079,299	41.03	95,903,528	2.17
160	Lowell	2010	60,597,435	707,778	123,421,993	2,200,490	32.16	100,380,415	2.19
160	Lowell	2011	24,540,767	325,656	73,699,129	1,675,544	19.44	105,090,415	1.59
160	Lowell	2012	35,787,465	510,687	80,039,327	1,826,294	27.96	109,393,219	1.67
160	Lowell	2013	47,039,830	694,778	66,509,660	1,296,201	53.60	113,954,343	1.14
160	Lowell	2014	34,111,428	512,013	67,267,306	1,550,456	33.02	118,099,403	1.31
160	Lowell	2015	68,854,915	1,042,463	135,913,292	3,171,566	32.87	122,602,344	2.59
160	Lowell	2016	52,398,207	811,124	96,640,142	2,247,217	36.09	128,838,969	1.74
160	Lowell	2017	44,695,200	677,579	123,689,966	3,143,795	21.55	134,307,160	2.34
160	Lowell	2018	62,982,182	939,694	111,252,435	2,418,695	38.85	140,808,634	1.72
160	Lowell	2019	37,891,626	545,260	92,388,997	2,144,212	25.43	146,747,545	1.46
160	Lowell	2020	81,137,686	1,139,173	129,810,816	2,530,737	45.01	152,560,490	1.66
160	Lowell	2021	54,130,972	723,190	114,353,993	2,335,360	30.97	158,905,239	1.47

TAX INCENTIVE FINANCING (TIF)

The Massachusetts Economic Development Incentive Program (EDIP) was established in 1993 as a state tax incentive program designated to stimulate job creation, private investment and economic development in target areas within Massachusetts such as Lowell. Changes to the EDIP program in recent years increased the pool of communities eligible to offer TIFs. Lowell's advantage over other communities includes an inventory of excellent and affordable commercial properties, its diverse labor force as well as the support and pro-business approach by both the City's Administration and the Lowell City Council.

When considering whether to offer a TIF to companies moving to Lowell we consider a number of factors including the location and condition of the property they plan to move to or expand in, the amount of investment they plan to make, and the number and types of jobs they plan to bring to Lowell. To date, the Lowell City Council has been very supportive of the EDIP program. Since its adoption, more than 30 projects have been approved as Certified Projects, representing more than $400M in private investment and the creation of more than 4,500 new jobs in Lowell.

The TIF exemption only affects the growth in property taxes. The baseline taxes due on the building will continue to be paid in full throughout the TIF term, as well as a percentage of the new tax growth each year. Currently, the City has eight (8) TIF agreements with the following Companies: HB Software Solutions; Kronos; MACOM Technology Solutions; Markley Group; Metrigraphics; Plenus Group Somerset Industries, and Lowell Legacy Hotel, Inc.

If a Certified Project does not meet its job creation and retention obligations under the TIF agreement the City has the authority to revoke the TIF agreement and recapture the tax exemption benefits received by the Company retroactive from Year I of the TIF agreement pursuant to the following chart:

	Job Creation		
	Proposed (i.e.)	50% Threshold	Below 50% Threshold
Number of Jobs to be created/retained	100	50	<50
Allowed tax benefit recapture by the City	0	50%	100%

Despite the current economic downturn, we anticipate that all our Certified Projects, with the exception of Markley Group and Lowell Legacy Hotel (construction projects still underway) will meet their job creation goals as indicated on their TIF agreement by FY 2021. Metrigraphics has surpassed its job creation by 203% creating 108 additional new jobs to date. The Economic Development staff will continue to monitor our Certified Projects for compliance.

(TIF CONTINUED)

Attached please find detailed information pertaining to our current TIF agreements (under the EDIP Program), including: TIF duration; tax savings by the company; new taxes capture by the City; jobs created; and private investment to date. Also attached, information on our current TIE and UCH-TIF agreements under the HDIP and UCH-TIF programs per described below:

The Housing Development Incentive Program (HDIP), established by M.G.L., Chapter 40V, provides Gateway Cities with a tool to develop market rate housing while increasing residential growth, expanding diversity of housing stock, supporting economic development, and promoting neighborhood stabilization in designated areas. The program provides two tax incentives to developers to undertake new construction or substantial rehabilitation of properties for lease or sale as multi-unit market rate residential housing:

- A municipal real estate tax exemption on all or part of the increased property value resulting from improvements (the increment) in the form of a Tax Increment Exemption (TIE) Agreement, and
- State tax credits for Qualified Project Expenditures (QPEs) that are awarded through a rolling application process.

To date, four (4) projects received full DHCD approval under the HDIP program and have executed a TIE agreement with the City: 24 Merrimack Street, "The Adden Building" at 109 Jackson Street and the "Edge of the Merrimack" at 1 Merrimack Plaza, and "Thorndike Exchange- Phase I", by Lupoli Companies. Three more market-rate residential projects are currently applying for assistance through the HDIP program: The "Waterhead" project at 850 Lawrence Street has been completed and currently applying for final certification; and the "Thorndike Exchange- Phase II", by Lupoli Companies, has started the "preliminary" approval process and 160 Middlesex Street is currently applying for preliminary application as well These projects represent over $150M in private investment, 425 new housing units, and over $5M in projected net new taxes to the City.

In 2019, the City of Lowell adopted a ***Downtown Lowell Urban Center Housing Tax Increment Financing (UCH-TIF)*** Zone and plan as an additional financing tool to encourage the redevelopment and revitalization of the economic, cultural, and educations center of the city. Implementation of the UCH-TIF plan has allowed the City to continue our successful revitalization of the Downtown by increasing housing opportunities for residents of all income levels and eliminate vacancy and blighted conditions on the interiors of our small downtown commercial buildings. By providing this tax incentive to developers), we can ensure that the provision of affordable housing is more economically feasible and while continuing to support historic preservation and sustainable economic development in Downtown Lowell. Currently one (1) project received approval under the UCH-TIF program and received a 20-year TIF: Parcels 8 & 9 in the Hamilton Canal Innovation District. This project represents a total private investment of $50M and will result in the production of 125 new workforce housing units in Downtown Lowell.

(TIF CONTINUED)

Tax Increment Financing (TIF) and Tax Increment Exemptions (TIE) agreements are an often utilized tool for the City of Lowell's Economic Development Division of Planning and Development (DPD). TIF/TIE agreements provide a tax incentive to businesses and developers in Massachusetts in order to encourage growth and development. In return for substantial job creation and construction of market-rate, workforce and affordable housing units, a municipality may provide a business or housing developer with real estate property tax relief on the business' or property's incremental real estate property taxes for up to 20 years. In addition to a real estate property tax exemption, a business may be eligible for a personal property tax exemption for existing and new property (personal property is movable property, exclusive of land and buildings). Tax Increment Financing is not the same in MA as it is in most other states, where TIFs are used to fund infrastructure improvements using incremental property tax revenues. Massachusetts does utilize this mode of financing, but we refer to it as District Improvement Financing (DIF). These agreements, while exempting potential city tax revenue in the early years of investment, provide for an incremental addition to new growth and, eventually as the TIF agreement expires, provide for full tax revenue realization. The chart[25] below provides a summary of existing TIF and TIE agreements, their exempted value, and the incremental revenue that will be added to the levy over the next several years.

Certified Project	Address	TIF Duration (Yrs.)	TIF Agreement (Yr. 1)	TIF Agreement Expiration (Yr.)	Total Private Investment-Proposed	Total Private Investment To Date (FY 2020)	Total Private Investment To Date - Proposed	Total # Of Jobs Proposed	Total Jobs (Dec. 2020)*	Total # Jobs To Date-Proposed	Total Savings in Real Estate Taxes for the Project to Date	New Taxes to the City (above baseline value) To Date
Sheila Ventures (d/b/a HB Software Solutions	1075 Westford St	10	2011	2021	$2,600,000	$3,038,900	$438,000	15	15	0	$76,912.86	$156,345.64
Kronos	900 Chelmsford St.	12	2016	2028	$56,000,000	$59,397,351	$3,397,351	1,706	1,656	(50)	$1,328,344.49	$83,728.38
Lowell Legacy Hotel	205 Market Street & 38 Prescott St.	10	2023	2033	$14,000,000	$0	0	45	0	0	$0	$0
MACOM	100 Chelmsford St.	10	2016	2026	$15,000,000	$23,010,786	$8,010,786	420	422	2	$266,734.57	$143,627.55

[25] Data Source: *MA Economic Development Incentive Program (EDIP) Annual Reports and DPD Survey*

(TIF CONTINUED)

Certified Project	Address	TIF Duration (Yrs.)	TIF Agreement (Yr. 1)	TIF Agreement Expiration (Yr.)	Total Private Investment-Proposed	Total Private Investment To Date (FY 2020)	Total Private Investment To Date - Proposed	Total # Of Jobs Proposed	Total Jobs (Dec. 2020) *	Total # Jobs To Date-Proposed	Total Savings in Real Estate Taxes for the Project to Date	New Taxes to the City (above baseline value) To Date
Markley Group	2 Prince Ave	20	2015	2035	$150,000,000	$104,121,860	($45,878,140)	100	31	(69)	$1,624,655.79	$406,163.75
Metrigraphics	1001 Pawtucket Blv.	13	2014	2027	$5,500,000	$7,674,151	$2,174,151	105	213	98	$29,659.02	$15,272.02
Plenus Group	101 Phoenix Ave	10	2017	2027	$8,588,000	$10,337,192	$1,749,192	92	76	(16)	$140,492.06	$100,808.82
Somerset Industries	137 Phoenix Ave	10	2015	2025	$2,500,000	$4,615,000	$2,115,000	58	45	(13)	$39,660.5	$13,883.6

Approved TIEs and TIFs under the MA Housing Development Incentive Program (HDIP) and the MA Urban Center Tax Increment Financing (UCH-TIF):

Project Name	Address	TIE/TIF Duration (Yrs.)	TIE/TIF Agreement (Yr. 1)	TIE/TIF Agreement Exp. Date (Yr.)	Total Private Investment	Total # of Residential Units	Type of Units	Total Savings in Real Estate Taxes for the Project to Date	New Revenue in Real Estate Taxes to the City (above baseline value) To Date
24 Merrimack St; LLC.	24 Merrimack St	7	2014	2021	$10M	47	Market-Rate rental units	$31,385.44	$181,669.02
The Edge on Merrimack	1 Merrimack Plz.	7	2017	2024	$40M	156	Private student Dormitory	$300,665.28	$1,479,474.3
Adden Bld.	71 Jackson St.	7	2015	2022	$16M	75	80% Market-rate and 20% affordable rental units	$68,964.87	$436,942.47
Thorndike Exchange-Phase I	165 Thorndike St.	7	2017	2024	$50M	61	Market-rate rental units	$60,101.35	$205,811.29
Waterhead	850 Lawrence St.	7	2018	2025	$10M	71	Market-rate rental units	$34,115.72	$102,345.8

(TIF CONTINUED)

Project Name	Address	TIE/TIF Duration (Yrs.)	TIE/TIF Agreement (Yr. 1)	TIE/TIF Agreement Exp. Date (Yr.)	Total Private Investment	Total # of Residential Units	Type of Units	Total Savings in Real Estate Taxes for the Project to Date	New Revenue in Real Estate Taxes to the City (above baseline value) To Date
The Carter	160 Middlesex St.	7	2021	2028	$5.1M	24	Market-rate rental units	$0	$0
HCID Parcels 8 & 9	Canal St.	20	2021	2041	$50M	125	workforce housing	$0	$0

TAX LIMITATIONS

Chapter 59, Section 21C of the General Laws, also known as "Proposition 2 ½", imposes two separate limits on the annual tax levy of a city or town. The primary limitation is that the tax levy cannot exceed 2½ percent of the full and fair cash value. If a city or town exceeds the primary limitation, it must reduce its tax levy by at least 15 percent annually until it is in compliance, provided that the reduction can be reduced in any year to not less than 7½ percent by majority vote of the voters, or to less than 7½ percent by two thirds vote of the voters.

For cities and towns at or below the primary limit, a secondary limitation is that the tax levy cannot exceed the maximum levy limit for the preceding fiscal year as determined by the State Commissioner of Revenue by more than 2½ percent, subject to exceptions for property added to the tax rolls or property which has had an increase, other than as part of a general revaluation, in its assessed valuation over the prior year's valuation.

This "growth" limit on the tax levy may be exceeded in any year by a majority vote of the voters, but an increase in the secondary or growth limit under this procedure does not permit a tax levy in excess of the primary limitation, since the two limitations apply independently. In addition, if the voters vote to approve taxes in excess of the "growth" limit for the purpose of funding a stabilization fund, such increased amount may only be taken into account for purposes of calculating the maximum levy limit in each subsequent year if the board of selectmen of a town or the city council of a city votes by a two-thirds vote to appropriate such increased amount in such subsequent year to the stabilization fund. The applicable tax limits may also be reduced in any year by a majority vote of the voters. The State Commissioner of Revenue may adjust any tax limit "to counterbalance the effects of extraordinary, non-recurring events which occurred during the base year".

Proposition 2 ½ further provides that the voters may exclude from the taxes subject to the tax limits and from the calculation of the maximum tax levy (a) the amount required to pay debt service on bonds and notes issued before November 4, 1980, if the exclusion is approved by a majority vote of the voters, and (b) the amount required to pay debt service on any specific subsequent issue for which similar approval is obtained. Even with voter approval, the holders of the obligations for which unlimited taxes may be assessed do not have a statutory priority or security interest in the portion of the tax levy attributable to such obligations. It should be noted that Massachusetts General Laws Chapter 44, Section 20 requires that the taxes excluded from the levy limit to pay debt service on any such bonds and notes be calculated based on the true interest cost of the issue. Accordingly, the Department of Revenue limits the amount of taxes which may be levied in each year to pay debt service on any such bonds and notes to the amount of such debt service, less a pro rata portion of any original issue premium received by the city or town that was not applied to pay costs of issuance.

Voters may also exclude from the Proposition 2½ limits the amount required to pay specified capital outlay expenditures or for the city or town's apportioned share for certain capital outlay expenditures by a regional governmental unit. In addition, the city council of a city, with the approval of the mayor if required, or the board of selectmen or the town council of a town may vote to exclude from the Proposition 2½ limits taxes raised in lieu of sewer or water charges to pay debt service on bonds or notes issued by the municipality (or by an independent authority, commission or district) for water or sewer purposes, provided that the municipality's sewer or water charges are reduced accordingly.

(TAX LIMITATIONS CONTINUED)

In addition, Proposition 2½ limits the annual increase in the total assessments on cities and towns by any county, district, authority, the Commonwealth or any other governmental entity (except regional school districts, the MWRA and certain districts for which special legislation provides otherwise) to the sum of (a) 2½ percent of the prior year's assessments and (b) "any increases in costs, charges or fees for services customarily provided locally or for services subscribed to at local option". Regional water districts, regional sewerage districts and regional veterans districts may exceed these limitations under statutory procedures requiring a two thirds vote of the district's governing body and either approval of the local appropriating authorities (by two thirds vote in districts with more than two members or by majority vote in two member districts) or approval of the registered voters in a local election (in the case of two member districts). Under Proposition 2½ any State law to take effect on or after January 1, 1981 imposing a direct service or cost obligation on a city or town will become effective only if accepted or voluntarily funded by the city or town or if State funding is provided. Similarly, State rules or regulations imposing additional costs on a city or town or laws granting or increasing local tax exemptions are to take effect only if adequate State appropriations are provided. These statutory provisions do not apply to costs resulting from judicial decisions.

CITY OF LOWELL - TAX LEVIES AND TAX LEVY LIMITS

Tax Levies and Tax Levy Limits (1)

	Fiscal year				
	2021	2020	2019	2018	2017
Primary Levy Limit (2)	$ 236,340,374	$ 226,083,087	$ 204,695,360	$ 191,605,030	$ 177,257,131
Prior Fiscal Year Levy Limit	158,905,239	152,560,490	146,747,545	140,808,634	134,307,160
2.5% Levy Growth	3,972,631	3,814,012	3,668,690	3,520,216	3,357,679
New Growth (3)	2,335,360	2,530,737	2,144,212	2,418,695	3,143,795
Overrides	-	-	-	-	-
Growth Levy Limit	165,213,230	158,905,239	152,560,447	146,747,545	140,808,634
Debt Exclusions	-	-	-	-	-
Capital Expenditure Exclusions	-	-	-	-	-
Other Adjustments	-	-	-	-	-
Tax Levy Limit	165,213,230	158,905,239	152,560,447	146,747,545	140,808,634
Tax Levy	144,933,397	138,331,643	133,785,808	128,507,951	124,134,134
Unused Levy Capacity (4)	20,279,834	20,573,596	18,774,639	18,239,594	16,674,500
Unused Primary Levy Capacity (5)	$ 71,127,144	$ 67,177,848	$ 52,134,913	$ 44,857,485	$ 36,448,497

(1) Source: Massachusetts Department of Revenue.
(2) 2.5% of assessed valuation.
(3) Allowed increase for new valuations (or required reduction) – certified by the Department of Revenue.
(4) Tax Levy Limit less Tax Levy.
(5) Primary Levy Limit less Growth Levy Limit.

AUDITED FINANCIAL STATEMENTS

FISCAL YEAR 2020 AUDITED STATEMENTS

The City of Lowell's financial statements are annually audited for accuracy by an independent audit firm, Powers & Sullivan. Their audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of significant accounting estimates made by management, as well as evaluating the overall presentation of the financial statements. In their audit, Powers & Sullivan stated that the audit evidence obtained is sufficient and appropriate to provide a basis for our audit opinions. In their opinion, the financial statements referred to above present fairly, in all material respects, the respective financial position of the governmental activities, the business-type activities, each major fund, and the aggregate remaining fund information of the City of Lowell, Massachusetts, as of June 30, 2020 (except for the Lowell Contributory Retirement System which is as of and for the year ended December 31, 2019), and the respective changes in financial position, and, where applicable, cash flows thereof for the year then ended in accordance with accounting principles generally accepted in the United States of America.

The difference between the original 2020 budget of $373.7 million and the final amended budget of $382.4 million amounted to a net increase of $8.7 million. During 2020, the Council approved transfers from free cash which included $3.4 million to the stabilization funds, $1.5 million for capital projects, $2.2 million for the general fund budget and $374,000 to the OPEB trust fund. The Council also approved various supplemental appropriations from other available funds, as well as transfers between departments representing minor increases and decreases in various budget line items.

Revenues came in higher than budgeted by $2.5 million while expenditures came in $8 million lower than budgeted. The largest revenue surplus related to departmental and other revenues of $1.1 million. Expenditures were significantly under budget due to the City issuing a hiring and spending freeze when the COVID-19 pandemic began. The City did so to ensure the departments were able to handle the unforeseen events of the pandemic.

Net position, as reported on the Basic Financial Statements, may serve over time as a useful indicator of a Lowell's financial position. The City's overall liabilities and deferred inflows of resources exceeded assets and deferred outflows of resources by $563 million at the close of 2020, an overall decrease of $47.8 million from the prior year. Net position of $297.7 million reflects its net investment in capital assets (e.g., land, buildings, infrastructure, machinery, and equipment), less any related debt used to acquire those assets that are still outstanding. The City uses these capital assets to provide services to citizens; consequently, these assets are not available for future spending. Although the investment in its capital assets is reported net of its related debt, it should be noted that the resources needed to repay this debt must be provided from other sources, since the capital assets themselves cannot be used to liquidate these liabilities. An additional portion of the City's net position, $28.3 million, represents resources that are subject to external restrictions on how they may be used. The remaining balance of unrestricted net position, a deficit of $889 million, reflects the impact of the $835.8 million net other postemployment benefit liability and the $252.5 million net pension liability.

(AUDITED STATEMENTS CONTINUED)

At the end of the current year, the City is able to report positive balances in two out of three categories of net position. The governmental activities liabilities and deferred inflows of resources exceeded assets and deferred outflows by $602.9 million at the close of 2020.

	2020	2019
Assets:		
Current assets	$ 133,142,840	$ 102,779,978
Noncurrent assets (excluding capital)	2,336,915	4,355,375
Capital assets, non depreciable	67,302,525	44,380,063
Capital assets, net of accumulated depreciation	247,399,884	254,395,132
Total assets	**450,182,164**	**405,910,548**
Deferred outflows of resources	**163,290,183**	**99,410,663**
Liabilities:		
Current liabilities (excluding debt)	44,809,387	40,509,624
Noncurrent liabilities (excluding debt)	1,041,538,394	929,345,694
Current debt	8,912,182	10,613,188
Noncurrent debt	102,936,184	72,982,197
Total liabilities	**1,198,196,147**	**1,053,450,703**
Deferred inflows of resources	**18,183,250**	**9,462,562**
Net position:		
Net investment in capital assets	227,131,919	226,235,261
Restricted	28,262,724	21,329,870
Unrestricted	(858,301,693)	(805,157,185)
Total net position	$ **(602,907,050)**	$ **(557,592,054)**

A significant portion of the City's governmental activities net position, $227.1 million, reflects its investment in capital assets less any related debt used to acquire those assets that is still outstanding. The City uses these capital assets to provide services to citizens; therefore, these assets are not available for future spending. Although the City's investment in capital assets is reported net of related debt, it should be noted that the resources to repay debt must be provided from other sources, since capital assets themselves cannot be used to liquidate these liabilities. An additional portion of the net position of $28.3 million represents resources that are subject to external restrictions on how they may be used. The deficit balance of unrestricted net position in the amount of $858.3 million is due to the recognition of the net pension liability of $230.5 million and the net OPEB liability of $793.4 million. Included within the governmental activities noncurrent assets, unrelated to capital assets, are $2.3 million in future school construction reimbursement grants through the Massachusetts School Building Authority (MSBA). Governmental activity liabilities include $111.3 million in general obligation bonds; $19.1 million in liabilities for unused vacation, special leave, and enhanced longevity benefits; and $3.4 million in future workers' compensation benefits.

(AUDITED STATEMENTS CONTINUED)

The key elements of governmental activities are as follows:

	2020	2019
Program Revenues:		
Charges for services	$ 13,657,243	$ 14,943,135
Operating grants and contributions	262,147,020	242,178,061
Capital grants and contributions	4,739,764	6,712,289
General Revenues:		
Real estate and personal property taxes, net of tax refunds payable	136,938,408	132,122,486
Tax and other liens	1,394,820	664,603
Motor vehicle and other excise taxes	10,408,436	10,745,444
Hotel/motel tax	261,846	346,888
Meals tax	1,220,378	1,292,366
Community preservation tax	712,186	-
Penalties and interest on taxes	1,092,118	1,247,038
Payments in lieu of taxes	546,357	465,612
Grants and contributions not restricted to specific programs	27,502,433	26,364,059
Unrestricted investment income	1,259,763	957,818
Gain on sale of assets	250,000	-
Miscellaneous	133,555	176,191
Total revenues	**462,264,327**	**438,215,990**
Expenses:		
General government	23,227,392	21,501,176
Public safety	93,781,115	81,783,529
Education	340,187,688	301,369,015
Public works	18,493,856	17,596,308
Health and human services	16,274,393	14,590,887
Culture and recreation	8,284,010	8,042,130
COVID-19	450,038	-
Legal settlement reserve	5,000,000	-
Interest	1,900,831	3,190,918
Total expenses	**507,599,323**	**448,073,963**
Excess (Deficiency) before transfers	**(45,334,996)**	**(9,857,973)**
Transfers	**20,000**	**20,000**
Change in net position	**(45,314,996)**	**(9,837,973)**
Net position, beginning of year	**(557,592,054)**	**(547,754,081)**
Net position, end of year	$ **(602,907,050)**	$ **(557,592,054)**

The $45.3 million decrease is attributable to the $43.2 million increase in the net OPEB liability and its associated deferred outflows/inflows of resources, a net increase in the net pension liability and its associated deferred outflows/inflows of $5 million, and funds reserved for legal settlements. These decreases were offset by the receipt of $4.7 million of capital grants and the timing between the receipt of grant funds and the actual expense of such funds.

FISCAL YEAR 2020 GOVERNMENTAL FUNDS BALANCE SHEET[26]

	General	Nonmajor Governmental Funds	Total Governmental Funds
ASSETS			
Cash and cash equivalents	$ 50,537,560	$ 44,340,532	$ 94,878,092
Investments	-	2,026,447	2,026,447
Receivables, net of uncollectibles:			
Real estate and personal property taxes	3,491,785	-	3,491,785
Tax liens	1,715,717	-	1,715,717
Community preservation fund surtax	-	27,962	27,962
Motor vehicle and other excise taxes	3,698,634	-	3,698,634
User fees	598,716	-	598,716
Departmental and other	527,757	8,200	535,957
Intergovernmental	3,505,375	16,497,646	20,003,021
Loans	-	76,165	76,165
Tax foreclosures	5,066,420	-	5,066,420
Working capital deposit	237,700	-	237,700
TOTAL ASSETS	$ 69,379,664	$ 62,976,952	$ 132,356,616
LIABILITIES			
Warrants payable	$ 4,807,305	$ 7,775,801	$ 12,583,106
Accrued payroll	14,249,672	840,426	15,090,098
Payroll and other liabilities	5,712,615	-	5,712,615
Notes payable	-	582,400	582,400
TOTAL LIABILITIES	24,769,592	9,198,627	33,968,219
DEFERRED INFLOWS OF RESOURCES			
Unavailable revenue	17,109,962	13,308,335	30,418,297
FUND BALANCES			
Nonspendable	-	1,860,648	1,860,648
Restricted	1,150	38,609,342	38,610,492
Committed	4,714,784	-	4,714,784
Assigned	2,868,357	-	2,868,357
Unassigned	19,915,819	-	19,915,819
TOTAL FUND BALANCES	27,500,110	40,469,990	67,970,100
TOTAL LIABILITIES, DEFERRED INFLOWS OF RESOURCES, AND FUND BALANCES	$ 69,379,664	$ 62,976,952	$ 132,356,616

[26] Data from the City of Lowell's audited FY2020 Basic Financial Statements. See source documents for notes to the BFS.

FISCAL YEAR 2020 STATEMENT OF REVENUES, EXPENSES, AND CHANGES IN FUND BALANCES

	General	Nonmajor Governmental Funds	Total Governmental Funds
REVENUES:			
Real estate and personal property taxes, net of tax refunds	$ 136,818,671	$ -	$ 136,818,671
Tax liens	980,803	-	980,803
Motor vehicle and other excise taxes	8,746,387	-	8,746,387
Hotel/motel tax	261,846	-	261,846
Meals tax	1,220,378	-	1,220,378
Charges for services	3,248,846	-	3,248,846
Penalties and interest on taxes	1,091,577	541	1,092,118
Payments in lieu of taxes	546,357	-	546,357
Fines and forfeitures	-	26,420	26,420
Intergovernmental - state aid	195,311,720	-	195,311,720
Intergovernmental - School Building Authority	1,192,791	-	1,192,791
Intergovernmental - Teachers Retirement	44,385,319	-	44,385,319
Intergovernmental - other	333,754	50,868,683	51,202,437
Intergovernmental - COVID-19 relief	-	450,038	450,038
Departmental and other	9,481,566	2,067,907	11,549,473
Community preservation taxes	-	684,224	684,224
Contributions and donations	-	1,226,933	1,226,933
Investment income	1,209,952	50,424	1,260,376
TOTAL REVENUES	404,829,967	55,375,170	460,205,137
EXPENDITURES:			
Current:			
General government	13,115,826	311,183	13,427,009
Public safety	51,238,750	5,032,224	56,270,974
Education	167,723,255	44,567,464	212,290,719
Public works	12,637,302	10,736,227	23,373,529
Human services	3,976,863	9,349,806	13,326,669
Culture and recreation	3,967,100	764,380	4,731,480
COVID-19	-	450,038	450,038
Pension benefits	24,868,598	-	24,868,598
Pension benefits - Teachers Retirement	44,385,319	-	44,385,319
Employee benefits	42,072,237	-	42,072,237
State and county charges	27,902,381	-	27,902,381
Debt service:			
Principal	7,377,448	850,000	8,227,448
Principal payment on current refunding	4,405,000	-	4,405,000
Interest	2,283,381	42,007	2,325,388
TOTAL EXPENDITURES	405,953,460	72,103,329	478,056,789
EXCESS (DEFICIENCY) OF REVENUES OVER (UNDER) EXPENDITURES	(1,123,493)	(16,728,159)	(17,851,652)
OTHER FINANCING SOURCES (USES):			
Issuance of bonds	-	36,256,049	36,256,049
Issuance of refunding bonds	3,797,500	-	3,797,500
Premium from issuance of bonds	-	2,290,891	2,290,891
Premium from issuance of refunding bonds	652,795	-	652,795
Proceeds from the sale of assets	-	250,000	250,000
Transfers in	1,501,424	1,520,000	3,021,424
Transfers out	(1,500,000)	(1,501,424)	(3,001,424)
TOTAL OTHER FINANCING SOURCES (USES)	4,451,719	38,815,516	43,267,235
NET CHANGE IN FUND BALANCES	3,328,226	22,087,357	25,415,583
FUND BALANCES AT BEGINNING OF YEAR	24,171,884	18,382,633	42,554,517
FUND BALANCES AT END OF YEAR	$ 27,500,110	$ 40,469,990	$ 67,970,100

APPROVED BUDGET REVIEW

FY2021 BUDGET REVIEW

Mayor John Leahy and the Lowell City Council unanimously approved the City Manager's proposed Fiscal Year (FY) 2021 general fund operating budget of $354.6 million on September 22, 2020 after a public hearing in the City Council Chambers at Lowell City Hall. This final "9/12th" vote took place in September only after the City opted for a "1/12th" budget for the months of July, August, and September due to the recession caused by the COVID19 Pandemic. Notable increased expenditures included fixed costs, such as a $1.5 million increase in the PERAC pension assessment, a $3.5 million increase in Cherry Sheet assessments from the Commonwealth attributable to the City's assessment for Charter Schools, a $2.1 million dollar increase to debt service, and a $700,000 expense for the City's "contaminated recycling." Personnel costs also factored into the formulation of the 2021 budget. The budget saw an increase of roughly $2.9 million to fund the collective bargaining agreements with the City's 17 unions.

The FY2021 budget included a $3.3 million increase in education spending, including both the Lowell Public School District and the assessment from the Greater Lowell Regional Technical High School. Of the $182.7 million appropriated by the City Council to the Lowell Public Schools, 91.4%, of the funding source is from the Commonwealth's Chapter 70 education aid and the balance of $15.7 million is funded through the tax levy in direct cash support. To balance the 2021 budget, the City Manager asked all City department heads to reduce their approved budgets by 7.5%, in order to avoid layoffs. Compliance with the austerity measure was mandatory and incorporated into the budget approved by the City Council in September for FY2021.

In addition to the FY2021 budget for the general fund, the City Council approved the City Manager's budgets for City's three enterprise funds for Water, Sewer, and Parking in the amounts of $11.2 million, $20.8 million, and $8.8 million, respectively. Appropriations for business-type activity in the Parking enterprise fund increased year-over-year by $1.8 million to account for an increase in debt service, related to financing the new HCID Garage. In FY2021, the amount budgeted to reimburse the general fund for administrative overhead in all of the enterprise funds was $9.91 million.

Several targeted investments were incorporated by the City Manager into the FY2021 operating budget to support the priorities of the City Council, such as public safety and economic development. Concurrent with the FY2021 operating budget, the City Council unanimously approved the City Manager's proposed update to the City's comprehensive five-year capital improvement plan ("CIP") and a loan order in the amount of $6.7 million was approved to finance strategic investments in the general fund. The loan order included funding for the City-wide paving program, infrastructure projects for the various bridges across the city, public safety equipment and building improvements, Cawley Stadium improvements, among other projects.

(FY2021 BUDGET REVIEW CONTINUED)

Management continued to make strides in improving internal controls and strengthening the overall financial management of the City in FY2021 and into the FY2022 operating year, despite the significant operational and financial challenges presented by COVID-19. Because of the fiscal pressures on the budget, the City Manager continued the existing financial controls on overtime and expenditures, as well as continued the existing "hiring freeze". The City was allocated $9.8 million in CARES Act funding to assist with addressing the pandemic, as well as pursued available reimbursements through FEMA.

In a report issued by Standard & Poor's related to a $59,945,000, 29-year general obligation state qualified bond issue in August of 2020 (FY2021), the ratings agency commented on Lowell's "very strong management", "very strong liquidity", and "strong institutional framework score". In the report, S&P wrote that they "view the City's management as very strong, with strong financial policies and practices under [the S&P] FMA methodology, indicating financial practices are strong, well embedded, and likely sustainable." They went on to say that "[City of Lowell] officials are conservative with revenue and expenditure assumptions, and they consider historical trends when developing the budget. They have the flexibility to amend the budget as needed, and management monitors performance regularly and makes monthly reports on budget-to-actual results to the city council. Management performs formal financial forecasting and maintains a five-year capital improvement plan it updates annually."

DISCUSSION OF PUBLIC SCHOOL FINANCE

NET SCHOOL SPENDING, CHAPTER 70, AND REQUIRED CONTRIBUTION CALCULATIONS

The City currently operates 12 elementary schools, 6 middle schools, 2 pre-K through grade 8 schools, 5 alternative schools, and 1 high school. Total estimated capacity of these buildings is approximately 16,800. Capacity in the High School is approximately 4,000, compared to current enrollment of 3,101. Capacity of elementary and middle schools is approximately 13,300, compared to current enrollment of 11,299. The City authorized and borrowed $219,645,000 for school purposes since 1990 and received Massachusetts School Building Authority (the "Authority") approval for grants reimbursing eligible project costs. The City also authorized an additional $44.5 million for the renovation of other schools, for which it is also entitled to grants reimbursing eligible project costs from the Authority. In May 2019, the City authorized $340.9 million for construction and reconstruction of a new high school. The total amount authorized for this project will be reduced to the extent of school building grant funds paid to the City by the Massachusetts School Building Authority. The reimbursement rate will be approximately 79% of eligible project costs.

The following table sets forth the trend in public school enrollments.

	2015	2016	2017	2018	2019	2020
Elementary (Pre K – 4)	6,757	6,783	6,614	6,921	6,417	5,090
Middle/ Junior High School (5-8)	4,248	4,360	4,478	4,740	4,882	4,794
Senior High (9-12)	3,145	3,135	3,155	3,430	3,101	3,223
SP/ Other				346	34	36
TOTAL ENROLLMENT	**14,150**	**14,278**	**14,247**	**15,437**	**14,434**	**13,143**

Data Source: Lowell Public Schools

The City is a member of the Greater Lowell Technical High School District, which includes 4 communities: Lowell, Dracut, Tyngsboro, and Dunstable. As of October 1, 2020, the District enrollment was approximately 2,296 of which 1,776 were from Lowell.

On the following pages are illustrations using data from the Department of Elementary and Secondary Education (DESE) to highlight the FY22 net school spending requirement, as well as the FY20 compliance report and FY21 budgeted estimate from DESE. "Net School Spending" is a term of art used by the Commonwealth to measure adequate and equitable K-12 education funding in all 351 cities and towns. It takes into consideration factors like property values and median area income. Each year the number is revised to reflect the rising cost of services. For FY22, the numbers are estimated and compliance won't be finalized by DESE until after the fiscal year has ended.

NET SCHOOL SPENDING COMPLIANCE – FY2020 CERTIFICATION

Massachusetts Department of Elementary and Secondary Education March 2020

Office of School Finance

Chapter 70 Net School Spending Compliance, *FY20*

	Lowell	School Committee	City/Town		Total
1	Administration (1000)	3,774,064	1,601,441	*	5,375,504
2	Instruction (2000)	128,059,246	0	*	128,059,246
3	Attendance-Health (3100, 3200)	673,756	1,880,874	*	2,554,630
4	Food Services (3400)	0	0		0
5	Athletics/Student Activities/Security (3500, 3600)	1,915,924	646,976		2,562,900
6	Maintenance (4000)	7,180,631	4,997,543	*	12,178,174
7	Employer Retirement Contributions (5100)	1,590,929	7,626,775		9,217,704
8	Insurance (5200)	18,085,737	3,147,184		21,232,921
9	Retired Employee Insurance (5250)	0	7,326,505		7,326,505
10	Rentals (5300)	705,475	0	*	705,475
11	Short Term Interest (5400)	0	0		0
12	Tuition (9000)	9,014,656	24,620,619		33,635,275
13	Total School Spending (lines 1 through 12)	171,000,418	51,847,917		222,848,335
14	FY20 School Revenues				
	14a) FY20 School Revenues *	0	0		0
	14b) FY20 Charter Reimbursement	0	2,770,573		2,770,573
	14c) Subtotal, School Revenues (14a + 14b)	0	2,770,573		2,770,573
15	**FY20 Net School Spending (13 - 14)**	**171,000,418**	**49,077,343**		**220,077,762**
16	FY20 Chapter 70 Required Net School Spending				212,748,264
17	Carryover from FY19				0
18	**Total FY20 Net School Spending Requirement (16 + 17)**				**212,748,264**
19	Shortfall in Net School Spending (18 - 15)				0
20	Carryover/Penalty Calculation, Percent Unexpended (19 / 16)				0.0%
21	FY19 Carry-Over into FY20 (Line 19 or 5% of line 16)				0
22	Penalty (19 - 21)				0

* Budgeted amounts as reported on FY19 End of Year Pupil and Financial Report, Schedule 19

NET SCHOOL SPENDING COMPLIANCE – FY2021 PROJECTION

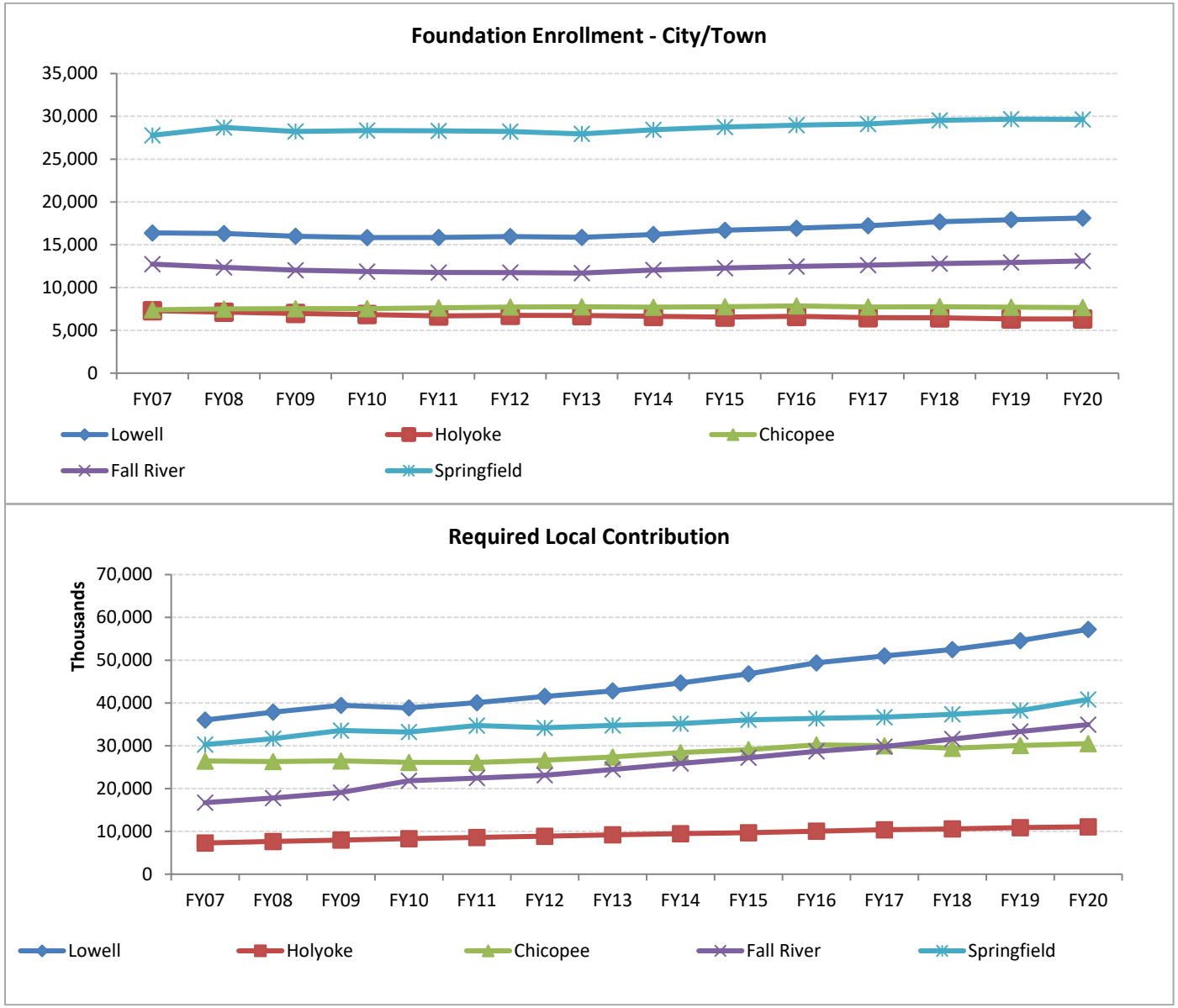
Massachusetts Department of Elementary and Secondary Education
Office of School Finance
Chapter 70 Net School Spending Compliance, *Budgeted FY21*

	Lowell	School Committee	City/Town	Total
1	Administration (1000)	4,421,943	1,587,158	6,009,101
2	Instruction (2000)	137,285,479	0	137,285,479
3	Attendance-Health (3100, 3200)	828,068	1,557,259	2,385,327
4	Food Services (3400)	0	0	0
5	Athletics/Student Activities/Security (3500, 3600)	1,731,781	646,976	2,378,757
6	Maintenance (4000)	5,592,691	4,435,216	10,027,907
7	Employer Retirement Contributions (5100)	1,110,000	7,626,775	8,736,775
8	Insurance (5200)	13,793,519	3,147,184	16,940,703
9	Retired Employee Insurance (5250)	0	7,326,505	7,326,505
10	Rentals (5300)	552,672	0	552,672
11	Short Term Interest (5400)	0	0	0
12	Tuition (9000)	5,532,865	26,600,146	32,133,011
13	FY21 Budgeted School Spending (lines 1 through 12)	170,849,018	52,927,220	223,776,238
14	FY21 Budgeted School Revenues			
	14a) FY21 Budgeted School Revenues	0	0	0
	14b) FY21 Charter Reimb (local districts)	0	2,378,609	2,378,609
	14c) Subtotal, NSS Revenues (36a + 36b)	0	2,378,609	2,378,609
15	**FY21 Net School Spending (13 - 14)**	**170,849,018**	**50,548,611**	**221,397,629**
16	FY21 Chapter 70 Required Net School Spending			218,763,251
17	Carryover from FY20			0
18	**Total FY21 Requirement (16 + 17)**			**218,763,251**
19	Shortfall in Budgeted FY20 Net School Spending (18 - 15)			0
20	Carryover/Penalty Calculation, Percent Unexpended (19 / 16)			0.0%

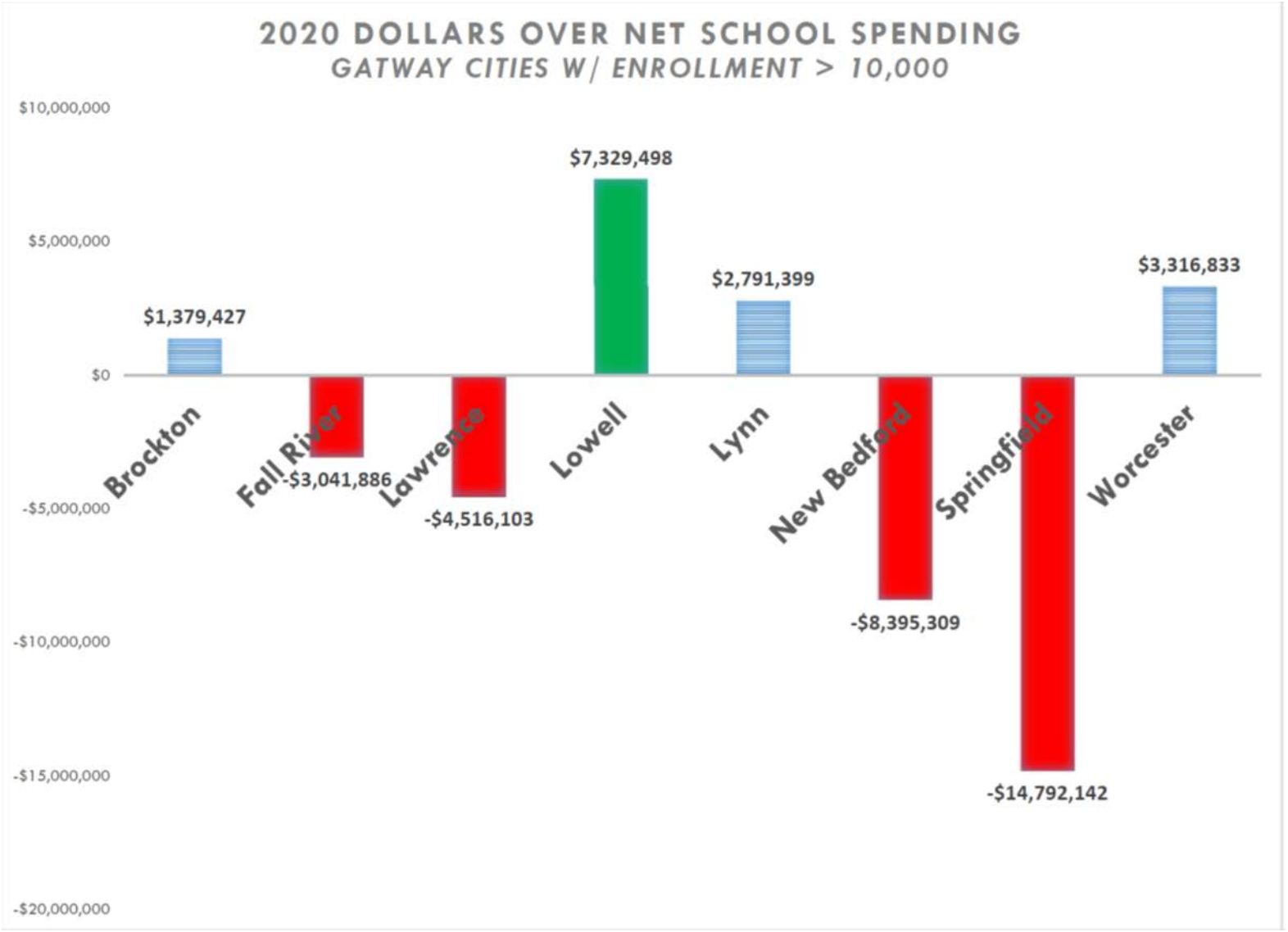
HISTORIC NET SCHOOL SPENDING COMPLIANCE

	Foundation Enrollment	Foundation Budget	Required Local Contribution	Chapter 70 Aid *Reflects Penalties, where applicable*	*"Formula" Requirement* Required Net School Spending *Aid + Local Contribution*	*"Adjusted" Requirement* Required NSS *Includes Carryover*	Actual NSS	Dollars Over/Under Requirement
FY08	14,664	147,723,630	32,819,557	117,869,547	150,689,104	151,129,958	150,821,206	**-308,752**
FY09	14,350	150,534,733	34,088,424	107,274,461	153,970,159	141,671,637	145,689,670	**4,018,033**
FY10	14,277	154,968,735	33,789,587	117,484,100	151,273,687	151,273,687	153,079,509	**1,805,822**
FY11	14,263	151,465,732	34,730,786	114,495,103	149,225,889	149,225,889	153,200,851	**3,974,962**
FY12	14,402	157,898,865	36,240,147	121,658,718	157,898,865	157,898,865	157,830,466	**-68,399**
FY13	14,235	163,641,193	37,162,840	126,478,353	163,641,193	163,709,592	159,878,472	**-3,831,121**
FY14	14,588	168,760,617	38,859,325	129,901,292	168,760,617	172,591,738	168,862,045	**-3,729,693**
FY15	15,093	176,078,572	40,949,807	135,128,765	176,078,572	179,808,265	180,963,222	**1,154,958**
FY16	15,300	177,537,954	43,089,941	135,511,265	178,601,206	178,601,206	187,745,932	**9,144,726**
FY17	15,616	183,238,362	44,649,981	138,588,381	183,238,362	183,238,362	191,320,879	**8,082,517**
FY18	16,025	189,897,177	45,829,544	144,067,633	189,897,177	189,897,177	196,421,339	**6,524,162**
FY19	16,184	198,336,328	47,400,845	150,935,483	198,336,328	198,336,328	203,239,269	**4,902,941**
FY20	16,353	208,259,542	49,626,890	163,023,947	212,748,264	212,748,264	220,077,762	**7,329,498**
FY21	16,352	227,619,489	51,812,185	175,807,304	227,619,489	227,619,489	TBD	N/A
FY22	16,047	231,415,707	54,090,653	177,325,054	231,415,707	231,415,707	TBD	N/A

NET SCHOOL SPENDING COMPLIANCE



(NET SCHOOL SPENDING COMPLIANCE CONTINUED)



FISCAL YEAR 2022 FINANCIAL OVERVIEW

FY2022 FISCAL CONTROLS

In order to mitigate the financial impacts of the coming fiscal year (FY22) without seriously impacting the services that the residents of Lowell deserve from their local government agencies, the City Manager, upon the recommendation of the finance department, will continue a number of control measures put in place throughout fiscal year 2021. The City Manager and her finance team continue to closely monitor and control all expenditures during the final months in this fiscal year.

First, the team closely analyzed the fiscal results for the third quarter (Q3) of FY2021, as well as the period 9 revenues and expenditures. Through Q3, the city had collected $261.44 million, or 70.6% of the $374 million in revenue projected in the budget. The results to-date were buoyed, however, by two primary factors: tax collections and monthly disbursements of local aid, the latter of which has the potential for volatility should the Commonwealth consider any alteration to its current tax collection estimates and budget projections. In contrast to the year-to-date revenues, the city's expenditures on overtime in fiscal year 2020 had outpaced the benchmark in nearly all departments through March 31st. Therefore, there arose a need to immediately curb the pace of overtime spending through the remaining quarter of the year. Unfortunately, though, reductions to overtime would not be sufficient alone to ensure a balanced year-end.

The City will receive reimbursement for overtime related to the COVID-19 public health crisis from FEMA, CARES and/or ARPA, all other, un-related overtime activities needed to be ceased at once in order to direct the city's resources towards critical public health and safety city services in response to COVID-19. Lowell relies heavily on intergovernmental revenue such as local aid and therefore must closely watch developments at the state level in the event that any drastic measures are taken to reduce the monthly local aid distributions to municipalities.

The impact of the public health crisis on the economy and state and local finances has been severe, and may mark the start of a recession. However, the recent injection of funds via the stimulus in the American Rescue Plan could prevent a more serious economic downturn. The outlook for local revenues and spending needs through the end of FY2020 took a sharp turn for the worse as the year drew to a close. Revenue counted on to balance fiscal 2020 budgets started to fall short of expectations, and unplanned spending on local public health – for first-responders and other COVID-19 needs – became substantial.

With a state stabilization fund total of about $3.5 billion, in the spring of there was no talk yet of municipal or school aid cuts to close out fiscal 2020, and cities and towns were afforded additional tools—through special legislation—to finance emergency spending, with added flexibility in rules included in new legislation to help cities like Lowell to get through FY2022.

(FISCAL CONTROLS CONTINUED)

However, to prevent any major disruptions to balancing the reminder of FY21 without impacting the city's FY22 financing plan, the following preemptive financial controls remain in effect:

1. Utilization of Overtime –Department heads were required to make every reasonable effort to complete tasks and projects within employees' normal work schedules. Overtime was monitored weekly and any large spikes resulted in immediate consultation with the City Manager and Chief Financial Officer.

2. Restrictions on Salary Transfers – Requests for budget transfers into departmental overtime accounts from surplus funds accumulated in other salary accounts (such as permanent salary & wages) were no longer considered or approved. Exceptions to this restriction were considered only in emergency situations as determined by the City Manager.

3. Restrictions on Transfers from Other Appropriations – Budget transfers from other transfers carried the same restrictions as those listed in item 2, above. Overtime appropriations approved in the FY20 budget for departments were not supplemented unless under rare circumstances approved by the City Manager.

Furthermore, the following additional fiscal controls were likewise necessary to control expenditures at the same pace that potential revenue sources, like local meals tax, marijuana excise tax, and other key components of the FY2020 financing plan are evaporating due to the halt in economic activity. The City Manager implemented these controls prior to year-end, so that the city could potentially absorb the loss of revenue without needing to turn to our rainy day fund for support in FY2020 and can avoid more drastic austerity measures. The following controls were also implemented.

1.) Hiring Freeze – Salaries and wages account are the largest portion of the annual budget and by placing a freeze on all open positions, the city looked to accrue accumulated savings from salary surplus appropriations, thus maximizing flexibility at year-end.

2.) Expenses—**ALL** requisition for the purchase of goods or services over the amount of $**1,000** were scrutinized, and some rejected. When entering requisitions for purchases that are directly related to COVID-19, departments were required to indicate as such on the description for a more expedited review. Any expenditures that are not emergency related or critical to the operation of the city's essential services were rejected.

These measures are not punitive, but are however necessary to prevent what could be more restrictive and drastic financial measures in the future.

FISCAL YEAR 2022 – FISCAL CHALLENGES & HIGHLIGHTS

As we introduce the proposed Fiscal Year 2022 operating budget to the City Council for approval, it is important to briefly review some of the major fiscal challenges that needed to be addressed in order to achieve a balanced budget, as well as highlight some of the major initiatives that have been included by the City Manager. The Manager is proposing a **level-service budget** without any interruption to services that the residents of Lowell have come to expect. All departments submitted requests for 2022 funding early in calendar year 2021 (January 2021). Had those requests been fully funded, the budget would be out of balance by approximately **$16.78 million.** The City Manager and the finance team have carefully reduced each line item to bring the budget in balance. Included below are a list of the major financial challenges that needed to be addressed to balance the 2022 budget, which is required by law.

I. Major Challenges for FY2022

- **Personal Services (salary & wages)** – The majority of existing contracts with the various bargaining units expire on 6/30/2021. The City is entering into negotiations with the unions and must budget for any COLA increases associated with settling contracts;

- **Debt Service** – The FY2022 scheduled debt service is **$1.7 million** higher than FY2021. This includes the debt service from a September 24, 2020 (FY21) $59,945,000 bond sale which included several projects authorized in the City Manager's 5-year CIP, as well as $16 million in construction bonds for the local share of the MSBA Lowell High School project, $3.65 million in equipment repair & replacement bonds for the local share of the MSBA Accelerated Repair Program projects in various schools, and $5.4 million in construction bonds for the HCID garage;

- **Health Insurance** – Fixed cost increase approximately **$580,000** higher than FY21 (estimated rate increase based on weighted average from the city's consultants, Cook & Co.);

- **Retirement** – 2022's PERAC assessment was approximately **$1.4 million** increase over prior year;

- **Trash/ Recycling** – The department of public works ("DPW") requested a $1.9 million increase in the amount budgeted for trash collection and disposal. Because of a number initiatives implemented in FY2021, the amount presented in the budget represents a scaled-back requested increase of just under **$900,000**. Significant factors contributing to the increase include a deferred charge that is now due for the contractor vendor, recycling contamination charges based on scheduled audits, and a significant increase in disposal costs. Because much of this is based on residential behavior, a supplemental amount may be needed later in FY2022;

- **Greater Lowell Vocational** – A **$830,000 increase** in the assessment was requested to continue full funding of Lowell assessment for education and transportation, as well as the commitment to fund Lowell's share of the MSBA construction project at the GLRTHS;

(FISCAL CHALLENGES & HIGHLIGHTS CONTINUED)

- **Cherry Sheet/ State Assessments** – Approximately $4.78 million in increases to Lowell's various state assessments were included in the House Ways & Means budget proposal for FY2022, the most notable of which was to the assessment for Charter Schools.

- **COVID-19** – The COVID-19 worldwide pandemic stopped the world in its tracks and triggered an economic recession. The city continues to be challenged to address the fiscal strain placed on an already lean budget.

II. Highlights/ Initiatives

- **Investment in Education - Over $11.6 million** in additional funding to the Lowell Public Schools, including an unprecedented increase to Chapter 70 aid;

- **Capital investments - An FY2022 investment of $13.7 million.** The City of Lowell continues to maximize tax payer's dollars by pursuing state, federal, and private grant sources to fund capital investments, where tax dollars are only required to match a fraction of the overall project costs;

- **Continued Realignment of municipal services,** including the relocation of the Fire Prevention Division from the old Mammouth Road fire house and into the former Health Department on Pine Street and colocation with Police services;

- **Diversity, Equity, and Inclusion** - The FY2022 budget continues funding of a comprehensive HR Audit and includes funding for a new position to advance these initiatives in the HR Department;

- **Fire Safety Funding –** Also included in the FY2022 funding plan is a new position in the Lowell Fire Department for a grant writer who can research and apply for existing federal, state, and private funding to supplement the fire department budget for staffing and equipment costs.

- **Investment in Recreation –** Allocated additional funding to the Recreation Department to bring back summer programming at maximum capacity to restore a sense of normalcy and ensure a fun summer for camp goers.

FISCAL YEAR 2022 – LOCAL AID ASSUMPTIONS

Without the final version of the FY22 State budget, Lowell's revenue estimates are still unclear. A significant portion of the city's annual revenue stream is dependent upon local aid. This budget proposal is based on assumptions from the House Ways & Means version of the budget. In fact, unlike many communities throughout the Commonwealth, state aid accounts for approximately 46% of Lowell's budget, as compared with the state-wide median of 11%. Most other communities rely more heavily on the tax levy for funding the annual budget than does Lowell. The median tax levy utilization as a percent of total budget in Massachusetts municipalities is 66%, according to the Department of Revenue; in Lowell it is 32%. If any material changes are made to the local aid amounts after the proposal of this budget, amendments may be necessary.

As the Finance Department began the FY22 budget preparations in the fall and early winter, we assumed level funding in all local aid accounts. The projections for state assessments—another component of the "cherry sheet"—was forecasted by analyzing historical actuals. The second quarter financial analysis included an updated 5-year forecast had estimated the FY22 funding gap to be a significant challenge, but gave the finance team ample time to come up with potential solutions. When all departmental requests for funding were entered into the budget model, the approximate funding gap was approximately $16.78 million. This estimate was predicated on very conservative local receipt estimates, level local aid, but included a moderate increase in the tax levy. It also included funding for a proposed increase in health insurance costs that had been alluded to at a meeting of the GIC commissioners, as well as another scheduled increase in our pension assessment in order to stay on our current funding schedule. The forecasts were continuously updated as we incorporated actual collections and expenditures through the third quarter of FY21. These forecasts are an important financial planning tool for budgeting purposes, but it is important to bear in mind that they are estimates based on assumptions which often change rapidly. They allow for the finance team to anticipate future issues and take proactive—rather than reactive—measures. As the budget process advanced towards final preparation, it became clear that the City Manager's office must significantly reduce departmental request to balance the budget. Nearly all departmental "wish list" items were eliminated and funding requests to maintain service levels were reduced to provide for only essential ordinary expenses.

The primary component of the FY22 increase in local aid is in Chapter 70 aid, which goes directly to the Lowell School System. Since 2012, Lowell's Chapter 70 allocation has typically increased by anywhere from 3-6%. The Governor's proposed increase for FY22 was nearly $11 million. Lowell's preliminary net school spending requirement for FY22is $231,415,707. This figure includes the cost for "maintenance of effort" services provided for the school department in-kind, in support of their annual operations. The Office of School Finance at DESE recommends communities increase the local contribution each year at a rate consistent with the Municipal Growth Factor, as determined by the Department of Revenue. Despite DESE's recommendations, the City Council and the Administration have consistently pledged a funding amount in excess of the requirement.

The following tables are an informational overview of the House's proposed FY22 budget for receipts and charges, as compared with the FY21 final "cherry sheet" amounts.

LOCAL AID & ASSESSMENTS, YEAR-OVER-YEAR COMPARISON

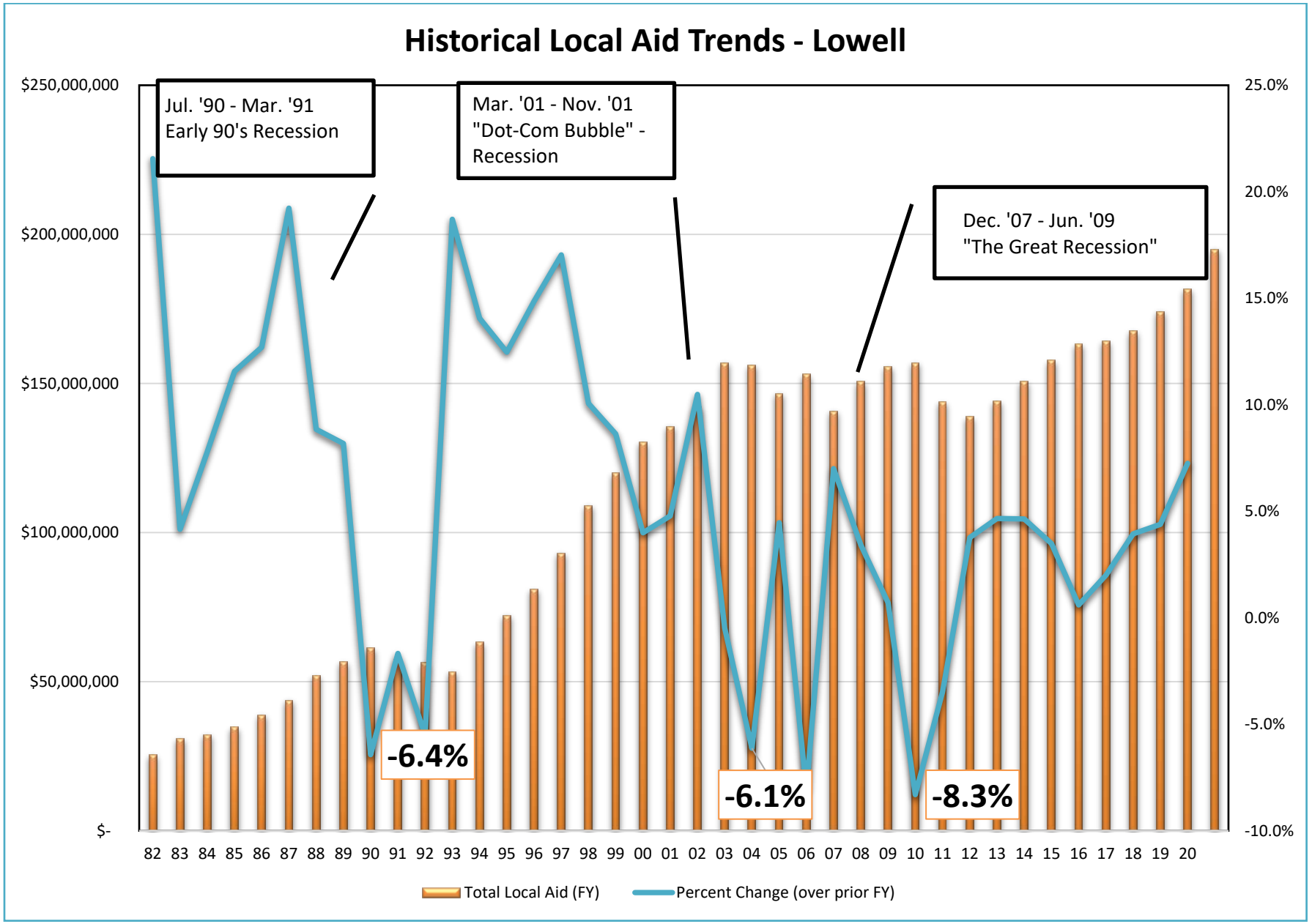
Education	FY2021 Final Estimate	FY2022 HWM Estimate	FY2022 Increase/ (Decrease)
Chapter 70	166,954,483	178,548,325	**11,593,842**
Charter Tuition Reimbursement	4,270,451	6,790,651	**2,520,200**
Offset Receipts			
School Choice Receiving Tuition	35,547	35,547	-
Sub-Total - Education Items	**171,260,481**	**185,374,523**	**14,114,042**
General Government			
Unrestricted Aid (UGGA)	26.746.523	27,682,651	**936,128**
Urban Revitalization	-	-	-
Veterans Benefits	495,285	420,086	**(75,199)**
State Owned Land	214,672	247,186	**32,514**
Exemptions: VBS & Elderly	301,512	259,654	**(41,858)**
Offset Receipts			
Public Libraries	219,590	237,821	**18,231**
Sub-Total - General Government	**27,977,582**	**28,847,398**	**869,816**
TOTAL ESTIMATED RECEIPTS	**199,238,063**	**214,221,921**	**14,983,858**

(LOCAL AID & ASSESSMENTS CONTINUED)

	FY2021 Final Estimate	FY2022 HWM Proposal	Increase/ (Decrease)
State Assessments and Charges			
Mosquito Control Projects	78,678	83,814	**5,136**
Air Pollution Districts	27,447	28,508	**1,061**
RMV Non-Renewal Surcharge	325,440	325,440	-
Sub-Total - Assessments & Charges	**431,565**	**437,762**	**6,197**
Transportation Authorities			
Regional Transit	1,070,448	1,097,209	**26,761**
Sub-Total - Transportation Authorities	**1,070,448**	**1,097,209**	**26,761**
Annual Charges Against Receipts			
Special Education	57,418	44,866	**(12,552)**
Sub-Total - Annual Charges	**57,418**	**44,866**	**(12,552)**
Tuition Assessments			
School Choice Sending Tuition	933,926	933,926	-
Charter School Sending Tuition	27,500,644	32,259,522	**4,758,878**
Sub-Total - Tuition Assessments	**28,434,570**	**33,193,448**	**4,758,878**
Grand Total - Cherry Sheet Assessments	**29,994,001**	**34,773,285**	**4,779,284**

LOCAL AID & ASSESSMENTS, YEAR-OVER-YEAR COMPARISON - SUMMARY

	FY2021 FINAL ESTIMATE	FY2022 HWM PROPOSAL	DIFFERENCE (FY22 HWM OVER FY21)
TOTAL GENERAL GOV'T	27,977,582	28,847,398	869,816
TOTAL EDUCATIONAL AID	171,260,481	185,374,523	14,114,041
SUB-TOTAL LOCAL AID	**199,238,063**	**214,221,921**	**14,983,858**
ASSESSMENTS & CHARGES	431,565	437,762	6,197
TRANSPORTATION AUTHORITIES	1,070,448	1,097,209	26,761
ANNUAL CHARGES AGAINST RECEIPTS	57,418	44,866	(12,552)
TUITION ASSESSMENTS	28,434,570	33,193,448	4,758,878
SUB-TOTAL ASSESSMENTS	**29,994,001**	**34,773,285**	**4,779,284**
NET AID (*RECEIPTS MINUS ASSESSMENTS*)	**169,244,062**	**179,448,636**	**10,204,574**


Historical Local Aid Trends - Lowell
Jul. '90 - Mar. '91
Early 90's Recession
Mar. '01 - Nov. '01
"Dot-Com Bubble" -
Recession
Dec. '07 - Jun. '09
"The Great Recession"
-6.4%
-6.1%
-8.3%
$250,000,000
$200,000,000
$150,000,000
$100,000,000
$50,000,000
$-
25.0%
20.0%
15.0%
10.0%
5.0%
0.0%
-5.0%
-10.0%
82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 00 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19 20
Total Local Aid (FY)
Percent Change (over prior FY)

CHARTER SCHOOLS IN LOWELL

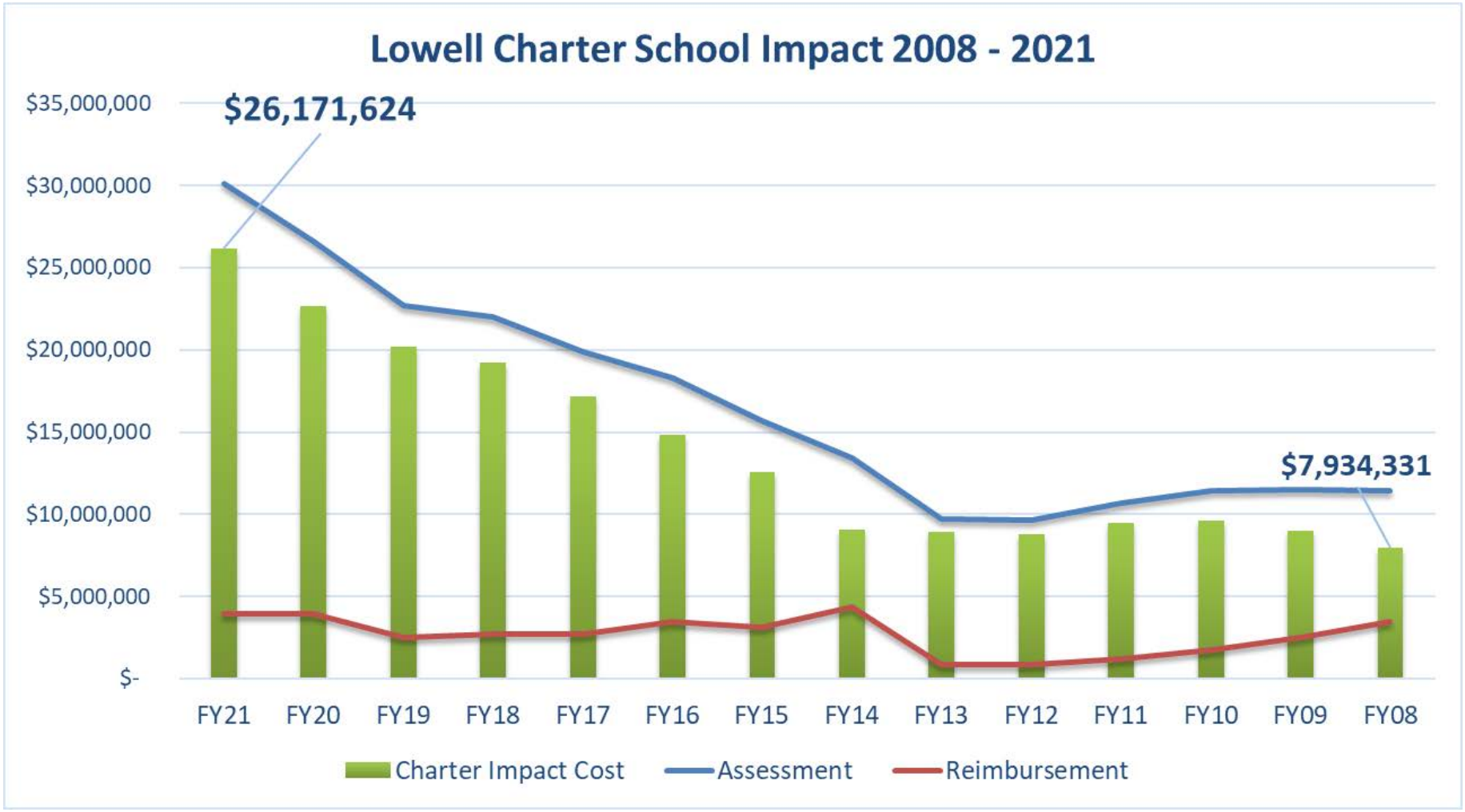
When a student moves from a traditional district to a charter school, the amount of funding spent by the district for that child follows the child in the form of a charter school tuition payment. The state provides some transitional aid to communities as they face these new costs. That funding, however, is temporary and has been significantly underfunded in the state budget.

Thus, the school district and City Administration must find ways to cover the new tuition payment expense. Because students leave from different grades and schools, it is not easy—if at all possible—to reduce the number of classes in a district. Without closing classes, a district cannot eliminate teacher salaries, which are its biggest expense. Also noteworthy, assuming current patterns continue, the students who remain in the traditional district will disproportionately be higher-needs children. The current and proposed law creates a disincentive for charters to serve high-needs children. The Massachusetts Taxpayer's Foundation's chief finding from their 2016 detailed report[27], which some Boston-area news outlets embraced as resolving questions related to municipal finance, is that per-pupil spending has not been negatively affected by charter expansions. They conclude, thus, that there's no evidence that district finances have been harmed.

However, a closer look at the dynamics of municipal financing and operations shows quite the opposite. Because of the all-too-real challenges mentioned in the report's caveat and described in the report, we expect families and students in Lowell will struggle with higher fees, bigger classes, displacement from neighborhood schools, and lost programming even as per pupil spending remains stable or increases.

While the expansion of charter schools did not pass the ballot referendum, funding to support the cohabitation of existing charter schools with the various facilities in the Lowell Public School System continues to be one of the most pressing fiscal challenges of our time. On the one hand, the need to maintain and repair our existing facilities grows greater each day, while on the other, our ability to devote much needed resources to the various ordinary and capital expenses necessary to address these needs is constrained by the net effect of the year-over year increase in the city's charter school assessment and decreases to reimbursement aid from the state. The following chart illustrates what is referred to as the "net charter effect" on Lowell's budget and places it in historical context.

[27] https://www.masstaxpayers.org/sites/masstaxpayers.org/files/MTF%20Charter%20School%20Funding%20September%202016.pdf


Lowell Charter School Impact 2008 - 2021
$26,171,624
$7,934,331
$35,000,000
$30,000,000
$25,000,000
$20,000,000
$15,000,000
$10,000,000
$5,000,000
$-
FY21
FY20
FY19
FY18
FY17
FY16
FY15
FY14
FY13
FY12
FY11
FY10
FY09
FY08
Charter Impact Cost
Assessment
Reimbursement

	Fiscal Year 2018	Fiscal Year 2019	Fiscal Year 2020	Fiscal Year 2021	Fiscal Year 2022
Charter School Assessment	$21,977,227	$22,712,612	$26,581,213	$27,500,644	$32,259,522
Charter School Reimbursement	$2,728,228	$2,530,513	$3,922,994	$4,270,451	$6,790,651
"Net Charter Cost"	$19,248,999	$20,182,099	$22,658,219	$23,230,193	$25,468,871
Increase over prior year	$2,057,619	$933,100	$2,476,120	$571,974	$2,238,678

THE CHARTER SCHOOL FORMULA/ UNDERLYING CALCULATIONS

Each year DESE calculates the assessment based on 603 CMR 1.07(2)(a). The tuition payments shall be equal to the appropriate charter school tuition rate, as determined in accordance with 603 CMR 1.07(2)(a), multiplied by the number of students attending the charter school from the sending district in the current year. If any students attend the charter school for less than the full school year, the tuition payment shall be reduced based on the number of days of enrollment (pro-rated).

For each sending district, a separate foundation budget dollar amount and charter school tuition rate is calculated as follows for each charter school to which the district sends students:

1. The foundation budget dollar amount is be calculated, based on the foundation budget factors used for the distribution of Chapter 70 aid in the current year, provided that the out-of-district special education tuition component of the foundation budget is excluded from the calculation. The student data for the calculation is the foundation enrollment information reported by the charter school as of October 1st of the prior school year. The tuition rate is equal to the foundation budget dollar amount divided by the number of students. If no students attended a particular charter school from a particular sending district in the prior year, then the sending district's average foundation budget per pupil will be used as the tuition rate.

2. Each tuition rate is increased by the ratio of the sending district's current year budgeted net school spending, as reported on schedule 19 of the Department's end of year pupil and financial returns, to the sending district's total current year foundation budget. Amounts reported on schedule 19 for out-of-district special education tuition and retired teachers' health insurance are be excluded from this calculation.

3. Each tuition rate shall be increased by a per pupil capital needs component calculated in accordance with M.G.L. c. 71, § 89(ff), and each year's general appropriations act.

LOWELL BUDGET TRENDS – BY CATEGORY

The table below sets forth the trend in general and enterprise fund budgets for the following fiscal years. The budgets summarized below exclude expenditures for "non-operating" or extraordinary items.

	Fiscal 2018	Fiscal 2019	Fiscal 2020	Fiscal 2021	Fiscal 2022
General Government[28, 29]	$101,255,724	$107,748,527	$107,748,527	$110,603,423	$116,372,681
Public Safety	$47,095,511	$48,016,986	$48,016,986	$51,721,155	$51,781,743
Public Works	$40,682,044	$40,626,186	$40,626,186	$44,274,295	$49,515,758
Human Services	$3,813,436	$4,153,547	$4,153,547	$4,808,581	$4,691,331
Culture/Recreation	$2,180,484	$2,145,870	$2,145,870	$1,587,137	$2,272,515
Education[30]	$178,251,008	$189,438,346	$189,438,346	$195,647,837	$208,115,659
Debt Service	$25,296,620	$25,617,172	$25,617,172	$30,630,154	$31,445,101
TOTAL	**$398,574,826**	**$417,746,634**	**$417,746,634**	**$439,272,583**	**$464,194,788**

[28] Includes pensions, annuities, retirement, other employee benefits, and City Parking facilities.
[29] Contains $1,000,000 in 2013 to settle union contracts that will be allocated to other categories
[30] This category includes the Greater Lowell Regional Technical School District assessment.

LOWELL FIXED COSTS – PENSIONS AND OTHER POST-EMPLOYMENT BENEFITS (OPEB)

The City contributes to the Lowell Retirement System (the "System"). Public school teachers are covered by The Commonwealth of Massachusetts Retirement System (TRS) to which the City of Lowell does not contribute. The System and the TRS are contributory defined benefit plans covering all City employees and teachers deemed eligible and include the Lowell Regional Transit Authority and the Lowell Housing Authority. The City pays the entire retirement allowance for certain retirees who are eligible for non-contributory benefits and are not members of the System. The City's fiscal 2020 expenses were $33,038.25. The City's FY21 budget was $25,000.

Instituted in 1937, the System is a member of the Massachusetts Contributory System and is governed by Chapter 32 of the Massachusetts General Laws. Membership in the System is mandatory immediately upon the commencement of employment for all permanent, full-time employees. Both the System and TRS provide for retirement allowance benefits up to a maximum of 80% of a member's highest three-year average annual rate of regular compensation. Benefit payments are based upon a member's age, length of creditable service, level of compensation and group classification.

Members of the System and TRS become vested after 10 years of creditable service. A retirement allowance may be received upon reaching age 65 or upon attaining twenty years of service. The systems also provide for early retirement at age 55 if a participant (1) has a record of 10 years of creditable service, (2) was on the City payroll on January 1, 1978, (3) voluntarily left City employment on or after that date, and (4) left accumulated annuity deductions in the fund. Active members contribute from 5% to 11% of their gross regular compensation depending on the date upon which their membership began. The systems provide death and disability benefits. In addition to these benefits provided by the System and TRS, the City provides other benefits to retirees and survivors, most notably, health insurance coverage.

The City is required to contribute in each fiscal year an amount approximating the pension benefits (less certain interest credits) expected to be paid during the year. The City's contributions to the System for the following fiscal years were:

Fiscal Year	Contribution
2021	$28,697,760
2020	27,216,044
2019	25,903,196
2018	24,310,905
2017	23,026,642
2016	20,354,632
2015	20,411,365
2014	17,077,418
2013	16,096,391

Pension Funding Status and Progress

The amount shown below as the "pension benefit obligation" is a standardized disclosure measure of the present value of pension benefits, adjusted for the effects of projected salary increases and step-rate benefits, estimated to be payable in the future as a result of employee service to date. The measure is intended to help users assess the funding status of the System on a going-concern basis, assess progress made in accumulating sufficient assets to pay benefits when due and make comparisons among employers. The measure is the actuarial present value of credited projected benefits and is independent of the funding method used to determine contributions to the System.

The last full actuarial study was done by KMS Actuaries, LLC as of January 1, 2019. The total actuarial accrued liability at that time was $664,270,790, its actuarial value of assets were $386,905,773, resulting in an estimated unfunded pension benefit obligation was $277,365,017, assuming a 7.65% investment rate of return; the funded ratio was 58.2%. As of 2015, the City's funding schedule was extended to 2036.

The obligations of a city or town, whether direct or through a county system, are contractual legal obligations and are required to be included in the annual tax levy. If a city or town, or the county system of which it is a member, has not established a retirement system funding schedule as described below, the city or town is required to provide for the payment of the portion of its current pension obligations which is not otherwise covered by employee contributions and investment income. "Excess earnings," or earnings on individual employees' retirement accounts in excess of a predetermined rate, are required to be set aside in a pension reserve fund for future, not current, pension liabilities. Cities and towns may voluntarily appropriate to their system's pension reserve fund in any given year up to five percent of the preceding year's tax levy. The aggregate amount in the fund may not exceed ten percent of the equalized valuation of the city or town.

If a city or town, or each member city and town of a county retirement system, has accepted the applicable law, it is required to annually appropriate an amount sufficient to pay not only its current pension obligations, but also a portion of its future pension liability. The portion of each such annual payment allocable to future pension obligations is required to be deposited in the 45 pension reserve fund. The amount of the annual city or town appropriation for each such system is prescribed by a retirement system funding schedule which is periodically reviewed and approved by PERAC. Each system's retirement funding schedule is designed to reduce the unfunded actuarial pension liability of the system to zero by not later than June 30, 2030, with annual increases in the scheduled payment amounts of not more than 4.5 percent. The funding schedule must provide that payment in any year of the schedule is not less than 95 percent of the amount appropriated in the previous fiscal year. City, town and county systems which have an approved retirement funding schedule receive annual pension funding grants from the Commonwealth for the first 16 years of such funding schedule. Pursuant to recent legislation, a system (other than the state employees' retirement system and the teachers' retirement system) which conducts an actuarial valuation as of January 1, 2009, or later, may establish a revised schedule which reduces the unfunded actuarial liability to zero by not later than June 30, 2040, subject to certain conditions. If the schedule is so extended under such provisions and a later updated valuation allows for the development of a revised schedule with reduced payments, the revised schedule shall be adjusted to provide that the appropriation for each year shall not be less than that for such year under the prior schedule, thus providing for a shorter schedule rather than reduced payments.

Fiscal Year Ending	Employer Normal Cost	Amortization Payment of UAL	Amortization Payment of ERI 2003	Net 3(8)(c) Transfers	Total Employer Cost	Increase over Prior Year	Unfunded Actuarial Accrued Liability
2020	$6,933,967	$20,615,996	$521,296	$750,000	$28,821,259		$277,365,017
2021	7,176,655	22,335,667	-	750,000	30,262,322	5.00%	276,652,546
2022	7,427,838	23,597,600	-	750,000	31,775,438	5.00%	274,642,202
2023	7,687,812	24,905,928	-	750,000	33,343,740	4.94%	271,168,754
2024	7,956,885	25,902,165	-	750,000	34,609,050	3.79%	266,072,139
2025	8,235,376	26,938,252	-	750,000	35,923,628	3.80%	259,551,991
2026	8,523,614	28,015,781	-	750,000	37,289,395	3.80%	251,458,064
2027	8,821,941	29,136,413	-	750,000	38,708,354	3.81%	241,626,967
2028	9,130,708	30,301,870	-	750,000	40,182,578	3.81%	229,881,085
2029	9,450,282	31,513,945	-	750,000	41,714,227	3.81%	216,027,429
2030	9,781,042	32,774,502	-	750,000	43,305,544	3.81%	199,856,386
2031	10,123,379	34,085,482	-	750,000	44,958,861	3.82%	181,140,373
2032	10,477,698	35,448,901	-	750,000	46,676,599	3.82%	159,632,384
2033	10,844,417	36,866,858	-	750,000	48,461,275	3.82%	135,064,425
2034	11,223,972	38,341,533	-	750,000	50,315,505	3.83%	107,145,822
2035	11,616,811	39,875,194	-	750,000	52,242,005	3.83%	75,561,405
2036	12,023,399	41,470,201	-	750,000	54,243,600	3.83%	39,969,538
2037	12,444,218	-	-	750,000	13,194,218	-75.68%	-
2038	12,879,765	-	-	750,000	13,629,765	3.30%	-
2039	13,330,558	-	-	750,000	14,080,558	3.31%	-
2040	13,797,127	-	-	750,000	14,547,127	3.31%	-
2041	14,280,027	-	-	750,000	15,030,027	3.32%	-
2042	14,779,828	-	-	750,000	15,529,828	3.33%	-
2043	15,297,122	-	-	750,000	16,047,122	3.33%	-
2044	15,832,521	-	-	750,000	16,582,521	3.34%	-
2045	16,386,660	-	-	750,000	17,136,660	3.34%	-
2046	16,960,193	-	-	750,000	17,710,193	3.35%	-
2047	17,553,800	-	-	750,000	18,303,800	3.35%	-
2048	18,168,184	-	-	750,000	18,918,184	3.36%	-
2049	18,804,070	-	-	750,000	19,554,070	3.36%	-

CONCLUSION

The City Manager is submitting a budget to the City Council that supports the Council's priorities and the general programmatic and operational needs of the residents, while holding the line on taxes. Funding has been appropriated strategically and deliberately, taking great care to utilize taxpayer's money only where and when it is needed to provide the residential and business community in a Gateway City like Lowell require. A particular emphasis has been placed on the goal to evaluate all expenditures with a view of maintaining the strong fiscal position the City has attained over the past several years. It is a responsible budget that provides for the essential services to residents, while making critical investments to infrastructure in order to preserve the physical assets of the city and avoid deterioration.

We will continue to use our five-year financial and capital plan, debt, and reserve policies and the City Council's priorities as a guide in our long-term planning to maintain stability and predictability in our budgeting and financial planning processes. The City Council and City Administration understand that choices made today impact future spending decisions. Our effective short and long-term financial, economic, and programmatic planning strategies will help ensure that Lowell can continue to provide the level of services that residents desire while maintaining the modest tax implications taxpayers have come to expect. The initiatives and spending priorities recommended in this budget submission reflect not only the goals of the City Council, but also the priorities of the residents and taxpayers of Lowell.

FINANCIAL INDICATOR DASHBOARD & ANALYSIS

FINANCIAL INDICATOR DASHBOARD & ANALYSIS

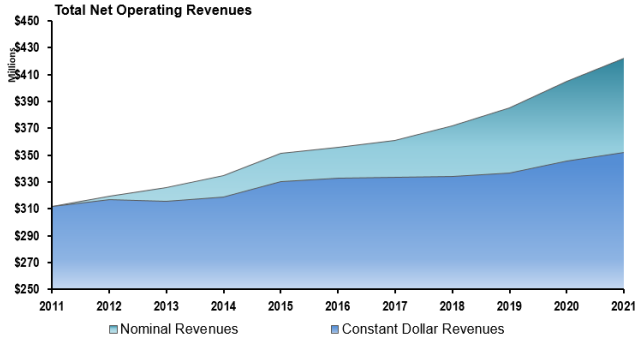
Indicator Dashboard **FY2011 - FY2021**

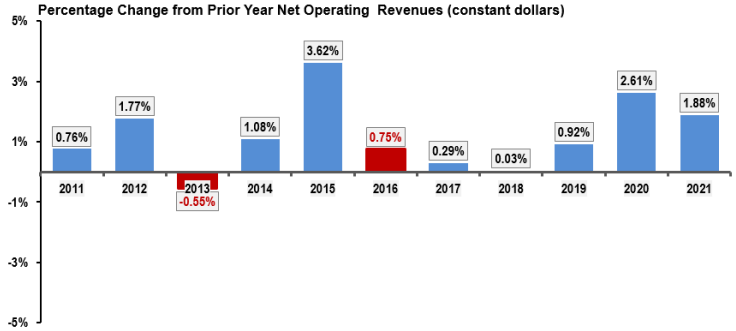


(DASHBOARD CONTINUED)

Indicator 1: Net Operating Revenues

Favorable | Marginal | Unfavorable





Consistent revenue growth is one measure of a city's ability to maintain existing service levels in the face of increasing costs. This indicator shows the change net operating revenues over time. Net operating revenues are calculated by using the total gross revenue available from all sources, less tax revenue raised from a debt exclusion. Revenue raised for the purpose of servicing exempt debt is temporary and tied to a specific use, and so excluding it from this calculation provides a more accurate representation of the revenue available to the town for funding routine public services.

Ideally, the annual percentage increase from prior year revenues should be steady, positive, and predictable. A trend of decreasing net operating revenues, after accounting for the effects of inflation, is a warning indicator; if municipal revenues are decreasing, they may soon be

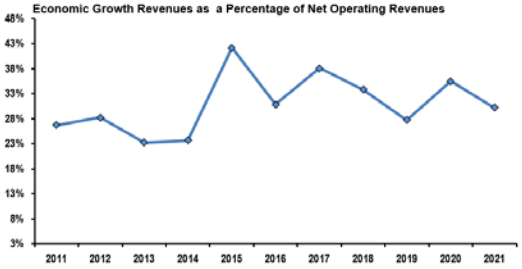
Fiscal Year	Gross Operating Revenues	*Less: Free Cash Used to Reduce Tax Rate*	*Less: Other Funds Used To Reduce Tax Rate*	*Less: Other Appropriated Free Cash*	*Less: Available Funds/One-Time Revenues*	*Less: Exempt Debt*	Net Operating Revenues	CPI-U, prior calendar year	CPI-U adjustment	Net Operating Revenues (Constant Dollars)	Percent Change From Prior Year
2011	$ 311,646,472	$ -	$ 32,000	$ -	$ -		$ 311,614,472	238.0	100%	$ 311,614,472	0.76%
2012	$ 321,111,145	$ 1,348,586	$ 197,654	$ -	$ -		$ 319,564,905	239.8	99.2%	$ 317,128,998	1.77%
2013	$ 328,095,926	$ 2,097,507	$ 140,002	$ -	$ -		$ 325,858,417	245.9	96.8%	$ 315,382,593	-0.55%
2014	$ 342,975,498	$ 7,261,250	$ 880,800	$ -	$ -		$ 334,833,448	250.0	95.2%	$ 318,797,525	1.08%
2015	$ 364,130,698	$ 5,840,081	$ 6,952,338	$ -	$ -		$ 351,338,279	253.1	94.0%	$ 330,327,910	3.62%
2016	$ 358,051,834	$ -	$ 2,089,314	$ -	$ -		$ 355,962,520	254.6	93.5%	$ 332,791,591	0.75%
2017	$ 365,886,534	$ -	$ 5,151,795	$ -	$ -		$ 360,734,739	257.2	92.5%	$ 333,766,762	0.29%
2018	$ 376,248,783	$ -	$ 4,665,349	$ -	$ -		$ 371,583,434	264.9	89.9%	$ 333,874,446	0.03%
2019	$ 391,858,652	$ -	$ 6,423,999	$ -	$ -		$ 385,434,653	272.2	87.4%	$ 336,951,799	0.92%
2020	$ 407,340,917	$ 84,118	$ 1,950,637	$ -	$ -		$ 405,306,163	279.0	85.3%	$ 345,754,447	2.61%
2021	$ 432,424,652	$ 2,151,258	$ 8,145,317	$ -	$ -		$ 422,128,078	285.2	83.5%	$ 352,269,515	1.88%

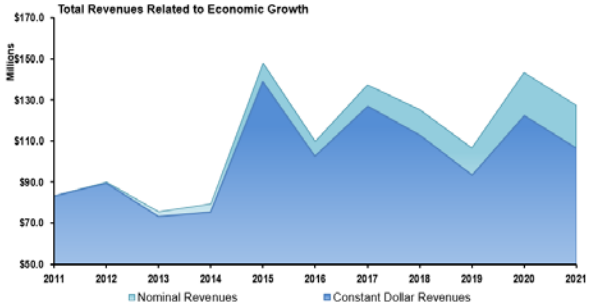
Data Source: DLS Gateway - Tax Recap

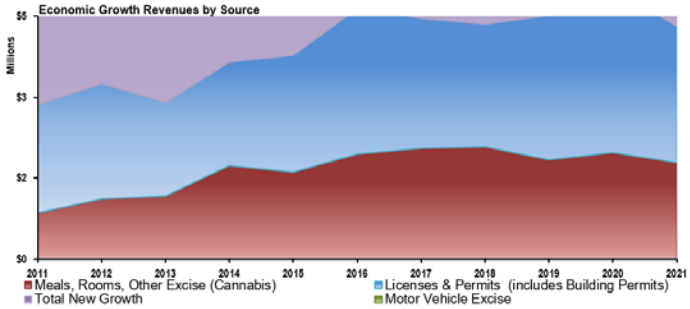
(DASHBOARD CONTINUED)

Indicator 2: Economic Growth Revenues

Favorable | Marginal | Unfavorable







New growth and certain local receipts are generally responsive to changes in the local economy. Periods of healthy economic activity are often linked to an increase in local economic development, which creates new growth for the property tax levy while also generating increases in permit fees related to new construction and an acquisition of business-related personal property. Additionally, periods of prosperity generally affect the meals and rooms taxes, and make it more likely that residents will purchase vehicles. Conversely, a downturn in the economy may lead to a decrease in these revenue-generating factors.

Maintaining a balance between revenues tied closely to the economy and other revenues helps mitigate the effects of economic slowdowns or recessions. Even though new growth is part of the property tax, it is included in this analysis since it is a reflection of new value added to the tax rolls as a result of construction. A declining trend in revenues related to economic growth may indicate that these revenue sources will need to be

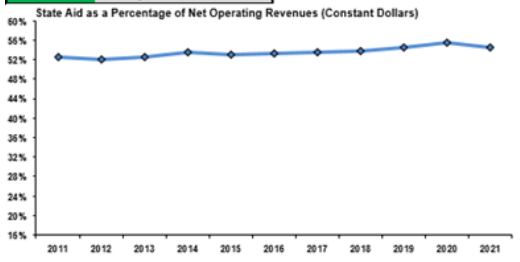
					New Growth				Total Economic Growth Revenues (Adjusted for Inflation)				
Fiscal Year	Net Operating Revenues (constant dollars)	Licenses & Permits (includes Building Permits)	Meals, Rooms, Other Excise (Cannabis)	Motor Vehicle Excise	Residential	Commercial/Industrial	Personal Property	Total New Growth	Nominal Dollars	CPI-U, prior calendar year	CPI-U adjustment	Constant Dollars	As a % of Net Operating Revenues
2011	$ 311,614,472	$ 2,003,716	$ 861,800	$ 6,702,555	$ 24,540,767	$ 21,468,942	$ 27,689,420	$ 73,699,129	$ 83,267,200	238.0	100%	$ 83,267,200	26.72%
2012	$ 317,128,996	$ 2,145,731	$ 1,108,298	$ 6,747,345	$ 35,787,465	$ 13,249,472	$ 31,002,390	$ 80,039,327	$ 90,040,701	239.8	99.2%	$ 89,354,359	28.18%
2013	$ 315,382,593	$ 1,734,326	$ 1,160,596	$ 6,222,648	$ 47,039,830	$ 9,053,600	$ 10,416,230	$ 66,509,660	$ 75,627,230	245.9	96.8%	$ 73,195,936	23.21%
2014	$ 318,797,525	$ 1,930,373	$ 1,729,971	$ 8,356,182	$ 34,111,428	$ 11,283,891	$ 21,871,987	$ 67,267,306	$ 79,283,832	250.0	95.2%	$ 75,486,752	23.68%
2015	$ 330,327,910	$ 2,161,132	$ 1,612,928	$ 8,217,008	$ 68,854,915	$ 11,936,275	$ 55,122,102	$135,913,292	$ 147,904,391	253.1	94.0%	$ 139,059,565	42.10%
2016	$ 332,791,591	$ 2,705,227	$ 1,943,484	$ 8,361,373	$ 52,398,207	$ 12,683,800	$ 31,558,135	$ 96,640,142	$ 109,650,225	254.6	93.5%	$ 102,512,683	30.80%
2017	$ 333,766,762	$ 2,414,801	$ 2,047,464	$ 9,120,033	$ 44,695,200	$ 25,134,725	$ 53,860,041	$123,689,966	$ 137,272,264	257.2	92.5%	$ 127,009,999	38.05%
2018	$ 333,874,446	$ 2,274,038	$ 2,081,239	$ 9,918,611	$ 62,982,182	$ 22,047,447	$ 26,222,806	$111,252,435	$ 125,526,323	264.9	89.9%	$ 112,787,675	33.78%
2019	$ 336,951,799	$ 2,686,756	$ 1,834,324	$ 9,743,488	$ 37,891,626	$ 13,170,135	$ 41,327,236	$ 92,388,997	$ 106,653,567	272.2	87.4%	$ 93,237,883	27.67%
2020	$ 345,754,447	$ 3,062,744	$ 1,970,668	$ 8,743,993	$ 81,137,686	$ 12,273,709	$ 36,399,421	$129,810,816	$ 143,588,222	279.0	85.3%	$ 122,490,775	35.43%
2021	$ 352,269,515	$ 2,535,950	$ 1,782,450	$ 8,743,993	$ 54,130,972	$ 12,476,068	$ 47,746,953	$114,353,993	$ 127,416,386	285.2	83.5%	$ 106,330,071	30.18%

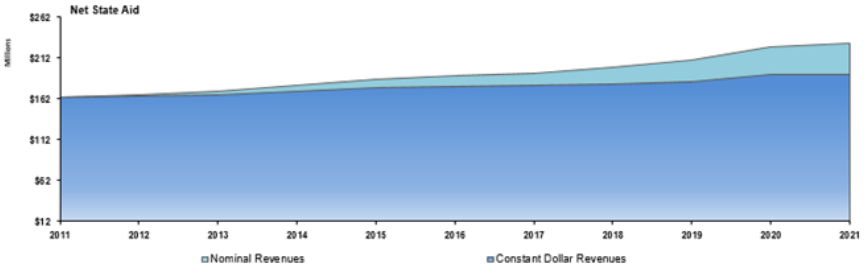
Data Source: Town revenue reports, DLS Gateway - Tax Recap, Form LA-13

(DASHBOARD CONTINUED)

Indicator 3: State Aid

Favorable | Marginal | Unfavorable





A trend showing decline in state aid as a percentage of total revenue may be considered a warning indicator.

Fiscal Year	Cherry Sheet Revenue Less Offsets	*Less MSBA Reimbursements*	*Less State Assessments*	Net State Aid	CPI-U adjustment	Net State Aid (Constant Dollars)	Net Operating Revenues (Constant Dollars)	Net State Aid as % Operating Revenue
2011	$ 138,806,297	$ 11,784,693	$ 12,800,399	$ 163,391,389	100%	$ 163,391,389	$ 311,614,472	52.4%
2012	$ 144,034,051	$ 10,420,447	$ 11,756,586	$ 166,211,084	99%	$ 164,944,128	$ 317,128,938	52.0%
2013	$ 150,749,580	$ 9,059,722	$ 11,786,522	$ 171,595,824	97%	$ 166,079,294	$ 315,382,593	52.7%
2014	$ 157,739,958	$ 4,867,964	$ 16,584,757	$ 179,192,679	95%	$ 170,610,741	$ 318,737,525	53.5%
2015	$ 163,240,219	$ 4,825,430	$ 18,111,285	$ 186,176,934	94%	$ 175,043,373	$ 330,327,910	53.0%
2016	$ 164,223,783	$ 4,825,429	$ 20,826,847	$ 189,876,059	93%	$ 177,516,318	$ 332,791,591	53.3%
2017	$ 167,508,677	$ 2,835,731	$ 22,845,388	$ 193,190,336	93%	$ 178,747,777	$ 333,166,762	53.6%
2018	$ 174,108,203	$ 1,132,731	$ 24,703,156	$ 200,004,150	90%	$ 179,707,351	$ 333,874,446	53.8%
2019	$ 181,750,247	$ 1,132,734	$ 26,755,700	$ 209,638,741	87%	$ 183,321,265	$ 336,951,739	54.4%
2020	$ 194,934,560	$ 1,132,731	$ 29,061,793	$ 225,183,144	85%	$ 192,102,058	$ 345,754,447	55.6%
2021	$ 199,238,063	$ 1,132,731	$ 29,934,001	$ 230,424,855	83%	$ 192,291,526	$ 352,269,515	54.6%

Data Source: DLS Municipal Databank

State Aid Receipts Detail

Fiscal Year	Chapter 70 Aid	Charter Tuition Reimbursement	School Lunch (Offset)	School Choice Receiving Tuition (Offset)	Unrestricted General Government Aid	Police Career Incentive	Veterans' Benefits	Exemptions: VBS and Elderly	State Owned Land	Public Libraries (Offset)	Total State Aid Revenues
2011	$ 114,435,103	$ 1,223,688	$ 82,357	$ -	$ 21,304,471	$ -	$ 444,579	$ 353,864	$ 184,013	$ 113,213	$ 138,201,354
2012	$ 121,658,718	$ 853,301	$ 39,884	$ -	$ 19,764,069	$ -	$ 516,360	$ 330,336	$ 190,656	$ 111,667	$ 143,525,051
2013	$ 126,478,353	$ 1,052,621	$ 101,333	$ -	$ 21,304,471	$ -	$ 663,872	$ 322,338	$ 130,718	$ 120,814	$ 150,240,580
2014	$ 129,901,232	$ 3,961,537	$ 100,347	$ -	$ 21,808,064	$ -	$ 630,054	$ 312,333	$ 194,489	$ 121,642	$ 157,230,358
2015	$ 135,128,765	$ 3,560,735	$ 109,518	$ -	$ 22,412,842	$ -	$ 833,860	$ 308,708	$ 201,060	$ 165,731	$ 162,731,219
2016	$ 135,511,265	$ 3,613,181	$ -	$ -	$ 23,213,704	$ -	$ 697,697	$ 293,223	$ 201,060	$ 166,653	$ 163,714,783
2017	$ 138,588,381	$ 3,137,557	$ -	$ -	$ 24,218,151	$ -	$ 583,725	$ 108,934	$ 198,668	$ 164,261	$ 166,999,677
2018	$ 144,067,633	$ 3,104,090	$ -	$ 87,860	$ 25,162,653	$ -	$ 525,308	$ 283,867	$ 198,479	$ 169,307	$ 173,599,203
2019	$ 150,935,483	$ 3,018,530	$ -	$ 75,653	$ 26,043,352	$ -	$ 511,345	$ 283,856	$ 198,479	$ 174,489	$ 181,241,247
2020	$ 163,023,947	$ 3,922,934	$ -	$ 57,108	$ 26,746,523	$ -	$ 507,446	$ 284,359	$ 209,228	$ 182,355	$ 194,934,560
2021	$ 166,354,483	$ 4,270,451	$ -	$ 35,547	$ 26,746,523	$ -	$ 495,285	$ 301,512	$ 214,672	$ 219,590	$ 199,238,063

Data Source: DLS Municipal Databank

State Assessments Detail

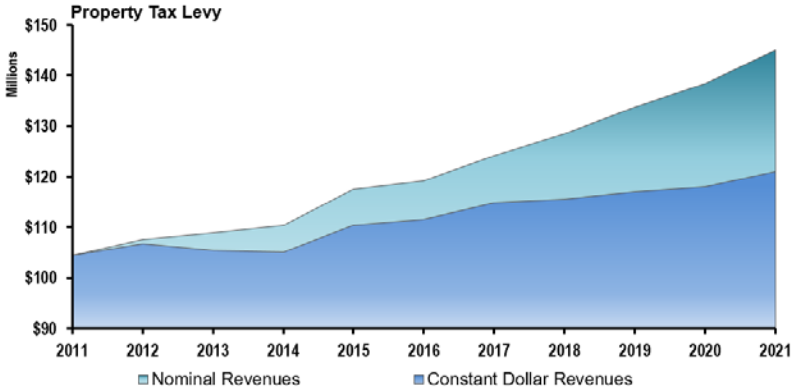
Fiscal Year	Air Pollution	RMV Non-Renewal Surcharge	Regional Transit	Special Education	School Choice Sending Tuition	Charter School Sending Tuition	Total State Assessments
2011	$ 22,677	$ 334,400	$ 837,799	$ 31,755	$ 274,336	$ 11,136,314	$ 12,637,341
2012	$ 22,426	$ 438,160	$ 858,744	$ 49,381	$ 336,575	$ 10,009,835	$ 11,715,121
2013	$ 23,423	$ 364,860	$ 878,366	$ 54,283	$ 403,069	$ 10,049,632	$ 11,773,833
2014	$ 23,902	$ 381,080	$ 900,530	$ 38,103	$ 484,710	$ 14,718,773	$ 16,547,098
2015	$ 23,365	$ 364,840	$ 923,043	$ 34,649	$ 575,419	$ 16,127,320	$ 18,043,236
2016	$ 24,510	$ 364,840	$ 946,119	$ 71,800	$ 685,289	$ 18,673,672	$ 20,766,230
2017	$ 25,123	$ 364,840	$ 969,772	$ 70,730	$ 989,295	$ 20,356,791	$ 22,776,551
2018	$ 25,540	$ 310,660	$ 994,016	$ 72,737	$ 886,385	$ 22,337,731	$ 24,630,669
2019	$ 26,148	$ 310,660	$ 1,018,868	$ 84,709	$ 352,334	$ 24,287,506	$ 26,683,825
2020	$ 26,311	$ 325,300	$ 1,044,338	$ 62,020	$ 356,175	$ 26,568,526	$ 28,983,870
2021	$ 27,447	$ 325,440	$ 1,070,448	$ 57,418	$ 333,326	$ 27,500,644	$ 29,315,323

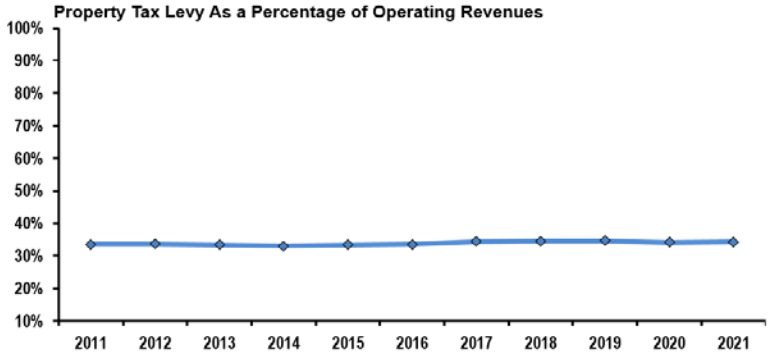
Data Source: DLS Municipal Databank

(DASHBOARD CONTINUED)

Indicator 4: Property Tax Revenue

Favorable | Marginal | Unfavorable





A decline in property tax revenues, adjusted for inflation, indicates a city or town may face increasing difficulty funding a consistent level of service into the future.

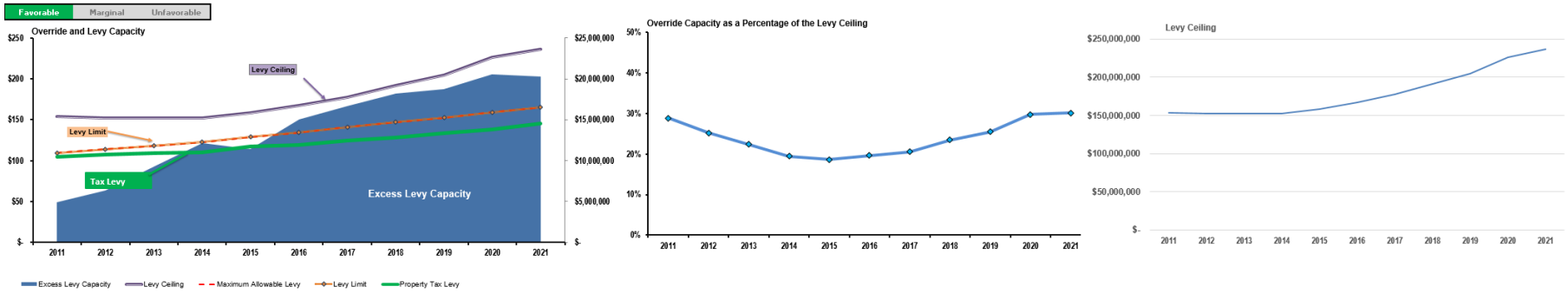
Tax levy growth is attributed both to the 2.5% annual increase in the levy limit allowed by Proposition 2.5, as well as any new growth. See indicators **4a - Levy Limit**, and **4b - Assessed Values**, for more detailed information.

Fiscal Year	Property Tax Levy	*Less Debt Exclusions*	Net Property Tax Levy	CPI-U adjustment	Net Tax Levy (constant dollars)	% Change from prior year	Prop Tax as a % Operating Revenue
2011	$ 104,467,330	$ -	$ 104,467,330	100%	$ 104,467,330	0.00%	33.52%
2012	$ 107,585,116	$ -	$ 107,585,116	99%	$ 106,765,041	2.20%	33.67%
2013	$ 108,866,883	$ -	$ 108,866,883	97%	$ 105,366,988	-1.31%	33.41%
2014	$ 110,425,643	$ -	$ 110,425,643	95%	$ 105,137,112	-0.22%	32.98%
2015	$ 117,457,261	$ -	$ 117,457,261	94%	$ 110,433,203	5.04%	33.43%
2016	$ 119,234,045	$ -	$ 119,234,045	93%	$ 111,472,656	0.94%	33.50%
2017	$ 124,134,134	$ -	$ 124,134,134	93%	$ 114,854,056	3.03%	34.41%
2018	$ 128,507,951	$ -	$ 128,507,951	90%	$ 115,466,722	0.53%	34.58%
2019	$ 133,785,808	$ -	$ 133,785,808	87%	$ 116,957,228	1.29%	34.71%
2020	$ 138,331,643	$ -	$ 138,331,643	85%	$ 118,006,547	0.90%	34.13%
2021	$ 144,933,397	$ -	$ 144,933,397	83%	$ 120,948,167	2.49%	34.33%

Data Source: DLS Gateway - Tax Recap

(DASHBOARD CONTINUED)

Indicator 4a: Levy Limit Analysis



The levy ceiling (an amount equal to 2.5% of the community's total assessed value) is a cap on the size of a city or town's maximum allowable levy. Although a community can pass an override or a debt exclusion to exceed its levy limit, it cannot exceed the levy ceiling. If the levy limit calculation produces a number greater than the levy ceiling, the ceiling must be used in its place. If a community cannot increase its levy limit normally, it is said to have reached the "levy cap."

When a community hits the levy cap and its levy ceiling is in decline, it becomes progressively more difficult to raise funds from

Levy Limit Calculation

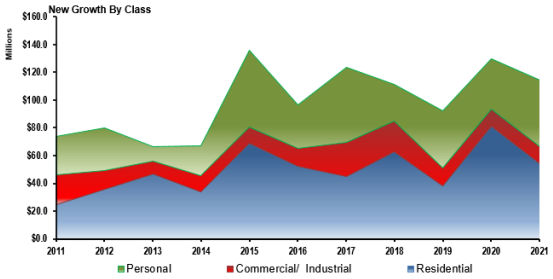
Fiscal Year	Prior Year Tax Levy Limit	Amended Prior Growth	2.5% Increase	Certified New Growth	Override	Levy Limit	Debt Exclusions	Levy Ceiling	Prop Tax Levy (net of Debt Exclusions)	Maximum Allowable Levy	Property Tax Levy	Excess Levy Capacity	Override Capacity	Override Capacity as % Levy Ceiling
2011	$ 105,090,415	$ -	$ 2,627,260	$ 1,675,544	$ -	$ 109,393,219	$ -	$ 153,746,526	$ 104,467,330	$ 109,393,219	$ 104,467,330	$ 4,925,889	$ 44,353,309	28.85%
2012	$ 109,393,219	$ -	$ 2,734,830	$ 1,826,294	$ -	$ 113,954,344	$ -	$ 152,377,713	$ 107,585,116	$ 113,954,344	$ 107,585,116	$ 6,369,228	$ 38,423,369	25.22%
2013	$ 113,954,344	$ -	$ 2,848,859	$ 1,236,201	$ -	$ 118,039,403	$ -	$ 152,062,946	$ 108,866,883	$ 118,039,403	$ 108,866,883	$ 9,232,520	$ 33,963,543	22.34%
2014	$ 118,039,403	$ -	$ 2,952,485	$ 1,550,456	$ -	$122,602,345	$ -	$ 152,142,144	$ 110,425,643	$122,602,345	$ 110,425,643	$ 12,176,702	$ 29,539,799	19.42%
2015	$ 122,602,345	$ -	$ 3,065,059	$ 3,171,566	$ -	$128,838,969	$ -	$ 158,307,795	$ 117,457,261	$128,838,969	$ 117,457,261	$ 11,381,708	$ 29,468,826	18.61%
2016	$ 128,838,969	$ -	$ 3,220,974	$ 2,247,217	$ -	$ 134,307,160	$ -	$ 167,098,225	$ 119,234,045	$ 134,307,160	$ 119,234,045	$ 15,073,115	$ 32,791,065	19.62%
2017	$ 134,307,160	$ -	$ 3,357,679	$ 3,143,795	$ -	$140,808,634	$ -	$ 177,257,131	$ 124,134,134	$ 140,808,634	$ 124,134,134	$ 16,674,500	$ 36,448,497	20.56%
2018	$ 140,808,634	$ -	$ 3,520,216	$ 2,418,695	$ -	$146,747,545	$ -	$ 191,605,030	$ 128,507,951	$ 146,747,545	$ 128,507,951	$ 18,239,594	$ 44,857,485	23.41%
2019	$ 146,747,545	$ -	$ 3,668,689	$ 2,144,212	$ -	$152,560,446	$ -	$ 204,695,360	$ 133,785,808	$ 152,560,446	$ 133,785,808	$ 18,774,638	$ 52,134,914	25.47%
2020	$ 152,560,446	$ -	$ 3,814,011	$ 2,530,737	$ -	$ 158,905,194	$ -	$ 226,083,087	$ 138,331,643	$ 158,905,194	$ 138,331,643	$ 20,573,551	$ 67,177,893	29.71%
2021	$ 158,905,194		$ 3,972,630	$ 2,335,360	$ -	$ 165,213,184	$ -	$ 236,340,374	$ 144,933,397	$ 165,213,184	$ 144,933,397	$ 20,279,787	$ 71,127,190	30.10%

Data Source: DLS Gateway - Levy Limit, DE-1, Tax Recap

New Growth Analysis

Fiscal Year	Residential	Commercial/ Industrial	Personal	Total New Growth
2011	$ 24,540,767	$ 21,468,942	$ 27,689,420	$ 73,699,129
2012	$ 35,787,465	$ 13,249,472	$ 31,002,390	$ 80,039,327
2013	$ 47,039,830	$ 9,053,600	$ 10,416,230	$ 66,509,660
2014	$ 34,111,428	$ 11,283,891	$ 21,871,987	$ 67,267,306
2015	$ 68,854,315	$ 11,936,275	$ 55,122,102	$ 135,913,292
2016	$ 52,398,207	$ 12,683,800	$ 31,558,135	$ 96,640,142
2017	$ 44,695,200	$ 25,134,725	$ 53,860,041	$ 123,689,966
2018	$ 62,982,182	$ 22,047,447	$ 26,222,806	$ 111,252,435
2019	$ 37,891,626	$ 13,170,135	$ 41,327,236	$ 92,388,997
2020	$ 81,137,686	$ 12,273,709	$ 36,339,421	$ 129,810,816
2021	$ 54,130,972	$ 12,476,068	$ 47,746,953	$ 114,353,993

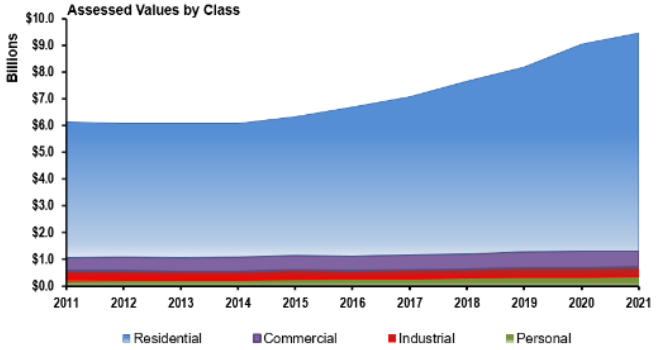
Data Source: DLS Gateway - LA-15



(DASHBOARD CONTINUED)

Indicator 4a: Assessed Values

Favorable | Marginal | Unfavorable





Assessed Values

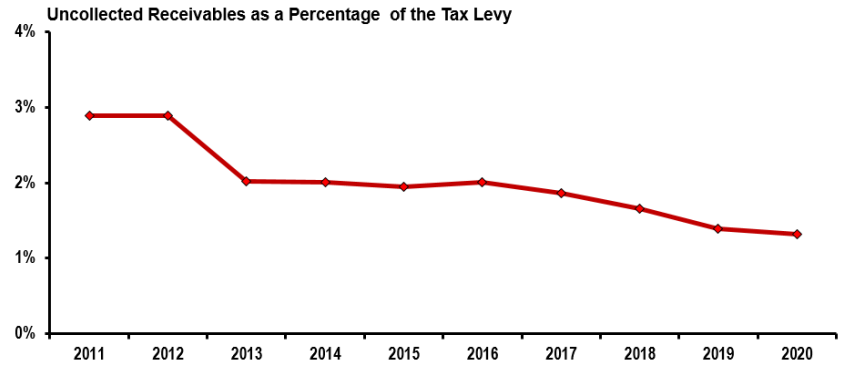
Fiscal Year	Residential	Commercial	Industrial	Personal	Total Value	Value Change from Prior Year	Levy Ceiling
2011	$ 5,089,084,160	$ 520,089,815	$ 389,338,140	$ 191,369,010	$ 6,149,861,125	-3.77%	$ 153,746,528
2012	$ 5,005,755,943	$ 526,777,643	$ 361,507,592	$ 201,067,340	$ 6,095,108,518	-0.89%	$ 152,377,713
2013	$ 5,005,369,487	$ 526,424,699	$ 344,529,092	$ 206,194,580	$ 6,082,517,858	-0.21%	$ 152,062,946
2014	$ 4,984,640,552	$ 547,112,179	$ 350,200,113	$ 203,732,904	$ 6,085,685,748	0.05%	$ 152,142,144
2015	$ 5,187,843,377	$ 548,152,869	$ 351,843,505	$ 244,472,062	$ 6,332,311,813	4.05%	$ 158,307,795
2016	$ 5,569,004,862	$ 548,269,485	$ 303,158,254	$ 263,496,390	$ 6,683,928,991	5.55%	$ 167,098,225
2017	$ 5,923,168,310	$ 568,201,989	$ 326,047,765	$ 274,867,186	$ 7,090,285,250	6.08%	$ 177,257,131
2018	$ 6,445,465,651	$ 584,172,204	$ 341,652,365	$ 292,910,971	$ 7,664,201,191	8.09%	$ 191,605,030
2019	$ 6,893,732,383	$ 605,841,004	$ 366,526,190	$ 321,714,823	$ 8,187,814,400	6.83%	$ 204,695,360
2020	$ 7,737,369,585	$ 630,332,311	$ 380,365,225	$ 315,256,353	$ 9,043,323,474	10.45%	$ 226,083,087
2021	$ 8,130,672,584	$ 623,428,438	$ 365,261,705	$ 334,252,217	$ 9,453,614,944	4.54%	$ 236,340,374
$ Change Since FY2008	$ 3,061,588,424	$ 103,358,623	$ (4,076,435)	$ 142,883,207	$ 3,303,753,819		$ 82,593,845
% Change Since FY2008	60.40%	19.87%	-1.10%	74.66%	53.72%		53.72%

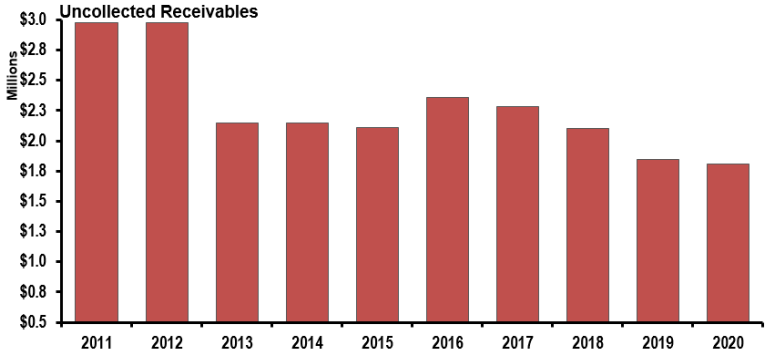
Data Source: DLS Municipal Databank

(DASHBOARD CONTINUED)

Indicator 5: Uncollected Receivables as a Percentage of Tax Levy

Favorable | Marginal | Unfavorable





A trend of uncollected property tax receivables greater than 5% of the total annual property tax levy (net of overlay) is a warning indicator. Practically speaking, an increase in uncollected taxes may lead to a decrease in liquidity, introducing some uncertainty as to whether the city will have available revenue to

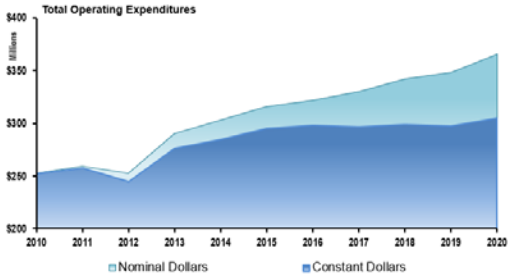
Fiscal Year	Property Tax Levy	*Less Overlay*	Property Tax Levy (Net of Overlay)	Cumulative Uncollected Receivables as of June 30th	Cumulative Uncollected Receivables as % Tax Levy
2011	$ 104,467,330	$ *(1,372,032)*	$ 103,095,298	$ 2,977,284	2.9%
2012	$ 104,467,330	$ *(1,372,032)*	$ 103,095,298	$ 2,977,284	2.9%
2013	$ 107,585,116	$ *(1,426,252)*	$ 106,158,864	$ 2,145,062	2.0%
2014	$ 108,866,883	$ *(1,936,143)*	$ 106,930,740	$ 2,147,755	2.0%
2015	$ 110,425,643	$ *(1,820,733)*	$ 108,604,910	$ 2,111,580	1.9%
2016	$ 119,234,045	$ *(1,608,847)*	$ 117,625,198	$ 2,359,850	2.0%
2017	$ 124,134,134	$ *(1,092,395)*	$ 123,041,739	$ 2,282,744	1.9%
2018	$ 128,507,951	$ *(1,111,806)*	$ 127,396,145	$ 2,105,396	1.7%
2019	$ 133,785,808	$ *(1,110,413)*	$ 132,675,395	$ 1,848,432	1.4%
2020	$ 138,331,643	$ *(1,135,655)*	$ 137,195,988	$ 1,811,653	1.3%

Data Source: DLS Municipal Finance Trend Dashboard

(DASHBOARD CONTINUED)

Indicator 6: Operating Expenditures

Favorable | Marginal | Unfavorable





A steep increase in annual operating costs, after accounting for inflation, may indicate that a community's expenses are unsustainable without accompanying revenue increases or budget adjustments.

Total Operating Expenditures

Fiscal Year	Nominal Dollars	CPI-U adjustment	Constant Dollars	% Change
2010	$ 252,335,500	100.00%	$ 252,335,500	-0.46%
2011	$ 259,205,618	99.24%	$ 257,229,804	1.94%
2012	$ 252,933,455	96.79%	$ 244,802,051	-4.83%
2013	$ 290,389,332	95.21%	$ 276,481,937	12.94%
2014	$ 302,784,792	94.02%	$ 284,677,969	2.96%
2015	$ 315,812,152	93.49%	$ 295,254,760	3.72%
2016	$ 322,268,428	92.52%	$ 298,176,133	0.99%
2017	$ 330,017,478	89.85%	$ 296,526,682	-0.55%
2018	$ 342,032,831	87.42%	$ 299,009,383	0.84%
2019	$ 348,499,408	85.31%	$ 297,293,467	-0.57%
2020	$ 365,770,606	83.45%	$ 305,238,720	2.67%

Data Source: Schedule A Reports

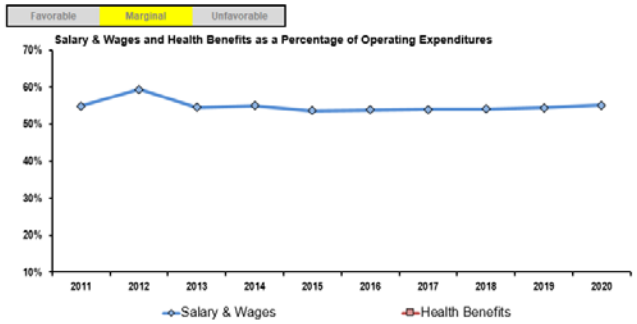
Schedule A Expenditure Categories

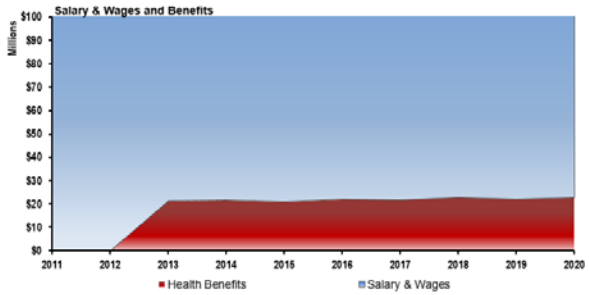
Fiscal Year	Education	Debt Service	Fixed Costs	Public Works	Police	Fire	Other Public Safety	Human Services	Culture and Recreation	General Government
2010	$ 131,081,497	$ 20,323,433	$ 32,914,384	$ 12,212,131	$ 19,414,966	$ 14,525,427	$ 568,159	$ 2,976,708	$ 2,990,654	$ 10,375,816
2011	$ 134,599,243	$ 19,148,222	$ 32,459,875	$ 13,672,569	$ 20,888,616	$ 14,823,794	$ 940,896	$ 3,043,935	$ 3,071,609	$ 10,948,458
2012	$ 133,269,616	$ 17,228,708	$ 31,314,919	$ 10,389,309	$ 21,622,638	$ 15,420,427	$ 938,719	$ 3,213,101	$ 3,372,204	$ 10,529,844
2013	$ 143,036,508	$ 16,503,031	$ 54,236,158	$ 12,620,273	$ 22,719,285	$ 15,843,203	$ 931,868	$ 3,651,247	$ 3,593,540	$ 11,273,903
2014	$ 149,475,097	$ 13,856,380	$ 59,657,043	$ 12,125,567	$ 23,925,712	$ 16,938,245	$ 1,044,719	$ 3,797,956	$ 3,928,022	$ 11,805,496
2015	$ 155,191,302	$ 13,198,490	$ 64,709,084	$ 13,711,085	$ 24,706,872	$ 17,354,615	$ 1,041,019	$ 3,683,200	$ 4,001,265	$ 11,630,705
2016	$ 158,935,805	$ 12,534,017	$ 68,228,364	$ 11,119,907	$ 25,517,215	$ 17,139,799	$ 1,092,105	$ 3,399,314	$ 4,190,591	$ 12,614,184
2017	$ 162,767,690	$ 9,742,713	$ 72,554,218	$ 12,743,639	$ 26,277,836	$ 17,459,987	$ 1,160,537	$ 3,443,883	$ 4,014,212	$ 12,188,451
2018	$ 166,853,049	$ 8,878,167	$ 77,612,327	$ 12,394,842	$ 27,336,522	$ 18,425,533	$ 1,121,756	$ 3,303,800	$ 4,203,852	$ 13,154,121
2019	$ 170,453,046	$ 9,514,529	$ 79,417,157	$ 11,758,078	$ 27,603,304	$ 18,951,110	$ 1,154,395	$ 3,710,028	$ 4,009,600	$ 13,295,723
2020	$ 178,894,036	$ 9,615,534	$ 83,499,305	$ 11,563,678	$ 29,194,978	$ 20,804,267	$ 1,260,543	$ 3,976,862	$ 3,967,095	$ 13,844,564

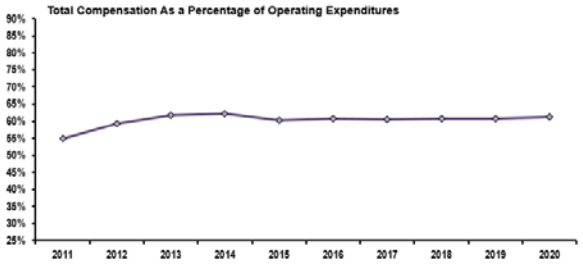
Data Source: Schedule A Reports

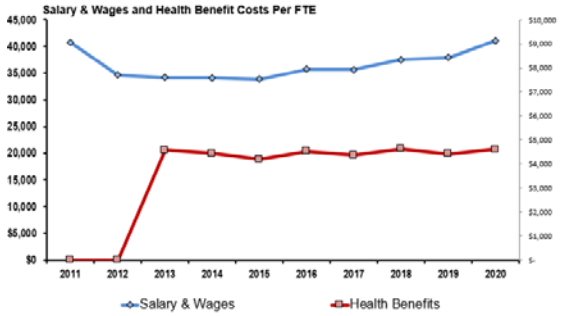
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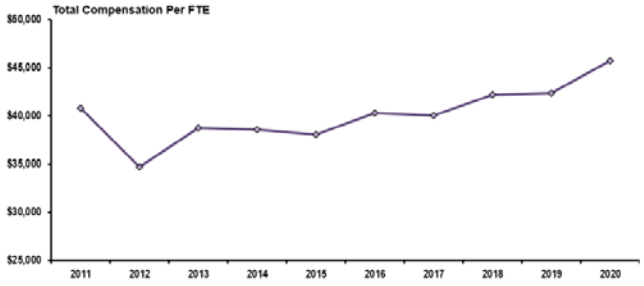
Indicator 7: Personnel Costs











A trend of increasing salaries, wages, and employee health benefits as a percentage of a community's annual operating expenditures may indicate that those costs are rising at an unsustainable rate. As these costs grow relative to the total budget they may crowd out departmental spending on other areas, including routine facility maintenance and necessary capital investment.

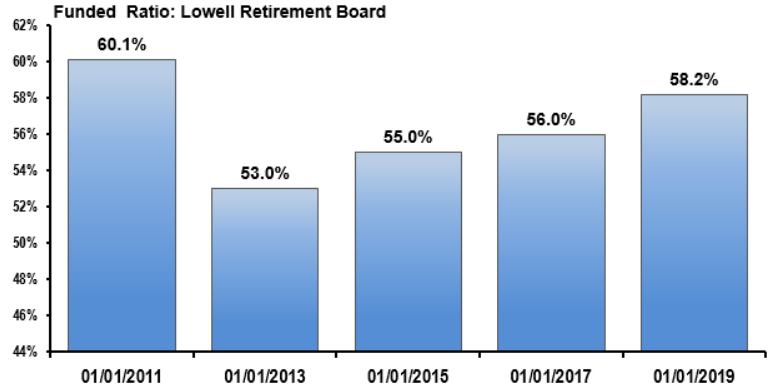
Fiscal Year	Operating Expenditures	Salary & Wages	Health Benefits	FTE	As a % of Operating Expenditures: Salary & Wages	As a % of Operating Expenditures: Health Benefits	As a % of Operating Expenditures: Total Compensation	Per FTE: Salary & Wages	Per FTE: Health Benefits	Per FTE: Total Compensation
2011	$ 259,205,618	$ 142,224,266	0	3,486	54.87%	0.00%	54.87%	$ 40,799	$ -	$ 40,799
2012	$ 252,933,455	$ 150,087,441	0	4,329	59.34%	0.00%	59.34%	$ 34,670	$ -	$ 34,670
2013	$ 290,389,332	$ 158,277,836	21,196,716	4,632	54.51%	7.30%	61.80%	$ 34,171	$ 4,576	$ 38,747
2014	$ 302,784,792	$ 166,489,061	21,648,739	4,881	54.99%	7.15%	62.14%	$ 34,110	$ 4,435	$ 38,545
2015	$ 315,812,152	$ 169,210,832	20,952,733	4,996	53.58%	6.63%	60.21%	$ 33,869	$ 4,194	$ 38,063
2016	$ 322,268,420	$ 173,451,246	21,899,697	4,849	53.82%	6.80%	60.62%	$ 35,771	$ 4,516	$ 40,287
2017	$ 330,017,478	$ 178,167,094	21,789,936	4,999	53.99%	6.60%	60.59%	$ 35,641	$ 4,359	$ 39,999
2018	$ 342,032,831	$ 185,069,597	22,837,570	4,931	54.11%	6.68%	60.79%	$ 37,532	$ 4,631	$ 42,163
2019	$ 348,498,408	$ 189,468,777	22,032,016	4,996	54.37%	6.32%	60.69%	$ 37,924	$ 4,410	$ 42,334
2020	$ 365,770,606	$ 201,592,793	22,576,977	4,907	55.11%	6.17%	61.29%	$ 41,083	$ 4,601	$ 45,684

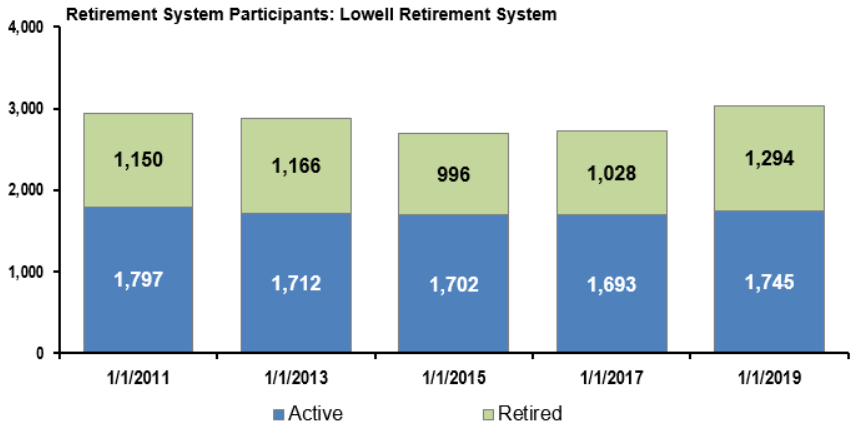
Data Source: Schedule A Reports

(DASHBOARD CONTINUED)

Indicator 8: Pension Liability

Favorable | Marginal | Unfavorable





The Lowell Retirement System's "funded ratio" is the total value of a pension plan's assets weighed against its accrued liabilities. A trend showing the funded ratio decreasing over time indicates a diminishing ability for the community to cover its accrued liability, which may put pressure on the budget as other items are cut to make pension payments.

Report Date	Unfunded Liability	% Funded	Assumed Rate of Return	Year Fully Funded
1/1/2011	$ 179,210,021	60.1%	8.25%	6/30/34
1/1/2013	$ 232,964,456	53.0%	8.00%	6/30/36
1/1/2015	$ 251,251,589	55.0%	8.00%	6/30/36
1/1/2017	$ 252,728,064	56.0%	7.75%	6/30/36
1/1/2019	$ 277,365,017	58.2%	7.65%	6/30/36

Data Source: PERAC Annual Reports for Lowell Retirement System

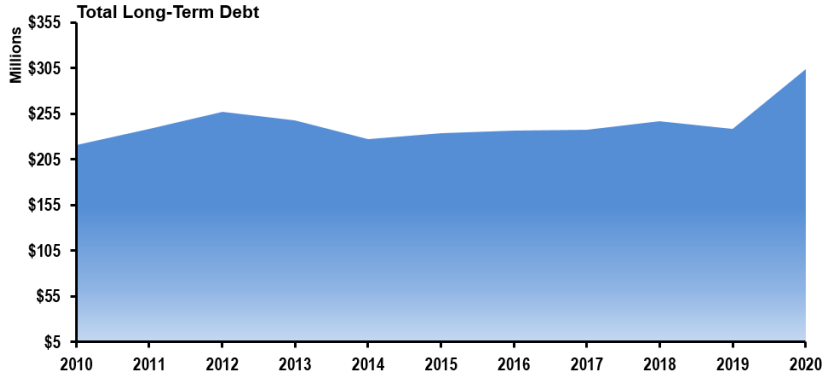
	Participants			
Report Date	Active	Retired	Total Participants	Ratio of Active to Retired
1/1/2011	1,797	1,150	2,947	1.56
1/1/2013	1,712	1,166	2,878	1.47
1/1/2015	1,702	996	2,698	1.71
1/1/2017	1,693	1,028	2,721	1.65
1/1/2019	1,745	1,294	3,039	1.35

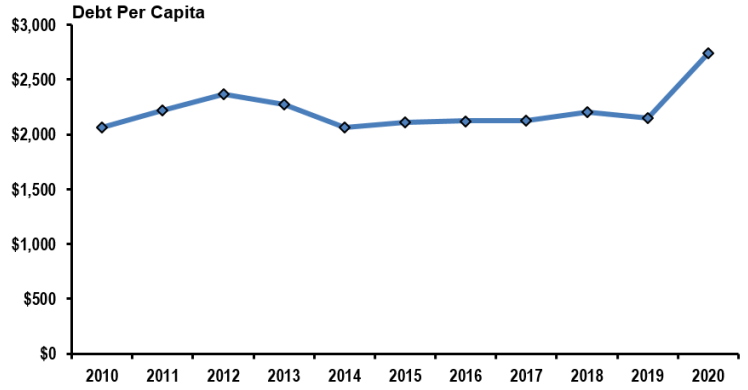
Data Source: PERAC Annual Reports for Hampden County Retirement System

(DASHBOARD CONTINUED)

Indicator 9: Long-Term Debt

Favorable | Marginal | Unfavorable





Total long-term debt in excess of 5 percent of a community's assessed valuation is generally prohibited under MGL Chapter 44 §10, and approaching this limit is often considered a warning sign by bond rating agencies. Evaluating a community's debt in this way is an indicator of both a community's overall debt burden as well as its effort in consistently investing in its capital assets. While a high debt load may be an indication of fiscal strain, low and decreasing debt may indicate underinvestment in capital assets and infrastructure.

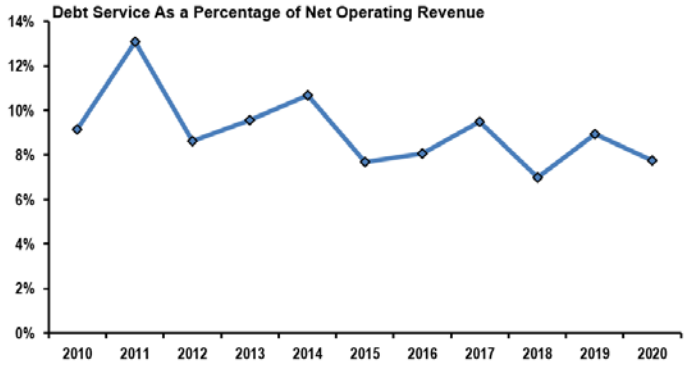
Fiscal Year	Assessed Valuation	Bonds Outstanding	Population	Debt as % Assessed Valuation	Debt Per Capita
2010	$ 6,390,673,111	$ 220,050,595	106,519	3.44%	$ 2,066
2011	$ 6,149,861,125	$ 238,410,550	107,571	3.88%	$ 2,216
2012	$ 6,095,108,518	$ 256,583,545	108,522	4.21%	$ 2,364
2013	$ 6,082,517,858	$ 247,590,510	108,861	4.07%	$ 2,274
2014	$ 6,085,685,748	$ 227,206,056	110,235	3.73%	$ 2,061
2015	$ 6,332,311,813	$ 233,750,883	110,699	3.69%	$ 2,112
2016	$ 6,683,928,991	$ 236,079,708	111,250	3.53%	$ 2,122
2017	$ 7,090,285,250	$ 237,392,385	111,728	3.35%	$ 2,125
2018	$ 7,664,201,191	$ 246,269,331	111,670	3.21%	$ 2,205
2019	$ 8,187,814,400	$ 238,383,416	110,997	2.91%	$ 2,148
2020	$ 9,043,323,474	$ 303,803,103	110,997	3.36%	$ 2,737

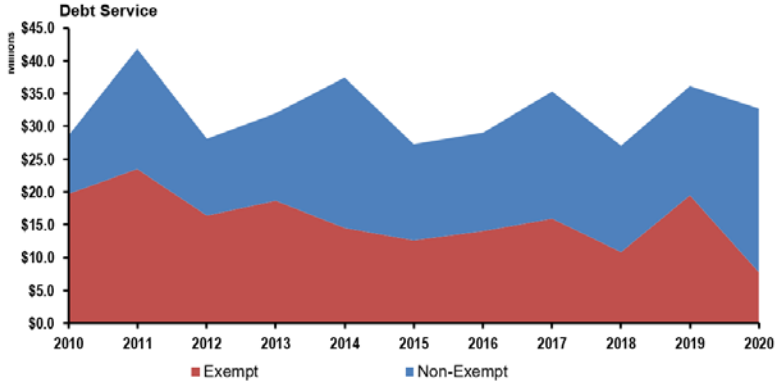
Data Source: Town debt report, Municipal Databank, Statement of Indebtedness

(DASHBOARD CONTINUED)

Indicator 10: Debt Service

Favorable | Marginal | Unfavorable





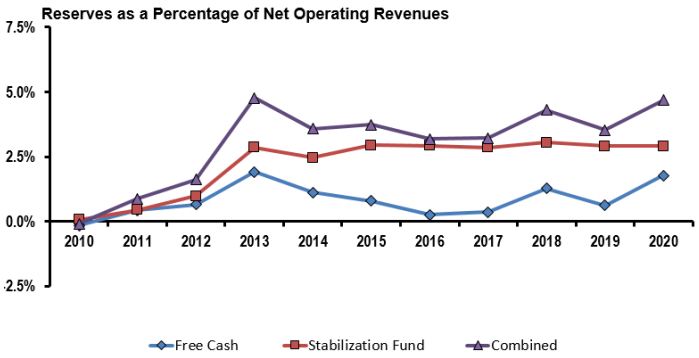
Annual debt service in excess of 10 percent of net operating revenues may indicate that the town's debt load is too high. A trend of increasing debt load may negatively affect a community's ability to maintain spending on essential services as more revenues must be set aside to service debt. Conversely, a declining trend may indicate that the town is not maintaining investment in its capital assets and is losing the capacity to do so as operating expenses take on a greater proportion of the budget. The town should find a favorable balance between these two extremes, ideally set by policy.

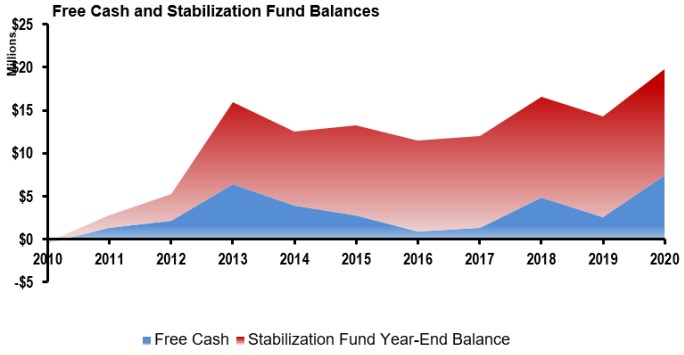
Fiscal Year	Non-Exempt Debt Service	Exempt Debt Service	Total Debt Service	Operating Revenue (Nominal Dollars)	As % of Net Operating Revenue: Non-Exempt	Exempt	Total
2010	$ 8,772,837	$ 19,749,123	$ 28,521,960	$ 311,614,472	2.82%	6.34%	9.15%
2011	$ 18,282,169	$ 23,530,310	$ 41,812,479	$ 319,564,905	5.72%	7.36%	13.08%
2012	$ 11,707,044	$ 16,360,667	$ 28,067,711	$ 325,858,417	3.59%	5.02%	8.61%
2013	$ 13,354,711	$ 18,663,538	$ 32,018,249	$ 334,833,448	3.99%	5.57%	9.56%
2014	$ 22,932,844	$ 14,554,290	$ 37,487,134	$ 351,338,279	6.53%	4.14%	10.67%
2015	$ 14,706,321	$ 12,594,257	$ 27,300,578	$ 355,962,520	4.13%	3.54%	7.67%
2016	$ 15,028,717	$ 14,029,292	$ 29,058,009	$ 360,734,739	4.17%	3.89%	8.06%
2017	$ 19,445,681	$ 15,911,406	$ 35,357,087	$ 371,583,434	5.23%	4.28%	9.52%
2018	$ 16,135,296	$ 10,854,914	$ 26,990,210	$ 385,434,653	4.19%	2.82%	7.00%
2019	$ 16,720,570	$ 19,477,934	$ 36,198,504	$ 405,306,163	4.13%	4.81%	8.93%
2020	$ 24,996,632	$ 7,738,799	$ 32,735,431	$ 422,128,078	5.92%	1.83%	7.75%

(DASHBOARD CONTINUED)

Indicator 11: Reserves

Favorable | Marginal | Unfavorable





Maintaining a healthy level of reserves allows a town to finance emergencies and other unforeseen needs, hold money for specific future purposes, or in limited instances, to serve as revenue sources for the annual budget. Reserve balances and policies can also positively impact the Town's credit rating and consequently its long-term cost to fund major projects.

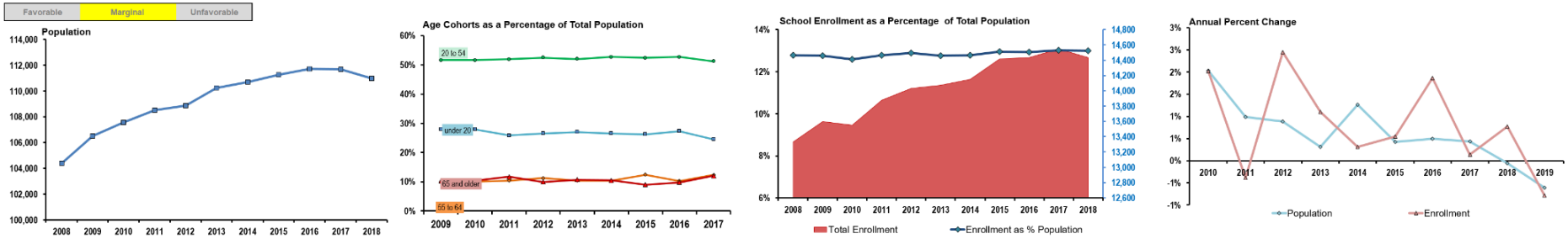
Declining reserves as a percentage of a town's net operating revenue is considered a warning indicator by credit rating agencies, and may indicate a declining ability to finance town obligations in the face of an emergency. Reserves below 5-7% of revenues may be considered unfavorable. Ideally, town reserve levels should be set by

					As a Percentage of Net Operating Revenues		
Fiscal Year	Free Cash	Stabilization Fund Year-End Balance	Combined Reserves	Net Operating Revenues	Free Cash	Stabilization Fund	Combined
2010	$ (490,543)	$ 190,989	$ (299,554)	$ 311,614,472	-0.16%	0.06%	-0.10%
2011	$ 1,348,586	$ 1,439,963	$ 2,788,549	$ 319,564,905	0.42%	0.45%	0.87%
2012	$ 2,097,507	$ 3,162,807	$ 5,260,314	$ 325,858,417	0.64%	0.97%	1.61%
2013	$ 6,411,250	$ 9,574,490	$ 15,985,740	$ 334,833,448	1.91%	2.86%	4.77%
2014	$ 3,911,380	$ 8,643,490	$ 12,554,870	$ 351,338,279	1.11%	2.46%	3.57%
2015	$ 2,778,703	$ 10,494,909	$ 13,273,612	$ 355,962,520	0.78%	2.95%	3.73%
2016	$ 942,033	$ 10,562,250	$ 11,504,283	$ 360,734,739	0.26%	2.93%	3.19%
2017	$ 1,333,385	$ 10,632,884	$ 11,966,269	$ 371,583,434	0.36%	2.86%	3.22%
2018	$ 4,873,124	$ 11,713,897	$ 16,587,021	$ 385,434,653	1.26%	3.04%	4.30%
2019	$ 2,513,634	$ 11,794,650	$ 14,308,284	$ 405,306,163	0.62%	2.91%	3.53%
2020	$ 7,462,706	$ 12,283,568	$ 19,746,274	$ 422,128,078	1.77%	2.91%	4.68%

Data Source: DLS Municipal Finance Trend Dashboard

(DASHBOARD CONTINUED)

Indicator 12: Population and Enrollment



A trend of population growth over time indicates an increased burden on government services and should be monitored to better plan for future expenses. As the number of residents increase, there is a greater need for police and fire protection, trash collection, an increase in wear and tear on local roads and infrastrucutre, and increases in demand for other government services. Additionally, a population increase may also lead to more school-age children and a corresponding uptick in school enrollment, which greatly impacts education costs.

Year	Population	School Enrollment	Enrollment as % Population	Annual % Change: Population	Annual % Change: School Enrollment
2009	104,400	13,331	12.77%		
2010	106,519	13,600	12.77%	2.03%	2.02%
2011	107,571	13,548	12.59%	0.99%	-0.38%
2012	108,522	13,879	12.79%	0.88%	2.44%
2013	108,861	14,031	12.89%	0.31%	1.10%
2014	110,235	14,075	12.77%	1.26%	0.31%
2015	110,699	14,152	12.78%	0.42%	0.55%
2016	111,250	14,416	12.96%	0.50%	1.87%
2017	111,728	14,436	12.92%	0.43%	0.14%
2018	111,670	14,548	13.03%	-0.05%	0.78%
2019	110,997	14,434	13.00%	-0.60%	-0.78%

Data Source: DLS Municipal Databank, Socioeconomic Data

Year	Age Cohort: under 20	20 to 54	55 to 64	65 +
2009	27.94%	51.60%	10.10%	10.30%
2010	27.90%	51.60%	10.10%	10.30%
2011	25.80%	51.90%	10.40%	11.70%
2012	26.50%	52.50%	11.20%	9.90%
2013	27.00%	52.00%	10.40%	10.70%
2014	26.50%	52.70%	10.30%	10.50%
2015	26.20%	52.40%	12.40%	9.00%
2016	27.30%	52.70%	10.20%	9.80%
2017	24.50%	51.20%	12.30%	12.00%
2018	27.10%	51.50%	11.40%	10.00%
2019	19.30%	56.30%	12.50%	11.90%

Data Source: US Census Community Survey, American FactFinder

FY2022 FINANCING PLAN & REVENUE DETAIL

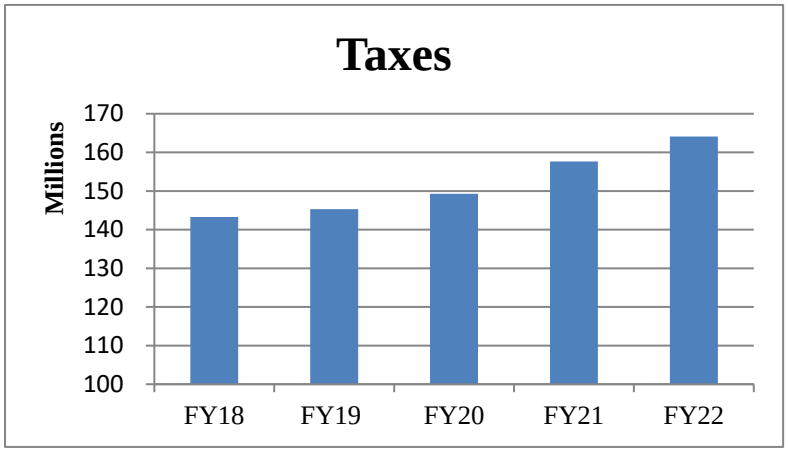
SUMMARY: OPERATING BUDGET (2018 – 2022)

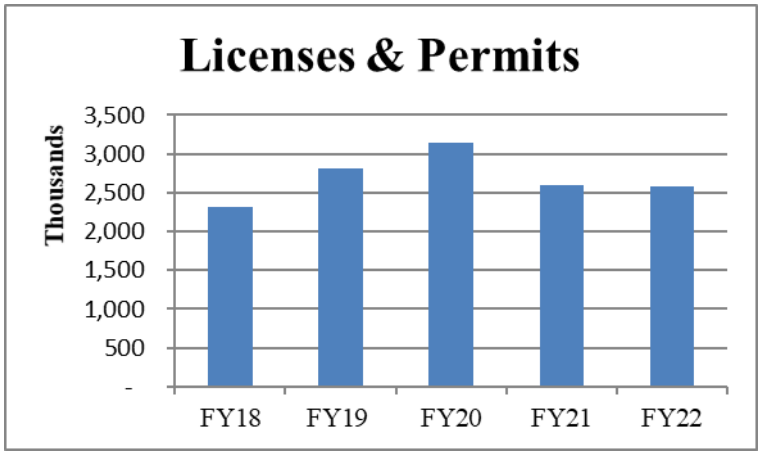
PROGRAM EXPENDITURES	FY18 BUDGET	FY19 BUDGET	FY20 BUDGET	FY21 BUDGET	FY22 BUDGET
GENERAL GOVERNMENT	$ 95,989,078	$ 101,255,724	$ 107,748,527	$ 110,603,423	$ 116,372,681
PUBLIC SAFETY	$ 46,516,535	$ 47,095,511	$ 48,016,986	$ 51,721,155	$ 51,781,743
PUBLIC WORKS	$ 39,819,790	$ 40,682,044	$ 40,626,186	$ 44,274,295	$ 49,515,758
HUMAN SERVICES	$ 3,664,120	$ 3,813,436	$ 4,153,547	$ 4,808,581	$ 4,691,331
CULTURE/ RECREATION	$ 2,289,294	$ 2,180,484	$ 2,145,870	$ 1,587,137	$ 2,272,515
EDUCATION	$ 174,288,447	$ 178,251,008	$ 189,438,346	$ 195,647,837	$ 208,115,659
DEBT SERVICE (CAPITAL IMPROVEMENTS)	$ 22,393,187	$ 25,296,620	$ 25,617,172	$ 30,630,154	$ 31,445,101
	$ 384,960,452	$ 398,574,827	$ 417,746,634	$ 439,272,583	$ 464,194,788

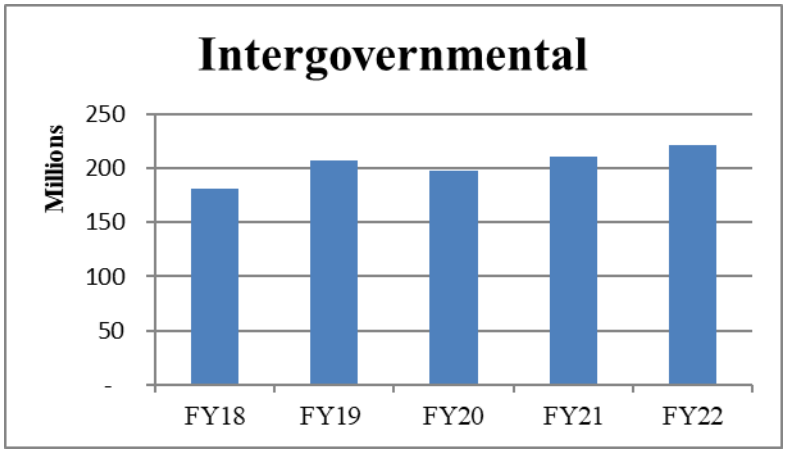
FINANCING PLAN	FY18 BUDGET	FY19 BUDGET	FY20 BUDGET	FY21 BUDGET	FY22 BUDGET
TAXES	$ 141,045,987	$ 145,955,966	$ 150,238,988	$ 157,638,701	$ 164,099,815
LICENSES & PERMITS	$ 2,756,500	$ 2,479,675	$ 2,543,450	$ 2,600,250	$ 2,575,450
CHARGES FOR SERVICES	$ 56,778,220	$ 59,710,976	$ 61,832,351	$ 66,276,864	$ 74,091,650
INTERGOVERNMENTAL REVENUE	$ 182,821,033	$ 189,006,650	$ 201,405,345	$ 210,352,069	$ 221,231,373
MISCELLANEOUS REVENUE	$ 1,558,712	$ 1,421,560	$ 1,726,500	$ 2,404,700	$ 2,196,500
	$ 384,960,452	$ 398,574,827	$ 417,746,634	$ 439,272,583	$ 464,194,788

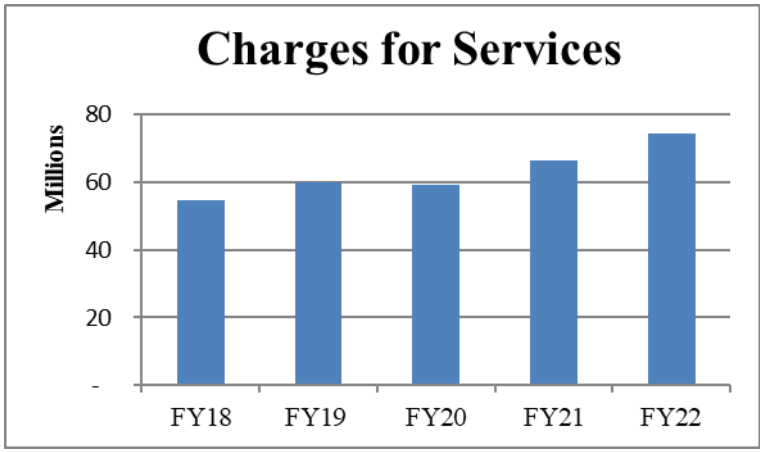
REVENUE HISTORY

Fiscal Year	Taxes	Licenses and Permits	Intergovernmental Revenue	Charges for Services	Miscellaneous Revenue
FY22	**164,099,815**	**2,575,450**	**221,231,373**	**74,091,650**	**2,196,500**
FY21	157,638,701	2,600,250	210,352,069	66,276,864	2,404,700
FY20	149,287,054	3,147,712	197,129,279	59,093,378	3,164,713
FY19	145,289,889	2,817,352	207,383,478	59,756,035	2,980,782
FY18	143,287,165	2,320,436	180,418,701	54,699,992	1,767,704
FY17	141,369,303	2,359,272	177,107,444	53,420,702	1,496,128









REVENUE TYPES, ASSUMPTIONS, AND PROJECTIONS

Overall, the City's practice is to budget revenues conservatively and to plan growth based on historical data. Revenue projections for FY2022 are based on audited, actual collections from the past two completed fiscal years (FY19 and FY20) and projected collections, based on YTD figures from the city's accounting system (MUNIS) for the most recent fiscal year (FY21). In preparing the budget, the finance department analyzes current year collections, historical trends, and anticipated changes that impact particular revenues. This practice has served the City well during tumultuous economic times, since the City met or exceeded most of its FY20 budgeted revenues and expects to do the same in FY21. While many of the City's revenues—such as local aid and taxes—are stable and dependable from one year to the next, other revenue sources such as local receipts are projected and budgeted conservatively as has been the practice of the City for many years. This is because local receipts are volatile from one year to the next, so budgeting conservatively is a financial best practice.

A fundamental principle of municipal finance in Massachusetts is that all revenue received or collected from any source by a city, town or district department or official belongs to the general fund and can be spent for any lawful purpose only after appropriation by the legislative body. G.L. c. 44, § 53. No revenues can be segregated from the general fund into a separate fund to be reserved for specific purposes or spent without appropriation unless expressly authorized by a statute (general law or session act).

I. TAXES

Revenues from Taxes are based on the following sources:

a. <u>REAL ESTATE AND PERSONAL PROPERTY</u>

i. Real property tax is one of the primary sources of revenue for municipalities in the Commonwealth. Real property refers to land, buildings and improvements built on or attached to the land. The value of all taxable land is determined by the City's Board of Assessors. Every five years, the State Department of Revenue recertifies property values.

ii. According to Massachusetts General Laws Ch. 59 § 2D, if real estate is improved in assessed value of over 50% by new construction and is issued an occupancy permit, the owner shall pay a pro rata amount.

b. <u>NEW GROWTH</u>

i. Under Proposition 2 ½, municipalities are able to raise the levy limit annually to reflect the increased value of new development and other growth in the tax base. The purpose of the provision is to recognize the new development results in additional municipal costs. New growth includes increased assessed valuation because of development, exempt real property returning to the tax roll and new personal property as well as new subdivision parcels and condominium conversions. DOR requires the Assessors to submit growth information in the tax base as part of the rate setting process.

(REVENUE TYPES CONTINUED)

c. MOTOR VEHICLE EXCISE TAX

ii. An excise tax is imposed on motor vehicles by the municipalities in which it is garaged at the time of registration. The State of Massachusetts sets the rate, which is currently $25.00 per $1,000.00 valuation. The RMV determines vehicle valuations using a formula based on manufacturer's list price and the year the vehicle was manufactured.

iii. An excise tax is also imposed on nautical vessels by the municipalities in which the vessel is habitually docked or situated. The boat's fair cash value is determined by the municipal assessor to compute the excise tax per vessel.

c. HOTEL/ MOTEL EXCISE TAX

i. An excise tax is imposed on rental rooms in hotels, motels and lodging houses by municipalities. The local room occupancy is currently 6% on the transfer of occupancy for $15.00 or more. The Hotel/Motel excise tax revenue is collected by the State and then distributed quarterly to appropriate municipalities.

d. MEALS EXCISE TAX

i. The State of Massachusetts gives municipalities the ability to impose a 0.75% meals excise tax upon local acceptance for local use. The local meals excise tax is imposed in addition to the 6.25% state sales tax.

ii. **The City of Lowell adopted the Local Option Meals tax, effective 7/1/2020.**

e. PENALTIES AND DELINQUENT INTEREST

i. Taxpayers are assessed both a penalty and interest for late payments of property tax bills, motor vehicle excise bills and other payments. This category includes delinquent interests on tax liens redeemed, outstanding personal property taxes, personal property, real property, motor vehicle excise tax, tax liens and lien certificates.

f. IN LIEU OF TAXES PAYMENTS

i. In lieu of tax payments from tax-exempt institutions are voluntary contributions for services such as police and fire protection, street cleaning and snow removal. PILOTs are voluntary payments made by tax-exempt private nonprofits as a substitute for property taxes. Tax-exempt institutions include hospitals, universities and cultural institutions.

g. MARIJUANA LOCAL OPTION EXCISE TAX

i. A city or town may impose a local excise on the retail sale of marijuana for adult use by accepting G.L. c. 64N, § 3. The maximum excise rate communities may impose is 3%. A community may adopt any rate up to that maximum.

ii. **The City of Lowell adopted the Marijuana Local Option Excise Tax of 3%, effective 7/1/2018.**

(REVENUE TYPES CONTINUED)

II. LICENSES & PERMITS

Revenues from Licenses & Permits are based on the following sources:

a. LICENSES

License revenues arise from the City's regulation of certain activities including selling alcoholic beverages and driving a taxi cab. A person or organization pays a licensing fee to engage in the activity for a specified period. Licenses include:

- ✓ Liquor
- ✓ Special Alcohol
- ✓ Beer and Wine
- ✓ Amusement
- ✓ Auto-2nd Hand
- ✓ Health- Wagon
- ✓ Common Victualler
- ✓ Misc. Licenses
- ✓ Auto Used Car Licenses
- ✓ Funeral Director Licenses
- ✓ Health-Catering
- ✓ Auto Junk Dealer Licenses
- ✓ Sunday Entertainment
- ✓ Taxi Licenses
- ✓ Tobacco Licenses
- ✓ Marriage Licenses
- ✓ Health-Body Art Licenses
- ✓ Health- Misc. Licenses
- ✓ Health- Dumpster

b. PERMITS

Permits are required when a person or business wants to perform a municipally regulated activity including building, electrical or plumbing services. The bulk of permit revenue is brought in through building permits collected by the Inspectional Services Department. All construction and development in the city must be issued a building permit based on the cost of construction. Permits include:

- ✓ DPW- Street Openings
- ✓ Health Dept. – Misc.
- ✓ Police- Firearms
- ✓ Fire- Smoke Detectors
- ✓ Business Permits
- ✓ City Clerk – Mortgage
- ✓ Health- Burial
- ✓ Health- Bakery
- ✓ Plumbing
- ✓ Garage & Gas
- ✓ Gas Permits
- ✓ Canteen Trucks
- ✓ Ice Cream- Manufacturer
- ✓ Rental Units
- ✓ Fire- Misc. Permits
- ✓ Health – Public Pools
- ✓ Occupancy Permits
- ✓ Lodging House
- ✓ Parks & Rec
- ✓ Marriage- JP Fees
- ✓ Sheet Metal
- ✓ Special Events Permits
- ✓ Misc. Permits

(REVENUE TYPES CONTINUED)

III. CHARGES FOR SERVICES

Charges for services are an important revenue source for the City to maintain the level of services provided to the community. With a limit on tax revenues, the City must impose charges for the delivery of some services that were formerly financed through the property tax.

Revenues from Charges for Services are based on the following sources:

a. INDIRECT COST OF THE ENTERPRISE FUNDS
   i. An indirect cost is one that cannot be directly or exclusively assigned to one service. Enterprises often benefit from expenditures made by the general fund. Indirect costs should be identified and allocated to the enterprise fund using clearly established formula to prorate the expense among departments. Indirect costs are appropriated in the general fund, and operating transfers made by auditor to reimburse the general fund from the enterprise fund. All operating transfers from the enterprise fund are credited to the general fund's cash account, at no time is an operating transfer made to replenish an operating department appropriation.

b. TRASH/ RECYCLING SERVICES

c. FINES AND FOREFEITS
   i. Penalties levied for violations of the City's municipal code.

d. BASEBALL REVENUE

e. CEMETERY REVENUE
   i. The Public Works department maintains the Lowell Cemetery. Fees help support the cost of operating the cemetery.

f. AMBULANCE REVENUE

g. CABLE FRANCHISE FEE
   i. The payments to the City are derived through revenues received from Comcast. As Comcast Cable television revenues increase or decrease, the municipal access to fees received by the City will increase or decrease proportionately and are used to support municipal programming.

(REVENUE TYPES CONTINUED)

h. ENTERPRISE REVENUES – WATER

i. The municipality owned and operated public water utility system provides water to residents of Lowell. The city currently bills users on a quarterly basis for water use. The Water Utility Department collects revenue for water bills, liens on bills, junk/ scrap, and solar renewable energy credits.

ii. The water department receives miscellaneous revenue from service renewals, hydrant rentals, cross connection inspections, meter replacements, water works construction permits, fines, meter transmitter unit instillations, fire service fees, final bill, reading fees, laboratory bacterial testing and other services.

i. ENTERPRISE REVENUES – WASTEWATER

iii. The City authorizes annual/quarterly sewer service charge to shift sewer expenditures away from property taxes to the tax-exempt institutions in the city, which are among the largest water users. The Wastewater Utility Department collects revenue for local usage, septage receipts, sewer liens, pretreatment permits, and laboratory analysis. Lowell's Wastewater facilities also collect revenue for service from surrounding communities such as Tewksbury, Chelmsford, Dracut and Tyngsboro.

j. ENTERPRISE REVENUES - PARKING

iv. An important source of revenue for the City is the parking fund. This fund consists of the revenue from meter permits, meter collections, resident parking stickers, parking lots and garages, parking fines and interest earnings. These revenues are then distributed to help fund programs permitted under Ch. 844 of the Massachusetts General Laws. With limited tax revenues, the parking fund is a critical source of City revenue, and includes:

1. On-Street Parking Meter Collections
2. Off-Street Parking Lot Meter Collections- City operates nine lots with pay stations that accept cash and credit cards.
3. Parking Garages- There are 5,059 parking spaces in these facilities.
4. Use of meters- Payment is received when a request is made to use meter spaces in conjunction with street obstruction or closing permit, when granted by the department.
5. Resident stickers- To prevent commuter parking in residential areas, the department issues resident parking stickers/signs to Lowell residents to allow them to park in permit only areas.

(REVENUE TYPES CONTINUED)

IV. INTERGOVERNMENTAL REVENUE

GRANT FUNDS - In FY22, the City will continue to accept, appropriate and expend grants in a special revenue fund. Grants are accepted and appropriated year-round by the City Council at the time of notification by the grantor to the City. However, a small number of federal and state grants, imperative to the operating budgets of some departments, will be appropriated in the General Fund budget process.

CHERRY SHEET REVENUES - State Cherry Sheet revenue funds are the primary intergovernmental revenue. Cherry Sheet revenue consists of direct school aid, local aid and specific reimbursements and distributions such as aid to public libraries, veterans' benefits, and number of school related items.

Revenues from Intergovernmental Revenue are based on the following sources:

a. FEDERAL GRANTS
   i. Various federal grants, as detailed within this document, will be appropriated in FY19 General Fund budget process. All other federal grants will be accepted and appropriated individually by the City Council upon receipt of the grant award notice to the City.

b. STATE GRANTS
   i. Various state grants, as detailed within this document, will be appropriated in the General Fund in FY19. All other state grants will be appropriated in the Grant Fund during the fiscal year.

c. STATE CHERRY SHEET REVENUE
   i. Every year the Commonwealth sends to each municipality a "Cherry Sheet", named for the pink colored paper on which it was originally printed. The Cherry Sheet comes in two parts, one listing the state assessments to municipalities for MBTA, MAPC, air pollution control districts and other state programs; the other section lists the financial aid the City will receive from the state for funding local programs. Each Cherry Sheet receipt is detailed on the following pages. Cherry Sheet revenue is used in funding

d. AVAILABLE FUNDS - LOCAL

(REVENUE TYPES CONTINUED)

V. MISCELLANEOUS REVENUE

The General Fund includes a variety of revenues that cannot be categorized in the other five accounting designations. Interest earnings on investments, rental income from City property and transfers from non-operating budget funds comprise the bulk of revenues in this category.

Revenues from taxes are based on the following sources:

a. INTEREST EARNINGS
   i. The City regularly invests temporarily idle cash in the Massachusetts Municipal Trust Depository- Cash Fund and through our semiannual Certified Deposit (CD) bids. The City emails bid requests to all local banks semiannually to request CD rates for 6-9 month CD denominations as low as $250,000 and as high as $10,000,000. Over the years, the City has successfully invested idle cash into many local banks.

b. RENT/SALE OF CITY PROPERTY

c. FREE CASH

d. OTHER MISCELLANEOUS RECEIPTS
   i. The largest source of revenue in this category include: Treasurer's Miscellaneous, Wire Miscellaneous, City Clerk Miscellaneous and Miscellaneous Enterprise.

BUDGETED REVENUES & HISTORIC COLLECTIONS - SUMMARY

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
143,287,165	145,289,889	149,287,054	144,933,397	TAXES	164,099,815
2,320,436	2,817,352	3,147,712	2,310,499	LICENSES & PERMITS	2,575,450
54,699,992	59,756,035	59,093,378	53,565,740	CHARGES FOR SERVICES	74,091,651
180,418,701	207,383,478	197,129,279	209,967,141	INTERGOVERNMENTAL REVENUE	221,231,373
1,767,704	2,980,782	3,164,713	2,928,650	MISCELLANEOUS REVENUE	2,196,500
382,493,998	**418,227,537**	**411,822,136**	**413,705,427**		**464,194,789**

TAXES

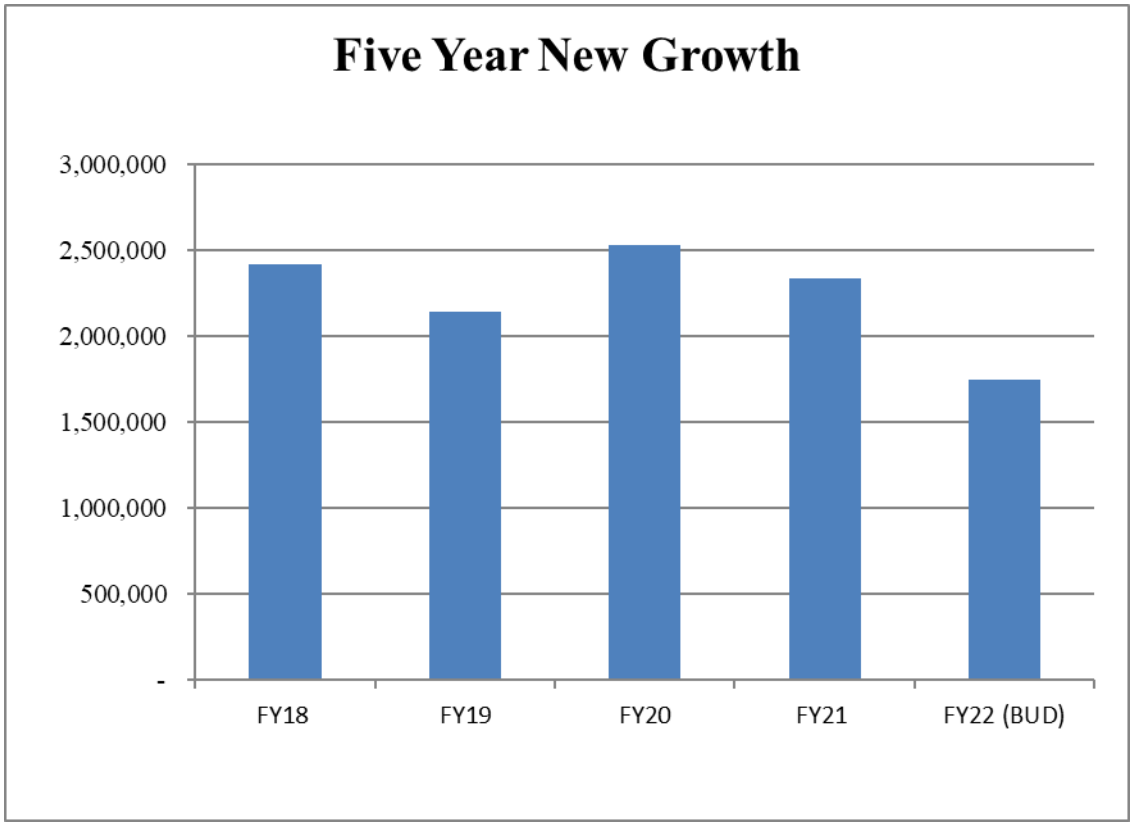
SUMMARY [31]

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
128,507,951	131,629,761	138,404,086	144,933,397	Tax Levy	**150,357,815**
				New Growth *	**1,750,000**
9,920,726	9,745,498	6,379,713	9,502,394	Motor Vehicle Excise Tax	**8,602,000**
331,215	346,888	261,846	90,000	Hotel/ Motel Excise Tax	**150,000**
1,238,909	1,292,366	1,100,000	1,100,000	Meals Excise Tax	**1,125,000**
2,589,817	2,082,317	2,109,000	2,109,000	Penalties & Delinq. Int.	**1,410,000**
698,545	162,273	709,821	830,000	In Lieu of Tax Payments	**425,000**
-	30,786	322,587	275,000	Marijuana Excise Tax	**280,000**
143,287,165	**145,289,889**	**149,287,054**	**158,839,791**		**164,099,815**

[31] New Growth is a certification of new taxable value in the City. The amount is projected for the budget year, but included in the levy for all years prior.

TAXES
NEW GROWTH [32]

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
2,418,695	2,144,212	2,530,737	2,335,360	New Growth*	1,750,000
2,418,695	**2,144,212**	**2,530,737**	**2,335,360**		**1,750,000**

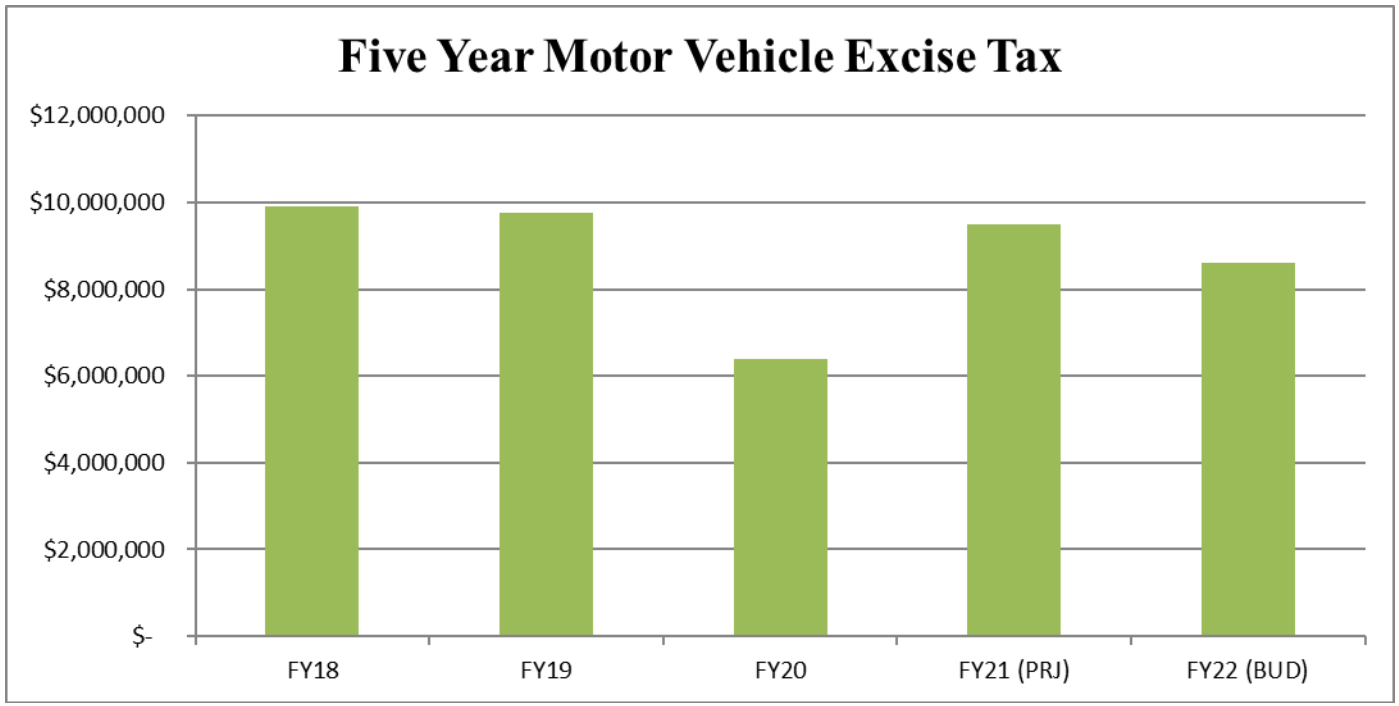


[32] New Growth from prior years included in tax levy total in summary page, shown here for context.

TAXES

MOTOR VEHICLE AND BOAT EXCISE TAXES

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
9,918,611	9,743,488	6,377,320	9,500,000	Motor Vehicle Excise	8,600,000
2,115	2,011	2,394	2,394	Boat Excise	2,000
9,920,726	**9,745,498**	**6,379,713**	**9,502,394**		**8,602,000**



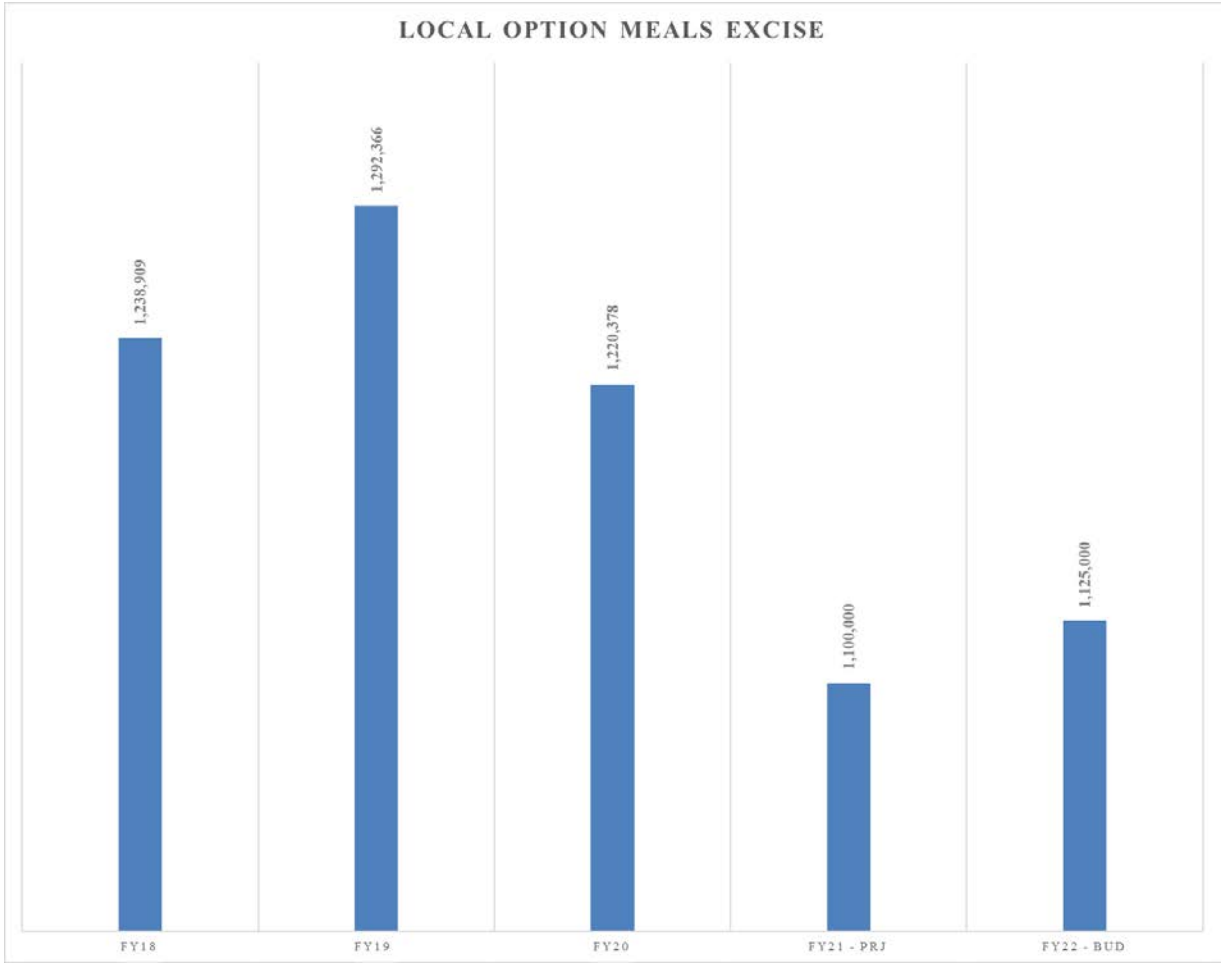
TAXES
HOTEL/MOTEL

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
331,215	346,888	261,846	90,000	Hotel/ Motel Tax	150,000
331,215	**346,888**	**261,846**	**90,000**		**150,000**



TAXES
MEALS *EXCISE* TAXES

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
331,215	346,888	261,846	90,000	Hotel/ Motel Tax	150,000
331,215	**346,888**	**261,846**	**90,000**		**150,000**



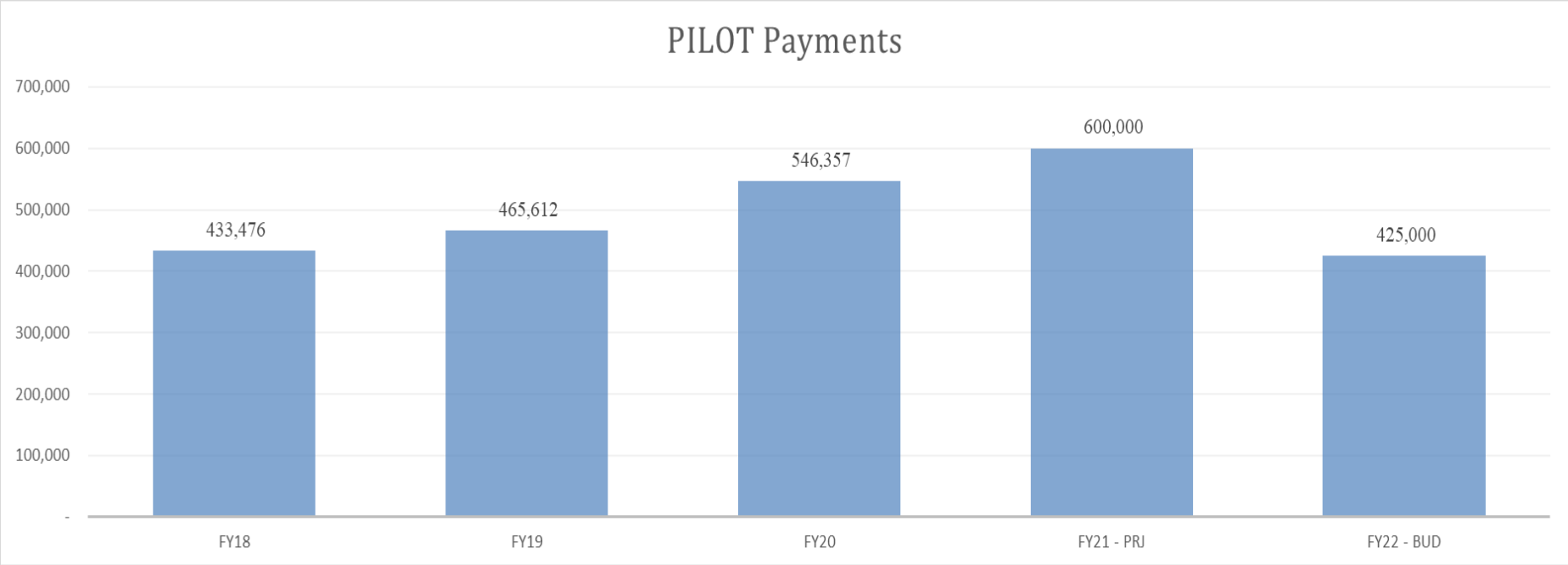
TAXES

PENALTIES AND DELINQUENT INTEREST

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
754,170	737,817	605,432	530,000	Tax Liens Redeemed	-
31,770	35,883	18,313	30,000	Personal Property (Penalty/ Interest)	50,000
256,618	270,872	237,380	275,000	Real Property (Penalty/ Interest)	255,000
149,982	140,556	162,390	22,000	Real Estate Return Fines	140,000
814,506	769,754	635,523	1,060,000	Motor Vehicle (Penalty/ Interest)	750,000
94,272	29,723	37,861	40,000	Tax Lien (Penalty/ Interest)	90,000
350,026	161	113	-	Misc. Other Fees	-
41,962	36,379	14,385	30,000	Pro Forma Tax (Ch. 59 §2D)	25,000
96,510	97,971	114,993	122,000	Lien Certificates	100,000
2,589,817	**2,119,115**	**1,826,390**	**2,109,000**		**1,410,000**

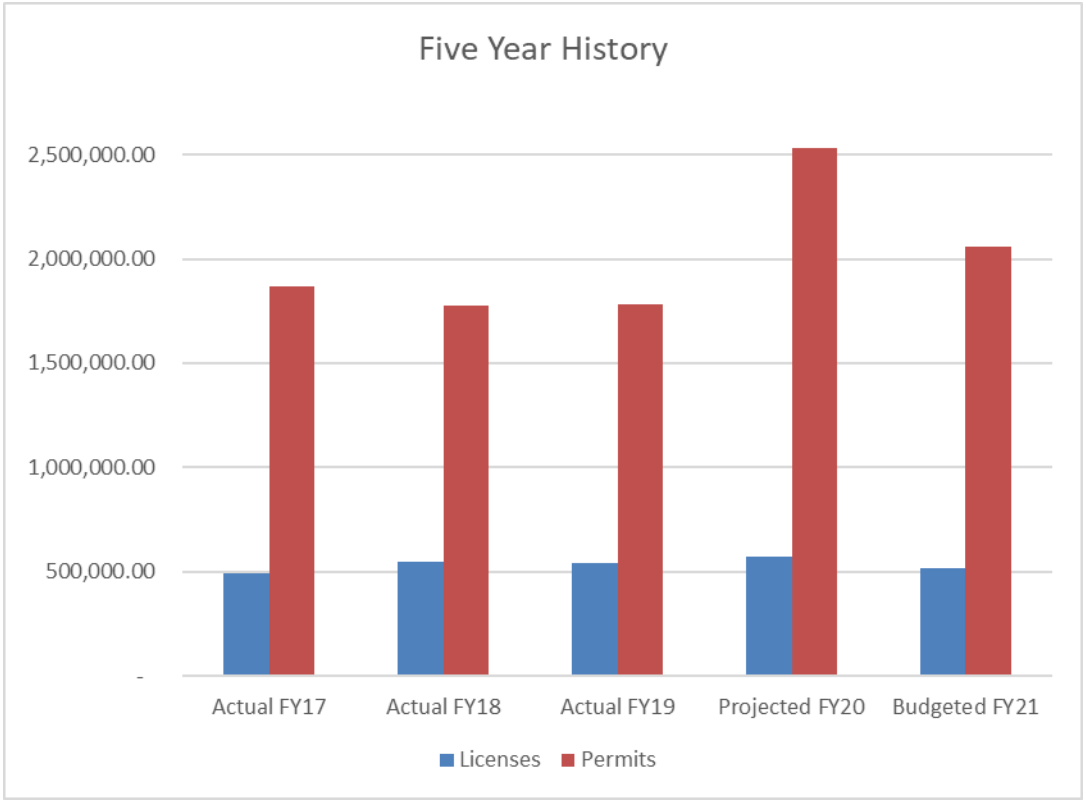
TAXES
PAYMENT IN-LIEU-OF-TAXES (PILOT)

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
433,476	465,612	546,357	600,000	Payments in Lieu of Taxes ("PILOT")	425,000
265,070	162,273	163,464	230,000	Urban Redevelopment (Ch. 121a)	-
698,545	**627,885**	**709,821**	**830,000**		**425,000**



LICENSES AND PERMITS
SUMMARY

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
543,839	549,517	524,832	263,255	Licenses	518,050
1,776,597	2,267,835	2,622,880	2,047,244	Permits	2,057,400
2,320,436	**2,817,352**	**3,147,712**	**2,310,499**		**2,575,450**

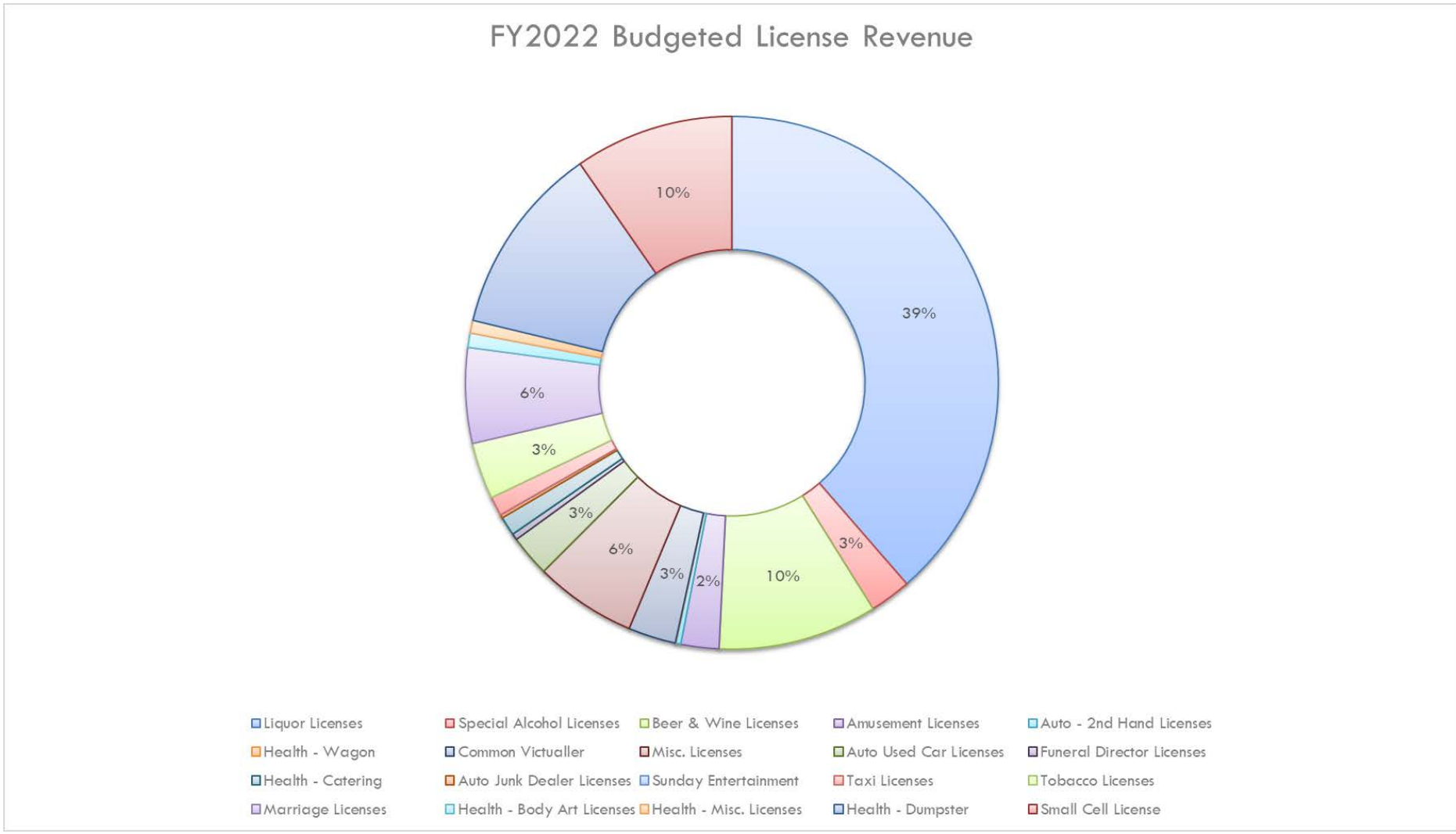


LICENSES AND PERMITS

LICENSES

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
278,595	268,150	246,450	60,000	Liquor Licenses	200,000
13,000	12,140	8,850	-	Special Alcohol Licenses	13,000
49,775	48,025	48,950	45,000	Beer & Wine Licenses	50,000
12,238	9,750	6,100	5,800	Amusement Licenses	12,000
1,400	2,000	600	1,750	Auto - 2nd Hand Licenses	1,500
200	200	-	250	Health - Wagon	200
14,175	13,280	20,025	9,400	Common Victualler	15,000
32,394	35,707	21,110	18,500	Misc. Licenses	32,000
13,200	12,600	11,875	13,500	Auto Used Car Licenses	13,000
2,000	2,000	1,900	-	Funeral Director Licenses	2,000
8,200	6,200	7,200	6,800	Health - Catering	6,000
1,000	1,250	1,000	1,200	Auto Junk Dealer Licenses	1,000
100	340	100	250	Sunday Entertainment	100
5,750	3,450	3,500	1,705	Taxi Licenses	6,000
16,125	16,125	10,750	18,000	Tobacco Licenses	17,750
29,290	40,000	22,945	18,500	Marriage Licenses	30,000
4,250	4,000	8,625	6,300	Health - Body Art Licenses	4,500
3,900	-	2,559	1,600	Health - Misc. Licenses	4,000
58,247	47,450	45,315	46,500	Health - Dumpster	60,000
	26,850	56,978	8,200	Small Cell License	50,000
543,839	**549,517**	**524,832**	**263,255**		**518,050**

(LICENSES CONTINUED)



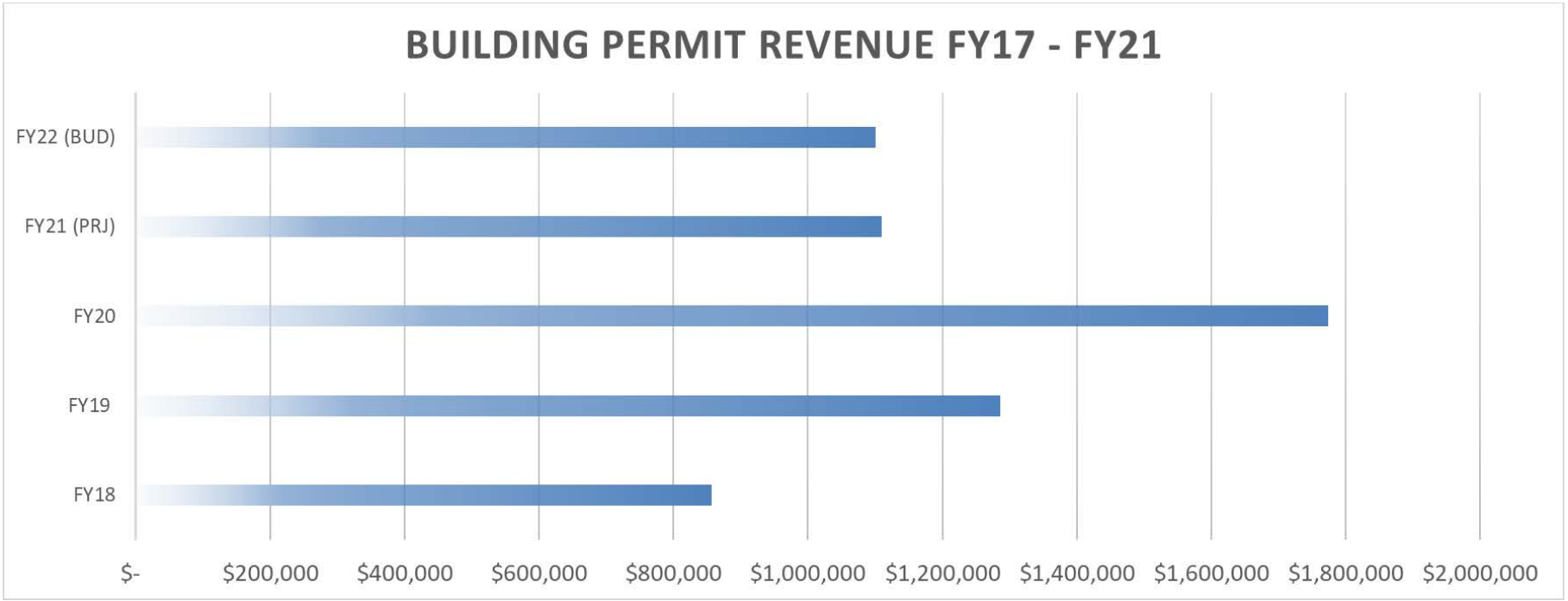
LICENSES AND PERMITS

PERMITS

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
117,775	110,515	93,430	146,000	DPW - Street Openings	100,000
14,100	9,450	8,375	11,000	Police - Firearms	15,000
81,818	94,580	75,910	92,700	Fire - Smoke Detectors	80,000
30,525	27,750	22,045	24,000	Business Permits	30,000
-	75	80	-	City Clerk - Mortgage	-
20,515	18,980	23,780	10,000	Health - Burial	22,000
5,200	4,800	4,600	5,800	Health - Bakery	5,000
857,116	1,285,970	1,774,355	1,110,000	Building Permits	1,100,000
93,715	126,990	109,100	132,000	Plumbing	90,000
19,275	9,075	1,250	6,300	Garage & Gas	20,000
67,854	66,400	65,710	75,736	Gas Permits	60,000
4,800	5,000	2,400	3,000	Canteen Trucks	4,500
1,350	1,350	850	1,000	Ice Cream - Manufacturer	1,000
59,000	66,200	83,400	44,150	Rental Units	100,000
46,455	52,838	24,372	32,760	Fire - Misc. Permits	50,000
1,800	1,900	600	600	Health - Public Pools	2,000
168,430	194,805	177,539	199,500	Occupancy Permits	175,000
900	1,000	300	750	Lodging House	1,000
59,884	43,505	17,146	33,970	Parks & Rec	60,000
38,400	40,000	29,520	18,400	Marriage - JP Fees	40,000
39,662	56,387	57,565	48,800	Sheet Metal	50,000
3,166	2,896	1,750	378	Special Events Permits	3,000
44,858	44,619	46,245	48,800	Misc. Permits	45,000
	2,750	2,559	1,600	Health Miscellaneous	3,900
1,776,597	**2,267,835**	**2,622,880**	**2,047,244**		**2,057,400**

LICENSES AND PERMITS

BUILDING PERMITS



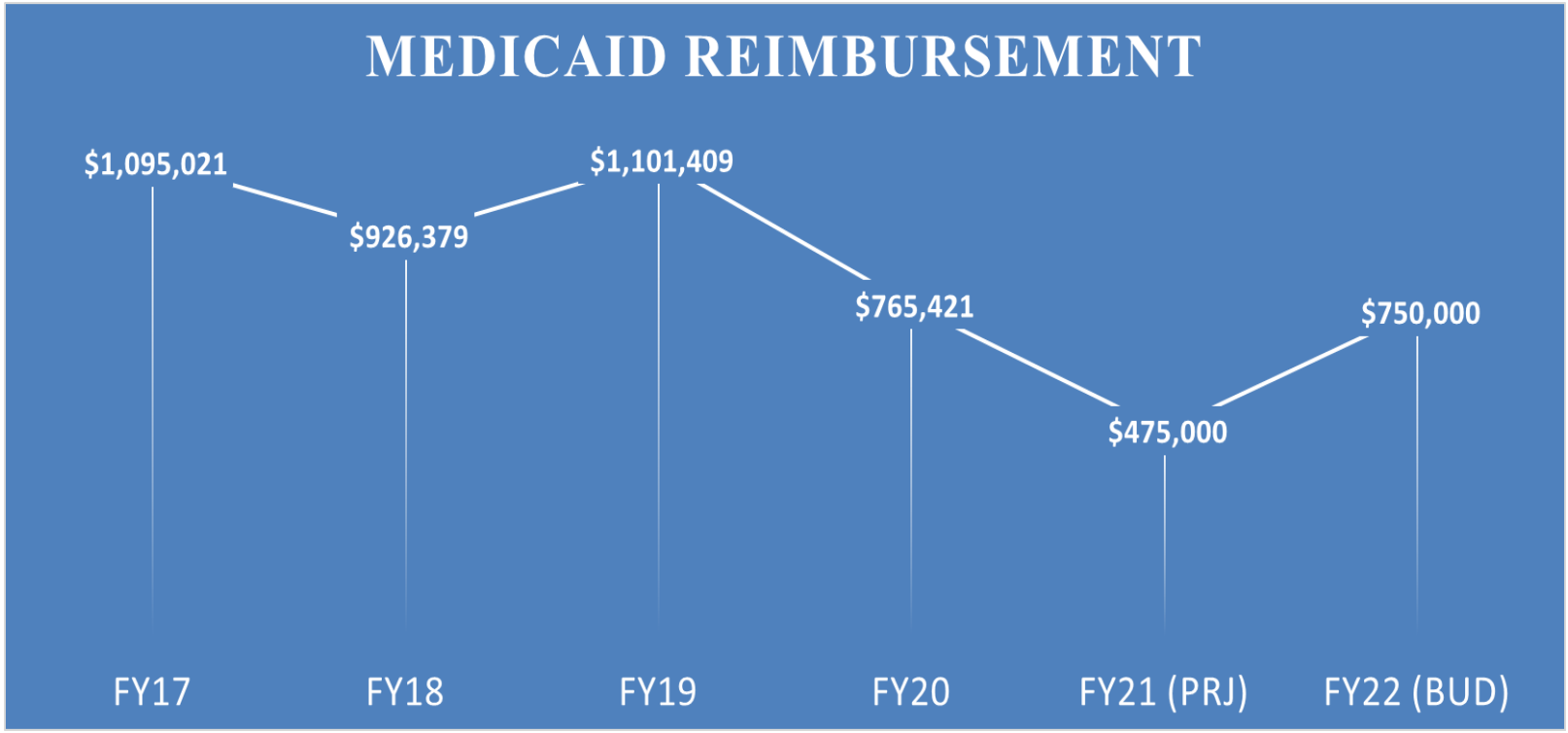
INTERGOVERNMENTAL REVENUE
SUMMARY

FY18 Actual	FY19 Actual	FY20 Actual	FY21 Projection		Budget FY22
1,298,786	1,664,630	825,294	475,000	Federal Grants	850,000
662,126	576,641	501,144	378,505	State Grants	149,320
174,444,106	199,962,658	195,802,841	199,962,658	State Cherry Sheet Revenue	215,141,344
4,013,683	5,179,548		9,150,978	Available Funds - Local	5,090,709
180,418,701	**207,383,478**	**197,129,279**	**209,967,141**		**221,231,373**

INTERGOVERNMENTAL REVENUE

FEDERAL

FY18 Actual	FY19 Actual	FY20 Actual	FY21 Projection		Budget FY22
926,379	1,101,409	765,421	475,000	Medicaid Reimbursement	750,000
372,406	112,299	56,289	-	Medicare Part D Reimbursement	100,000
-	450,922	3,584	-	FEMA Reimbursement (Snow & Ice)	-
1,298,786	**1,664,630**	**825,294**	**475,000**		**850,000**



INTERGOVERNMENTAL REVENUE
STATE LOCAL

FY18 Actual	FY19 Actual	FY20 Actual	FY21 Projection		Budget FY22
210,000	-	-	-	40R Revenue	-
151,541	148,591	150,641	151,540	UML Debt Reimbursement	149,320
134,256	72,255	20,333	3,465	E-Rate Revenue	-
166,330	355,795	330,170	223,500	Various Grant - Reimbursement to General Fun	-
662,126	576,641	501,144	378,505		149,320

INTERGOVERNMENTAL REVENUE

CHERRY SHEET - SUMMARY

FY18 Actual	FY19 Actual	FY20 Actual	FY21 Projection		Budget FY22
144,067,631	150,935,483	163,023,947	166,954,483	School Funding (Chapter 70)	178,548,325
3,921,019	4,211,381	5,115,785	5,463,245	Education Reimbursement	7,983,442
26,455,456	27,638,370	27,663,109	27,544,930	General Gov't Reimbursement/ Distribution	28,609,577
174,444,106	**182,785,234**	**195,802,841**	**199,962,658**		**215,141,344**

INTERGOVERNMENTAL REVENUE

CHERRY SHEET - SCHOOL – LOCAL AID (CHAPTER 70)

FY18 Actual	FY19 Actual	FY20 Actual	FY21 Projection		Budget FY22
144,067,631	150,935,483	163,023,947	166,954,483	School/ Chapter 70	178,548,325
144,067,631	**150,935,483**	**163,023,947**	**166,954,483**		**178,548,325**

INTERGOVERNMENTAL REVENUE

CHERRY SHEET – OTHER EDUCATION REIMBURSEMENTS

FY18 Actual	FY19 Actual	FY20 Actual	FY21 Projection		Budget FY22
2,728,228	3,018,590	3,922,994	4,270,451	Charter School Tuition Reimbursement	6,790,651
1,192,791	1,192,791	1,192,791	1,192,794	School Building Authority Reimbursement (MSBA)	1,192,791
3,921,019	**4,211,381**	**5,115,785**	**5,463,245**		**7,983,442**

INTERGOVERNMENTAL REVENUE
GENERAL GOVERNMENT REIMBURSEMENT

FY18 Actual	FY19 Actual	FY20 Actual	FY21 Projection		Budget FY22
25,162,659	26,043,352	26,746,523	26,746,523	Unrestricted General Government Aid (UGGA)	27,682,651
490,440	511,345	507,446	495,285	Veterans' Benefits	420,086
198,479	198,479	209,228	214,672	State Owned Land	247,186
94,878	89,858	93,372	88,450	Vets/ Blind Exemption	259,654
509,000	795,336	106,540	-	ACRE Redevelopment Reimbursement	-
26,455,456	**27,638,370**	**27,663,109**	**27,544,930**		**28,609,577**

INTERGOVERNMENTAL REVENUE
AVAILABLE FUNDS - LOCAL

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
-	-		878,950	Pension Reserve	
200,000	100,000		200,000	Sale of City Property (Special Revenue)	
200,000	494,700	319,155	250,000	Vacant/ Foreclosed Property (Revolving)	250,000
-	-	100,000	-	Property Maintenance	25,000
-	-	30,000		Mitigation Funding	
-	1,695		1,000,000	Salary Reserve (Stabilization)	
-	-		-	Overlay Surplus	
841,149	800,000		1,890,688	Capital Debt Service (Stabilization)	
-	-		-	Police Training (Receipt Reserved)	
1,314,389	1,490,000	676,269	1,200,000	PEG Access Revenue (Cable Franchise)	1,200,000
-	-	192,000	192,000	Ballpark Capital (Spinners)	
1,458,145	2,178,153		3,495,363	General Stabilization	3,570,688
-	115,000	150,000		148A Violations (Special Revenue)	
		-	43,977	Community Preservation Fund	45,021
4,013,683	**5,179,548**	**1,467,424**	**9,150,978**		**5,090,709**

CHARGES FOR SERVICES

SUMMARY

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
8,812,842	9,012,522	9,012,522	9,989,800	Indirect Cost of the Enterprise Funds	13,503,249
3,151,195	3,112,323	3,252,396	3,202,700	Trash/ Recycling Services	3,203,000
1,554,369	1,764,227	1,578,883	1,537,000	Fines and Forefeits	1,466,200
62,500	93,750	471,552	384,000	HOST revenue (Marijuana)	400,000
194,009	226,892	240,365	244,000	Cemetery Revenue	216,000
-	572,838	363,451	376,172	Ambulance Revenue	389,338
11,012,378	11,409,254	11,372,607	12,953,455	Enterprise Revenues - Water	12,493,874
22,485,361	24,817,945	24,515,086	23,454,413	Enterprise Revenues - Wastewater	25,807,647
7,427,338	8,746,285	8,286,516	1,424,201	Enterprise Revenues - Parking	8,170,674
				Other Funds - Charges/ Services	8,441,669
54,699,992	**59,756,035**	**59,093,378**	**53,565,740**		**74,091,651**

CHARGES FOR SERVICES
ENTERPRISE REIMBURSEMENT

FY18 Actual	FY19 Actual	FY20 Actual	FY21 Projection		Budget FY22
2,672,026	2,948,830	2,948,830	3,848,378	Water Utility - Indirect Costs (Reimburse General Fund)	4,822,628
4,919,831	5,023,683	5,023,683	5,023,201	Wastewater Utility - Indirect Costs (Reimburse General Fund)	7,211,038
1,220,985	1,040,009	1,040,009	1,118,221	Parking Enterprise - Indirect Costs (Reimburse General Fund)	1,469,583
8,812,842	**9,012,522**	**9,012,522**	**9,989,800**		**13,503,249**

CHARGES FOR SERVICES
TRASH FEES

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
3,135,830	3,097,008	3,248,846	3,200,000	Trash/ Recycling Services	3,200,000
3,050	3,000	3,550	2,700	Dumpster Fees	3,000
12,315	12,315	-	-	Clean Up Cost Reimbursement	-
3,151,195	**3,112,323**	**3,252,396**	**3,202,700**		**3,203,000**

CHARGES FOR SERVICES

FINES AND FORFEITS

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
1,450	1,704	2,455	3,000	Constable Fees	1,000
61,006	9,750	38,625	43,000	Inspectional - 21D Violations	75,000
536,971	591,014	584,672	579,000	Court Fines	575,000
159,261	166,851	162,567	153,000	Motor Vehicle Non-renewal Fees	160,000
377,542	299,825	286,579	263,000	Police Towing Reimbursement	250,000
307,715	454,460	324,026	321,000	Police - Special Detail Receipts	250,000
50,407	75,992	47,206	34,000	Fire - Special Detail Receipts	50,000
15,910	25,295	27,295	27,000	Code & Inspection Fines	16,000
19,432	20,026	12,555	89,000	Code & Inspection Signs	20,000
1,700	3,300	200	13,000	Health - Tobacco Fines	1,700
15,025	106,610	83,053	1,000	Health - 21D Violations	60,000
7,950	9,400	9,650	11,000	Health - Night Soil	7,500
1,554,369	**1,764,227**	**1,578,883**	**1,537,000**		**1,466,200**

CHARGES FOR SERVICES
HOST REVENUE

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
-	93,750	471,552	470,000	HOST revenue (Marijuana)	400,000
-	**93,750**	**471,552**	**470,000**		**400,000**

CHARGES FOR SERVICES
CEMETERY

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
177,397	204,980	223,260	230,000	Cemetery Openings	200,000
16,612	21,912	17,105	14,000	Cemetery Misc.	16,000
194,009	**226,892**	**240,365**	**244,000**		**216,000**

CHARGES FOR SERVICES
AMBULANCE REVENUE

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
-	572,838	363,451	376,172	Ambulance Recoverable Costs	389,338
-	**572,838**	**363,451**	**376,172**		**389,338**

CHARGES FOR SERVICES
WATER UTILITY

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
654,243	645,873	662,101	383,000	Water Lien Revenue	645,873
9,495,027	10,127,624	9,992,194	12,031,755	Water Usage	11,226,859
245,261	239,996	273,849	285,000	Water Miscellaneous	275,000
4,610	1,142	1,823	1,200	Junk/ Scrap	1,142
379,425	276,039	249,110	112,500	Solar Renewable Energy Credits	225,000
2,430		600	-	Water Bulk	-
231,382	118,580	192,929	140,000	Water Fund Interest	120,000
-	-	-	-	Retained Earnings of the Utility	
11,012,378	**11,409,254**	**11,372,607**	**12,953,455**		**12,493,874**

CHARGES FOR SERVICES
WASTEWATER UTILITY

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
15,685,090	16,478,305	16,867,646	17,873,865	Local Usage	17,857,548
1,926,779	2,775,745	1,993,195	1,933,256	Septage Receipts	1,875,000
1,066,411	1,208,422	1,218,383	-	Sewer Leins	1,100,000
-	-	1,800	-	Pre-Treatment Permits	-
20,225	21,672	19,561	(2,733)	Laboratory Analysis	18,831
603,300	1,694,438	988,493	-	Tewksbury Assessment	1,300,000
1,393,950	1,319,985	1,262,743	2,150,625	Chelmsford Assessment	1,700,000
1,542,190	1,048,283	1,954,038	1,500,000	Dracut/ Tyngsboro Assessment	1,706,000
245,973	265,874	208,479	-	Miscellaneous Other	250,268
1,444	5,220	749	(600)	Junk/ Scrap	
-	-	-	-	Retained Earnings of the Utility	
22,485,361	**24,817,945**	**24,515,086**	**23,454,413**		**25,807,647**

CHARGES FOR SERVICES
PARKING ENTERPRISE

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
846,906	934,962	970,626	-	Garage Fees - Ayotte	867,000
1,121,227	1,365,028	1,438,699	-	Garage Fees - Downes	1,250,000
193,495	212,674	217,309	-	Lot Fees - Davidson	204,000
1,038,586	1,326,011	1,335,056	-	Garage Fees - Roy	1,122,000
1,372,825	1,587,924	1,224,560	-	Parking Meters/ Kiosks	1,300,500
1,170,214	1,336,304	1,258,327	-	Garage Fees - Early	994,500
507,836	613,923	572,968	(1,270)	Garage Fees - Lower Locks	510,000
			59,781	Garage Fees - HCID	750,000
91,190	94,135	98,558	5,879	Parking Ticket - Late Fees	90,100
208,323	204,905	146,799	2,137	Parking Ticket - Mark Fees	174,900
29,378	17,716	36,017	82,674	Rental - Pass Card Fees	31,500
22,561	19,844	17,020	-	Sign Permits	20,000
654,937	864,230	887,827	-	Parking Tickets - Fines	772,500
3,768	872	482	-	Other Interest	1,000
-	-	-	-	Retained Earnings of the Utility	-
-	85,148	-	-	Legal Settlements	-
166,094	82,610	82,268	1,275,000	UML Debt Reimbursement	82,674
7,427,338	**8,746,285**	**8,286,516**	**1,424,201**		**8,170,674**

MISCELLANEOUS REVENUE
SUMMARY

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
313,382	738,015	1,086,862	980,000	Interest Earnings	920,000
1,454,322	2,242,767	2,077,851	1,948,650	Other Miscellaneous Receipts	1,276,500
1,767,704	**2,980,782**	**3,164,713**	**2,928,650**		**2,196,500**

MISCELLANEOUS REVENUE
INTEREST EARNINGS

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
135,507	550,877	892,470	827,000	Interest on Investments	750,000
177,875	187,138	194,392	153,000	Other Misc. Interest	170,000
313,382	**738,015**	**1,086,862**	**980,000**		**920,000**

MISCELLANEOUS REVENUE
OTHER MISCELLANEOUS REVENUE

Actual FY18	Actual FY19	Actual FY20	Projected FY21		Budget FY22
159,272	(33,352)	36,115	95,000	Treasurer's Miscellaneous	50,000
2,207	807	2,806	400	Junk Revenue Miscellaneous	2,000
30,100	(30,100)	2,351	-	Various Department Bids & Specs	-
20,864	25,909	15,022	4,000	Library Miscellaneous	20,000
8,350	6,130	3,979	5,000	Assessors' Miscellaneous	8,000
13,725	4,550	450	1,000	Data Processing - Misc.	-
322,638	362,501	291,157	268,000	City Clerk Miscellaneous	350,000
314	140	-	50,000	Elections Miscellaneous	500
58,905	44,107	37,312	16,000	Planning Board - Advertising & Recording	55,000
11,150	26,570	15,750	19,000	Board of Appeals Fees	11,000
63,037	19,742	14,008	101,000	Police Department Misc.	25,000
125	111	81	25,000	Fire Department Misc.	5,000
12,896	8,700	5,579	2,000	Code and Inspection - Misc.	10,000
31,210	28,845	24,575	23,000	Sealer Misc.	35,000
40,906	35,850	39,250	26,000	Engineers Misc.	40,000
326,295	312,973	354,394	316,000	Wire Misc.	325,000
-	403	-	119,950	Misc Reimbursements	-
-	984	148	300	Law - Misc	-
-	-	42,564	17,000	Human Relations Misc	-
-	6,814	3,569	23,000	DPW Misc	15,000
-	4,505	11,632	-	Recreation Fees	-
-		147,464	48,000	General Billing Lien revenue	-
113,600	114,700	112,000	135,000	Health - Food Establishments	100,000
121,464	166,685	37,376	119,000	Auditorium Revenue	125,000
-	19,200	19,200	-	Rental - Alumni Field	-
107,363	950,802	274,561	415,000	Energy Aggregation	100,000
2,975	114,822	86,069	120,000	Reimbursement - Prior Years	-
	2,583	27,244	-	Sale of City Property	-
6,746	2,125	473,242	-	Legal Settlements	-
180	-	62	-	Water Liens	-
-	-	(110)	-	Water Usage Charges	-
-	45,661	-	-	Enel	-
1,454,322	**2,242,767**	**2,077,851**	**1,948,650**		**1,276,500**

FISCAL YEAR

2022

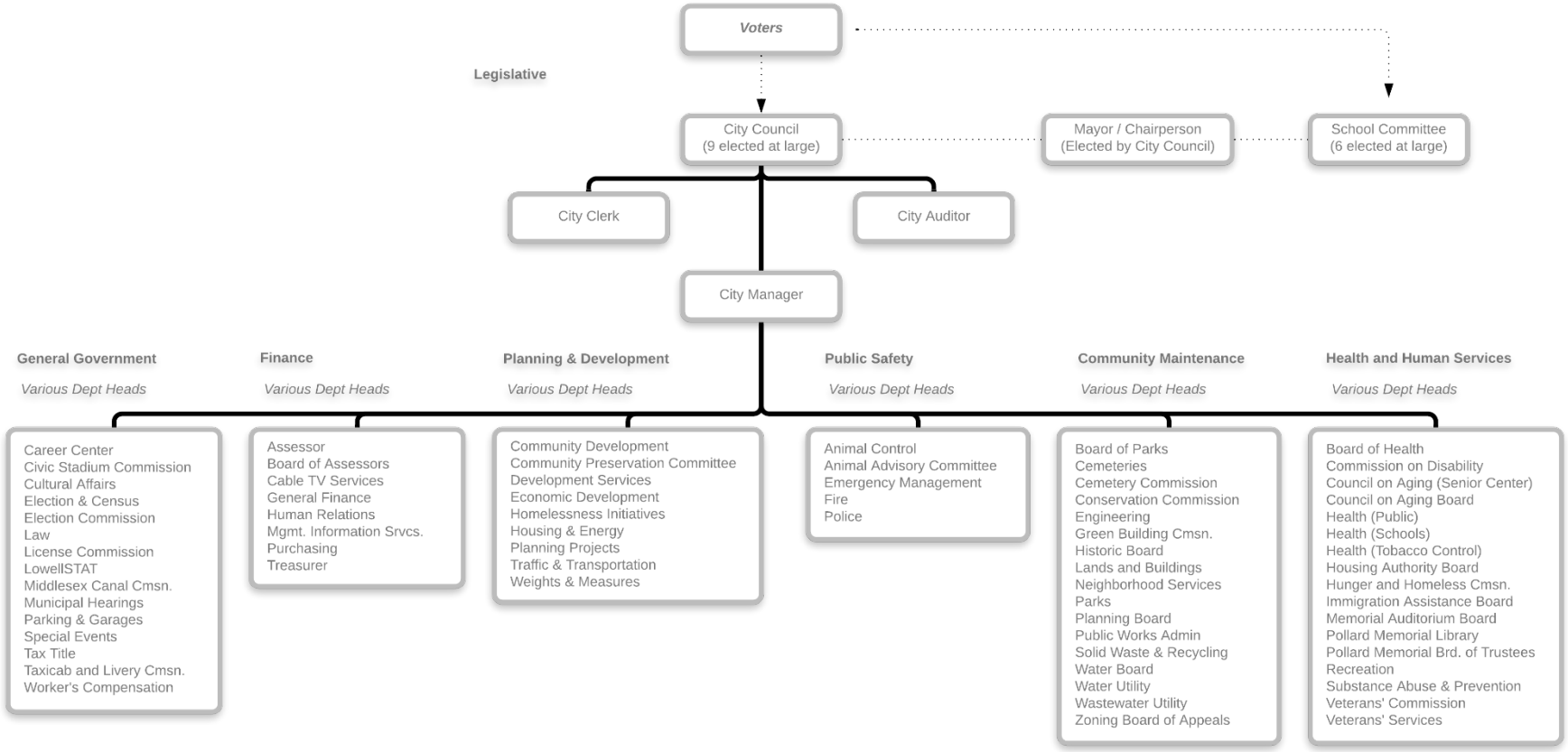
SECTION IV

DEPARTMENTAL DETAILS

Operating budget details, focused on the City of Lowell's projected expenses by applicable department, service program, or area.

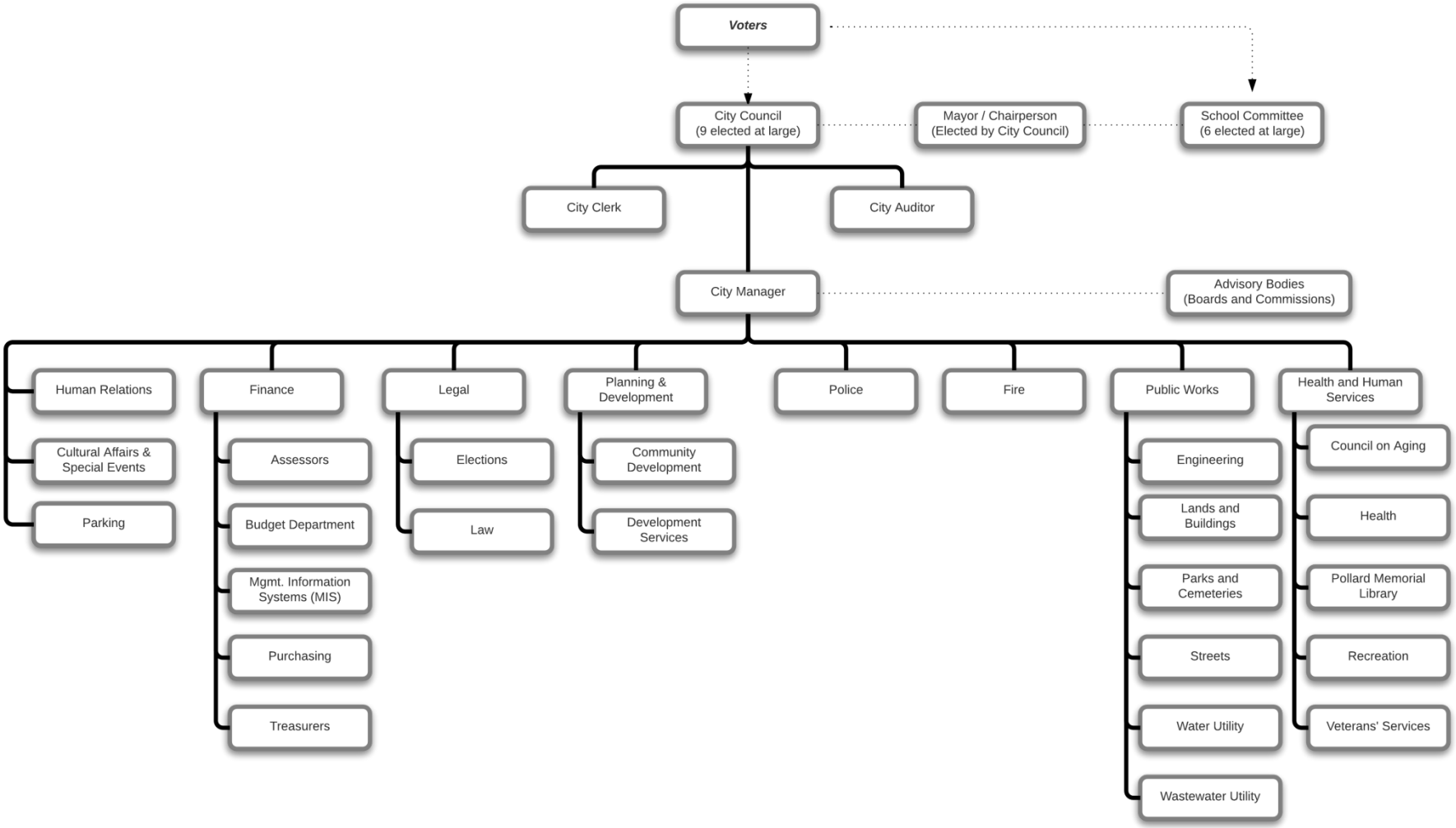
ORGANIZATIONAL CHART BY FUNCTION

City of Lowell, Massachusetts



ORGANIZATIONAL CHART BY DEPARTMENT

City of Lowell, Massachusetts



Department Directory

Department *(linked to website)*	**Contact Information *(with active links)***
Assessors	Chief Assessor: Susan LeMay 375 Merrimack Street, 1st Floor, Room 36 978-674-4200
Budget Department	Deputy Chief Financial Officer: Allison Chambers 375 Merrimack Street, 2nd Floor, Room 43 978-674-4400
Career Center	Executive Director: Shannon Norton 107 Merrimack Street 978-458-2503
City Auditor	City Auditor: Susan Hickey 375 Merrimack Street, 1st Floor, Room 27 978-674-4080
City Clerk	City Clerk: Michael Geary 375 Merrimack Street, 1st Floor, Room 31 978-674-4161
City Manager	City Manager: Eileen M Donoghue 375 Merrimack Street, 2nd Floor, Room 43 978-674-4400
City Mayor	City Mayor: The Honorable John J. Leahy 375 Merrimack Street, 2nd Floor, Room 50 978-674-4040

Department *(linked to website)*	**Contact Information *(with active links)***
Council on Aging (at Senior Center)	Executive Director: Lillian Hartman 276 Broadway Street 978-674-4131
Cultural Affairs & Special Events	Director, Cultural Affairs and Special Events: VACANT 50 Arcand Drive, 2nd floor 978-674-4260
Development Services	Director: Eric Slagle 375 Merrimack Street, 2nd Floor, Room 55 978-674-4144
Elections	Director (Interim): Elliott Veloso 375 Merrimack Street, Basement, Room 5 978-674-4046
Finance General	Chief Financial Officer: Conor Baldwin 375 Merrimack Street, 2nd Floor, Room 43 978-674-4400
Fire	Chief: Phillip AJ Charron 99 Moody Street 978-459-5553
Health and Human Services	Director: Joanne Belanger 341 Pine Street 978-674-4010
Human Relations	Director: Mary Callery 375 Merrimack Street, Basement, Room 19 978-674-4105

Department *(linked to website)*	**Contact Information *(with active links)***
Law	City Solicitor: Christine O' Connor 375 Merrimack Street, 3rd Floor, Room 64 978-674-4050
Management Information Systems (MIS)	Chief Information Officer: Mirán Fernandez 375 Merrimack Street, Room 2 978-674-4099
Parking & Garages	Director: Terry Ryan 75 John Street 978-674-4014
Planning and Development	Director and Assistant City Manager: Christine McCall 50 Arcand Drive, 2nd floor 978-674-4252
Police	Superintendent: Raymond K. Richardson 50 Arcand Drive 978-937-3200
Pollard Memorial Library	Director: Victoria Woodley 401 Merrimack Street 978-674-4120
Public Works	Commissioner: Christine Clancy, P.E. 1365 Middlesex Street 978-674-4111

Department *(linked to website)*	**Contact Information *(with active links)***
Purchasing	City Procurement Officer: P. Michael Vaughn 375 Merrimack Street, 3rd Floor, Room 60 978-674-4110
Retirement	Board Administrator: Shannon Dowd 375 Merrimack Street, Basement, Room 3 978-674-4094
Schools	Superintendent: Joel Boyd, PH.D. 155 Merrimack Street 978-674-4320
Treasurer / Collector	City Treasurer: Kelly Oakes 375 Merrimack Street, 1st Floor, Room 30 978-674-4222
Veterans' Services	Director: Eric Lamarche 276 Broadway Street, 2nd floor 978-674-4066
Wastewater Utility	Executive Director: Mark Young First Street Blvd (Rt 110) 978-674-4248
Water Utility	Executive Director: Mark Young 815 Pawtucket Boulevard 948-674-4240

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LEGISLATIVE

SUMMARY

DEPARTMENT STAFFING FTE (PAGE 718)

Actual FY18	Actual FY19	Actual FY20	Approved FY21
190,194	237,500	237,006	237,000
52,524	50,677	52,640	61,807
398,710	419,203	429,945	471,106
641,428	**707,381**	**719,591**	**769,913**

PROGRAM EXPENDITURES	Budget FY22
CITY COUNCIL	236,475
OFFICE OF THE MAYOR	58,964
CITY CLERK	456,547
	751,986

FINANCING PLAN	Budget FY22
TAXES	152,267
LICENSES AND PERMITS	102,000
CHARGES FOR SERVICES	-
INTERGOVERNMENTAL REVENUE	147,720
MISCELLANEOUS REVENUE	350,000
	751,986

LEGISLATIVE
CITY COUNCIL

JOHN LEAHY

CITY MAYOR

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$230,000
	ORDINARY EXPENSES	$6,475
	TOTAL FY22 BUDGETED EXPENDITURES	**$236,475**

MISSION & SERVICES OVERVIEW

By Charter, the City of Lowell follows a Plan E form of government, in which the popular vote of the City of Lowell's residents elects nine members to the City Council to serve a two year term of office. City Councilors then elect one of their fellow Councilors to serve as the City's Mayor. The Mayor serves as the official head of the City presiding over City Council and School Committee meetings.

The City Council is the legislative body of the City of Lowell. All local ordinances and budget appropriations are approved by this body. The City Council conducts public hearings on significant decisions, providing the public an opportunity to express their opinion. The City Council can also request information on various topics from the City Manager and her administration. The City Council also offers public recognition and proclamations on behalf of the City of Lowell.

The City Council appoints a City Manager (responsible for the administration of the City), a City Auditor (responsible for the approval, payment, and recording of all financial transactions for the City), and a City Clerk (responsible for the administration of the legislative function of the City).

EXPENSE DETAILS

CITY COUNCIL - 111		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
S & W Perm.		230,000	231,896	230,000	230,000	230,000
	Total	230,000	231,896	230,000	230,000	230,000
Expenses						
Advertising		7,500	5,111	7,000	7,000	6,475
	Total	7,500	5,111	7,000	7,000	6,475
	TOTAL BUDGET	**237,500**	**237,006**	**237,000**	**237,000**	**236,475**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 230,000
ORDINARY EXPENDITURES		$ 6,475
	TOTAL FY22 BUDGETED EXPENDITURES	$ 236,475

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 118,238**
TAX LEVY	118,238	
INTERGOVERNMENTAL REVENUE		**$ 118,238**
UNRESTRICTED AID (UGGA)	118,238	
	TOTAL FY22 BUDGETED REVENUES	$ 236,475

LEGISLATIVE
OFFICE OF THE MAYOR

JOHN LEAHY

CITY MAYOR

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$50,714
	ORDINARY EXPENSES	$8,250
	TOTAL FY22 BUDGETED EXPENDITURES	**$58,964**

MISSION & SERVICES OVERVIEW

The Mayor's Office serves as a vital link between the residents of Lowell and the municipal government.

The Office of the Mayor is uniquely positioned to serve as a vital link between citizens and their municipal government, as well as to foster greater communication and collaboration among all divisions and levels of government. As Chair of the City Council, the Mayor also leads in conducting Council oversight of the City Auditor, Clerk, and Manager. With the public platform afforded the position, the Mayor can highlight important issues in the community and use his office as a clearinghouse for well-researched ideas that could, when translated into meaningful policy initiatives with the City Council and School Committee, improve the quality of life for residents of Lowell. Similarly, the Mayor's Office also highlights the many community events, citizen activities, and success stories that take place within Lowell each day.

As the official head of the City, the Mayor represents Lowell at formal functions, such as presiding over School Committee and City Council meetings, hosting and attending events, and helping to grow partnerships--publicly and privately--that further the City's cultural and economic development. Accordingly, the Mayor collaborates with municipalities in the Merrimack Valley, as well as his counterparts in other cities across the state, nation, and world, in order to identify common challenges and opportunities, and better promote our own city as an exciting place to live, work, learn, and play.

FY21 ACCOMPLISHMENTS

- Extensively communicated Mayor's Office and city activities through Social and Traditional Media.
- Hosted and honored various community groups at City Hall, when possible due to COVID, and in the community through traditional flag raisings, as well as new businesses with ribbon cuttings.
- Continued to honor long-standing businesses with framed citations and keys to the city.
- Continued Mayor's Youth Commission bi-weekly meetings, bringing together young people representing various organizations to discuss youth-related issues and topics.

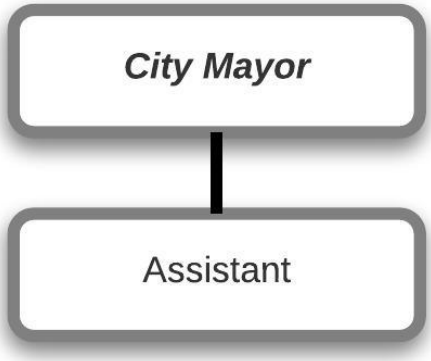
- Hosted the Annual Mayor's blood drive, the Virtual Mayor's Rock & Roll Holiday Festival, the Virtual City Hall Lighting Ceremony, among other virtual events.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY20	Work with area nonprofit organizations and private donors to help reduce youth homelessness in the City. **Update**: *2020 Virtual Mayor's Holiday Fest raised over $21,000 for Homeless Youth.*	*Ongoing*
FY20	Provide support for the launch of 2020 Census Complete Count Committee. **Update:** *Due to the great collaborative efforts in the city, Lowell led the ranking in the NY region for population 100K+ with the highest self-response rate of over 61%, as of September.*	**Completed**
FY20	Work collaboratively with city departments and community partners to offer new programs to spur economic development for entrepreneurs in vacant commercial storefronts. **Update**: *Working with various city departments and community partners to support local businesses in finding relief from the COVID recession.*	*Ongoing*
FY20	Work with the city and school administrations to continue moving forward with the Lowell High School project. **Update:** *Recurring meetings in place to ensure the LHS project is completed successfully.*	*Ongoing*
FY21	Work with city departments, community partners, local businesses, and residents to minimize the impact COVID-19 will have on the City of Lowell. **Update**: *As of December 2020, working with area nonprofit organizations in weekly Community Nonprofit Meetings to support general & COVID-19 effects and find resolutions for city-wide issues.*	*Ongoing*
FY22	Promote the third party partners in their extensive efforts to clean up and beautify Lowell.	New
FY22	Continue to promote the work of the Mayor's office with a strong Social Media presence with the goal of getting more involved in the Cities events and peaking the interest of City government.	New

ORGANIZATIONAL CHART

OFFICE OF THE MAYOR
JOHN LEAHY ***CITY MAYOR***



EXPENSE DETAILS

MAYOR'S OFFICE - 121		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
S & W-Perm		48,972	39,748	49,557	50,714	50,714
	Total	48,972	39,748	49,557	50,714	50,714
Expenses						
Office Supplies		165	1,600	1,885	1,885	1,885
Office Operations		1,000	8,377	1,900	1,900	1,900
Council Travel/ Training/ Seminars		540	2,735	4,465	6,465	4,465
Mayoral Portrait		5,553	-	4,000	-	-
	Total	7,258	12,712	12,250	10,250	8,250
	TOTAL BUDGET	**56,230**	**52,460**	**61,807**	**60,964**	**58,964**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY	
PERSONAL SERVICES		$	50,714
ORDINARY EXPENDITURES		$	8,250
	TOTAL FY22 BUDGETED EXPENDITURES	$	58,964

FINANCING PLAN	DETAIL	SUMMARY	
TAXES		**$**	**29,482**
TAX LEVY	29,482		
INTERGOVERNMENTAL REVENUE		**$**	**29,482**
UNRESTRICTED AID (UGGA)	29,482		
	TOTAL FY22 BUDGETED REVENUES	$	58,964

LEGISLATIVE

OFFICE OF THE CITY CLERK

MICHAEL GEARY

CITY CLERK

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$441,186
	ORDINARY EXPENSES	$15,361
	TOTAL FY22 BUDGETED EXPENDITURES	**$515,511**

MISSION & SERVICES OVERVIEW

To facilitate the operations of the City of Lowell as a municipal corporation in accordance with the General Laws and regulations of the Commonwealth as well as ordinances of the City of Lowell; provide exemplary service to the public in meeting their needs and inquiries; and provide critical clerical assistance at all City Council Meetings as well as at Council Subcommittee Meetings.

As per Massachusetts General Laws and the Ordinances of the City of Lowell, the City Clerk's Office is where all of the official actions of the City are documented and stored. The City Clerk creates and maintains all of the Agendas and Minutes of each City Council Meeting and Council Subcommittee Meetings. In accordance with Massachusetts Open Meeting Law, the Clerk posts all public meetings as statutorily required. The Clerk provides clerical assistance at each City Council and Subcommittee Meeting and fully informs the public of City Council actions. In addition, the City Clerk's Office keeps many of the official records of the City and is the most comprehensive source of information on local government allowing the Office to respond to numerous public inquiries. The signature of the City Clerk is needed on all actions of the City as to orders, resolutions, votes, ordinances, and appropriations. The City Clerk is the keeper of the City Seal.

The Clerk's Office provides documentation and information regarding the vital statistics of citizens' individual lives (i.e. birth, marriage and death records). It also issues many "permissions" such as dog licenses; marriage licenses; birth and record certificates; and "doing business as" certificates. In addition, the Office of the Clerk acts as the Custodian of the City Seal; administers the Oath of Office to all Officials who apply to be sworn; provides Notary and Justice of Peace (marriage ceremonies) services; performs all legal advertising for the City; schedules, coordinates, and plans special events and functions for the City Council; oversees the work of the Archives Commission; collects all animal violations; issues and administers Fuel Storage Licenses and registration renewals on a yearly basis; files and provides copies of Planning Board and Zoning Board of Appeals decisions; issues and administers Canvassing and Soliciting Licenses; processes Taxi Inspection Applications; and issues and administers Raffle & Bazaar applications and permits.

Massachusetts General Laws mandates that the City Clerk provides and tracks information regarding employees' ethics regulations as well as open meeting law regulations to each employee of the City of Lowell including all members of the boards and commissions of the City of Lowell.

FY21 ACCOMPLISHMENTS

- Provided staff for more than 30 City Council Subcommittees, including conduction of meetings off the premises.
- With assistance of volunteers, inventoried and reorganized existing historical records (vital and otherwise) within City Hall.
- Successfully provided information to all City employees and board members to register and complete State Ethics and Open Meeting Law requirements.
- Digitized vital records dating back 1944 - 2010 to enable easier access to images, less physical interaction with original records, and increased storage space within Clerk's Office.
- In response to the COVID 19 pandemic, brought many of the clerk's offices services online and ran city council meetings via zoom.

GOALS

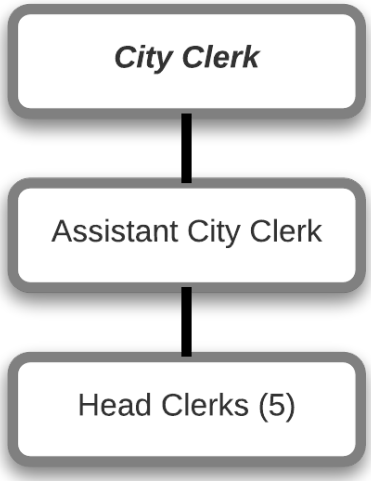
Fiscal Year	Strategic Goal or Objective	Status
FY19	Implementation of City Physician Registration program **Update**: *Working with various organizations towards implementation.*	*Ongoing*
FY19	Physical re-organization of City Clerk's office space **Update**: *Assessing best manner in which to re-organize the office space.*	*Ongoing*
FY19	Update web presence on City Website **Update**: *Updating website presence to include relevant materials.*	*Ongoing*
FY21	Increase storage space for vital records. **Update:** *Working with various departments in City hall and third party vendors for ideas optimize storage of records.*	New
FY22	Continue to work with MIS and bring additional services online.	New
FY22	Prepare for the 2022 City Council Inauguration Ceremony and to make adjustments where necessary to accommodate the new council structuring.	New

PERFORMANCE METRICS

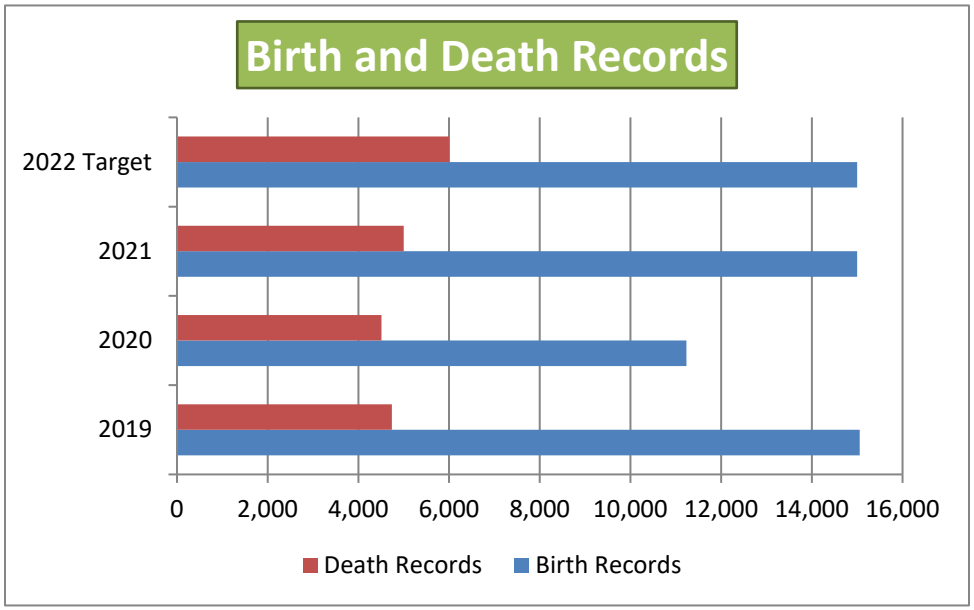
Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Birth Record Requests	15,055	11,365	10,500	15,000
Death Record Requests	4,739	5,090	5,267	6,000
Marriage Record Requests	822	250	2,000	2,500
Marriage Intentions	220	100	200	500

ORGANIZATIONAL CHART

OFFICE OF THE CITY CLERK
MICHAEL GEARY *CITY CLERK*



LOWELLSTAT CHART(S)



Lowell records the number of births and the number of deaths in the city through the Clerk's Office. These rates have been relatively steady for the past few years.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Birth Records	15,055	11,236	15,000	15,000
Death Records	4,739	4,509	5,000	6,000

EXPENSE DETAILS

CITY CLERK - 161		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
S & W - Perm		403,876	392,532	433,745	446,140	441,186
	Total	403,876	392,532	433,745	446,140	441,186
Expenses						
Repair & Maint. Equipment		-	-	690	-	-
Professional Services		5,999	5,195	27,000	27,000	5,000
Printing & Binding		-	-	500	-	-
Office Supplies		3,634	3,604	3,175	3,175	3,175
Dues & Subscriptions		160	100	2,550	2,550	2,550
Computer Equip/ Soft.		4,630	26,390	4,636	4,636	4,636
	Total	14,422	35,289	38,551	37,361	15,361
	TOTAL BUDGET	**418,298**	**427,821**	**472,296**	**483,501**	**456,547**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY	
PERSONAL SERVICES		$	441,186
ORDINARY EXPENDITURES		$	15,361
	TOTAL FY22 BUDGETED EXPENDITURES	$	456,547

FINANCING PLAN	DETAIL	SUMMARY	
TAXES		**$**	**4,547**
TAX LEVY	4,547		
MISCELLANEOUS REVENUE		**$**	**350,000**
CITY CLERK MISCELLANEOUS	350,000		
LICENSES AND PERMITS		**$**	**102,000**
MARRIAGE - JP FEES	40,000		
MARRIAGE - LICENSE	30,000		
FUNERAL DIRECTOR LICENSE	2,000		
BUSINESS PERMITS	30,000		
	TOTAL FY22 BUDGETED REVENUES	$	456,547

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CITY MANAGER

SUMMARY

EILEEN M. DONOGHUE

CITY MANAGER

DEPARTMENT STAFFING FTE (PAGE 718)

Actual FY18	Actual FY19	Actual FY20	Approved FY21	PROGRAM EXPENDITURES	Budget FY22
6,057,738	5,663,320	5,362,806	5,657,744	OFFICE OF THE CITY MANAGER	5,790,009
33,159	46,912	30,234	50,000	MANAGER - TRANSFER TO SCHOOLS	75,000
490,078	463,956	474,296	525,500	MARKETING & DEVELOPMENT	481,000
-	-	-	557,800	CONTINGENCY	450,229
-	-	-	-	RESERVE FOR WAGES	296,317
325,902	596,545	418,999	412,914	CABLE ACCESS	337,914
182,763	188,620	190,273	108,721	CULTURAL AFFAIRS/ SPECIAL EVENTS	113,487
7,089,642	**6,959,352**	**6,476,608**	**7,312,679**		**7,543,956**

FINANCING PLAN	Budget FY22
TAXES	3,372,342
LICENSES AND PERMITS	13,000
CHARGES FOR SERVICES	1,000,000
INTERGOVERNMENTAL REVENUE	3,033,614
MISCELLANEOUS REVENUE	$ 125,000
	7,543,956

CITY MANAGER
OFFICE OF THE CITY MANAGER

EILEEN M. DONOGHUE

CITY MANAGER

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$1,885,498
	ORDINARY EXPENSES	$3,854,511
	TOTAL FY22 BUDGETED EXPENDITURES	**$5,740,009**

MISSION & SERVICES OVERVIEW

To better the community by strengthening the commitment to public safety, education, economic development and quality of life within the City of Lowell.

The City Manager, as Chief Executive Officer of the City, is responsible for providing leadership to and administration of all City departments and services. The Manager and her staff are responsible for the enforcement of all relevant laws and ordinances; the appointment of department heads and members of numerous boards and commissions; and for the submission of the annual budget to the City Council. The City Manager also recommends policies and programs to the City Council and implements Council legislation. The City Manager and her staff respond to citizen inquiries and requests regarding City services and departmental policies.

In addition to these responsibilities, there are other specific activities that are controlled through this department. These including marketing development, cable access support, cultural affairs, and special events. Staff also supports the logistics of major events such as the WinterFest.

FY21 ACCOMPLISHMENTS

- Allocated $49 million in city-funded support to the Lowell Public Schools, including $16.3 million in direct cash to exceed the City's Net School Spending requirements by over $7.3 million in FY20, the most recent year of certification by the Department of Elementary and Secondary Education ('DESE'). The City is also on track to exceed net school spending by $2.9 million in FY21. It is also noteworthy to mention that the City spent upwards of $700K, excluding labor, in preparing the schools to be COVID safe for the return of students.
- In the latter half of FY2021 representatives from the City Manager's Neighborhood Services division, the Lowell Police Department, Lowell Fire Department, Development Services (i.e. Inspectional Services), and the Department of Public Works, reinvigorated the neighborhood walks after a pause due to COVID. Collectively, the city team and neighborhood residents alike, are seeing and feeling the positive impact of the action items completed after each walk.

- Continued to pursue the MSBA's Accelerated Repair Program ("ARP") and was awarded an additional project for a new roof at one of the City's elementary schools. The eight projects from the prior year's award are in their final stages and have made way for safer schools for our student population. This funding allows for the repairs to improve our schools at a cost that is up to 80% reimbursable by the MSBA.
- Worked with various City departments and local partners to bring COVID testing sites and COVID vaccination sites to Lowell for its residents, free of charge.
- Robust social media outreach in regard to keeping followers/residents informed on the COVID 19 crisis. This included frequent updates on the spread of the virus and related statistics and demographics, changes on local and state guidelines, information on locations of testing and vaccination sites, among other helpful data.
- Oversaw major progress on some of the City's biggest capital projects, this includes but is not limited to finalizing the HCID garage, making major headway on the Lord's Overpass, and most notably, breaking ground on the Lowell High School project.
- Made great strides in the City's response to Homelessness such as the new collaboration between Life Connection and Community Teamwork and use of ESG dollars to create both new supported housing & congregate sheltering options at Life Connection, and coordination with Department of Housing and Community Development using FEMA funding for non-congregate shelter options created 60 units with capacity for 70+ people to be sheltered until April 2021,

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY18	Continue progress on the Lowell High School project, including development of the Preferred Schematic Report. **Update**: *The demolition of 75 Arcand took place in the fall of 2020 and broke ground in the spring of 2021.*	*Ongoing*
FY18	Continue to develop the Hamilton Canal District, the Ayre's City Industrial, and other business corridors in the city. **Update**: *The construction of the HCID garage was completed in the spring of 2021, Winn Development has construction underway at parcels 8 & 9, and there are authorized land deposition agreements with Lupoli Companies on other parcels.*	*Ongoing*
FY18	Improve public safety through investment in technology and infrastructure improvements.	*Ongoing*

	Update: *Police locker room project was completed in FY 21 and the CAD upgrade is well on its way. In FY21 the city council also approved capital projects requests for a new fire truck, renovations to a LPD garage, and the conversion of an LPD evidence room.*	
FY19	Develop collaborations with local universities, colleges and non-profit organizations that are vital to driving economic growth, building vibrant communities, and preparing students for the future. **Update**: *Met Regularly with City and University Officials to work collaboratively in addressing issues which impact both the City and UML, such as student housing and neighborhood improvements, among other matters. The City Manager and the Chancellor have forged a strong partnership in addressing these issues in an ongoing manner. The City Manager has also formed partnerships with the various Human Service agencies to address homelessness and has partnered with other stakeholders, like the Lowell Plan and the Chamber of Commerce, among other economic development institutions, to improve the economic and social development of the region.*	*Ongoing*
FY19	To provide an enhanced quality of life to residents in every neighborhood. **Update**: *Expanded the roles and responsibilities of the Neighborhood Services Division of the City Manager's Office and the Neighborhood Liaison position.*	*Ongoing*
FY20	To improve communications with all city stakeholders **Update**: *FY21 saw increased communications with all the city stakeholders through increased social media outreach.*	*Ongoing*
FY20	To address the issue of homelessness in the city through a partnership/ task-force approach **Update**: *Worked with partners to open a quarantine location for shelter guests, opened a day program at Eliot Presbyterian Church, partnered with Department of Housing and Community Development using FEMA funding for noncongregate shelter options and created 60 units with capacity for 70+ people to be sheltered until April 2021.*	*Ongoing*
FY21	To keep Lowell residents and all stakeholders informed on the current status of affairs for the duration of the Coronavirus pandemic. **Update:** *Launched extensive public outreach effort to encourage adherence to public health guidelines and promote awareness of pertinent local updates through social media, traditional media, street-level signage, direct mailing, video messages, billboards*	*Ongoing*

FY21	To champion economic development with a concentrated effort in business retention, in addition to attracting new business to the city, with the focus on reviving the local economy in the midst of the pandemic and consequent recession. **Update**: *Under the guidance of the DPD the City helped roll out two rounds of Small Business Relief Grants totaling $750K and actively pursued the Streatery program to extend outdoor dining*	*Ongoing*
FY22	To continue to focus on diversity, equity, and inclusion through community outreach, increased frequency and scope of employee trainings, and to utilize the results of the Diversity and Equity Audit as a tool to create a more diverse workplace	New
FY22	To continue extensive outreach to community on available jobs and positions on boards & commissions	New

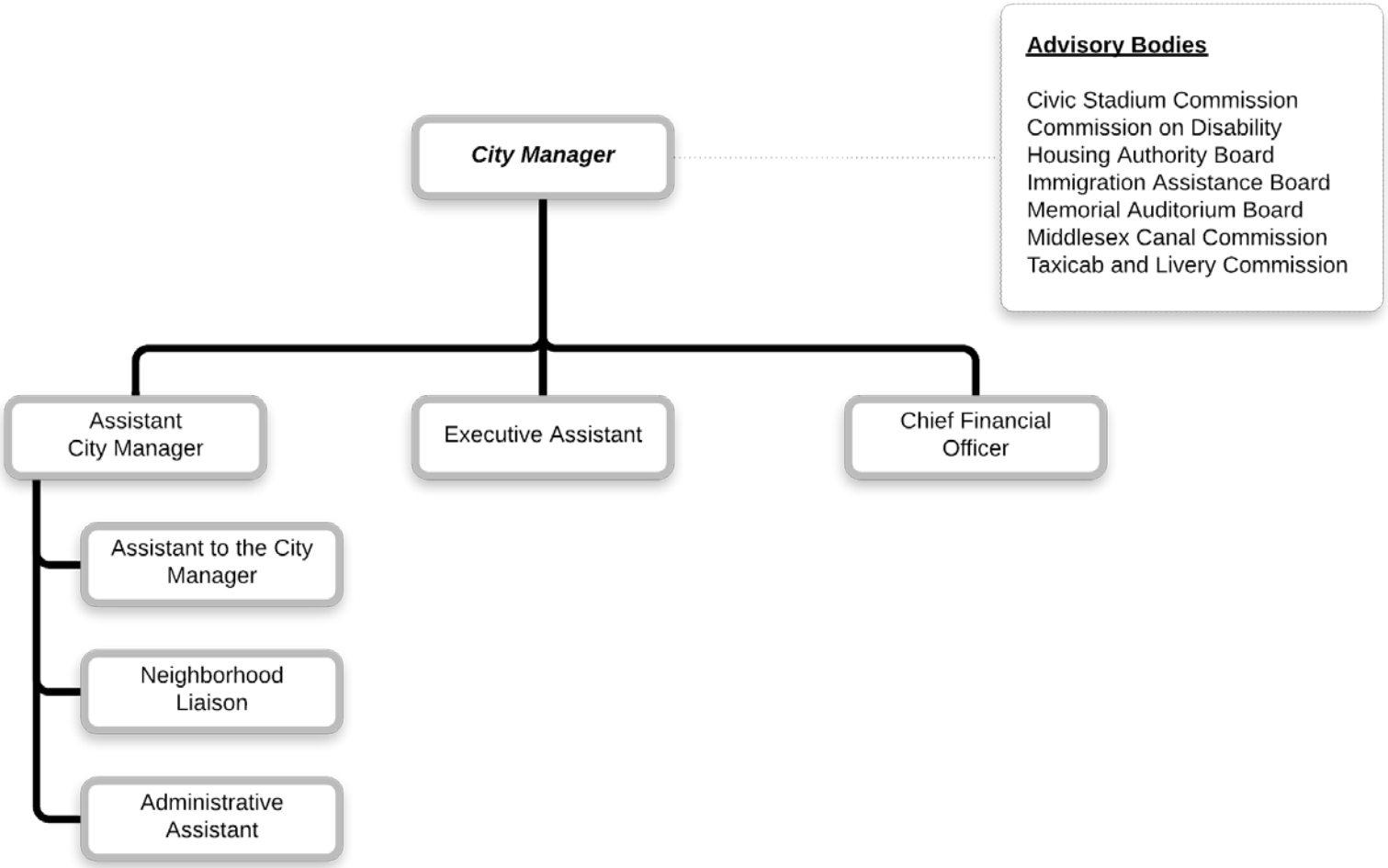
PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	FY2020	Forecast FY2021	Target FY2022
City Council Motions Responded To	244	181	220	200
Average Response Time (Days) to Citizen Requests (Through Website)	18.2	18.2	18.2	16
Development Services	42	42	42	40
Health & Human Services	18.9	18.9	18.9	15
Law	N/A	N/A	N/A	N/A
Manager's Office	20	7	7	7
School Department	30	25	25	20
Parking	26	20	20	15
Planning & Development	35	25	25	20
Police	29	29	29	24
Public Works	15	15	15	13
Wastewater	15	15	15	14
Water	27	27	27	24
Multiple Departments	61	61	61	50
Number of motions responded to per City Council meeting	8	N/A	N/A	10
Number of followers on City's Twitter	6,502	9,321	11,000	12,000
Number of City's Facebook Likes	7,702	11,260	14,000	20,000

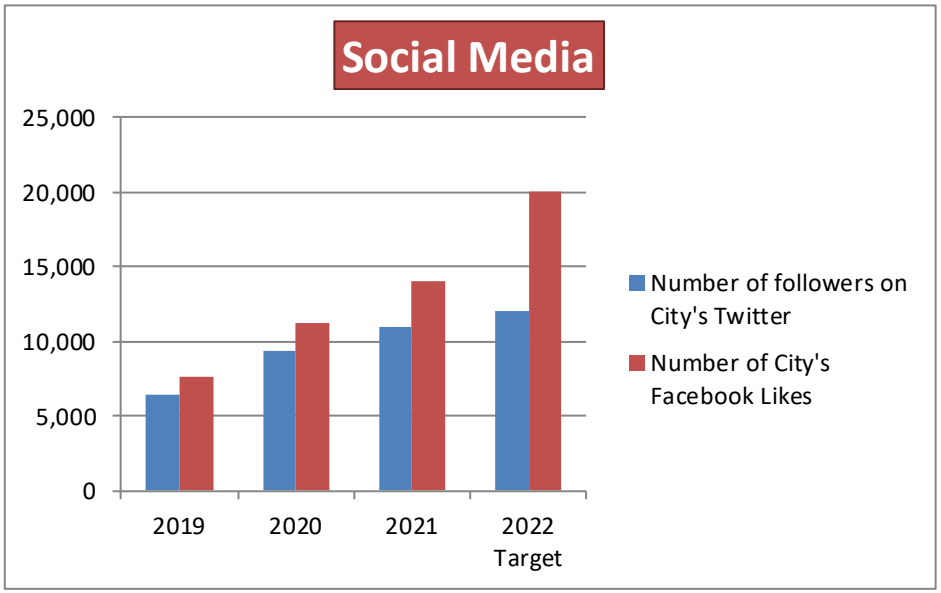
ORGANIZATIONAL CHART

OFFICE OF THE CITY MANAGER

EILEEN M. DONOGHUE
CITY MANAGER



LOWELLSTAT CHART(S)



The City Manager's Office manages the City's social media accounts for both Facebook and Twitter. Social Media is often used as a form of communication to notify the public of events and documents as they become available.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Number of followers on City's Twitter	6,502	9,321	11,000	12,000
Number of City's Facebook Likes	6,301	11,260	14,000	20,000

EXPENSE DETAILS

CITY MANAGER - 123		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
Salaries & Wages - Permanent		457,880	562,259	622,332	635,498	635,498
Salaries & Wages - Temporary		-	-	-	-	-
Sick Leave Incentive		1,388,167	1,312,077	1,250,000	1,250,000	1,250,000
	Total	1,846,047	1,874,336	1,872,332	1,885,498	1,885,498
Expenses						
School Electricity		2,505,725	2,264,146	2,457,083	2,493,000	2,493,000
School Heating/Gas		1,260,158	1,164,473	1,254,262	1,293,000	1,293,000
Repair & Maint. Equipment		-	-	125	125	125
Leasing Equipment & Service		-	-	1,400	1,400	1,400
Professional Services		26,967	25,172	29,969	29,969	27,000
Advertising		-	-	1,750	1,750	1,730
Office Supplies		4,934	4,519	5,000	5,000	4,500
Misc.- Supplies - Other		-	3,581	-	-	-
Mass. Municipal Association Dues		15,798	16,193	18,417	18,417	18,000
In-State Travel Reimbursement		80	213	1,000	1,000	850
Transportation Reimbursement & Seminar		413	-	5,000	5,000	4,500
Conferences/Seminars/Eduction		1,539	999	5,000	5,000	4,500
Out of State Travel		-	-	3,500	3,500	3,000
Office Furniture & Equip		60	7,894	500	500	500
Computer Equipment & Seminar		-	-	400	400	400
Dues & Subscriptions		-	1,281	2,006	2,006	2,006
	Total	3,815,674	3,488,470	3,785,412	3,860,067	3,854,511
	TOTAL BUDGET	**5,661,720**	**5,362,806**	**5,657,744**	**5,745,565**	**5,740,009**

LOWELL SCHOOL SYSTEM		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Medicaid Reimbursement Expense		46,912	30,234	50,000	50,000	50,000
	Total	46,912	30,234	50,000	50,000	50,000
	TOTAL BUDGET	**46,912**	**30,234**	**50,000**	**50,000**	**50,000**

MARKETING DEVELOPMENT		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Professional Auditorium		200,000	200,000	200,000	200,000	200,000
Auditorium Facility Maintenance				40,000	40,000	40,000
Marketing - OT					19,000	11,000
Business/Marketing Development, CVB		171,905	164,781	164,833	160,000	140,000
Cultural Development		-	-	-	-	-
Special Events		67,051	78,266	76,667	70,000	65,000
Merrimack Repertory Theatre		25,000	31,249	25,000	25,000	25,000
	Total	463,956	474,296	506,500	514,000	481,000
	TOTAL BUDGET	**463,956**	**474,296**	**506,500**	**514,000**	**481,000**

MANAGER'S CONTINGENCY	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Reserve Fund	-	-	557,800	550,000	450,229
Reserve for wages	-	-	-	987,048	296,317
Total	-	-	557,800	1,537,048	746,546
TOTAL BUDGET	**-**	**-**	**557,800**	**1,537,048**	**746,546**

CABLE ACCESS	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
Salaries & Wages - Stipends	9,583	10,000	10,000	10,000	10,000
Salaries & Wages - Education (CH 22)	108,417	113,161	113,883	143,100	113,883
Total	118,000	123,161	123,883	153,100	123,883
Expenses					
Legal & filing Fees	-	-	-	-	-
Contracted Services - "LTC"	153,831	163,431	163,431	163,431	163,431
Misc - Supplies - Other	500	500	500	500	500
Dues & Subscriptions	100	100	100	100	100
Equipment - Other	50,000	50,000	50,000	50,000	50,000
Transfer to Lowell Schools	-	75,000	75,000	75,000	75,000
Transfer to Lowell Voc.	-	-	-	-	-
Total	204,431	289,031	289,031	289,031	289,031
TOTAL BUDGET	**322,431**	**412,192**	**412,914**	**442,131**	**412,914**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
EXECUTIVE - OFFICE OF THE MANAGER		**$ 5,740,009**
PERSONAL SERVICES	1,885,498	
ORDINARY EXPENDITURES	3,854,511	
MANAGER - MEDICAID EXPENSE		**$ 50,000**
ORDINARY EXPENDITURES	50,000	
MARKETING DEVELOPMENT		**$ 481,000**
PERSONAL SERVICES	11,000	
ORDINARY EXPENDITURES	470,000	
CONTINGENCY		**$ 450,229**
ORDINARY EXPENDITURES	450,229	
RESERVE FOR WAGES		**$ 296,317**
ORDINARY EXPENDITURES	296,317	
CABLE ACCESS		**$ 337,914**
PERSONAL SERVICES	123,883	
ORDINARY EXPENDITURES	214,031	
TRANSFER TO SCHOOL (GLRTHS/ LPS)		$ 75,000
TRANSFER TO SCHOOL (GLRTHS/ LPS)	75,000	
TOTAL FY22 BUDGETED EXPENDITURES		$ 7,430,469

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 3,313,599**
TAX LEVY	3,313,599	
INTERGOVERNMENTAL REVENUE		**$ 2,991,870**
UNRESTRICTED AID (UGGA)	2,991,870	
CHARGES FOR SERVICES		**$ 1,000,000**
ENTERPRISE - INDIRECT COSTS (REIMBURSE GF)	1,000,000	
MISCELLANEOUS		**$ 125,000**
AUDITORIUM REVENUE	125,000	
TOTAL FY22 BUDGETED REVENUES		$ 7,430,469

CITY MANAGER
CULTURAL AFFAIRS & SPECIAL EVENTS

VACANT
DIRECTOR

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$113,487
	ORDINARY EXPENSES	$0
	TOTAL FY22 BUDGETED EXPENDITURES	**$113,487**

MISSION & SERVICES OVERVIEW

To help create and promote a high quality cultural environment that offers appealing and exciting experiences to the City's diverse population, stimulates economic development, enhances quality of life and encourages people to experience and participate in the culture of the community.

The **Office of Cultural Affairs & Special Events (CASE)** is the official arts and events agency for the City of Lowell, established by City ordinance in May of 2008. CASE accomplishes its mission by planning four community events— WinterFest (February); 4th of July celebration; Kiwanis' Monster Bash/Trick or Treat Trail (October); City of Lights Parade and Celebration (November); as well as the annual St. Patrick's Day Dinner (March). New programming overseen by CASE was the 2019 Kerouac Park summer concert series. A key CASE responsibility is managing the City's LikeLowell web pages and events calendar.

In addition, CASE, works in partnership with other city departments to provide logistical support for major events such as the Lowell Folk Festival, Southeast Asian Water Festival, Bay State Marathon and Lowell Kinetic Sculpture Race, Points of Light and the Puerto Rican Festival. For smaller community organizations and independent event organizers, CASE provides assistance with the special event and film permitting process and advises on public safety and other city services that may be necessary, working wherever possible to minimize City support costs.

CASE works with the city's Economic Development Department in support of their mission to market the city to potential developers and businesses. CASE also partners with the Cultural Organization of Lowell (COOL), Lowell National Historical Park, Lowell Festival Foundation and the Greater Merrimack Valley Convention and Visitors Bureau on projects and programs that enhance Lowell's reputation as the arts and cultural hub of the Merrimack Valley.

FY21 ACCOMPLISHMENTS

- **Canalway Cultural District (CCD)**
  - Rebranded the district and installed new signage
  - Designated by the Massachusetts Cultural Council as a model Cultural District for communities to replicate

- **Marketing**
  - Redesigned the Likelowell web site, enhancing amenity and attraction specific pages for small businesses and the artist community
  - Continued to assess street banner conditions to sustain streetscape image, replacing any that were damaged or missing
  - Continued to maintain street kiosks and garage posters with a 3-month cycle of informational insert replacements
  - Continued to engage with UMass Lowell interns to assist in promotion of the City's image as well as increase awareness of, and attendance at arts, cultural attractions and special events
  - Placed image and event specific print and radio ads and produced collateral materials
  - Created a new tourism application for promotion and highlighting Lowell in surrounding communities.

- **Events**
  - Hosted Downtown Live! A fourteen (14) day concert series throughout the summer to attract visitors Downtown in accordance with public health guidelines
  - Supported place making events and concerts at Kerouac Park
  - Coordinated complete restoration by CTI's YouthBuild program of damaged Nativity figures and creation of a new Manger
  - Worked with committees to begin process for celebrating the City's Bicentennial and Jack Kerouac's 100th birthday
  - Organized a virtual City of Light parade

- **Public Art**
  - Collaborated with the Economic Development Office and Lowell Historic Board to develop a citywide public mural policy and streamlined application process to encourage public art in our neighborhoods
  - Started the process for creating and installing murals throughout the City of Lowell.
  - Created a public art handbook for citywide resources on public art.

- **Lowell Cultural Council**

- Continued to provide administrative support to the Lowell Cultural Council which awarded $180,00, to support 53 Lowell-based arts, cultural, and humanities projects
- Hosting 5 Public Art Markets throughout the summer to help drive local economic activity for artists.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY20	Work with Economic Development to support their initiatives. **Update**: *Collaborated throughout the pandemic to maximize business support and outreach*	*Ongoing*
FY20	Add second street piano. **Update**: *Additional piano in storage but holding pending identification of location and resources.*	*Ongoing*
FY21	Develop 2-3 more street level art projects. **Update:** *Supported installation of sidewalk art in Downtown.*	*Ongoing*
FY21	Coordinate City-side efforts for smooth transition of Folk Fest Dance Stage from Dutton Street/NPS parking lot to Tremont Yard parking, Lot A. **Update:** *Working with the Festival Foundation to identify alternative locations and review logistics.*	*Ongoing*
FY21	Enhance Folk Festival Destination Lowell component. **Update:** *Working with Festival Foundation and partners to relocate Destination Lowell component.*	*Ongoing*
FY21	Replace deteriorated City Hall holiday lights. **Update:** *Worked with DPW/Electric and partners to replace deteriorated lights.*	**Complete**
FY21	Transition to all online permitting process from applications to approval. **Update:** *Coordinating with MIS to bring permitting process online.*	*Ongoing*
FY22	Create a citywide public mural policy & streamlined application process	New
FY22	Develop an app for residents and visitors to help market all the City has to offer	New
FY22	Work with community stakeholders for a Downtown public mural	New

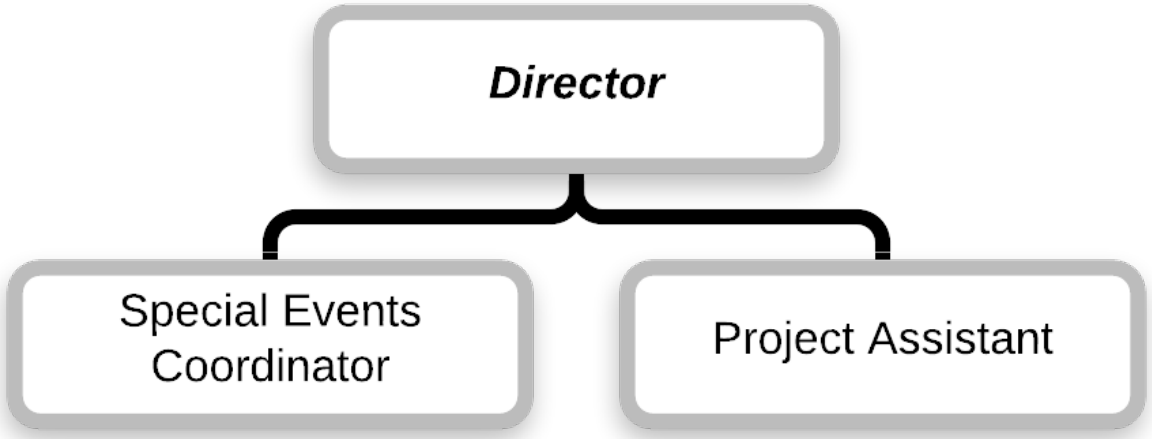
FY22	Install electronic kiosks in Downtown Lowell	New

PERFORMANCE METRICS

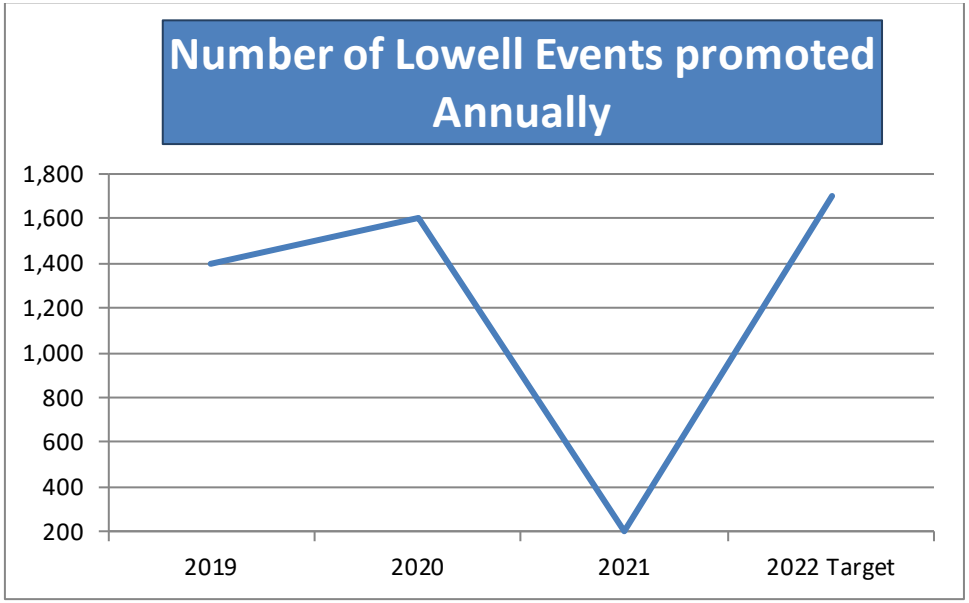
Measurement	Prior Year Actuals FY2019	FY2020	Forecast FY2021	Target FY2022
Overall attendance for events CASE staff coordinates and/or permits annually	222,511	221,590	500	220,000
Number of Large-Scale Events (1,000-150,000 attendees) hosted and/or permitted throughout the year	14	16	0	18
Number of Mid-Scale events (under 1,000) hosted and permitted throughout the year	135	30	11	75
Number of volunteers coordinated	62	70	0	75
Number of volunteer hours logged	474	595	0	500
Number of corporate sponsors recruited to support City-sponsored programs	176	163	170	170
Amount of sponsorship dollars supporting City-sponsored programs	$187,295	$189,370	$0	$200,000
Number of grant applications processed	46	75	30	80
Number of grants made	29	50	53	60
Number of community informational meetings	10	20	25	25
Number of partner & community planning meetings attended to coordinate logistics, programming, marketing, etc.	78	115	80	120
Community planning partners (no financial)	45	30	35	35
Number of informational e-blasts circulated to local community	85	110	50	125
Events Calendar-direct visits	11,864	22,103	19,300	25,000
Number of Lowell events promoted annually	1,400	1,600	200	1,700
Ethnic Festival processions	9	11	0	20
Flag Raisings	12	7	19	30
Groups engaged/ supported/ partnered	85	115	80	110

ORGANIZATIONAL CHART

CULTURAL AFFAIRS & SPECIAL EVENTS (CASE)
VACANT *DIRECTOR*



LOWELLSTAT CHART(S)



The Cultural Affairs and Special Events department partners with many local businesses and organizations to provide support for smaller community events. The number of these events are on the rise as is the promotion and public outreach.

Measurement	FY2019 Actual	2020 Actual	FY2021 Forecast	FY2022 Target
Number of Lowell events promoted annually	1,400	1,600	200	1,700

EXPENSE DETAILS

CULTURAL AFFAIRS & SPECIAL EVENTS - 124	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
S & W-Perm.	188,620	190,273	108,721	192,261	113,487
S & W-Temp.	-	-	-	-	-
TOTAL BUDGET	**188,620**	**190,273**	**108,721**	**192,261**	**113,487**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 113,487
ORDINARY EXPENDITURES		$ -
	TOTAL FY22 BUDGETED EXPENDITURES	$ 113,487

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 58,743**
TAX LEVY	56,743	
BOAT EXCISE	2,000	
LICENSES AND PERMITS		**$ 13,000**
SPECIAL ALCOHOL PERMIT	13,000	
INTERGOVERNMENTAL REVENUE		**$ 41,743**
UNRESTRICTED AID (UGGA)	41,743	
	TOTAL FY22 BUDGETED REVENUES	$ 113,487

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FINANCE

SUMMARY

CONOR BALDWIN

CHIEF FINANCIAL OFFICER

DEPARTMENT STAFFING FTE (PAGE 718)

Actual FY18	Actual FY19	Actual FY20	Approved FY21	PROGRAM EXPENDITURES	Budget FY22
173,672	165,092	163,718	163,325	FINANCE - GENERAL	165,237
109,480	128,344	88,404	138,787	BUDGET DEPARTMENT	91,711
527,191	550,633	558,299	552,999	AUDITING	569,233
376,517	364,142	393,554	378,859	PURCHASING	396,105
513,632	526,431	592,458	575,083	ASSESSING	714,463
807,797	774,030	794,254	861,608	TREASURER/ COLLECTOR	794,423
308,655	324,354	355,579	377,756	HUMAN RELATIONS	457,466
1,897,998	1,765,235	1,604,121	1,913,852	MANAGEMENT INFORMATION SYSTEMS	1,963,799
4,714,942	**4,598,261**	**4,550,387**	**4,962,269**		**5,152,437**

FINANCING PLAN	Budget FY22
TAXES	1,943,867
LICENSES AND PERMITS	4,500
CHARGES FOR SERVICES	275,000
INTERGOVERNMENTAL REVENUE	2,871,070
MISCELLANEOUS REVENUE	58,000
	5,152,437

FINANCE
GENERAL FINANCE

CONOR BALDWIN

CHIEF FINANCIAL OFFICER

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$163,942
	ORDINARY EXPENSES	$1,295
	TOTAL FY22 BUDGETED EXPENDITURES	**$165,237**

MISSION & SERVICES OVERVIEW

To provide financial services in an efficient, effective manner as well as act as a conduit between the financial offices of the City to set forth operational principles and best practices to minimize the cost of government while maximizing constituent services and the public policy goals of the City Manager.

The Finance Department is led by the City's Chief Financial Officer and oversees all of the financial departments of the City. It prepares annual operating and capital budgets. It also provides ongoing support of the budget throughout the year such as approving transfers, preparing quarterly reports, reviewing monthly data, and preparing trend analyses.

Finance also maintains dynamic 5-year forecasts for all operating funds, including Enterprise Funds. This model is continually updated for changes in union contracts, debt authorizations, financing transactions, general economic trends, rate and fee changes, and budget updates. Specialized analyses such as health insurance monitoring and utility analysis are generated from Finance. Finance contributes analysis to any substantial operational change that has a fiscal impact. Finally, the Finance Department is the point of contact for any debt financing issues.

FY21 ACCOMPLISHMENTS

- City was awarded the GFOA Distinguished Budget Award for FY20.
- Completed a refunding in September of FY2021, which generated total net savings of **$824,019** through the remaining life of the bonds refunded.
- Limited the tax increase in FY2021, providing the residents of Lowell with one of the lowest average single family tax bills in the Commonwealth (229th lowest of 329 communities who reported to the Department of Revenue in FY2021).
- Coordinated monthly meetings among finance department heads as well as introduced a monthly meeting between other key finance personnel from various City departments.
- Guided the city's key financial departments to implement controls to improve business functions, such as cash management and full monthly reconciliation of cash.

- Provided support and financial planning to fully fund the City's Net School Spending obligation without the aid of federal funds consecutively for FY19, FY20 and projected for FY21.
- Finished FY20 with a $3.9 million in "free cash"

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY19	Incorporate disaster preparedness and management into the capital planning process to produce a sustainable community and mitigate the effect of disasters. **Update**: *Working with new Emergency Operations Manager on building out a more robust program.*	*Ongoing*
FY19	Establish a comprehensive risk management program that identifies, reduces and minimizes risk to property, interest and employees. **Update**: *Worked with the city's insurance agent to investigate a new program, work ongoing into FY2022.*	*Ongoing*
FY20	Fund the city's yearly commitment to the OPEB Policy **Update**: *Contributed 5% of FY2020 certified free cash to the OPEB Trust*	*Ongoing*
FY20	Provide professional financial consultation to all ongoing capital projects in the city **Update**: *Worked closely with the city's project managers to provide counsel and guidance on all ongoing capital projects.*	*Ongoing*
FY21	Communicate information regarding the budget process widely to the public, including the neighborhood groups and other stakeholders. **Update:** *The CFO and Deputy CFO participated in several Council subcommittee meetings, as well as joined the Belvidere Neighborhood Group meeting and Lowell Votes group to discuss the budget process and various components of City Finances. The CFO participated as a guest lecturer in UML graduate classes on public finance.*	*Ongoing*
FY21	Provide financial counsel to all city departments during pandemic to uphold the health of the city's finances. **Update:** *The CFO and Deputy CFO worked with all departments to properly account for and utilize the City's $9.8 million CARES Act allocation, to combat the COVID-19 public health crisis*	**Complete**

FY21	Provide professional financial support to the city's OPM for the ongoing Lowell High School project **Update**: *The CFO has attended the regular School Building Committee meetings, and meetings of the Owners, Architect, and Construction Manager ("OAC"). The project is on time and on-budget*	*Ongoing*
FY22	Increase the city's credit rating to AA+	New
FY22	Build the city's reserve above $13 million	New
FY22	Research and communicate information regarding participatory budgeting to the City Council and the public	New

PERFORMANCE METRICS

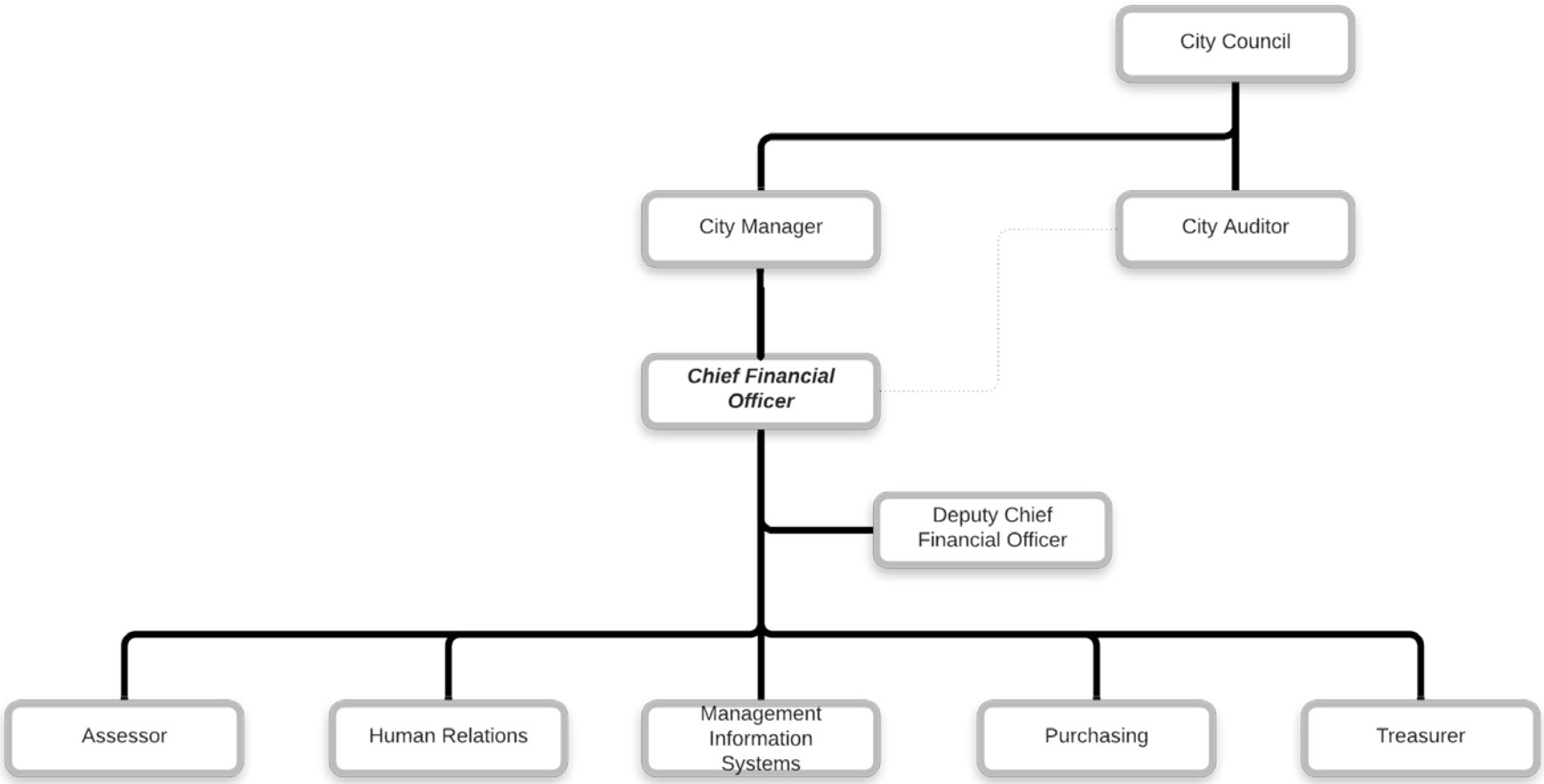
Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Standard and Poor's (S&P) Bond Rating	AA-	AA-	AA-	AA+
Stabilization Fund Balance	$11,776,556	$12,283,568	$11,008,230	$13,000,000
Annual Free Cash certification	$ 2,513,634	$7,462,706	$3,976,162	$4,000,000
Percent Change in General Fund NET Position (Over prior FY)[33]	-0.39%	0%	1%	5%
Lowell Single Family Tax Bill – Dollars Below MA Average	($1,927.00)	($1,801.00)	($1,744.00)	($1,775.00)
Direct cash contribution from the General Fund to the Schools	$15,736,053	$16,359,201	$15,736,053	$15,736,053
Met NET school spending	Exceeded	Exceeded	Exceeded	Exceeded
Dollars over (+) /under (-) Net School Spending Requirement	$4,902,941	$7,329,498	$2,634,378	$2,750,000
Budget Transfers Approved	106	133	90	100
OPEB Liability (as of June 30)	$663,672,870	$793,425,712	$800,000,000	$820,000,000
OPEB Trust Balance	$9,315,353	$10,608,472	$12,621,608	$13,000,000
Pension Liability	$256,891,644	$230,512,993	$228,000,000	$225,000,000
Pension Fiduciary Net Position as a % of Total Pension Liability	55.40%	61.19%	62%	65%

[33] Beginning net position of the government activities has been revised to reflect the implementation of GASB Statement #75. The implementation of this standard required the OPEB liability to be revised due to the use of different methods and assumptions as previously required by GASB Statement #45.

ORGANIZATIONAL CHART

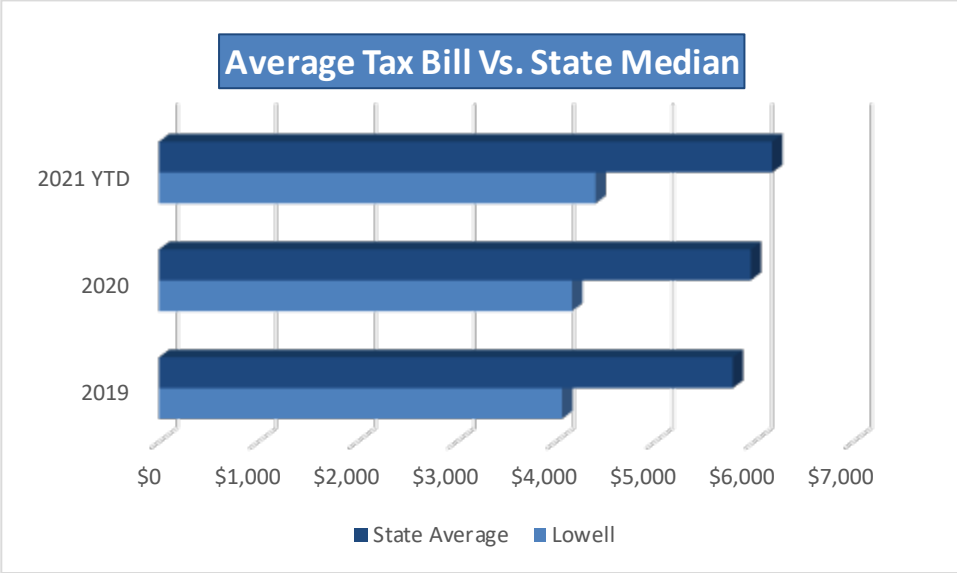
FINANCE

CONOR BALDWIN
CHIEF FINANCIAL OFFICER



LOWELLSTAT CHART(S)

This metric shows the affordability of living in Lowell. The City has significant excess levy capacity, which is evident when Lowell's average single family tax bill is compared to the Massachusetts median.



District	FY2019 Actual	2020 Actual	2021 YTD
Lowell	$4,066	$4,168	$4,404
State Average	$5,789	$5,969	$6,185

EXPENSE DETAILS

FINANCE GENERAL - 133		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
Salaries-Perm		161,370	161,825	162,318	162,318	163,942
Salaries - Temp		3,480	-	-	-	-
	Total	164,850	161,825	162,318	162,318	163,942
Expenses						
Office Supplies		242	77	1,400	2,000	1,295
	Total	242	77	1,400	2,000	1,295
	TOTAL BUDGET	**165,092**	**161,902**	**163,718**	**164,318**	**165,237**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 163,942
ORDINARY EXPENDITURES		$ 1,295
	TOTAL FY22 BUDGETED EXPENDITURES	$ 165,237

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 82,618**
TAX LEVY	82,618	
INTERGOVERNMENTAL REVENUE		**$ 32,618**
UNRESTRICTED AID (UGGA)	32,618	
CHARGES FOR SERVICES		**$ 50,000**
ENTERPRISE - INDIRECT COSTS (REIMBURSE GF)	50,000	
	TOTAL FY22 BUDGETED REVENUES	$ 165,237

FINANCE
BUDGET DEPARTMENT

ALLISON CHAMBERS

DEPUTY CHIEF FINANCIAL OFFICER

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$91,711
	ORDINARY EXPENSES	$0
	TOTAL FY22 BUDGETED EXPENDITURES	**$91,711**

MISSION & SERVICES OVERVIEW

To optimize the City's fiscal resources while assisting the City in operating as transparent, efficient, and effective as possible.

The primary responsibility of the Budget Department is to prepare the annual operating and capital budgets for submission by the City Manager to the City Council as required by Chapter 44 of the Massachusetts General Laws. In order to produce a fiscally sound budget for an upcoming fiscal year, it is necessary to consistently monitor and analyze the activities of the current fiscal year as well as those of prior fiscal years to detect trends in both revenue and expenditure categories which may have an impact on future budgets.

The Budget Department is also involved in the preparation of official statements and other related documents for bond sales, calculation of the tax rate, working with city finance heads to utilize their budgets most efficiently, aid in the year end closing processes, the preparation of appropriation and transfer recommendations, and finally sits as the CFO's first hand person for any ad-hoc financial projects.

FY21 ACCOMPLISHMENTS

- Received the GFOA's Distinguished Budget Presentation Award for the FY19 capital and operating budgets.
- In response to the COVID 19 financial crisis, worked closely with each city department finance team to deliver three "1/12th" budgets to the City Council before the final "9/12th" budget was appropriated in September of 2020.
- Worked with Department Staff to resolve issues from the FY2019 Audit Management Letter.
- Met regularly with department finance staff to discuss ongoing finance projects, address any finance concerns, and to relay any finance related information from the top down.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY19	Incorporate interactive graphics on the City website in regards to finances and funding for transparent budgeting. **Update**: *There is a city wide initiative to create a more robust City of Lowell website, leaning on this and the possible opportunity to invest in a vendor to create a more interactive budget to achieve this goal.*	*Ongoing*
FY19	Monitor revenue and expenditures in order to maintain the City's long-term financial stability with forecasting. **Update**: *This is an ongoing goal year over year, with the goal of creating tools to better perform this task each year.*	*Ongoing*
FY20	Review and recommend performance metrics for all departments that are aligned with strategic goals of the City. **Update**: *This is an ongoing process and will be a major priority on FY22.*	*Ongoing*
FY20	Revamp Budget Document **Update**: *This is an ongoing process and each year the budgeted is reviewed to add in pertinent data and to omit data that no longer adds value.*	*Ongoing*
FY21	Assist City's finance department heads in creating a budget that is conducive to delivering quality while being challenged with the COVID 19 financial crisis. **Update**: Worked closely with each city department finance team to deliver three "1/12th" budgets to the City Council before the final "9/12th" budget was appropriated in September of 2020. The city is tracking to deliver positive results by FY21's year end.	**Completed**
FY21	Work closely with the Emergency Management team and under the direction of the City Manager to help aide in spending and tracking the CARES money. **Update**: This money has to be spent by the end of the CY21, at this point in time a CARES/FEMA spend tracker has been put in place to monitor this spend. Additionally, worked closely with departments to distinguish proper uses of this funding and producing proper documentation to support each use.	*Ongoing*
FY22	Overhaul budget book to find areas to reduce quantity without compromising quality. A focus ion FY22 will be on all KPI's and creating a more well-rounded and relevant model.	New

FY22	Work closely with the Emergency Management team and under the direction of the City Manager to help aide in spending and tracking the American Recovery Plan funding.	New

PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
GFOA Distinguished Budget Award	Won	Won	Win	Win
GFOA Criteria Rated Outstanding or Proficient	98.70%	99.00%	100.00%	100
Capital plan appropriation (Total All Sources)	$71,964,330	$58,573,310	$35,569,584	$13,745,294
Capital funds planned for infrastructure improvements	$69,274,331	$42,547,912	$30,715,393	$8,700,000
Capital funds planned for public safety improvements	$1,663,837	$6,909,022	$3,204,758	$652,000
Capital funds planned for community development	$900,000	$9,116,376	$1,649,433	$3,393,294
Capital funds planned for department equipment	$126,162	$0	$0	$1,000,000

ORGANIZATIONAL CHART

BUDGET DEPARTMENT

ALLISON CHAMBERS
DEPUTY CHIEF FINANCIAL OFFICER

Deputy CFO

EXPENSE DETAILS

BUDGET DEPARTMENT - 133	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
Salaries-Perm	36,143	84,782	88,404	91,711	91,711
Total	36,143	84,782	88,404	91,711	91,711
TOTAL BUDGET	**36,143**	**84,782**	**88,404**	**91,711**	**91,711**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 91,711
ORDINARY EXPENDITURES		
	TOTAL FY22 BUDGETED EXPENDITURES	$ 91,711

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 45,856**
TAX LEVY	45,856	
INTERGOVERNMENTAL REVENUE		**$ 45,856**
UNRESTRICTED AID (UGGA)	45,856	
	TOTAL FY22 BUDGETED REVENUES	91,711

FINANCE
OFFICE OF THE CITY AUDITOR

SUSAN HICKEY
CITY AUDITOR

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$511,633
	ORDINARY EXPENSES	$57,600
	TOTAL FY21 BUDGETED EXPENDITURES	**$569,233**

MISSION & SERVICES OVERVIEW

To work in collaboration with the Finance Team to maintain the City's fiscal stability and accountability.

The Auditor's Department is responsible for the general oversight of all City financial records. This oversight includes processing and recording all of the financial transactions of the City. The department safeguards the financial resources of the City to ensure compliance with all applicable laws, and coordinates the annual outside audit.

The department is responsible for processing weekly payrolls for all city and school employees including, but not limited to: deductions, status changes, employee reimbursements, and the reporting of sick, vacation, and personal time accruals as well as the yearly W-2 Federal and State reporting

The department reviews all contracts, purchase orders, and invoices for completeness and accuracy as well as the processing of all applicable payments. The department is also tasked with completing the yearly 1099 Federal reporting.

The Auditor, along with the Finance Department, implements recommendations made by the City's outside auditors through the annual management letter. The department also prepares and manages year-end close, and prepares various reports and analyses for the State and other governmental units.

FY21 ACCOMPLISHMENTS

- Processed 4,907 Form W-2 for employees by the IRS deadline of January 31, 2021.
- Processed 348 Form 1099 for vendors by the IRS deadline of January 31, 2021.
- Held successful trainings for invoice processing for all departments across the City to ensure invoices are processed timely, accurately, and within the standards set by the City. Also, implemented the electronic workflow approval for said invoices.

- Developed and implemented internal policies and procedures regarding Accounts Payable and Payroll. In the years past, there were little guidelines established, this implementation helped eliminate reoccurring issues and created an environment of transparency.
- Established standardized forms for budget transfers and expenditure transfers.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY18	Employee Self Service (ESS) & electronic delivery for w-2 option for employees to continue with management's green/paperless initiatives. **Update**: *Ongoing, employees are expected to have the ability to opt-in and receive their W-2 electronically via ESS.*	*Ongoing*
FY19	Formalize an internal controls policy consistent with the COSO Guidelines and the U.S. Office of Management and Budget's Uniform Guidance. This policy will support the five (5) major components of internal control and be used together with operational best practices to minimize/avoid material weaknesses or significant deficiencies. **Update**: *Continuing to work with external auditors to formalize this.*	*Ongoing*
FY20	Continue to work with Treasury, Accounts Payable, and other operational departments to identify potential vendors to utilize ACH payments. This will reduce paperwork, stock costs, and reduce any potential void/reissue payments. **Update**: *Working with Enterprise Bank to identify the most effective and efficient route of handling ACH payments.*	*Ongoing*
FY20	Develop efficiencies and identify timing issues to optimize the Accounts Payable scheduling to best maximize cash flow. **Update**: *Currently identifying areas of improvement.*	*Ongoing*
FY21	Implement a biweekly pay system to maximize efficiency in the Payroll Department and mitigate the risk of error. **Update:** *Still a work in progress, project delayed due to vacancies.*	*Ongoing*
FY21	Create policies and procedures outlining the City's payables and payrolls including but not limited restricted purchases, recording and approval of hours worked, etc.	**Complete**

	Update: *AP policy established in FY2021.*	
FY22	Work with appropriate department heads to clear management letter comments from external audit, specifically concentrating on the comments that are reoccurring	New
FY22	Work with department heads citywide to standardize, formalize and automate some of the day-to-day financial processes.	New

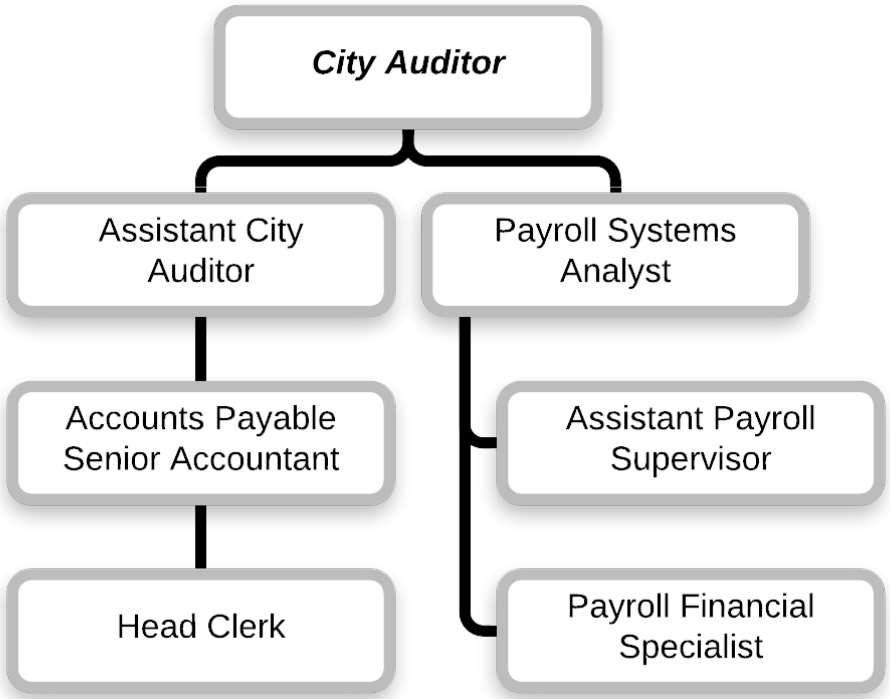
PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	FY2020	Forecast FY2021	Target FY2022
Complete financials on time	12/31/19	3/31/21	12/31/21	12/31/22
Complete Schedule A on time	12/3/2019	5/11/2021	11/30/21	11/30/22
Expenditure reports to the City Council	2	2	2	4
Number of budget adjustments	193	144	139	175
Number of general journal adjustments	325	229	218	300
Number of invoices processed	24,802	37,541	36,500	37,000
Number of requisitions approved	5,330	6,611	6,750	7,000
Electronic Payroll Advice Percentage	80%	90%	91%	93%

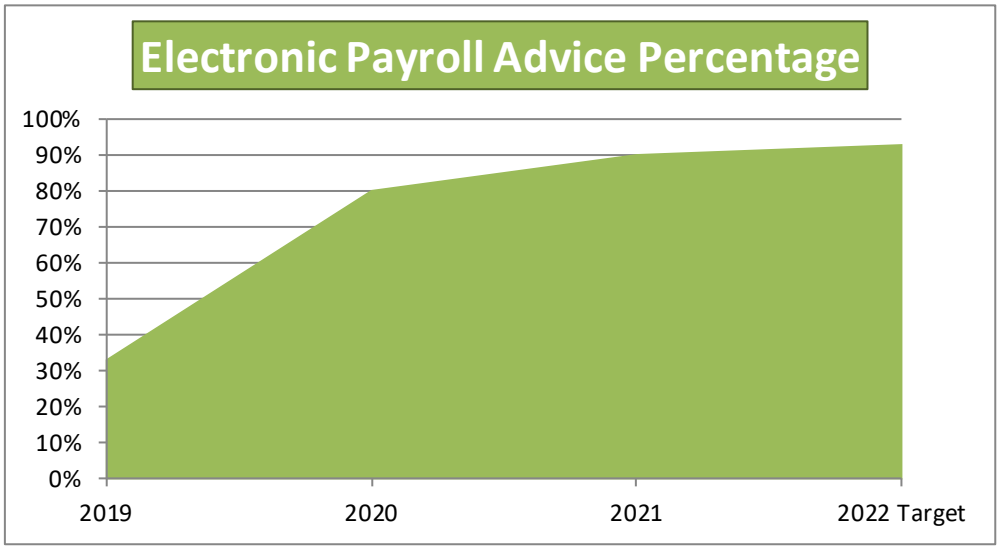
ORGANIZATIONAL CHART

OFFICE OF THE CITY AUDITOR

SUSAN HICKEY
CITY AUDITOR



LOWELLSTAT CHART(S)



The Auditor's Office, in conjunction with MIS, has been actively encouraging city employees to have their payroll advixes delivered via email versus printed. The increasing percentage of advixes sent cia electronic delivery will save staff time and reduce paper costs, contributing to the City's goal of continuing to "go green".

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Electronic Payroll Advice Percentage	33%	80%	90%	93%

EXPENSE DETAILS

CITY AUDITOR - 135		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
Salaries-Perm		541,801	506,956	547,147	493,647	511,633
	Total	541,801	455,663	497,549	493,647	511,633
Expenses						
Forms & Supplies		3,086	2,764	4,750	5,500	4,000
In-State Travel & Training MUNIS/UMAS/MMA		263	750	1,400	1,500	1,000
License		90	90	200	200	200
Independent Audit		50,500	45,979	52,000	55,000	50,000
Leasing Equipment		1,692	1,109	2,300	2,300	2,300
Ins. Premium -Bond		100	100	100	100	100
	Total	55,731	50,792	60,750	64,600	57,600
	TOTAL BUDGET	**597,532**	**506,454**	**558,299**	**558,247**	**569,233**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY	
PERSONAL SERVICES		$	511,633
ORDINARY EXPENDITURES		$	57,600
TOTAL FY22 BUDGETED EXPENDITURES **(GROSS)**		$	569,233

FINANCING PLAN	DETAIL	SUMMARY	
TAXES		**$**	**284,616**
TAX LEVY	284,616		
INTERGOVERNMENTAL REVENUE		**$**	**234,616**
UNRESTRICTED AID (UGGA)	234,616		
CHARGES FOR SERVICES		**$**	**50,000**
ENTERPRISE - INDIRECT COSTS (REIMBURSE GF)	50,000		
TOTAL FY22 BUDGETED REVENUES		$	569,233

FINANCE
PURCHASING

P. MICHAEL VAUGHN

CHIEF PROCUREMENT OFFICER

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$252,985
	ORDINARY EXPENSES	$143,120
	TOTAL FY22 BUDGETED EXPENDITURES	**$396,105**

MISSION & SERVICES OVERVIEW

To assist City departments in obtaining the best possible value of services and supplies in a timely fashion and ensure compliance with all state statutes and local ordinances.

Purchasing procures all goods and services requested by City departments, the school department, or any other agency operating through the City of Lowell. Each transaction must meet statutory requirements with regard for bidding, whether it is an informal quote, a written quote, a sealed bid, or a response to a request for proposal. In addition, Purchasing has meetings with all departments to discuss policies and procedures and work with them to provide the materials and services needed. Notices of procurements are listed on the City's website, the Secretary of State's website, Comm Buys, posted on the Purchasing Bulletin Board and in the local newspaper if appropriate. The City's Invitation for Bids (IFB) and Request for Proposals (RFP) can be downloaded directly from the City's website.

FY21 ACCOMPLISHMENTS

- Issued numerous bids for Covid-19 and EOC projects, including, recovery consultant, remote work assessment, EOC software, heap filets for schools and municipal buildings, cleaning contracts, hand sanitizers and Covid cleaning products and electronic equipment to improve EOC communication in the field.
- Developed and issued a RFP to conduct a parking garage analysis
- Developed the construction bids Cawley Track and Field renovations
- Developed bids and assisted the School Department for multiple procurements for MSBA funded boiler projects
- Developed and issued the bids for Wastewater's engineering services for three tasks; sewerage, drainage and storm water. Others bids included polymer, chemicals, sludge transport and on-call sewerage and drainage repairs.
- Developed and issued the bids for Water's granular activated carbon, chemicals, lagoon dual media and on-call water repairs.
- Working with DPW, issued multiple bids for repairing streets, jersey barriers, repairs to LeLacheur Park and the Lowell Memorial Auditorium.

- Issued a construction IFB for the Merrimack Riverwalk phase 2
- Construction IFB's for both Hovey Park and Veterans Park

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY20	Work with all departments to facilitate greater communication regarding which step a contract is in until fully executed (then scanned). **Update:** *All contracts from FY18, FY19, FY20 are scanned and in the vendor electronic file; FY21 contracts are being scanned as executed.*	**Complete**
FY20	Work with the school department, to help them develop bids for food service, classroom space and all other goods and services needed for their day-to-day activities. **Update:** *Training seminar conducted all Munis School Clerks, Principals and the Finance Team attended.*	**Complete**
FY21	Increase adoption of electronic Purchase Orders issued to vendors. **Update:** *Purchasing is averaging multiple electronic purchase orders requests daily*	*Ongoing*
FY21	Cross train staff further, to meet the City's procurement needs. **Update:** *In person training one on one is occurring daily and group sessions are conducted as requested*	*Ongoing*
FY22	Continue to structure Purchasing to meet the City's procurement needs 24/7	New
FY22	Work with all departments to develop their bids, to achieve the best product/service, at the best price on time.	New

PERFORMANCE METRICS

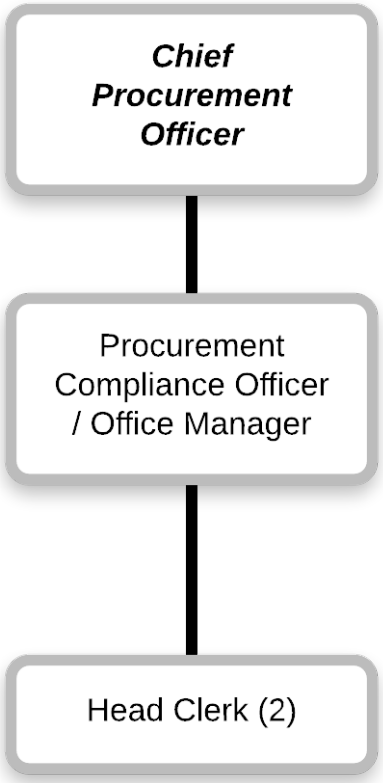
Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Records added, updated, deleted in vendor database	47,100	50,300	50,400	50,800
Number of contracts processed	450	475	600	600
Purchase orders under $10,000	4,064	6,182	6,100	6,000
Purchase orders over $35,000	224	429	305	325

Purchase orders processed	4,573	6611	6,300	5,900
Purchase orders requiring 3 written quotes	285	312	415	360
RFP's and IFB's fully developed	59	84	90	95

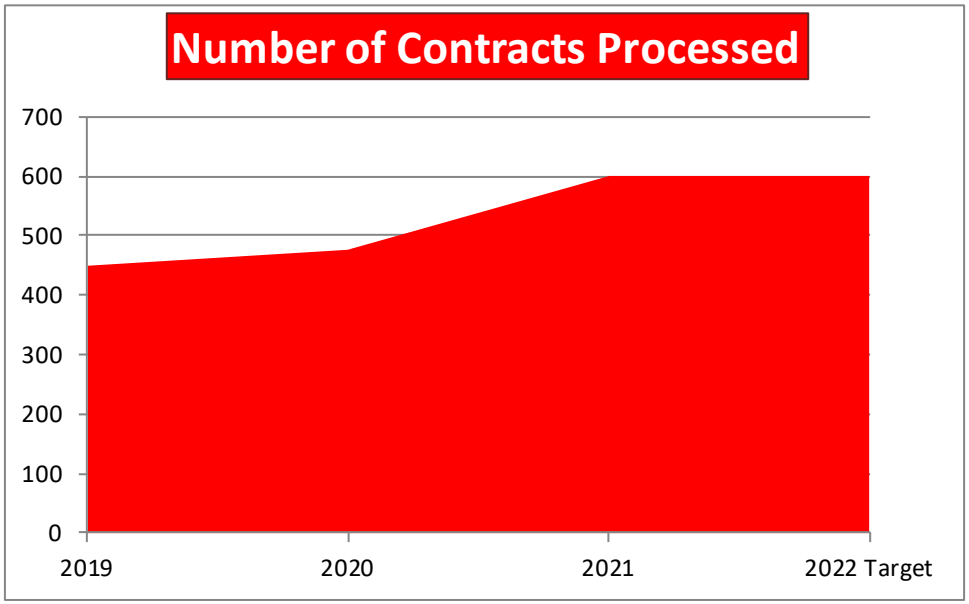
ORGANIZATIONAL CHART

PURCHASING

P. MICHAEL VAUGHN
CHIEF PROCUREMENT OFFICER



LOWELLSTAT CHART(S)



The number of contracts processed by the Purchasing Department has increased steadily over the past few years. This trend is projected to continue in the years to come.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Number of contracts processed	450	475	600	600

EXPENSE DETAILS

PURCHASING DEPARTMENT - 138		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
S & W-Perm.		231,412	237,423	248,898	252,812	252,679
Longevity		305	305	306	306	306
	Total	231,718	237,728	249,204	253,118	252,985
Expenses						
Repair & Maint. Equip		339	461	500	500	500
Advertising		11,811	14,865	14,875	14,875	14,875
Printing & Binding		150	476	150	150	150
Office Supplies		1,740	1,828	1,875	1,875	1,500
Dues & Subscriptions		662	100	317	317	317
Trans. Reimbursement & Seminars		500	500	778	778	778
Purchase of Services		117,222	111,853	125,855	150,000	125,000
	Total	132,425	130,083	144,350	168,495	143,120
	TOTAL BUDGET	**364,142**	**367,811**	**393,554**	**421,613**	**396,105**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY	
PERSONAL SERVICES		$	252,985
ORDINARY EXPENDITURES		$	143,120
	TOTAL FY22 BUDGETED EXPENDITURES	$	396,105

FINANCING PLAN	DETAIL	SUMMARY	
TAXES		**$**	**198,052**
TAX LEVY	198,052		
INTERGOVERNMENTAL REVENUE		**$**	**148,052**
UNRESTRICTED AID (UGGA)	148,052		
CHARGES FOR SERVICES		**$**	**50,000**
ENTERPRISE - INDIRECT COSTS (REIMBURSE GF)	50,000		
	TOTAL FY22 BUDGETED REVENUES	$	396,105

FINANCE
ASSESSORS

SUSAN LEMAY
CHIEF ASSESSOR

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$545,491
	ORDINARY EXPENSES	$168,972
	TOTAL FY22 BUDGETED EXPENDITURES	**$714,463**

MISSION & SERVICES OVERVIEW

To value all real and personal property fairly and equitably in accordance with the laws of the Commonwealth of Massachusetts along with billing and administering motor vehicle excise, personal exemptions, elderly and Veterans' volunteer work programs, Appellate Tax Board Cases and the CPA abatement program. The department's ultimate objective is to address the concerns of the citizens of the City as efficiently, effectively and as courteously as possible.

Each year the Assessors must assign a full and fair cash value to all properties located within the City of Lowell. FY2022, the Board of Assessors is charged with the duty of conducting a Full Revaluation pursuant to Massachusetts General Law as required and directed by the Massachusetts Department of Revenue. Annually, each property sale that takes place in the city is researched and evaluated for its "arms-length" characteristic. Only the arm-length sales are used in the valuation of property and are then reviewed and approved by the Massachusetts Department of Revenue. The Full (FY2022) Revaluation is more detailed than the annual interim assessment adjustments and involves DOR advisory staff examining, testing and approving our assessment valuation modeling system and assessed values including the delineation of neighborhood lines and land adjustments. In addition, a field advisor from the Department of Revenue's Bureau of Local Assessment samples a quarter of Lowell's properties for accuracy pursuant to the classification, the condition and the details of the properties noted by the Assessors in the database system.

For over eleven years now, the Lowell Assessing Department has conducted the State-mandated Citywide Cyclical Inspection Program in-house with existing staff. The department continues to inspect as many properties as possible while working closely with the Development Services Department to identify properties for which building permits or certificates of occupancy are issued. Assessors and Assistant Assessors make special visits to these properties, along with all properties that change hands during the year, to capture new growth valuation and to ensure the interior details of the property are accurate. In addition to real estate inspections, the Assessing Department Inspectors are also responsible for inspecting businesses across the city for personal property assessments. This inspection program is a mandated nine-year cycle through the Department of Revenue and the Assessing Department is on schedule to complete the program timely.

FY21 ACCOMPLISHMENTS

- The Assessing Team discovered over $2.5 million in new growth in FY20 through building permits inspections, personal property visits and forms of lists and cyclical inspections among other various property inspections.
- The Assessing Team completed all straggler appointments in Centralville and has just about completed the Belvidere section of the city as of this writing, other than a few streets and the appointments waiting on return calls. The rate of entry and completion has been impressive. The number of live inspections has slowed due to COVID, however property owners have been very cooperative about sending pictures of the inside of their properties to the Assessors.
- The Assessors still believe that an accomplishment is the fact that with the values continuing to increase in 2021 despite the challenging times we face during COVID, that only 60 real estate and 6 Personal Property disputes were filed is a testament that our assessments are a true reflection to the 2012 real estate market.
- The Assessing Department has achieved a long standing accomplishment of getting our email out there and getting customer emails to get information out and get information in. We've sent e-blasts out about income & expense information as well as personal property forms of list and received the information back in electronic form this year in abundance! This is not to say that we cannot do better. We continue to strive to get more taxpayers to do business with us through electronic means – it is an ongoing goal of ours.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY20	Train two new people on Revision and lot splits and start them as soon as the Vision (static database) was installed. The main objective was to insure that the revisions would be finalized by the new Fiscal year due to the loss of experienced personnel and the number of revisions coming through the city. **Update:** *We have begun to train the second person on the revisions and lot splits and we recently hired a new Assistant Assessor who has done lot splits in a previous town who will also be trained. This is still in process. Lot splits once came down, basically showing us what the split was from the Engineers, that is no longer the case. Our staff now, must decipher the lot splits themselves, so it is not that cut and dry to train someone on lot splits or revisions anymore. This is an ongoing training project – no lot split or revision is similar!*	*On Going*
FY21	We expect to finalize the cyclical inspections in Belvidere and move into South Lowell and it is our goal to finalize S. Lowell during FY21 as well.	*On Going*

	Update: *This goal has not been finalized. We are basically out of Belvidere other than a few stragglers, and into South Lowell, once again, however, we have not been out and into properties due to COVID. This project has been just about put on hold until it is safe for the city staff and the public to enter homes once again.*	
FY21	Create a cyclical plan dedicated to personal property where at least one day every two weeks each inspector visits designated businesses across the city. **Update:** *This goal has not been finalized. The plan is ready to go, but many businesses were not open during regular operating hours, and many of them closed. We have kept in touch with many over the phone or through email for their mandatory filing requirements, and in some case we were able to visit their establishment during off hours and help with their filings, but certainly not to the extent that were planning to complete this goal. We will carry this goal forward into FY22.*	*On Going*
FY21	Create a power point presentation for the public on what the Assessor's Department does; has to offer the elderly, the Veterans, and property owners in general and what they need to know if they think their property is over-valued. The Assessor's would like to contact the various neighborhood leaders to ask for time at a meeting to present this to their groups prior to values being set. **Update:** *The Chief Assessor worked with a group of businesses (the CBA, CTI etc) and recorded a short program of what each of our organizations had to offer the public. This was aired on LTC during this last Fiscal Year. This is in addition to a short video that was put on YouTube by the Manager's Office regarding Exemptions that the City Offers. We would still like to put something more on our Web Page about our exemptions we office – something more engaging to the elderly, rather than just simple instructions.*	*On Going*
FY22	Work on continuing with the PP Cyclical Plan & RE Cyclical(if and when possible) with COVID	New
FY22	Get the FY22 Revaluation Finalized by Mid October	New
FY22	Get all staff trained in the new Assessment database Vision V8	New

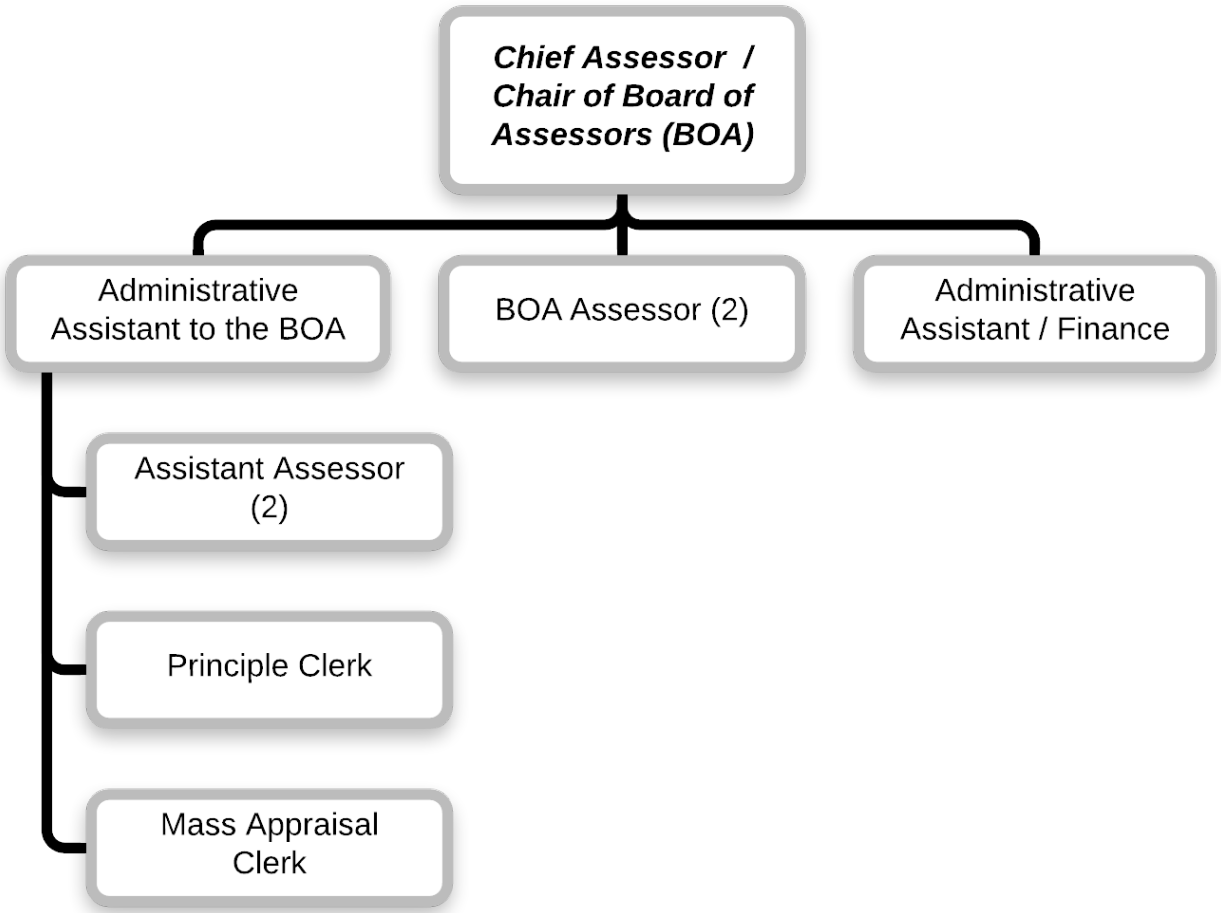
PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	FY2020	Forecast FY2021	Target FY2022
Building Permit Inspections	815	539	300	500
Building Permit Inspections conducted per employee	407	180	100	350
Cyclical Inspections	1528	1131	350	1,000
Cyclical Inspections conducted per employee	509	377	117	334
Sale Verification Inspections	283	177	200	300
Personal Property Assessment Visits	274	110	115	250
Personal Property Inspection Visits per employee	137	37	38	84
Deeds, Instruments, Tax Takings Processed, Revisions, Status Changes	6,050	5,000	5,500	5,500
Property History Updates Processed	22,201	23,985	24,600	24,000
Overvalue RE Abatement Applications processed	47	77	60	100
PP abatement Applications Processed	9	10	6	8
Statutory Exemptions processed	606	594	536	550
Sr. Volunteer Work Program Exemptions processed	14	0	30	30
Vet. Volunteer Work Program Exemptions processed	4	0	6	10

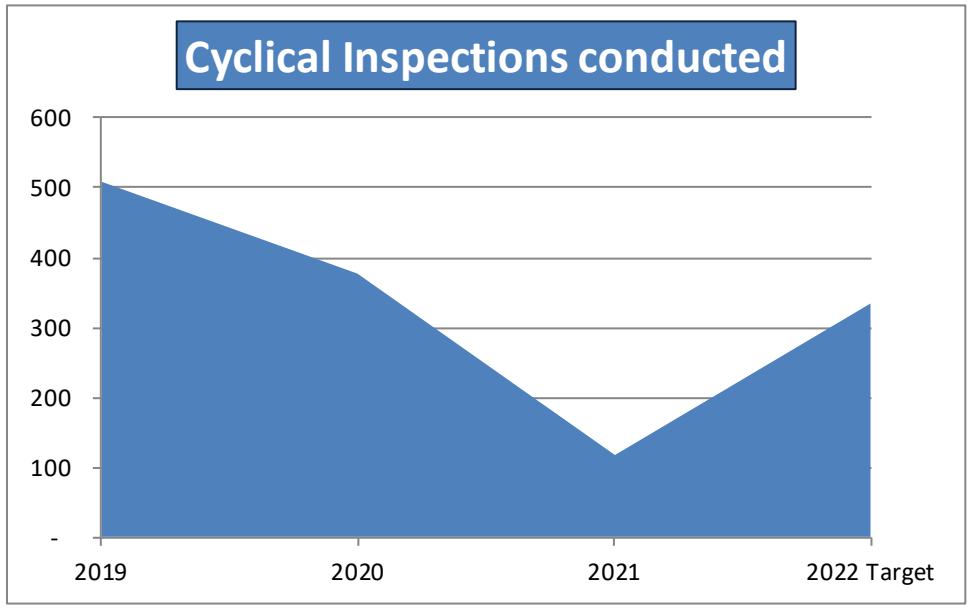
Only the italicized represents a measurement that is targetable. All others is beyond the control of this department.

ORGANIZATIONAL CHART

ASSESSOR
SUSAN LEMAY *CHIEF ASSESSOR*



LOWELLSTAT CHART(S)



New growth is a measure of new property development within the City. All activities which increase property value also increase property tax thus providing accurately distributed taxation. This new growth rate reflects the additional taxes collected from these property improvements.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Cyclical Inspections conducted per employee	509	377	117	334

EXPENSE DETAILS

ASSESSORS - 141		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
S & W - Perm		488,986	519,219	535,044	543,430	545,131
Longevity		360	360	360	360	360
	Total	489,346	519,579	535,404	543,790	545,491
Expenses						
Repair & Maint. Equipment		1,284	976	2,000	2,000	2,000
Appraisals		6,282	6,000	10,000	20,000	18,000
Prof Service - Interim Reval/P.P. Relist/Tri Reval		11,101	13,174	24,300	150,000	128,000
Advertising		714	727	782	1,500	1,500
Printing & Binding		1,491	843	1,000	1,000	1,000
Data Proc- Equipment & Supply		976	-	800	800	800
Office Supplies		1,450	819	1,500	1,500	1,500
Tuition Reimbursement		550	125	1,000	1,000	1,000
Dues & Subscriptions		1,771	1,113	2,000	2,000	2,000
Trans Reimburse & Seminars		9,490	9,294	10,000	10,000	9,500
Miscellaneous Charges		745	658	700	700	700
Office Furniture & Equipment		574	-	700	700	700
Data Processing - Spec Projects		657	992	568	568	568
Leasing of copier		-	1,704	1,704	1,704	1,704
	Total	37,085	36,425	57,054	193,472	168,972
	TOTAL BUDGET	**526,431**	**556,004**	**592,458**	**737,262**	**714,463**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 545,491
ORDINARY EXPENDITURES		$ 168,972
	TOTAL FY22 BUDGETED EXPENDITURES	$ 714,463

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 459,277**
NEW GROWTH	459,277	
INTERGOVERNMENTAL REVENUE		**$ 247,186**
STATE OWNED LAND	247,186	
MISCELLANEOUS REVENUE		**$ 8,000**
ASSESSORS' MISCELLANEOUS	8,000	
	TOTAL FY22 BUDGETED REVENUES	$ 714,463

FINANCE
TREASURER

KELLY OAKES

CITY TREASURER

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$567,773
	ORDINARY EXPENSES	$226,650
	TOTAL FY21 BUDGETED EXPENDITURES	**$794,423**

MISSION & SERVICES OVERVIEW

To efficiently manage assets, including cash and receivables, as well as to collect all receipts due to the City while maintaining the highest level of customer service.

The Treasurer's Office ensures that all assets are accounted for and all receipts due the City are collected. In accordance with Mass General Laws Ch44 Section 55B, the Treasurer is responsible for ensuring the safety and liquidity of City funds while earning the highest yield possible. The Treasurer also maintains banking relationships; manages electronic payments; and assists the Chief Financial Officer in the issuance of City debt.

Treasurer's Office issues and collects over 300,000 bills each year, including real estate, personal property, water/sewer, and motor vehicle excise bills. The Treasurer's Office also handles all electronic funds transfers from federal and state governments and monies from private entities.

FY21 ACCOMPLISHMENTS

- Continue the reconciliation of all City bank accounts to the general ledger which has resulted in the resolution of a long standing management comment from outside auditors on an internal control weakness.
- Implemented strong internal control procedures over treasury functions and receivables of other departments
- Lien several years of delinquent violations and tickets to the real estate tax accounts of the owners allowing the City to collect more than $150,000 in delinquent receivables
- Assist in the implementation of on-line payment services for vital records, burial permits and cemetery transactions

GOALS

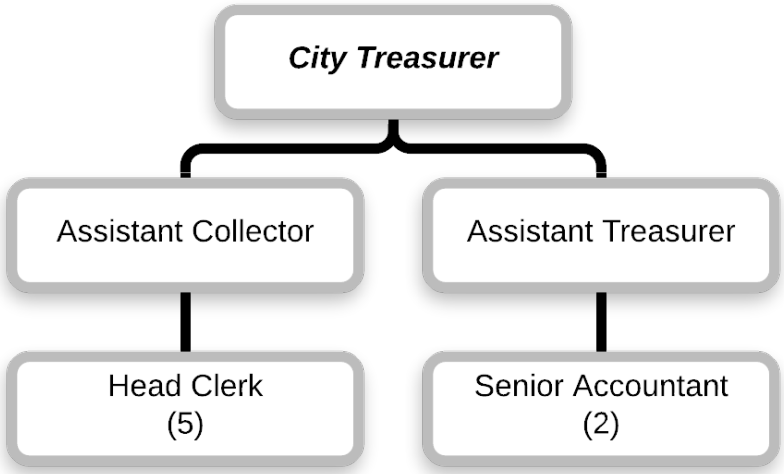
Fiscal Year	Strategic Goal or Objective	Status
FY18	Implement new uncollectible Receivable Write -off Policy for balances over 7 years in accordance with the outside auditors. **Update**: *Treasurer continues to work with CFO and Assessor to finalize and implement write-off policy. All accounts are being carefully reviewed.*	*Ongoing*
FY20	Measure customer service in the Treasurer's Office via online and in-person surveys in order to improve overall customer satisfaction. **Update:** *Continuously striving to improve customer service to Citizens. Working on staff training to ensure excellent service.*	*Ongoing*
FY20	Implement Munis Tyler Cashiering in another City office to facilitate payments **Update**: *Working with MIS to begin implementation of Tyler Cashiering in other City offices.*	*Ongoing*
FY21	Work with MIS to implement a new electronic payments system that is fully integrated with MUNIS **Update:** *Permitting up and running on a test basis during FY21.*	*Ongoing*
FY21	Implement new policies in Treasurer's office that scan receipts & turn ins into MUNIS instead of paper files **Update:** *Continue to train staff to utilize electronic records to make information readily available.*	*Ongoing*
FY22	Investment of stabilization and CPA funds to allow for the highest yield while following City Investment Policy	New
FY22	Review and follow up of all tax titles on record to move toward resolution in Land Court	New

PERFORMANCE METRICS

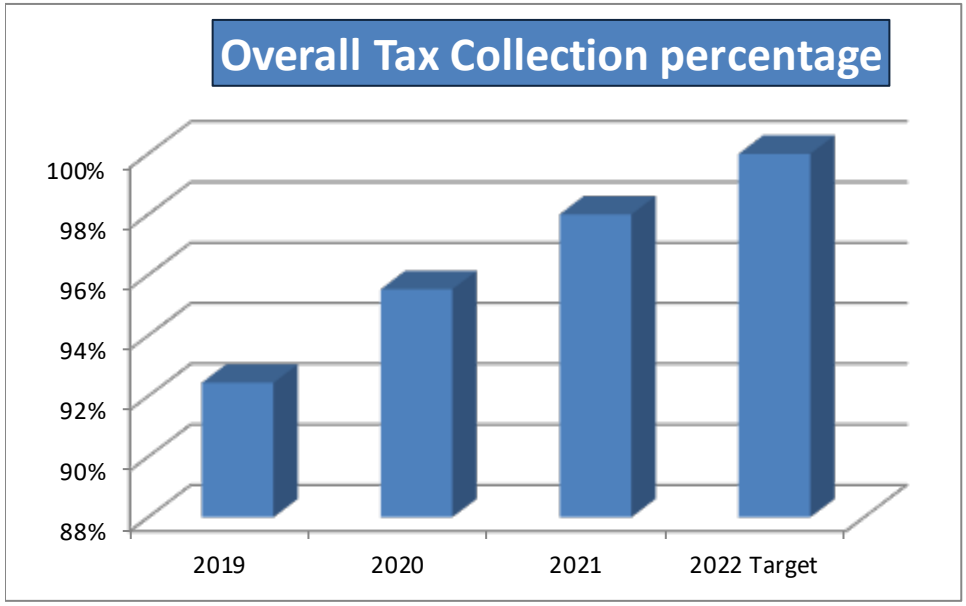
Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Overall Tax Collection Percentage	92.44%	95.529%	98.00%	98%
Motor Vehicle Excise Collection Percentage	92.44%	68.52%	NO DATA	90%
Real Estate Tax Collection Percentage	99.99%	97.69%	98.11%	100%
Personal Property Tax Collection Percentage	96.29%	95.04%	95.52%	100%
Motor Vehicle Excise Bills (1st Commitment)	72,453	69,827	67,544	70,000
Yearly Real Estate Tax Bills Issued	109,988	110,252	110,356	110,000
Yearly Personal Property Tax Bills Issued	9,036	9,248	9,192	9,200
Total Paperless Customers	3,740	3,846	6,400	6,500

ORGANIZATIONAL CHART

TREASURER
KELLY OAKES *CITY TREASURER*



LOWELLSTAT CHART(S)



The Treasurer's Office consistently collects a high percentage of taxes owed to the City. This steady collection percentage remains one of the highest among similarly sized communities.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Overall Tax Collection Percentage	92%	96%	98%	100%

EXPENSE DETAILS

TREASURER - 145	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
S & W-Perm.	546,805	577,644	618,758	567,773	567,773
Total	546,805	577,644	618,758	567,773	567,773
Expenses					
Repair & Maint. Equipment	1,400	1,500	1,500	1,500	1,500
Professional Services	28,132	20,523	30,000	30,000	25,000
Banking Services	17,755	16,985	22,000	22,000	19,000
Postage	165,157	161,058	172,700	172,700	165,000
Equipment Leasing	4,218	4,218	6,500	6,500	6,500
Office Supplies	4,153	4,921	5,000	5,000	4,500
Dues & Subscriptions	445	428	150	500	150
Transportation Reimbursement	4,000	1,202	1,000	1,000	1,000
Ins. Premiums - Bonds	1,964	5,775	4,000	4,000	4,000
Total	227,225	216,609	242,850	243,200	226,650
TOTAL BUDGET	**774,030**	**794,254**	**861,608**	**810,973**	**794,423**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY	
PERSONAL SERVICES		$	567,773
ORDINARY EXPENDITURES		$	226,650
	TOTAL FY22 BUDGETED EXPENDITURES	$	794,423

FINANCING PLAN	DETAIL	SUMMARY	
INTERGOVERNMENTAL REVENUE		**$**	**744,423**
UNRESTRICTED AID (UGGA)	744,423		
MISCELLANEOUS REVENUE		**$**	**50,000**
TREASURER'S MISCELLANEOUS	50,000		
	TOTAL FY22 BUDGETED REVENUES	$	794,423

FINANCE
HUMAN RELATIONS

MARY CALLERY
HUMAN RELATIONS DIRECTOR

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$412,516
	ORDINARY EXPENSES	$44,950
	TOTAL FY22 BUDGETED EXPENDITURES	**$457,466**

MISSION & SERVICES OVERVIEW

To provide excellent customer oriented service to the public, applicants, vendors, employees, and retirees in a legally, morally, and ethically appropriate manner. Human Relations collaborates with various departments to develop, maintain, and support a diverse workforce that is vital to the City's success and reputation. Human Relations creates and implements programs to improve and increase organizational effectiveness in the most fiscally responsible manner that fosters and results in a positive and productive work environment that meets the challenges of a changing world.

The Human Relations department is charged with developing and administering fair and equitable human resources policies for the City and its employees, including the Career Center. The department is responsible for assisting all City departments with the recruitment and selection of new employees, while ensuring compliance with all applicable federal, state, and local laws that govern this process. It develops and distributes policies regarding a number of different employment issues, including the City's Sexual Harassment Policy. The department also maintains compensation systems for all positions within the city; provides training to employees on important employment issues; assists in the negotiation and administration of labor contracts; administers pre-employment physicals and CORI checks; and performs any other functions assigned by the City Manager. Additionally, Human Relations is responsible for evaluating and implementing all employee benefits programs; administering group health and life insurance; ensuring compliance with state and federal mandates on health insurance; and monitoring unemployment compensation for all City and School employees.

FY21 ACCOMPLISHMENTS

- Continued use of an internal tracking database to monitor City and School unemployment claims, City's sick buyback program, retirements, and FMLA leave.
- Ensured continued licensure compliance for all employees requiring specific job related licenses and or certifications including but not limited to CDL, DOT Medical Certificates, and Hoisting.

- Ongoing assistance with the implementation of electronic Direct Deposit advices for City employees choosing to voluntarily receive advices via secure email.
- Facilitated and assisted in various job description modifications with Union representatives to ensure current and accurate job requirements for City positions.
- Compiled and processed all 1095-C forms required under the Affordable Care Act (ACA) for school and city employees; ongoing efforts to maintain compliance under the ACA.
- Successfully transitioned all unemployment claim questionnaires to be completed through the UTMC Case Management System allowing HR to utilize available services through this vendor.
- Assisted with the coordination of the Leadership Training Program made available to all departments.
- Completed a City-wide employee personnel information update to ensure data accuracy specifically with demographics and EEO information.
- Participated in a Tyler Assessment and reviewed the ~~Completed the~~ Applicant Tracking System along with other functionalities currently available in MUNIS to the City based on HR needs.
- Update of HR forms (Personnel Assignment Sheet, Requisition to Post) to streamline new hire process as well as maintain and improve consistent data collection.
- Maintained an internal paperless invoice processing method to make invoices available electronically and eliminate paper copies.
- Manage Boards and Commissions vacancies, postings, and application process.
- Assist Finance Department with reviewing the Annual Budget
- Actively participate in the Diversity Working Group created to address and improve matters related to diversity
- Assisted in the development and implementation of the Employee Suggestion Award Program.
- Worked to continue increasing job posting visibility within the community through additional advertising through the use of social media and the non-profits network.
- Coordinated various Diversity Trainings to be made available to all City Employees including trainings on Cultural Awareness, Unconscious Bias, and Anti-Racism.
- Managed Unemployment claims related to the Pandemic in addition to the regular unemployment; actively monitored for fraudulent claims and charges.
- Implemented and managed the Families First Coronavirus Response Act (FFCRA) leave for all City employees; ensured accurate application of the act to requested leave and leave amounts.
- Maintain tracking for any COVID related leave including FFCRA leave.
- Coordinated Informational sessions for Police Officers.
- Assisted the Lowell Police Department with the hiring of 10 new Police Officers.
- Coordinated and implemented a Police Assessment Center for Lieutenants and Captains.
- Implemented the Physical Fitness programs for Police Officers.
- Assisted with the development of Purchasing Power Program.

- Implemented Training Leadership Services Agreements with the Collins Center.
- Assisted with negotiations for implementing Body Cameras for the Police Department.
- Assisted in developing Bi-Weekly Payroll.
- Negotiated upgrades and installations of Time Clock within certain departments.
- Assisted in HR Audit to begin in March 2021.
- Assisted with negotiations during the pandemic.
- Coordinated Trainings for the Lowell Police Department.
- Handled payroll for Manager's and Mayor's Office.
- Assisted the Lowell Police Department with their accreditation.
- Assisted and Implemented the Lowell Police Department with an EAP contract.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY19	Provide employees city-wide applicable learning opportunities that will allow employees to further develop their knowledge and expertise in their line of work. **Update**: *Assisted in the coordination and planning of the Leadership Training Program open to all City departments with limited available space;6 week training starting February-March 2020.*	*Ongoing*
FY19	Conduct internal audits to ensure organizational compliance as well as accurate data collection. **Update**: *Distributed information requests/updates from employees to ensure demographics are correct. Processed all changes/updates as submitted by employee. Completed an audit of employees holding a Commercial Driver's License as required by their position.*	*Ongoing*
FY20	Fully implement the Applicant Tracking System to provide applicants with the ability to apply through a portal; this will be the first step to phasing out the paper based application. This will be beneficial to centralizing applicant data for statistical and reporting purposes. **Update:** *Completed the trainings through Tyler/MUNIS to build and customize the Applicant Tracking System to meet the needs of HR. Met with Tyler for an assessment 2/2021 regarding functionalities and identifying high priority/high impact modules.*	*Ongoing*
FY20	Work with various departments to further explore programs to engage employees in improving and achieving a work life balance as well as programs to increase employee satisfaction.	*Ongoing*

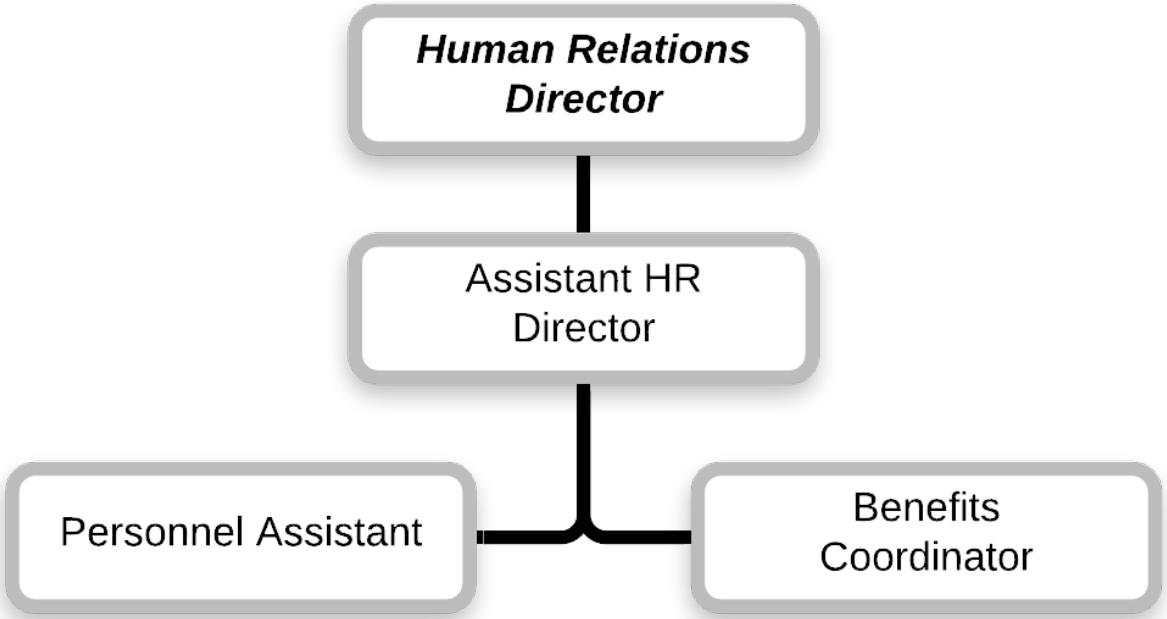
	Update: *The Employee Health and Wellness Team have implemented various programs for employees to participate and attend to which address all things health and wellness related. Increased broadcast email newsletters from the City's EAP vendor, AllOneHealth which addresses various topics such as dealing with stress and managing personal finances.*	
FY20	Provide more trainings and seminars to educate employees on various topics relative to their general employment with the City. Improve transparency and access to information so employees have information such as policies and benefits readily available. **Update:** *In the process of coordinating trainings for employees; upcoming training will be an Active Shooter Training scheduled for March 2020. Essential information is periodically being updated on the HR webpage so that employees are aware of upcoming dates/events.*	*Ongoing*
FY21	Transition Open Enrollment correspondences and materials (Non-GIC) to be in an electronic deliverable format and be as paperless as possible. **Update**: *All Open Enrollment related correspondences were broadcasted to employees via email and made available on the City's website. Upon request, emails were sent to employees separately. HR will continue to deliver Open Enrollment information via this method.*	*Ongoing*
FY21	Compile an updated New Employee Orientation packet; format policies to be more uniform and user friendly. **Update**: *New hire forms and packets were updated to include the most current forms. There is an electronic PDF Version available in the event one needs to be emailed to the employee.*	*Ongoing*
FY21	Streamline the HR Turn in process to improve efficiency and tracking of payments submitted into the Treasurer's Office and reduce paper use. **Update**: *All turn-ins have been scanned for tracking.*	*Ongoing*
FY22	Offer additional diversity and sensitivity trainings to employees.	New
FY22	Monitor unemployment costs and take necessary steps to curb any negative financial impact on the City specifically claims related to the Pandemic.	New
FY22	Explore additional advertising options for job postings/vacancies.	New

PERFORMANCE METRICS

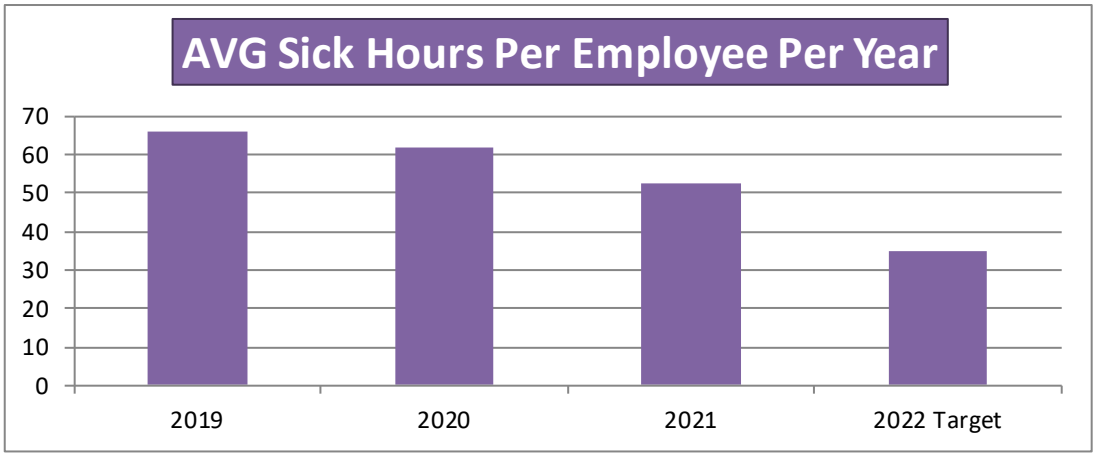
Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Unemployment claims paid by the City	79	41	317	60
Unemployment costs	$78,450.26	$28,061	$115,778.64	$100,000
Number of job requisitions	131	130	60	125
Number of job applications processed	1,633	1,397	652	2,000
Revise and distribute new personnel action form		2/1/2020	7/1/2020	7/1/2021
Provide professional development class for employees		9/1/2019	9/1/2020	9/1/2021
Average number of sick hours taken per employee annually	65.66	61.98	52.32	35
Number of licenses and professional certifications tracked	565	415	307	400
Average applicants per job posting	20.16	10.74	10.86	15

ORGANIZATIONAL CHART

HUMAN RELATIONS
MARY CALLERY *HUMAN RELATIONS DIRECTOR*



LOWELLSTAT CHART(S)



Human Relations plays a key role in the City's attempt to reduce risk leave usage by informing City employees of the resources available to them and monitoring usage with the assistance of the relevant Department Heads and LowellSTAT.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
AVG Sick Hours Per Employee Per Year	65.66	61.98	52.32	35

EXPENSE DETAILS

HUMAN RELATIONS - 152	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
S & W - Perm.	298,122	313,653	329,598	337,368	412,368
S & W - Temp.	-	-	-	-	-
Longevity	147	147	148	148	148
Total	298,269	313,800	329,746	337,516	412,516
Expenses					
Drug Program	1,868	2,800	2,000	2,000	2,000
Drug Testing	-		22,060	22,060	12,000
Economic/Prof. Development	2,500	1,963	1,250	1,250	1,250
Employee Suggestion Award Program				25,000	7,500
Professional Services	6,181	2,382	6,000	61,000	5,500
Pre-employment physicals	9,000	9,000	10,500	10,500	10,500
Advertising	3,000	1,807	3,000	3,000	3,000
Printing & Binding	1,545	1,582	1,500	1,500	1,500
Office Supplies	981	1,000	650	650	650
Transportation, Reimbursement & Seminars	211	84	250	250	250
Dues & Subscriptions	450	450	550	550	550
Misc.	350	293	250	250	250
Total	26,085	21,362	48,010	128,010	44,950
TOTAL BUDGET	**324,354**	**335,162**	**377,756**	**465,526**	**457,466**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 412,516
ORDINARY EXPENDITURES		$ 44,950
	TOTAL FY22 BUDGETED EXPENDITURES	$ 457,466

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 228,733**
TAX LEVY	228,733	
INTERGOVERNMENTAL REVENUE		**$ 128,733**
UNRESTRICTED GENERAL AID (UGGA)	128,733	
CHARGES FOR SERVICES		**$ 100,000**
ENTERPRISE - INDIRECT COSTS (REIMBURSE GF)	100,000	
	TOTAL FY22 BUDGETED REVENUES	$ 457,466

FINANCE
MANAGEMENT INFORMATION SYSTEMS

MIRÁN FERNANDEZ
CHIEF INFORMATION OFFICER

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$412,516
	ORDINARY EXPENSES	$1,124,607
	TOTAL FY21 BUDGETED EXPENDITURES	**$1,874,214**

MISSION & SERVICES OVERVIEW

To provide, maintain, promote, and support a cohesive and centralized technology roadmap designed to enable City departments with the information necessary to ensure their successful operations and respective missions, by focusing on the use of technology as a tool for the delivery of better government services.

MIS provides centralized systems, technologies, and services that develop and support City personnel with information relative to their operations and respective missions, support day-to-day technology operations and strategic planning of the City's overall technology roadmap, promote effective data and technology resource management, and enhance constituent services. MIS strives to ensure that the technology employed by the City is effectively implemented, utilized, operational, and current. As modern telephony systems, cable television, video technology, security access, smart devices, "bring your own devices", and other new and emerging technologies have been integrated and linked into the City's various MIS systems, MIS is increasingly called upon to be involved in their implementation and support. In order to do so, MIS delivers long-term, and sustainable technical solutions and support services to City departments by focusing on several key areas, including:

Help Desk – Responsible for coordinating all support work orders between City, Fire, and Police MIS staff, and supporting all City personnel's use of MIS systems, services, and technology (e.g., computers, printers, phones, software, etc.) on a daily basis.

Systems Administration – Responsible for the support and administration of the numerous MIS systems, servers, services, and technologies which City personnel interact with on a daily basis (e.g., server/system build out, system authentication, security, disaster recovery activities, VoIP servers, etc.).

Network Administration – Responsible for the support and administration of the City's enterprise technology infrastructure (e.g., cabling, switches/routers, wired and wireless connectivity, network management system, etc.) allowing City personnel access to MIS systems, services, and technology. Note that this area of responsibility includes interconnectivity among and between all public safety facilities and Lowell Public School sites and other sites on the City's extensive wide area network.

Application Systems – Responsible for the support, training, administration, and development of the City's key enterprise resource planning systems and applications (e.g., websites, financial system, etc.).

Geographic Information Systems (GIS) – Responsible for coordinating the capture, storage, retrieval, analysis, and display of geographically defined data (often referred to as spatial or geo-referenced data) for City departments, state and federal offices, and the public.

Technology Administration – Responsible for providing continuous coordination and project management of activities, strategic planning/support to all technology-related aspects of the City's government, and ensuring a strategic and cohesive approach to technology throughout the City and in accordance with an established technology roadmap.

FY21 ACCOMPLISHMENTS

Help Desk

- Completed 8,867 help desk work order requests.
- Delivered support to employees working from home, which has its own unique challenges.
- Successfully deployed equipment to support working from home as needed for employees and future integration of CARES resources post pandemic.
- Swapped, implemented, and installed 18 new multifunction printers across 12 departments.
- Increase of remote users from 52 to 240, 450+ percent increase in users accessing remote services on the City side.
- Continued to diligently manage our technology inventory in order to optimize equipment placement and maximize the taxpayer's return on investment.

Systems Administration

- Successfully migrated City Assessing systems to cloud hosted system.
- Successfully migrated City Water reading systems to cloud hosted system.
- Continued migration of components of the City's Internet infrastructure into the government cloud space.
- Expansion of the physical access control systems throughout City Hall with expect completion in FY22.
- Integration of new LFD Headquarter and DPD doors into the physical access system.
- Successfully upgraded School nurse computers and began to plan for the migration to HealthOffice anywhere cloud solution.

Network Administration

- Planned and implemented new network connectivity for HCID garage including camera and new cloud hosted garage equipment systems.

- Planned and implemented transition of Parking Department computer resources to vendor managed model to meet credit card compliance.
- Completed migration of Garage cameras into centralized facilities, and began planned conversion of similar systems at Water and the Pollard Memorial library to occur over the course of the next 12 months.
- Planned and began implementation of new switching infrastructure as part Phase 2 of the City network infrastructure upgrades.
- Created proactive monitoring solution for network infrastructure upgrades.
- Planned and implemented networking infrastructure at HHS and Recreation in new space at Merrimack St.
- Worked with Wastewater on overhauling SCADA infrastructure and security at Water, planned for FY22.
- Worked closely with Public Safety and School MIS teams on a variety of network projects.

Application Development

- Initiated major migration and conversion from Munis UB Classic to UBCIS scheduled July 2021.
- Successfully initiated, managed, and performed a major hardware migration to a new hardware cluster devoted to the Munis application environment in order to improve performance and continuity, to support the UB Classic upgrade, and the overall upgrade to the enterprise resources planning system scheduled for Fall 2021.
- Continued Munis integration with Fire Prevention for applications, inspections, and permitting.
- Began rollout of Animal Licenses within Munis.
- Began rollout of Business Licenses within Munis with focus on license commission component.
- Continued rollout of advanced Time and Attendance management tools within Munis including Time clocks and ESS entry.
- Continued rolling out Munis document management across departments, with an emphasis on electronic document submittal, a reduction in paper waste, remote scanning, invoice entry, and a reduction in paper flowing between departments.
- Successfully implemented online payment abilities for citizen/ business interaction with the Office of the City Clerks (vital records), Cemeteries (lot/columbarium purchases/openings), the Health Department (burial permits), Solid Waste and Recycling (hazardous waste day), the Treasurer (equity/diversity fund), and Police (kennel fees).
- Successfully implemented online payments through Munis Citizen Self Services for a variety of services, including misc payment entry and permit applications.
- Continued implementation of additional online payment options.
- Continued rollout of mobile device management solution.
- Continued rollout of remote field access for inspectors, and DPW personnel including Electricians, Solid Waste, and Recycling and Streets.

Geographic Information Systems (GIS)

- Successfully geocoded all COVID-19 locations for first responders daily list compilation for Emergency Management/LPD.
- Successfully developed and integrated Storm water GIS Utility Network

- Conducted GIS analysis for City plans and Districts such as Ayers City Plan, Acre Plan, Go Lowell, Lowell Pedestrian Inventory Project, USGS map requests.
- Successfully geocoded GIS data for use in new Parking Study
- Successfully geocoded new Election Districts web map application
- Continued Citywide ArcGIS online web application development and deployment.
- Continued GIS data expansion with updates to various critical City and Public Safety applications.
- Continued with GIS software instruction, installation, website development, and maintenance for internal (city) and external (public) use.

Administration / Other / General

- Coordinated a major pivot in the delivery of technology because of the COVID-19 pandemic, which significantly changed the way technology is consumed.
- Successfully planned integration and migration of on premise City email services to Office 365 with a scheduled Fall 2021 completion date.
- Successfully migrated on premise security appliances in a direction to cloud based alternatives to increase flexibility.
- Successfully planned and integrated major audiovisual capabilities of the City Council Chambers, including overhaul of broadcast equipment to improve the flexibility and quality of the City Council broadcasts.
- Successfully planned and integrated major audiovisual capabilities of the Mayor's Reception Room, including new cameras and integration into new broadcasting equipment.
- Successfully planned and integrated new audiovisual meeting room equipment in various additional locations.
- Continued to work on negotiations with an alternate Internet service provider for the City.
- Replacement/ upgrade of digital signage systems at City Hall for expanding citizen engagement.
- Coordinated/ planned with LPD on additional cameras and alert systems in City Hall for citizen/ employee safety.
- Continued a detailed inventory of existing Verizon services within the City to identify additional cost savings long-term.
- Successfully managed/ hosted City meetings with the City Clerk and other departments in resonse to the COVID-19 pandemic.
- Continued weekly meetings between Police, Fire and City MIS departments to communicate ongoing projects, issues and coordinate support.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY18	Implement MUNIS Citizen Self Services. **Update**: *Working with various departments to implement. Online permitting for Development Services*	**Complete**

	is currently fully functional, accepting online applications and payments. Online miscellaneous payment entry (e.g., equity and diversity fund) is also fully functional.	
FY18	Implement remote field access for inspectors and other essential personnel. **Update***: Working with various department to implement. Implemented at Water/ Wastewater/ Electrical. Work with building/ health inspectors begins once MUNIS v20xx is implemented.*	*Ongoing*
FY20	Upgrade network switching environment. **Update**: *We are currently rolling out new switches within the City Hall/ JFK/ Library infrastructure.*	*Ongoing*
FY21	Expand existing facility security at City Hall. **Update**: *Card access has been expanded to include every department at City Hall, to include at least one card access point.*	*Ongoing*
FY21	Work with other departments to roll out Employee Self Services to City Employees. **Update**: *Working with Auditing as the stakeholder to assess roll out plans.*	*Ongoing*
FY22	Implement online payments for general bills through MUNIS Citizen Self Services	New
FY22	Implement online business licensing through MUNIS Citizen Self Services	New
FY22	Implement online animal licensing through MUNIS Citizen Self Services	New
FY22	Upgrade MUNIS to v20xx	New
FY22	Migrate to Office 365	New
FY22	Improve our cybersecurity posture throughout the organization	New
FY22	Implement Office365 and Microsoft Teams for staff to work together efficiently when remote or in the office	New

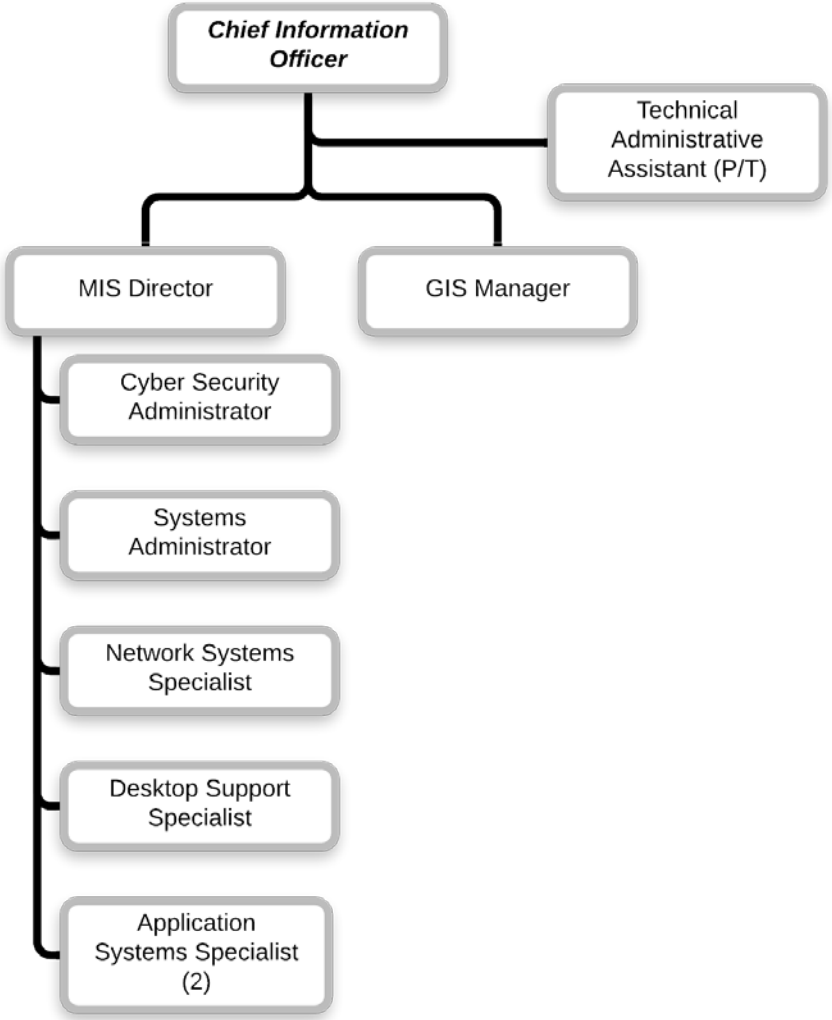
PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Completed work order service/ticket requests	7,635	7,727	9,250	7,500
General-use systems and services managed/maintained	170	229	210	230
Department-specific systems and services managed/maintained	258	252	250	260
Average system uptime outside of scheduled maintenance	99.7%	99.827%	99.9%	98.1%
Technology-related training events	966	1,452	1,600	2,200
Technology-related training hours delivered	2,357	1,384	1,200	3,200
Desktop systems managed	1,162	1,201	1,100	1,400
Desktop systems on supported versions	100%	94.9%	100%	98.7%
VoIP phones managed	612	614	620	640
Digitally managed documents (non MUNIS)	1,276,240	1,355,720	1,450,000	1,500,000
Digitally managed documents (MUNIS)	1,374,148	1,805,038	2,400,000	2,903,587
Georeferenced layers of data	19,000	20,000	22,000	21,500

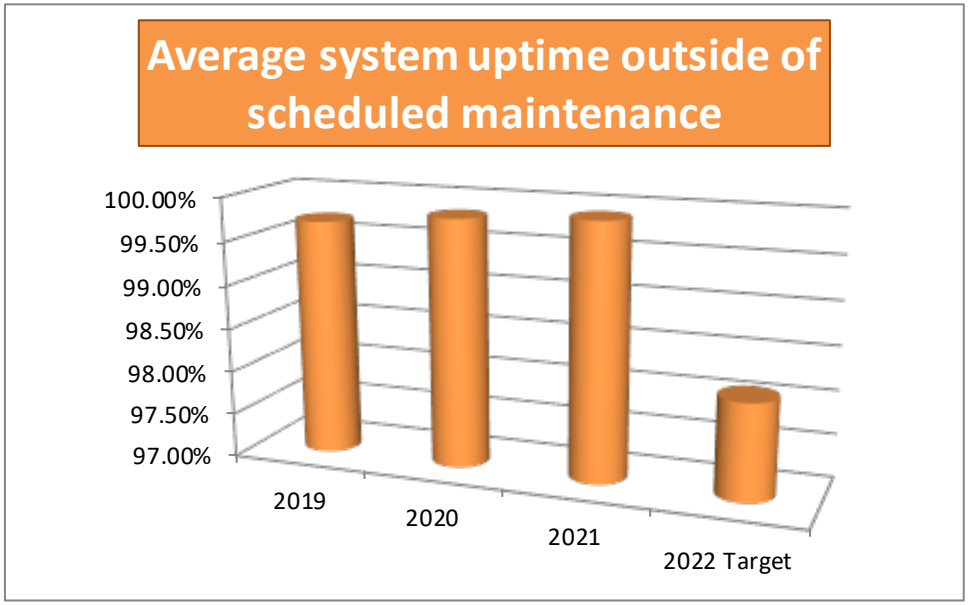
ORGANIZATIONAL CHART

MANAGEMENT INFORMATION SYSTEMS

MIRÁN FERNANDEZ
CHIEF INFORMATION OFFICER



LOWELLSTAT CHART(S)



System uptime is critical to a municipality such as Lowell. Public Safety and constituent services are 24/7 operations that require systems be functional without impediment.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Average system uptime outside of scheduled maintenance	99.7000%	99.8300%	99.9000%	98.1000%

EXPENSE DETAILS

MANAGEMENT INFORMATION SYSTEMS - 155	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
S & W-Perm.	644,012	675,010	713,071	792,051	814,041
S & W- Temp.	-	11,740	18,283	18,651	18,651
Overtime	10,297	6,308	6,500	6,500	6,500
Outside Funding (Non Tax Levy)	-	-	(2,500)	(30,000)	(89,585)
Total	654,309	693,058	735,354	787,202	749,607
Expenses					
Repair & Maint of Equipment	69,000	57,645	69,000	69,000	60,125
Data Processing - Spec Projects	8,991	8,306	9,000	9,850	8,325
Leasing Equip. & Software	185,451	162,237	195,429	195,000	175,750
Professional Services	25,935	19,511	33,012	33,012	27,750
Employee Training	10,792	7,252	11,000	30,344	25,438
Data Proc - Equip & Supply	35,980	36,392	38,165	34,065	29,600
Office Supplies	2,278	1,973	3,102	3,102	2,869
Software Licensing & Support	671,450	575,409	711,790	749,831	730,000
Computer Equip/Software	101,049	42,337	108,000	75,200	64,750
Total	1,110,926	911,063	1,178,498	1,199,404	1,124,607
TOTAL BUDGET	**1,765,235**	**1,604,121**	**1,913,852**	**1,986,606**	**1,874,214**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 839,192
ORDINARY EXPENDITURES		$ 1,124,607
	TOTAL FY22 BUDGETED EXPENDITURES	$ 1,963,799

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 644,714**
TAX LEVY	644,714	
INTERGOVERNMENTAL REVENUE		**$ 1,289,585**
UNRESTRICTED GENERAL AID (UGGA)	1,200,000	
CYBER SECURITY GRANT	89,585	
CHARGES FOR SERVICES		**$ 25,000**
ENTERPRISE - INDIRECT COSTS (REIMBURSE GF)	25,000	
LICENSES AND PERMITS		**$ 4,500**
CANTEEN TRUCK PERMITS	4,500	
	TOTAL FY22 BUDGETED REVENUES	$ 1,963,799

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LEGAL

SUMMARY

CHRISTINE P. O'CONNOR

CITY SOLICITOR

DEPARTMENT STAFFING FTE (PAGE 718)

Actual FY18	Actual FY19	Actual FY20	Approved FY21
1,236,112	1,426,058	1,370,692	1,485,817
286,258	315,242	366,569	400,156
1,522,369	**1,741,300**	**1,737,261**	**1,885,973**

PROGRAM EXPENDITURES	Budget FY22
LEGAL	1,641,340
ELECTIONS	304,677
	1,946,018

FINANCING PLAN	Budget FY22
TAXES	1,029,649
INTERGOVERNMENTAL REVENUE	915,869
MISCELLANEOUS REVENUE	500
	1,946,018

LEGAL
LAW

CHRISTINE P. O'CONNOR

CITY SOLICITOR

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$1,347,480
	ORDINARY EXPENSES	$256,100
	TOTAL FY22 BUDGETED EXPENDITURES	**$1,603,580**

MISSION & SERVICES OVERVIEW

To provide a high level of professional legal services to its clients: the City Manager; City Council; School Committee; all Boards and Commissions; and all various City departments and their department heads, including the School Department.

The Law Department is responsible for providing legal representation and advice to the City in numerous areas of the law, including but not limited to: zoning; employment; civil rights; contracts; tax title takings; workers' compensation; §111F; union negotiations; real estate; administrative proceedings; drafting local legislation; drafting opinions; school law; and defense of various tort claims.

In addition, the Law Department also oversees the Election and Census Office, the License Commission Office, the Tax Title division, the Municipal Hearing Officer Program, the Workers' Compensation office, and in-house nurse case manager and City physician services.

The Workers' Compensation office oversees all injured on-duty claims for City, school, and public safety officers. This office is staffed primarily by a full time workers' compensation agent; a part-time nurse case manager; a part-time city physician; a part-time medical billing claims processor; along with assistance of Law Department attorneys and other Law Department support staff. In recent years, this office has seen great success in overseeing the significant reduction in the average duration of employees receiving injured benefits as well as an overall reduction in the expenditure of such benefits. This office is committed to ensuring that all employees receive prompt, high quality medical treatment.

The License Commission Office services the needs of the License Commission, as well as residents and license holders. The office is staffed primarily by a full-time administrator, along with the assistance of Law Department attorneys and other Law Department support staff. The office has increased public access to all License Commission agendas, minutes, and relevant forms by making such material available on its own City web page. Such efforts will continue this year by making the Commission's calendar and rules and regulations available online.

The Tax Title Division oversees efforts to collect all delinquent tax bills due the City. The Tax Title Division works closely with other municipal offices, most particularly the Treasurer's office and municipal permit-granting departments such as Development Services. The Tax Title Division also oversees tax title payment plans; lien auction sales and live auction property sales for properties acquired through foreclosure.

The Municipal Hearing Officer program commenced June 2011. Currently, this program includes appeals for Zoning and Sanitary violations, Animal Control violations, and Parking violations. In the near future, the program will expand to include 21D violations and both Fire and Building Code violations.

FY21 ACCOMPLISHMENTS

- In October 2019, conducted an auction of FY18 tax title properties which generated about $71,000 for the lien package. This was part of the $855,000 that was collected after the FY18 tax title takings (a substantial portion of which was collected in FY20).
- Tax title takings for FY19 were done on about December 1, 2019. We will be scheduling an auction in late May or early June 2020 for those properties that remain delinquent.
- There are at least six (6) more properties pending in Land Court for which we have provided all the documentation required by the Land Court and are awaiting Judgments to be entered to bar the right of redemption and to convey title to the City.
- Assisted DPD in resolving dispute with Boott Wynn that generated over $250,000 in proceeds to the City.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY18	Develop in-house seminar series for City departments on various topics such as contract management, public records, procurement and City policies. **Update**: *Developed and conducted seminars on Contracts and Employee Auto Accidents.*	*Ongoing*
FY18	Work with Purchasing Office to introduce a near paperless contract process. **Update**: *Working to reduce the number of paper contracts circulated.*	**Complete**
FY20	Identify areas in which the law department can work with various departments and take affirmative steps, implement standard procedures, etc. to prevent grievances and lawsuits. **Update**:	*Ongoing*
FY20	Working with the City Engineer's Office to adopt procedures and software for the processing and tracking of all municipal contracts.	*Ongoing*

	Update: *Move to formally adopt draft template designed to track open construction contracts in terms of date, scope and cost; as well as develop SOP in the use and application of template.*	
FY21	Work with DPW, DPD and other departments to better utilize and standardize the current contracts review process. **Update**:	*Ongoing*
FY21	Explore the expansion (physical and staffing) to the division of workers comp. **Update**: Partially completed/ partially ongoing.	*Ongoing*
FY22	Expanding paperless contract execution.	New
FY22	Cross training of certain administrative positions within the Law Dept.	New
FY22	Work with DPD to implement annual property auction sales.	New

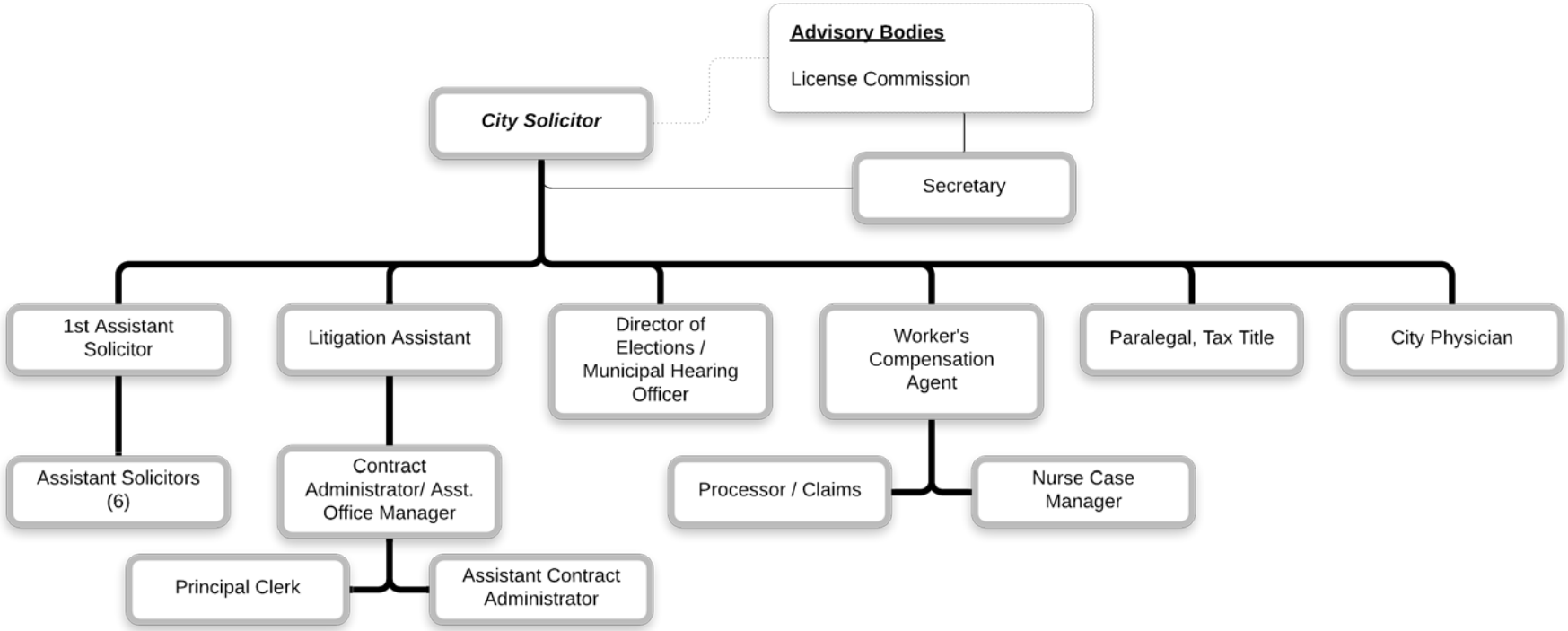
PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	FY2020	Forecast FY2021	Target FY2022
Average monthly injury-related claims processed	20	22	17	10
Reported Injuries – City	50	51	35	20
Reported Injuries - School Department	119	118	100	35
Reported police/fire injuries	72	96	75	65
Workers Compensation cases handled	32	41	30	25
§111F Claims reviewed	23	38	25	20
Contracts reviewed	360	400	442	500
Leases, Licenses, and Easements	21	16	25	15
Motions/Petitions	35	30	35	50
Resolutions, Orders, and Ordinances	35	28	43	50
Votes (City Council)	98	111	100	125
Tax title payment agreements	0	0	0	0
Total accounts in tax title	377	230	230	200
Total delinquent taxes collected	$1,008,316	$465,070	1,000,000	In progress

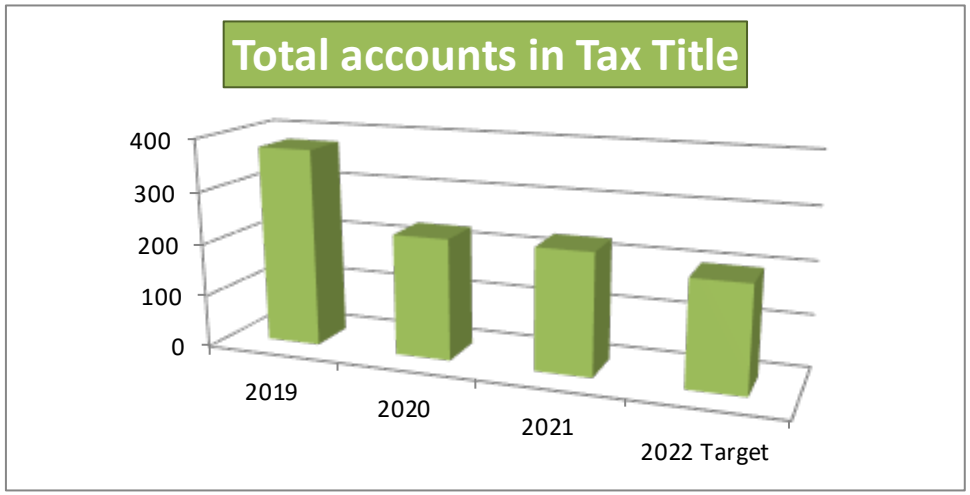
ORGANIZATIONAL CHART

LAW DEPARTMENT

CHRISTINE P. O'CONNOR
CITY SOLICITOR



LOWELLSTAT CHART(S)



The Law Department has been able to bring in significant delinquent tax revenue in the past few years via the tax title process. A decreasing trend is evidence that this process has resulted in increased tax.

MEASUREMENT	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Total accounts in Tax Title	377	230	230	200

EXPENSE DETAILS

LAW DEPARTMENT - 151		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
S & W Perm.		1,093,479	1,088,309	1,273,632	1,379,400	1,385,240
S & W Temp.		2,538	-	-	-	-
Longevity		550	550	550	-	-
Outside Funding (Non Tax Levy)				(65,765)	-	(37,760)
	Total	1,096,567	1,088,859	1,208,417	1,379,400	1,347,480
Expenses						
Repair/Maint. Equip.		3,895	3,571	5,500	5,500	5,500
Legal & Filing Fees		4,766	1,648	6,000	6,000	6,000
Legal Research		434	330	2,000	2,000	2,000
Acquisition of Property		25,100			-	-
Professional Services		207,595	114,402	150,000	150,000	135,000
Printing & Binding		155	200	1,000	1,000	1,000
Research Materials		41,694	34,007	37,000	37,000	35,000
Office Supplies		2,637	1,961	2,000	2,000	2,000
Dues & Subscriptions		4,064	3,794	4,000	4,000	4,000
Trans. Reim./Seminars		6,246	4,218	10,000	10,000	7,500
Tax Title Fees		32,059	48,423	58,800	58,800	57,000
Office Furn./Equip.		745	955	1,000	1,000	1,000
Ins. Premiums - Other		100	100	100	100	100
	Total	329,491	213,609	277,400	277,400	256,100
	TOTAL BUDGET	**1,426,058**	**1,302,467**	**1,485,817**	**1,656,800**	**1,603,580**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 1,385,240
ORDINARY EXPENDITURES		$ 256,100
	TOTAL FY22 BUDGETED EXPENDITURES	$ 1,641,340

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 877,310**
TAX LEVY	877,310	
INTERGOVERNMENTAL REVENUE		**$ 764,030**
UNRESTRICTED AID (UGGA)	726,270	
VACANT/ FORECLOSED PROPERTY - REVOLVING	37,760	
	TOTAL FY22 BUDGETED REVENUES	$ 1,641,340

LEGAL
ELECTIONS

ELLIOT J. VELOSO

INTERIM DIRECTOR OF ELECTIONS / MUNICIPAL HEARING OFFICER

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$218,577
	ORDINARY EXPENSES	$86,100
	TOTAL FY22 BUDGETED EXPENDITURES	**$304,677**

MISSION & SERVICES OVERVIEW

To provide election services for the citizens of the community; to protect the integrity of votes; and to maintain a transparent, accurate, and fair electoral process.

The Election and Census Office is responsible for all aspects of the voting process including registering residents to vote; coordinating voter education and outreach; and hosting student-voter registration drives. Additionally, the Election and Census Office oversees polling location assignment and assessment, hiring and training election workers, and all Election Day operations including multidepartment coordinating. The Election and Census Office also administers the annual Street Listing (City Census) and maintains historic voter lists and election documents.

FY21 ACCOMPLISHMENTS

- Assisted the City's Complete Count Committee with outreach and coordination efforts related to the accurate counting of the City's residents for the 2020 U.S. Census.
- Successfully administrated the September 1, 2020 State Primary and November 3, 2020 State Election under unprecedented and challenging circumstances caused by the COVID-19 pandemic. Instituted new health and safety procedures and procured PPE equipment to protect poll workers, voters, and the general public at the polls during the pandemic. Coordinated the mailing of over 27,000 vote-by-mail ballots for both elections to voters who requested them due to the pandemic. Trained new and current poll workers on the new election procedures required due to the pandemic. Coordinated the early counting and processing of vote-by-mail ballots received by voters pursuant to new state regulations instituted due to the pandemic.
- Implemented new video training sessions to supplement in-person training sessions for poll workers. These video training sessions, which included equipment demonstrations, supplemented the officer's ongoing efforts to improve poll worker training implemented last year, which included standardized training sessions, handouts, and PowerPoint presentations. Video training session were posted online on the City's website along with other training materials to ensure greater accessibility for poll workers unable to attend in-person training seminars due to COVID-19 or for other reasons. These video training sessions were well received by poll workers and resulted in improved poll worker performance at the polls, resulting in a better voting experience.

- Applied for and awarded grants from the Center for Technology and Civic Life (CTCL) to aid 2020 election preparation costs and to improve the Election and Census Office's equipment and technology. Successfully received extensions from CTCL to expend the remainder of the grant funding by June, 2021 for further technology improvements.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY20	Participate in equipment acquisition opportunities with the Secretary of the Commonwealth of Massachusetts. **Update**: *The City continues to seek out opportunities to acquire equipment and technology improvements for the Election Office with the Massachusetts Secretary of State Office.*	*Ongoing*
FY20	Use the 2020 Census Complete Count Committee to recruit additional multilingual election workers. **Update**: *Made connections with local community groups and volunteers to improve language accessibility at the polls and to recruit multilingual poll workers.*	**Complete**
FY20	Work collaboratively with the Pollard Memorial Library and Lowell Historic Board to inventory and archive historic street listings, voter lists and records. **Update**: *The COVID-19 pandemic hindered archival work in FY21. The Elections Office will seek to resume such initiatives in FY22.*	*Ongoing*
FY21	Elections will work with the Law Department to transition the City to a district-based electoral system for the 2021 municipal elections. District boundaries will be drawn through an open and transparent process that complies with a federal consent decree entered in the matter of Huot et al. v. City of Lowell et al. **Update**: *The Elections Office assisted the Law Department and the City's expert with the drawing of new electoral districts, which will be used in the City's municipal elections in FY22.*	**Complete**
FY21	Elections will work with the Law Department and the City Manager's Office to engage in community outreach so that Lowell residents are informed about what the City's transition to a district-based electoral system means for residents. **Update**: *The Elections Office will continue to work on voter outreach to educate the public on the City's new district/at-large "hybrid" system for the municipal elections. Such outreach will be in coordination*	*Ongoing*

	with other City departments and will employ a variety of methods, including forums, published materials, outreach with community groups, and other forms of voter outreach/education.	
FY21	Continue to review and implement improvements in hiring and retaining poll workers to work in future elections, such as through video recordings of training procedures, improved pay for wardens and clerks to encourage participation, and further outreach to job programs, local educational institutions, and other local and regional organizations. **Update**: *The Elections Office successfully implemented new video training seminars to supplement other improvements to the hiring and retaining of poll workers for the 2020 elections. The City also successfully did outreach for poll workers through state and local websites and community outreach, resulting new poll workers assisting the City during the 2020 election season.*	**Complete**
FY22	Elections will implement the new district/at-large "hybrid" system when it administers the City's Municipal Election, to be held on November 2, 2021. If necessary, Elections will also implement the new district/at-large "hybrid" system when it administers the City's Municipal Preliminary Election, to be held on September 21, 2021.	New
FY22	Elections will seek to procure new voting machines to replace the City's aging Accuvote OS ballot processing machines. Elections will also seek to procure new equipment and technology improvements with the CTCL grant to assist the office with future elections.	New

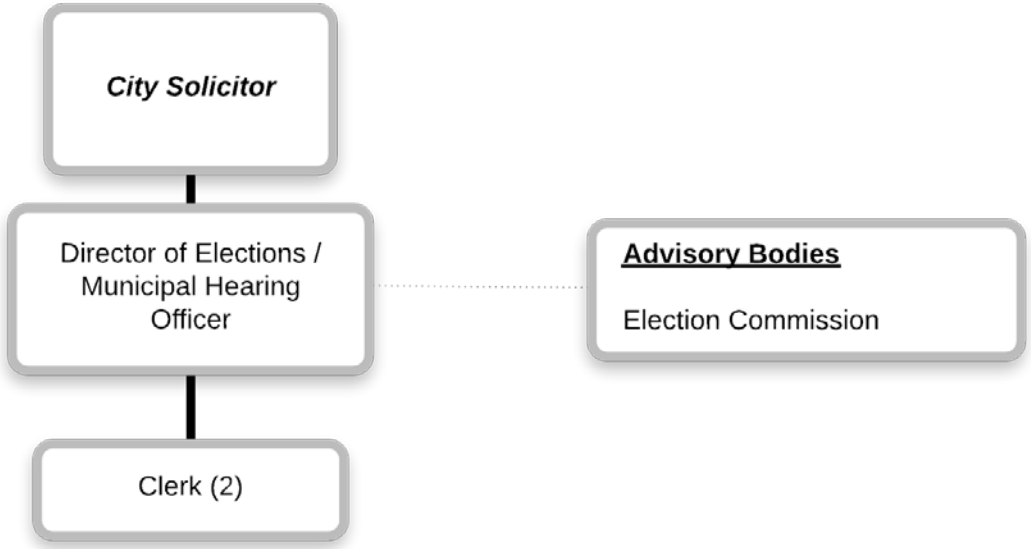
PERFORMANCE METRICS

	Prior Year Actuals		Forecast	Target
Measurement	**FY2019**	**FY2020**	**FY2021**	**FY2022**
Number of newly registered voters	635	5,000	5,000	5,000
Number of registered voters	58,185	68,679	65,887	69,000
Voter turnout - average per year	33%	25%	56%	65%
Census forms mailed	41,871	45,000	45,000	45,000
Poll workers recruited and hired	N/A	250	265	265
Municipal hearings scheduled	117	100	115	120

ORGANIZATIONAL CHART

ELECTIONS

ELLIOTT J. VELOSO
INTERIM DIRECTOR OF ELECTIONS / MUNICIPAL HEARING OFFICER



LOWELLSTAT CHART(S)



Voter registration is a key function of the Elections Department. This is a an important measure to the city and thus works hard to communicate the importance of voter registration out to the city's residents.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Registered Voters	58,185	68,679	65,887	69,000

EXPENSE DETAILS

ELECTION OFFICE - 162		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
Salaries & Wages - Perm		102,650	108,450	81,988	108,577	108,577
Salaries & Wages - Temp		121,024	139,095	175,000	-	100,000
Overtime		21,856	7,788	14,000	-	10,000
	Total	245,531	255,333	270,988	108,577	218,577
Expenses						
Rental of Halls		1,485	3,000	-	-	-
Professional Services		13,960	23,883	44,000	44,000	15,000
Printing & Binding		4,659	33,174	15,000	15,000	15,000
Census Forms Printing		17,889	15,600	20,000	20,000	17,500
Postage		15,000	16,090	18,600	18,600	18,600
Voting Machine Supplies		12,000	14,585	18,500	18,500	15,000
Office Supplies		4,718	4,903	13,068	13,068	5,000
	Total	69,712	111,236	129,168	129,168	86,100
	TOTAL BUDGET	**315,242**	**366,569**	**400,156**	**237,745**	**304,677**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY	
PERSONAL SERVICES		$	218,577
ORDINARY EXPENDITURES		$	86,100
	TOTAL FY22 BUDGETED EXPENDITURES	$	304,677

FINANCING PLAN	DETAIL	SUMMARY	
TAXES		**$**	**152,339**
TAX LEVY	152,339		
INTERGOVERNMENTAL REVENUE		**$**	**151,839**
UNRESTRICTED AID (UGGA)	151,839		
MISCELLANEOUS REVENUE		**$**	**500**
ELECTIONS MISCELLANEOUS	500		
	TOTAL FY22 BUDGETED REVENUES	$	304,677

PLANNING & DEVELOPMENT

SUMMARY

CHRISTINE MCCALL

DIRECTOR & ASSISTANT CITY MANAGER

DEPARTMENT STAFFING FTE (PAGE 718)

Actual FY18	Actual FY19	Actual FY20	Approved FY21
2,576,253	2,829,130	3,059,828	3,038,504
2,576,253	**2,829,130**	**3,059,828**	**3,038,504**

PROGRAM EXPENDITURES	Budget FY22
PLANNING AND DEVELOPMENT (GROSS)	3,902,984
	3,902,984

FINANCING PLAN	Budget FY22
TAXES	1,522,842
LICENSES AND PERMITS	1,115,700
CHARGES FOR SERVICES	32,000
INTERGOVERNMENTAL REVENUE	1,056,442
MISCELLANEOUS REVENUE	176,000
	3,902,984

PLANNING & DEVELOPMENT

CHRISTINE MCCALL

DIRECTOR & ASSISTANT CITY MANAGER

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$2,941,977
	ORDINARY EXPENSES	$199,586
	TOTAL FY22 BUDGETED EXPENDITURES	**$3,141,563**

MISSION & SERVICES OVERVIEW

To preserve the assets of yesterday, find solutions to the challenges of today, and plan for the City of tomorrow; DPD staff works to build community, housing, jobs, and a quality of life that makes Lowell an enjoyable place to live, a satisfying place to work, an exciting place to visit, and a profitable place to invest.

In 2013, DPD completed an update to Lowell's Comprehensive Master Plan, a policy statement that establishes long-term goals and provides a shared vision aimed at the unified and coordinated development of the City. The long-range policies within the plan serve as a framework for future development, outline specific goals for the City over the next 20 years, and guide the decision-making of the department. The plan places a greater emphasis on environmental, economic, and social sustainability. In the summer of 2021, the Planning Staff will begin the process to update the Master Plan.

In addition to the Master Plan, DPD's planners develop and work to implement Urban Renewal Plans, Neighborhood Plans, Economic Development Plans, and Downtown Plans. In all of these endeavors, DPD works to engage stakeholders from the public, private, and institutional sectors, including residents, business people, community leaders, and visitors.

DPD is also actively engaged in helping both the City and the community implement and take actions in accordance with these plans toward the underlying objective of making Lowell a better place. DPD takes advantage of State and Federal programs to help stimulate development, including the State MassWorks Grant Program, and administration of the Community Development Block Grant (CDBG), HOME, and ESG programs, which are annual funds provided by the Federal Department of Housing and Urban Development.

DPD uses resources from these and other grant programs to implement capital improvements to parks, traffic, infrastructure, and amenities within the City. The department also provides services to residents and businesses aimed at expanding employment opportunities, the tax base, and the quality and quantity of housing available in Lowell.

In 2011, the Department of Planning and Development absorbed the code enforcement and inspectional services functions formerly housed in the Inspectional Services, Health, and Public Works Departments to create the Division of Development Services. Development Services operates a cohesive, one-stop permit and code enforcement office that furthers the objectives of the City through review and regulation of development. Development Services provides a clearer path of access for both proponents of major economic development projects and for residents interested in construction activity in their neighborhoods.

DPD's Development Services division also works to protect public safety and health through enforcement, permitting, and inspections associated with the state building code, plumbing code, electrical code, sanitary code, and related local ordinances, while also responding to complaints of public nuisances and potential code violations. DPD is also responsible for conducting testing and inspections to confirm the accuracy of devices used throughout the City for measuring and weighing goods in commerce.

FY21 ACCOMPLISHMENTS

Development Services

- Preparing to update the City's Master Plan, Sustainable Lowell 2025, beginning at the close of FY2021.
- Continued a highly successful proactive Certificate of Inspection program under the purview of the Senior Building Inspector/Plans Reviewer which has increased the number of residential dwellings that are compliant with their Certificates of Inspection.
- Continued to utilize the Problem Property Impact Team, which is a multi-departmental task force that specifically targets properties that have a history of recent criminal activity. Used these techniques in assisting LPD to target properties with drug or criminal activity.
- Preparing for the next intervention with the landlords in the Neighborhood Enhanced Enforcement Directive (NEED), which targets landlords in the City with the highest incidents of violations for progressive levels of enforcement action.
- Continued initiatives to address certificates of inspection, fire escapes, under sidewalk vaults, legal use determination, and other code compliance measures designed to protect public safety.
- Continued improvement of the integration of land use board review processes and increased public access to information regarding applications before the land use boards.
- Continued bi-weekly meetings with Water, Wastewater, and Engineering Departments for review of upcoming projects to improve inter-departmental communication and streamline the overall development process.
- DPD Staff prepared an Open Space and Recreation Plan to establish a vision for the City's parks, open spaces, and recreational programming. The Lowell OSRP, approved in early 2020, updates the 2013 edition and covers the next seven years through 2024. The plan identifies the changing needs of Lowell residents, and sets a course to respond to them. The Lowell OSRP establishes a vision for preserving, maintaining, and enhancing existing open spaces in line with the needs and desires of the community. Lowell strives to be a City where everyone, regardless of their neighborhood, has access to recreational activities. This plan documents the current development, demographic, socioeconomic, and environmental conditions of the City. DPD Staff also inventoried parks, open spaces, and recreational programs. This research and an extensive public outreach process informed the plan objectives and guides implementation.

- Working closely with the City Manager's Office, staff assisted retail cannabis businesses in the City with their required Planning Board special permit process. Also drafted and negotiated multiple Host Community Agreements for both retail and cultivation facilities across the City.
- Continued our comprehensive review and updating of the City's sign code, with the focus to modernize our code and acknowledge and regulate new and innovative technologies.
- Using funds from the FY2020 Capital Plan, began the process to bring seventeen buildings into full ADA compliance, following a successful self-evaluation and transition plan process in 2019.

Planning and Community Development

Project Management

- Furthered the Lowell Canal Bridges (TIGER) project which includes the accelerated construction of the Central Street Bridge over Pawtucket Canal to avoid a State structural revision that could have caused its full closure. This resulted in the closure of 2 lanes reducing it to one north-bound-only lane. A two-lane opening is expected by July 2021 allowing both north and south bound traffic. The substantial completion of the bridge is expected to be done by December 2021 and its full completion by May 2022.
- The ongoing phase of the Concord River Greenway work will connect the Lawrence Street portion of the Greenway to the Jollene Dubner Park portion of the greenway off of Rogers Street. This project includes two bridge installations, one over the Concord River and a second over the Wamesit Canal. This project is expected to be complete in June 2021.
- O'Donnell Park Ballfield – Remediation of O'Donnell Park is expected to be completed in Summer 2021. Additional assessment activities were conducted in December 2020 and bid specifications for the remediation are currently underway.
- Westford Street Landfill – Compliance activities relative to the former landfill use are ongoing. In 2020, the City sought permitted uses for snow storage, completed annual landfill inspections and repairs, and conducted regular monitoring for landfill gas migration. In 2021, it is expected that groundwater assessment and additional gas migration assessment will be conducted.
- Open space and trails: DPD completed the design for the Hovey Park for which construction will be complete by end of FY21. Construction for the Concord River Greenway is expected to be completed by end of FY2021. The Merrimack Riverwalk Phase II Construction began May 2020 and the project is on track to be completed in mid-summer 2021. The river walk on the north bank of the Merrimack River is owned by a variety of entities including the City of Lowell, the Massachusetts Department of Conservation and Recreation (DCR), MassDOT, and private entities which are being coordinated to finalize its design before moving into construction. Connector Trail – Designers TEC completed the design of this estimated $220,000 rail trail on .35 miles of rail bed in February 2021 and it is currently advertised for bid. Construction is anticipated to be complete June 2021. Funding is provided by MassTrails, an earmark secured by Senator Kennedy, and a donation by the Friends of the Bruce Freeman Rail Trail.

- Merrimack Riverwalk Phase 2 - This $4.8 million project is a partnership between the City of Lowell and Lowell National Historical Park, with funding from a Federal Highway Administration Program and city capital funds. The project will extend the "Mile of Mills" Merrimack Riverwalk from its current terminus behind Boott Mills to a new, highly visible entry point, including an overlook and a new footbridge. Construction on this project began May 2020 and is on track to be completed in mid-summer 2021.
- Pawtucket Falls Overlook – DPD staff worked with BL Companies to advance design of this 3/4 mile extension of the Vandenberg Esplanade from Rynne Beach to School Street, including a 10' off-road multiuse asphalt trail on property largely owned by DCR. After presentations to the Pawtucketville Citizens Council, the City and MassDOT conducted a 25% public design hearing in June 2020. DPD hopes to finish design by the end of the year, with construction undertaken by MassDOT in 2022-23. The current construction cost estimate is $2.8 m to be paid by MassDOT Congestion Mitigation and Air Quality funding.
- The 903 space HCID Garage to the public starting in December 2020. Final site finishes (i.e. landscaping) will take place in spring 2021.
- Lord Overpass: The project started in March 2020, and has been able to maintain schedule despite the ongoing pandemic. The project entered Stage 3 of 5 in December 2020, and will be in this stage of construction for about 1 year. The project is on schedule to be completed in spring 2023.
- Tanner Street: DPD's goal is to put this project out to bid shortly in the coming construction season. Phase 1 should take approximately 1 year to complete.
- Parcels 8 and 9 in HCID: The City closed with WinnDevelopment on the sale of these parcels to enable a 125-unit development (with also 5,000 sqft of commercial space), which started construction in April 2020. The project has been able to keep on schedule and is expected to be complete in spring 2022.
- DPD worked with DPW and other departments to completed Cawley Stadium design and recommendations that include the grandstand bathroom renovations that included schematic designs, illustrations and maps.
- Preliminary design layouts for future JFK Civic Center upgrades that include green areas layouts for safety and security for the center users, including LPD and DPD staff.
- Streets F&G and Two Bridges – The approximately $7.2 m Streets F&G and Two Bridges project was substantially completed August 30, 2020. It included new streets, utilities to make five HCID parcels pad-ready, and the Niki Tsongas (Signature) Bridge over the Pawtucket Canal. Newport Construction Corporation is completing punchlist items related to the bridge, anticipated to be complete in May 2021.
- GoLowell – This $315,000 multimodal complete streets plan is funded by a Sarbanes Transit in the Parks grant and Transportation Network Company (TNC, i.e., rideshare) surcharge fees. This project started in late 2019 and is projected to be complete in early summer 2021. Activities have included working closely with consultant Toole Design and the LRTA on multiple public meetings, analysis of

alternate bus routes, bicycle route designs, and more. Future phases of the project will construct bus stop improvements and pilot alternate downtown LRTA routes.

- Lower Locks – A $200,000 earmark secured by Senator Kennedy provided funding for a joint DPD/DPW Structural Evaluation, Design Feasibility, and Visioning Study. DPD and DPW worked closely with Pare Inc. and partners owning land or facilities in the Lower Locks area to facilitate a meeting attended by over fifty community members. The resulting vision and structural analysis, including conceptual design, recommended repairs, a prioritization plan, and cost estimates will be complete in late spring 2021.
- Downtown Pedestrian Improvement – A total of $443,000.00 from the Federal Lands Access Program is available for the Downtown Pedestrian Improvement Project, which consists of two major components: enhancing the bridge near Swamp Locks and enhancing Canalway crosswalks when the pedestrian paths cross public ways. DPD staff advanced this project in 2020-21 by conducting a structural assessment of the bridge and working with DPW for safety studies at proposed crosswalk locations. Design is anticipated to be completed in 2021 and construction is anticipated in 2022.
- Wayfinding Master Plan – This $70,000 project funded by a Federal Lands Access Program grant will create a master plan of pedestrian wayfinding signs and placemaking interventions between Gallagher Terminal, Downtown, and UMass Lowell. DPD and CASE staff advanced this with the SLR consultant team and a working group of partners. It is anticipated to be complete summer 2021, with ten pilot signs installed in 2022.

Energy

- Managed the Community Choice Power Supply Program for the City that allows residents in Lowell to have a stable supply rate for electricity while encouraging renewable energy development. In the City's most recent supply contract, the City Council unanimously voted to add an additional voluntary 45% Massachusetts Class I Renewable Energy Certificates. This milestone made Lowell the largest aggregation to encourage the development of newer renewable facilities in the state. In the first year of the program, participants saved $3.6 million compared to the previous contract while supporting the production of nearly 63 million kWh of clean energy.
- Implemented utility bill and budgetary analysis programs that resulted in $99,122.53 in savings since the last update. This total included $83,019.71 in cancelled electric charges, $9,125.59 cancelled gas charges, and $6,977.23 reimbursed electric charges. Over the last 6 fiscal years, these programs have helped the City to avoid or recover $846,012.53.
- Terminated 28 accounts resulting in reimbursements and cost avoidance totaling $22,894.38. Such accounts were either for nonexistent assets (e.g. unmetered flashers), out of service accounts (e.g. temporary accounts), or assets that do not belong to the City (e.g. MassDOT assets). These accounts resulted in reimbursements of $12,994.38 and represent $9,900.00 annual cost avoidance.
- Tied all existing utility accounts to physical assets and made recommendations for reallocating 27 accounts to different departments. Proper identification of accounts aids in questioning billing, billing allocations, and budgeting.
- Achieved 5% year-over-year energy reduction and 19.5% energy reduction since Lowell's designation as a Green Community in 2008.

- Completed planning for and received designation as an MVP (Municipal Vulnerability Preparedness) community. This planning process assessed and prioritized environmental and community hazards and ways they might be exacerbated due to climate change. The designation also allows for additional points in various competitive grants offered by the State of Massachusetts.
- Worked with DPW to secure a $138,000 MVP Action grant to complete a Climate Resilience Stormwater Management Capital Improvement Plan for the Claypit Brook Watershed area in the Pawtucketville neighborhood.
- In August 2019, the City entered into a Strategic Energy Management Partnership (SEMP) with National Grid. This partnership included specific energy reduction goals and a commitment from the utility for enhanced and expedited incentives for municipal projects. Projects completed or in development through the SEMP are projected to save the City over 1.5 million kWh, 82,000 therms, and $303,000 annually. As part of the SEMP, the utility has approved over $872,000 in energy efficiency incentives and provided over $430,000 in on-bill repayment of energy efficiency projects.
- Entered into an agreement with the utility's Fleets Advisory Services program. This program allows National Grid's vendor to provide the City with data, analysis, technical support, and other resources to assess opportunities for strategic electrification of the municipal fleet.

Economic Development

- The City of Lowell Economic Development Office has played a crucial role in assisting Lowell's small, independently owned, brick-and-mortar retailers, restaurants, and personal service businesses that have been most significantly impacted by the COVID-19 pandemic. To date, over $250,000 in grant funds have been disbursed to assist these businesses. The Lowell Small Business Emergency Relief Grant Program (Round 1) was funded through the Community Development Block Grant Program (CDBG) from the U.S. Department of Housing & Urban Development (HUD). However, due to the overwhelming number of applications, the Economic Development Office was able to supplement the available funds by re-appropriating FY20 earmark funding secured by Representative Golden. Of the awardees:
    - 73% are minority owned businesses;
    - 52% are women owned business;
    - 29% are Downtown business, 71% elsewhere in the City of Lowell;
    - Collectively, these businesses employ over 300 people.
- The City of Lowell Economic Development Office was awarded an additional $500,000 through the Community Development Block Grant Program (CDBG) from the U.S. Department of Housing & Urban Development (HUD)/ CARES ACT and it is in the process of reviewing applications for Round # 2 of the Lowell Small Business Emergency Relief Grant Program. To date, over 150 applications have been received and approximately 100 grants of up to $5,000 each will be approved by late spring/ summer 2021.
- Provides opportunities for local businesses to receive technical assistance. In 2020, the Economic Development Office partnered with a local marketing consultant "TOMO 360" to provide a free marketing workshop, to Lowell-based small businesses, including: restaurants, retail stores, service-based businesses, small-scale manufacturers, and startups. At total of twelve (12) Lowell businesses participated and successfully completed the program becoming eligible to apply for a $2,000 grant to implement their marketing strategies. A total of seventeen (17) grants totaling $34,000 were awarded in 2020.

- The City of Lowell Economic Development Office recently applied to the state's Regional Pilot Project Grant Program. Funds from this program will be used to assist small independently-owned businesses located in Downtown and various Businesses corridors throughout the City gain more visibility and provide more foot-traffic through a citywide marketing campaign.
- The City of Lowell Economic Development Office recently applied and was awarded the state's "Rapid Planning Grant" to provide technical assistance to stabilize businesses located Downtown Lowell.
- The ED Office is managing the City's Housing Choice Grant award from the Executive Office of Housing and Economic Development (EOHED) to conduct a comprehensive parking strategy. The Lowell Parking Study will review and analyze existing parking conditions including parking inventory, utilization, policies, management, regulations, and pricing, and analyze the parking supply and demand compared to existing land uses. The Parking Study will help ensure that the parking system is consistent with the City's economic development and transportation planning goals, including the ongoing GoLowell Multimodal Complete Streets plan.
- Expanded Outdoor Seating through a new "Streatery Program" converting approx.10,000 square feet of public parking for outdoor seating. Utilized "Share-Streets Program" funding to purchase and installation of 120 jersey barrier and 100 propane heaters to be used by participating restaurants. A total of 29 restaurants are participating in Streatery Program.
- The ED Office in partnership with the Lowell Telecommunications Corp. (LTC) implemented a Shop Lowell Campaign #ShopLowell that included videos promoting local businesses on the local access TV channel as well as an extensive social media campaign.
- The ED Office recently launched "The Golden Mask Program" a program to honor and recognize Lowell businesses for following all public health guidelines and to boost consumer confidence.
- The ED Office launched and is managing the Downtown Loyalty Program to support businesses impacted by the Central Street Bridge construction program. The purpose of the program is to encourage and incentivize residents and visitors to patronize our Downtown businesses.
- The ED Office continues to work with developers of market-rate housing to access local and state incentives through the Housing Development Incentive Program (HDIP). Most recently, ED has worked with the Nine Zero Two Development in the preliminary approval for the construction of a twenty-four (24) market-rate residential units at 160 Middlesex Street. This project is underway and expected to be completed by the fall of 2020. ED has also worked with Lupoli Companies on its efforts to finalize receipt of state tax credits for its Thorndike Exchange project, and the potential to seek additional tax credits for Phase II of the project; Completion of both phases of the Thorndike Exchange project will yield 140 new residential dwelling units, almost 11,000 square feet of new commercial space, and almost 10,000 square feet for a new restaurant.
- Applied for and successfully received approval from the Department of Housing & Community Development (DHCD) for the establishment of an Urban-Center Housing Tax Increment Financing (UCH-TIF) Plan and Zone in Downtown area. This is a new State statutory program authorizing cities and towns in the Commonwealth of Massachusetts to promote housing and commercial development. The UCH-TIF Program provides real estate exemptions on all or part of the increased value (the "Increment") of improved real estate. Tax increment financing may be combined with grants and loans from local, state and federal development programs. The implementation of the Lowell UCH-TIF Plan and Zone enabled WinnDevelopment to enter into a TIF agreement with the City for the construction of 125 new residential units in the Hamilton Canal Innovation District, a total project investment of approx. $50M. This project is currently underway and is expected to be completed by fall of 2021.

- Despite the pandemic, the City welcomed several new businesses to our Downtown such as Ambient Photonics, an R& D facility at Boott Mills South, and Tasty Dumplings Restaurant. The Economic Development Office utilizes site finder capabilities that it has through CoStar (a subscription-based commercial real estate database) and its own internal database of properties that it maintains. These services help businesses such as the ones noted above to locate appropriate spaces.
- Working with the Lowell Development and Financial Corporation (LDFC) to provide local Downtown- based businesses with access to the Downtown Venture Fund (DVF). A total of three (3) loans were executed in 2019 totaling $565,000 in capital that went to these businesses, to support startup and growth activities. The Economic Development Office is currently working with LDFC and looking into the possibility of expanding the boundaries for the DVF program, as well as looking to include other eligible businesses in order to allow for more local businesses to be eligible to access this important source of financing and to reactivate the uses of vacant upper-floors of older properties within the Downtown area.
- Manages the "Retention" and "Relocation" loan programs, which provides capital to businesses that does not need to be paid back if the businesses receiving them remain in Lowell for at least three (3) years. Businesses that have recently accessed these funds included Mill City Provisions, which utilized funds to relocate to Merrimack Street in Downtown, as well as Owl Stamp, which used funds to aid its relocation and expansion to 31 1st Street Boulevard.
- Provided opportunities for local businesses to receive technical assistance. In 2020, the Economic Development Office partnered with a local marketing consultant "TOMO 360" to provide a free marketing workshop, to Lowell-based small businesses, including: restaurants, retail stores, service-based businesses, small-scale manufacturers, and startups. At total of twelve (12) Lowell businesses participated and successfully completed the program becoming eligible to apply for a $2,000 grant to implement their marketing strategies. A total of seventeen (17) grants totaling $34,000 were awarded in 2020.
- Works closely with the UMass Lowell Innovation Hub (iHub) on helping growing startups find permanent office space in Lowell. Horsepower Technologies (high-tech), and InvisaWear (wearable tech), are two good examples of companies that were able to expand in Lowell.
- Applied for and successfully received approval from the Massachusetts Office of Business Development to establish a "Vacant Storefront District" in Downtown Lowell. This program provides state tax credits of up to $10,000 to businesses that occupy eligible storefronts that have been vacant for 12 months or more within a pre-designated geographic area. The Lowell "Vacant storefront District" was approved by the state late last year; therefore, retail/ restaurant tenants occupying vacant storefronts will be eligible for state tax credits.

Homelessness

- In 2020, the Director of Homelessness Initiatives focused on a variety of issues related to homelessness in the City, with a particular focus on responding to the COVID-19 crisis. The focus remained on the coordination of services, with a specific emphasis on ensuring bed availability and access to meals and day program services.
- Coordination and funding of a team through Life Connection of outreach professionals to reach individuals living in areas not meant for human habitation, including the encampments and "rough sleepers".

- Implementation of the "Lowell Connector" by name list to identify a housing pathway for individuals experiencing homelessness in Lowell.
- Coordination and support of an isolation and quarantine unit at a local middle school. The collaboration with the Lowell Community Health Center and South Middlesex Opportunity Council allowed for the placement and observation of more than 20 individuals who tested negative but required oversite following an exposure to Covid 19.
- Coordination with South Middlesex Opportunity Council and Life Connection Center on the Urban Agenda grant for economic and employment development in the Hamilton Canal Innovation District, which led to the Clean Streets Crew logging hundreds of hours beautifying the neighborhood and gaining valuable employment experience, as well as the certification and hiring of four individuals living at the Lowell Transitional Living Center for part time employment.
- Coordination with the Department of Housing and Community Development (DHCD) around the creation and support of non-congregate and congregate sheltering options to reduce the impact of depopulation efforts at established shelters.
- Coordination and funding of the Eliot Day Program, which provides a safe space indoors for individuals in the South Common area, with access to case management and housing supports.
- Coordination with DHCD and area providers to complete a modified "Point in Time" count as mandated by HUD, which included using outreach providers and meal sites to provide a complete picture of the individuals that remain outside.

Community Development Team

- The Community Development Office will host 21 Community Development Week April 5 – 9 as it provides an opportunity for communities to reach out to their Congressional Members, showcase projects and programs, and involve program partners in the week-long celebration.
- The Community Development office is in the process of putting together HUD's Annual Action Plan for FY 21-22 as the **Annual Action Plan provides a summary of the actions, activities and specific federal and non-federal resources that will be used each year to address the priority needs and specific goals identified in the 5 year Consolidated Plan.**
  The Action Plan will be sent to HUD in mid-May after a public process and approval by the City Manager and City Council.as the planned timeline has been postponed till a later date as the City is set to receive ESG and CDBG Emergency funding due to the Covid 19
- The Community Development Office received approximately $2,557,039 in CDBG- COVID Emergency Funds and $3,243,252 ESG Covid Funds 2020 and the CD office will continue to disperse and oversee the management of the Emergency Funds through 2021 to assist with the City's biggest needs during the Pandemic. (Economic Development, Meals, Shelter and other services) .
- The Community Development Office will continues to monitor grant recipients in the field when possible but will continue as desk top monitoring for program compliance for the Entitlement funds Covids funds as required by HUD.
- The Community Development Office successfully completed HUD's annual Consolidated Annual Performance and Evaluation Report for FY 19-20. This report shows progress and accomplishments toward the 5 year Consolidated Plan.
- The Community Development continues the process of working with the Balance of State to close out the merger of the Local CoC with the Balance of State as this merger helps the tracking and the Coordinated Entry of the Homeless in the Local area.

- The Community Development office continues to manage Grant invoices and Reimbursement to all subrecipients as this process ensures that all subrecipients are following HUD Guidelines.
- The Community Development team continues manage the City's budget and handle Payroll.

Transportation Engineering Management

- Design and Engineering for phase 1 of the Tanner St Realignment project to be completed, so construction can begin in 2021. Once started, construction should last approximately 1 year.
- The Lord Overpass project is currently under construction, having entered Stage 3 of 5 stages of construction in December 2020. This stage will last approximately 1 year. DPD and Engineering staff, along with Resident Engineering Services being provided by VHB, are overseeing the project. The project is projected to be completed in Spring 2023.
- Continued coordination of transportation improvements on Old Ferry Road and Pawtucket Boulevard in conjunction with the new Market Basket development.
- Began the Citywide Parking Study in tandem with Economic Development. The project will review and analyze existing parking conditions and help ensure that the parking system is consistent with the City’s economic development and transportation planning goals.
- Re-striped 150,000 +/- LF of pavement markings (double yellow, single white and white skips) in the City.
- Continued coordination with MassDOT project managers for multiple City of Lowell projects under construction, including Route 38 Improvements project, Lowell Connector Bridge replacement over Industrial Ave, and TIGER Bridges project.
- Continued coordination with MassDOT project managers for multiple City of Lowell projects under design as, including Lowell Connector at Gorham Street intersection, as well as future projects like the Rourke Bridge Replacement Project.
- Completed phases 1 and 2 of the Go Lowell project, which focused on public outreach. Began phase 3, which focuses on evaluating projects that resulted from the outreach, like transit upgrades, and continued public outreach.
- Developed Shared Streets pilot projects for various corridors and intersections throughout the City to improve safety and mobility for pedestrians, bicycles, and transit. This included applying for and receiving the Shared Streets grant, and pilot projects will be implemented in Spring 2021.
- Responded to City Council motions, petitions filed with the City Clerk and investigated and resolved multiple citizen complaints.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY20	DPD Planning staff will work with the Owner's Project Manager and the Construction Manager to bring the HCID garage to at least 50% completion. This is the first time the City has constructed a City project using this pathway, which we hope will serve as a model for the upcoming Lowell High School process. **Update**: *DPD is pleased to report that, despite the pandemic, the HCID garage was completed on time and within budget in the Fall of 2020.*	*Ongoing*
FY20	DPD Planning staff, collaborating with a multi-departmental working group, will help to oversee and manage ongoing construction and traffic mitigation for the Lord Overpass. **Update**: *DPD notes that construction commenced in the Spring of 2020, with a roughly three (3) year timeline.*	*Ongoing*
FY20	DPD staff in both Planning and Economic Development and Development Services will continue our multi-year process of the digitization of critical records for loss prevention and Citywide use. **Update**: *Development Services, working with the MIS Department, has currently scanned documents into MUNIS for property addresses A - J. We will be working to continue this on the Development Services side, and will use this as a model for Planning and Economic Development's scanning program.*	*Ongoing*
FY21	Development Services will continue to improve efficiency through the roll-out of various digital technology, including mobile tablets for inspectors and online permitting. **Update**: *Development Services, working with the MIS Department, is pleased to report that online permitting was rolled out in the Summer of 2020 as a pilot program, and has now expanded to encompass multiple different permit types.*	*Ongoing*
FY21	DPD Planning Staff will complete or advance multiple important Open Space Projects, including the Riverwalk project, the Concord River Greenway, and the reimagining of Hovey Park. **Update**: *DPD completed the design for the Hovey Park for which construction will be complete by end of FY21. Construction for the Concord River Greenway is expected to be completed by end of FY2021. The Merrimack Riverwalk Phase II Construction began May 2020 and the project is on track to be completed in mid-summer 2021. The river walk on the north bank of the Merrimack River is owned by a variety of entities including the City of Lowell, the Massachusetts Department of Conservation and*	*Ongoing*

	Recreation (DCR), MassDOT, and private entities which are being coordinated to finalize its design before moving into construction.	
FY21	DPD staff will devote resources to the furtherance of critical infrastructure projects, including the TIGER bridge project. **Update**: *DPD worked in conjunction with the DPW to expedite the construction timeline for the Central Street Bridge over Pawtucket Canal in order to have a substantial completion by December 2021 and a full completion of May 2022. This prevented a state structural review that could have led to full closure of the bridge.*	*Ongoing*
FY22	DPD's Economic Development Office will assist businesses in our key business corridors with recovery efforts from the pandemic.	New
FY22	DPD and Development Services staff will begin the process of working the City's Comprehensive Master Plan including drafting and RFP and engaging with consultants to steer the update of the previous master plan and to produce implementation strategies for the City's coordinated efforts of development in the next two decades.	New
FY22	DPD, in conjunction with the Director of Homelessness Initiatives, will work on a coordinated affordable housing conversation that is synchronized with the Comprehensive Master Plan efforts. This team initiative's goal is to address the issues of affordable housing and how a regulatory framework and zoning language can contribute to address this problem in coordination with the community's participation.	New

PERFORMANCE METRICS

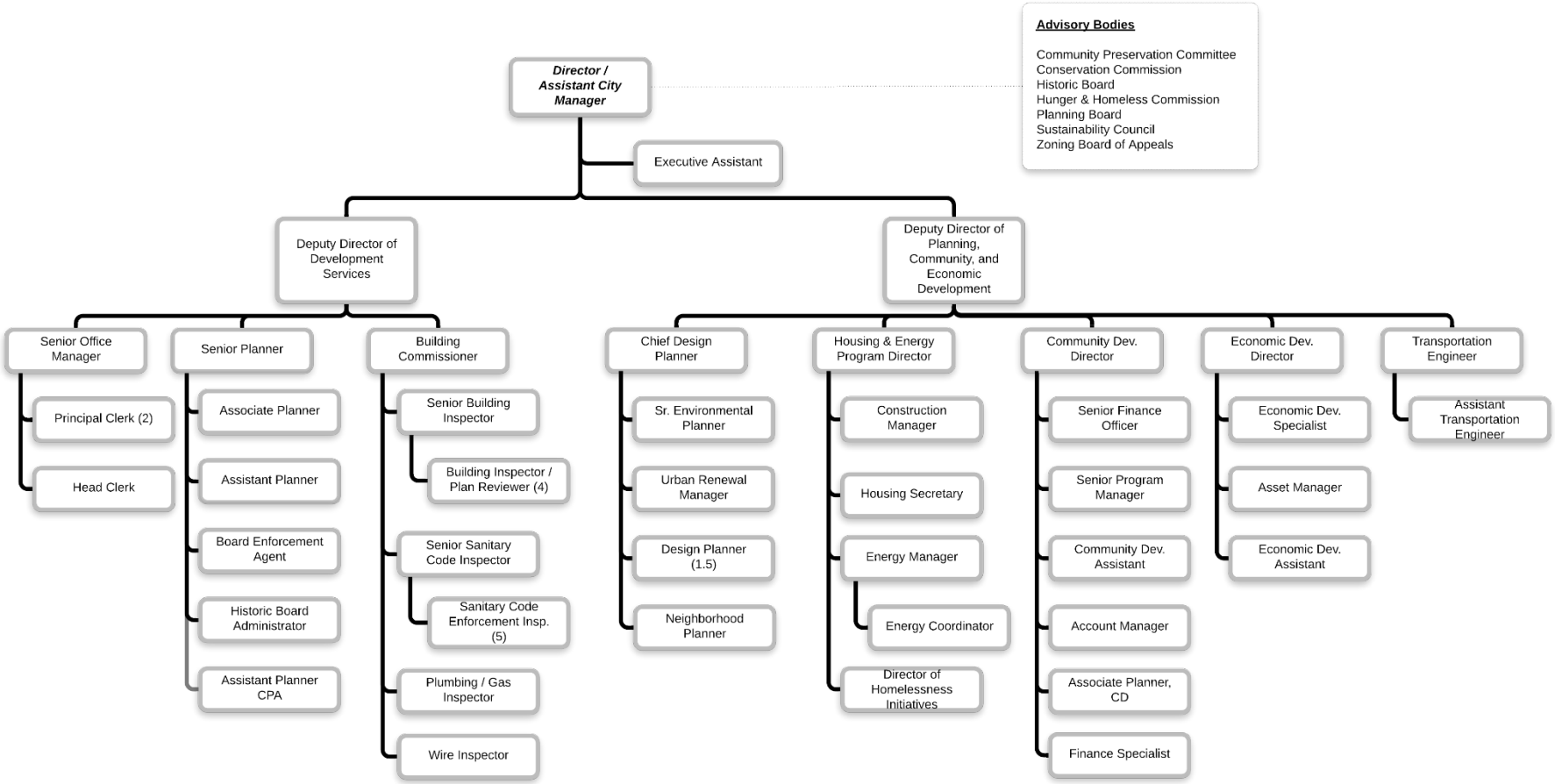
Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
City Council motions and requests addressed	104	96	56	80
Infrastructure, parks, and other capital improvement projects advanced	24	40	23	25
Number of accepted registrations of vacant/foreclosed properties in compliance with ordinance	197	146	37	150
Planning documents advanced	34	21	20	15
Planning Board revenue	$44,107	$ 23,437	$50,000	
Number of land-use board pre-application consultations with developers and private companies	431	416	192	425
Number of development project applications to land-use boards processed	133	150	75	140
Square feet of active community gardens and land under cultivation in Lowell neighborhoods.	174,865	174,865	177,265	177,265
Number of COI Inspections completed	389	352	197	390
Number of new single family building permits issued	13	8	13	20
Total building permit revenue	$ 1,285,970	$ 1,774,354	$ 742,444	$1,100,000
Total Inspectional 21D violation revenues	$ 106,610	$ 83,053	$37,386	$60,000
Permit Fees Collected via Final Cost Affidavit	$35,045	$ 65,920	$27,130	$50.000
Building and trades related inspections conducted	6,133	5,674	3,323	5,500
Building, electrical, plumbing, gas, and mechanical permit applications processed	6,945	6,079	4,207	6,500
Sanitary code complaints inspected	2,691	3,336	1,571	2,500
Sanitary code permit applications processed and inspected	2,646	2,732	1,067	2,500
Businesses assisted by the Economic Development Office	246	300	200	400
Number of jobs created in the city that have a direct correlation with “TIF” agreements	277	449	*	100
Storefronts rehabilitated with façade improvement funds	2	2	0	6
Grant and loan agreements executed with sub-recipients	83	54	55	40
Number of grant applications and required grant reports	68	72	61	66
Brownfields sites addressed through assessment or remediation efforts	11	11	11	11
Revenue collected from sale of surplus real estate assets sold	0	$ 250,000	$0	$1,000,000

Transportation Requests from Businesses and Residents	175	260	102	150
Transportation Engineer - 60 Day Trials	82	43	35	60

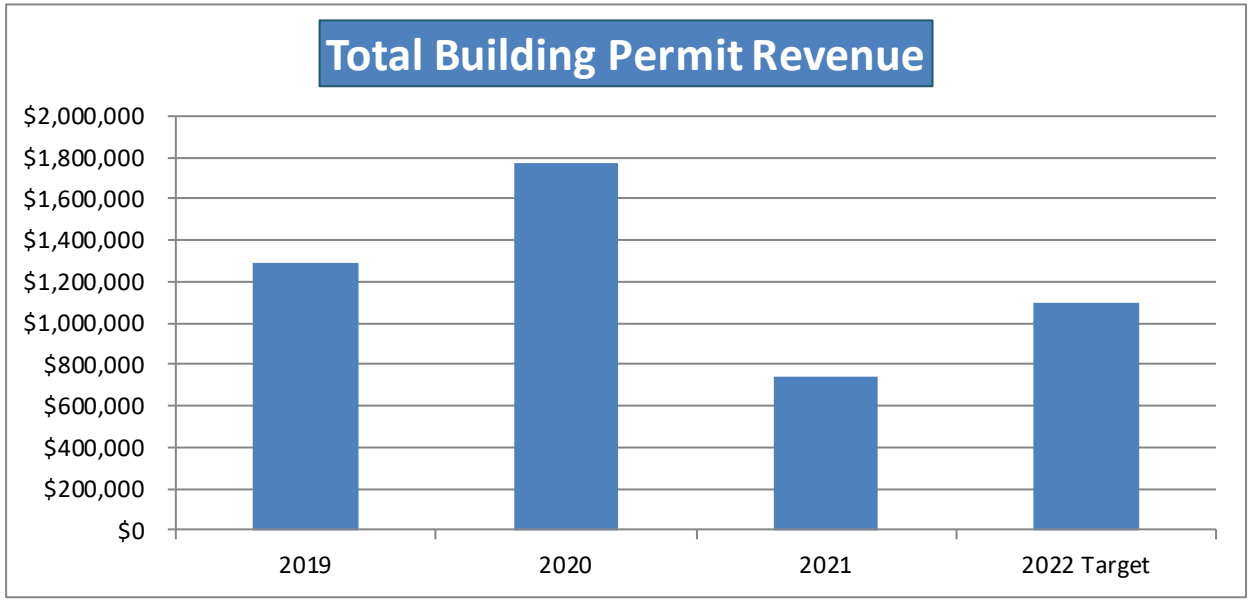
ORGANIZATIONAL CHART

PLANNING AND DEVELOPMENT

CHRISTINE MCCALL
DIRECTOR &
ASSISTANT CITY MANAGER



LOWELLSTAT CHART(S)



The Division of Development Services permits a wide variety of construction projects within the City of Lowell. A growing number in building permit revenue is indicative of new construction, be it residential or commerical, and is a telling sign of new growth. An upward trend over the last few years is a relection of the city's overall economic health.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Total Building Permit Revenue	$1,285,970	$1,774,354	$742,444	$1,100,000

EXPENSE DETAILS

PLANNING & DEVELOPMENT 182	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
S & W-Perm.	2,522,100	2,776,498	3,476,286	3,728,993	3,685,898
S&W - Stipends	-	-	5,000	-	-
Overtime	29,633	25,940	20,000	20,000	17,500
Longevity	652	652	652	652	-
Outside Funding (Non Tax Levy)		-	(660,210)	(761,421)	(761,421)
Total	2,552,385	2,803,090	2,841,728	2,988,224	2,941,977
Expenses					
Telephone	10,680	12,258	22,000	22,600	22,600
Repair & Maintenance Equipment	459	490	500	500	500
Leasing Equipment & Service	1,511	5,173	5,676	6,686	6,686
Professional Services	18,938	2,697	13,300	13,300	10,000
Advertising	626	3,456	7,500	7,500	7,500
Appraisals/ Property Transfer	4,100	17,500	-	10,000	-
Printing & Binding	3,052	1,340	2,500	2,500	2,500
Office Supplies	9,337	9,449	10,000	10,000	10,000
Uniforms & Other Clothing/Protective gear	985	893	1,500	1,500	1,500
Dues & Subscriptions	2,203	2,498	2,500	2,500	2,500
Trans. - Monthly Allowance	53,900	58,100	55,000	58,800	58,800
Trans. Reimbursement & Seminars	15,292	13,999	11,800	15,000	10,000
Education Reimbursements	2,250	1,725	5,000	5,000	4,500
Miscellaneous Charges	1,932	2,904	5,000	5,000	4,500
Office Furniture	2,233	1,292	1,500	1,500	1,500
Downtown fixtures	3,000	-	750	3,000	3,000
ACRE Urban Renewal	-	-	-	-	-
Urban Renewal	7,430	-	-	75,000	-
Lowell Landfill	-	-	-	3,000	-
Bldg Insp Training/Educ./Enforcement	7,305	5,013	5,000	5,000	4,500
Sealer of Weights and Measures	49,662	44,000	44,000	44,000	44,000
Homelessness/ Continuum HMIS	78,863	17,274	2,500	2,500	2,000
UML Work Study	2,986	1,597	750	3,000	3,000
Total	276,745	201,660	196,776	297,886	199,586
TOTAL BUDGET	2,829,130	3,004,750	3,038,504	3,286,110	3,141,563

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 3,703,398
ORDINARY EXPENDITURES		$ 199,586
TOTAL FY21 BUDGETED EXPENDITURES (GROSS)		$ 3,902,984

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 1,522,842**
TAX LEVY	1,522,842	
LICENSES AND PERMITS		**$ 1,115,700**
BUILDING PERMITS	904,979	
PLUMBING PERMITS	73,221	
GAS PERMITS	60,000	
AMUSEMENT LICENSES	12,000	
AUTO 2ND HAND LICENSES	1,500	
AUTO JUNK DEALER LICENSES	1,000	
AUTO USED CAR LICENSES	13,000	
BEER & WINE LICENSES	50,000	
CHARGES FOR SERVICES		**$ 32,000**
CODE & INSPECTION FINES	16,000	
CEMETRAY MISCELLANEOUS	16,000	
INTERGOVERNMENTAL REVENUE		**$ 1,056,442**
UNRESTRICTED AID (UGGA)	295,021	
CDBG - HEALTH INSPECTORS	100,000	
CARES ALLOCATION	100,000	
COMMUNITY DEVELOPMENT BLOCK GRANT	300,000	
COMMUNITY PRESERVATION	45,021	
CONSERVATION AND COMMISSION FEES	6,400	
ESG GRANT	10,000	
HOME GRANT	65,000	
LEAD HAZARD REDUCTION GRANT	45,000	
PROJECT DELIVERY	80,000	
VACANT/ FORECLOSED REVOLVING	10,000	
MISCELLANEOUS REVENUE		**$ 176,000**
ADVERT & RECORDING PL BOARD	55,000	
AGGREGATION ADDER	100,000	
BOARD OF APPEALS FEES	11,000	
CODE AND INSPECTION MISCELLANEOUS	10,000	
TOTAL FY21 BUDGETED REVENUES		$ 3,902,984

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PUBLIC SAFETY

SUMMARY

DEPARTMENT STAFFING FTE (PAGE 718)

Actual FY18	Actual FY19	Actual FY20	Approved FY21
27,324,522	27,592,387	29,183,575	31,138,966
18,438,800	18,960,697	20,812,167	20,715,008
45,763,323	**46,553,085**	**49,995,742**	**51,853,974**

PROGRAM EXPENDITURES	Budget FY22
POLICE	31,602,211
FIRE	21,413,131
	53,015,342

FINANCING PLAN	Budget FY22
TAXES	45,624,105
LICENSES AND PERMITS	445,000
CHARGES FOR SERVICES	1,979,302
INTERGOVERNMENTAL REVENUE	4,901,935
MISCELLANEOUS REVENUE	65,000
	53,015,342

PUBLIC SAFETY
POLICE

RAYMOND KELLY RICHARDSON
SUPERINTENDENT OF POLICE

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$29,039,434
	ORDINARY EXPENSES	$1,531,345
	TOTAL FY22 BUDGETED EXPENDITURES	**$30,570,779**

MISSION & SERVICES OVERVIEW

The mission of the Lowell Police Department is to continue building and maintaining strong partnerships with the diverse communities of the city of Lowell. We strive to work with our community to reduce the incidence and fear of crime, and to ensure public safety. We will do this while working to improve the quality of life for the citizens of Lowell.

The Lowell Police Department is committed to the ideals of Community Policing. Those ideals are evident in programs such as the Citizen Police Academy, the Police Volunteer Program and the Community Relations Council. The Department stresses partnership, professionalism, integrity, and fairness. The LPD's strategy is to focus on prevention utilizing problem solving and partnerships.

Patrols are assigned by geographic sector. Geographic assignment encourages officers to become intimately associated with neighborhoods and their residents, better enabling them to fight and prevent crime.

The Department maintains specialized staffing to address narrow responsibilities such as crime analysis, technology, and research and development.

CALENDAR YEAR 2020 ACCOMPLISHMENTS

- 8% decrease in NIBRS offenses
- 32% decrease in Robbery offenses.
- 18% decrease in Aggravated Assaults.
- 21% decrease in Theft from Motor Vehicle.
- 23% decrease in Burglary/Breaking & Entering Offenses.
- 83% decrease in Theft from a Building.
- Continued increased community collaboration.

- Continued increased bicycle, Segway, foot patrols and added boat patrols of the Merrimack River.
- The LPD held a modified Summer Student Police Academy for a total of 60 youth. There were 30 youth in the first session and 30 youth in the second session. LPD consulted with the Lowell Health Department and followed all proper COVID-19 safety protocols to provide a safe and healthy environment for participants.
- LPD has been working towards getting clinicians on-board to co-respond with officers.
- Through the pandemic the LPD has been using creative ways to engage with the community through social media such as the Chalk Your Walk Challenge, Light it up Blue Campaign for World Autism Day, Stay Positive and Stop the Spread, Pumpkin Carving and many more.
- Received $1,717,133 in Federal, State and Private grant funds, which included (but was not limited to):
    - Municipal Staffing Grant for overtime funds to boost community policing efforts.
    - Shannon Community Safety Initiative which focuses on gang prevention, intervention and suppression strategies; majority of funding is subcontracted to social service agencies in Lowell.
    - Funds to purchase PPE to protect employees against the coronavirus.
    - Reducing Injury and Death of Missing Individuals with Dementia and Developmental Disabilities Program
- Continued training officers in Critical Incident Team (CIT) Training.
- Launched the Citizen Advisory Committee.
- Implemented new protocols and safety measures to keep officers and employees safe while never decreasing service to the public.
- Implemented a hybrid model of the Lowell Police Academy for 15 police departments and graduated a total of 48 new officers, including 8 Lowell Police Officers.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY18	Strive to reduce traffic congestion at major intersections. **Update:** *The LPD purchased and installed an accident module in Larimore and will be rolling out online training for all officers.*	**Complete**
FY18	Increase capacity and efficiency of evidence control systems. **Update:** *The LPD received funding via the capital budget to make improvements to the evidence control systems and has been exploring several options.*	*Ongoing*
FY19	Implement upgrades for the locker rooms to ensure that there is enough lockers and space to support LPD officers.	**Complete**

	Update: *The locker room project was completed in January 2021.*	
FY20	Restructure the Training Section in order to increase the capacity of the LPD to provide trainings.	**Complete**
FY20	Upgrade the public safety radio used by Police and Fire Departments as the current system is antiquated and at the end of its useful life, subject to capital funding. **Update:** *This is a large scale upgrade which is currently in process.*	*Ongoing*
FY21	Implement new ways to engage the community through Lowell TeleMedia Center (LTC). **Update:** *The LPD implemented Keeping up with the Cops in early 2020 and continues to work with LTC on these episodes as well as other initiatives.*	*Ongoing*
FY21	Train at least 20% of the officers in the Critical Incident Team (CIT) program and majority of officers, detention attendants and dispatchers in Mental Health First Aid. **Update:** *There are currently 22 officers trained in CIT and the LPD continues to enroll officers in the training to reach this goal.*	*Ongoing*
FY21	Implement drone program for use in patrol operations, large scale events, etc. **Update:** *The LPD is in the process of researching various drone vendors and best practices.*	*Ongoing*
FY21	Receive certification through the Massachusetts Police Accreditation Commission. **Update:** *The LPD received certification on January 20, 2021.*	**Complete**
FY22	Create and implement a Police Cadet program.	New
FY22	Create space for a precinct and newly created Police Activities League program at the Pine Street location.	New
FY22	Receive accreditation through the Massachusetts Police Accreditation Commission.	New
FY22	Implement Body Warn Camera program.	New
FY22	Implement mandated changes as detailed in the new Police Reform laws.	New

PERFORMANCE METRICS[34]

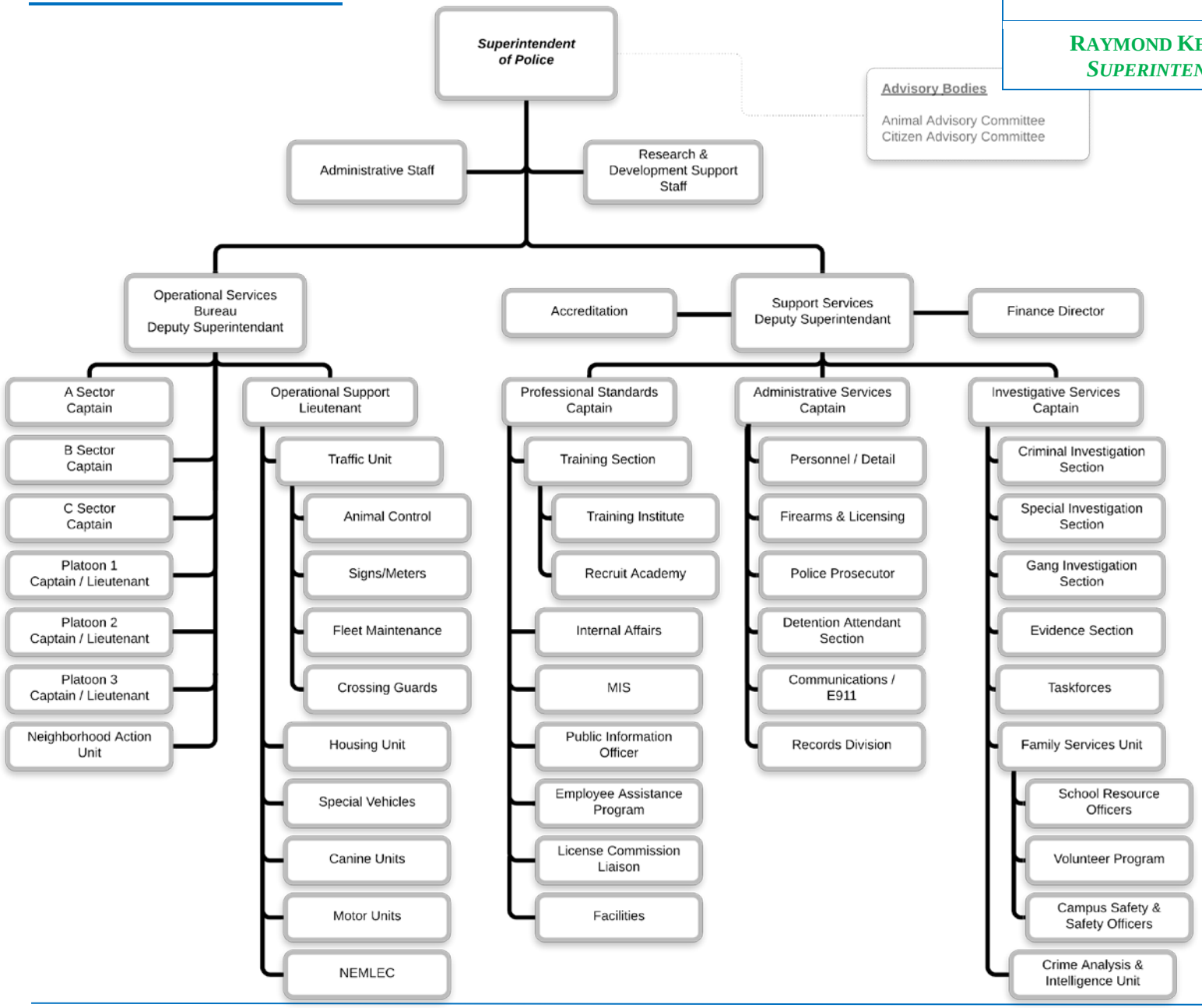
Measurement	Prior Year Actuals CY2019	CY2020	Forecast CY2021
Firearms Recovered	82	96	90
Juvenile Incidents	88	51	88
NIBRS Group A Offenses	4,844	4,860	4,602
NIBRS Group B Offenses	1,220	749	1,159
Total amount of federal grant funding received	$1,576,657	$215,250	$1,500,000
Total amount of state grant funding received	$2,061,691	$1,501,883	$500,000
Total Computer Aided Dispatch (CAD) Calls	107,691	114,996	104,999
Police Only Computer Aided Dispatch (CAD) Calls	90,775	101,516	88,506
Calls for Police dispatch (percent of total)	84%	88%	84%
Number of CompStat meetings	26	26	26
Number of hours worked by LPD volunteers	1,132	0	1,245
Number of LPD volunteers	19	0	19
Individuals Booked	2,817	2,012	2,676
Number of firearm permits issued	568	474	596

[34] All Police Data is reported by Calendar Year

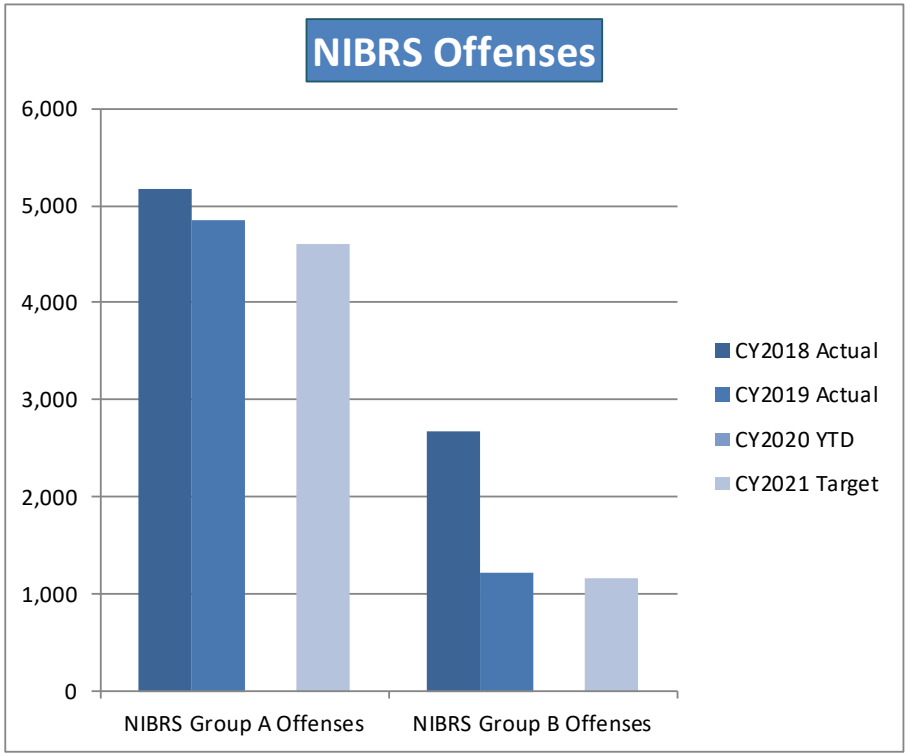
ORGANIZATIONAL CHART

POLICE DEPARTMENT

RAYMOND KELLY RICHARDSON
SUPERINTENDENT OF POLICE



LOWELLSTAT CHART(S)



NIBRS stands for National Incident Based Reporting System

The Group A Offenses include: Arson, Assault Offenses, Bribery, Burgulary/ Breaking and Entering, Counterfeiting/ Forgery, Destruction/Damage/Vandalism of Property, Drug/Narcotic Offenses, Embezzlement, Ectortion/Blackmail, Fraud Offenses, Gambling Offenses, Homicide Offenses, Kidnapping/Abduction, Larceny/Theft Offenses, Motor Vehicle Theft, Pornography/Oscene Material, Prostitution Offenses, Robbery, Sex Offenses, Forcible, Sex Offenses, Nonfocible, Stolen Property Offenses, Weapon Law Violations.

The Group B Offenses include: Bad Checks, Curfew/ Loitering/ Vagrancy Violations, Disorderly Conduct, Driving Under the Influence, Drinkenness, Family Offenses Nonviolent, Liquor Law Violations, Peeping Tom, Runaway, Trespass of Real Property, All Other Offenses.

Measurement	CY2019 Actual	CY2020 Actual	CY2021 Forecast
NIBRS Group A Offenses	4,844	4,860	4,739
NIBRS Group B Offenses	1,220	749	749

EXPENSE DETAILS

POLICE -210	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
S W - Perm	23,739,886	25,705,755	28,092,948	27,981,669	27,753,465
S W - Temp	15,636	20,332	15,000	34,864	15,000
Overtime	933,726	807,245	900,000	927,000	927,000
Holiday			445,695	459,066	459,066
Shift Differential	339,988	363,549	44,570	45,907	45,907
Special Events	39,623	43,000	25,000	40,000	25,000
Longevity	15,241	18,575	2,754	2,837	2,837
Court Time	3,968	2,228	470,000	470,000	350,000
Comp Time	346,121	304,017	90,000	90,000	90,000
Out of Grade	57,705	117,103	35,000	40,000	35,000
Physical Fitness Incentive/Out of Grade Compensation	22,966	30,394	194,000	194,000	194,000
K-9 Stipends	177,000	168,250	53,186	54,782	54,782
Contractual Allowances	47,313	53,010	16,800	16,800	16,800
Professional Services for EAP	23,630	22,990	24,000	24,000	24,000
Vacation Buyback	18,178	24,000	125,000	125,000	-
Uniform Allowance	71,283	33,409	72,000	72,000	72,000
Uniform - Traffic Supervisors	1,233	1,687	6,000	6,000	6,000
Outside Funding (Non Tax Levy)	-	-	(1,026,792)	(831,100)	(1,031,422)
	25,853,495	27,715,544	29,585,161	29,752,823	29,039,434
Expenses					
Telephone	4,340	4,769	-	1,800	-
Repair & Maintenance of Equipment	89,988	101,056	106,008	128,886	98,057
Garage Repair - Service Vehicle	77,710	79,072	105,000	105,000	97,125
Repair & Maint Microcomputer	199,441	226,004	247,226	250,132	228,684
Police Jail Area Maint	18,426	9,887	13,000	28,600	12,025
Hepatitis Shots	500	600	600	600	555
Animal Control - Chg/Expense	7,586	5,288	9,000	9,000	8,325
Animal Expenses	5,178	4,476	8,000	8,000	7,400
Police - Rental Sub-Station	68,594	84,249	85,000	85,000	78,625
Paint/Meter Division (50% to Parking)	29,669	25,595	30,000	30,000	27,750
Rental of Equipment	5,333	6,930	7,450	7,450	6,891
Kennel Services	21,979	21,913	27,000	27,000	24,975
Psychological Exams	26,077	17,941	26,000	26,000	24,050
Training/Evaluation Program	113,764	34,677	20,000	80,000	80,000
Communications - CDMA	50,000	63,333	90,000	90,000	83,250
Food Service Supplies	14,292	11,261	12,000	12,000	11,100
Gas & Motor Oil Supplies	298,877	200,742	255,339	300,000	236,189

POLICE -210	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Expenses					
Garage/Auto Parts Supplies	80,727	75,595	80,000	80,000	74,000
Office Supplies	10,914	4,776	5,000	10,000	4,625
Misc. Supplies Other	5,000	4,961	5,000	10,000	4,625
Service Legal Defense Fund	57,750	72,125	72,125	75,000	66,716
Dues & Subscriptions	7,797	8,041	9,000	9,000	8,325
In State Travel Reimbursement & Seminars	1,833	354	2,000	2,000	1,850
No Middlesex Law Enforce County	5,925	5,500	5,500	5,500	5,088
Miscellaneous Charges	9,956	8,924	15,000	15,000	13,875
Dive/Rescue Team Equipment	2,207	2,092	2,197	7,500	2,032
Police Cars	253,290	259,804	146,073	165,000	135,118
Police Photo Lab & Equipment	2,426	1,847	2,500	2,500	2,313
Police Equipment Other	163,396	19,991	35,000	77,000	32,375
Portable Radios & Other	13,589	-	15,930	20,000	14,735
Office Furniture & Equipment	2,829	4,655	5,000	5,000	4,625
Computer Equipment	89,498	91,692	111,857	136,043	136,043
Total	1,738,892	1,458,150	1,553,805	1,809,011	1,531,345
TOTAL BUDGET	**27,592,387**	**29,173,694**	**31,138,966**	**31,561,834**	**30,570,779**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 30,070,866
ORDINARY EXPENDITURES		$ 1,531,345
TOTAL FY22 BUDGETED EXPENDITURES (GROSS)		$ 31,602,211

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 27,614,290**
TAX LEVY	27,334,290	
MARIJUANA EXCISE TAX	280,000	
LICENSES AND PERMITS		**$ 215,000**
LIQUOR LICENSES	200,000	
POLICE - FIREARMS	15,000	
CHARGES FOR SERVICES		**$ 1,514,964**
POLICE TOWING REIMBURSEMENT	250,000	
CONSTABLE FEES	1,000	
ENTERPRISE - INDIRECT COSTS (REIMBURSE GF)	38,964	
SPECIAL DETAIL RECEIPTS	250,000	
COURT FINES	575,000	
HOST REVENUE	400,000	
INTERGOVERNMENTAL REVENUE		**$ 2,232,958**
UNRESTRICTED AID (UGGA)	1,201,526	
JUSTICE AND MENTAL HEALTH	46,712	
MIDDLESEX COLLEGE GRANT	75,000	
PDMP GRANT	45,364	
RID GRANT	13,834	
SHANNON GRANT	103,809	
FIRE DEPARTMENT FUNDING	19,737	
LOWELL HOUSING AUTHORITY	80,000	
VIOLENCE AGAINST WOMEN GRANT	103,685	
SAFE AND SUCCESSFUL YOUTH GRANT	37,757	
STATE 911 INCENTIVE GRANT	300,000	
OTHER GRANTS - POLICE	205,534	
MISCELLANEOUS REVENUE		**$ 25,000**
POLICE DEPARTMENT MISCELLANEOUS	25,000	
TOTAL FY22 BUDGETED REVENUES		$ 31,602,211

PUBLIC SAFETY

FIRE

PHILLIP A. J. CHARRON

FIRE CHIEF

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$20,432,212
	ORDINARY EXPENSES	$778,753
	TOTAL FY22 BUDGETED EXPENDITURES	**$21,210,965**

MISSION & SERVICES OVERVIEW

To improve the quality of life in the City of Lowell by providing fire protection, emergency response services, prevention, and public education activities. The department's goal is to protect all citizens, their property, and the environment from natural and man-made disasters. The Lowell Fire Department strives to accomplish this in a courteous and professional manner.

The Lowell Fire Department provides emergency response service to a number of different incident types including:

- Fires (structures, automobiles, brush, etc.)
- Emergency medical services
- Community Opioid Outreach Program – CO-OP Team
- Hazardous materials incidents
- Water/ice rescues and recoveries
- Automobile/industrial accidents and extrications
- Elevator rescues
- Technical, trench, and other high-angle rescues
- Emergency management for large emergencies and special events in the City including but not limited to: festivals, marathons, severe weather events
- Educating the citizens of Lowell about fire prevention and safety, and about the dangers of opiate misuse.

In addition, the Fire Department conducts quarterly inspections of all schools, nursing homes, and boarding houses in the City, and provides fire safety instruction to school-age children and to seniors through our Public Education Division.

Training and education are paramount to fulfilling the mission of the Lowell Fire Department. All members are trained to the levels of First Responder and Hazardous Material Awareness, and over half are certified Massachusetts Hazardous Materials Technicians. Since 1994, all

new members are required to successfully complete the Massachusetts Firefighting Academy Recruit Training Program. Over half of our members are certified Massachusetts Emergency Medical Technicians.

FY21 ACCOMPLISHMENTS

- Maintained a policy of closing one or two fire companies, depending on available staffing and funding. The City is maintaining a staffing level of 213 uniformed firefighters and pursuing federal grant opportunities to maintain that staffing. Several years ago, the department had 187 uniformed firefighters, and closed up to 3 fire companies on some shifts.
- Building fires remained steady from FY18 to FY20, with a slight decrease noted for FY21, due mainly to fire prevention efforts. Strong enforcement of fire codes, inspections, and fire watches throughout the past few years has led to a decrease in building fires.
- Attacked the Opiate epidemic from two fronts:
  - One firefighter was dedicated to the City CO-OP Team to assist overdose victims.
  - Performed rescue breathing and administered life-saving Narcan to overdose victims.
- The number of opiate overdoses in the City has risen steadily each year from 2013 to 2018. In 2019, the number of responses dropped 35%, one of the largest decreases in the Commonwealth. This was due to the efforts of the firefighters and other public safety officers through rapid response, Narcan administration, rescue breathing efforts, as well as participation on the CO-OP Team and many other programs.
- We installed eight heavy duty washing machine/extractors. After a fire, turnout gear is covered in soot, asbestos, and other carcinogenic material. Firefighters can now wash their dirty turnout gear while using their second set of gear. This will improve firefighter health and safety and to reduce cancer rates among firefighters.
- Performed 2,763 fire inspections – including schools, nursing homes, boarding houses, smoke detector inspections on home sales, and follow-up inspections on code violations in various buildings in the City. We expect to perform 4,241 inspections by the end of the fiscal year. Our annual numbers have been significantly impacted by the COVID pandemic.
- Conducted fire safety and instruction for 1,240 children and elderly at various public education events, private schools and events in the City. We expect to educate 1,860 people by the end of the fiscal year. Our annual numbers have been significantly impacted by the COVID pandemic.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY19	Combat the Opioid epidemic on multiple fronts: Fire Department will continue to contribute one full time firefighter to the COOP Team, and is seeking funding to develop a transportation program to bring people to detox and recovery programs; a Public Education Officer will educate high school and middle school children on the perils of illegal drug use **Update**: *One full time firefighter currently works with the COOP Team. We continue to seek funding for the transportation program. The Public Education Officer will begin educating students on illegal drug use during the next school year.*	*Ongoing*
FY19	Upgrade Fire Department radio communication infrastructure, as well as mobile and portable radios. **Update**: *Most infrastructure location plans are finalized and all equipment has been ordered.*	*Ongoing*
FY19	Replace two fire engines that are over twenty years old, and in need frequent repairs. **Update**: *One fire engine ordered and being built from a grant. Second fire engine thru Capital Plan, contract signed.*	*Ongoing*
FY20	Perform repairs to our aging fire stations, and relocate our Fire Prevention Office to another safer, healthier building. **Update:** *The Fire Prevention Office has been moved to 341 Pine St. Control of the Pawtucketville Engine house has been transferred to DPD / Minor repairs completed on various firehouses.*	*Ongoing*
FY20	Replace 3 of our oldest pumpers. **Update:** *One fire engine ordered and being built from a grant. Second fire engine planned thru Capital investment, contract signed.*	*Ongoing*
FY20	Bring our stations, policies, and procedures into MA Department of Labor Standards compliance. **Update:** *Have begun process of updating SOPs using new Power DMS software.*	*Ongoing*
FY22	Replace our oldest pumper and ladder truck using the AFG grant.	New
FY22	Perform repairs to our aging fire stations. Relocate our Fire Prevention bureau to 341 Pine St.	New

FY22	Update Standard Operating Procedures and reorganize Command Staff.	New

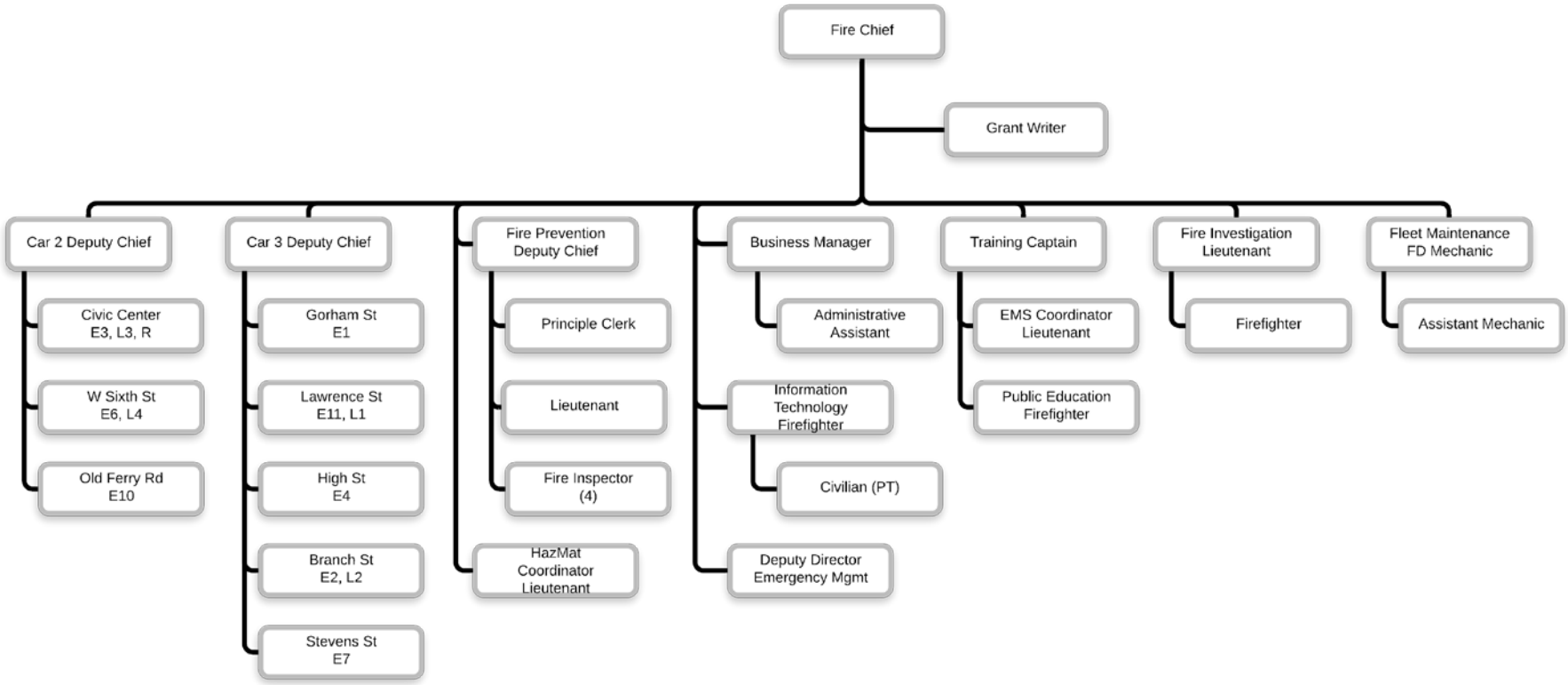
PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	FY2020	Forecast FY2021	Target FY2022
Fires, Total	374	234	351	310
- Building Fires	76	37	56	40
- Vehicle Fires	30	18	27	20
- Cooking Fires	142	87	131	120
- Other Fires	138	97	146	130
Rescues/EMS Calls, Total	9,865	6,451	9,677	9,100
- Med Assist, assist EMS crew	8,543	5,599	8,399	8,000
- Motor Vehicle Accidents	1,028	655	982	850
- Other Rescue	294	197	296	250
Hazardous Conditions Calls	721	410	615	550
Service Calls	1,214	859	1,288	1,000
Good Intent Calls	777	468	702	700
False Calls, Total	2,718	1,911	2,867	2,570
- Malicious Calls	83	58	87	70
- Other False Calls	2,635	1,853	2,780	2,500
Other Calls	81	36	54	50
TOTAL CALLS	15,041	10,369	15,553	14,280
Company Closings (Brownouts)	321	257	427	365
Number of inspections performed by Fire Companies	660	376	660	420
Number of inspections performed by Fire Prevention Inspectors	3,359	2,387	3,581	3,300
Number receiving fire safety instruction (Adults & Children)	9,692	4,013	6,019	7,000

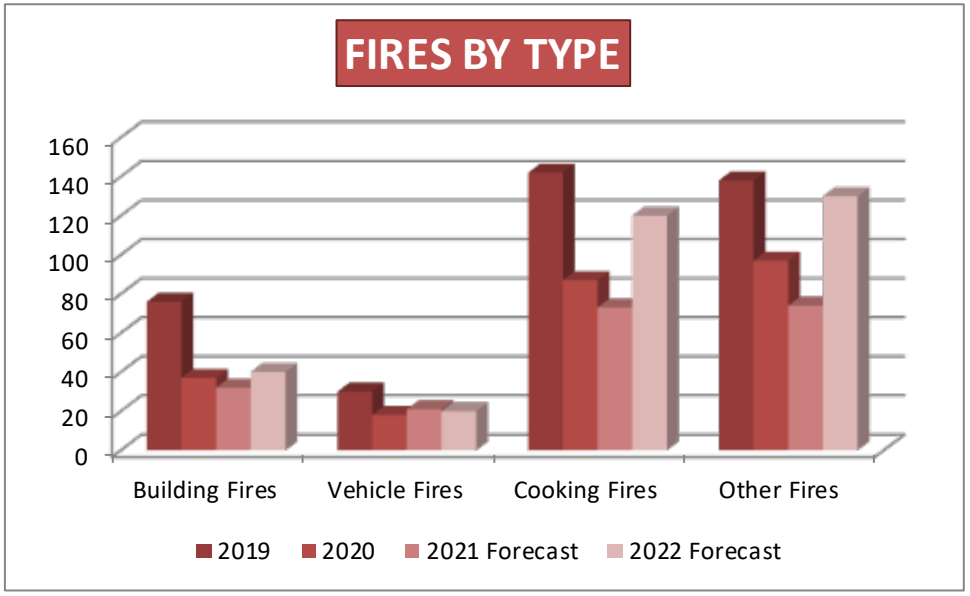
ORGANIZATIONAL CHART

FIRE DEPARTMENT

PHILLIP A. J. CHARRON
FIRE CHIEF



LOWELLSTAT CHART(S)



The Fire Department tracks fires by type which helps the department monitor for trends. Cookine fires continue to be a large percentage of the incidents.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Forecast
Building Fires	76	37	32	40
Vehicle Fires	30	18	21	20
Cooking Fires	142	87	73	120
Other Fires	138	97	74	130

EXPENSE DETAILS

FIRE DEPARTMENT - 220	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
Salaries & Wages -Perm	15,842,281	17,491,926	17,738,063	17,720,342	17,819,189
Apparatus Detail Pay	31,142	32,413	41,200	41,200	41,200
Overtime	791,600	864,240	750,000	800,000	1,100,000
Overtime - Public Education	15,914	9,371	15,914	15,914	15,914
Overtime/Holiday	224,876	236,603	237,522	242,300	242,300
Holiday	1,014,430	1,107,411	1,115,803	1,138,230	1,138,230
Longevity	6,385	6,089	7,000	7,000	7,000
Court Time	238	1,311	2,200	2,200	2,200
Out of Grade Compensation	143,837	131,298	148,853	151,845	151,845
Hazardous Material Compensation	(1,387)	(4,700)	35,000	35,000	35,000
Buy Back Vacation (IOD)	111,283	156,319	75,000	75,000	75,000
Outside Funding			(252,629)	(155,949)	(202,167)
Total	18,180,599	20,032,282	19,913,926	20,073,082	20,425,712
Expenses					
Education Incentive	5,500	6,500	6,500	6,500	6,500
Out-Of-State Travel	4,200	4,200	-	-	-
Utility Electricity	40,000	39,000	39,000	57,000	57,000
Utility Heating/Gas	62,000	62,000	62,000	75,000	75,000
Repair & Maint. Equipment	10,000	10,000	10,000	10,000	9,250
Repair & Maint of Vehicle	150,000	150,000	150,000	150,000	138,750
Hazardous Waste Collection	6,500	6,500	6,500	6,500	6,013
Ladder Testing	5,500	5,500	6,500	6,500	6,013
Health & Safety/Contract	35,000	35,000	35,000	35,000	32,375
Professional Services	1,500	1,500	1,500	1,500	1,388
Prof. Svc - EMT/Ambulance	8,000	8,000	8,000	8,000	7,400
Physicals	15,000	20,000	10,000	10,000	9,250
Training/Evaluation Prog	10,000	10,000	10,000	10,000	9,250
Printing & Binding	2,300	2,300	2,300	2,300	2,128
Emergency Notification - CivicReady	10,100	10,100	10,100	10,100	9,343
Cellular Service - Emergency MGMT	6,000	6,000	6,000	6,000	5,550
Alarm Monitoring Service	62,000	62,160	69,192	69,192	69,192
Firefighter Supplies	30,000	25,000	25,000	25,000	23,125
LEPC - Supplies/Travel/Misc	12,500	12,500	12,500	12,500	11,563
Computer Equip & Software	14,600	14,600	25,000	25,000	23,125
Medical & Surgical Supplies	32,000	32,000	28,000	28,000	25,900
Gas & Motor Oil - Supplies	85,000	85,000	95,000	95,000	87,875

FIRE DEPARTMENT - 220	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Expenses					
Automotive - Tires & Tubes	10,000	10,000	20,000	20,000	18,500
Hardware - Supplies	2,000	2,000	1,500	1,500	1,388
Office Supplies	3,500	3,500	2,000	2,000	1,850
Dues & Subscriptions	6,500	6,500	5,650	5,650	5,226
In-State Travel Reimbursement & Seminars	3,000	3,000	1,000	1,000	925
Education Reimbursements	5,000	5,000	5,000	5,000	4,625
Upgrade Radio System	12,500	15,000	10,000	10,000	9,250
Other Equipment (Scuba, etc.)	7,500	7,500	7,500	7,500	6,938
SCBA-Equipment (Air Tanks)	45,000	21,340	21,340	21,340	19,740
4"Hose & Hardware	10,000	10,000	15,000	15,000	13,875
Office Furniture & Equipment	3,000	3,000	3,000	3,000	2,775
Replace - Repair Apparel	50,000	50,000	50,000	50,000	46,250
Turnout Gear	50,000	50,000	25,000	25,000	23,125
Improvements - Buildings	4,000	4,000	4,000	4,000	3,700
Repair & Maint - Buildings	5,000	5,000	5,000	5,000	4,625
Custodial - Supplies	7,000	7,000	7,000	7,000	6,475
Total	831,700	810,700	801,082	832,082	785,253
TOTAL BUDGET	**19,012,299**	**20,842,982**	**20,715,008**	**20,905,164**	**21,210,964**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 20,634,379
ORDINARY EXPENDITURES		$ 778,753
	TOTAL FY22 BUDGETED EXPENDITURES (GROSS)	$ 21,413,131

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 18,009,815**
TAX LEVY	18,009,815	
CHARGES FOR SERVICES		**$ 464,338**
AMBULANCE REVENUE	389,338	
ENTERPRISE - INDIRECT COSTS (REIMBURSE GF)	25,000	
SPECIAL DETAIL RECEIPTS	50,000	
INTERGOVERNMENTAL REVENUE		**$ 2,668,978**
UNRESTRICTED AID (UGGA)	2,466,811	
SAFER GRANT	5,949	
HISTORICAL STAFFING TURNOVER	150,000	
CARES ALLOCATION	46,218	
LICENSES AND PERMITS		**$ 230,000**
FIRE - SMOKE DETECTORS	80,000	
FIRE - MISC. PERMITS	50,000	
RENTAL UNIT PERMITS	100,000	
MISCELLANEOUS REVENUE		**$ 40,000**
SEALER MISCELLANEOUS	35,000	
FIRE DEPARTMENT MISCELLANEOUS	5,000	
	TOTAL FY22 BUDGETED REVENUES	$ 21,413,131

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EDUCATION

SUMMARY

Actual FY18	Actual FY19	Actual FY20	Approved FY21	PROGRAM EXPENDITURES	Budget FY22
162,073,324	166,671,536	175,640,866	182,690,536	LOWELL PUBLIC SCHOOLS	194,284,378
8,568,862	8,631,440	9,149,744	9,215,301	GREATER LOWELL TECH.	10,045,281
40,962	-	-	-	ESSEX AGRICULTURAL & TECH.	-
170,683,148	**175,302,976**	**184,790,610**	**191,905,837**		**204,329,659**

FINANCING PLAN	Budget FY22
TAXES	10,245,912
LICENSES AND PERMITS	-
CHARGES FOR SERVICES	6,529,340
INTERGOVERNMENTAL REVENUE	187,554,408
MISCELLANEOUS REVENUE	-
204,329,659	[35, 36]

[35] Lowell Public Schools is a line item appropriation only (Chapter 70 & Tax Support), and does not include any other supplemental funding transfers, or Capital Expenditures.
[36] Essex Agricultural & Tech., prior to FY18 the Assessment was listed on the Cherry Sheet.

EDUCATION

LOWELL PUBLIC SCHOOLS

DR. JOEL BOYD

SUPERINTENDENT OF SCHOOLS

LOWELL PUBLIC SCHOOLS WEBSITE
HTTP://WWW.LOWELL.K12.MA.US/PAGES/LPSD

ORDINARY EXPENSES (SINGLE LINE)	$194,284,378
TOTAL FY22 BUDGETED EXPENDITURES	**$194,284,378**

MISSION & SERVICES OVERVIEW

The Lowell Public School system is the public school district for the City of Lowell, providing pre-kindergarten through grade 12 education programs throughout the district. Lowell Public Schools strive to provide excellence in teaching and learning for 14,075 enrolled students, setting high standards for both its students and teachers, as well as incorporating targeted instruction for all students, narrowing the achievement and growth gap for high needs student populations.

There are over twenty public school buildings within the Lowell School District. In addition to the base curriculum the Lowell Public Schools also provides special education, English language learner classes, and pre-school aged classes, including a pre-K through 2 STEM school.

The Lowell Public Schools are funded by a combination of State Aid and General Funds from the City. The Commonwealth's school finance statute, Chapter 70 of the Massachusetts General Laws, establishes an annual "net school spending" requirement for each school district. Net school spending includes the school department's general fund expenditures as well as municipal indirect spending for schools, excluding capital expenditures, student transportation, grants, and revolving funds.

PERFORMANCE METRICS[37]

Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Total enrollment	14,548	14,434	14,043	14,600
Student-Teacher ratio	13.8:1	no data yet	13.4:1	13.4:1
Ch. 70 School Aid	$150,935,483	$135,786,743	$175,807,304	178,553,488
Total expenditures per pupil	$ no data yet	$ no data yet	$13,585	$14,500
Classrooms on the Internet	100%	100%	100%	100%
Students absent 10+ days per year	40.3%	% no data yet	21.9%	20%
Drop-out rate	3.7%	% no data yet	% no data yet	3%
Percentage of LPS 10th grade students scoring "Proficient or Higher" on MCAS – **English/ Language Arts**	% no data yet	% no data yet	85%	87%
Percentage of LPS 10th grade students scoring "Proficient or Higher" on MCAS – **Mathematics**	% no data yet	% no data yet	68%	70%
Percentage of LPS 10th grade students scoring "Proficient or Higher" on MCAS – **Science & Technology**	59%	% no data yet	62%	64%
Graduation rate (4 years)	78%	% no data yet	80.9%	85%
Teachers licensed in teaching assignment	98.30%	% no data yet	97.5%	99%
Graduates attending Higher Ed institutions	% no data yet	% no data yet	71.1%	75%
Attendance rate	93.60%	% no data yet	92.4%	94%

[37] Based on data published at the Massachusetts Department of Elementary and Secondary Education, School and District profiles, accessible via http://profiles.doe.mass.edu/

EXPENSE DETAILS

LOWELL SCHOOL DEPARTMENT		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
	Local Schools					
Funded by Chapter 70		150,935,483	163,023,947	166,954,483	177,325,054	178,548,325
Local Cash Contribution		15,736,053	16,359,201	15,736,053	15,736,053	15,736,053
	Total	166,671,536	179,383,148	182,690,536	193,061,107	194,284,378

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		
ORDINARY EXPENDITURES (SINGLE LINE)		$ 194,284,378
	TOTAL FY22 BUDGETED EXPENDITURES	$ 194,284,378

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 1,223,271**
TAX LEVY	723,271	
NEW GROWTH	500,000	
INTERGOVERNMENTAL REVENUE		**$ 186,531,767**
CHAPTER 70 EDUCATION AID	178,548,325	
CHARTER SCHOOL REIMBURSEMENT	6,790,651	
MSBA REIMBURSEMENT	1,192,791	
CHARGES FOR SERVICES		**$ 6,529,340**
ENTERPRISE - INDIRECT COSTS (REIMBURSE GF)	6,529,340	
	TOTAL FY22 BUDGETED REVENUES	$ 194,284,378

EDUCATION

JILL DAVIS

GREATER LOWELL TECHNICAL HIGH SCHOOL[38]

SUPERINTENDENT – DIRECTOR

GREATER LOWELL TECHNICAL HIGH SCHOOL WEBSITE

HTTP://WWW.GLTECH.ORG/

ORDINARY EXPENSES (SINGLE LINE)	$10,045,281
TOTAL FY22 BUDGETED EXPENDITURES	**$10,045,281**

MISSION & SERVICES OVERVIEW

The Greater Lowell Technical Institute is a public school for the students of Lowell that provides vocational and technical training for high school grades 9 thru 12. The Greater Lowell Technical Institute provides over 20 technical programs to its students, as well as an on-site restaurant run by the Culinary Arts group, and bank run by the school's marketing students.

High level academic opportunities are ingrained in the mission of the Greater Lowell Technical Institute as well as the technical training provided; preparing students to either attend college or immediately enter the workforce. The Greater Lowell Technical Institute is also able to offer its students a robust cooperative education program, providing students with relevant, paid on the job experience.

The Greater Lowell Technical Institute is funded by a combination of State Aid and local assessments to the communities of Lowell, Dracut, Dunstable , and Tyngsboro. The City of Lowell is the greatest local contributor, providing over $8 million in local assessments to the school in FY18 alone.

[38] Represents Regional Assessments

EXPENSE DETAILS

REGIONAL ASSESSMENTS	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Greater Lowell Regional Technical School	8,631,440	9,149,744	7,604,215	8,323,660	8,323,660
Greater Lowell Capital Assessment - Building		-	1,001,711	960,094	960,094
Greater Lowell Capital Assessment - Transportation		-	609,375	761,527	761,527
Total	8,631,440	9,149,744	9,215,301	10,045,281	10,045,281

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		
ORDINARY EXPENDITURES (SINGLE LINE)		$ 10,045,281
	TOTAL FY22 BUDGETED EXPENDITURES	$ 10,045,281

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 9,022,641**
TAX LEVY	9,022,641	
INTERGOVERNMENTAL REVENUE		**$ 1,022,641**
UNRESTRICTED AID (UGGA)	1,022,641	
	TOTAL FY22 BUDGETED REVENUES	$ 10,045,281

PUBLIC WORKS

SUMMARY

CHRISTINE CLANCY, P.E.

COMMISSIONER

DEPARTMENT STAFFING FTE (PAGE 718)

Actual FY18	Actual FY19	Actual FY20	Approved FY21	PROGRAM EXPENDITURES	Budget FY22
1,534,204	1,353,059	1,423,374	1,443,998	DPW ADMINISTRATION	1,424,722
368,637	480,527	458,804	474,555	ENGINEERING	554,120
2,565,458	2,458,963	2,211,585	2,646,149	LANDS & BUILDINGS	2,791,850
1,239,811	1,228,815	1,324,334	1,288,139	STREETS	1,310,518
2,089,286	1,934,444	1,918,121	2,057,453	PARKS	2,089,263
462,555	508,421	489,174	485,611	CEMETERY	466,148
2,659,544	1,831,137	1,413,835	1,350,000	SNOW & ICE	1,350,000
542,539	396,030	288,007	322,300	STREET LIGHTING	322,824
5,198,120	5,494,964	5,679,134	6,775,993	WASTE COLLECTION/ DISPOSAL/RECYCLING	7,667,250
16,660,154	**15,723,121**	**15,206,369**	**16,844,198**		**17,976,695**

FINANCING PLAN	Budget FY22
TAXES	11,508,408
LICENSES AND PERMITS	567,800
CHARGES FOR SERVICES	3,498,000
INTERGOVERNMENTAL REVENUE	1,960,487
MISCELLANEOUS REVENUE	442,000
	17,976,695

PUBLIC WORKS

CHRISTINE CLANCY, P.E.

COMMISSIONER

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$6,073,253
	ORDINARY EXPENSES	$11,903,443
	TOTAL FY22 BUDGETED EXPENDITURES	**$17,976,696**

MISSION & SERVICES OVERVIEW

To provide the highest level of service to the residents of Lowell while maintaining the City's infrastructure and guaranteeing a clean and safe environment to sustain a high quality of life.

The Department of Public Works (DPW) has broad responsibilities in the City including: maintenance and repair of City-owned streets and sidewalks; maintenance and repair of streetlights and traffic signals; maintenance and repair of public buildings, including public schools; maintenance, repair and operation of city parks, playgrounds, and public shade trees; maintenance and operation of city owned cemeteries; collection and disposal of residential solid waste and recycling; delivering safe, potable drinking water; and collection, treatment and disposal of sewerage and storm water; supporting all other city departments as a skilled partner.

The Department is comprised of ten (10) divisions. In addition to the eight (8) internal DPW divisions, the Water and Wastewater departments report to the DPW commissioner, even though the accounting is separately maintained within the city's enterprise resource planning program. Divisions are staffed by administrators, engineers, equipment operators, and laborers as well as specialists such as plumbers, electricians, and carpenters. Many of the divisions, such as the streets, water and wastewater utilities, work around the clock and all other divisions are on call in case of emergency

Administration and Finance Division

Administration and Finance manages the overall goals and performance of the DPW and the other DPW divisions under the leadership of the DPW Commissioner and Deputy Director of Administration and Finance. Other duties include customer service, personnel, payroll, accounts payable, accounts receivable, solid waste & recycling accounts, contracts (including snow and ice related contracts), capital project management, Accelerated Repair Program project management, city property damage claims, insurance on City-owned buildings, tree hearings, citizen requests, and various other administrative and financial activities related to the department including tracking Chapter 90 Highway Funds, and preparing responses to City Council/City Manager requests.

Engineering Division
This division is responsible for civil engineering, design of improvements within the street right-of-way, and construction management and administration services, dumpsters, street-opening and trench permits. The division is responsible for the design and construction of all streets, sidewalks, bridges, and culverts. Typical projects include reconstruction, rehabilitation, and resurfacing of roadways and bridges. The Engineering Department reviews and issues street opening, trench, driveway, dumpster, and sewer permits. The City Engineer also maintains the Infrastructure Asset Management database which includes pavement condition ratings and bridge inspections. Additional responsibilities include private street acceptance, flood control projects, permitting, deed reviews, surveying of the right-of-way, planning board reviews, utility reviews, and technical and construction administrative support for other Public Works Divisions, and the Department of Planning and Development.

Land and Buildings Division
This division is responsible for the maintenance and repair of over 2.7 million square feet of City-owned buildings, including public schools. In addition to work completed by in-house employees, this division is also responsible for oversight of contractors performing construction and/or repairs to City buildings. In-house trades include carpenters, HVAC technicians, masons, roofers, plumbers, and painters. Custodial responsibilities include City Hall, the JFK Civic Center, and the Pollard Memorial Library.

Electrical Division
Formerly a unit of the Lands and Buildings division, this newly formed division is responsible for the maintenance and repair of streetlights, traffic signals and other lights in the City's right-of way. Additionally, the Electrical division provides support and skilled labor to keeping power safely flowing within all of the city's public and school buildings. The Electrical division coordinates with the Department of Planning and Development to upgrade existing lights to LED lighting within the City's right-of-way and public buildings.

Streets Division
This division is responsible for street and sidewalk maintenance, pothole repair, central garage activities, miscellaneous trash pick-up, winter snow plowing and salting operations, street sweeping, maintenance of City-owned shade treesand logistical coordination for City events.

Solid Waste & Recycling
Formerly a unit of the Streets division, this newly formed division is responsible for all solid waste & recycling activities within the City. This includes operational oversight of removal contractor Waste Management, and specialty waste removal including hazardous waste. This division is responsible for enforcing SW&R ordinances around the City and will remain critical in attempting to reduce the contamination found in recycling throughout the City.

Parks Division
The Parks division is responsible for maintenance and management of over 550 acres of the City's 92 parks and playgrounds, 59 road islands and squares as well as many miles of grass median strips and the litter control in the downtown area. Maintained and serviced all 92 Parks, 13

soccer fields, 36 baseball fields, 26 tennis courts, 43 playgrounds, 4 skate parks, 40 basketball courts, 1 auditorium, 1 stadium, 12 volleyball courts, 4 jogging tracks, 1 reservoir, 2 handball courts, 2 pools, 3 splash pads, 3 football fields, and 2 lacrosse fields. This division manages the City's tree planting program.

Cemeteries Division
Under the leadership of the Superintendent of Parks and Open Spaces, the Cemeteries division provides for public and private internments, lot sales, marker and monument installation and proper maintenance of 6 City owned cemeteries encompassing over 110 acres. Staff are responsible for maintaining the various ornamental gardens within the various cemeteries. Staff and technical support is also provided to the Cemetery Commission and the Parks Commission.

FY21 ACCOMPLISHMENTS

Administration and Finance

- Maintained level service throughout unprecedented operating challenges presented by the COVID-19 Pandemic
- Provided administrative support to Operating Budget of $16.9M, Accelerated Repair Program Projects budget of $13.2M, Capital Projects Budget of $4.6M, and Chapter 90 projects
- Managed school re-opening process, including heavily coordinated HVAC updates, purifier distribution, window and door repair work
- Processed over 500 purchase order requests and invoices associated with each vendor
- Conducted ten (10) tree hearings in coordination with the Planning Board
- Continued centralization of payroll for entire DPW, including computerized time-clock implementation
- Solicited and originated over 40 contracts for snow plowing and removal operations
- Performed rate survey and streamlined snow contractor rates in an effort to entice more and new contractors to choose Lowell and to minimize drop in number of contractors
- Continued to streamline inter-departmental purchase order process to increase buying power and decreasing costs with bulk purchasing, including partnering with non-traditional departmental partners
- Served as frontline customer service at DPW offices
- Responded to over 3,200 Civic Plus requests including potholes, sidewalk damage, tree issues, streetlight outages, snow plow service/damage, and solid waste & recycling issues
- Supported Solid Waste & Recycling efforts to reduce contamination by processing violations, entering work orders, providing educational literature, and troubleshooting customer issues

- Served as primary liaison between all Cemetery vendors, monument dealers, funeral directors and providing the front line management of Cemetery operations

Cemeteries

- Performed one hundred sixty seven (167) burials to date
- Generated $233,147 in revenue to date
- Filled ninety three (93) winter graves (spring project) to date
- Continued mapping Edson/Westlawn Cemeteries (all monuments, shrubs, and trees)
- Continued partnerships with R.O.T.C, Historical Society, Greater Lowell Veteran's Council, Global War Veteran's Group, Billerica House of Correction and other non-profit organizations
- Sold one hundred forty four (144) graves in the Edson, Westlawn I and Westlawn II Cemeteries to date
- Acquired and painted a Retired Flag Box for installation in the Westlawn I Cemetery in time for Memorial Day
- Wrote out, typed and mailed sixty (60) deeds to date
- Completed approximately one hundred (100) genealogy requests to date
- Completed application process for fifteen (15) government markers to date and installed eleven (11) to date
- Laid out over eighty-five (85) foundations for monuments and markers in Edson, Westlawn I and Westlawn II Cemeteries to date
- Continued the process of scanning all Cemetery Owner files into PDF format to preserve these files to prevent loss
- Began a project documenting all Veteran's interred in City of Lowell municipal cemeteries in coordination with the Korean War Veterans Group as well as the Lowell Veterans Council
- Installed a columbarium at the Westlawn I Cemetery to accept cremations

Engineering

- Repaved 3.39 miles of roadways
- Refurbished 3.73 miles of sidewalks
- Updated the pavement management index database in coordination with a consultant.
- Continued to support the processing of nearly 600 deeds annually
- Completed 35 annual utility reviews
- Review and issue dumpster, street opening, and trench permits (approximately 900 annually/785 to date)
- Review and issue driveway permits (approximately 225 annually/192 to date)
- Began project management and construction administration services on the Newhall St Bridge Repair Contract ($315,000)

- Prepared estimates and bid documents and began project management of a $ 2.5 million six (6) City street Sidewalks and Roadway Reconstruction Project
- Completed project management and oversight of a $1.1 million road reconstruction project of fifteen (15) City streets
- Completed project management and oversight for bridge repairs ($ 280,275) to three bridges (Fr. Morrisette over Western, Suffolk over Northern, Hall over Western)
- Completed project management and oversight of $3.5 million road and sidewalk reconstruction project
- Performed trench inspections and oversight on NGrid/Neuco infrastructure repairs and other trench work throughout the City
- Continued support to MassDOT with construction services for the Tiger Bridge Replacement Program
- Continued support to MassDOT with the design and easement process of the Route 38 Intersection Improvements Project and the Andover Street/River Street Intersection Improvements Project
- Provided construction administrative services for the Lord Overpass Project

Lands and Buildings

- Completed over 1,110 school work orders and serviced over 600 City requests for work to be completed
- Completed three (3) partial bathroom renovations at the RMV and one (1) at the Lawrence Street Fire Station
- Completed domestic hot water heater replacements at the Freshman Academy, Morey, Stoklosa schools
- Replaced eighteen (18) backflow preventers at various schools
- Built four (4) classrooms at the Rogers School
- Coordinated fire escape repairs at the Washington, Cardinal O'Connell, Moody, Green, and Malloy Schools
- Repaired sidewalks and curbing at the Pawtucketville Memorial School entrance
- Repaired Loading dock areas at the Bailey School and Rogers School
- Installed siding on the Cemetery garage
- Repaired the DPW Salt Shed roof and completed other various roof repairs at City and School municipal buildings
- Replaced sections of boilers at the Pawtucketville Memorial School
- Refinished floors within the first floor of 341 Pine Street (former Health Dept)
- Assisted with renovations in the City Council Chambers at City Hall
- Advanced design of the Freshman Academy Roof Replacement Project
- Sourced, fabricated, and installed plexigass throughout all City department work spaces and assisted the City's Emergency Management Department in other COVID-19 related modifications to work spaces
- Evaluated and repaired windows in each exterior school classroom across 30 school buildings

- Fixed or replaced over 300 rooftop mechanical ventilation fans in preparation to get students back into buildings in fall 2020

Electrical

- Upgraded lights at Pawtucketville Memorial School to LED
- Replaced lighting panel for second floor at Morey School
- Upgraded lights to LED at the Library; JFK Civic Police Station, Sign Shop, Garage and parking lot; Cemetery building; Parks Department; and 341 Pines Street (former Health Center)
- Installed new power to the areas of the JFK Civic Center and City Council Chambers
- Installed new service and LED lights at the Shedd Park gazebo area
- Replaced lighting along the Riverwalk
- Removed abandoned fire alarm systems throughout the City
- Responded to one hundred five (105) service calls regarding traffic signal outages, knockdowns, fire alarms and other emergencies on weekends, nights, and holidays.
- Evaluated and repaired or replaced approximately 700 street light (to date) outages throughout the City
- Assisted Lands & Building Department to evaluate and repair mechanical ventilation fans throughout various schools

Parks

- Carried out City of Lowell snow and ice master plan for city wide municipal buildings, parking lots, sidewalks, park walks, etc.
- Developed and continued partnerships with sport organizations, neighborhood groups, garden clubs, non-profit organizations, various schools, and private residents.
- Installed approximately one hundred eleven (111) park trees and seventeen (17) street trees
- In coordination with DPD, advanced plans to redevelop Hovey Park and Kittredge Park
- Coordinated the Cawley Turf Replacement Project with the Department of Planning and Development
- Cleared, loamed, and seeded area for a passive park area on Chambers Street
- Installed two (2) new infields at MacNamara and Campbell Fields
- Coordinated with private residents and fire department to install a 9/11 monument at Liberty Park
- Coordinated with various departments in hosting a COVID-19 testing site at Cawley Stadium
- Resurfaced the O'Donnell splash pad and tennis courts
- Worked with DPD to install eight (8) outdoor fitness stations at Sheehy Park

Streets

- Repaired approximately 2000 potholes to date
- Constructed a snow staging area as a destination for hauled snow from Downtown, thus saving City hauling costs
- Provide support for breaching of beaver dams and culvert maintenance in a flood control effort
- Conducted a street sweeping program throughout the City and schools between April and December and weather permitting in the winter
- Completed tree pruning and removal throughout the City and also brush cutting of the levee
- Collaborated with Inspectional Services and other DPW Departments to mitigate illegal dumping at various locations throughout the City
- Completed necessary repairs and maintenance on an aging DPW fleet
- Responded to several private and canal wall failures and secured the right-of-way in coordination with the Police Department and Building Commissioner
- Deployed plows and salting equipment for fourteen (14) individual snow and ice events (to date as of 3/1/2020) and managed up to 130 pieces of equipment for larger storm events that included contractor support
- Collaborated with various departments on various operational and logistical needs including the elections, water main breaks, and other needs within the City's right-of-way
- Provided logistical support for COVID-19 testing and vaccination events during the pandemic
- Assisted Emergency Management in receiving and maintaining a City-wide supply of PPE pandemic related equipment
- Deployed over 150 jersey barriers for the City's outside dining eating program during the pandemic
- Coordinated with DPD on the implementation of a pilot separated bike lane program on Pawtucket Street
- Provided 24/7/365 on-call service and emergency support

Solid Waste and Recycling

- Managed and provided oversight of the collection & disposal of nearly 28,000 tons of trash, 6,600 tons of recycling and 5,000 tons of yard waste within the City
- Managed a Division budget of $7M to provide curbside collection to over 25,000 residents
- Maintained a curbside recycling rate of 24%
- Scheduled and managed drop-off events, including one (1) Household Hazardous Waste Day. Improved payment method during Household Hazardous Waste Day to allow payment by credit card
- Continued monthly "Material Saturday" event
- Managed 'LowellRecycle' Smart phone App (17,000 addresses and 8,768 members) and the official website of SW&R lowellrecycle.org

- Acquired $60,000 in outside (DEP) grant funding to date
- Collaborated with UML interns remotely on various research projects
- Created new educational materials for all City residents to address recycling contamination issues in a collaborative effort with UML.
- Continued operation of recycle drop-off during pandemic. Significantly reduced contamination at the DPW recycle drop off by providing specific drop-off hours with staff oversight
- Managed the State's first mattress collection/recycling program – now in 7th year, UTEC collected approximately 2,500 annually
- Expanded curbside outreach, education, and maintained enforcement providing reduction of contamination
- Replenished inventory of trash and recycling carts for replacement/repair, thus increasing the useful life of existing carts and improving customer service/work order processes

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY19	Successfully manage the construction of the Lord Overpass, TIGER Bridges, and HCID infrastructure projects. **Update**: *Continuing to provide construction administration support for the Lord Overpass and Tiger Bridges Program in coordination with DPD. The HCID infrastructure projects (Streets F&G Construction and Parking Garage Projects have been completed).*	*Ongoing*
FY19	Cemetery Improvements identified to increase capacity of Cemeteries and to identify future revenue source for the cemetery operations. **Update**: *Added a columbarium at Westlawn I cemetery and an additional forty (40) eight-grave lots. The City at this time is not expanding the open land footprint but will continue to mark out additional spots as needed for new graves within the remaining open land.*	**Completed**
FY19	Public Buildings Preventive Maintenance Plan to be developed with collaboration from City School Department, Inspectional Services, and other relevant divisions/departments. **Update**: *The City continues to work toward a comprehensive work order system to improve efficiency, streamline the work flow, and to put new technologies in the hands of the labor force at the frontline of our day to day operations. The City is utilizing SchoolDude to track and to prioritize school related work orders. Until a comprehensive work order system is implemented, DPW will continue to manually*	*Ongoing*

	enter the annual quarterly, and monthly preventative maintenance tasks into SchoodDude to schedule and track progress.	
FY20	Upgrade several parks to comply with ADA standards and promote inclusion. **Update**: *Continued the planning of Hovey and Kittredge Park improvements in collaboration with DPD.*	*Ongoing*
FY20	Develop Section #8 of the cemetery to include new roadways, improved drainage, markings, landscaping, and building improvements. **Update**: *Completed in FY20.*	**Completed**
FY20	Reduce the contamination percentage of the City's recycling operations. **Update**: *The percentage of contamination of recyclable materials in the City's solid waste program was 38% in 2019, 24% in 2020, and remained 24% in 2021. While progressive reduction in the contamination percentage was observed between 2019 and 2020, the likely explanation as to why the rates did not continue to decrease in 2021 relate to the pandemic. With residents spending more time in their homes, the average weekly tonnage of waste disposal increased as well and some of that increased tonnage was found within the City's recycling operations. Enforcement, public outreach, and audits will continue in FY22 in an effort to further reduce the percentage of waste found within the City's recycling operations. It is necessary to reduce this percentage to avoid an increase in contamination fees incurred by the City.*	*Ongoing*
FY21	Work with the Law Department, DPD, Purchasing, and other departments to better utilize and standardize the current contract review process. **Update**: *DPW has worked with various departments to develop a draft workflow diagram documenting the contract review process. DPW will continue to work with various departments to document and enhance the contract review process. DPW also began to work with other departments to identify potential electronic contract review and approval software that might streamline the contract execution process and execution duration.*	*Ongoing*
FY21	Identify opportunities within DPW departments and develop plans to organize and digitize records and utilize newer technologies for record keeping and documentation. **Update**: *DPW has identified equipment necessary to digitize existing records. Upon procurement of this equipment, DPW will begin to digitize existing records. Prior to the pandemic, all DPW Engineering related permits were obtained via hard copy at the Engineering Department. Since March*	*Ongoing*

	2020, permits have been electronically submitted, approved, and filed. The DPW Adminstration and Finance Division has also transitioned to processing invoices and payroll through electronic means.	
FY21	Develop and publish standard technical construction details and standards on City DPW/ Engineering website **Update:** *DPW/Engineering has started identifying, reviewing, and editing these details and standards. This goal will continue into FY22.*	*Ongoing*
FY22	Compile a comprehensive DPW fleet inventory that details the health of the light and heavy equipment. Utilizing this comprehensive summary, develop a ten-year plan to begin replacing obsolete or aged vehicles. Within this goal, consider implementing a pilot program for leasing of light equipment.	New
FY22	Develop a comprehensive DPW safety program that includes policy development, training, and equipment inspections to reduce workplace related accidents and injuries and offer career development to DPW staff.	New
FY22	Work with the City's Manager's office, police department, inspectional services, and other departments to develop a plan to mitigate illegal dumping that is occurring widespread throughout the City.	New

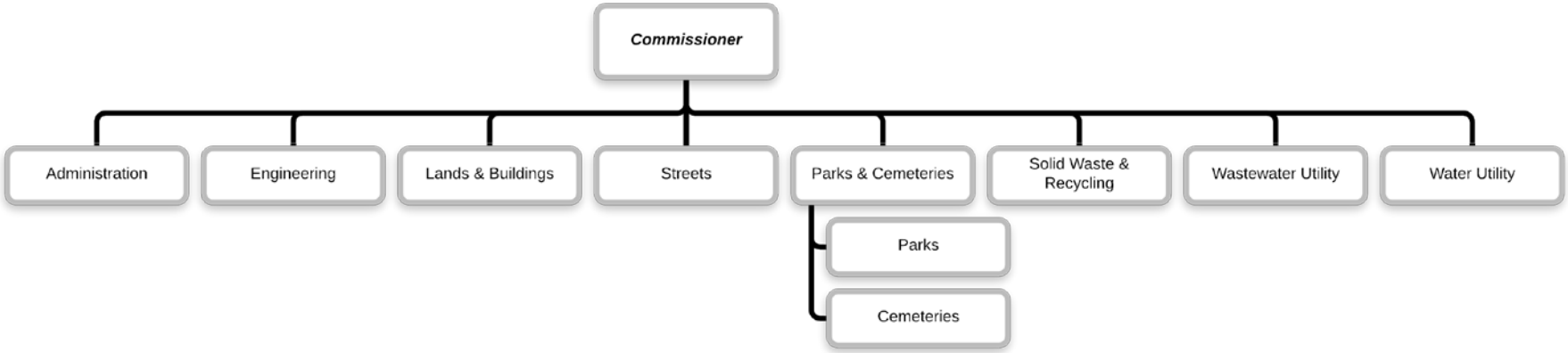
PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target 2022
Average response time in days for streetlight outage complaints	5.8	3.75	3.5	3.5
Number of streets accepted	0	0	2	2
Pavement condition index	69.15	69	71	72
Recycling Rate	32%	24%	24%	20%
Total tonnage disposed of	23,712	26,286	28,000	<25,000
Lbs of waste /week disposed per household	37	40	42	38
Amount of Road Repaved (miles)	4.70	2.60	3.39	4.00
Amount of Sidewalk Refurbished (miles)	1.00	1.39	3.73	2.00
Number of Street Opening Permits Issued	399	506	900	900
Number of Driveway Permits Issued	229	188	225	225
Number of Street Trees Planted				17
Number of Street Trees Removed				111
Number of city work orders completed	616	688	600	600
Number of potholes filled	2,802	1,430	2,000	1,500
Number of school work orders completed	2,030	749	1,800	1,100
Number of Civic Plus Requests Addressed	6,813	2,301	3,200	3,500
Number of tree issues responded to and addressed	338	679	300	600
Plowing/Salting pieces of Equipment (including in house fleet and contractors)	120	120	130	150

ORGANIZATIONAL CHART

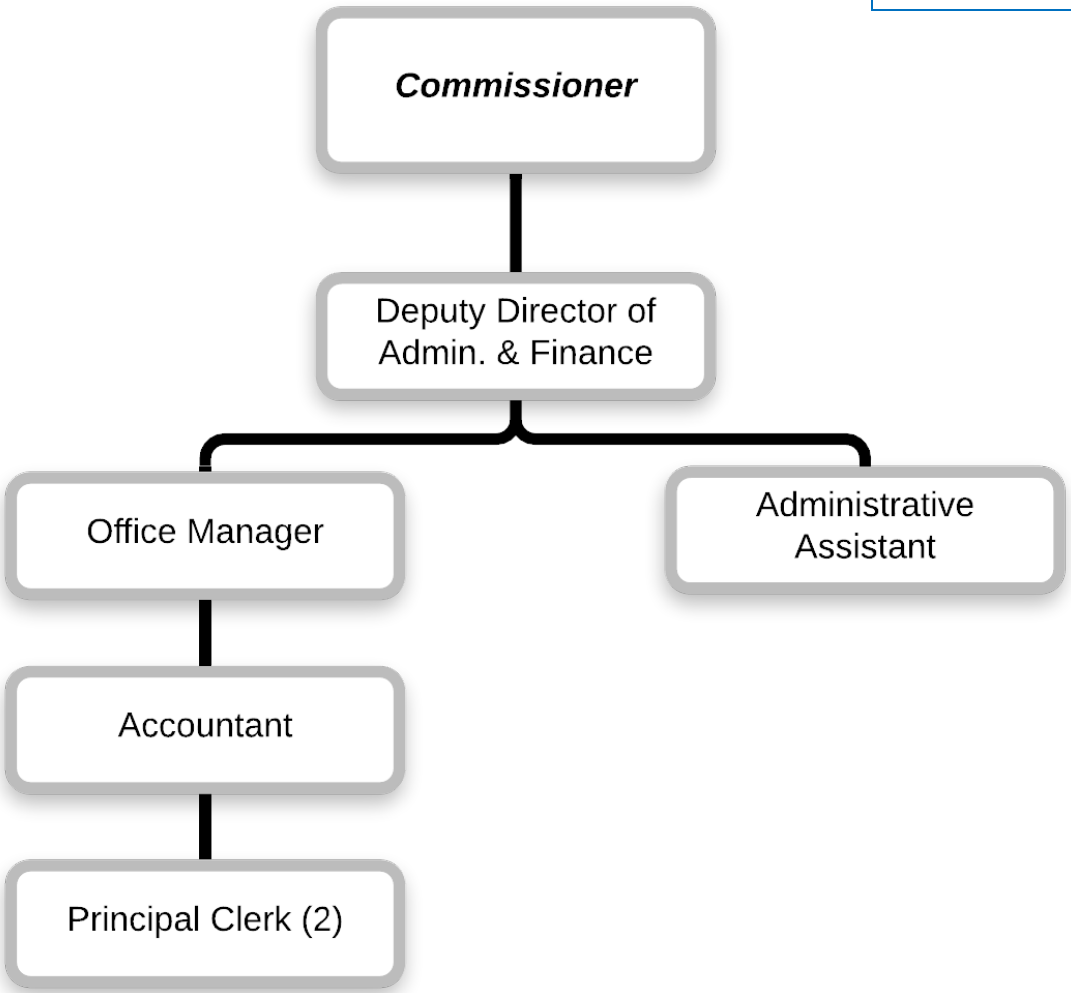
DIVISION OF PUBLIC WORKS (DPW)

CHRISTINE CLANCY, P.E.
COMMISSIONER

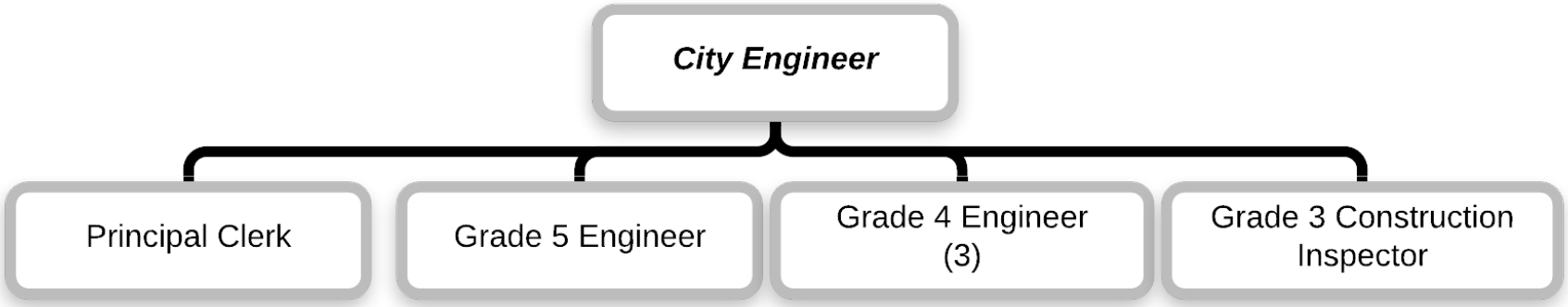


DPW, ADMINISTRATION

ALEX MAGEE
DEPUTY DIRECTOR, ADMINISTRATION AND FINANCE

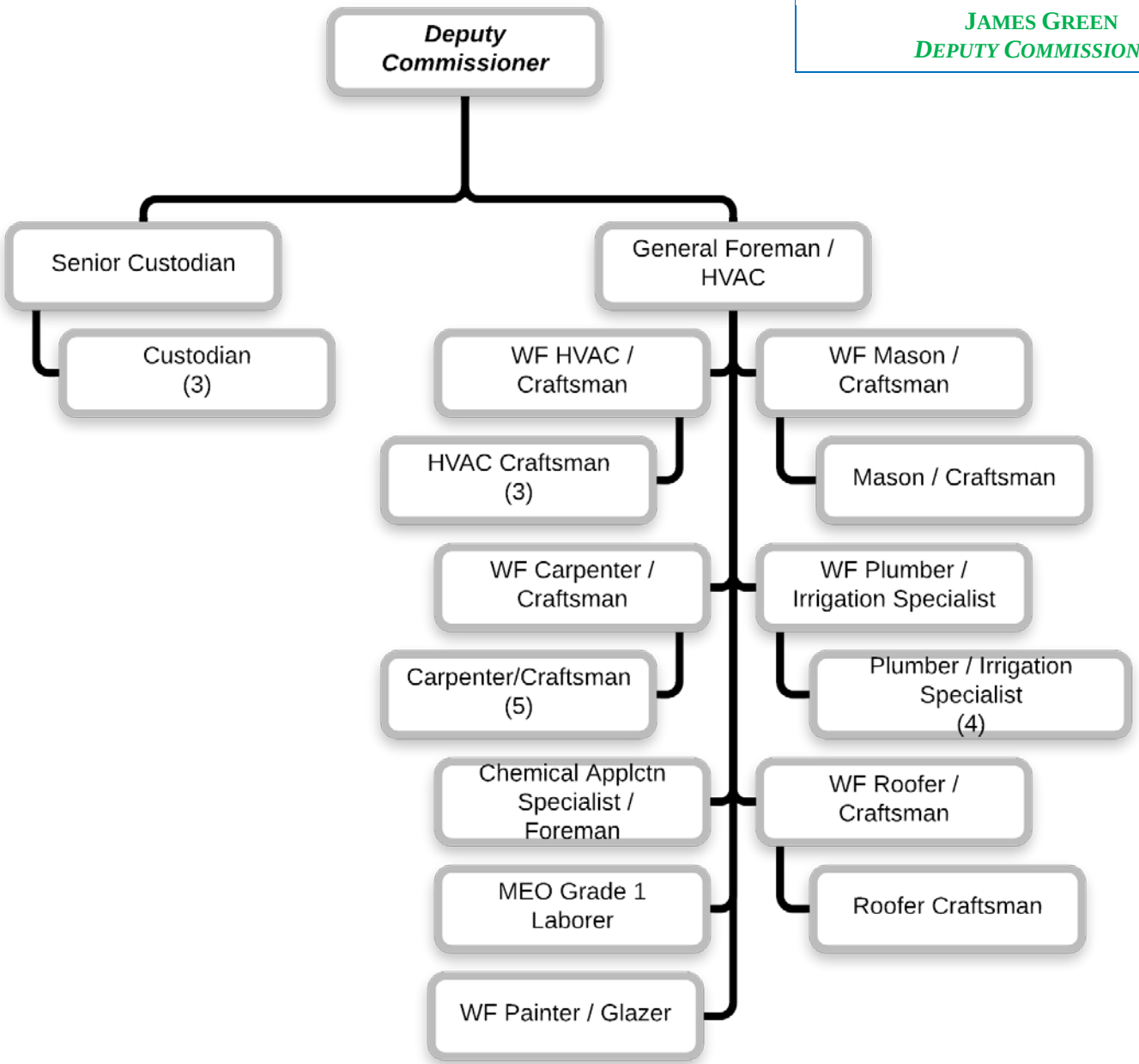


DPW, Engineering
TING CHANG, P.E. *CITY ENGINEER*



DPW, LANDS & BUILDINGS

JAMES GREEN
DEPUTY COMMISSIONER



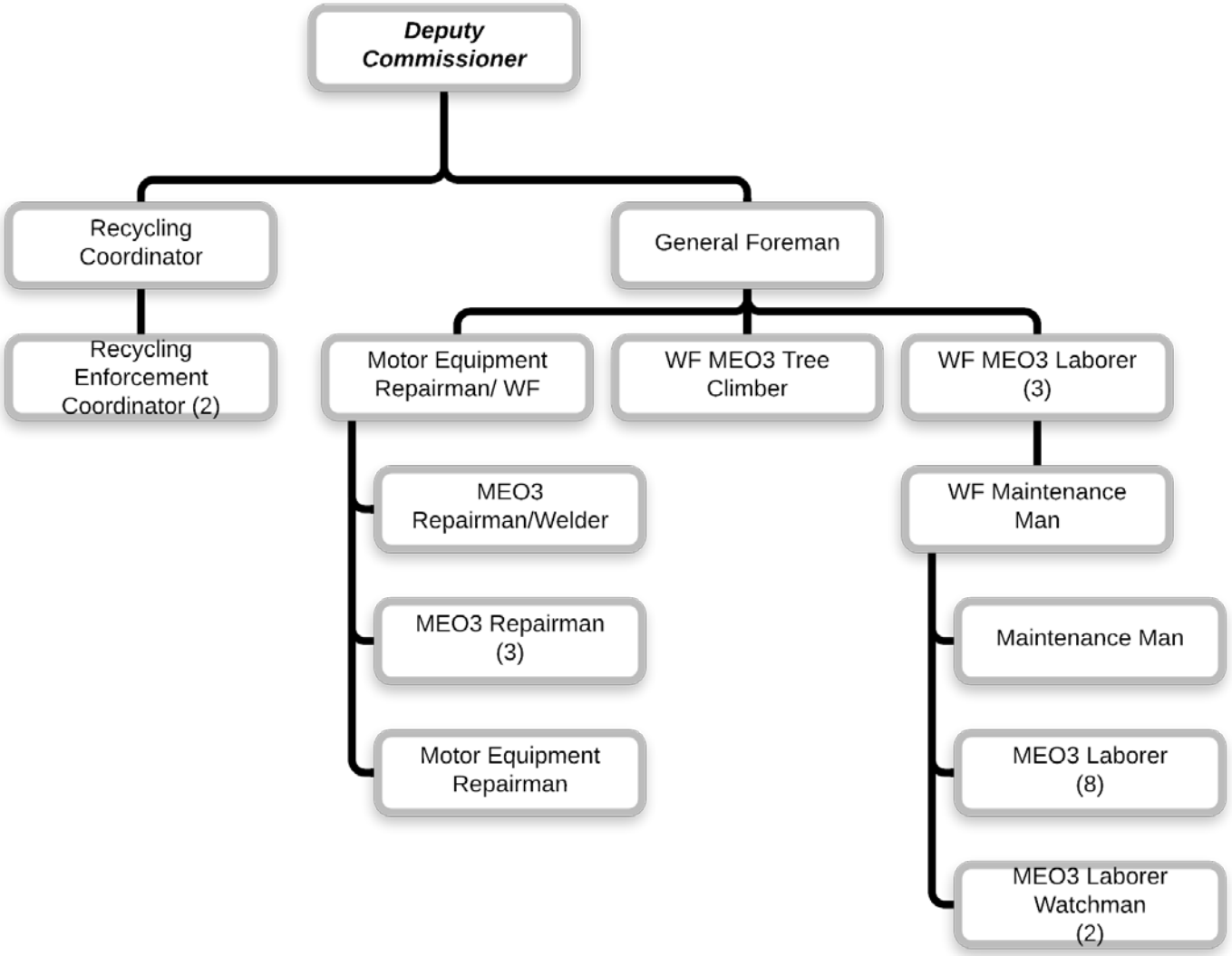
DPW, SOLID WASTE & RECYCLING

CHRIS HALEY
SOLID WASTE & RECYCLING COORDINATOR



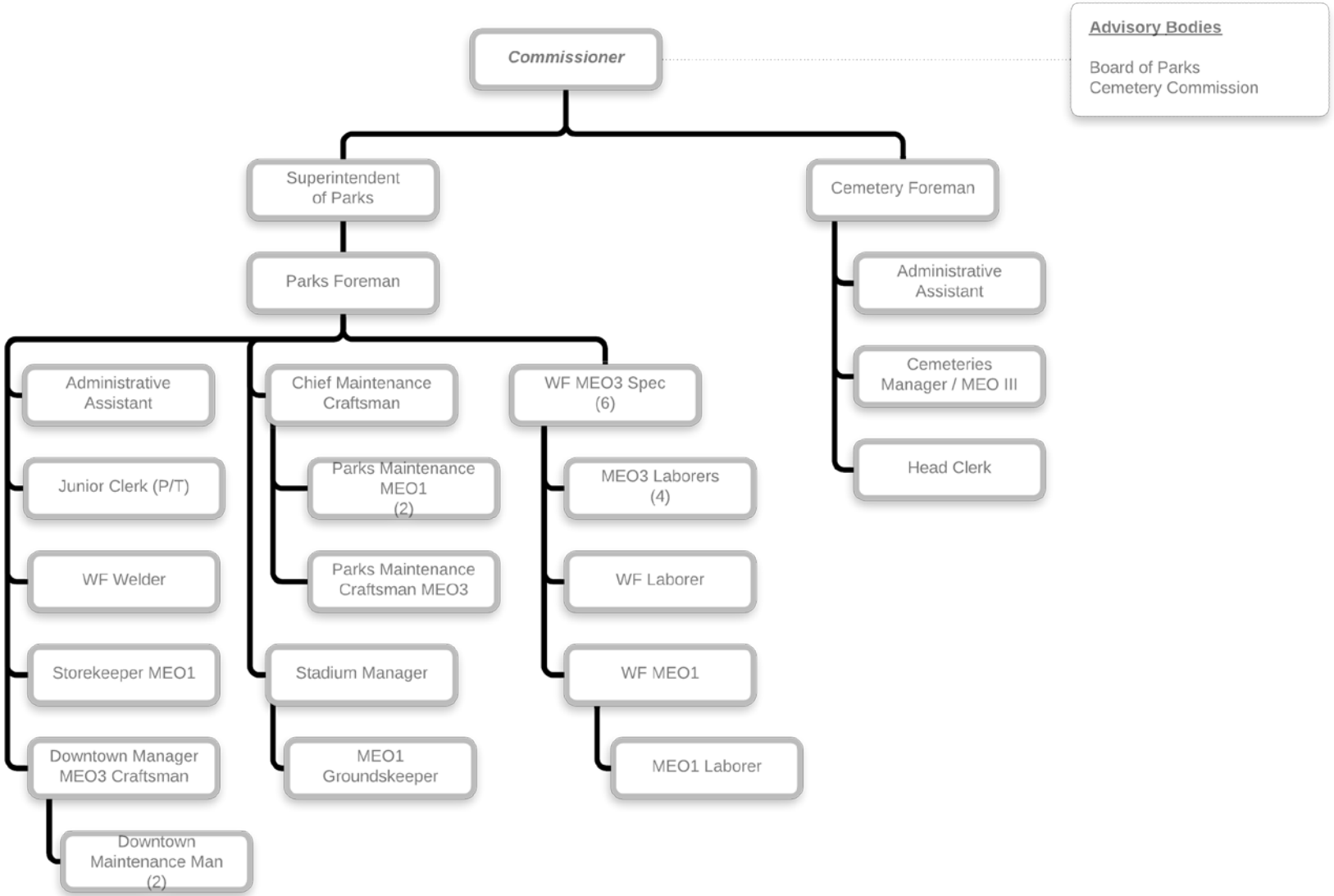
DPW, STREETS

VACANT
INTERIM DEPUTY COMMISSIONER

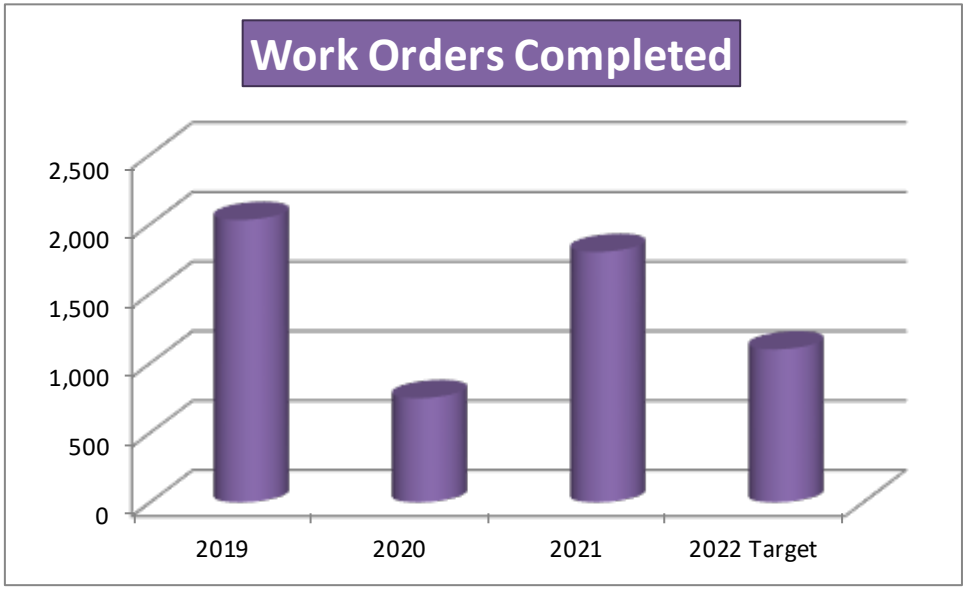


DPW, PARKS, AND CEMETERIES

SHANNON COHAN
SUPERINTENDENT

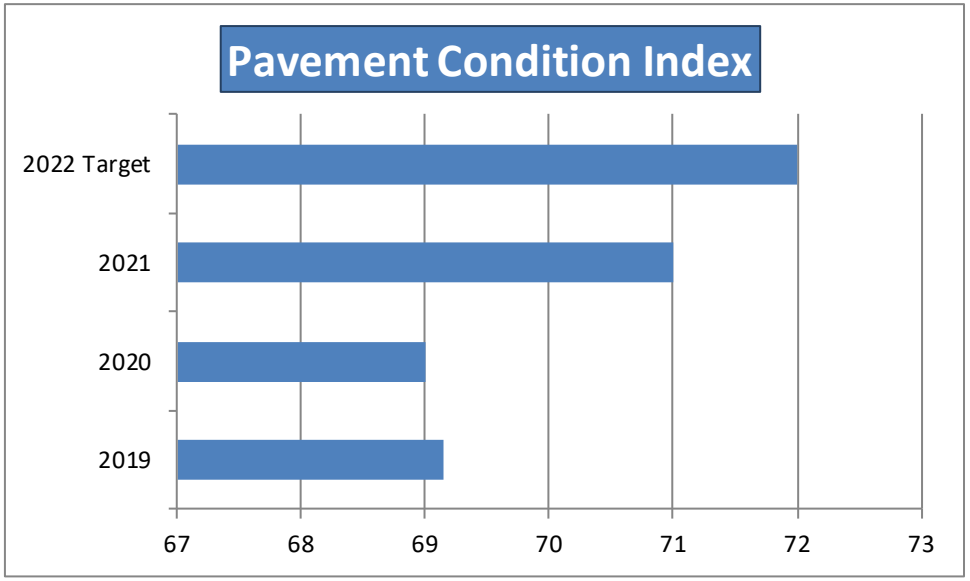


LOWELLSTAT CHART(S)



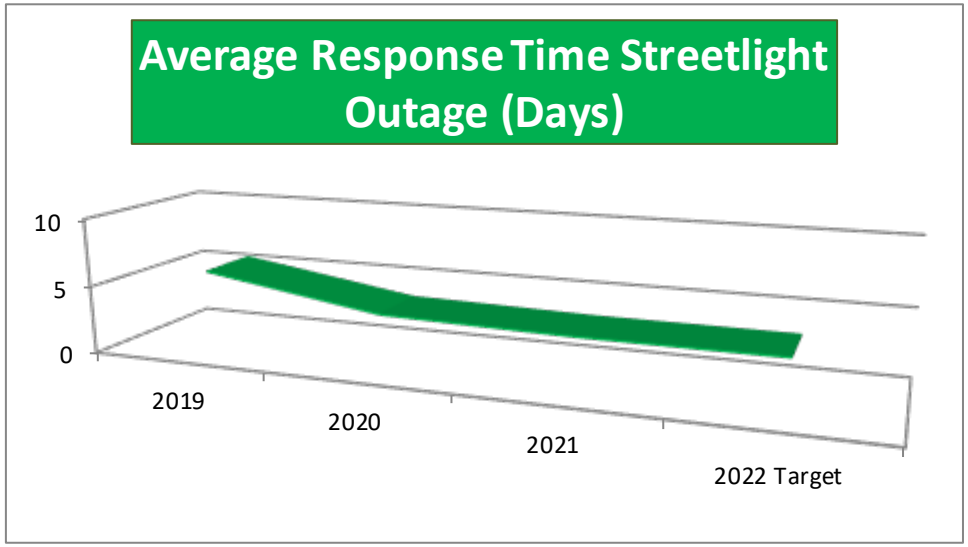
The City has continued its initiative to track work order requests. The implementation of the new City website has enabled the department to monitor efficiency in completing work orders.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Number of total request tracker work orders completed	2,030	749	1,800	1,100



The Engineering Department has continuously worked towards improving the pavement condition index of the City streets with a combination of local and state funding.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Pavement condition index	69.15	69	71	72



The average response time for street light outages is expected to remain steady

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Average response time in days for streetlight outage complaints	5.8	3.75	3.5	3.5

EXPENSE DETAILS – DPW FINANCE & ADMINISTRATION

FINANCE & ADMINISTRATION - 400	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
Salaries - Permanent	461,980	513,046	494,537	497,903	498,746
S & W-Temp.	7,200	3,840	7,200	15,000	10,000
Overtime	-	-	-	3,000	1,500
Out of Grade Compensation	-	-	-	-	-
Total	469,180	516,886	501,737	515,903	510,246
Expenses					
Utility Electricity	156,000	178,000	185,111	185,000	147,000
Utility Heating/Gas	35,000	37,000	37,000	37,000	35,000
Telephone	2,500	2,500	2,359	4,700	4,700
Repair & Maint. Equipment	42,250	42,250	35,563	100,000	70,000
Electrical Repair & Parts	45,000	45,000	35,250	35,250	32,606
Tree Work	75,000	75,000	57,590	196,750	60,000
Rental of Equipment	7,500	7,500	7,078	7,000	6,547
Rental of Uniforms	12,000	12,000	11,325	15,000	15,000
Lease/Purchase - DPW Equipment	10,000	10,000	8,000	8,000	7,900
Professional Services	70,000	70,000	104,508	100,000	96,670
Inspection Stickers	12,000	12,000	11,000	15,000	12,000
Training	5,000	5,000	3,250	20,000	3,006
Advertising	3,000	3,000	2,869	5,000	4,500
Automotive - Tires & Tubes	90,000	90,000	77,500	100,000	75,000
Gas & Motor Oil-Supplies	70,000	70,000	72,500	125,000	75,000
Public Works - Supplies	12,500	12,500	10,056	10,000	9,302
Rep & Maint Electric Supplies	85,000	85,000	64,763	85,000	59,906
Office Supplies	3,500	3,500	2,875	4,000	2,700
Trans. Reimbursement	3,700	3,700	3,492	3,500	3,230
DPW - Various School Projects	118,000	125,000	147,338	300,000	136,287
Miscellaneous Charges	5,500	5,500	22,209	22,000	20,543
Plows & Frames	10,000	10,000	7,500	15,000	6,938
Fire Alarm Systems	17,500	17,500	29,375	30,000	27,172
Vehicle Lease				100,000	-
Irrigation Equip/Supplies	5,000	5,000	3,751	5,000	3,470
Total	895,950	926,950	942,261	1,528,200	914,477
TOTAL BUDGET	**1,365,130**	**1,443,836**	**1,443,998**	**2,044,103**	**1,424,722**

EXPENSE SUMMARY & FINANCING PLAN – DPW FINANCE & ADMINISTRATION

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 510,246
ORDINARY EXPENDITURES		$ 914,477
	TOTAL FY22 BUDGETED EXPENDITURES	$ 1,424,722

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 26,669**
TAX LEVY	26,669	
LICENSES AND PERMITS		**$ 31,779**
CODE AND INSPECTION - PLUMBING	16,779	
COMMON VICTUALLER	15,000	
CHARGES FOR SERVICES		**$ 1,098,000**
CODE AND INSPECTION SIGNS	20,000	
DUMPSTER FEES	3,000	
INSPECTIONAL 21D VIOLATIONS	75,000	
TRASH/RECEYCLING SERVICES	1,000,000	
MISCELLANEOUS		**$ 117,000**
DPW MISCELLANEOUS	15,000	
DPW STREET OPENINGS	100,000	
JANK REVENUE MISCELLANEOUS	2,000	
INTERGOVERNMENTAL REVENUE		**$ 151,274**
UNRESTRICTED AID (UGGA)	151,274	
	TOTAL FY22 BUDGETED REVENUES	$ 1,424,722

EXPENSE DETAILS – DPW ENGINEERING

ENGINEERING	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
Salaries -Permanent	467,211	444,525	533,375	539,120	539,120
Overtime	13,316	14,279	15,000	15,000	15,000
Outside Funding		-	(73,820)	-	-
TOTAL BUDGET	**480,527**	**458,804**	**474,555**	**554,120**	**554,120**

EXPENSE SUMMARY & FINANCING PLAN – DPW ENGINEERING

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 554,120
ORDINARY EXPENDITURES		$ -
TOTAL FY22 BUDGETED EXPENDITURES (GROSS)		$ 554,120

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**277,060**
TAX LEVY	277,060	
INTERGOVERNMENTAL REVENUE		**277,060**
UNRESTRICTED AID (UGGA)	127,740	
UML BRIDGE REPAIR	149,320	
TOTAL FY22 BUDGETED REVENUES		$ 554,120

EXPENSE DETAILS – DPW LANDS & BUILDINGS

LAND & BUILDINGS		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
Salaries - Permanent		1,724,602	1,844,829	1,856,076	2,026,684	1,856,763
Overtime		115,154	124,994	125,000	200,000	130,000
	Total	1,839,755	1,969,823	1,981,076	2,226,684	1,986,763
Expenses						
Utility Electricity		240,426	-	286,922	287,000	406,000
Utility Heating/Gas		131,511	-	129,000	130,000	140,000
Repair & Maint - Buildings		93,110	83,076	84,938	300,000	100,000
Custodial - Supplies		9,961	10,000	9,438	15,000	8,730
Graffiti Supplies		8,040	1,997	8,494	8,500	7,857
Building - Supplies		77,925	83,574	70,781	100,000	67,500
Building Improvements		58,234	63,115	75,500	150,000	75,000
	Total	619,207	241,762	665,072	990,500	805,086
	TOTAL BUDGET	**2,458,963**	**2,211,585**	**2,646,149**	**3,217,184**	**2,791,850**

EXPENSE SUMMARY & FINANCING PLAN – DPW LANDS & BUILDINGS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 1,986,763
ORDINARY EXPENDITURES		$ 805,086
	TOTAL FY22 BUDGETED EXPENDITURES	$ 2,791,850

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 1,395,925**
TAX LEVY	1,395,925	
INTERGOVERNMENTAL		**$ 824,904**
UNRESTRICTED AID (UGGA)	824,904	
LICENSES AND PERMITS		**$ 246,021**
CODE AND INSPECTION - BUILDING PERMITS	195,021	
LODGING HOUSE	1,000	
SHEEL METAL PERMITS	50,000	
MISCELLANEOUS		**$ 325,000**
WIRE MISCELLANEOUS	325,000	
	TOTAL FY22 BUDGETED REVENUES	$ 2,791,850

EXPENSE DETAILS – DPW STREETS

STREETS		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
Salaries - Permanent		1,168,645	1,249,189	1,248,289	1,350,529	1,250,518
Overtime		35,366	51,481	21,000	50,000	30,000
	Total	1,204,011	1,300,670	1,269,289	1,400,529	1,280,518
Expenses						
Improv - Highway - Sidewalks		24,803	23,664	18,850	50,000	30,000
	Total	24,803	23,664	18,850	50,000	30,000
	TOTAL BUDGET	**1,228,815**	**1,324,334**	**1,288,139**	**1,450,529**	**1,310,518**

EXPENSE SUMMARY & FINANCING PLAN – DPW STREETS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 1,280,518
ORDINARY EXPENDITURES		$ 30,000
	TOTAL FY22 BUDGETED EXPENDITURES	$ 1,310,518

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 70,518**
TAX LEVY	70,518	
INTERGOVERNMENTAL REVENUE		**$ 40,000**
ENEL	40,000	
CHARGES FOR SERVICES		**$ 1,200,000**
TRASH/RECYCLING SERVICES	1,200,000	
	TOTAL FY22 BUDGETED REVENUES	$ 1,310,518

EXPENSE DETAILS – DPW PARKS

PARKS		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
S & W-Perm.		1,186,752	1,270,377	1,331,984	1,386,740	1,337,581
S & W-Temp.		87,065	73,963	75,000	85,000	75,000
Overtime		110,060	60,105	107,000	100,000	70,000
Dedications, Special Events		6,551	5,211	9,438	10,000	9,438
S&W Shift Differential		1,466	852	944	946	946
Longevity		-	-	-	-	-
	Total	1,391,894	1,410,507	1,524,365	1,582,686	1,492,965
Expenses						
Utility Electricity		136,245	131,550	158,000	158,000	140,000
Utility Heating/Gas		30,511	43,002	37,000	37,000	40,000
Telephone		916	1,517	1,888	1,900	1,746
Repair & Maintenance Equip.		49,896	56,960	54,667	70,000	50,567
Gateway Cities Program		-	-	-	-	-
Pool Maintenance		7,500	7,500	8,831	10,000	10,000
Professional Services		34,584	36,816	33,375	35,000	30,872
Training/Evaluation Program		500	479	472	10,000	436
Botanical Gardens		4,878	4,944	4,719	5,000	4,365
Advertising		675	745	708	1,000	655
Parks Supplies - Other		54,340	33,191	30,750	40,000	30,750
Gas & Motor Oil - Supplies		50,048	29,582	30,500	50,000	30,500
Office Supplies		811	968	944	1,000	873
Misc.- Supplies - Other		9,515	9,214	9,202	9,000	8,511
Trans. Reimbursement & Seminars.		-	-	-	-	-
Licenses		4,965	5,211	4,719	5,000	4,365
Misc. Equipment Parks Department		9,581	4,813	10,322	10,000	9,548
Fences		22,200	15,442	22,563	30,000	25,000
Trimmers, Mowers, etc.		1,500	1,492	2,375	3,000	2,197
Communication Equipment/Expense		581	1,319	1,368	1,500	1,266
Field Maint./Other		4,709	4,996	4,719	5,000	4,365
Varnum Park Improvement		3,500	3,431	3,303	-	3,055
Pool Renovations		4,000	4,000	3,775	5,000	5,000
Computer Equipment/Software		1,775	2,500	2,359	2,359	2,182
Improvements - Parks & Playgrounds		89,265	86,496	81,085	90,000	80,000
Building Supplies		-	1,900	3,775	10,000	3,492
Tires, Tubes, Misc Equipment		3,755	3,830	5,750	10,000	5,319

PARKS	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Expenses					
Fertilization, Ornamental/Open Space	4,000	5,124	3,775	5,000	10,000
Flags/Other	2,500	4,000	2,359	2,500	2,182
Physicals/Testing/Other	2,225	2,947	1,416	2,000	1,309
Misc Disposal/Dumpsters	2,075	2,500	3,303	3,500	3,055
Spraying/Weed Control	5,500	1,145	5,068	5,500	4,688
Lelacheur R&M	-	-	-	-	80,000
Total	542,550	507,614	533,088	618,259	596,299
TOTAL BUDGET	**1,934,444**	**1,918,121**	**2,057,453**	**2,200,945**	**2,089,263**

EXPENSE SUMMARY & FINANCING PLAN – DPW PARKS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 1,492,965
ORDINARY EXPENDITURES		$ 596,299
	TOTAL FY22 BUDGETED EXPENDITURES	$ 2,089,263

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 1,069,263**
TAX LEVY	1,069,263	
LICENSES AND PERMITS		**$ 20,000**
GAS AND GARAGE	20,000	
CHARGES FOR SERVICES		**$ 1,000,000**
TRASH/RECYCLING SERVICES	1,000,000	
	TOTAL FY22 BUDGETED REVENUES	$ 2,089,263

EXPENSE DETAILS – DPW CEMETERIES

CEMETERY	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
S & W-Perm.	203,201	219,007	222,485	221,993	223,441
S & W-Temp.	16,780	5,972	10,000	10,000	20,200
Overtime	37,790	39,498	18,126	21,000	5,000
Workers Comp				10,200	-
Total	257,771	264,477	250,611	263,193	248,641
Expenses					
Utility Heating/Gas	6,933	4,134	9,000	9,000	8,000
Utility Electricity	4,922	7,220	5,000	5,000	5,300
Rental of Equipment	-	-	-	-	-
Professional Services	195,039	201,854	190,112	195,000	175,854
Miscellaneous Charges	796	638	849	849	786
Cemetery General Improvement	22,879	3,183	9,320	15,000	8,621
Fences	8,650	-	9,438	20,000	8,730
Westlawn II - Cemetery Improve	3,500	1,399	3,303	3,500	3,055
Renovate Cemetery Office (Construction- Misc Work)	-	-	-	-	-
Improvement - Cemetery Ave	3,741	-	-	-	-
Groundskeeping - Supplies	-	2,099	3,494	3,500	3,232
Office Supplies	940	1,173	1,416	1,400	1,309
Cemetery - Flowers/Bushes	3,000	2,997	2,831	3,000	2,619
Misc. - Supplies - Other	249	-	236	-	-
Total	250,650	224,697	235,000	256,249	217,506
TOTAL BUDGET	**508,421**	**489,174**	**485,611**	**519,443**	**466,148**

EXPENSE SUMMARY & FINANCING PLAN – DPW CEMETERIES

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 248,641
ORDINARY EXPENDITURES		$ 217,506
	TOTAL FY22 BUDGETED EXPENDITURES	$ 466,148

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 266,148**
TAX LEVY	266,148	
CHARGES FOR SERVICES		**$ 200,000**
CEMETERY OPENINGS	200,000	
	TOTAL FY22 BUDGETED REVENUES	$ 466,148

EXPENSE DETAILS – DPW SNOW & ICE

SNOW & ICE	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
Overtime	353,083	235,089	200,000	200,000	200,000
Total	353,083	235,089	200,000	200,000	200,000
Expenses					
Purchase of Services (Snow and Ice Removal Contracts)	712,969	511,736	775,000	775,000	775,000
Other Charges & Expenses (Misc. Charges)	259,631	265,477	50,000	50,000	50,000
Salt & Sand	505,455	401,532	325,000	325,000	325,000
Total	1,478,055	1,178,746	1,150,000	1,150,000	1,150,000
TOTAL BUDGET	**1,831,137**	**1,413,835**	**1,350,000**	**1,350,000**	**1,350,000**

EXPENSE SUMMARY & FINANCING PLAN – DPW SNOW & ICE

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 1,350,000
ORDINARY EXPENDITURES		
	TOTAL FY22 BUDGETED EXPENDITURES	$ 1,350,000

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 1,130,000**
TAX LEVY	1,130,000	
LICENSES AND PERMITS		**$ 220,000**
MISCELLANEOUS PERMITS	45,000	
OCCUPANCY PERMITS	175,000	
	TOTAL FY22 BUDGETED REVENUES	$ 1,350,000

EXPENSE DETAILS – DPW STREET LIGHTING

STREET LIGHTING	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Expenses					
Energy - Street Lighting	351,250	219,132	298,706	350,000	301,000
Rep & Maint - Downtown Light Sup	44,780	68,875	23,594	45,000	21,824
Total	396,030	288,007	322,300	395,000	322,824
TOTAL BUDGET	**396,030**	**288,007**	**322,300**	**395,000**	**322,824**

EXPENSE SUMMARY & FINANCING PLAN – DPW STREET LIGHTING

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		
ORDINARY EXPENDITURES		$ 322,824
	TOTAL FY22 BUDGETED EXPENDITURES	$ 322,824

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 272,824**
TAX LEVY	272,824	
LICENSES AND PERMITS		**$ 50,000**
SMALL CELL REVENUE	50,000	
	TOTAL FY22 BUDGETED REVENUES	$ 322,824

EXPENSE DETAILS – DPW SOLID WASTE COLLECTION & DISPOSAL

WASTE COLLECTION & DISPOSAL	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Expenses					
Hazardous Waste Collection	15,883	6,028	17,500	25,000	17,500
Trash Collection & Disposal	5,455,000	5,652,291	6,688,493	8,596,353	7,510,000
Trash/Recycling Cart Repairs					75,000
Recycling Supplies & Services	9,305	1,386	40,000	30,000	37,000
Overflow Bags	14,775	19,430	30,000	40,000	27,750
Total	5,494,964	5,679,134	6,775,993	8,691,353	7,667,250
TOTAL BUDGET	**5,494,964**	**5,679,134**	**6,775,993**	**8,691,353**	**7,667,250**

EXPENSE SUMMARY & FINANCING PLAN – DPW SOLID WASTE COLLECTION & DISPOSAL

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		
ORDINARY EXPENDITURES		$ 7,667,250
	TOTAL FY22 BUDGETED EXPENDITURES	$ 7,667,250

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 7,000,000**
TAX LEVY	7,000,000	
INTERGOVERNMENTAL		**$ 667,250**
UNRESTRICTED AID (UGGA)	667,250	
	TOTAL FY22 BUDGETED REVENUES	$ 7,667,250

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HEALTH AND HUMAN SERVICES

SUMMARY

JOANNE BELANGER

DIRECTOR

DEPARTMENT STAFFING FTE (PAGE 718)

Actual FY18	Actual FY19	Actual FY20	Approved FY21
2,316,393	2,512,922	2,233	3,200
356,467	496,996	828	1,500
789,109	784,277	417	1,650
758,588	736,917	2,000	2,500
1,355,977	1,338,239	1,353,499	1,423,257
5,576,534	**5,869,351**	**1,358,976**	**1,432,107**

PROGRAM EXPENDITURES	Budget FY22
HEALTH	3,710,231
COUNCIL ON AGING	571,755
VETERANS' SERVICES	795,411
RECREATION	952,138
LIBRARY	1,513,868
	7,543,402

FINANCING PLAN	Budget FY22
TAXES	4,814,114
LICENSES AND PERMITS	221,450
CHARGES FOR SERVICES	69,200
INTERGOVERNMENTAL REVENUE	2,318,639
MISCELLANEOUS REVENUE	119,999
	7,543,402

HEALTH AND HUMAN SERVICES

SUMMARY

JOANNE BELANGER

DIRECTOR

MISSION & SERVICES OVERVIEW

To oversee all public health and human service related issues. The Health and Human Services Department strives to improve collaboration between departments with the goal of enhancing service delivery and enhancing programs offered to city residents.

The Health and Human Services Department was created in the spring of 2015 in an effort to reorganize departments that share a common human service mission. The Health Department, Pollard Library, Council on Aging (COA), Veterans Services, and Recreation Department will report directly to the Health and Human Services Director. Aligning these departments under one umbrella enabled services to be delivered in a more efficient and effective manner and has fostered a collaborative partnership between them. The Pollard Library, COA, and Veterans Services underwent minimal changes in the reorganization other than respective Directors reporting to the new HHS Director. The Recreation division, which previously resided with Parks and Cemeteries, also saw minimal changes during the transition other than its division head reporting to the new HHS Director as well.

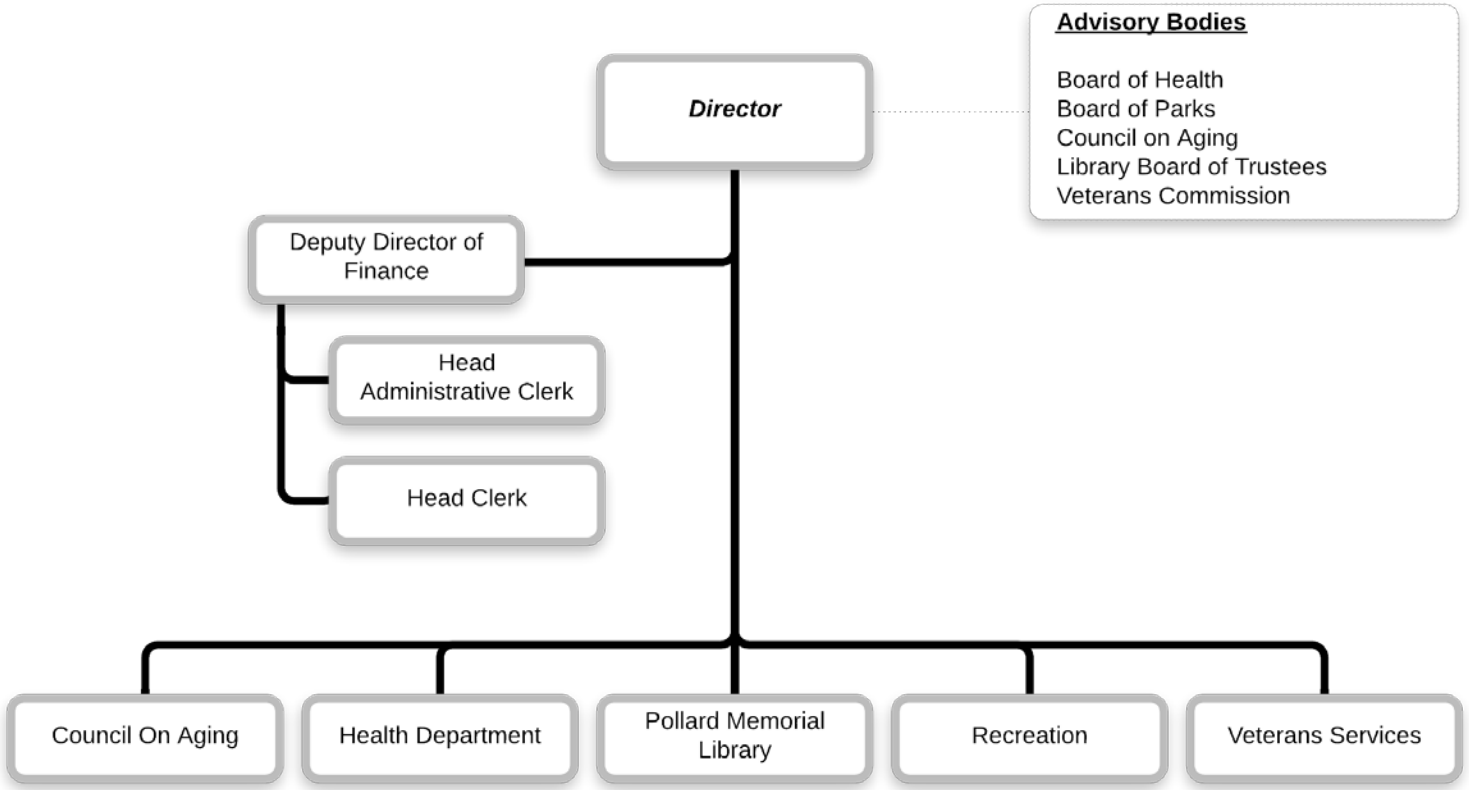
The HHS Director is able to provide direct leadership that these key services require; a more cohesive link to each departments boards and commissions; as well as offer daily support to department heads and their divisions. The HHS Director acts as the point person, reporting to the City Manager, to carry out the vision of the Administration and Council.

The HHS Department promotes collaboration by increasing opportunities for interdepartmental partnerships. Recreation and the Library enhance coordination of activities for the city's youth. Recreation also works with the COA and Veterans Services for volunteer opportunities. The Library continues to build its relationship with the Council on Aging, providing additional reference materials to the satellite branch at the Senior Center. The Health and Human Services Department also has increased partnerships with nonprofits, health organizations, and schools in Lowell who work tirelessly to make life better for city residents of all ages.

ORGANIZATIONAL CHART

HEALTH AND HUMAN SERVICES

JOANNE BELANGER
HEALTH DIRECTOR



HEALTH AND HUMAN SERVICES
HEALTH DEPARTMENT

JOANNE BELANGER
HEALTH DIRECTOR

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$3,105,470
	ORDINARY EXPENSES	$336,890
	TOTAL FY22 BUDGETED EXPENDITURES	**$3,442,360**

MISSION & SERVICES OVERVIEW

To preserve, maintain, and advance the City's public health standards. The Health Department strives to promote and protect the health and wellbeing of all people who live, work, or visit the City of Lowell. We fulfill our mission through a wide range of public health programs and outreach health education in a variety of areas including; Communicable Disease Prevention, Vaccination Initiatives, Emergency Preparedness and Response, School Health, and Public Health Outreach Programs such as Healthy Eating and Active Living, Tobacco Control, and Substance Abuse Prevention and Education programs.

The Administrative Division is comprised of the Department Head, Deputy Director – Finance, Community Health Coordinator, Administrative Head Clerk, Head Clerk, and a part-time custodian. The Administrative Division oversees the day to day operations of the Health Department as well as the other four departments within Health and Human Services (Pollard Library, Council on Aging, Veterans Services and Recreation). The Clerks are responsible for the annual renewal of Funeral Director licenses, processing of all Lowell Tobacco Permits, Lowell Burial Permits, and Body Art Practitioner Licenses, as well as all financial transactions and general customer service needs for the Health Department. The Administrative Head Clerk serves as the Secretary to the Board of Health (BOH), supporting the five (5) appointed members. The BOH meetings are traditionally held on the first Wednesday of the Month at 6:00 p.m. The BOH is responsible for the oversight of the contract for the City's ambulance provider as well as oversight of the Health Department and inspectional services provided by the Developmental Services Department's Sanitary Code Inspectors (Health Inspectors).

The Public Health Nursing - Clinics Division oversees prevention and education activities through surveillance of more than seventy (70) reportable diseases. This type of work is often unseen by the public as it involves confidential tracking and patient contact investigations to prevent further spread of diseases in the community. The Public Health Nurses also provide clinical case management and follow-up care of patients with Tuberculosis (TB). This group is involved in the emergency preparedness activities and medical response to public health challenges. The Public Health Nurses are heavily engaged in the COVID-19 pandemic. They are instrumental in managing contact tracing activities to ensure isolation and quarantine protocols are followed within the City. Additionally, working in conjunction with the COVID-19 Vaccine Administrator, the Public Health Nurses have played in integral part in the planning and implementation of COVID-19 vaccination clinics within the City. The Public Health Nurses also conduct health education sessions in the community, including at the Lowell Transitional

Center, Life Connections and the Cambodian Mutual Assistance Association, and assist local organizations with health programming and guidance on areas such as healthy eating, active living and Infection Control practices.

The Public Health Nursing - School Division team members and managers serve on multiple committees and task forces to create policies that impact the health and safety of the student body. The School Nurses attained 100% Immunization Compliance in the schools district wide, with the exception of those students with medical & religious exemptions. The School nurses provide nursing support for the Lowell Public Schools. Today's school nurses are supporting students with significant medical and behavioral health needs such as insertion of feeding tubes, diabetes management, wound care, and medication dispensing that totals over 25,000 administrations last year. The number of nurse visits between July 1, 2019 and June 30, 2020 totaled 93,394. Students today have intricate treatment plans and complicated medication administration schedules, all of which the school nurse must ensure are followed without deviation. As a result of the COVID-19 pandemic, school nursing staff worked in conjunction with clinic nurses to provide contact tracing within the community. Division managers worked closely with School Department administration officials, the CDC, and DESE to develop COVID-19 protocols and guidelines. Nurses educated students, staff, and families on these protocols to encourage a safe learning environment within Lowell Schools.

The Substance Abuse and Prevention (SAP) Division consists of a Substance Abuse Coordinator, who currently oversees the Massachusetts Opioid Abuse Prevention Collaborative grant, the Syringe Collection Program Coordinator, and the eight-member Lowell Community Opioid Outreach Program (CO-OP) team, which includes the Lowell CO-OP Supervisor, Clinical Recovery Specialist, and Youth Outreach Specialist. The staff lead, and are engaged with, many of the organizations, task forces, and committees in and around the Greater Lowell region to provide substance use prevention and education. The staff of the SAP Division were instrumental in the planning of the third annual Merrimack Valley Substance Use Disorder Symposium, which was held virtually in December 2020 and had approximately 150 attendees. Despite the impacts of the COVID-19 pandemic, the Syringe Collection Program has continued to provide services to the community with little impact, and the Lowell CO-OP continued to provide services with minimal impact after June 2020.

The Tobacco Control Program is a regional program funded by the Massachusetts Department of Public Health. The primary purpose of the program is to protect public health by developing, implementing, and enforcing local regulations that restrict the sale and use of tobacco and vaping products in the cities of Lowell and Lawrence. The Tobacco Control Director conducts regular unannounced inspections, responds to complaints, and participates in undercover sting operations to ensure that only people 21 or older can have access to tobacco and vaping products. There are currently 112 permitted establishments in Lowell, and 125 in Lawrence.

The Syringe Collection Program, established in 2019, continues to collect and dispose of discarded syringes throughout the City. Although it functions primarily as an on-call service, the program coordinator also engages in regular, proactive clean-up efforts in areas of interest around the City. The impact of the program over the past year has been significant, as over (15,000) discard syringes have been removed from the community.

The primary focus of the Community Health Coordinator during the past year has been the COVID-19 pandemic. The coordinator worked in conjunction with the administration to disseminate accurate, updated COVID-19 information to the employees and residents of the City of Lowell, these materials included: flyers, mailers, and hand-outs covering public health protection measures, "Stop the Spread" testing campaign information, and vaccine clinic details. All materials were also translated into multiple languages.

FY21 ACCOMPLISHMENTS

Public Health Nursing - Clinics Division

- 426 "Confirmed", "Suspect", and "Contact" communicable disease events were reported to and investigated by the Public Health Nurses.
- Provided flu vaccinations for City employees and retirees, within the newly opened Health Department clinic space.
- Provided surveillance and case monitoring/management of active and latent tuberculosis (TB) cases.
- Provided contact testing of close contacts to active cases and provided Directly Observed Therapy (DOT) visits to active TB cases.
- Collaborated with other Community partners to provide COVID-19 testing through the "Stop the Spread" campaign.
- Provided contact tracing and case management for over 14,000 COVID-19 cases.
- Developed and implemented a COVID-19 testing and contact tracing program specifically for City of Lowell employees.
- Provided consultation and guidance to local businesses, daycare providers, and other community partners on isolation and quarantine protocols.

Public Health Nursing - School Division

- 93,394 Office Visits due to Illness and Injury were conducted for the purpose of acute care management and health maintenance.
- Nursing assessment and treatments including; 4,232 blood glucose monitoring, 6,188 vision screenings, 1,109 feeding tube care/usage, 100 pulse oximetry readings, and 1,972 postural screenings.
- Administered 25,408 medication doses.
- 100% Immunization compliance of student body with the exception of medical & religious exemptions.
- Two School Nurses are currently working toward their Masters' degree. At present, six School Nurses have their Master's degree, and six have their National Certification.
- Partnered with Lowell Community Health Center to increase the number of comprehensive eye exams for students who have failed their initial vision screening.
- Transformed all school nursing offices to comply with DESE guidelines for minimizing the risks of COVID-19

Substance Abuse and Prevention Division

- Continued to serve as the lead community addressing the opioid epidemic through a collaborative agreement with the City of Lowell and the Towns of Billerica, Chelmsford, Dracut, Westford, Wilmington, and Tewksbury via the Massachusetts Opioid Abuse Prevention Collaboration (MOAPC) Coalition. The grant will conclude on June 20, 2021.

- Participated in the planning of the third annual Merrimack Valley Substance Use Disorder Symposium; this event was hosted virtually, due to the COVID-19 pandemic, and had roughly 150 attendees.
- Continued to have programmatic oversight of the Lowell Community Opioid Outreach Program (CO-OP), who engaged in over 1,300 client encounters between July 2020 and February 2021.
- Added a grant-funded Youth Outreach Specialist position to the Lowell CO-OP to work with youth who have been impacted be the effects of the opioid epidemic.
- Removed over 15,000 discarded syringes from the community, including parks and other green spaces, during the past year through the Syringe Collection Program.
- Continued to manage the Lowell Health Department's Sharps Disposal Kiosk. Community members disposed almost 400 pounds of unwanted sharps through the kiosk between during the first 8 months of FY 2022.
- Conducted 15 outreach and educational events thus far this year.

Administrative Division

- 1,287 Burial permits processed
- Administration and oversight of a budget totaling over $3.6 million dollars.
- Processed multiple licenses including: Tobacco (117); Funeral Directors (19); and Body Art (18).
- Relocated the Health Department to new offices, located Downtown at 107 Merrimack St, with minimal interruption to services.

Tobacco Control Program

- Conducted 0 compliance checks where minor attempts to purchase tobacco at retail stores conducted to date.
- Issued 1 citations for the sale of tobacco to minors.
- Conducted 479 Inspections for regulatory compliance.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY20	Design and develop a walk-in vaccination clinic for the public. **Update:** *The clinic space is up and running. The Health Department moved into this space in September of 2020, and used it for the fall Flu Shot clinic for City employees and retirees the following month.*	**Completed**
FY20	Relocate and establish Health Department operations in a new, ADA-compliant, energy efficient, appropriate location that is accessible to all and provides a healthy work environment.	**Completed**

	Update: *The Health Department moved into its' new office space in September of 2020.*	
FY21	Increase the number of outreach events for the year to 25, and host four Unwanted Medication and Sharps Disposal Day events. **Update:** *Outreach and Unwanted Medication take back events were significantly impacted due totheCOVID-19 pandemic. Efforts will be renewed for FY 2022 to meet this goal.*	*Ongoing*
FY21	Create new educational materials and enhance community outreach education. **Update:** *This goal has been postponed to FY 2022, due to changes in staffing and the ongoing COVID-19 pandemic.*	*Ongoing*
FY21	Obtain two additional DESE licenses within the ranks of the School Nursing staff. **Update:** *Due to the COVID-19 pandemic, DESE had postponed any additional licensing due to social distancing concerns. This effort will be renewed in FY 2022.*	*Ongoing*
FY21	Obtain two additional national nursing certifications within the ranks of the School Nursing staff. **Update:** *Due to the COVID-19 pandemic, obtaining national certifications had be delayed. This effort will be renewed in FY 2022.*	*Ongoing*
FY21	Increase outreach activities related to the key health priority areas identified in the 2019 Greater Lowell Community Health Needs Assessment, and 2020 Greater Lowell Community Health Improvement Plan. **Update:** *This goal is being re-evaluated based on the impact of the COVID-19 pandemic.*	*Ongoing*
FY21	Bring the rate of tobacco sales to minors below 5%. **Update:** *Due to the COVID-19 pandemic, the traditional inspections were significantly reduced. As the COVID-19 case counts decrease, tobacco inspection and enforcement activities will be increasing, and the division will work to complete this goal in FY 2022.*	*Ongoing*
FY21	Increase community awareness about the new State tobacco law through PSA's with Lowell Telemedia Center. **Update:** *A PSA was recorded and circulated during LTC programming during the summer and fall 2020.*	**Completed**
FY21	Create a centralized team within HHS to manage all financial transactions for the five departments within the division, and eliminate the need to have each department staff these positions individually.	*Ongoing*

	Update: *This work is ongoing. Three of the five HHS departments have transitioned. The COVID-19 pandemic delayed the completion of this effort during the prior fiscal year, and will be renewed during FY 2022.*	
FY22	Revise local tobacco regulations in Lowell and Lawrence to conform to the State regulations adopted to implement the new State law: "An Act Modernizing Tobacco Control".	New
FY22	Work with the Family Resource Center staff to provide immunizations for students who are new to the Lowell School system, and may not have readily available access to these services.	New
FY22	Encourage professional development efforts for all Health Department employees.	New
FY22	Expand the Public Health Nursing vaccine program to more members within the City.	New
FY22	Collaborate with other health agencies/ partners in the City to further utilize the Health Department Clinic space	New

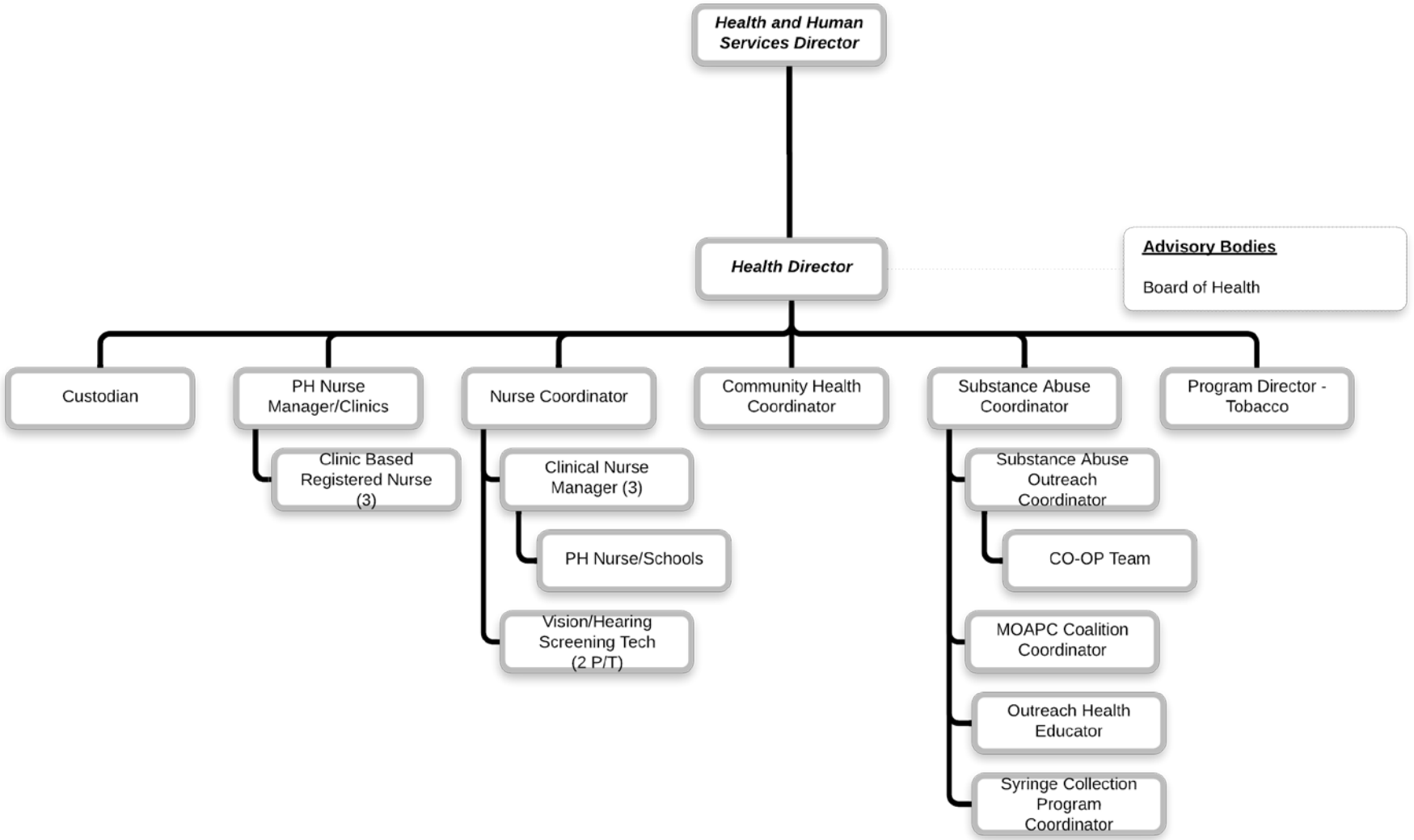
PERFORMANCE METRICS

	Prior Year Actuals		Forecast	Target
Measurement	**FY2019**	**FY2020**	**FY2021**	**FY2022**
Reported communicable diseases	2,046	2,310	426	1,500
Nurse/ Student encounters	142,647	93,394	17,700	140,000
Nurse Assessments/Treatments	97,633	60,879	7,500	85,000
Doses Administered (Scheduled & PRN)	43,106	25,408	3,700	40,000
Percentage of students who return to class after visiting a school nurse	93%	94%	96%	95%
Immunizations	336	335	375	400
Burial Permits Issued	1,180	1,287	1,300	1,000
Tobacco Compliance Checks	344	223	50	250
Tobacco Inspections	548	460	50	500

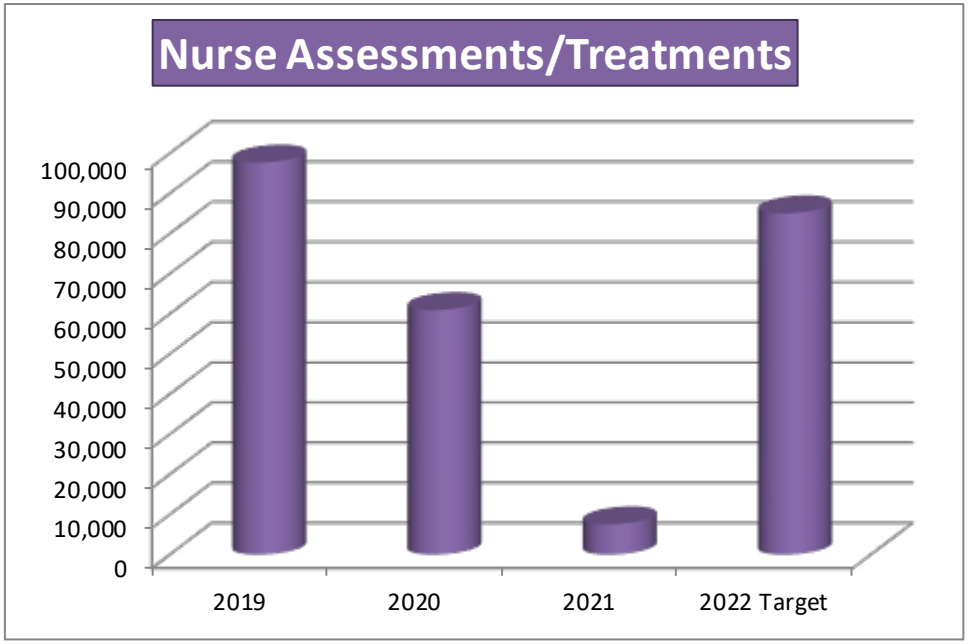
ORGANIZATIONAL CHART

HEALTH DEPARTMENT

JOANNE BELANGER
HEALTH DIRECTOR



LOWELLSTAT CHART(S)



The number of nurse assessments/ treatments has been consistent over the past fiscal years. The School Department will make an effort to ensure students are adequately treated .

Measure	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Nurse Assessments/Treatments	97,633	60,879	7,500	85,000

EXPENSE DETAILS

HEALTH DEPARTMENT 510		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
S & W - Perm.		2,387,166	2,644,405	3,166,927	3,202,382	3,205,872
S & W - Temp		20,423	51,159	124,479	127,029	127,029
Stipend - Other		25,358	27,271	38,900	38,900	38,900
Overtime		1,281	678	1,540	1,540	1,540
Longevity		-	-	-	-	-
Outside Funding (Outside Tax Levy)			-	(180,923)	(207,871)	(267,871)
	Total	2,434,227	2,723,513	3,150,923	3,161,980	3,105,470
Expenses						
Utilities-Gas/Electricity.		19,689	18,538	25,000	27,000	27,000
Telephone		5,499	5,987	6,000	6,000	5,550
Repair & Maint. Equipment		2,480	2,076	2,600	2,600	2,405
Repair & Maint - Vehicles		-	17	1,500	1,500	1,388
Rental Premises				237,676	237,676	219,850
Professional Services		16,356	22,696	20,000	20,000	18,500
Advertising		-	150	1,000	1,000	925
Printing & Binding		452	524	1,000	1,000	925
Computer Equip & Software		1,131	3,441	14,090	14,090	13,033
Gas & Motor Oil Supplies		-	-	1,300	1,300	1,203
Dues & Subscriptions		1,848	1,408	1,650	1,650	1,526
Trans. Reimburse. & Seminars		12,180	13,031	14,000	14,000	12,950
CO-OP Team Equipment & Apparel		-	691	1,500	4,000	3,700
Equipment - Other		1,050	3,238	4,000	7,500	6,938
Office Furniture & Equip		400	6,931	7,500	1,000	925
Health Nurse Supplies		10,675	6,937	15,794	15,794	14,609
Office Supplies		989	577	1,203	1,203	1,113
Misc - Supplies - Other		498	307	503	503	465
Outreach and Education		4,984	2,233	3,200	3,200	2,960
Custodial Supplies		464	500	1,000	1,000	925
	Total	78,696	89,282	360,516	362,016	336,890
	TOTAL BUDGET	**2,512,923**	**2,812,794**	**3,511,439**	**3,523,996**	**3,442,360**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 3,373,341
ORDINARY EXPENDITURES		$ 336,890
	TOTAL FY22 BUDGETED EXPENDITURES (GROSS)	$ 3,710,231

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 2,665,742**
TAX LEVY	2,665,742	
LICENSES AND PERMITS		**$ 157,350**
HEALTH BODY ART LICENSES	4,500	
HEALTH CATERING LICENSES	6,000	
HEALTH DUMPSTER LICENSES	60,000	
HEALTH MISC LICENSES	4,000	
HEALTH WAGON LICENSES	200	
MISC LICENSES	32,000	
TOBACCO LICENSES	17,750	
HEALTH BAKERY PERMITS	5,000	
HEALTH BURIAL PERMITS	22,000	
HEALTH MISC	3,900	
HEALTH PUBLIC/SEMI POOLS	2,000	
CHARGES FOR SERVICES		**$ 69,200**
TOBACCO FINES	1,700	
21D VIOLATIONS - HEALTH CODE	60,000	
NIGHT SOIL	7,500	
INTERGOVERNMENTAL REVENUE		**$ 717,939**
UNRESTRICTED AID (UGGA)	450,068	
TOBACCO CONTROL GRANT	64,291	
SMART POLICING GRANT	12,574	
COSAPP GRANT	131,006	
MASSCALL3 GRANT	60,000	
MISCELLANEOUS REVENUE		**$ 100,000**
FOOD ESTABLISHMENTS	100,000	
	TOTAL FY22 BUDGETED REVENUES	$ 3,710,230

HEALTH AND HUMAN SERVICES
COUNCIL ON AGING

LILLIAN HARTMAN
DIRECTOR

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$361,668
	ORDINARY EXPENSES	$91,893
	TOTAL FY22 BUDGETED EXPENDITURES	**$453,561**

MISSION & SERVICES OVERVIEW

The mission of the Lowell Council on Aging is to promote the well-being and independence of adults age 60 and above. We do this through advocacy and programs, including nutrition, health/fitness, outreach, education, socialization, and transportation. The Lowell COA is committed to honoring the diversity and building on the strengths of seniors.

Lowell Council on Aging programs and services are based at the Lowell Senior Center, located at 276 Broadway St, Lowell MA 02476. The Senior Center is open seven days per week: Monday-Friday, from 7:00 am - 3:00 pm and weekends from 7:00 am - 12:00 pm (breakfast and lunch only, offices closed). Council on Aging staff are able to offer assistance in various languages including: English, Spanish, Portuguese, and others as needed through the assistance of community partners and phone interpreters. Through a recent Greater Lowell Community Foundation grant, a Khmer speaking senior outreach worker from the Cambodian Mutual Assistance Association is available 6 hours per week.

Meals are prepared daily by a ServSafe certified Chef. Breakfast is available from 7 am – 9 am. Lunch is available from 10:00 – 11:30 am. The monthly menu is approved by a licensed dietician through Elder Services of the Merrimack Valley. Transportation is available from curb-to-curb to the senior center and to grocery stores. In addition to prepared meals, the senior center distributes free groceries and fresh produce through partnerships with Elder Services of Merrimack Valley, Merrimack Valley Food Bank, and Mill City Grows. We also provide SNAP application and recertification assistance, and distribute farmer's market coupons for eligible families.

A variety of exercise and health programs are held weekly including: an exercise equipment fitness room, Tai Chi, Yoga, Strength training Bone Builders Class, Aerobics, Country line dancing, and Stress and anxiety support. Many health and well-being services are available such as: blood pressure clinics, fall prevention workshops, podiatry, hearing tests, chronic illness seminars, stress and anxiety support group, and a de-cluttering support group. In FY21 these programs shifted to cable TV, internet-based, or outdoors as possible.

Senior Center staff and volunteers inform and advocate with seniors for benefits including: SNAP (Food Stamps), utility cost assistance, Medicare and additional health insurance, income tax credits, property tax exemptions, work and volunteer incentives, housing applications, home maintenance supports, assistive technologies, and referrals for Meals on Wheels and home-based services. The Council on Aging

publishes a monthly newsletter with upcoming events and information for seniors, and partners with other agencies including Elder Services of Merrimack Valley, Community Teamwork, Lowell Housing Authority, Coalition for a Better Acre, Greater Lowell Health Alliance, Lowell Community Health Center, and the local Social Security Office to support a strong referral network for senior needs.

The Senior Center offers space to work out in our fitness room and public computer access at the Library Branch. This year we are offering art classes with a remote participation option thanks to a grant from the Lowell Cultural Council. While remote participation is encouraged through the COVID pandemic, the Senior Center can lend technology devices for zoom meetings, video calling, email, and browsing the internet. Seniors are welcome to suggest new programs and to review our monthly newsletter for information about one-time special events.

FY21 ACCOMPLISHMENTS

- The Council on Aging responded to seniors' concerns about pandemic-related social isolation by starting a Phone Pals program, which matches seniors to call one another regularly and check in.
- Community Teamwork hired a Senior Outreach Specialist to work closely with the Council on Aging to provide phone outreach calls to participants while the Senior Center is closed. A Cambodian Mutual Assistance Association intern provided additional outreach calls. Both of these partnerships were funded by Community Development Block Grants.
- D'Youville and Summit Eldercare partnered with the Council on Aging to begin Lowell Memory Café, a virtual meeting place for people with dementia and their care partners. Monthly activities include social time and musical entertainment.
- Senior Center lighting was replaced, new dining chairs were purchased, and water fountains were upgraded to have touchless sensors. Spaces were adapted to accommodate social distancing, including expansion of the fitness room.
- Council on Aging staff were instrumental in offering Lowell residents without internet access the ability to register for COVID-19 vaccine clinics. This was a joint effort of Health, Library, Emergency Management, Recreation, and Parks Departments. The Senior Center hosted vaccine clinics starting in January 2021.
- To date this fiscal year, 1,578 unduplicated seniors have signed in for meals, activities (including phone outreach) or rides. Many others participate without signing in, including those who call or meet with staff for general assistance and those who used the senior center for vaccine registration.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY20	Grandparent as parents/support group. Social gatherings, informative/educational speakers (on-site) **Update:** *Starting in October 2019, a support group led by Elder Services of Merrimack Valley has planned grandparent meetings at the senior center, the first Friday of each month. This was suspended due to the pandemic and may resume as the building reopens for more in-person programs.*	**Completed**
FY20	Improve senior parking issues, by working with Walgreens pharmacy, City Barns-Nick Sarris and Planning and development. **Update:** *Revised signage is required to leave 76 spots open for senior center visitors and to warn about potential towing of incorrectly parked cars. Additional handicap spots have also been suggested near our handicap entrance. Signs will be purchased and installed when needed for reopening.*	**Completed**
FY21	Offer arts and music programming monthly. **Update:** *Lowell Cultural Council funds were used to provide music and arts programming for a Senior Center series on LTC Cable Channel 8. In the spring a cable-based art class will be filmed with "paint at home" supply kits available for pickup at the senior center.*	**Completed**
FY21	Expand outreach, services and participation for minority seniors including Limited English Proficiency. **Update:** *Minority seniors were 12.5% of total seniors served in FY19, 15.6% of total seniors served in FY20, and 27.4% of total seniors served in FY21. While we have reached city-wide 65+ population proportions, we will monitor inclusion statistics and reopen programs consciously to provide equal opportunity for participation by all ethnic and language groups.*	**Completed**
FY21	Improve the safety and appearance of the senior center with updates to flooring, lighting, and fixtures. **Update:** *Submitted grant applications for fixtures and flooring. Used existing grant funds for some purchases including walk-in refrigerator and dining chairs. Secured contract with Eversource for lighting replacement. Continuing to seek funding for flooring replacement.*	*Ongoing*
FY21	Participate and build capacity in the services community for seniors including homeless seniors. **Update:** *Through a partnership with Community Teamwork, a Senior Outreach Worker has been available to assist seniors navigating through housing and financial concerns thanks to a Pandemic*	*Ongoing*

	Community Development Block Grant. This work will be ongoing until senior homelessness can consistently be prevented or seniors can be rapidly rehoused through our local provider network.	
FY22	Support the development of an Older Adult Action Group to steer Age Friendly Lowell community assessment and planning with UMass Lowell.	New
FY22	Partner with Disability Commission, Elder Services of the Merrimack Valley, Hunger and Homeless Commission, Mill City Grows, Merrimack Valley Food Bank, Lowell Community Health Center, Greater Lowell Health Alliance and others to improve Lowell seniors' experience finding and using support services.	New
FY22	Create joint programming with cultural organizations to welcome diverse seniors into social, health and fitness opportunities.	New

PERFORMANCE METRICS

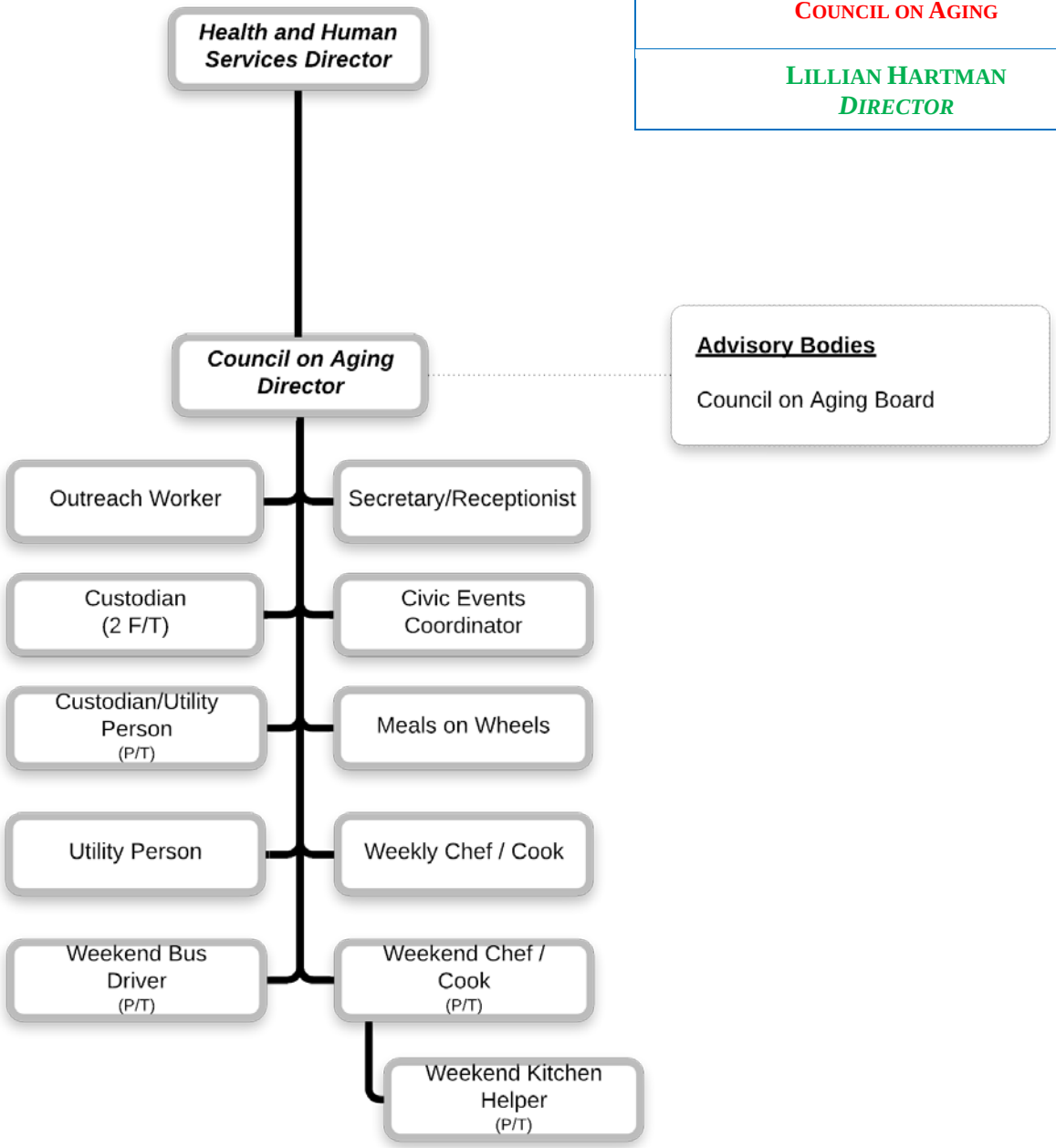
Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Number of unduplicated seniors (senior center activities and rides)	877	1,928	1,600	2,000
Average weekday daily attendance (unduplicated seniors)	146	128	91	130
Average weekend daily attendance (unduplicated seniors)	20	30	42	30
Number of participants who came 20 days or more during the fiscal year	311	363	190	360
Total meals served (breakfast and lunch including off-site)	15,144	10,127	18,000	18,000
Number of participants in fitness & health programs (unduplicated)	395	460	60 + remote	400
Number of info. & advocacy visits (bills, benefits, health insurance)	1,039	800	600	600
Total number of Seniors that received free tax preparation	427	350	450	450
Total number of annual COA bus trips to various places of interest[39]	70	1313	0	800
Total number of grocery shopping trips from senior housing[40]	70	139	45	100
Unduplicated number of low-income seniors receiving monthly brown bag grocery program (and other free food distribution)	112	233	495	500
Total number of Senior Tax Incentive participants with job placement	23	21	0	30

[39] Due to a change in recordkeeping, beginning FY20, "trips" now represents duplicated riders, instead of the number of days a bus was in use.
[40] Due to a change in recordkeeping, beginning FY20, "trips" now represents duplicated riders, instead of the number of days a bus was in use.

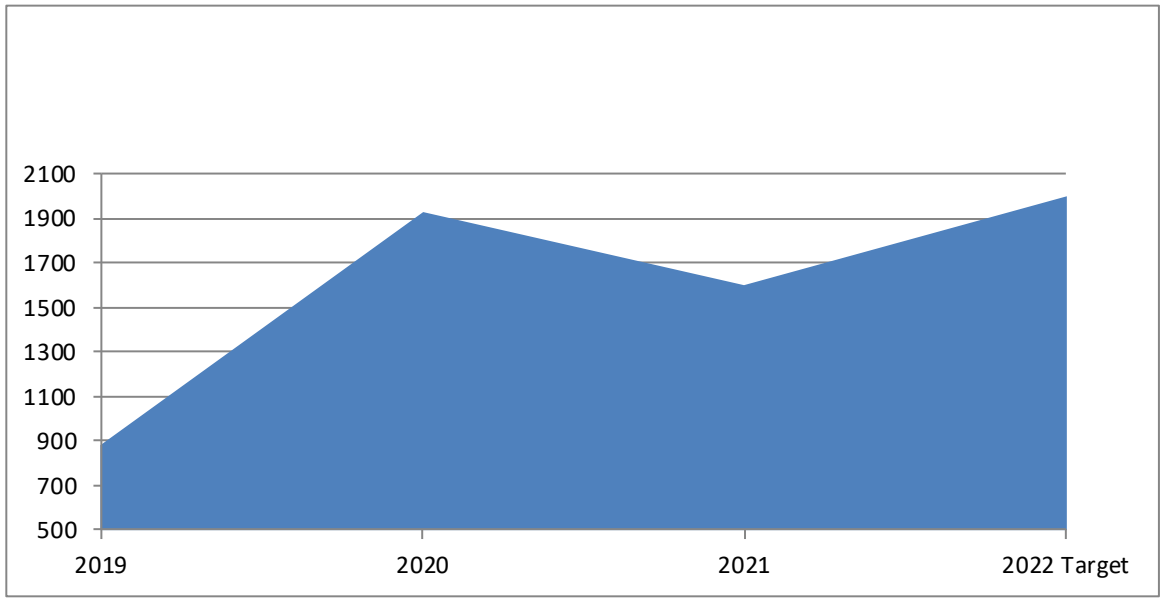
ORGANIZATIONAL CHART

COUNCIL ON AGING

LILLIAN HARTMAN
DIRECTOR



LOWELLSTAT CHART(S)



The Council on Aging (COA) tracks the "unduplicated" seniors who take advantage of all the programs the senior center has to offer. This number has increased with each passing year.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Number of unduplicated seniors (Senior Center activities and rides)	877	1,928	1,600	2,000

EXPENSE DETAILS

COUNCIL ON AGING - 541	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
S & W Perm.	398,699	311,928	526,184	531,024	478,863
S & W O.T.	590	-	1,000	1,000	1,000
Outside Finding (non-tax levy)	(99,720)	-	(116,313)	(118,195)	(118,195)
Total	299,569	311,928	410,871	413,829	361,668
Expenses					
Utility Electricity	48,475	46,858	50,000	50,000	54,000
Utility Heating/Gas	13,658	14,884	16,000	16,000	15,000
Repair & Maint of Vehicles	363	1,967	6,000	6,000	5,550
Senior Lunch Program	19,827	10,000	5,500	5,500	5,088
Gas & Motor Oil	3,174	2,413	2,300	2,300	2,128
Cleaning Supplies	1,082	1,999	4,000	4,000	3,700
Office Supplies	710	358	1,000	1,000	925
Senior Recreation Program	1,442	2,740	3,800	3,800	3,515
Reimbursements (for union)	267	300	375	600	600
Center Equipment	1,640	828	1,500	1,500	1,388
New Vehicles	108,429				
Total	199,067	82,346	90,475	90,700	91,893
TOTAL GENERAL FUND BUDGET	**498,636**	**394,274**	**501,346**	**504,529**	**453,560**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 479,863
ORDINARY EXPENDITURES		$ 91,893
TOTAL FY22 BUDGETED EXPENDITURES (GROSS)		$ 571,755

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 411,390**
TAX LEVY	411,390	
INTERGOVERNMENTAL REVENUE		**$ 157,265**
UNRESTRICTED AID (UGGA)	39,070	
STATE FORMULA - SENIOR CENTER	118,195	
LICENSES AND PERMITS		**$ 3,100**
SUNDAY ENTERTAINMENT	100	
SPECIAL EVENTS PERMITS	3,000	
TOTAL FY22 BUDGETED REVENUES		$ 571,755

HEALTH AND HUMAN SERVICES
VETERANS' SERVICES

ERIC LAMARCHE
DIRECTOR

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$162,994
	ORDINARY EXPENSES	$632,417
	TOTAL FY22 BUDGETED EXPENDITURES	**$795,411**

MISSION & SERVICES OVERVIEW

To advocate on behalf of the entire Commonwealth's Veterans, to provide quality supportive services, and direct an emergency financial assistance program for Veterans and their dependents. To furnish information, advice, and assistance to Veterans and their dependents as may be necessary to enable them to procure the benefits to which they may be entitled to relative to employment, vocational, or other educational opportunities, hospitalization, medical care, pensions and other Veterans benefits.

In accordance with Massachusetts General Law Chapter 115, Section 108, the Veterans Services Department is charged with taking applications for veterans' benefits and for providing financial and medical assistance to qualified, indigent veterans and their dependents. The department is also responsible for dispensing other state-sponsored benefits and assisting veterans and their dependents or survivors in obtaining federal benefits. The department acts as the burial agent for the City and arranges for proper internment of deceased veterans in accordance with state regulations. The Veterans' Services Department offers assistance to any person who served this country in the United States armed forces and who may be entitled to receive benefits from either local, state or federal agencies. The Department of Veterans' Services is a State mandated office that provides information and services to Veterans, Veterans' spouses, and their dependents.

FY21 ACCOMPLISHMENTS

- Member Massachusetts Veterans Services executive board.
- Ad hock board member of the Lowell Veterans Commission.
- Began a mentor program within the Veterans Treatment court.
- Board member of the Lowell Council on Aging.
- Member of the Northeast Veterans Service Officer Association meeting monthly.
- Member of the Lowell Veterans Continuum of Care subcommittee.
- Organized three drive-thru veterans food box distribution events
- Delivered 150 boxes of food to indigent veterans

- Participated in weekly virtual veterans coffee socials
- Participated in update/check-in meetings with the Department of Veterans' Services, and the Massachusetts Service Officer Association training events
- Completed both bi-annual recertification's for 175 veterans and widows
- Continued to achieve 100% approval of all veterans' benefits by filing precise and accurate claims to the State Department of Veterans Services.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY20	Work with the Department of Veteran Services to train and certify Lowell Veteran Services staff members. **Update**: *Staff members have been completed their initial training. Ongoing training will be conducted as required.*	**Complete**
FY21	In collaboration with the Bedford Veterans Affairs Peer Support Team, we will expand the Coffee Social program to include the Middlesex County Correctional facility, specifically the Veterans that participate in the HUMV program that is specific for veterans. **Update:** *Due to the COVID-19 pandemic, all interactions with HUMV program were paused. The department looks forward to continuing this collaboration, once COVID-19 restrictions change, and this activity is permissible.*	*Ongoing*
FY21	In collaboration with the Massachusetts DOJ and the Veterans Administration, attend Weekly Veterans Court Proceedings, serving as a mentor to one veteran within the Veterans Treatment Court. **Update:** *The department has continued its commitment to mentoring veterans and participants within the Veterans Treatment Court system.*	*Ongoing*
FY22	Create a 'Pen Pals & Buddies" program, to include Lowell Students and Lowell's elderly veterans.	New
FY22	Create a "Hometown Hero" monthly spotlight program. Conducting monthly interviews with Lowell veterans, to possibly include publishing via local newspapers, Veterans Department website, or broadcast on radio.	New

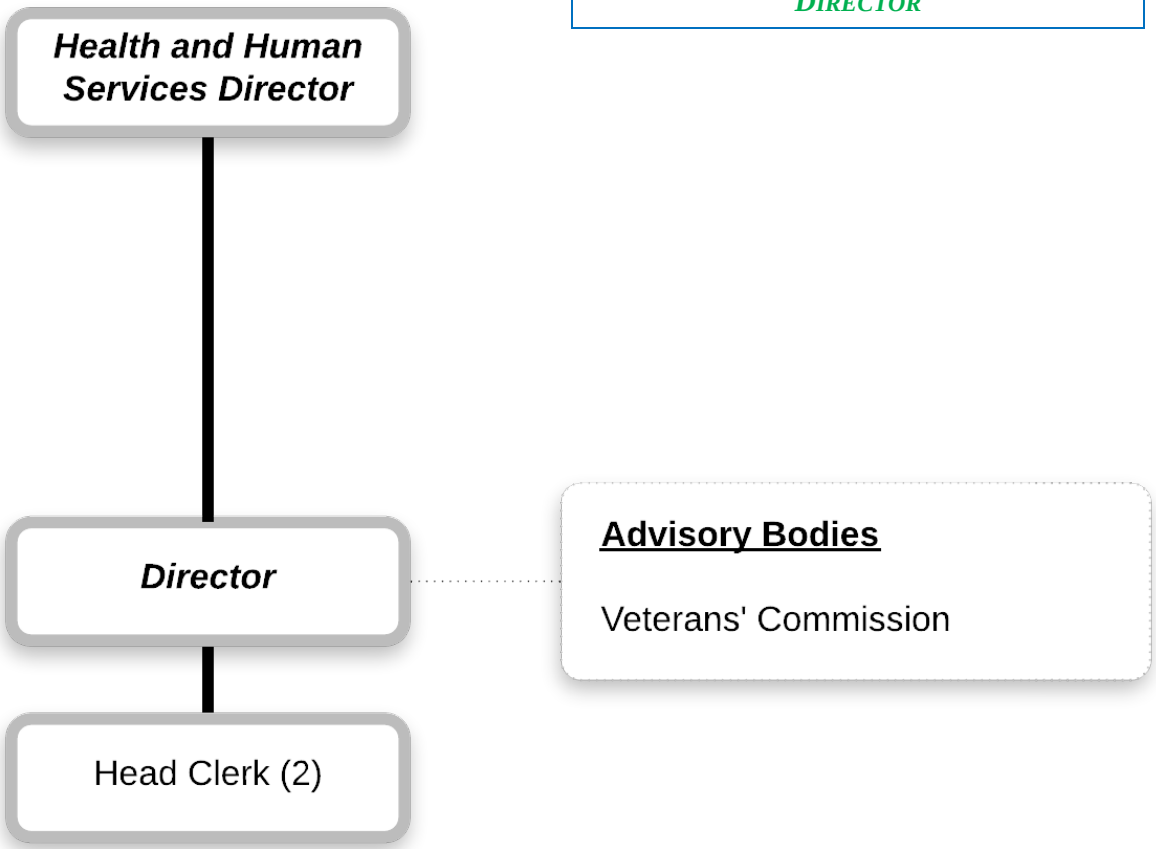
PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Average monthly benefits per case	$436	$354	$348	$400
Percentage of eligible reimbursement received by the City for Veterans' benefits	100%	100%	100%	100%
Average monthly benefit	$52,866	$48,802	$46,000	$50,000
Approximate number of job searches assisted	900	200	100	200
Approximate number of applications for veteran's compensation claims and widow's pensions filed by Veterans' Services	165	90	115	100
Approximate number of phone calls fielded	3,200	3,500	5,500	4,000
Approximate number of walk-ins serviced	1,150	600	10	500
Current active caseload	147	138	132	160
Health care applications taken since completion of S.H.I.N.E. program	14	18	15	20
Home visits to Veterans/widows	37	10	10	50
Average number of Veterans/Widows assisted per month	162	145	130	150
Number of burial applications for wartime veterans processed	8	4	4	10
Number of payments made to prevent homelessness through payment of rent to landlords for arrearages	4	3	10	5
Number of veterans that were assisted with the application process to the V.A.S.H. program	4	4	6	5
Veterans' grave flags placed and provided annually for Memorial Day	5,000	5,000	5,000	5,200
Veterans ID’s issued	69	25	0	25
Food packages issued from donations received	120	75	450	200

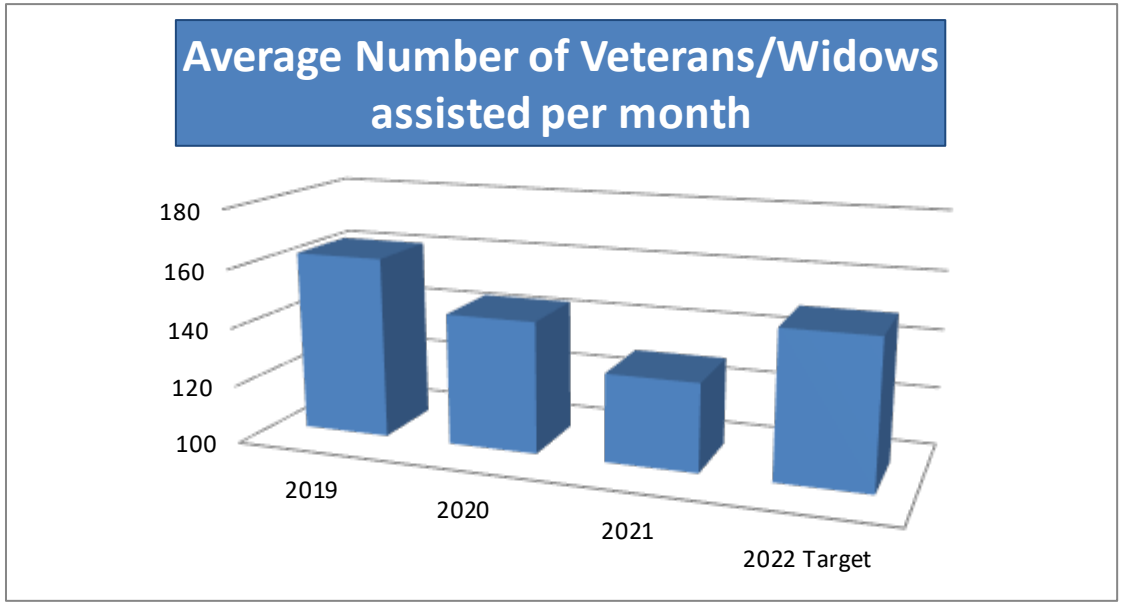
ORGANIZATIONAL CHART

VETERANS' SERVICES

ERIC LAMARCHE
DIRECTOR



LOWELLSTAT CHART(S)



The City of Lowell is committed to providing excellent care and services to Veterans and their families. The average number of individuals receiving assistance monthly has begun to increase in recent years. The City's Veterans Services Department actively engages in proactively seeking out those veterans who may need assistance.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Average Number of Veterans/Widows assisted per month	162	145	130	150

EXPENSE DETAILS

VETERANS - 543		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
S & W-Perm.		154,896	161,980	162,020	162,994	162,994
	Total	154,896	161,980	162,020	162,994	162,994
Expenses						
Leasing Equipment & Services		-	632	2,300	1,896	1,754
Celebrations		7,000	4,848	8,000	8,000	7,400
Office Supplies		922	188	1,200	1,200	1,110
Trans. Reimb., & Seminar		1,616	417	1,650	1,650	1,526
Veterans Services		619,843	582,378	620,627	620,627	620,627
	Total	629,381	588,463	633,777	633,373	632,417
	TOTAL BUDGET	**784,277**	**750,442**	**795,797**	**796,367**	**795,411**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 162,994
ORDINARY EXPENDITURES		$ 632,417
	TOTAL FY22 BUDGETED EXPENDITURES	$ 795,411

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 100,000**
TAX LEVY	$ 100,000	
INTERGOVERNMENTAL REVENUE		**$ 695,411**
UNRESTRICTED AID (UGGA)	15,671	
VETERANS' BENEFITS	$ 420,086	
VETS/ BLIND EXEMPTION	$ 259,654	
	TOTAL FY22 BUDGETED REVENUES	$ 795,411

HEALTH AND HUMAN SERVICES
RECREATION

PETER FATICANTI
PROGRAM DIRECTOR

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$845,032
	ORDINARY EXPENSES	$47,830
	TOTAL FY22 BUDGETED EXPENDITURES	**$892,862**

MISSION & SERVICES OVERVIEW

To promote positive and healthy activities by offering the most diverse programming possible, in a year round environment, focusing on various programs designed to engage and entertain the City's population while utilizing the City's public facilities and various other locations.

The City's Recreation Division provides programming and permitting of all parks and playground facilities. This includes permitting for City youth sports organizations, special events, and various school activities, as well as summer programming. The Recreation Division also offers programs during out-of-school time including nights, weekends, and vacations. This encompasses, but is not limited to; special events, swim lessons, Tae Kwon Do, basketball, floor hockey, volleyball, lifeguard/CPR/ First Aid trainings, dance, tennis, summer day programs, and more. For the adult population, classes in dance, adult fitness, and swim lessons are also offered.

FY21 ACCOMPLISHMENTS

- Served 1,216 Lowell youth and adult participants with out-of-school, night and weekend activities, as well as summer programming at no cost to the public.
- Indirect beneficiary of two (2) substantial grants funded by: 1) the Shannon Grant, and 2) The State Attorney General's Office.
- Provided diversity of programs to engage the public and encourage them to be more active. Our efforts were inclusive of: , scavenger hunts, arts and crafts, swimming, Tae Kwon Do, baseball, lifeguard training, ticket giveaways for a variety of activities within the community, and virtual fitness programs including; yoga, barre, and Zumba.
- With the help of various partners like CTI, Lowell School Department, Merrimack Valley Food Bank, and Project Bread, approximately 9264 meals were served to youth participants during summer programs. Due to the COVID-19 pandemic, the department also was able to partner with Aramark, through Lowell Public Schools, to provide a snack and dinner program at the following locations: Gage Park, South Common, and Dailey School Playground.

- Provided approximately 25 CPR/AED, First Aid, and lifeguard trainings to prospective employees, as well as recertification training for current employees.
- Ensured proper trainings and current certifications for all Aquatics staff. 100% of the aquatics staff were certified or recertified in-house due to the ability to offer these classes at no or reduced cost to participants.
- Summer staff was trained in Autism Awareness and behavior refocusing strategies by University of Massachusetts Lowell.
- Expanded our web presence directing people to the website that now has 4,006 household accounts, containing 8,876 individual members.
- Increased our social media presence on Facebook to over 1,133 followers and individual posts reaching over 15,000 people.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY19	Increase our winter program registrations. **Update:** *Winter registrations were on par with last year. The exception was the loss of LHS pool. Our swim lessons numbers were reduced as we did not start the program until January 2019 with the assistance of Greater Lowell Technical High School's swim facility. Additionally, we were limited to 4 hours of pool time instead of the usual 6 hours, so we had to reduce the number of lessons offered.*	**Complete**
FY20	Add school teams to our floor hockey program by meeting with the Athletic Director and individual schools to gauge interest in increasing program size. **Update:** *Were unable to add any Lowell Public School team to the program this past year for a variety of reasons. However, we were successful in adding the Ste. Jeanne d'Arc School team this season. We will look to add an Immaculate Conception School team next season.*	**Complete**
FY20	Increase February Vacation week offerings and add in new April Vacation week programming. **Update:** *Added more swim testing options for third swim session during February Vacation week, which made it possible for families to have more options for Session 3.*	**Complete**
FY20	Add more special event vendors to our summer programming, providing a more well-rounded summer offering. **Update:** *Added "Hip Hop" back into our summer programming by locating an instructor who was available during daytime hours. Also added Lowell Police Department movie nights into our offerings through the Shannon Grant.*	**Complete**

FY21	Work towards an increase of the minimum wage for seasonal employees of the Recreation Department. **Update:** *A majority of Recreation programming for FY 2021 was cancelled due to the COVID-19 pandemic. We plan to reinstate programming for FY 2022, and this effort will be renewed as part of our fiscal planning.*	*Ongoing*
FY21	Continue to expand Special Needs programming with a new partnership with KIDS (Kids in Disability Sports). **Update:** *This programming was cancelled for FY 2021 due to the COVID-19 pandemic. We plan to revisit this partnership for FY 2022, with the hopes of expanding these services through the fall and winter months.*	*Ongoing*
FY21	Increase operations at the Waterfront by recruiting and certifying more lifeguards through our high school contacts. **Update:** *The waterfront was closed during FY 2021 due to Covid-19 restrictions and State guidelines. We are optimistic that the Waterfront will be open in FY 2022, once State guidelines are formalized.*	*Ongoing*
FY22	Re open the McPherson Park Pool Facility, which was closed during FY 2021 due to the COVID-19 pandemic.	New
FY22	Open Summer camp sites throughout the City, keeping in mind any COVID-19 safety protocols mandated by the State, or other authority.	New
FY22	Create an online video game competition platform to increase remote distance programming for City youths, who may not still be restricted to their homes due to the COVID-19 pandemic.	New

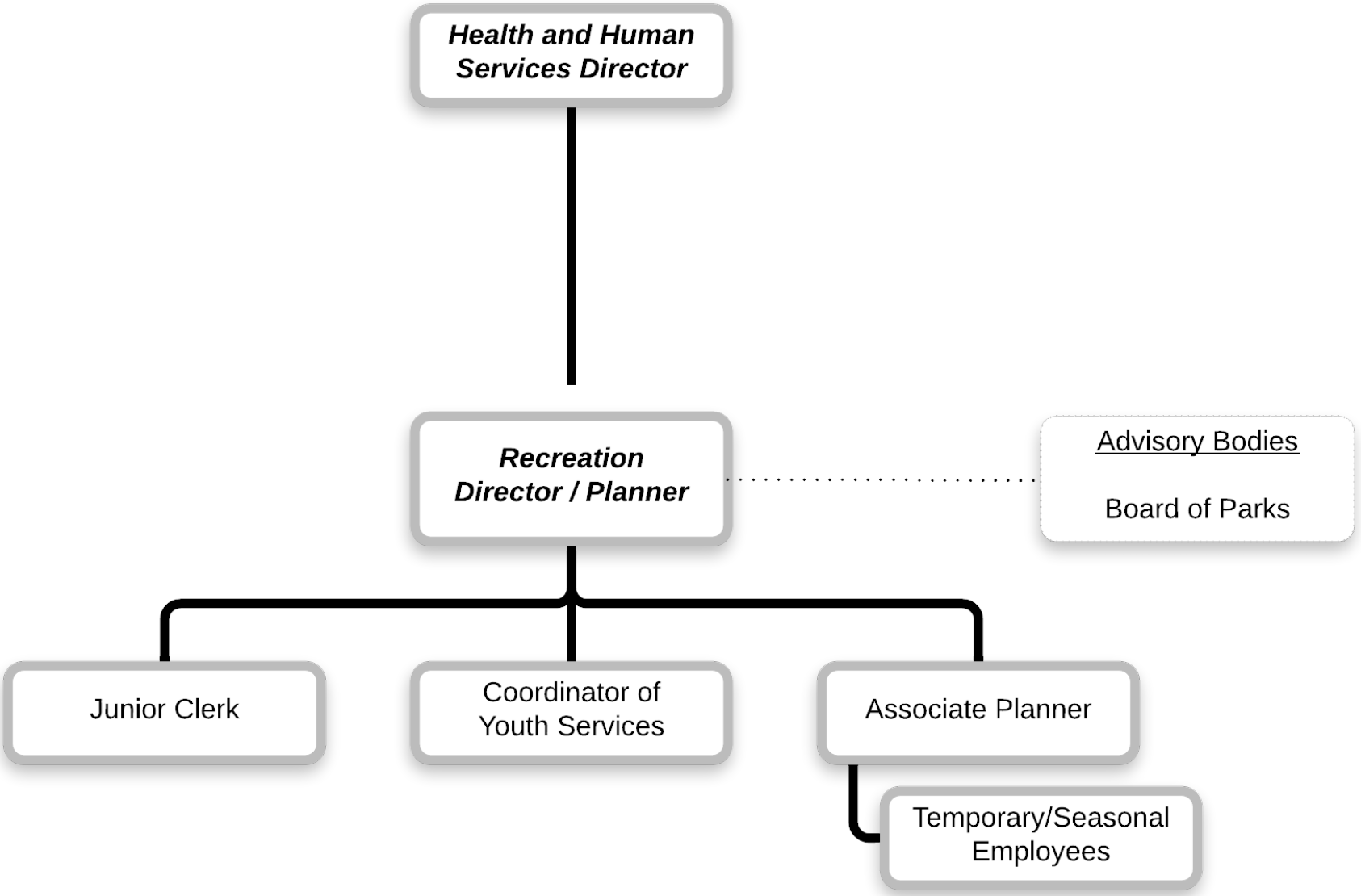
PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Unique Permit Holders	105	118	75	100
Number of Recreation Permits issued	10,533	9,035	11,250	15,000
Registered Summer Program Participants	1,541	1,243	484	1,300
Breakfast served during summer program	3,852	5,129	0	5,000
Lunches served during summer program	6,963	6,700	9,264	7,500
MyRec unique registrations	2,199	2,000	484	1,500
MyRec first time registrants	381	400	72	500
MyRec Lowell resident registrants	2,009	3,298	2,100	1,500
MyRec non-Lowell resident registrants	190	220	75	300
MyRec activities running	242	250	35	200
MyRec facility/area reservations	19,381	9,035	12,750	15,000
MyRec facility/area reservation revenue	$32,345	$22,293	$20,000	$15,000

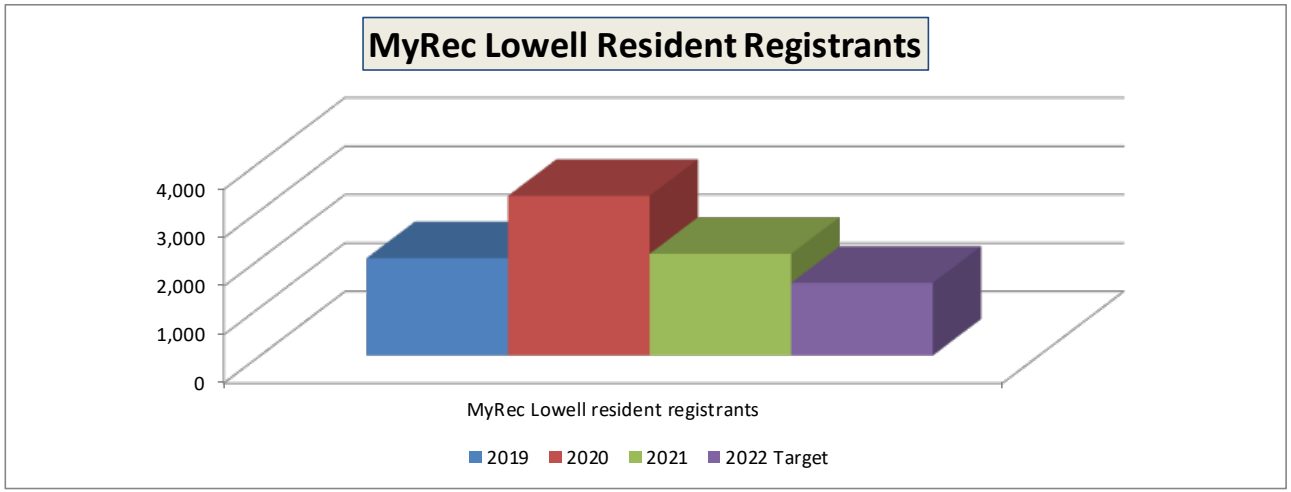
ORGANIZATIONAL CHART

RECREATION

PETER FATICANTI
PROGRAM DIRECTOR



LOWELLSTAT CHART(S)



MyRec is the online platform residents (and non-residents) use to apply for the recreation programs offered year round. A figure upwards of 1,000 is viewed as positve and that local residents are engaged in the Recreation Department's offerings.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
MyRec Lowell resident registrations	2,009	3,298	2,100	1,500

EXPENSE DETAILS

RECREATION - 630	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
S & W-Perm.	207,993	207,823	226,969	229,697	229,697
S & W-Temp.	480,856	442,396	224,426	500,000	671,611
S & W-Temp.-Summer	-	-	-	-	-
Overtime	920	2,055	3,000	3,000	3,000
Outside Funding		-	(61,614)	(59,276)	(59,276)
Total	689,769	652,274	392,781	673,421	845,032
Expenses					
Winter Recreation Program	7,940	8,318	9,250	9,250	8,556
Rec. Program	12,912	12,972	12,250	12,250	11,331
Postage	-	-	-	-	-
Summer Supplies	10,251	6,511	10,200	10,200	9,435
Office Supplies	900	891	900	900	833
Transportation Reimbursements	5,755	4,355	4,500	4,500	4,163
Physical/ Drug Screen (Summer)	-	2,000	2,500	2,500	7,500
Misc. Charges	9,389	8,156	6,500	6,500	6,013
Total	47,148	43,202	46,100	46,100	47,830
TOTAL BUDGET	**736,917**	**695,476**	**438,881**	**719,521**	**892,862**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 904,308
ORDINARY EXPENDITURES		$ 47,830
	TOTAL FY22 BUDGETED EXPENDITURES	$ 952,138

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 618,552**
TAX LEVY	618,552	
INTERGOVERNMENTAL REVENUE		**$ 272,586**
SHANNON GRANT	49,500	
SCHOOL DEPARTMENT FUNDING	4,776	
AGO GRANT	5,000	
UNRESTRICTED AID (UGGA)	213,310	
LICENSES AND PERMITS		**$ 61,000**
MANUFACTURERS ICE CREAM	1,000	
PARK AND RECREATION PERMITS	60,000	
	TOTAL FY22 BUDGETED REVENUES	$ 952,138

HEALTH AND HUMAN SERVICES
POLLARD MEMORIAL LIBRARY

VICTORIA WOODLEY

DIRECTOR

PERSONNEL LIST (PAGE 800)	PERSONAL SERVICES	$1,003,954
	ORDINARY EXPENSES	$375,699
	TOTAL FY22 BUDGETED EXPENDITURES	**$1,379,653**

MISSION & SERVICES OVERVIEW

To provide diverse collections; state of the art technology; and appealing programs and services to Lowell's diverse population in a safe and welcoming environment.

The Lowell Library is a vibrant community hub and Lowell's gateway to knowledge; meeting the information needs and enriching the quality of life in our community. The Library Department operates two physical branches, the Pollard Memorial Library Main Branch and the Senior Center Branch. We also have a virtual branch (www.LowellLibrary.org) accessible on the Internet that allows users to access our catalog and electronic books, music, videos, and databases. It is the responsibility of the Library to acquire and make available to the public works of fact and fiction that are of interest to the population of the City of Lowell. This includes works in formats such as books, DVD's, CD's; and electronic formats like e-books, downloadable music, and videos. Technology is a major part of the library's offerings. We provide computers, Internet access, job searches, consortium networks, e-books, electronic databases, mobile hotspots (Wi-Fi), and virtual programming. During the COVID-19 pandemic, the Library, at times was either closed or offered very limited access to the public. As a result, Library staff found new and different ways to offer services in a manner that was safe for the public and the employees. The staff made itself available to patrons online and by phone, even while working remotely from home. We offered our programs virtually through software-based conference applications like Zoom, YouTube videos, and webinars. We drastically increased the number of e-books available to patrons so they could continue to read when we couldn't get them physical books. We helped our residents by maintaining a list of local COVID-related information.

Lowell's library also includes community / literary events such as lectures by authors, readings, book clubs, an adult literacy program, as well as children and teen programs, much of which has been offered virtually. The library staff serve our special needs population and partner with the many non-profits in our community to bring more variety and relevance to our programming. We also strive to meet the needs of our varied immigrant residents by offering citizenship information.

It is the responsibility of our professional and para-professional staff to acquire, process, and circulate materials to the public. We also fill requests for information from our own residents and those of other towns. Our staff creates original programs that are of interest to Lowell residents of various ages and cultural backgrounds. The staff often brings our programs to other locations in the City.

FY21 ACCOMPLISHMENTS

- We have continued to increase the visibility of LGBTQ+ books and information on displays around special remembrance and celebration dates.
- We offered curbside delivery of materials to patrons when we had to restrict access to the Library building.
- Our Children's staff have offered weekly story times virtually via Zoom and recorded many video story times for our YouTube channel.
- We were able to engage our children, teens and adults in our summer and winter reading programs by using a new platform called "Beanstack" which allowed them to register and perform activities online.
- We created "Books out Back" to give young patrons an opportunity to browse library materials and access books outside while weather allowed.
- We offered Grab and Go crafts during the summer and the fall both outside and through curbside delivery for both children and adults.
- Our Children's Coordinator has been making virtual visits to classrooms via Zoom for storytelling and to tell the children how to access library materials.
- Our IT Specialist devised and implemented a Computer usage policy, with new schedules, reservations, protocols etc. when patrons first returned to the building in the summer after being shut down by the pandemic.
- Our IT Specialist also selected and implemented Remote Desktop control software for hands-free computer assistance that works both at the main branch and Senior Center, a very necessary function when people need to keep socially distant and should avoid touching areas that may be contaminated by someone else.
- Our Circulation Dept. received and processed 450 requests for e-library cards so far in FY21. We created this special card during the pandemic for patrons to use exclusively with electronic formats. By doing this we gave 450 people the ability to use our e-holdings that wouldn't have had any access to materials during our closures. More than half of these people converted their e-cards to a regular card that will allow them to checkout physical materials.
- We offered ongoing virtual adult programs include a variety of book clubs: international, non-fiction and new short story club.
- We were able to support City of Lights Wreath program (year 2) by creating Make at Home kits and doubled the number of families participating from 2019 to 2020.
- Our Community Planning Dept. has participated in planned partnerships with DIY Lowell and Free Soil Arts Collective, an art program to support the Visualize Black History project, utilizing a grant from the Greater Lowell Community Foundation.
- Community Planning has continued to research and update COVID related resources for: the online city website, patron questions related to public services and for materials to distribute online and via curbside pick-up bags.
- Four interns, one volunteer, and staff have been helping with Military Records inventories. We will release finding aids to the public on WWII military discharge records (transferred from Veterans Affairs), WWI discharges (from City Hall), Civil War discharges (from Veterans Affairs), Grave Registration Cards (from City Hall), and additional records around Memorial Day 2021. Current interns are working on some of the soldiers' aid files.

- City Hall has transferred the Overseers of the Poor records to the Library and will make them available to patrons by request. They have been inventoried and we are creating a webpage for them.
- We expect to have interns from UMass Lowell help to inventory school records from the Rogers School/Edson School that were donated by a teacher this summer as part of an intro to archives class by Chris Carlsmith.
- We have tripled the speed of our public internet connection to assure patrons of faster response times.
- We offered curbside printing to patrons.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY19	Assess and update materials, equipment, services, and programming to make the Library as accessible as possible for all patrons, e.g. using ASL interpreters for programs. **Update:** *We have provided ASL interpreters at one of our public events and intend to do so in the future. We are offering programming for patrons with cognitive disabilities and also patrons with hearing loss or are deaf. We are going to purchase Listening Assistance devices for our meeting room.*	**Completed**
FY20	Acquire funding to purchase a van/bookmobile as a mobile branch of the library for offsite programming and delivery to homebound patrons and nursing homes. **Update:** *Due to the COVID-19 pandemic, plans for the mobile van/bookmobile were temporarily halted. We will begin working on this project during FY 2022.*	*Ongoing*
FY20	Work with Engineering Dept. to design equipment that will shut off water supply to HVAC system in event of a leak. **Update:** *Due to the COVID-19 pandemic, the project was delayed. The Library will pursue this goal as part of our FY 2022 plans.*	*Ongoing*
FY21	Replace the traditional hand towel holders in the Library's public bathrooms with electric hand dryers for cost-savings on paper products and producing less waste in the environment. **Update:** *Due to the COVID-19 pandemic, this project was delayed, as the Library was closed for most of the year. This goal will be included in our FY 2022 plans.*	*Ongoing*
FY21	Update the Library's HVAC Control System to make it easier to control the building climate and affect cost savings. **Update:** *DPW is working with multiple vendor to price out a solution for the Library.*	*Ongoing*

FY22	Acquire equipment that will allow the Library to host programming and meetings both in-person and online simultaneously.	New
FY22	Replace most of the light bulbs in the Library with LEDs to effect a cost saving on electricity.	New
FY22	Work on creating a safe patron browsing area in the meeting room.	New
FY22	Create a plan to redesign parts of the library for more meeting and programming space.	New

PERFORMANCE METRICS

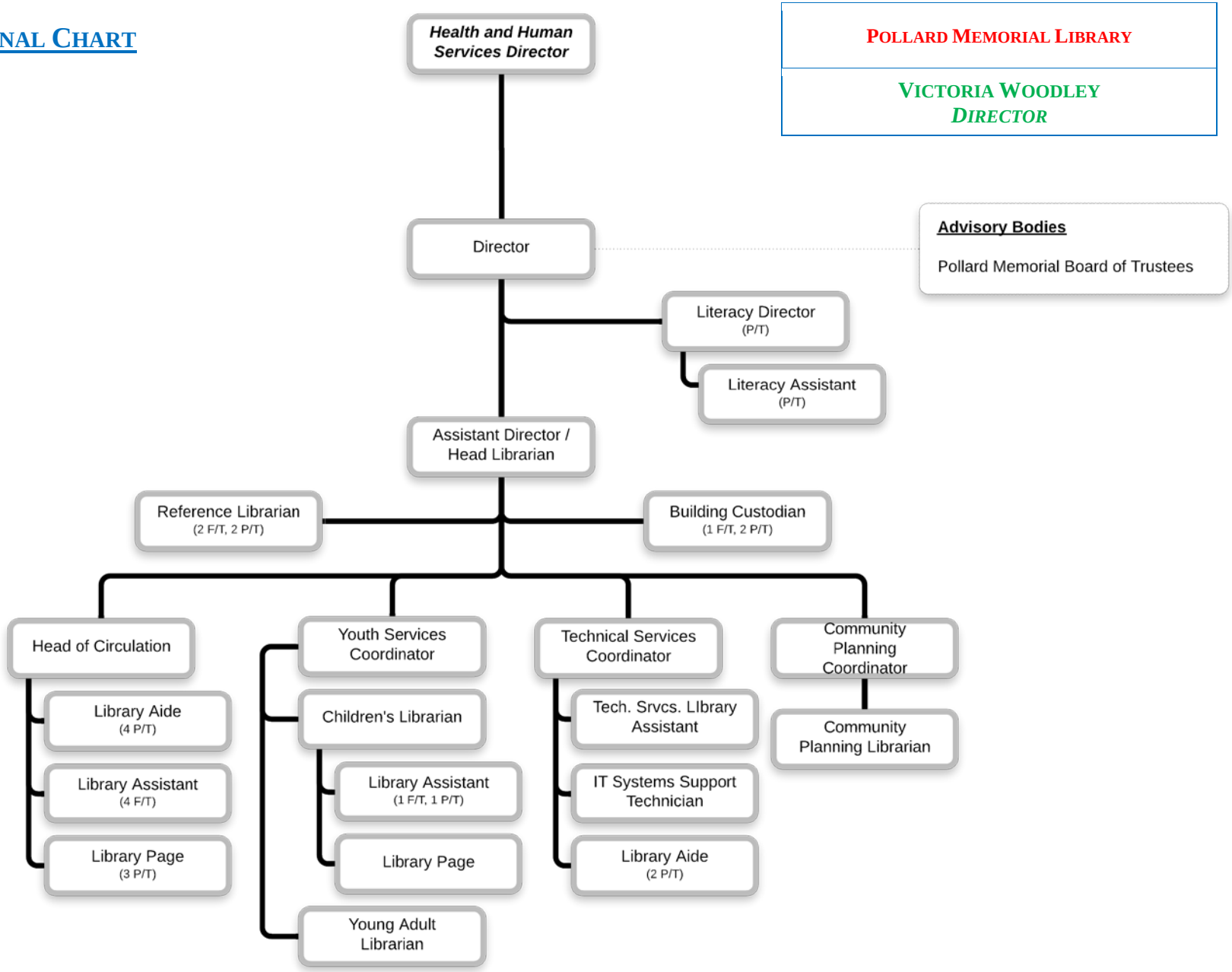
Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Adult Programs	415	196	114	300
Adult Program Participants	3,475	1,617	1,142	2,450
Children's Programs	151	102	86	155
Children's Program participants	4,325	2,141	1,641	3,245
Grants (including State Aid to Libraries)	$188,680	$213,867	$204,582	$205,000
Young Adult Program	118	141	125	215
Young Adult program participants	1,155	1,002	810	1,500
Acquisitions for Collection	6,097	5,374	4,673	8,100
Amount spent on library materials	$143,411	$143,387	$173,800	$178,500
Electronic format holdings[41]	31,739	77,696	122,000	125,000
Circulation	154,636	167,655	32,397	250,000
Registered Borrowers	43,704	37,342	30,000	55,000
Number of Visitors Entering Library Building	155,224	111,166	21,500	160,000

[41] Starting in FY20, this metric will include all e-formats (e-books, e-audiobooks, e-videos, and e-magazines) from our two databases, Overdrive and Safari (technical materials)

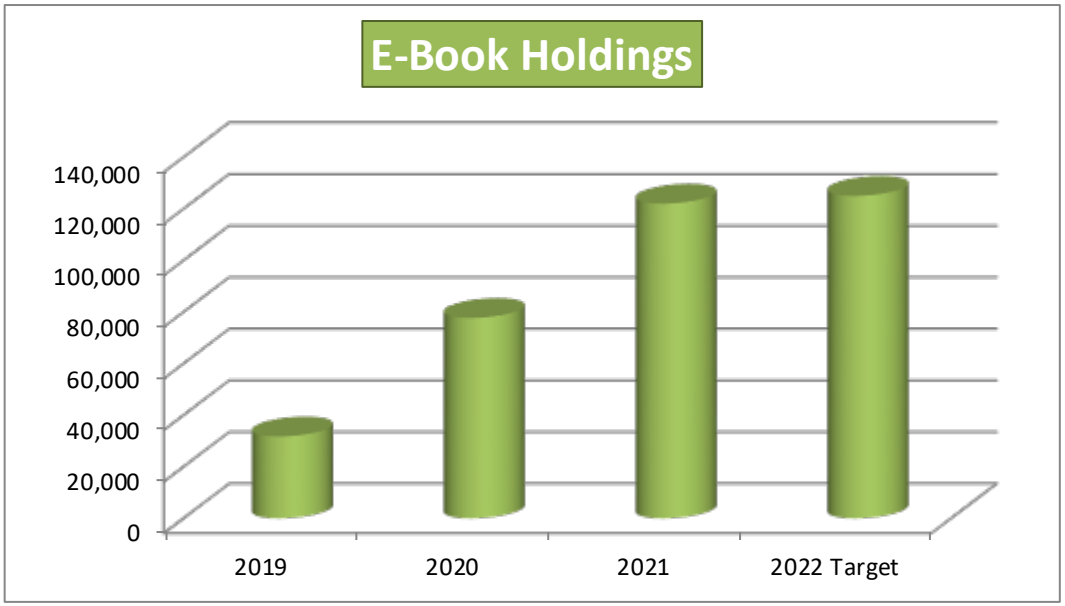
ORGANIZATIONAL CHART

POLLARD MEMORIAL LIBRARY

VICTORIA WOODLEY
DIRECTOR



LOWELLSTAT CHART(S)



Electronic books, or e-books, have become increasingly popular every year. To keep up with demand, the Library has added thousands of electronic books to their collection.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Electronic format holdings	31,739	77,696	122,000	125,000

EXPENSE DETAILS

LIBRARY - 610	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
S & W-Perm.	1,055,265	1,106,129	1,035,677	1,169,145	1,063,197
S & W-PT.	63,176	54,838	79,807	69,340	69,340
S & W - Overtime	391	153	-	-	-
S & W - Shift Differential	4,895	3,747	5,633	5,632	5,632
Outside Funding (non-Tax Levy)	(139,521)	(148,590)	(65,009)	(138,895)	(134,215)
Total	984,206	1,016,276	1,056,108	1,105,221	1,003,954
Expenses					
Electricity	71,854	69,284	76,000	76,000	76,000
Repair & Maintenance Equipment	5,879	5,208	6,000	6,000	5,550
Equipment Leasing	32,636	19,523	28,000	33,000	33,000
MV-Library-Consortium	54,598	54,598	54,598	54,598	54,598
Professional Services (security guard)	28,426	23,755	30,000	34,000	34,000
Library - Aud/Micro/Bks/Sup.	138,754	143,387	152,551	152,551	152,551
Office Supplies	18,884	18,469	15,000	15,000	15,000
Custodial Supplies	3,000	3,000	5,000	5,000	5,000
Total	354,031	337,222	367,149	376,149	375,699
TOTAL BUDGET	**1,338,237**	**1,353,499**	**1,423,257**	**1,481,370**	**1,379,653**

EXPENSE SUMMARY & FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ 1,138,169
ORDINARY EXPENDITURES		$ 375,699
	TOTAL FY22 BUDGETED EXPENDITURES (GROSS)	$ 1,513,868

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 1,018,430**
TAX LEVY	1,018,430	
INTERGOVERNMENTAL REVENUE		**$ 475,438**
UNRESTRICTED AID (UGGA)	341,223	
STATE AID - LIRBRARY FUNDING	120,695	
LITERACY GRANT	13,520	
PUBLIC ACCESS REVENUE	-	
MISCELLANEOUS REVENUE		**$ 20,000**
LIBRARY MISCELLANEOUS	20,000	
	TOTAL FY22 BUDGETED REVENUES	$ 1,513,868

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FIXED COSTS

SUMMARY

(REFERENCED AS "UNCLASSIFIED" IN PRIOR BUDGETS)

Actual FY18	Actual FY19	Actual FY20	Approved FY21	PROGRAM EXPENDITURES	Budget FY22
8,608,667	8,927,893	13,694,217	11,981,545	DEBT SERVICE	13,694,217
704,986	1,293,747	1,025,542	925,000	WORKERS' COMPENSATION	925,000
130,115	301,057	197,998	500,000	UNEMPLOYMENT	500,000
22,837,570	22,682,016	22,846,692	23,750,000	HEALTH INSURANCE	24,330,000
24,344,417	25,934,207	27,239,657	28,722,760	PENSION	30,084,564
2,858,872	2,920,343	3,104,673	2,800,000	MEDICARE TAX	3,100,000
1,341,501	846,835	1,272,886	775,000	CLAIMS & JUDGEMENTS	775,000
250,362	232,388	280,129	347,300	OTHER INSURANCE	303,300
32,064	32,865	33,687	34,529	NMCOG	35,000
61,108,554	**63,171,351**	**69,695,481**	**69,836,134**		**73,747,081**

FINANCING PLAN	Budget FY22
TAXES	58,552,643
LICENSES AND PERMITS	6,000
CHARGES FOR SERVICES	160,000
INTERGOVERNMENTAL REVENUE	14,108,438
MISCELLANEOUS REVENUE	920,000
	73,747,081

FIXED COSTS

DEBT SERVICE

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		
ORDINARY EXPENDITURES		$ 13,694,217
	TOTAL FY22 BUDGETED EXPENDITURES	$ 13,694,217

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 12,614,217**
TAX LEVY	2,670,794	
HOTEL MOTEL TAX	150,000	
MV EXCISE	8,600,000	
MV PENALTY AND INTEREST	750,000	
PILOT	425,000	
PP PENALTY & INTEREST	18,423	
CHARGES FOR SERVICES		**$ 160,000**
MV NON-RENEWAl	160,000	
MISCELLANEOUS REVENUE		**$ 920,000**
INTEREST ON INVESTMENTS	750,000	
OTHER MISCELLANEOUS INTEREST	170,000	
	TOTAL FY22 BUDGETED REVENUES	$ 13,694,217

FIXED COSTS

WORKERS COMPENSATION

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ -
ORDINARY EXPENDITURES		$ 925,000
	TOTAL FY22 BUDGETED EXPENDITURES	$ 925,000

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 750,000**
TAX LEVY	750,000	
INTERGOVERNMENTAL REVENUE		**$ 175,000**
UNRESTRICTED AID (UGGA)	175,000	
	TOTAL FY22 BUDGETED REVENUES	$ 925,000

FIXED COSTS

UNEMPLOYMENT

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ -
ORDINARY EXPENDITURES		$ 500,000
	TOTAL FY22 BUDGETED EXPENDITURES	$ 500,000

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 500,000**
TAX LEVY	500,000	
	TOTAL FY22 BUDGETED REVENUES	$ 500,000

FIXED COSTS

HEALTH INSURANCE

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ -
ORDINARY EXPENDITURES		$ 24,330,000
	TOTAL FY22 BUDGETED EXPENDITURES	$ 24,330,000

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 16,259,312**
TAX LEVY	16,259,312	
INTERGOVERNMENTAL REVENUE		**$ 8,070,688**
UNRESTRICTED AID (UGGA)	8,070,688	
	TOTAL FY22 BUDGETED REVENUES	$ 24,330,000

FIXED COSTS

RETIREMENT/ PENSION

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ -
ORDINARY EXPENDITURES		$ 30,084,564
	TOTAL FY22 BUDGETED EXPENDITURES	$ 30,084,564

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 25,071,814**
TAX LEVY	25,071,814	
INTERGOVERNMENTAL REVENUE		**$ 5,012,750**
UNRESTRICTED AID (UGGA)	5,012,750	
	TOTAL FY22 BUDGETED REVENUES	$ 30,084,564

FIXED COSTS

MEDICARE TAX

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ -
ORDINARY EXPENDITURES		$ 3,100,000
	TOTAL FY22 BUDGETED EXPENDITURES	$ 3,100,000

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 2,250,000**
TAX LEVY	1,125,000	
MEALS TAX	1,125,000	
INTERGOVERNMENTAL REVENUE		**$ 850,000**
MEDICAID REIMBURSEMENT	750,000	
MEDICARE PART D REIMBURSEMENT	100,000	
	TOTAL FY22 BUDGETED REVENUES	$ 3,100,000

FIXED COSTS

CLAIMS & JUDGEMENTS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ -
ORDINARY EXPENDITURES		$ 775,000
	TOTAL FY22 BUDGETED EXPENDITURES	$ 775,000

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 775,000**
TAX LEVY	775,000	
	TOTAL FY22 BUDGETED REVENUES	$ 775,000

FIXED COSTS

OTHER INSURANCE

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ -
ORDINARY EXPENDITURES		$ 303,300
	TOTAL FY22 BUDGETED EXPENDITURES	$ 303,300

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 297,300**
RE PENALTY & INTEREST	157,300	
RE ESTATE RETUNR FINES	140,000	
LICENSES AND PERMITS		**$ 6,000**
TAXI LICENSES	6,000	
	TOTAL FY22 BUDGETED REVENUES	$ 303,300

FIXED COSTS

NORTHERN MIDDLESEX COUNCIL OF GOVERNMENTS (NMCOG)

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ -
ORDINARY EXPENDITURES		$ 35,000
	TOTAL FY22 BUDGETED EXPENDITURES	$ 35,000

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 35,000**
RE PENALTY & INTEREST	35,000	
	TOTAL FY22 BUDGETED REVENUES	$ 35,000

CHERRY SHEET

SUMMARY

(REFERENCED AS "UNAPPROPRIATED EXPENSES" IN PRIOR BUDGETS)

SUMMARY

Actual FY18	Actual FY19	Actual FY20	Approved FY21		Budget FY22
72,487	71,875	77,923	78,678	MOSQUITO CONTROL	83,814
25,540	26,148	26,911	27,447	AIR POLLUTION DISTRICTS	28,508
313,660	313,660	325,900	325,440	RMV NON-RENWAL	325,440
994,016	1,018,868	1,044,338	1,070,448	REGIONAL TRANSIT (LRTA)	1,097,209
-	142,838	62,020	57,418	SPECIAL EDUCATION	44,866
927,013	967,168	956,175	933,926	SCHOOL CHOICE SENDING TUITION	933,926
21,977,227	22,712,612	26,568,526	27,500,644	CHARTER SCHOOL SENDING TUITION	32,259,522
24,309,943	**25,253,169**	**29,061,793**	**29,994,001**		**34,773,285**

FINANCING PLAN	Budget FY22
TAXES	24,033,667
LICENSES AND PERMITS	-
CHARGES FOR SERVICES	5,634,945
INTERGOVERNMENTAL REVENUE	5,104,673
MISCELLANEOUS REVENUE	-
	34,773,285

CHERRY SHEET
FINANCING PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
PERSONAL SERVICES		$ -
ORDINARY EXPENDITURES		$ 34,773,285
	TOTAL FY22 BUDGETED EXPENDITURES	$ 34,773,285

FINANCING PLAN	DETAIL	SUMMARY
TAXES		**$ 24,033,667**
TAX LEVY	24,033,667	
INTERGOVERNMENTAL REVENUE		**$ 5,104,673**
UNRESTRICTED AID (UGGA)	45,021	
COMMUNITY PRESERVATION FUND	13,964	
GENERAL STABILIZATION	3,570,688	
PEG ACCESS SPECIAL REVENUE	1,200,000	
PROPERTY MAINTEANENCE	25,000	
VACANT FORECLOSED PROPERTIES	250,000	
CHARGES FOR SERVICES		**$ 5,634,945**
ENTERPRISE - INDIRECT COSTS (REIMBURSE GF)	5,634,945	
	TOTAL FY22 BUDGETED REVENUES	$ 34,773,285

ENTERPRISE FUNDS

SUMMARY

DEPARTMENT STAFFING FTE (PAGE 718)

Actual FY18	Actual FY19	Actual FY20	Approved FY21		Budget FY22
21,564,401	17,665,278	21,337,724	20,387,523	WASTEWATER	21,449,645
6,294,611	6,327,480	6,820,215	8,575,916	PARKING	9,239,402
9,502,510	9,764,644	11,023,997	11,245,515	WATER	10,721,569
9,012,522	9,012,522	9,012,522	9,989,799	INDIRECT COSTS (ALL ENTERPRISE)	13,503,249
46,374,044	**42,769,924**	**48,194,458**	**50,198,754**		**54,913,864**

ENTERPRISE FUNDS

LOWELL REGIONAL WASTEWATER UTILITY ENTERPRISE

MARK YOUNG

EXECUTIVE DIRECTOR

PERSONNEL LIST (PAGE 800)

MISSION & SERVICES OVERVIEW

To effectively manage wastewater and storm water transport and treatment systems in a professional manner. LRWWU strives to meet all applicable permit conditions and environmental standards while delivering outstanding service to our customers at fair and reasonable rates.

The Lowell Regional Wastewater Utility (LRWWU), a department of the City of Lowell, operates and maintains the Duck Island Wastewater Treatment Facility (WWTF); three hundred miles of sewerage and drainage systems; and two dozen remote facilities that collect, transport, and treat wastewater and stormwater. Each day, the Duck Island WWTF discharges an average of 25 million gallons of treated water into the Merrimack River.

This and other discharges from the collection systems are regulated through LRWWU's National Pollutant Discharge Elimination (NPDES) permits, which are issued jointly by the United States Environmental Protection Agency (USEPA) and the Massachusetts Department of Environmental Protection (MassDEP).

The Lowell Regional Wastewater Utility, an ISO 14001 certified facility with a staff of 48 employees, has been designed to treat the combined wastewater, storm water, and domestic septage from the City of Lowell and the towns of Chelmsford, Dracut, Tewksbury and Tyngsboro. Hundreds of miles of sewer pipes lie under the streets of these five municipalities and convey wastewater to the Duck Island wastewater treatment plant located on Route 110 near the Lowell-Dracut line.

The sewer pipes, which range from 6 inches to interceptors 10 feet in diameter, direct wastewater to the headworks of the wastewater treatment plant. At several locations along the interceptor routes, siphons convey wastewater under the Concord and Merrimack Rivers. There are nine diversion structures along the interceptor sewers that serve to control flow through the siphons and to divert, if necessary, a portion of wet weather flows.

The Duck Island wastewater treatment plant is a primary and secondary activated sludge plant. The primary treatment removes settle-able solids, grit, and floatable materials. The secondary treatment deals with the removal and/or conversion of biodegradable organic contaminants.

Typically, the facility will remove a minimum of eighty-five percent (85%) of the contaminants that enter the treatment plant. The two primary contaminants that the plant is designed to remove are Total Suspended Solids (TSS) and Biochemical Oxygen Demand (BOD). The plant is designed to treat wastewater flows averaging 32 million gallons per day (MGD). During wet weather conditions, the plant can treat as much as 110 MGD of combined sewage and storm water.

After the primary and secondary treatment processes, liquid Chlorine (Sodium Hypochlorite) is introduced into the wastewater for disinfection. Any chlorine residual remaining in the treated water is then removed through the addition of Sodium Bisulphite before the plant effluent is discharged to the Merrimack River.

The solids, or sludge, produced by the removal of pollutants go through a solids dewatering process and are transported off site to a composting facility.

The Wastewater Utility is also responsible for the City's flood protection system and the administration of the Inter-municipal Agreements with the towns as well the inspection and permitting of industries, through the Industrial Pretreatment Program, that discharge into the sewer system.

FY21 ACCOMPLISHMENTS

- Maintained ISO 14001 Environmental Management System (EMS) certification for twenty straight years.
- Continued construction for major infrastructure upgrades to Duck Island, and remote pump stations.
- Meeting new effluent limitations and monitoring requirements in the new NPDES Permit.
- Public notification of CSOs start and end times now occur within 2 hours of a discharge.
- Sludge processing equipment upgrade completed, to increase capacity and produce a drier solids which is expected to save money on shipping costs.
- Development of a 15 year, $160M integrated plan for capital improvements to drinking water & wastewater transport and treatment systems.
- Further development of a framework for Lowell's new stormwater management program that coordinates the efforts of multiple city departments.
- Management of a robust safety program that features training classes for first aid/CPR, chemical spill response, confined space entry, lock-out/tag-out, and other work hazards.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY18	Negotiate with EPA and DEP to eliminate phosphorous limit in the NPDES Permit. **Update**: *Phosphorus limit in the NPDES permit.*	**Complete**
FY19	Form River Coalition with other treatment plants **Update**: *Meeting with other communities towards the formation of a coalition.*	Ongoing
FY20	Conduct a Wastewater/Water Rate Survey **Update:** *A forecast/sustainability study of rates as they relate to future improvements is underway.*	Ongoing
FY20	Begin integration of Wastewater and Water Utilities **Update:** *Currently pending organizational review.*	Ongoing
FY21	Receive the NACWA Gold Award for zero violations for 2020 **Update:** *Received NACWA Silver Award*	**Complete**
FY21	Transition to a paperless data collection system **Update:** *In progress*	Ongoing
FY21	Eliminate all sources of odor complaints **Update**: *Ongoing with plant upgrades*	Ongoing
FY22	Start next phase of upgrades at Duck Island	New
FY22	Finalize individual Stormwater permit with EPA	New
FY22	Develope Stormwater Management policies for municipal properties	New
FY22	Start next phase of CSO, sewer line and drain line improvements	New

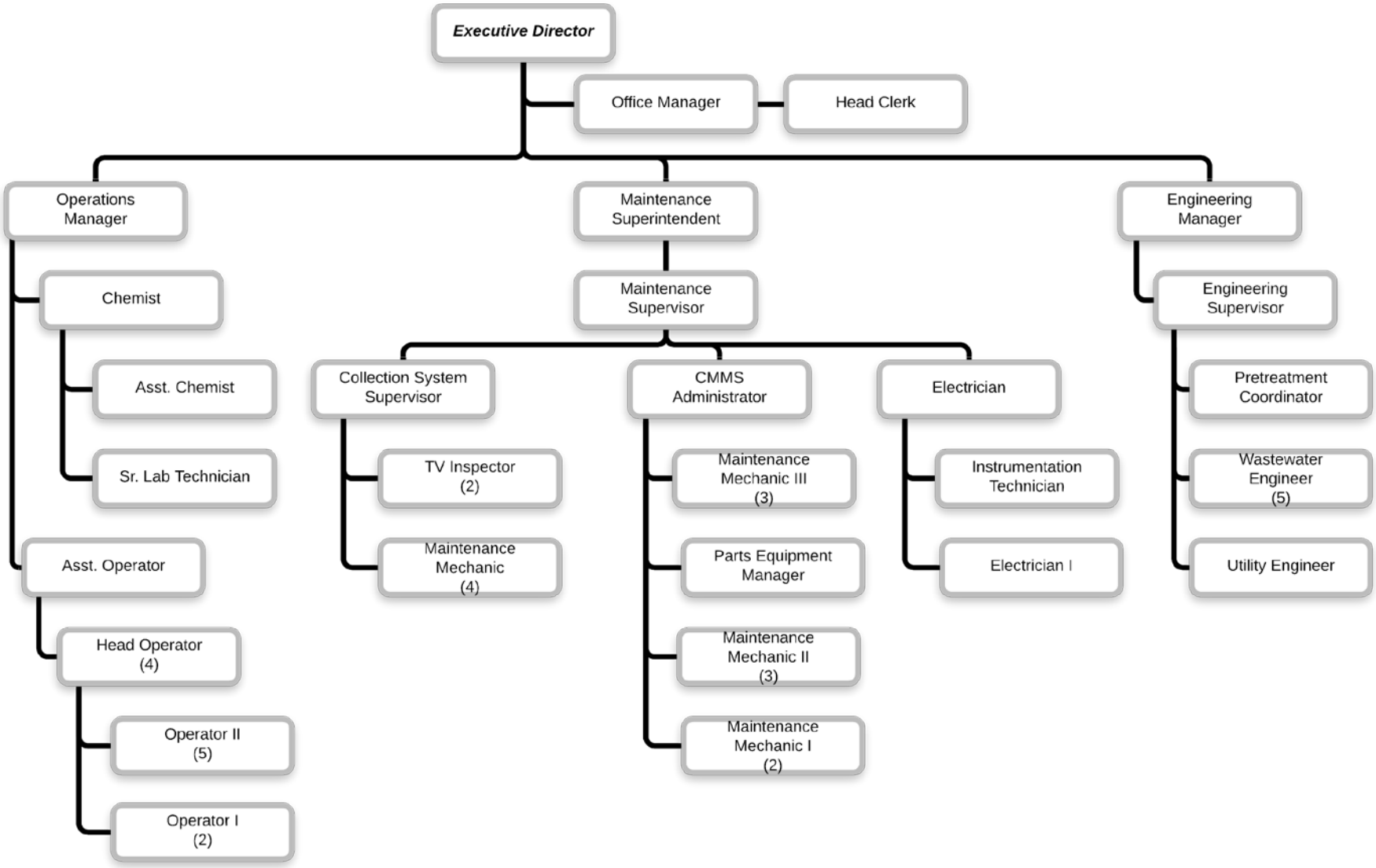
PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Number of odor complaints	2	1	0	0
Total CSO Diversion Volume in Million Gallons	361	151	125	125
Number of catch basin, sewer backup, and street flooding requests resolved	586	310	650	500
Number of catch basins repaired and replaced	50	38	100	60
Number of Manholes repaired and replaced	12	5	15	12
Number of catch basins cleaned by LRWWU staff	267	183	350	300
Number of catch basins cleaned by Contractor	0	216	500	500
Number of collection system calls responded to	604	280	650	500
Total length of sewer/drain lines inspected in feet	78,891	58,198	90,000	80,000
Total length of sewer/drain line rodded/cleaned in feet	22,545	2,287	51,000	25,000
Total length of sewer/drain pipe lined in feet	6,495	4,830	7,500	9,000
Total length of new sewer pipe laid in feet	1,410	152	1,500	1,000
Total length of drain lines replaced in feet	332	482	450	550
Total Number of work orders completed	1,541	753	1,600	1,500
Total amount of grit and screenings collected in tons	595	406	600	650
Total amount of street sweeping debris collected in tons	99	695	750	1,000
Total amount of Citizen used oil recycled in gallons	356	167	400	600
Total length of fluorescent bulbs recycled in linear feet	2,257	1,092	2,000	2,000
Total amount of medical sharps collected in pounds	325	166	400	400
Total amount of material recycled in pounds (Wood, Metal, Rechargeable Batteries, Bio solids to Hawk Ridge Compost, Comingle, Cardboard, and Paper)	35,424,389	26,541,544	35,000,000	32,500,000
Number of Lost-Time Accidents	1	0	0	0
Number of industries inspected	31	27	35	35
Number of external spill responses	2	0	3	2
Total Electricity usage at LRWWU in Kw	9,742,772	6,580,255	9,300,000	10,000,000
Total Gas usage at LRWWU in ccf	64,921	26,396	60,000	50,000
Amount of Industrial Hauled Waste Revenue in dollars	$2,546,589	$1,291,892	$2,000,000	2,250,000
Amount of Inter-municipal Sewer Charges in dollars	$3,778,273	$2,351,622	$4,000,000	3,800,000

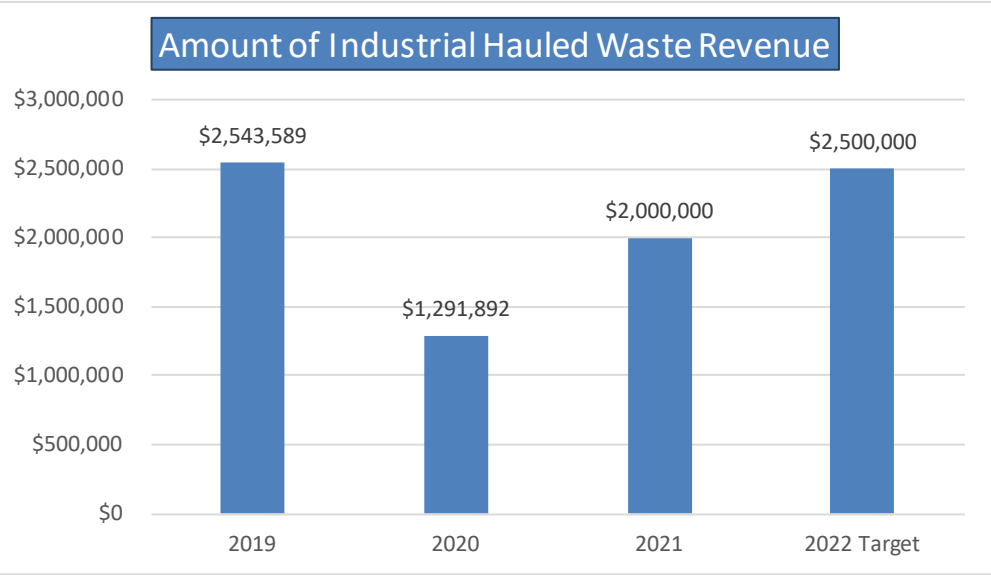
ORGANIZATIONAL CHART

REGIONAL WASTEWATER UTILITY

MARK YOUNG
EXECUTIVE DIRECTOR



LOWELLSTAT CHART(S)



For disposal of Industrial Waste, the City charges a separate fee. The decrease in FY2020 is attributable to the closure of businesses due to COVID 19.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Amount of Industrial Hauled Waste Revenue	$ 2,543,589	$ 1,291,892	$ 2,000,000	$ 2,500,000

EXPENSE SUMMARY & FINANCING PLAN

WASTEWATER	FY19 Actual	FY20 Actual	FY21 Manager	FY22 Request	FY22 Manager
Personnel					
Salaries & Wages - Perm	2,876,184	2,732,905	2,971,211	3,120,245	3,044,418
Salaries & Wages - Temp	38,400	22,688	45,000	80,000	50,000
Overtime	232,361	201,640	125,000	125,000	125,000
Overtime - Special Projects	6,490	7,368	7,500	7,500	7,500
Holiday	23,902	24,408	32,000	32,000	32,000
Shift Differential	40,061	40,334	45,000	45,000	45,000
License Incentive	11,100	9,250	15,000	15,000	15,000
Longevity	1,142	1,142	1,150	1,150	1,150
Sick Leave Incentive	33,892	44,523	70,000	70,000	70,000
Total	3,263,531	3,084,258	3,311,861	3,495,895	3,390,068
Expenses					
Utility Heating/Gas				-	-
Energy - Heating/Gas	1,308,505	2,035,030	2,021,000	2,021,000	1,711,000
Repair & Maint Bldgs & Grounds	473,863	567,817	700,000	700,000	700,000
Sludge Removal	2,834,655	2,765,148	3,102,258	4,200,000	4,000,000
Police - Special Detail	90,500	82,754	48,125	48,125	44,516
Rental of Equipment	8,250	6,874	8,022	8,022	7,420
Uniform Rental	14,458	16,909	16,044	16,044	14,841
Professional Services	290,652	286,873	356,063	356,063	329,359
Settlements	163	5,000	4,625	4,625	4,278
CMMS	5,000	3,768	4,625	9,625	8,903
Training Safety	35,685	32,703	37,750	37,750	34,919
Postage	-	323	1,416	1,416	1,309
Gas & Motor Oil Supplies	35,000	24,803	32,800	32,800	30,340
Chemical Supplies	798,301	1,102,131	950,446	1,100,000	1,000,000
Laboratory Supplies	32,299	30,206	41,081	41,081	38,000
Office Supplies	3,663	5,286	4,275	4,275	3,954
Misc. Supplies - Other	3,630	3,850	1,000	1,000	925
In- State Seminars	572	-	-	-	-
Out of State Travel	1,000	-	-	-	-
Misc Charges	14,960	17,811	6,250	15,000	13,875
Vehicle Capital Plan	-	-	-	90,000	45,000
Office Furn. & Equipment	4,395	11,881	11,816	11,816	10,929
Environmental Monitoring	-	48,956	58,569	58,569	54,176
Elevator Repairs	-	-	-	-	-
ISO 14001	-	-	-	-	-
Insurance	-	-	-	-	60,000
TOTAL OPERATIONS & MAINTENANCE	5,955,550	7,048,123	7,406,165	8,757,211	8,053,745

WASTEWATER Expenses	FY19 Actual	FY20 Actual	FY21 Manager	FY22 Request	FY22 Manager
WWTP COLLECTION DIVISION					
Contract Street Sweeping/CB Cleaning	35,860	22,730	117,425	125,000	125,000
Remote Diversions	18,176	20,211	19,819	19,819	19,819
GIS Computer Systems	8,940	11,702	13,213	13,213	13,213
Improve Sewers & Drains	800,585	608,967	810,627	1,100,000	900,000
CIPP - Pipe Lining	300,071	346,106	329,751	350,000	350,000
Heavy Cleaning - Sewer Lines	1,403	-	18,500	18,500	18,500
SUBTOTAL COLLECTION DIVISION	1,165,034	1,009,715	1,309,335	1,626,531	1,426,531
TOTAL BUDGET	10,384,116	11,142,097	12,027,361	13,879,637	12,870,344

WASTEWATER ENTERPRISE SUMMARY

	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Prelim. Estimate	FY22 Final Estimate
Usage	16,478,305	16,867,646	17,680,740	17,857,548	17,857,548
Septage	2,775,745	1,993,195	1,875,000	1,875,000	1,875,000
Sewer Liens	1,208,422	1,218,383	1,208,422	1,100,000	1,100,000
Pre-Treatment Permits	-	1,800	-	-	-
Laboratory Analysis	21,672	19,561	20,000	18,831	18,831
Tewksbury Assessment	1,694,438	988,493	988,493	988,493	1,300,000
Chelmsford Assessment	1,319,985	1,262,743	1,262,742	1,455,284	1,700,000
Dracut Assessment	1,048,283	1,954,038	1,335,682	1,155,732	1,700,000
Tyngsboro Assessment	-	-	9,733	-	6,000
Junk/ Scrap	5,220	749	1,500	-	-
Misc Other	265,874	208,479	225,000	250,268	250,268
Revenues	24,817,945	24,515,086	24,607,312	24,701,156	25,807,647

	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Prelim. Estimate	FY22 Final Estimate
Personal Services	3,263,531	3,084,258	3,311,861	3,495,895	3,390,068
Ordinary Expenses	7,120,584	8,057,838	8,715,500	10,383,743	9,540,277
Debt Service	7,281,163	7,026,054	8,360,162	8,519,301	8,519,301
Indirect Costs	5,023,683	5,023,683	5,023,201	7,211,038	7,211,038
Transfers/Adjustments	(310,833)	-	-	-	-
Total Expenditures	22,378,129	23,191,833	25,410,724	29,609,976	28,660,683
Surplus/(Deficit)	**2,439,817**	**1,323,253**	**(803,411)**	**(4,908,820)**	**(2,853,037)**
Beginning Fund Balance	2,864,753	5,795,175	7,118,428	6,315,017	6,315,017
Estimated Operations			(803,411)	(4,908,820)	(2,853,037)
Projected Ending Fund Balance	2,864,753	5,795,175	6,315,017	1,406,196	3,461,980
Actual Operations	2,930,422	1,323,253			
Projected Ending Fund Balance (must be >0)	**5,795,175**	**7,118,428**	**6,315,017**	**1,406,196**	**3,461,980**

ENTERPRISE FUNDS

PARKING GARAGE ENTERPRISE

TERRY RYAN

PARKING DIRECTOR

PERSONNEL LIST (PAGE 800)

MISSION & SERVICES OVERVIEW

To provide an effective, efficient parking infrastructure and transportation mobility solutions that get people where they need to be, as well as diligently enforcing local and statewide parking regulations, all while preserving the priority of customer service.

The City of Lowell Parking Department works to provide and maintain accessible, convenient, and appealing on and off-street public parking for residents and visitors of Lowell. The Lowell Parking Department supports the parking needs of local businesses and institutions with 1,706 metered on-street parking spaces, 6,177 parking spaces within six 24/7 accessible garages, and 753 surface level parking spaces on municipal owned lots. The personnel of the Lowell Parking Department monitor residential parking programs and the Enforcement Team ensures parking compliance by applying fair and consistent enforcement.

FY21 ACCOMPLISHMENTS

- Maintained enforcement activities throughout pandemic.
- Maintained parking office operations during pandemic including the issuance of over 200 residential passes and 1,200 Reserved Dwelling signs and 150 Visitor Placards..
- Implemented and maintained “Restaurant Relief” program for city businesses.
- Reached 85% up rate, throughout the winter months for all 176 city owned parking Kiosks.
- Opened new HCID Garage, with spaces for 900 cars, including 15 EV charging spaces.
- Reassigned six kiosks to support new Judicial Center (2) and streets within Innovation District (4).
- Line striped parking spaces an Early and John St Garages and 110 Canal and Moody St parking lots.
- Completed the installation of 5G antennas in all parking Kiosks.
- Swapped out all Windows 7 computers with Windows 10 and upgraded all LAZ Fee computers at each garage.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY18	Adopt a new parking management information system. **Update***: Under review.*	***CANCELLED***
FY19	Create or adopt a system for on-line permit renewal of our residential parking programs. **Update**: *Review as part of parking study.*	*Ongoing*
FY20	Research and plan conversion of our on-street parking system from "pay-by-space" to "pay-by-plate" to increase parking compliance, reduce operational costs and implement innovative new technologies. **Update:** *Review as part of parking study..*	*Ongoing*
FY20	Enhance wayfinding and improve first impressions by installing new and improved signage in the Leo Roy and Joseph Downes Garage **Update:** *Due to poor quality signs, work stopped.*	**Complete**
FY20	Create additional revenue stream and add more dynamic and flexibility to our on-street parking system by adding new parking areas and implanting new monthly on-street permits. **Update:** *Review as part of parking study.*	*Ongoing*
FY20	Transition Enforcement Team to new and upgraded enforcement technology and implement LPR (License Plate Recognition) enforcement tools and strategy. **Update:** *Enforcement currently uses Android handheld devices, LPR technology is proving to be problematic in New England weather. Discussing options with parking consultants and vendors.*	***On Hold***
FY20	Significantly expand our EV-Charging Station network to improve access and quality of live for residents. **Update:** *EV Stations planned for HCID Garage (15), Gorham Lot (4), John St Garage (4. Others to be added as incentives become available.*	*Ongoing*
FY20	Develop and implement preventative maintenance plan for all Parking Facilities **Update:** *Currently working on design study for Ayotte and Downes Garages.*	*Ongoing*
FY21	Open new HCID Garage under budget and that beats schedule. Integrate all equipment.	*Ongoing*

	Update: *Garage opened on-time, on budget, PARCS equipment in use, cameras installed, light control system integration on-going.*	
FY21	Obtain needed obsolete parts and equipment needed to repair kiosks, driving 90% functionality. Work with Ammano McGann to obtain parts, training and support. **Update:** *Parts obtained from vendor with sufficient level of onsite parts available and maintained.*	**Complete**
FY21	Streamline parking permits utilizing Passport system. **Update:** *Review as part of parking study.*	*Ongoing*
FY21	Increase overall revenues, by maximizing collections in all areas of parking. Develop off time, primetime and specialty parking rates. **Update:** *Review as part of parking study.*	***On Hold***
FY21	Work with LPD to reduce improper use of handicap placards throughout City. **Update:** *COVID Hold*	***On Hold***
FY21	Evaluate new LPR parking systems to replace Metric Kiosks. **Update:** *LPR technology is proving to be problematic in New England weather. Discussing options with parking consultants and vendors.*	*Ongoing*
FY21	Solicit proposals for and fill open space at Early Garage. (Former Garcia Brogans). **Update:** *Update RFP, work with DPD to post.*	*Ongoing*
FY22	Solicit proposals for retail space at HCID Garage	New
FY22	Building design review and begin renovation of John St and Ayotte garages.	New
FY22	Implement accepted recommendations of Parking Study	New

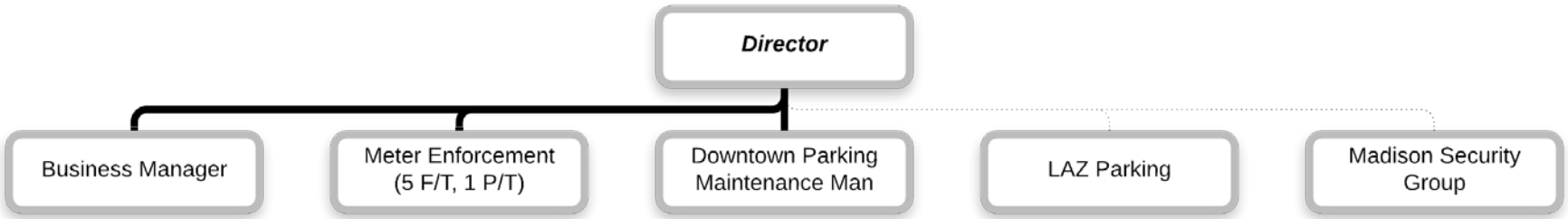
PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Total number of parking kiosk transactions	562,140	433,551	750,000	500,000
Total number of meter payments made with the smartphone app	55,013	106,000	150,000	100,000
Total number of citations issued	22,431	24,237	35,000	20,000
Percentage of violations dismissed due to appeal/error	5.89%	1.65%	1.5%	1.5%
Parking Energy Costs	95,761	266,000	276,000	344,000

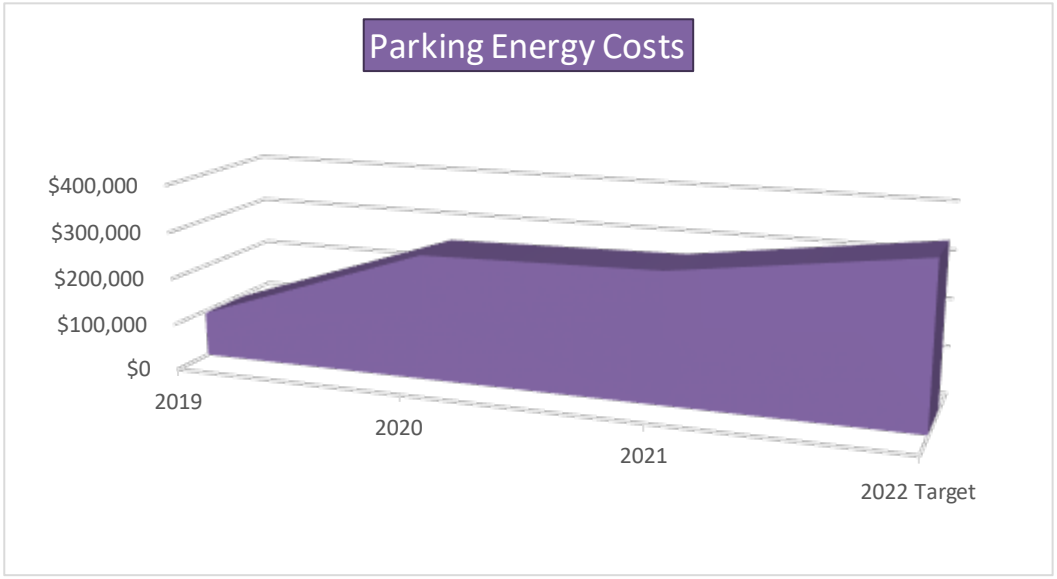
ORGANIZATIONAL CHART

PARKING

TERRY RYAN
PARKING DIRECTOR



LOWELLSTAT CHART(S)



By taking advantage of rebate opportunities, the Parking Department has been able to retrofit most of the garage lighting with LED. This will result in signicant savings, which is expected toincrease in the years to come.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Parking Energy Costs	$95,761	$266,000	$276,000	$344,000

EXPENSE SUMMARY & FINANCING PLAN

PARKING	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel					
Salaries & Wages - Perm	316,610	433,638	433,638	394,656	399,926
Overtime	8,041	20,000	20,000	20,000	20,000
Total	324,651	453,638	453,638	414,656	419,926
Expenses					
Utility Electricity	194,165	332,000	332,000	344,000	344,000
Telecommunications	36,097	42,900	40,000	50,000	46,250
Repair & Maintenance Equipment	130,422	100,000	90,000	90,000	83,250
Repair & Maintenance - Building	114,345	300,000	163,352	193,352	178,851
Elevators	32,974	54,000	50,000	50,000	46,250
Paint/Meter Division (50% to Parking)	31,058	30,000	30,000	30,000	27,750
Uniform Rental	2,201	3,500	3,500	4,500	4,163
Independent Audit	3,000	2,000	2,000	2,000	1,850
Professional Service	1,122,281	1,239,252	1,239,252	1,436,620	1,436,620
Roadway Line Striping & Marking	-	-	20,000	-	-
Management - Fee & Incentive	-	-	-	-	-
Kisok Maintenance and Collection Service	46,866	40,000	35,000	35,000	32,375
Security	739,485	815,576	815,576	1,022,203	1,022,203
Surface Lot Repair & Maintenance	3,600	15,000	12,000	12,000	11,100
Online Payment Convenience Fee	1,848	73,000	73,000	120,000	111,000
Other Services	9,998	6,000	4,000	4,000	3,700
Printing & Binding	14,202	17,500	12,500	12,500	11,563
Ins. Premiums - Bonds	-	-	-	-	-
Credit Card Charges	183,272	250,000	225,000	225,000	208,125
Miscellaneous Charges	1,779	2,500	2,500	3,000	2,775
Disability Commission	-	20,000	20,000	20,000	-
Custodial - Supplies	3,663	3,750	2,498	3,000	2,775
Office Supplies	5,762	7,500	5,200	5,200	4,810
Interfund Transfer - Disability Commission Revolving	20,000	20,000	20,000	20,000	20,000
Improv-signalization	12,992	30,000	30,000		-
Insurance	-			-	55,000
Total	2,710,009	3,404,478	3,227,378	3,682,375	3,654,409
TOTAL BUDGET	**3,034,660**	**3,858,116**	**3,681,016**	**4,097,031**	**4,074,335**

PARKING GARAGE ENTERPRISE SUMMARY

	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Prelim. Estimate	FY22 Final Estimate
Garage Revenue	5,788,901	5,792,986	4,750,000	5,595,000	5,697,500
Meter Revenue	1,587,924	1,224,560	1,275,000	1,300,500	1,300,500
Other Revenue	206,190	135,786	135,174	135,174	135,174
Ticket Revenue	1,163,270	1,133,184	1,015,000	1,037,500	1,037,500
Total Revenue	**8,746,285**	**8,286,516**	**7,175,174**	**8,068,174**	8,170,674

	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Prelim. Estimate	FY22 Final Estimate
Personal Services	324,651	372,432	453,638	414,656	419,926
Ordinary Expenses	2,710,009	2,981,305	3,227,378	3,682,375	3,654,409
Debt Service	3,292,820	3,276,210	4,894,900	5,165,067	5,165,067
Indirect Costs	1,040,009	1,040,009	1,118,221	1,469,583	1,469,583
Transfers/Adjustments	(1,642)				
Total Expenditures	7,365,847	7,669,957	9,694,137	10,731,681	10,708,984
Surplus/(Deficit)	**1,380,438**	**616,559**	**(2,518,963)**	**(2,663,507)**	**(2,538,310)**
Beginning Fund Balance	4,109,670	6,575,120	7,191,680	3,691,000	3,691,000
Estimated Operations			(2,518,963)	(2,663,507)	(2,538,310)
Projected Ending Fund Balance	4,109,670	6,575,120	4,672,717	1,027,493	1,152,690
Actual Operations	2,465,450	616,559			
Projected Ending Fund Balance (must be >0)	**6,575,120**	**7,191,679**	**4,672,717**	**1,027,493**	**1,152,690**

ENTERPRISE FUNDS

LOWELL REGIONAL WATER UTILITY ENTERPRISE

MARK YOUNG

EXECUTIVE DIRECTOR

PERSONNEL LIST (PAGE 800)

MISSION & SERVICES OVERVIEW

To provide a sufficient supply of safe, potable water to the citizens and businesses of the City of Lowell and surrounding communities in order to ensure their health and safety in a cost effective manner.

The Lowell Regional Water Utility works to ensure the highest water quality and purify some 4.2 billion gallons of water to over 135,000 customers while meeting all state and federal water quality compliances.

The personnel of the LRWU are DEP certified and consistently monitor daily water production. They also repair and maintain 215 miles of water main, 2,400 fire hydrants, and approximately 26,000 water service connections.

FY21 ACCOMPLISHMENTS

- Won Fluoride Award for tenth consecutive year presented by the Mass Department of Public Health: By maintaining fluoride levels within strict parameters set by MassDEP Guidelines
- Utility had over 100% efficiency raw water to finish water ratio, due to recycling of backwash water
- All State and Federal required reports were completed and submitted ahead of schedule
- Laboratory Director completed microbiology testing lab recertification mandated by MassDEP
- Fire Hydrant: Installed or repaired 55 fire hydrants throughout the City
- Responded to over 3400 service calls
- Assisted the Wastewater Utility with the Clean Stream Initiative River Sampling Program
- Initiated collaborative meetings for City departments regarding City infrastructure

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY20	Conduct a Water/Wastewater rate survey **Update:** *In process to be finalized in spring 2021.*	*Ongoing*
FY20	Upgrade to latest technology for the meter reader and billing **Update:** *UBCIS conversion in progress*	*Ongoing*
FY20	Begin integration of Water and Wastewater Utilities **Update:** *Pending*	*Ongoing*
FY20	Conduct a large meter and backflow device survey **Update:** Starting in spring 2021	*Ongoing*
FY21	Expand gate turn into Centerville area **Update:** Continuing to other City neighborhoods	*Ongoing*
FY21	Flush Water Mains in South Lowell and Highlands **Update:** All neighborhoods have be flushed	**Complete**
FY21	Install 24” redundant water main on Pawtucket Boulevard **Update:** Moved to as FY22 Goal	*Ongoing*
FY21	Remove sludge residual from Lagoon number three **Update:** *Lagoon number three sludge removed, cleaned and returned to service*	**Complete**
FY22	Remove sludge residual from Lagoon number two	New
FY22	Continuing Flushing of Water Mains in various areas throughout the City	New
FY22	Complete USBCIS conversion of billing software	New
FY22	Complete large meter and back flow survey	New

FY22	Conduct a needs assessment survey of water utility process and functions	New
FY22	Conduct survey and study for lagoon expansion needs	New

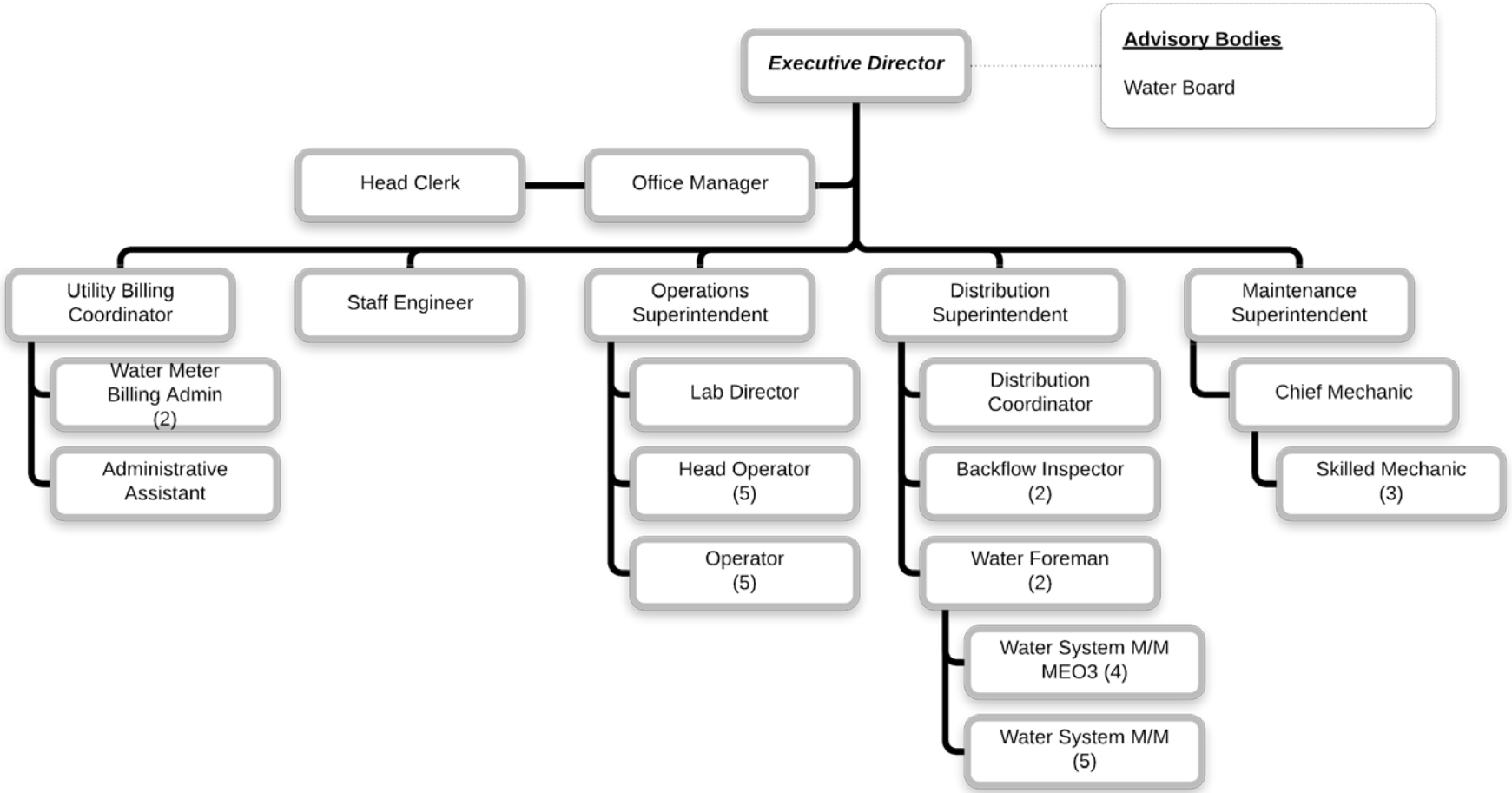
PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Accuracy of initial water bills distributed	98.5%	99%	99%	99%
Ratio of raw water pumped to finished water pumped	100%	100%	100%	100%
Maximum response time to emergency calls (in minutes)	30	30	30	30
Number of emergency calls responded to	81	61	70	60
Percentage of meter reads that are estimates	<1%	<1.5%	<1%	<1%
Number of hydrants repaired	60	60	55	60
Number of service calls	5,664	4,899	3,400	4,000
Number of trenches repaired	151	120	110	120
Number of water line mark outs	699	789	700	750
Number of water main breaks repaired	27	25	30	25
Number of water meters installed	208	200	250	225
Number of water services repaired	78	80	75	70

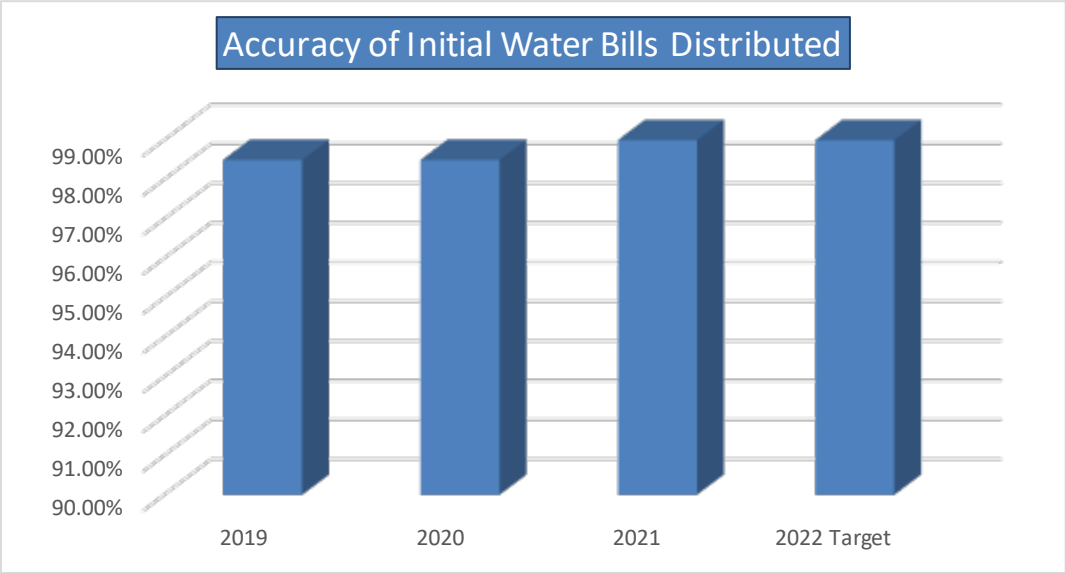
ORGANIZATIONAL CHART

REGIONAL WATER UTILITY

MARK YOUNG
EXECUTIVE DIRECTOR



LOWELLSTAT CHART(S)



The continued replacement of water meters and conversion to automated readings will greatly enhance the accuracy of water billing.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Accuracy of Initial Water Bills Distributed	98.5%	98.5%	99%	99%

EXPENSE SUMMARY & FINANCING PLAN

WATER UTILITY - 450		FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Personnel						
S & W-Perm.		1,937,694	2,086,583	2,316,854	2,364,193	2,367,512
S & W-Temp.		18,766	30,399	80,000	80,000	80,000
S & W-O.T.		142,867	134,290	125,000	125,000	125,000
Special Projects O.T.		479	5,000	7,000	7,000	7,000
S & W-Holiday.		18,782	17,485	25,500	25,500	25,500
Shift Differential		18,982	19,609	25,250	25,500	25,500
Longevity		52	52	53	53	53
Incentive BB Active Employee		11,533	-	-	10,000	10,000
	Total	2,149,155	2,293,418	2,579,657	2,637,246	2,640,565
Expenses						
Electricity		888,356	882,883	965,000	965,000	1,051,000
Gas Heat		68,487	72,223	74,000	74,000	75,000
Repair & Maint of Bldg & Equipment		57,889	24,956	57,736	57,736	53,406
Emergency water main repair/trench repair		73,992	201,638	196,981	446,981	413,457
Preventive Maintenance		118,534	106,238	99,189	99,189	91,750
Safety Training Program		8,533	2,049	9,359	9,359	8,657
Rental of Equipment		6,170	6,507	12,253	12,253	11,334
Professional Services		93,766	153,641	158,208	158,208	146,342
Police Details		16,860	32,493	76,981	76,981	71,207
Consumer Confidence		1,277	1,189	3,236	3,236	2,993
Automotive		24,800	23,221	28,302	28,302	26,179
Gas & Motor Oil		37,445	24,829	33,015	33,015	30,539
Chemicals		945,166	911,785	950,567	1,000,000	1,000,000
Lab Supplies		53,744	54,676	62,604	62,604	57,909
Public Works Supplies		99,239	120,968	142,000	142,000	131,350
Building Supplies		18,634	15,331	23,566	23,566	21,799
Safe Drinking Water Assessment		32,014	30,320	37,906	37,906	35,063
License Reimbursement		1,104	1,594	4,713	4,713	4,360
Conferences/Seminars/Education/Training		16,141	11,252	18,642	18,642	17,244
Transportation/Reimbursements/Seminars		493	756	8,366	8,366	7,739
Miscellaneous Charges		4,035	3,813	4,713	4,713	4,360
Carbon Replacement		207,000	203,000	198,774	210,000	194,250
Building Improvement		30,618	36,071	37,585	37,585	34,766

WATER UTILITY - 450	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Request	FY22 Manager
Expenses					
Electrical Work	-	-	-	-	-
Hydrants	46,586	84,305	93,811	93,811	86,775
Meters	38,285	79,940	93,811	93,811	86,775
PLC/SCADA Equipment and Repair	11,714	3,395	23,578	25,000	23,125
New Vehicles	-	216,781	-	80,000	37,000
Leak Detection & Back Flow Prevention	-	59,399	55,472	55,472	51,312
Lagoon Cleaning/Sludge Hauling	135,236	224,106	231,132	231,132	213,797
Water Main Replacement Repair	-	-	250,000	600,000	-
Raw Water Pump	-	-	-	150,000	-
Insurance	-	-	-	-	25,000
Total	3,036,117	3,589,358	3,951,500	4,843,581	4,014,487
TOTAL BUDGET	5,185,272	5,882,777	6,531,157	7,480,827	6,655,052

WATER ENTERPRISE SUMMARY

	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Prelim. Estimate	FY22 Final Estimate
Water Lien Revenue	645,873	662,101	645,873	652,332	645,873
Water Usage	10,127,624	9,992,194	11,115,702	11,226,859	11,226,859
Water Misc (Permits and Fees)	239,996	273,849	-	200,000	275,000
Junk/ Scrap	1,142	1,823	1,142	1,000	1,142
Water Miscellaneous	118,580	192,929	118,580	120,000	120,000
Solar Renewable Energy Credits	276,039	249,110	225,000	225,000	225,000
Revenues	11,409,254	11,372,007	12,106,297	12,425,191	12,493,874

	FY19 Actual	FY20 Actual	FY21 Approved	FY22 Prelim. Estimate	FY22 Final Estimate
Personal Services	2,149,155	2,293,418	2,579,657	2,637,246	2,640,565
Ordinary Expenses	3,036,117	3,589,358	3,951,500	4,843,581	4,014,487
Debt Service	4,579,372	4,359,961	4,714,358	4,066,516	4,066,516
Indirect Costs	2,948,830	2,948,830	3,848,378	4,822,628	4,822,628
Transfers/Adjustments	(97,056)				
Total Expenditures	12,616,418	13,191,568	15,093,893	16,369,971	15,544,197
Surplus/(Deficit)	**(1,207,165)**	**(1,819,561)**	**(2,987,596)**	**(3,944,780)**	**(3,050,322)**
Beginning Fund Balance	7,600,494	8,705,689	6,886,728	3,899,132	3,899,132
Estimated Operations			**(2,987,596)**	(3,944,780)	**(3,050,322)**
Projected Ending Fund Balance	7,600,494	8,705,689	3,899,132	(45,648)	848,810
Actual Operations	**1,105,195**	(1,819,561)			
Projected Ending Fund Balance (must be >0)	**8,705,689**	**6,886,128**	**3,899,132**	**(45,648)**	**848,810**

MASSHIRE LOWELL CAREER CENTER[42]

SHANNON NORTON

EXECUTIVE DIRECTOR

MISSION & SERVICES OVERVIEW

To work closely with the business community to identify and meet their employment needs and to provide job seekers with a wide range of job search and training service.

The MassHire Lowell MassHire Lowell Career Center (MHLCC) is part of the Massachusetts One-Stop MassHire Lowell Career Center system, operating under the direction of the City of Lowell and chartered by the MassHire Greater Lowell Workforce Board (MHGLWB). The MassHire Lowell Career Center is a collaboration between the Massachusetts Executive Office of Labor and Workforce Development and the City of Lowell. The MassHire Lowell Career Center served 4,888 job seekers and 564 employers during FY20.

The MassHire Lowell Career Center provides comprehensive services to Job Seekers including training workshops and case management to help unemployed individuals re-enter the job market and obtain employment ensuring self-sufficiency and a high quality of life. Services are provided to dislocated workers including veterans, youth, persons with disabilities, young adults, older adults as well as low-income/low skilled population groups. Through the Business Services team the MassHire Lowell Career Center assists local companies with job postings pre-screening, matching and referral of qualified applicants and conducts several job fairs throughout the year. For more information about the MassHire Lowell Career Center please go to www.masshirelowellcc.com or call 978-458-2503.

FY21 ACCOMPLISHMENTS

- Through the Department of Elementary and Secondary Education's (DESE) Connecting Activities initiative, over 130 high school students were hired in part-time jobs in retail, food services, banking and other industries. For many of the young adults this was their first job and a valuable learning experience. During the pandemic, staff continued to provide services virtually to students.

[42] *MassHire Lowell Career Center information is included for memo purposes only, as the numbers shown are not reflected in any City totals*

- Through the Workforce Innovation and Opportunity Act (WIOA), the MassHire Greater Lowell Workforce Board funded the following in-school and out-of-school youth programs: International Institute of New England (IINE), Greater Lowell Technical High School, Community Teamwork, Inc. (CTI)/YouthBuild, Middlesex Community College, and MassHire Lowell Career Center. In FY'21, the funded programs are serving a total of 74 low income youth.
- The MassHire Lowell Career Center and Workforce Board was awarded a $2.1 million National Dislocated Worker Health Emergency Grant to serve those affected by the Opioid Crisis. We partnered with Lowell House, Megan's House and CTI on this grant. We have a goal of enrolling 150 job seekers. As of late February, we have enrolled 130 job seekers and 48 of whom have retained permanent unsubsidized employment beyond 90 days. The grant received an extension from the U.S Department of Labor and will end on December 31, 2021.
- Due to the COVID-19 pandemic we had to switch to virtual services. We had been providing workshops via webinars already so we were prepared. All staff were given laptops to work from home. We had 17 staff transfer to Unemployment to provide claims assistance. Our staff transitioned off UI in December. We estimate that we have served over 17,000 claimants from April through to December.
- The MassHire Lowell Career Center was awarded the Respect Award from the Massachusetts State Workforce Board and the Executive Office of Labor and Workforce Development. The award went to Kelly Higgins for her excellent work at the School Department's Career Academy. Kelly worked with the students in this alternative high school getting them into subsidized work experience and created career pathways for them.
- We were also part of the Northeast Advanced Manufacturing Consortium (NAMC) that won the Living the Brand award. Amy Viellette did an amazing job recruiting students who received their CNC certification and went on good paying jobs in Manufacturing.
- We have entered into a five year lease at 117 Merrimack Street for a new Young Adult Career Center. Our Young Adult program has quadrupled in size in the past few years and we needed the extra space. More importantly this space will allow us to expand our programming for 15-24 year olds. We will have on site GED/Hi-Set instruction, workshops, a resource room, a clothing closet and snacks for the young adults.
- We were given access to a software program called Premier for virtual job fairs. We have used this program and Zoom to provide virtual recruitments for businesses unable to do in person recruitments.
- We completely changed the look of the Adult Career Center. We have all new cubicles and offices. All staff have new computers with two monitors. The new design is better for the customers and staff as it provides for a better flow and for more collaboration.
- The new grants we received are as follows:
    - Commonwealth Corporation Workforce Competitive Trust Fund award for $160k to place job seekers in Advanced Manufacturing training
    - Boston Foundation, Hartford Foundation and the Susan Shiro & Peter Manus Foundation award for $120k to provide long term retention and support services to low income adults post employment
    - Commonwealth Corporation Re-entry Implementation Grant award for $147,980. Postponed due to COVID, we were able to start this program providing Advanced Manufacturing training to inmate coming out of the Billerica House of Correction in March. The training is being provided by Shawsheen Technical High School.

- Commonwealth Corporation HealthCare Hub award for $25k. This is a planning grant to establish a consortium for health care similar to what we have done with NAMC and advanced manufacturing
- Commonwealth Corporation Workforce Competitive Trust Fund award for $27k to recruit for Middlesex Community College's Google IT Professional Support Certificate course. Job placement and case management for students enrolled in this training will be provided by MassHire
- City of Lowell CDBG CARES act funding for $80,000. This grant will allow us to pay for training for residents of Lowell laid off due to COVID.
- We have received increases in our Young Adult grants. Our Summer funding has almost doubled and we were awarded more funding for our Young Parent Program
- Access to Recovery program will fund $2,000 per enrollment for Lowell residents who are battling addiction. The program will provide job readiness, training and job placement. We anticipate serving 120 customers that would result in $240k of funding.

GOALS

Fiscal Year	Strategic Goal or Objective	Status
FY20	Create a "2 Gen/Young Adult" Career Center as part of our Career Center space. **Update:** *Our lease is completed for 117 Merrimack Street*	**Completed**
FY20	Develop a robust referral system with the Billerica House of Correction including providing services in the jail. **Update**: *Our grant to provide Advance Manufacturing training to inmates that are over age 25 and within 6mos of release, has been restarted in March. This is in partnership with Shawsheen Tech and the Sheriff's office.*	*Ongoing*
FY20	Pursue resources and grant development with a focus on industry sectors specifically: IT, Healthcare and Advanced Manufacturing. **Update**: *We received grants with Middlesex Community College (MCC) for Google IT, Advanced Manufacturing Electronics training with Shawsheen Tech, Production Line Support, & Center for Manufacturing. Our HealthCare Hub will be geared towards that industry*	*Ongoing*
FY21	Expand services to inmates housed with the Department of Correction. **Update:** Due to COVID we paused our work with DOC. We hope to re-start this in FY22.	*Ongoing*
FY21	Create an agency newsletter to update the public and community on our projects.	**Completed**

	Update: *Our first newsletter was published in December. We anticipate doing this bi-monthly*	
FY21	Create more video content on our website. **Update:** *Under our events section on our website, is a link to our "OnDemand Webinars" currently we have 10 videos for job seekers to watch.*	**Completed**
FY22	Expand our services to Employers in our area	New
FY22	Create a newsletter for job seekers	New
FY22	Transition to SharePoint and Microsoft Teams for staff to work together efficiently when remote or in the office	New

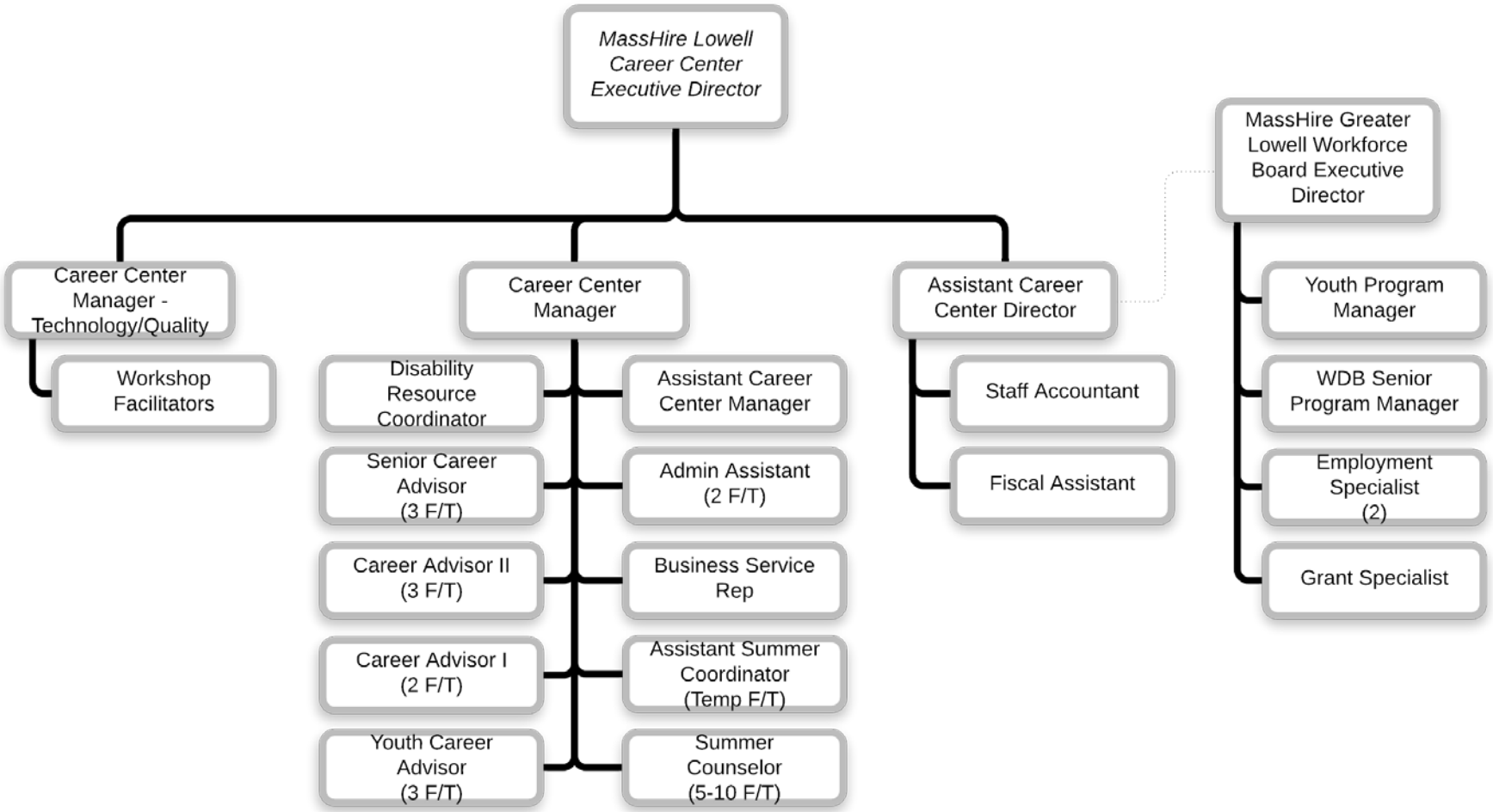
PERFORMANCE METRICS

Measurement	Prior Year Actuals FY2019	Prior Year Actuals FY2020	Forecast FY2021	Target FY2022
Number of findings during audit/system certification by EOLWD	0	0	0	0
Entered employment rate for dislocated workers	115%	116%	86%	86%
Entered employment rate for Low Income/"Adult" Workers	135%	97%	86%	86%
Youth placement in employment or education	76%	76%	83%	83%
Youth Degree of Certification Attained	84%	70%	80%	80%
Employers Served	498	564	525	600

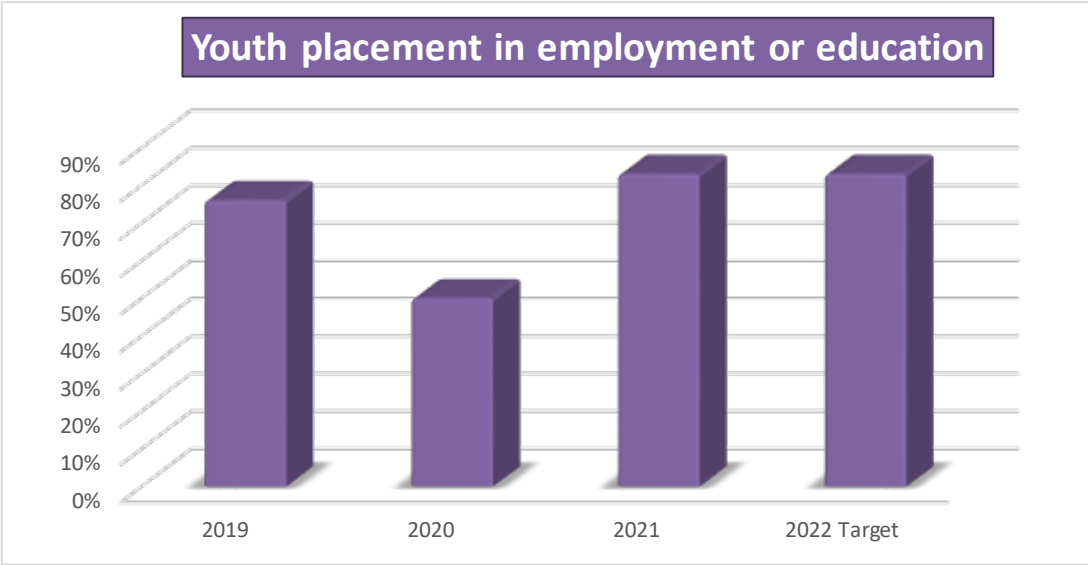
ORGANIZATIONAL CHART

MASSHIRE LOWELL CAREER CENTER

SHANNON NORTON
EXECUTIVE DIRECTOR



LOWELLSTAT CHART(S)



This chart provides the results of youth placement in employment or education. This data was provided by the Career Center based on the percentage of young adults that were placed into positions or enrolled in courses.

Measurement	FY2019 Actual	FY2020 Actual	FY2021 Forecast	FY2022 Target
Youth placement in employment or education	76%	50%	83%	83%

EXPENSE DETAILS

FY 22 CAREER CENTER / WORKFORCE BOARD					
	FY19 Approved	**FY20 Approved**	**FY21 Approved**	**FY22 Requested**	**FY22 Manager**
Salaries	1,619,984	1,896,448	2,287,066	2,633,830	2,633,830
Fringe Benefits	372,436	322,396	411,672	526,766	474,089
Overtime	2,000	2,000	2,000		
	1,994,420	2,220,845	2,700,738	3,160,596	3,107,920
	FY19 Approved	**FY20 Approved**	**FY21 Approved**	**FY22 Requested**	**FY22 Manager**
Advertising	1,500	1,500	1,500	1,500	1,500
Child Care	-	-	5,000	5,000	5,000
Clothing Allowance	-	-	-	-	-
Conferences/Meetings	10,000	10,000	10,000	10,000	10,000
Contractor Reimbursement	226,279	221,295	263,650	263,650	263,650
Custodial Supplies	3,600	3,600	3,600	3,600	3,600
Data Processing	19,025	19,025	19,025	19,025	19,025
Dues & Subscriptions	14,011	12,500	12,500	12,500	12,500
Electricity	62,000	40,300	52,100	48,000	48,000
Equipment Rental (Copiers)	16,898	13,900	13,900	13,900	13,900
Furniture & Equipment	1,000	1,000	1,000	1,000	1,000
Gas	15,000	11,600	11,600	10,000	10,000
Gasoline Allowance (Customers)	-	-	-	-	-
Independent Audit	10,000	10,000	10,000	10,000	10,000
Instructional Supplies	8,000	8,000	8,000	8,000	8,000
Insurance & Bonding	7,888	7,888	7,888	7,888	7,888
Licenses & Fees	4,000	4,000	4,000	4,000	4,000
Misc Rental (Storage)	1,000	1,000	1,000	1,000	1,000
Misc Supplies (Customers)	-	-	1,000	11,000	11,000
Needs Based Payments	-	-	-	-	-
Network Access Fee	5,376	11,476	11,476	13,518	13,518
Office Supplies	16,500	14,000	14,000	14,000	14,000
Parking	8,600	8,600	22,560	22,560	22,560
Participant Fringe	42,769	42,769	73,652	30,806	30,806
Participant Wages	560,748	488,571	818,359	342,286	342,286
Postage	5,000	5,000	5,000	5,000	5,000
Printing & Binding	3,000	3,000	3,000	3,000	3,000
Professional Services	105,200	105,200	68,200	68,200	68,200
Promotional Activities	1,200	1,200	1,200	1,200	1,200
Rent	376,767	198,674	288,522	326,078	326,078
Repair & Maint of Equipment	7,599	7,599	4,000	4,000	4,000
Repair & Maintenance of Vehicle (Customers)	-	-	-	-	-
Stabilization	-	-	-	-	-
Staff Training	10,000	10,000	10,000	10,000	10,000

FY 22 CAREER CENTER / WORKFORCE BOARD					
	FY19 Approved	FY20 Approved	FY21 Approved	FY22 Requested	FY22 Manager
Telephone	28,800	28,800	32,500	32,500	32,500
Training Payments (Customers)	3,000	3,000	27,800	139,971	139,971
Transportation	6,220	6,220	18,760	18,760	18,760
Travel - In State	7,000	7,000	7,000	7,000	7,000
Travel - Out State	7,400	7,400	7,400	7,400	7,400
Tuition Reimbursement (Customers)	338,824	338,824	440,000	465,000	465,000
Uniforms/Other Clothing (Customers)	-	-	3,000	3,000	3,000
	1,934,204	1,652,941	2,282,192	1,944,341	1,944,341
TOTAL BUDGET	**3,928,624**	**3,873,786**	**4,982,930**	**5,104,937**	**5,052,261**

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FISCAL YEAR

2022

SECTION V

CAPITAL PLAN

Capital Budget details, focused on the City of Lowell's public investment plan.

CONOR BALDWIN
CHIEF FINANCIAL OFFICER

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The City of LOWELL *Alive. Unique. Inspiring.*

Eileen M. Donoghue, *City Manager*

Conor M. Baldwin, *Chief Financial Officer*

A MESSAGE FROM THE CITY MANAGER

The FY2022 capital plan submission represents the fourth year of a revamped five-year capital improvement plan ("CIP") under my Administration. When I became City Manager in April 2018, I shared my vision for the City; a vision focused on key areas including economic development, fiscal management, public safety, education, partnerships, strong neighborhoods, and diverse cultural and arts programs. The City of Lowell has seen marked improvement in all statistical measures of those key focus, as identified in the annual operating budget, all while managing the community impact of the public health pandemic. This success vindicates the capital funding decisions of the Council and the focused direction of the priorities of the residents. Coupled with the Administrations operational austerity each year, the capital position of the City is well poised to undertake the pending infrastructure needs, including the most significant school building project in the history of the Commonwealth.

A capital improvement program provides a blueprint for planning a community's capital expenditures and is one of the most important responsibilities of local government officials. It coordinates community planning, financial capacity, and physical development. Decisions made during this process will have an impact on the City of Lowell and taxpayers for years to come. In order to glean the most efficient outcome from this task and arrive at decisions which include expertise from all areas, I have established a Capital Improvement Committee – comprised of the Chief Financial Officer, Assistant City Manager, Deputy CFO and the following Department Heads: Planning and Development, Public Works, Schools, Police, and Fire Departments. They have met to ensure citywide needs are addressed adequately through this plan. The city uses its five-year financial projections for revenue and expenditures, in addition to its five-year capital plan, to formulate budget guidelines for departments. The City has established a debt management and capital investment policy to guide the five-year plan and a copy of the policy is included each year in the presentation of the annual budget. The Committee has taken into account all relevant policy guidelines in this submission to the City Council.

The funding for the capital budget is different than that of the Annual Operating Budget. Rather than revenue from the tax levy, intergovernmental aid (such as Chapter 70 Education Aid from the Commonwealth), and other local receipts; projects funded in the capital budget are financed primarily through the sale of bonds. Typically, these bonds are issued for time periods ranging from five to 30 years, over the course of which the City of Lowell pays off the debt principal and interest, annually, from the general fund and are budgeted within each

Annual Budget. Paying the debt over time has the advantage of allowing capital expenditures to be amortized over the life of the projects. Careful analysis is performed each year by the finance department, in concert with financial advisors and bond counsel, prior to any debt issuance. Portions of that analysis as it relates to the current fiscal year and the 5-year outlook are presented here for informational purposes.

Other financing sources, however, are also part of the overall financing plan for the capital plan. The City of Lowell has had great success securing various state and federal grants for infrastructure improvements and other capital investments. These grants from other funding sources outside of the city help mitigate the impact to the Lowell taxpayers for improvements to roads, bridges, and buildings. One of the many examples of this strategy under my Administration has been the unprecedented investment in the public school facilities, in partnership with the Massachusetts State Building Authority ("MSBA") through its Core Program at the Lowell High School campus and at other K-12 schools through the Accelerated Repair Program ("ARP") used to repair roofs and HVAC systems at six school buildings. Without these outside funding sources, Gateway Cities like Lowell would be unable to pursue an aggressive capital campaign without overly burdening the residential taxpayers. These other funding sources, however, are not presented within the capital plan submission for approval by the City Council and the only appropriation authority requested is through the loan order for the city's share capital improvements in FY2022, specified in this submission. Other funding sources are presented for informational purposes only.

I am thankful for the diligent efforts of my staff to coordinate this worthy endeavor. Capital planning is critical component of municipal governance. Buildings, infrastructure, technology, and major equipment are the physical foundation for providing services to Lowellians. The procurement, construction, and maintenance of capital assets all require careful planning and therefore a prescribed process for prioritization of the many projects must be followed. A properly prepared capital plan—one which contains recommendations from subject matter experts at City Hall and balances fiscal realities with the desires of the residents and the direction of the City Council—is essential to the future financial health of the organization.

A message from Chief Financial Officer, Conor Baldwin analyzes the financial impact of the proposed plan on the City's operating budget, and details the process by why the Capital Improvement Committee derived the proposed list of projects included in the capital plan. While it will not be possible to fund all necessary projects in an accelerated time frame, it is important to at least consider them. In the short term, we may have to spend more from our operating budget on repair and maintenance of our equipment, vehicles and buildings. We may also need to amend the priorities of this plan as it is being implemented. It is imperative that we monitor these situations carefully and shift priorities if it appears that maintenance costs are too high relative to replacement costs.

CAPITAL PLAN SELECTION CRITERIA

The basic criteria for a project to be included in the capital plan remained unchanged for FY2022. A project must cost at least $25,000 and it must have a useful life of at least five years. The project itself can be an improvement to land, buildings or infrastructure, or it can be for vehicles or equipment. Generally, allowable purposes for municipal borrowing are authorized by statute in G.L. c. 44 s. 7-8. We waived the $25,000 requirement for vehicles, since we often need many at one time. We have excluded police cruisers from the capital since cruisers only have a life of two to three years and are purchased through the operating budget on a pay-as-you-go basis.

The following are the key criteria that are used to prioritize each project:

- The level of effect on public health & safety
- Whether the project is mandated now, or could be in the future
- Effect on operating costs
- Whether the project fits in with the City Manager's strategic goals
- The level of external funding available to leverage City resources
- Impact on economic development
- Financial return or cost
- Potential public support or opposition
- Breadth of benefit based on the population served
- Priority given by the submitting department
- Whether the project is a prerequisite to another project

As part of this year's Capital Plan, and keeping with the administration's management philosophy of empowering the department heads, The City Manager asked the various departments to update their list of priorities based on the aforementioned criteria. The department heads are the most knowledgeable in their particular area and are best suited to decide what infrastructure and equipment needs associated with their department are most vital to helping the city thrive. They were given broad guidelines on what we were looking to accomplish this year as well as an estimate of what was financially feasible. Their submissions were reviewed and weighed based on the above set criteria as well as how they fit into the City's overall focus on infrastructure and the three pillars of public safety, education, and economic development. Each department head was tasked with reviewing the existing projects submitted in prior years and submitting any new projects for funding, while prioritizing all capital requests which fall under their department's purview.

(SELECTION CRITERIA CONTINUED)

Although it would be easy to justify the inclusion of more vehicles each year, we must balance the need for both vehicles and infrastructure improvements. Ideally, our fleet should average no more than one half the expected lives of the vehicles. At that point half of the vehicles would be fairly young and half fairly old. Until we get to that point, we will continue to adjust replacement plans for considerations beyond expected life, but as we approach our targets, replacement will become more uniform and predictable.

In general, our primary focus this year is on infrastructure projects with "curb appeal." By that we mean those projects that enhance the physical appearance of the City. Other projects that have been selected for funding are in the areas of public safety, education, or economic development.

Finally, in prioritizing the vehicles, we relied quite heavily on the expertise of the staff that repairs the vehicles, as well as the department heads themselves. Some of the requested funds are in amounts that differ from the replacement cost. Vehicles to be replaced with ones of a slightly different type are marked with an asterisk.

PRIOR YEARS - SELECTIVE CAPITAL PROJECT UPDATES

LOWELL POLICE DEPARTMENT (LPD) UPDATES

1. VIDEO SURVEILLANCE EQUIPMENT — $500,000

Fiscal Year	Original Budget	Amount Spent (To Date)	Amounts Encumbered	Amount Available
FY2016	$500,000	$397,031	$7,303	$95,666

Status Update

Eagle Park and Clemente Park are being scheduled for the final work that will connect the cameras to the network. This work involves coordination between three separate contractors. A quote has been submitted for approval to upgrade the radios at four sites to move from the older Mikrotik radios to Cambium radios. LPD MIS is working on an update to the video computer in the Wagon to upgrade the Operating System. A second management server has been purchased and LPD MIS are coordinating the configuration of the server into a failover configuration. LPD MIS are working with Command Staff to identify the remaining locations for cameras to be deployed. This project is expected to be completed by the end of calendar year 2021

2. LPD LOCKER ROOM UPGRADES — $665,000

Fiscal Year	Original Budget	Amount Spent (To Date)	Amounts Encumbered	Amount Available
FY2017	$475,000	$468,281	$6,729	$0
-	$190,000	$148,098	$41,902	$0

Status Update

The design phase of this project was completed the first week of March 2020 and the construction was started in July 2020 by The Charters and Brothers Construction. The project was completed on 02/08/2021. Some of the final invoices are still outstanding of this time. The balance in these accounts will be used once all the invoices come through.

(LPD UPDATES CONTINUED)

3. COMPUTER AIDED DISPATCH (CAD) SYSTEM UPDATES $375,536

Fiscal Year	Original Budget	Amount Spent (To Date)	Amounts Encumbered	Amount Available
FY2018	$375,536	$301,483	$0	$74,052

Status Update

The LPD has been completing these upgrades by phases. The old Cobol programming, which was previously supported has become obsolete and would no longer be supported through our vendor, Larimore. The Cobol programming was updated to C-Sharp programming. Larimore had to rewrite all the programming, which was done by modules. The majority of the modules within Larimore have been updated and the LPD expected this project to be completed no later than June 30, 2020, however due to the MIS turnover and the current state of emergency, the final phases have been delayed and will be completed by December 31, 2020. All funds will be utilized when the project is completed.

4. POLICE & FIRE DEPARTMENT EQUIPMENT UPGRADES $610,000

Fiscal Year	Original Budget	Amount Spent (To Date)	Amounts Encumbered	Amount Available
FY2019	$610,000	$594,001	$12,278	$3,721

Status Update

A majority of the work has been completed and the consoles in the 911 Center have been replaced. The remaining work cannot be completed until all the equipment in the second phase is completed which is currently in progress. This project is expected to be completed by the end of calendar year 2021

(LPD UPDATES CONTINUED)

5. POLICE & FIRE DEPARTMENT SOFTWARE/ EQUIPMENT $152,988

Fiscal Year	Original Budget	Amount Spent (To Date)	Amounts Encumbered	Amount Available
FY2019	$152,988	$83,440	$0	$69,548

Status Update

This LPD utilized this funding for the necessary Records Management System upgrades (Larimore). The majority of the modules within Larimore have been updated and the LPD expects this project to be complete no later than June 30, 2021, however the final delays due to the current state of emergency and staff turn-over in MIS. All funds will need to be utilized for this project.

6. POLICE & FIRE DEPARTMENT EQUIPMENT $6,329,022

Fiscal Year	Original Budget	Amount Spent (To Date)	Amounts Encumbered	Amount Available
FY2020	$6,329,022	$3,859,824	$1,414,025	$1,055,172

Status Update

Police and Fire portables have been issued. Building permits are being submitted for the installation of the new Radio Equipment at the transmit and receive sites. FCC licenses have been submitted and are waiting for approval. Equipment has been ordered and is being staged off-site at vendor's location. Site work is being scheduled to install new equipment. Old equipment will be removed at the completion of the project. This project is expected to be completed by the end of calendar year 2021.

(LPD UPDATES CONTINUED)

7. POLICE GARAGE REPAIR $125,000

Fiscal Year	Original Budget	Amount Spent (To Date)	Amounts Encumbered	Amount Available
FY2020	$125,000	$114,595	$0	$10,405

Status Update
The majority of funding for this project had to be reallocated to the Locker Room Project, which delayed the start of this project.

8. POLICE EVIDENCE STORAGE IMPROVEMENT $80,000

Fiscal Year	Original Budget	Amount Spent (To Date)	Amounts Encumbered	Amount Available
FY2020	$80,000	$16,417	$1,210	$62,372

Status Update
Funding for this project had to be reallocated to the Locker Room Project, which delayed the start of this project. The pandemic has also caused additional delays.

LOWELL DEPARTMENT OF PUBLIC WORKS (DPW) UPDATES

The ongoing pandemic due to COVID-19 has created challenges for construction projects throughout the Commonwealth. Governor Baker has determined that horizontal infrastructure projects are considered essential, as they are necessary for emergency services. All projects under construction in the City, whether public or private, must comply with the guidelines that Massachusetts developed for contractors. Additionally, these requirements are being distributed to contractors that apply for trench and street opening permits in the City.

1. CAPITAL PAVING — $10,290,000

Fiscal Year	Original Budget	Amount Spent (To Date)[43]	Amounts Encumbered	Amount Available
FY2014	$1,350,000	$1,275,961	$0	$74,038
FY2016	$1,350,000	$1,297,455	$0	$52,544
FY2017	$1,400,000	$1,370,081	$3,571	$26,346
FY2018	$1,350,000	$1,347,949	$0	$2,050
FY2019	$1,350,000	$1,349,999	$0	$1
FY2020	$2,140,000	$3,777,989	$1,738,385	$23,624
FY2021	$1,350,000	$0	$0	$1,350,000

Status Update

Capital paving work is ongoing, using all available, remaining, capital authorizations to match the city's Chapter 90 apportionment for infrastructure funding to make improvements to the city's Pavement Condition Index ("PCI").

[43] Amounts expended/ encumbered in MUNIS a/o 4/18/2021

LOWELL HIGH SCHOOL PROJECT UPDATE

OWNER'S PROJECT MANAGER ("OPM") UPDATE – 2/28/2021	
COMPANY NAME	SKANSKA BUILDING USA
CONTRACT SUMMARY	
ORIGINAL CONTRACT AMOUNT	$458,760
CONTRACT AMENDMENTS (TO DATE)	2
VALUE OF CONTRACT AMENDMENTS (TO DATE)	$9,006,810
TOTAL CONTRACT AMMOUNT	$9,465,570
PAYMENT SUMMARY	
TOTAL CONTRACT AMOUNT	$9,465,570
INVOICES PAID (TO DATE)	$1,754,921
INVOICES RECEIVED (REPORTING PERIOD)	$122,435
CONTRACT AMOUNT REMAINING	$7,588,214
OPM ACTIVITIES (REPORTING PERIOD)	• Developed RFS package for move management procurement issuing in March. • Daily oversight of construction activities. Completed daily Field Reports. Coordinated testing agency work. Maintained budget and reviewed invoices. All meetings being conducted virtually due to COVID. Participated and kept meeting minutes for weekly OAC meetings. • Review of 100% CDs and deliverables to trade bidders. Participating in subcontractor foreman meetings, and kick offs. • Review, Submitted for City's approval of PreGMP III • Participates in change order management meetings. • Reviewed PCOs submitted by CM. Coordinated overall Change Order process. • Coordinated site interactions with National Park Service
PROJECT BUDGET STATUS	**ON BUDGET**

(LOWELL HIGH SCHOOL UPDATE CONTINUED)

DESIGNER UPDATE – 2/28/2021	
COMPANY NAME	PERKINS EASTMAN/ DPC
CONTRACT SUMMARY	
ORIGINAL CONTRACT AMOUNT	$1,095,000
CONTRACT AMENDMENTS (TO DATE)	9
VALUE OF CONTRACT AMENDMENTS (TO DATE)	$26,174,816
TOTAL CONTRACT AMMOUNT	$27,269,816
PAYMENT SUMMARY	
TOTAL CONTRACT AMOUNT	$27,269,816
INVOICES PAID (TO DATE)	$16,638,119
INVOICES RECEIVED (REPORTING PERIOD)	$323,458
CONTRACT AMOUNT REMAINING	$10,308,239
DESIGNER ACTIVITIES (REPORTING PERIOD)	• Finalized 100% CD documents issued for trade bid. Responded to bidder questions. Continued CA of early bid packages under construction. • Actively working with designer and district on workforce participation.
30 DAY LOOK AHEAD	• Receive trade bids on 3/24 • Completion of gym foundation work • Start of gym steel erection 3/29

(LOWELL HIGH SCHOOL UPDATE CONTINUED)

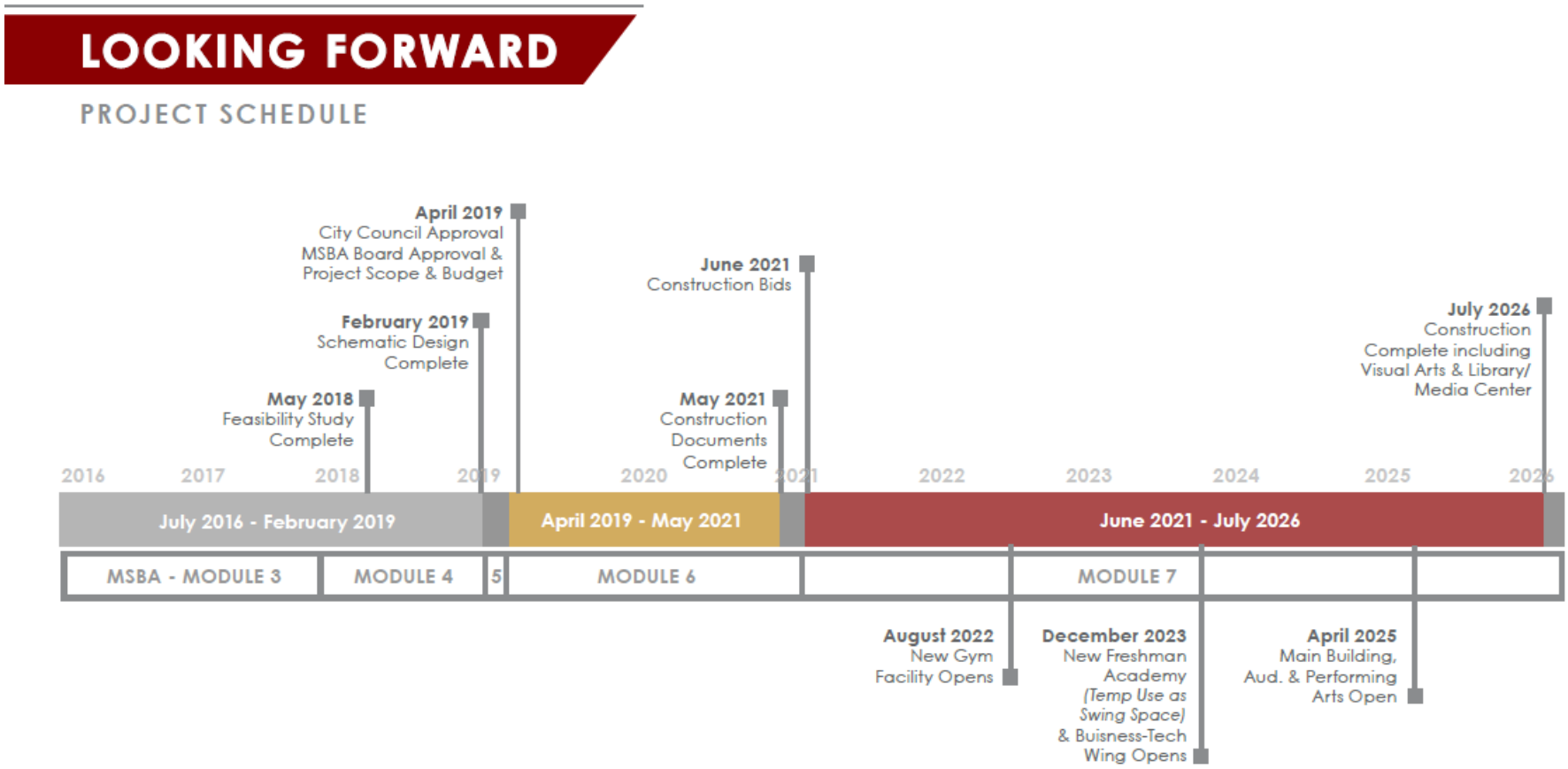
GENERAL CONTRACTOR UPDATE – 2/28/2021	
COMPANY NAME	SUFFOLK CONSTRUCTION COMPANY
CONTRACT SUMMARY	
ORIGINAL CONTRACT AMOUNT	$800,000
CONTRACT AMENDMENTS (TO DATE)	2
VALUE OF CONTRACT AMENDMENTS (TO DATE)	$12,165,540
CONTRACT TYPE	CM AT-RISK (MGL c. 149A)
TOTAL CONTRACT AMMOUNT	$12,965,540
PAYMENT SUMMARY	
TOTAL CONTRACT AMOUNT	$12,965,540
INVOICES PAID (TO DATE)	$2,473,745
INVOICES RECEIVED (REPORTING PERIOD)	$1,273,190
CONTRACT AMOUNT REMAINING	$9,218,665

(LOWELL HIGH SCHOOL UPDATE CONTINUED)





(LOWELL HIGH SCHOOL UPDATE CONTINUED)



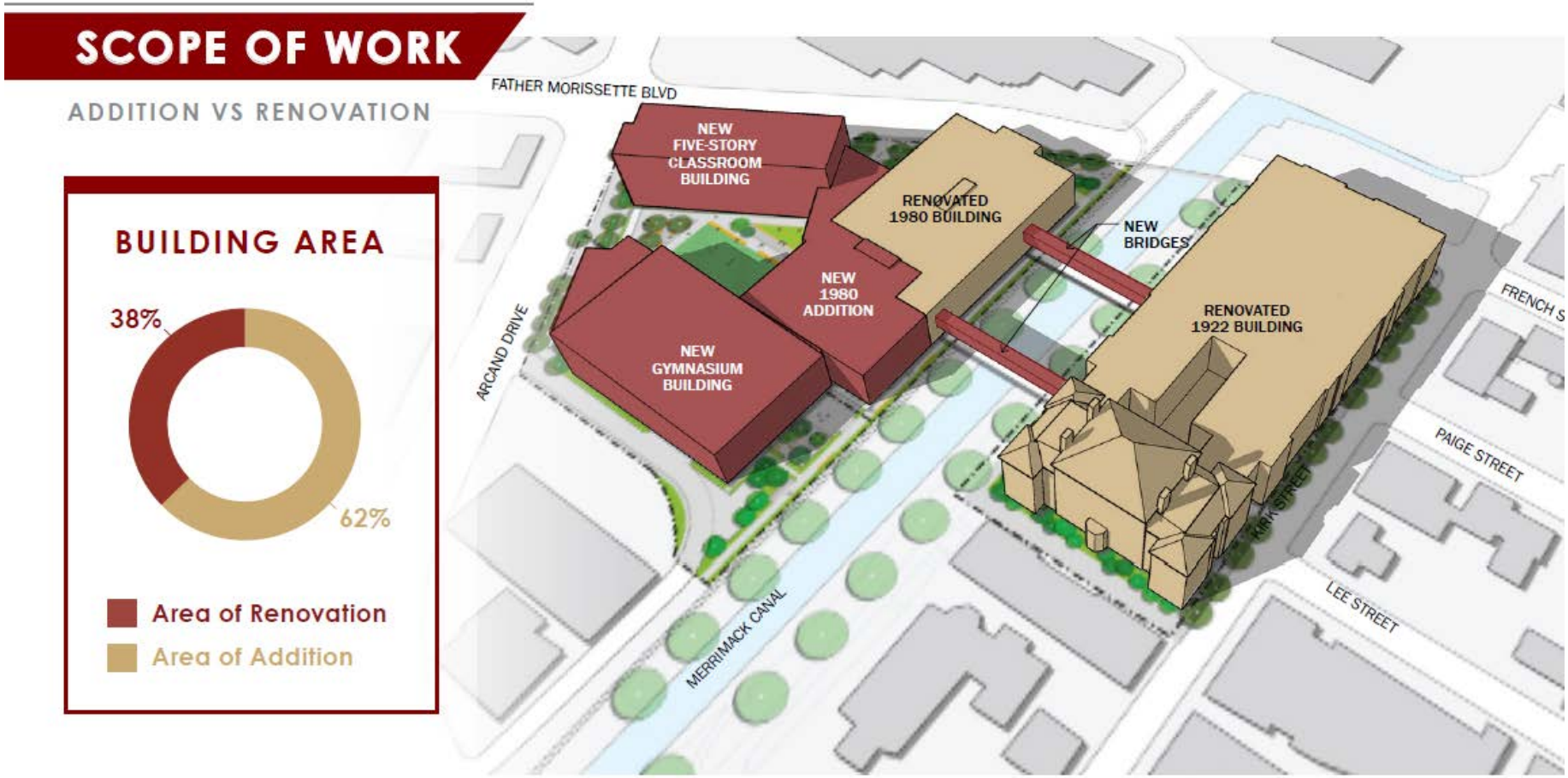
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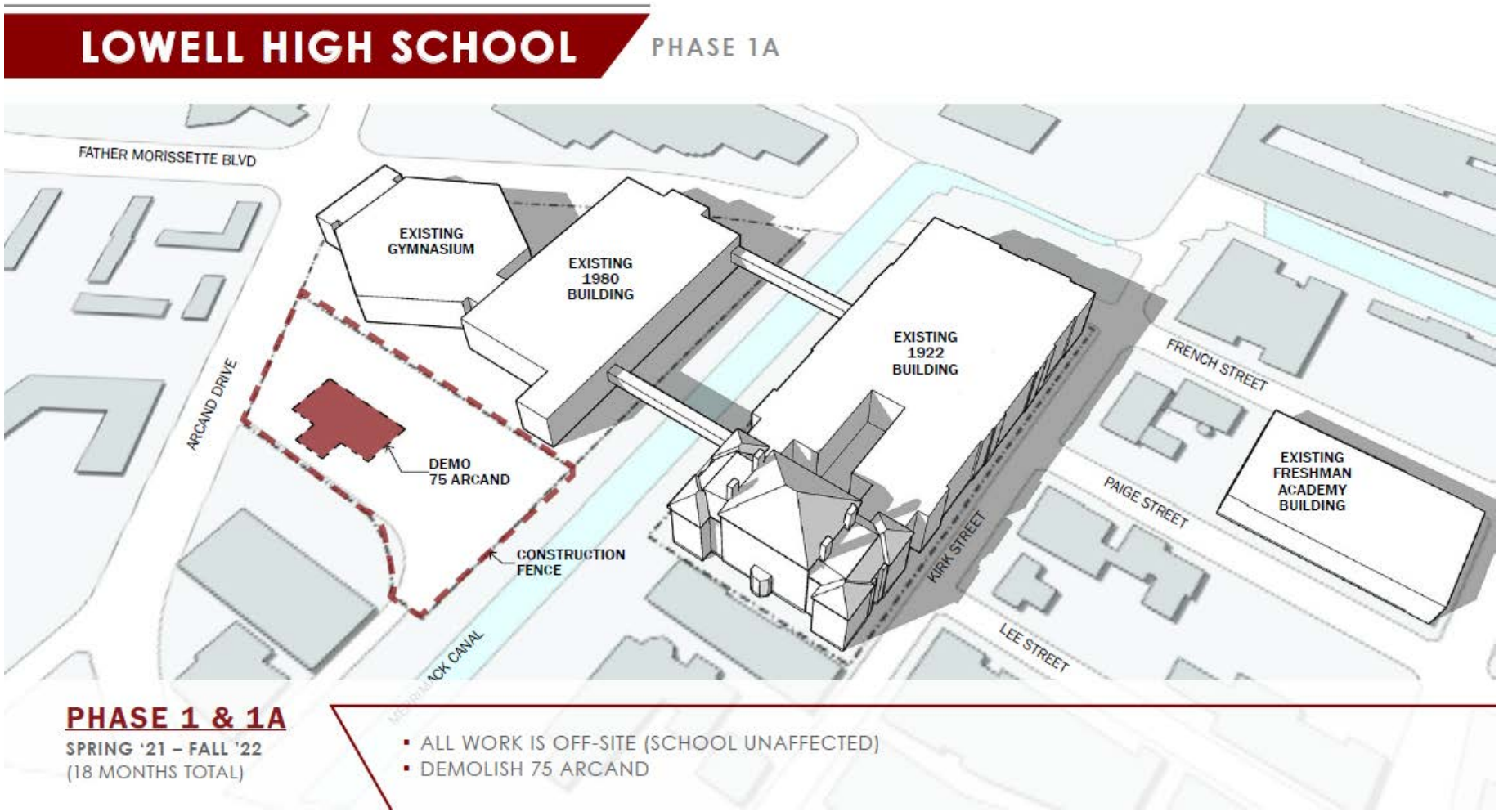
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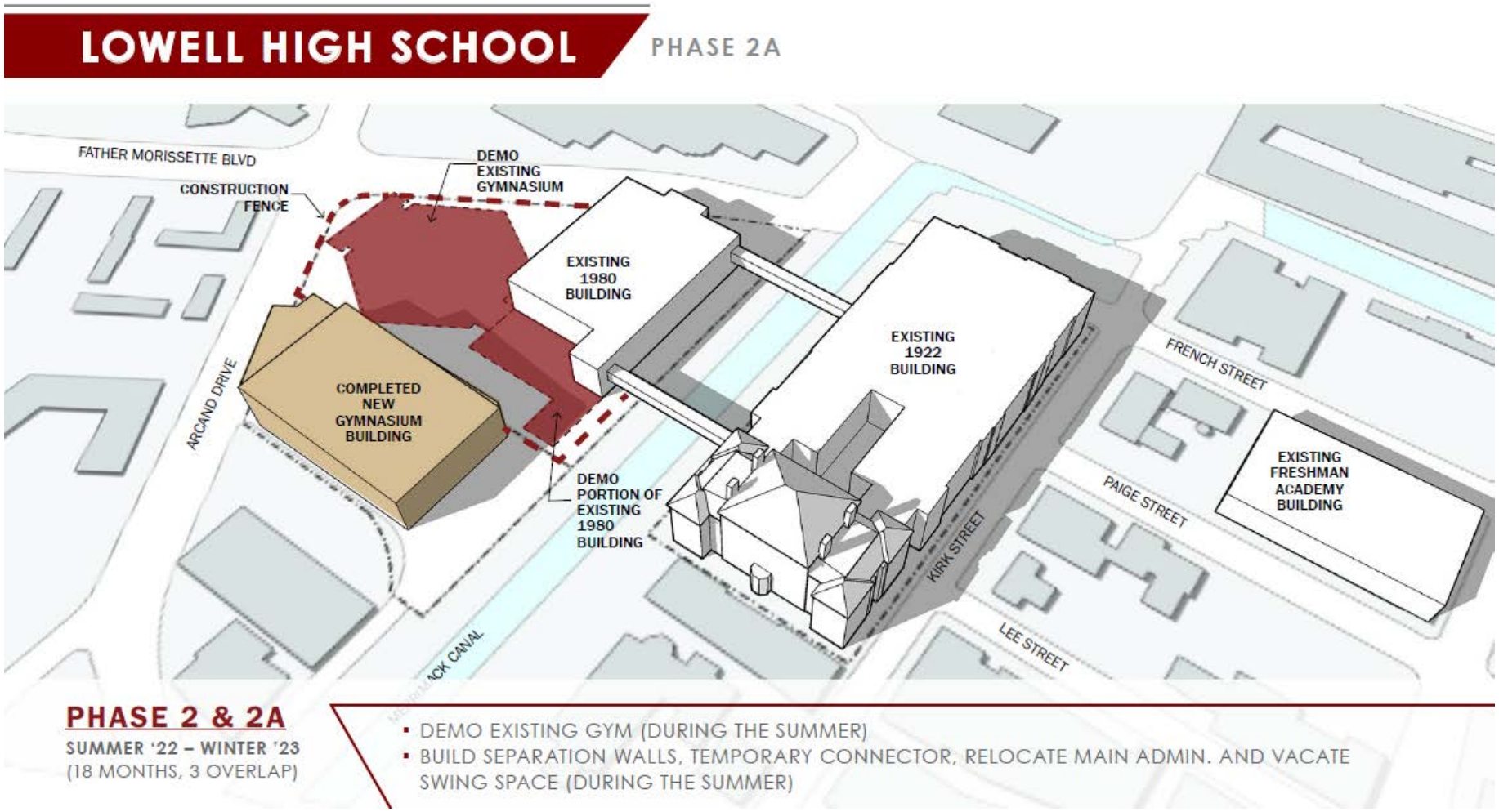
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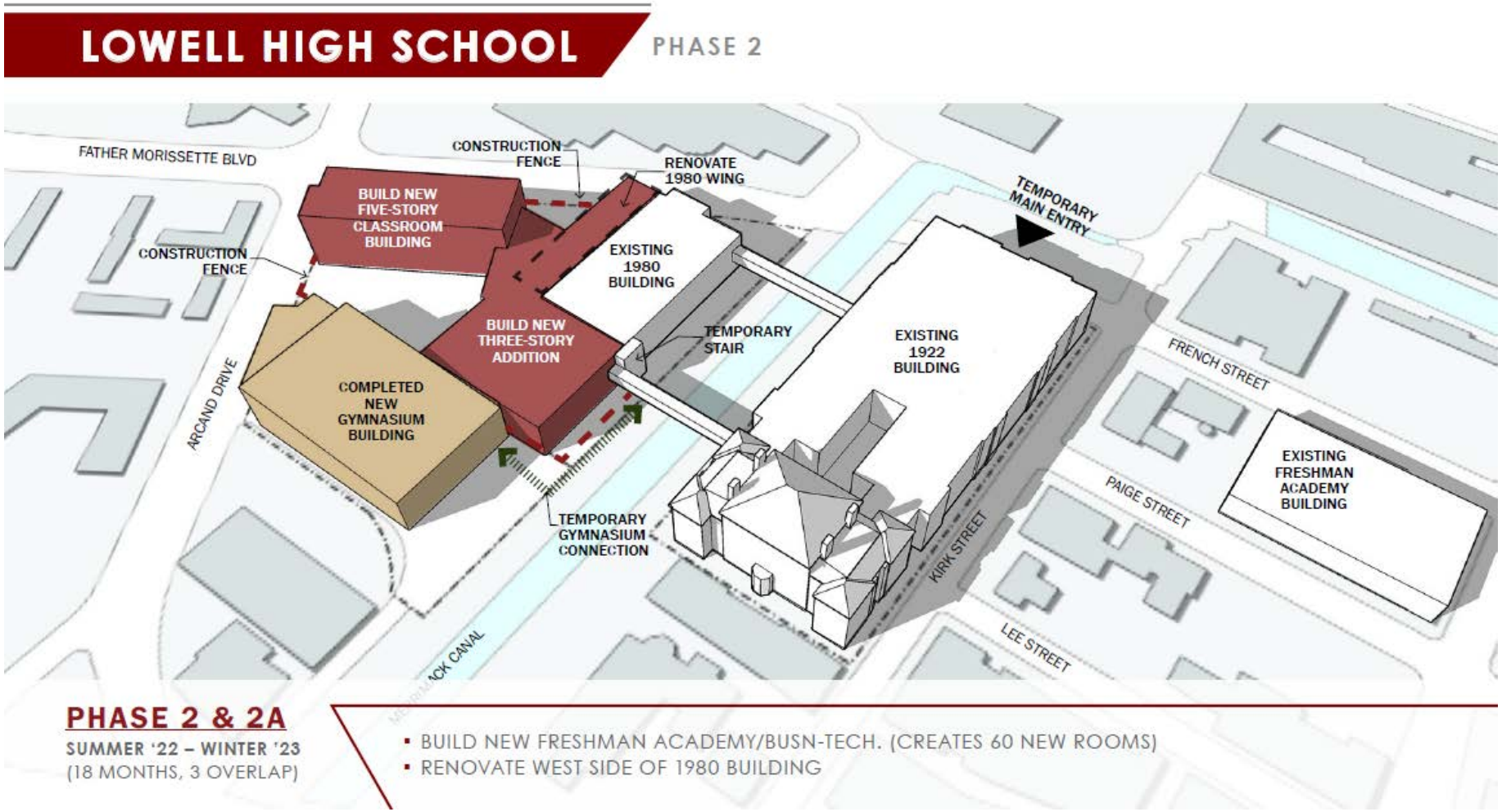
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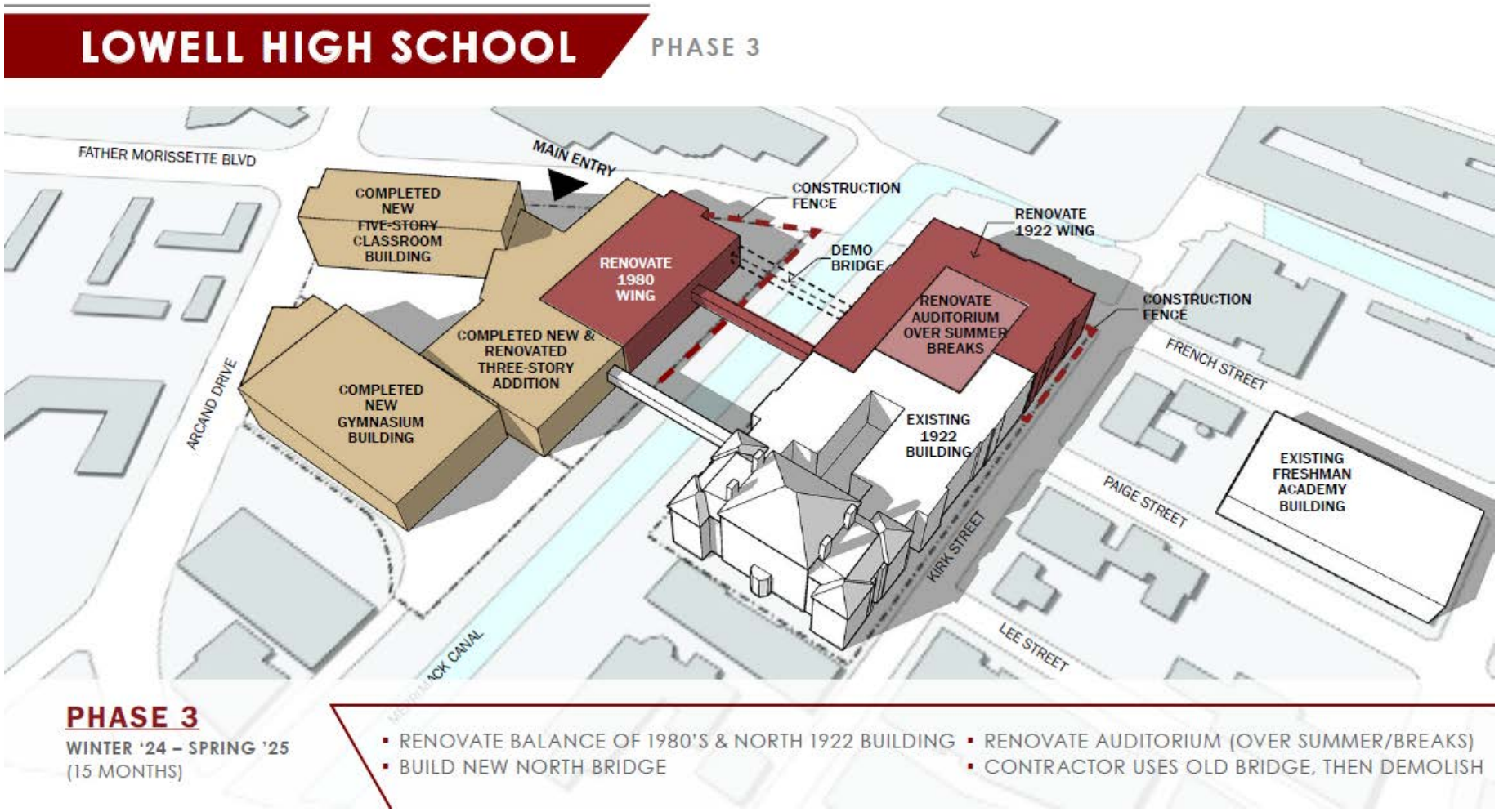
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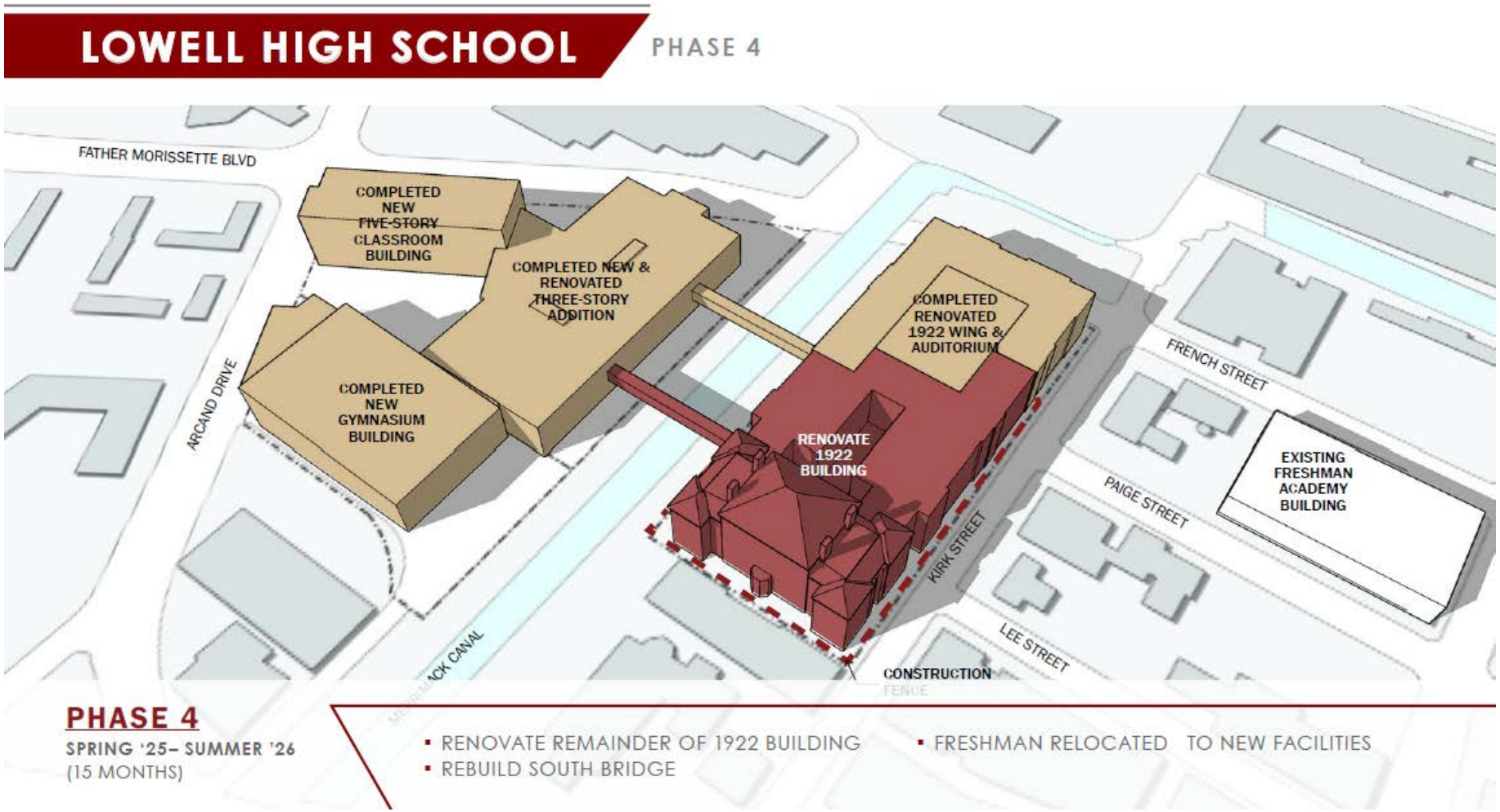
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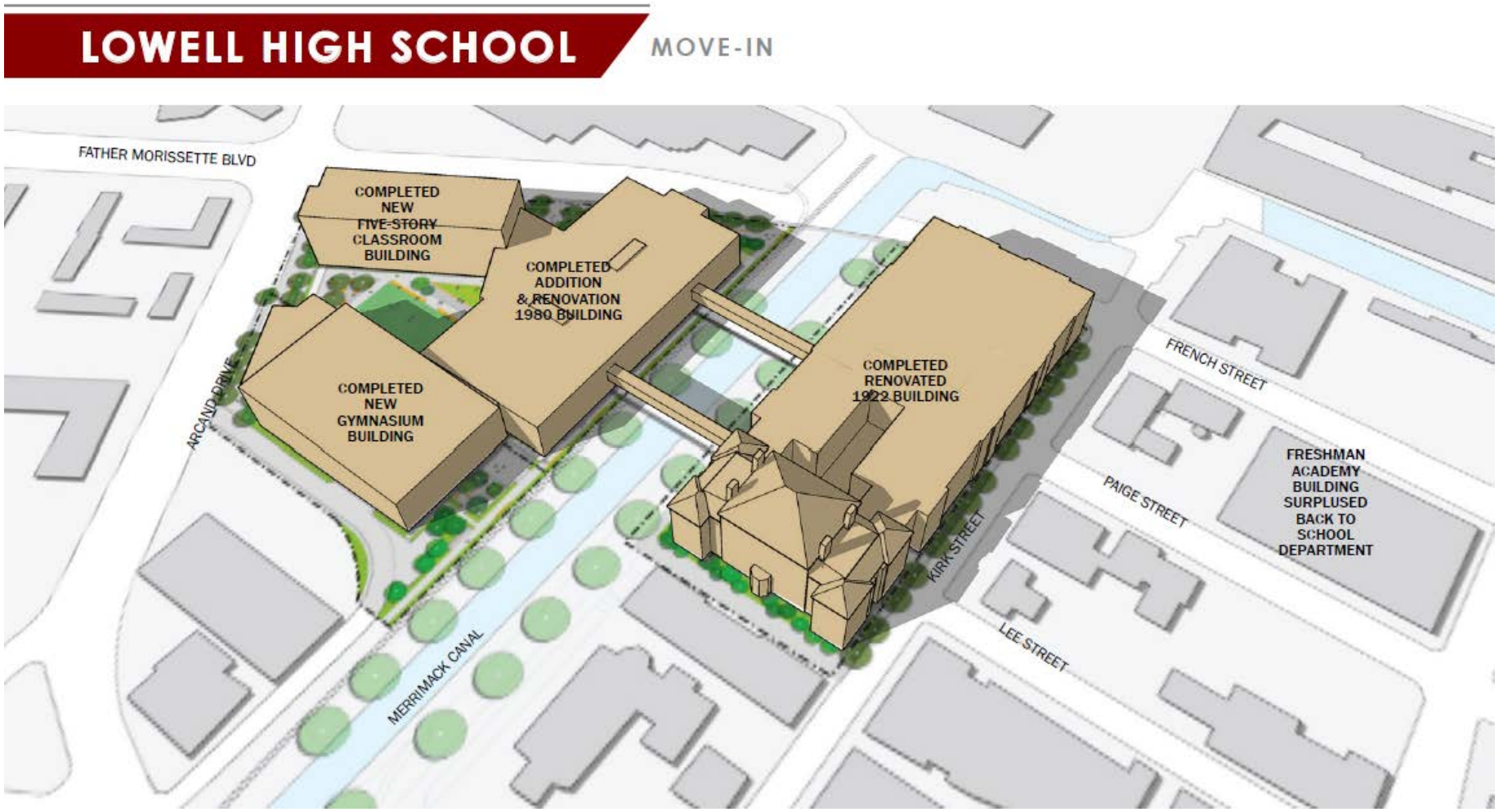
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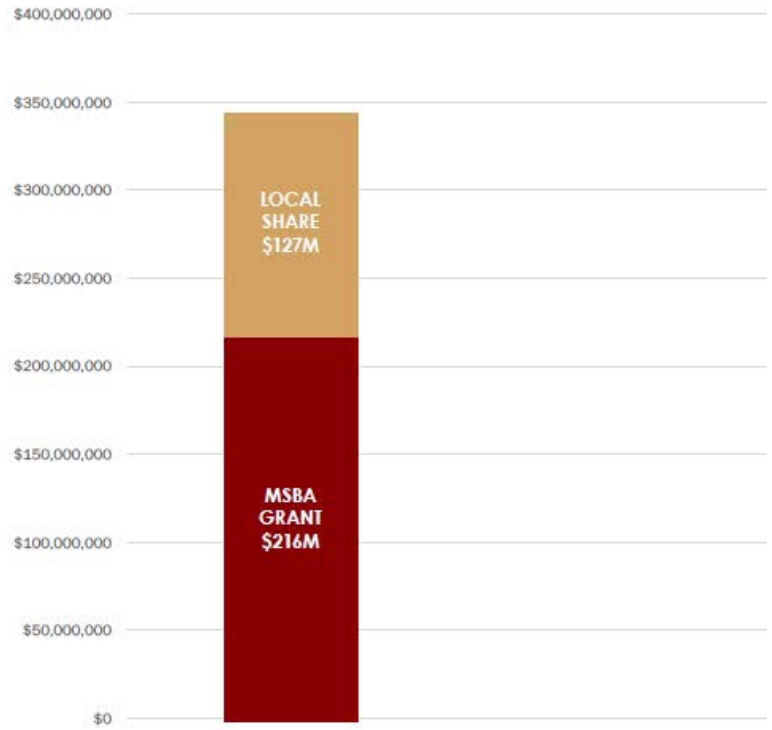


(LOWELL HIGH SCHOOL UPDATE CONTINUED)

ESTIMATED CONSTRUCTION COSTS

MSBA GRANT:	$215,992,406
LOCAL SHARE:	$127,406,814
TOTAL ESTIMATED PROJECT COSTS:	$343,399,220

FUNDING



FISCAL YEAR 2022 FUNDED PROJECTS

This plan lays out the capital priorities for the City of Lowell for the next five years, but the projects proposed for funding are solely within the current fiscal year (FY2022). All additional projects are presented here for discussion purposes only and will be reassessed depending on future funding needs and fiscal realities. Vehicles have been removed from the plan this year due to a comprehensive reassessment of the fleet, which is underway but incomplete. Also, four other major capital investments are occurring concurrently with the advancement of the capital plan: the TIGER bridge project, Lord Overpass construction, and the Lowell High School project. TIGER is funded primarily through a federal TIGER grant, and the LHS is still in the early stages of the construction phase of the MSBA process. While the financing for these projects undoubtedly impacts the future operations of the city and carry significant budgetary considerations, the scale of these two projects and the size of funding other than city bond proceeds warrant separate discussion, outside of the capital improvement plan. The debt service impact is included in all forecast models for budget planning purpose.

The City of Lowell is positioned well to solidify its revitalization and through strategic investments in education, public safety, and infrastructure. By doing so, Lowell will jump-start the next wave of investment in our most valuable resource: our residents. The proposed investments in roads, buildings, traffic signalization improvements, public safety, and parks and recreation amenities dovetail nicely with available state and federal dollars destined for the city. Through this plan we are making a significant investment in the building and infrastructure improvements.

Older mill cities face unique challenges in combating urban decay and Lowell has, time and again, shown its leadership by encouraging redevelopment of historic buildings throughout the city. Unfortunately, the main thoroughfares of the city have continued to deteriorate and recent engineering studies of our Pavement Condition Index (PCI) have shown that repaving and repairing using only the funding allocated from the Commonwealth through the Chapter 90 program is insufficient. That is why the City Manager included an amount of $3 million to be included in this capital plan request to the City Council. This is in addition to the approximately $1.88 million appropriated by the Commonwealth through Chapter 90 for a total of over $4.9 million in FY2022. The supplemental City appropriation allows us to also focus on unaccepted streets, providing greater flexibility for what streets can be paved and repaired.

While every project submission from Department Heads was worthy of consideration and deserving in its own right, our funding capacity is limited by the Administration’s desire to keep any increase in residential and commercial taxes minimal. However, I am confident this capital request represents a set of initiatives that represent the priorities of the Administration and will not significantly burden the operating budget. A summary of the projects is listed on the next page, with additional detailed descriptions and financing plans immediately following, for information and discussion purposes.

FY2022 PROJECTS – CITY SHARE ONLY (SUMMARY)

PROJECT	PROJECT DESCRIPTION	FY22 COST
2022-01	CITY-WIDE PAVING & SIDEWALKS IMPROVEMENT PROGRAM	3,000,000
2022-02	BEAVER BROOK BRIDGE REHABILITATION	3,000,000
2022-03	LOWER LOCKS IMPROVEMENTS - PHASE I	1,000,000
2022-04	DPW HEAVY VEHICLE FLEET REPLACEMENT	1,000,000
2022-05	MUNICIPAL BUILDING IMPROVEMENTS - DPW (VARIOUS)	1,000,000
2022-06	ADA IMPROVEMENT PLAN (5% MATCH - CITY COMMITMENT)	645,014
2022-07	LORD OVERPASS IMPROVEMENTS (ADDITIONAL)	500,000
2022-08	CLEMENTE FIELD LIGHTING/ IMPROVEMENTS	500,000
2022-09	LMA EXTERIOR WALL RECONSTRUCTION	400,000
2022-10	DOWNTOWN INVESTMENTS (SIDEWALK PLAN/ KEARNEY FEASIBILITY/ UTILITIES, ETC.)	300,000
2022-11	ADDITIONAL JFK PLAZA IMPROVEMENTS	300,000
2022-12	CITY-WIDE TRAFFIC SIGNALIZATION IMPROVEMENTS	300,000
2022-13	FIRE DEPARTMENT BUILDING IMPROVEMENTS (FIRE HOUSES)	300,000
2022-14	CITY OF LOWELL MASTER PLAN UPDATE	200,000
2022-15	CITY-WIDE TRAFFIC AND SAFETY PROJECTS	200,000
2022-16	SWAMP LOCKS BRIDGE DESIGN	200,000
2022-17	MARTIN/ CAWLEY FIELD SPORTS COMPLEX	200,000
2022-18	LOWELL POLICE HQ BUILDING SECURITY IMPROVEMENTS	165,000
2022-19	LPD VEHICLE MAINTENANCE FACILITY ROOF REPLACEMENT	115,000
2022-20	WESTFORD & STEDMAN INTERSECTION IMPROVEMENTS (ADDITIONAL)	100,000
2022-21	CONCORD RIVER GREENWAY (ADDITIONAL)	100,000
2022-22	DPW PORTABLE EMERGENCY GENERATOR	90,000
2022-23	BEAVER BROOK BRIDGE ADDITIONAL DESIGN	40,080
2022-24	WESTFORD STREET LANDFILL - ENVIRONMENTAL COMPLIANCE/ MONITORING	55,200
2022-25	LPD PARKING AREA SECURITY IMPROVEMENTS	35,000
	TOTAL	**$13,745,294**

PROJECT NUMBER: 2022-01

CITY-WIDE PAVING AND SIDEWALKS IMPROVEMENT PROGRAM

IMPACT ON THE OPERATING BUDGET

THE SIGNIFICANT AMOUNT OF FUNDING ALLOCATED FOR PAVING WILL ALLEVIATE THE NEED TO CONTINUOUSLY REPAIR SOME OF THE STREETS AND SIDEWALKS IN WORST SHAPE IN THE CITY. THE PAVING WILL ALSO PROVIDE AN ADDED BENEFIT TOWARD PUBLIC SAFETY, ECONOMIC DEVELOPMENT, AND THE GENERAL QUALITY OF LIFE OF THOSE IMPACTED.

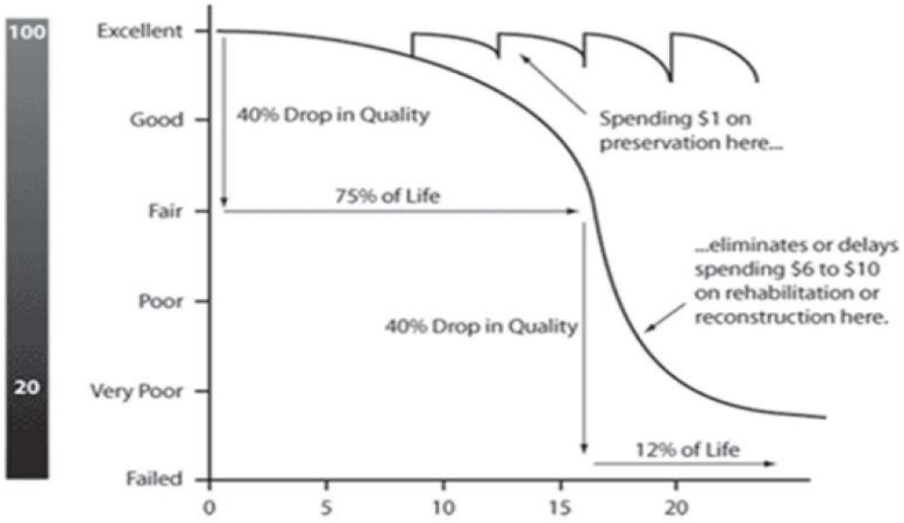
EXISTING CONDITIONS/ COMMENTS

To help the City of Lowell consistently provide a first-class roadway network to its citizens, BETA Group, Inc. was retained to maintain a Pavement Management Program (PMP) for the City's 235 miles of maintained roadways. A PMP involves the identification of the existing network, evaluation of the roadway surface conditions, and the specification of its maintenance practices with associated costs. Pavement management software utilizes roadway inventory and distresses to create an extensive and powerful database used for subsequent analysis and report generation. This database was created by evaluating actual roadway infrastructure conditions that allowed for the formulation of a prioritized list of roadways and improvements. Ultimately, the objective of this study was to gain a greater understanding of the City's roadways and to develop short and long range Capital Improvement Plan. During FY21, the city received approximately $1.8 million apportioned by the Commonwealth's Chapter 90 road paving program.

PAVEMENT MANAGEMENT CONCEPTS

Pavement management is the basis of the development of a city-wide roadway improvement program. This system accurately models roadway conditions, predicting future deterioration. The key concept of maintaining a high level of service to users is to make timely repairs, to avert more expensive reconstructions.

A pavement management program formalizes the prediction process by collecting, organizing, and maintaining a complete database that describes a particular roadway; traffic volume, repair service life, condition, and cost for the suggested repair method.



(PROJECT 2022-01 CONTINUED)

This database then becomes the basis for a historical record of the City infrastructure that will help manage and evaluate existing and projected roadway conditions. Pavement deteriorates in an accelerated fashion, so the goal is to save money and resources in both the short and long term by developing a repair strategy that utilizes available funding efficiently and responsibly, maximizing expenditures, while meeting the overall goals set by community leaders.

2022 ROADWAY SURVEY UPDATE

The City of Lowell completed a city-wide assessment in the Fall of 2020 to evaluate and rate the condition of all roadways within the City. A paving condition index (PCI) rating of 100 is a newly paved road and a rating of 0 is a gravel/dirt road. The current average pavement rating in the City is PCI=71. The goal is to maintain the average PCI as 72 and this is completed by completing paving projects on an annual basis throughout the City. Roads presented on the annual paving program are rated below the desired rating of 72. The pavement inspection data provided a complete description of the roadway on the day of the survey. The data was collected in the field using the Pavement Management Program (PMP), a tablet laptop, and a two person team consisting of a trained pavement inspector and an assistant. Each roadway segment was driven while making visual observations of street characteristics; curb type, sidewalk material, line striping, street width, street length, pavement material, and more importantly, pavement distresses were documented.



Figure 2 - First Street - Existing Pavement Conditions



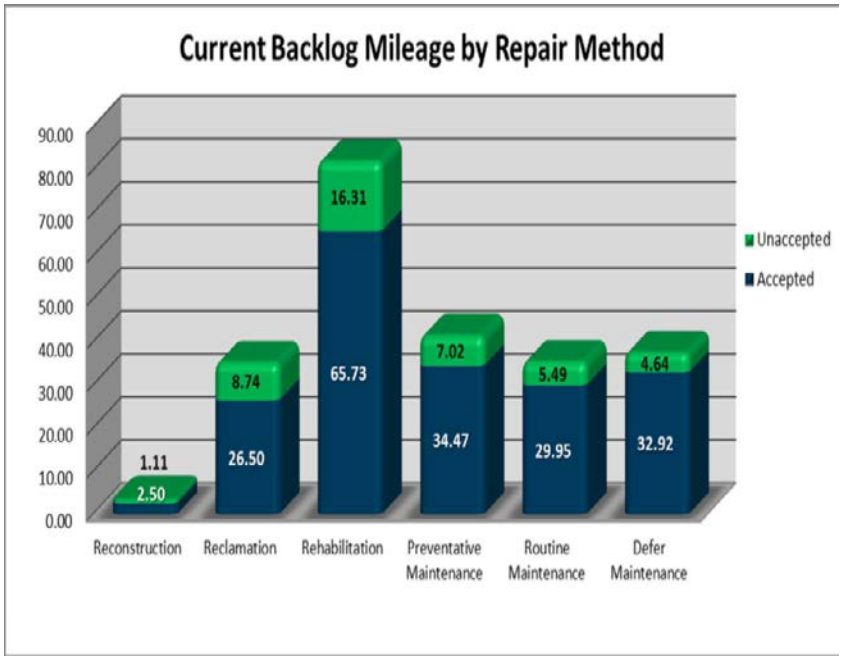
Figure 1 - Highland Ave Existing Pavement Conditions

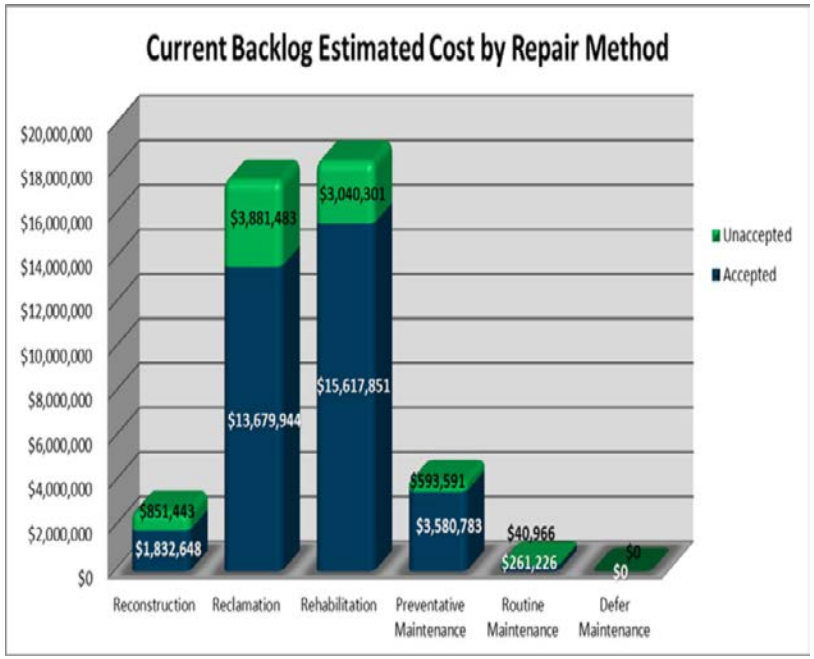
(PROJECT 2022-01 CONTINUED)

QUALITY ASSURANCE/QUALITY CONTROL PROGRAM

BETA's Quality Assurance/Quality Control (QA/QC) Program was developed as an effort to minimize and remove possible errors that may occur during the inspection process. By conducting this program, BETA can deliver results that are accurate and meaningful. This process includes verification of roadway conditions and database entries, taken in the field by experienced BETA pavement management personnel. Photos that best represent each repair method were recorded to confirm and exemplify that suggested repair method. Once all of the data was recorded and confirmed a final RSR was generated.

BETA conducted pavement inspections of the City's 235 miles of roadway throughout the summer and fall of 2016. The average RSR of Lowell's roadway network is currently 70. An RSR of 72 is considered to be in fair condition. This Backlog Summary summarizes both the amount of roadway with its specific repair method and the estimated cost for doing each of those repairs.

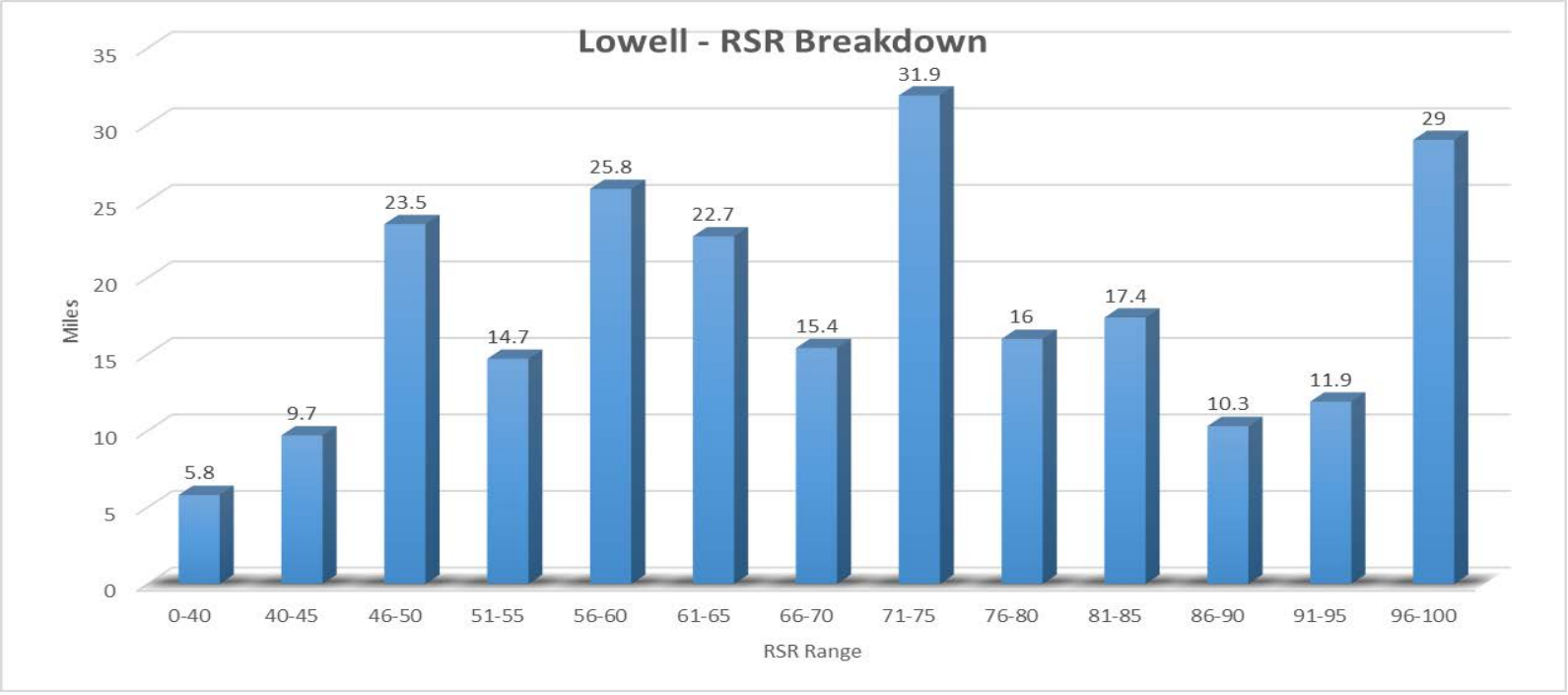




(PROJECT 2022-01 CONTINUED)

The severity and extent of each distress type was then recorded in the field survey form to ultimately generate a Road Surface Rating (RSR) value for each segment. The RSR value ranges from 0 to 100, a road in very poor condition receives a 0, while a road with no visible defects receives a 100. An RSR value is derived by recording existing field conditions from a variety of roadway elements:

- Linear Cracking (Longitudinal and Transverse)
- Alligator Cracking
- Edge Cracking
- Potholes
- Patching
- Roughness
- Rutting
- Drainage



(PROJECT 2022-01 CONTINUED)

CITY OF LOWELL ROADWAY CAPITAL IMPROVEMENT PLAN

BETA was able to utilize analysis tools within our Pavement Management Program to prioritize repairs and develop a realistic Capital Improvement Plan (CIP) that includes both reconstruction and maintenance practices. The plan presented is completely customized to The City of Lowell.

As part of the CIP process, BETA has:

- Provided a report of street evaluation findings and Roadway RSR's.
- Evaluated the City's current roadway maintenance budget as it relates to the computed network backlog and associated costs.
- Conducted a life-cycle cost analysis of different repair strategies that identify the cost benefit value (CBV) of different approaches.
- Developed a 3-Year pavement repair work plan based on selected optimal repair strategies and priority analysis inputs.

City of Lowell, Massachusetts

Roadway Repair Backlog Summary - Overall

Repair Method	Length (Miles)	Square Yards	Percent Repair	Estimated Cost
Reconstruction	3.61	59,646.46	1.53%	$2,684,090.50
Reclamation	35.24	548,794.59	14.97%	$17,561,426.85
Rehabilitation	82.04	1,332,725.16	34.85%	$18,658,152.28
Preventative Maintenance	41.49	695,729.01	17.63%	$4,174,374.06
Routine Maintenance	35.43	604,385.96	15.05%	$302,192.98
Defer Maintenance	37.56	632,511.38	15.96%	$0.00
Total:	235.38	3,873,792.56	100.00%	$43,380,236.68

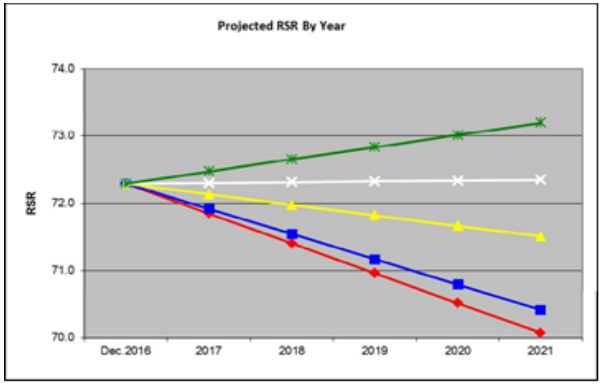
Average RSR By Segment:	72.21

- Developed short and long- range forecasting models based on a variety of funding scenarios and maintenance alternatives.
- Developed a PowerPoint presentation to inform key stakeholders of existing roadway conditions and roadway forecasts based on established funding scenarios and attended public meetings to present findings.
- Prepared customized reports.

(PROJECT 2022-01 CONTINUED)

CONCLUSION

The City of Lowell now has access to its roadway inventory located in the Pavement Management Program. This database provides City staff and elected officials with valuable information of existing roadway conditions, cost estimate to protect and repair its roadways, and recommended capital improvement plan strategies to meet City goals.



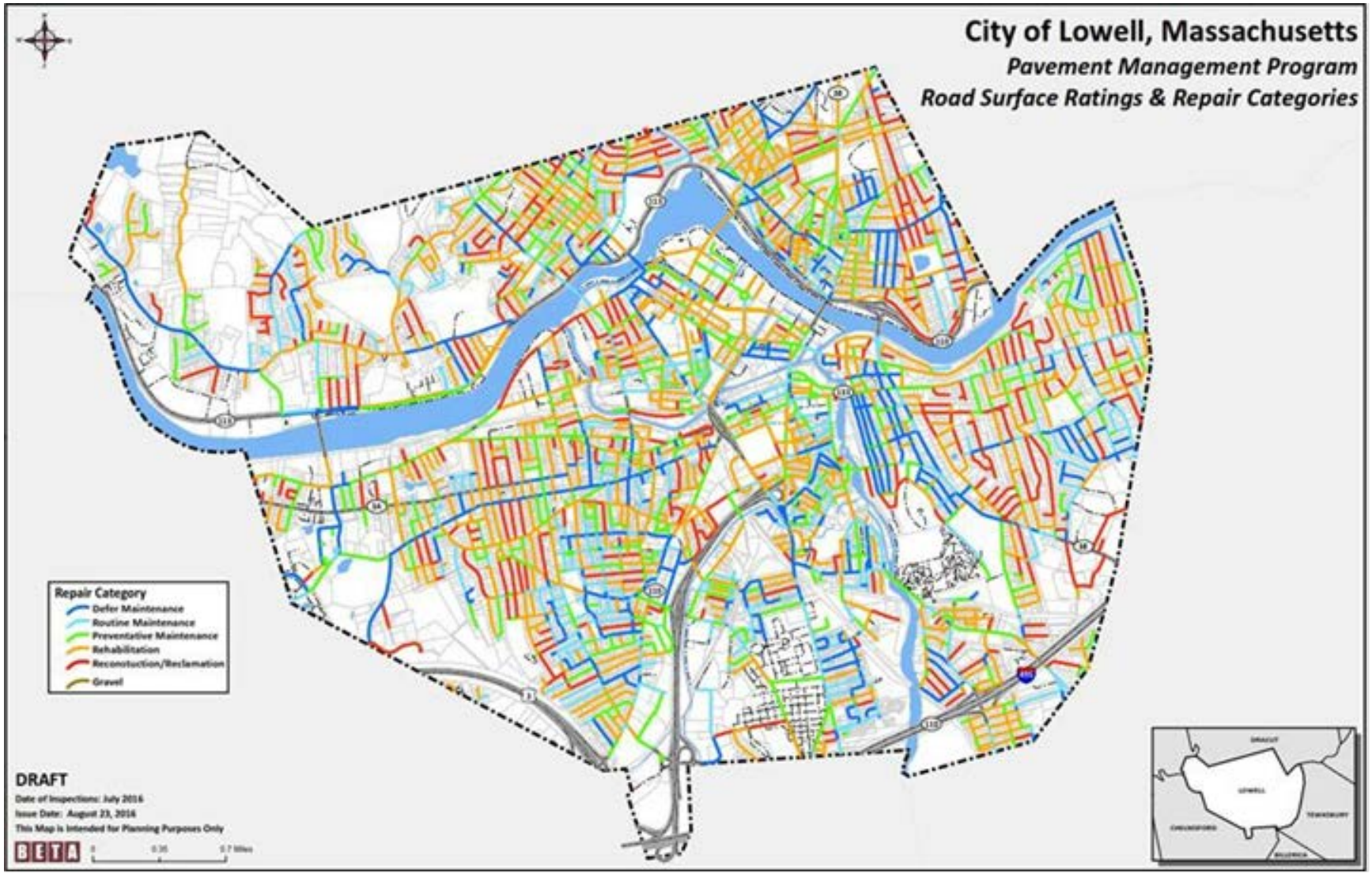
To best manage and update the Lowell roadway database, the following practices are recommended:

- Post all annual road improvements into the database.
- Add any new roadway network descriptions to the database.
- Update repair type unit costs annually to provide accurate work plan reports.
- Assign one or more individuals with the responsibility of overseeing system upkeep. This individual should be responsible for requesting annual pavement condition survey updates.
- Undertake annual street surveys on approximately 25% of the system.
- Review developments in pavement technology that might offer a more cost effective alternative to pavement maintenance or rehabilitation over the pavement's life cycle.



Lowell's updated Pavement management Program will continue to provide the City with essential planning, reporting, and management tools to help advance its progressive approach to providing a roadway network with a high level of service. The improvements to be seen will deliver vision to and garner trust from elected officials and citizens alike while producing satisfaction that public funding has been spent effectively and responsibly.

(PROJECT 2022-01 CONTINUED)



PROJECT NUMBER: 2022-01

FINANCING PLAN: CITY-WIDE PAVING PROGRAM

PROGRAM EXPENDITURES	DETAIL	SUMMARY
CITY-WIDE PAVING & SIDEWALKS PROGRAM		**$ 4,878,937**
PAVING - STREETS	$ 3,878,937	
SIDEWALKS & CURBING - IMPROVEMENTS	$ 1,000,000	
	TOTAL PROJECT BUDGET	$ 4,878,937

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 3,000,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 3,000,000	
INTERGOVERNMENTAL REVENUE		**$ 1,878,937**
MASSDOT FUNDING (CHAPTER 90) - FY2021 APPORTIONMENT	$ 1,878,937	
	TOTAL FINANCING SOURCES	$ 4,878,937

PROJECT NUMBER: 2022-02

CITY-WIDE BRIDGE REPAIR PROGRAM – BEAVER BROOK

IMPACT ON THE OPERATING BUDGET

THE CITY OF LOWELL HAS EMBARKED ON A SIGNIFICANT, CITY-WIDE BRIDGE REPAIR PROGRAM OVER THE PAST SEVERAL YEARS WHICH HAS INCLUDED THE COMPLETE REPLACEMENT OF MULTIPLE CITY BRIDGES, FUNDED THROUGH A VARIETY OF SOURCES. THIS PROJECT CONTINUES THE MOMENTUM ON THE OTHER BRIDGES THROUGHOUT THE CITY. THESE REPAIRS ARE NECESSARY AND HAVE POSITIVE IMPACTS ON PUBLIC SAFETY AND ECONOMIC DEVELOPMENT. WHILE THE DEBT SERVICE WILL IMPACT THE OPERATING BUDGET, AS PROJECTS ARE COMPLETED AND BONDS ARE PERMANENTLY FINANCED, THERE WILL BE REDUCED MAINTENANCE COSTS INCURRED BY THE CITY IN ORDER TO PASS STATE INSPECTIONS. THESE BRIDGES ALSO PROVIDE CRITICAL ROUTES FOR PUBLIC SAFETY (POLICE, FIRE, & EMS), BUS SCHEDULED FOR SCHOOL CHILDREN, AND GENERAL TRAFFIC PATTERNS FOR RESIDENTIAL COMMUTERS.

EXISTING CONDITIONS/ COMMENTS

The “Beaver Street over Beaver Brook” Bridge has been closed to vehicular traffic since July 2019 per the results of a MassDOT bridge inspection. This project has been fully designed and have received MassDOT approval (Ch. 85 approval) for construction to proceed. The estimated cost to rehabilitate the Beaver Street over Beaver Brook Bridge is $3,000,000.

The Beaver Street over Beaver Brook Bridge was closed to vehicular traffic in July 2019 per MassDOT’s recommendation following a routine bridge inspection. A main structural member of the bridge has deteriorated to the extent that a localized repair is not feasible. The bridge will remain closed until this project can be funded. The replacement of this bridge has been requested through many community requests and discussed at several City Council meetings. This project has been requested since 2014.



Figure 3 - Beaver Street Bridge - Currently CLOSED to Traffic

(PROJECT 2022-02 CONTINUED)



Figure 4 - GIS Map of Proposed Repair - Location

PROJECT NUMBER: 2022-02

FINANCING PLAN: CITY-WIDE BRIDGE REPAIR PROGRAM - BEAVER BROOK

PROGRAM EXPENDITURES	DETAIL	SUMMARY
CITY-WIDE BRIDGE REPAIR PROGRAM - BEAVER BROOK		**$ 3,000,000**
BEAVER BROOK BRIDGE REPAIRS	$ 3,000,000	
	TOTAL PROJECT BUDGET	$ 3,000,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 3,000,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 3,000,000	
	TOTAL FINANCING SOURCES	$ 3,000,000

PROJECT NUMBER: 2022-03

LOWER LOCKS IMPROVEMENTS

IMPACT ON THE OPERATING BUDGET

THE LOWER LOCKS ARE A CRITICAL COMPONENT OF THE DOWNTOWN HISTORIC DISTRICT. THEIR CURRENT STATE OF DISREPAIR, HOWEVER, IS A MAJOR HINDRANCE TO POTENTIAL ECONOMIC DEVELOPMENT ALONG LOWELL'S PSEUDO "WATER FRONT" IN THE DOWNTOWN. IMPROVEMENTS TO THE AREA WILL BE A CATALYST TO FUTURE ECONOMIC DEVELOPMENT IN THE DOWNTOWN AND WILL EXPAND THE CITY'S TAX BASE. THE DEBT SERVICE FOR THESE IMPROVEMENTS WILL BE PAID FROM THE GENERAL FUND WHEN THE BONDS ARE PERMANENTLY FINANCED.

BACKGROUND

The City, in partnership with University of Massachusetts Lowell, Middlesex Community College, Central Rivers Power, Massachusetts Department of Conservation and Recreation, Lowell National Historical Park, and nonprofit partners came together to form a working group and are completing a study with consultant Pare Engineering that includes:

- Conducting a survey of the project area
- Inspection of all walls, bridges, and structures
- Recommendations for emergency temporary action and permanent stabilization of walls, structures and vegetation
- Conceptual visioning of a new landscape and hardscape, including stakeholder and public engagement
- Prioritization and proposed phasing of recommendations and concept
- Programmatic, all-inclusive cost estimates of recommendations and concept.

This study was undertaken with a $200,000 state earmark in winter of 2020 and spring of 2021. More than fifty community members participated in two charrettes to workshop a vision that was then vetted and approved by the working group partners. Previously, $250,000 was allocated in FY 2021 for this project. This commitment was integral to rallying the partners and securing the earmark for the study. DPD's goal is to continue showing a commitment to Lower Locks and secure matching commitments from project partners. However, during the study, the state of one of the walls in the Lower Locks study area deteriorated drastically, and that area had to be closed off to pedestrian traffic by DPW. This wall could result in even more catastrophic failure if not addressed immediately.

(PROJECT 2022-03 CONTINUED)

EXISTING CONDITIONS/ COMMENTS

The Lower Locks plaza is at the confluence of the Pawtucket Canal, Eastern Canal, and the Concord River, in the heart of downtown Lowell. This area was singled out in several planning documents, including the 2010 Downtown Evolution Plan and the 2017 Waterways Vitality Plan, along with meeting the criteria of waterfront access in the Sustainable Lowell 2025 plan. It is one of very few areas suitable for waterfront restaurant and retail redevelopment in Lowell because of its size and the building typology surrounding it. The plaza, including the switchback ramp structure leading from the east, was constructed by the City with Heritage State Park funding in or around 1985, concurrently with the then-Wang Training Center, Lower Locks Garage, and Hilton Doubletree Hotel. These buildings are now the UMass Lowell (UML) Inn and Conference Center (ICC) and the Middlesex Community College Carol Cowan Building (MCC). The pedestrian bridge between the ICC and MCC is owned by the City, and the land underneath the plaza is owned by the City, Massachusetts Department of Conservation and Recreation (DCR), and UMass Lowell. Lowell National Historical Park (LNHP) operates the locks from this area.

The plaza is in a state of advanced disrepair, with only minimal capital projects having taken place since its construction. Sinkholes have opened underneath the plaza several times, most recently in 2017 (see photo). The large granite pavers are heaving, creating an unsafe walking condition. Lit bollards are missing or in disrepair. A wooden ramp structure from Central Street to the plaza needs to be replaced. The locks themselves no longer function because of the disrepair of a valve apparatus. Finally, the general layout of the site is not conducive to economic development, despite being on prime waterfront property in the heart of downtown Lowell.



Figure 5 - River Wall Failure - Note Rotation

(PROJECT 2022-03 CONTINUED)

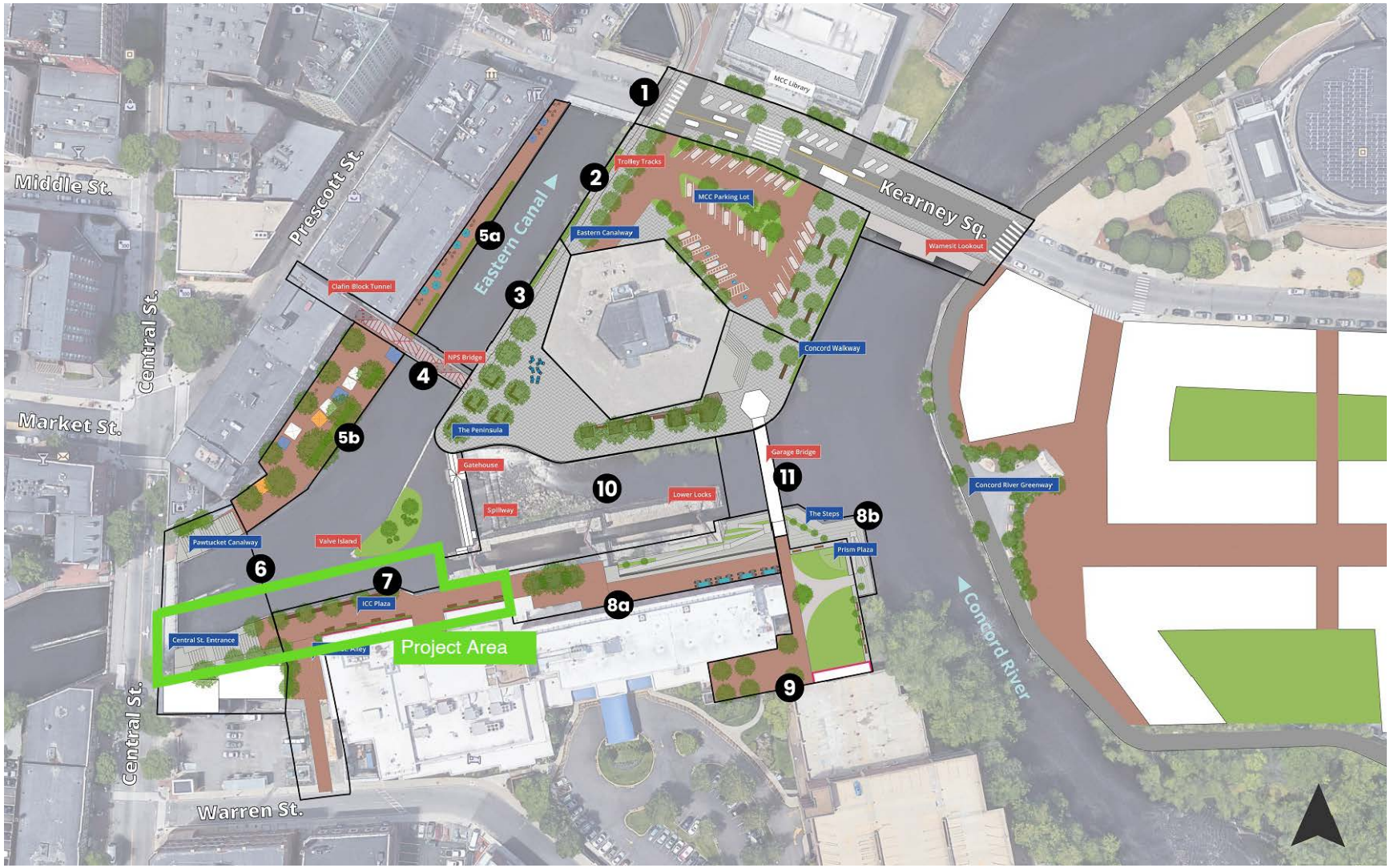


Figure 6 - Map of Proposed Project Area - Downtown Lowell

PROJECT NUMBER: 2022-03

FINANCING PLAN: LOWER LOCKS IMPROVEMENTS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
LOWER LOCKS IMPROVEMENTS		**$ 1,000,000**
REPAIRS & IMPROVEMENTS TO LOWER LOCKS	$ 1,000,000	
	TOTAL PROJECT BUDGET	$ 1,000,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 1,000,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 1,000,000	
	TOTAL FINANCING SOURCES	$ 1,000,000

PROJECT NUMBER: 2022-04

DPW HEAVY VEHICLE FLEET REPLACEMENT

IMPACT ON THE OPERATING BUDGET

THE CITY OF LOWELL USES THE CAPITAL BUDGET FOR VEHICLES ONLY SPARINGLY, DUE TO THEIR RELATIVELY LOW USEFUL LIFE. HOWEVER, EVERY 5-10 YEARS IN A DEPARTMENT, A CERTAIN AMOUNT OF CAPITAL INVESTMENT IS NEEDED, WHEN THE COST TO REPAIR & MAINTAIN THE VEHICLES EXCEEDS THEIR OVERALL VALUE. DPW'S FLEET HAS REACHED THAT AGE. AND REPLACEMENT IS WARRANTED. THESE CAPITAL INVESTMENTS WILL REDUCE ANNUAL REPAIR COSTS, WHICH COULD EXCEED THE DPW BUDGET IF THEY REQUIRE MAJOR OVERHAUL OF ENGINES.

BACKGROUND/ EXISTING CONDITIONS

DPW's aging fleet is deteriorating and is long overdue on refreshing some of the older vehicles. The average age of the fleet is fifteen (15) years old and with many pieces of equipment rated in poor condition. The average age of the DPW's fleet should be closer to five to ten (5-10) years and in fair condition. This is a critical year to decide whether to continue to fund costly repairs to old equipment or purchase new and start the lifecycle over. The average cost for repairs and maintenance per vehicle is increasing as the age of the fleet increases. This capital request has been prioritized as DPW's top priority request because a failure to begin replacing the aging fleet could compromise the ability for DPW to perform public safety duties. DPW lost two vehicles this year during the plowing season. A 2017 F550 was nearly totaled in a snowstorm and then a 1999 F350 caught fire during a snow storm. Two international dump/sanders (2002) that are in poor condition were proposed for replacement in FY21. Two loaders (2005 and 2011) were out of service at one point this year resulting in limited service for snow hauling services one week. All of these pieces of equipment are critical for various functions of the Street Department, but especially for ice and snow storm events.
The Lands & Building Department has a 1994 Logan lift to make repairs and move equipment to various levels and roofs of buildings. This equipment is in poor condition and in need of replacement.



Figure 7 - 2002 International Dump Sander (poor condition)

PROJECT NUMBER: 2022-04

FINANCING PLAN: DPW HEAVY VEHICLE FLEET REPLACEMENT

PROGRAM EXPENDITURES	DETAIL	SUMMARY
DPW HEAVY VEHICLE FLEET REPLACEMENT		**$ 1,000,000**
LOGAN LIFT	$ 350,000	
F350/550 EQUIVALENT	$ 150,000	
INTERNATIONAL DUMP TRUCK (SANDER)	$ 500,000	
	TOTAL PROJECT BUDGET	$ 1,000,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 1,000,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 1,000,000	
	TOTAL FINANCING SOURCES	$ 1,000,000

PROJECT NUMBER: 2022-05

MUNICIPAL BUILDING IMPROVEMENTS - DPW

IMPACT ON THE OPERATING BUDGET

THE CITY OF LOWELL USES THE CAPITAL BUDGET FOR BUILDING REPAIR PROJECTS OVER $25,000. IN 2018, THE CITY OF LOWELL CONTRACTED WITH EMG TO PERFORM A FACILITY CONDITION ASSESSMENT AND A PREVENTATIVE MAINTENANCE CHECKLIST FOR ALL OF THE MUNICIPAL BUILDINGS IN THE CITY. THE FINAL REPORT OUTLINED THE USEFUL LIFE FOR VARIOUS BUILDING SYSTEMS AND RESULTED IN A COMPREHENSIVE 10 YEAR CAPITAL PLAN, PREVENTATIVE MAINTENANCE CHECKLIST AND AN INVENTORY OF PHYSICAL ASSETS. THE CITY HAS PURSUED SCHOOL BUILDING FUNDING THROUGH THE MASSACHUSETTS SCHOOL BUILDING AUTHORITY ("MSBA") AND HAS USED THE CAPITAL BUDGET FOR OTHER NON-ELIGIBLE SCHOOL REPAIRS AND REPAIRS TO OTHER MUNICIPAL BUILDINGS. WHILE THE DEBT SERVICE FOR THESE PROJECTS IS BORNE BY THE ANNUAL OPERATING BUDGET IN THE GENERAL FUND, THE COST IS MITIGATED BY THE REDUCTION IN REPAIRS AND MAINTENANCE COSTS IN THE DPW FOR ASSETS WHICH ARE REPLACED OR SIGNIFICANTLY REPAIRED.

BACKGROUND/ EXISTING CONDITIONS

Many of the City's building components have outlived their useful age and expected life cycle and are in need of replacement. Current fire alarms at various buildings are obsolete and more difficult to maintain. As recommended in previous assessments, City Hall and other City buildings have increasing repair and rehabilitation needs and in which many of these repairs are needed to address public safety concerns or building integrity. Considering only school buildings, an estimated $10 million is required in repairs annually to stay current with needed repairs.

Based on the funding provided under this request, DPW will allocate this funding to renovate and/or replace critical building infrastructure that has exceeded its life expectancy. The priority will be given to school buildings; however, City Hall, DPW, and other City buildings will be included in a priority list.

(PROJECT 2022-05 CONTINUED)



Figure 8 - Various Repair Needs at Municipal Buildings

PROJECT NUMBER: 2022-05

FINANCING PLAN: MUNICIPAL BUILDING IMPROVEMENTS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
MUNICIPAL BUILDING IMPROVEMENTS		**$ 1,000,000**
REPAIRS TO VARIOUS CITY BUILDINGS (INCLUDING SCHOOL)	$ 1,000,000	
	TOTAL PROJECT BUDGET	$ 1,000,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 1,000,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 1,000,000	
	TOTAL FINANCING SOURCES	$ 1,000,000

PROJECT NUMBER: 2022-06

AMERICANS WITH DISABILITIES ACT ("ADA") CAPITAL IMPROVEMENTS

IMPACT ON THE OPERATING BUDGET

THIS FUNDING WILL IMPROVE THE QUALITY OF LIFE FOR RESIDENTS AND VISITORS OF LOWELL WHO HAVE DISABILITIES. THE CITY OF LOWELL IS COMMITTED TO PROVIDING ACCESS OPPORTUNITIES IN ALL PUBLIC SPACES AND HAS COMMITTED FUNDING TOWARDS THAT END. THESE FUNDS WILL SERVE TO SUPPLEMENT OTHER CAPITAL MONIES TO IMPROVE STREETS, SIDEWALKS, AND CURBING, FURTHER REDUCING OPERATING COSTS WHILE ALLOWING FOR ACCESSIBILITY.

EXISTING CONDITIONS/ COMMENTS

This project funding request from the Office of the City Manager continues the City Manager's pledge/commitment to fund an amount equal to 5% of the subtotal of all Capital Plan projects in order to continue implementing the ADA Transition Plan prepared for several City properties, and to act as matching funds for subsequent ADA Transition Plan preparations.

PROJECT NUMBER: 2022-06

FINANCING PLAN: ADA IMPROVEMENTS/ UPGRADES

PROGRAM EXPENDITURES	DETAIL	SUMMARY
AMERICANS WITH DISABILITIES ACT ("ADA") IMPROVEMENTS		**$ 645,014**
ACCESSIBLE MUNICIPAL FACILITIES/ INFRATRUCTURE IMPROVEMENTS/	$ 322,507	
ACCESSIBLE PARKS/ PLAYGROUNDS	$ 322,507	
	TOTAL PROJECT BUDGET	$ 645,014

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 645,014**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 645,014	
	TOTAL FINANCING SOURCES	$ 645,014

PROJECT NUMBER: 2022-07

LORD OVERPASS PROJECT – ADDITIONAL RESIDENT ENGINEERING SERVICES

IMPACT ON THE OPERATING BUDGET

THE FINANCING PLAN FOR THE LORD OVERPASS PROJECT IS COMPRISED OF BOTH LOCAL AND STATE FUNDING. THE STATE FUNDING IS IN THE FORM OF A GRANT, WHICH WAS ACCEPTED BY THE CITY COUNCIL ON 4/30/2019 FOR $15 MILLION. THE BALANCE OF THE PROJECT, INCLUDING THE COSTS PROPOSED BY DPD IN THIS PROJECT, WILL BE FINANCED THROUGH THE SALE OF GENERAL OBLIGATION BONDS AND THE DEBT SERVICE WILL BE PAID BY THE CITY'S GENERAL FUND. THIS PROJECT IS ONE OF THE MOST SIGNIFICANT TRANSPORTATION PROJECTS IN THE CITY IN THE LAST DECADE AND WILL SUPPORT THE NEWLY CONSTRUCTED JUDICIAL CENTER, THE HAMILTON CANAL INNOVATION DISTRICT, AND FACILITATE TRANSPORTATION IN A KEY CORRIDOR BETWEEN THE DOWNTOWN AND THE LOWELL CONNECTOR.

BACKGROUND/ EXISTING CONDITIONS

Currently under construction is the Reconstruction of the Lord Overpass infrastructure project. The approximately $25 million project is funded partially through MassDOT ($15 Million Dollars) and prior City capital plan investments. The project serves as mitigation for the development of the Hamilton Canal Innovation District and transforms one of the gateways into the City with modern day infrastructure that promotes transportation equity. The project is two years into construction, with the anticipated completion date of spring 2023. As a part of the project oversight, the City contracted with VHB to provide Resident Engineering service to ensure the project is constructed properly.

VHB's current contract is set to expire in spring 2022. The contract was written with the third year of Resident Engineering services as an optional year. It is the opinion of both DPD and DPW that VHB has been a tremendous asset to the City on this project, saving the City from incurring additional expenses throughout the project duration to date from unforeseen circumstances in the field and helping to maintain the project schedule despite the impacts of COVID-19.

The current capital plan request would allow for the City to pick up this third year option and ensure the project is completed to the City's satisfaction.

(PROJECT 2022-07 CONTINUED)



Figure 9 - Design for the Project - Slated for completion in early 2023

PROJECT NUMBER: 2022-07

FINANCING PLAN: LORD OVERPASS PROJECT - ADDITIONAL R/E SERVICES

PROGRAM EXPENDITURES	DETAIL	SUMMARY
LORD OVERPASS PROJECT		**$ 25,765,737**
DESIGN & ENGINEERING (V.H.B. CONTRACT, PREVIOUSLY FUNDED)	$ 1,853,577	
CONSTRUCTION COSTS (E.T. & L. CONTRACT, PREVIOUSLY FUNDED)	$ 21,961,938	
CONSTRUCTION CHANGE ORDER #1	$ 139,880	
ADDITIONAL ENGINEERING COSTS - PROJECT ADMIN/ OVERSIGHT	$ 500,000	
CONTINGENCY	$ 1,310,342	
	TOTAL PROJECT BUDGET	$ 25,765,737

FINANCING PLAN	DETAIL	SUMMARY
INTERGOVERNMENTAL REVENUE		**$ 15,000,000**
MASSDOT FUNDING (APPROPRIATED BY CITY COUNCIL - VOTE dtd. 4/30/2019)	$ 15,000,000	
CITY FINANCING		**$ 10,765,737**
FY2016 BOND PROCEEDS (LOAN ORDER dtd. 4/21/2015)	$ 263,253	
FY2017 BOND PROCEEDS (LOAN ORDER dtd. 6/01/2016)	$ 78,432	
FY2018 BOND PROCEEDS (LOAN ORDER dtd. 5/30/2017)	$ 150,000	
FY2019 BOND PROCEEDS (LOAN ORDER dtd. 6/13/2018)	$ 2,180,152	
FY2020 BOND PROCEEDS (LOAN ORDER dtd. 6/11/2019)	$ 7,593,900	
FY2022 PROPOSED FUNDING - CITY BONDS	$ 500,000	
	TOTAL FINANCING SOURCES	$ 25,765,737

PROJECT NUMBER: 2022-08

CLEMENTE FIELD LIGHTING/ IMPROVEMENTS

IMPACT ON THE OPERATING BUDGET

CLEMENTE FIELD AT KOUMANTZELIS PARK IS A HEAVILY UTILIZED SPACE BY YOUTH SPORTS LEAGUES. THIS REQUEST HAS BEEN MADE SEVERAL TIMES BY THE COMMUNITY AND THE CITY COUNCIL. THE PROPOSED FUNDING WILL DESIGN/ ENGINEER NEW LIGHTING AND FUND THE INSTALLATION. THE DEBT SERVICE FOR THE CAPITAL INVESTMENT WILL BE PAID FROM THE GENERAL FUND. THE CITY HAS EXHAUSTED EFFORTS TO FIND OUTSIDE FUNDING FOR THIS PROJECT. THE ELECTRICITY TO POWER THE NEW LIGHTS WILL BE FUNDED FROM THE PARKS DEPARTMENT ANNUAL OPERATING BUDGET, AS WILL ROUTINE MAINTENANCE ON THE NEW EQUIPMENT.



BACKGROUND/ EXISTING CONDITIONS

Upon request by the community and the City Council, the City Administration has examined ways to install electrical service to the field. The existing electrical infrastructure at the park does not support the desire to have any of the existing fields lit, or to supply power for a future concession building or scoreboard.

At the suggestion of the City Electrician, DPD solicited proposals for electrical design work from three engineering firms and held site visits with each. These companies have expertise in designing electrical plans that can help us achieve the goal of lighting at the field. In order to provide improved lighting to the Roberto Clemente Field, provide power to a concession building and a scoreboard, the park would need new service brought in. DPD learned during electrical design site visits that the City would need to have a site survey for the property before we would be able to approach the utility company regarding the installation of new service. This funding will allow for the contracting of final schematic plans and installation of the equipment.

PROJECT NUMBER: 2022-08

FINANCING PLAN: CLEMENTE FIELD LIGHTING IMPROVEMENTS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
CLEMENTE FIELD LIGHTING IMPROVEMENTS		**$ 500,000**
DESIGN/ ENGINEERING	$ 50,000	
PURCHASE/ INSTALL LIGHTS	$ 450,000	
	TOTAL PROJECT BUDGET	$ 500,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 500,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 500,000	
	TOTAL FINANCING SOURCES	$ 500,000

PROJECT NUMBER: 2022-09

LOWELL MEMORIAL AUDITORIUM – BUILDING IMPROVEMENTS

IMPACT ON THE OPERATING BUDGET

THE FINANCING PLAN FOR THE LMA IMPROVEMENTS IS COMPRISED OF 2 FUNDING SOURCES: (1) FROM BOND PROCEEDS PROPOSED HERE IN THE CAPITAL BUDGET AND (2) FROM STATE GRANT FUNDING THROUGH THE MASSACHUSETTS CULTURAL FACILITIES FUND. THE CITY HAS BEEN SUCCESSFUL IN THE PAST IN OBTAINING GRANTS THROUGH THE CULTURAL FACILITY FUND TO FINANCE WORK AT THE LMA AND IT ENHANCES THE CITY'S ABILITY TO MAKE INVESTMENTS IN THE BUILDING. THE LMA IS AN AGEING FACILITY AND WITHOUT CAPITAL INVESTMENT, THE COST TO REPAIR AND MAINTAIN THE BUILDING WILL EXCEED THE CAPACITY IN THE CITY'S DPW BUILDING REPAIR BUDGET. THE DEBT SERVICE FOR THE LOCAL SHARE OF THE GRANT WILL BE PAID THROUGH THE CITY'S GENERAL FUND AFTER THE DEBT IS PERMANENTLY FINANCED.



BACKGROUND/ EXISTING CONDITIONS

DPD, in coordination with the LMA management group, is seeking $400,000 to be used to match existing and planned state grants. In particular, the City has been extremely successful in seeking and receiving funding through the Cultural Facilities Fund at Mass Cultural Council/MassDevelopment.

These grants require a 1:1 match of local funding. The next round of proposed investments at LMA includes data service upgrades, lighting upgrades to meet requirements for newer shows, and additional waterproofing, among other needs. The LMA is a functioning well, but requires ongoing maintenance.

The total size of the project will be based upon the funding made available by the Mass Cultural Council and the construction estimates from designers. Typically, the City seeks a grant size that balances the yearly program funding with the amount of local match available.

PROJECT NUMBER: 2022-09

FINANCING PLAN: LMA BUILDING IMPROVEMENT

PROGRAM EXPENDITURES	DETAIL	SUMMARY
LMA BUILDING IMPROVEMENTS		**$ 800,000**
DATA SERVICE UPGRADES, LIGHTING UPGRADES, WATERPROOFING, ETC.	$ 800,000	
	TOTAL PROJECT BUDGET	$ 800,000

FINANCING PLAN	DETAIL	SUMMARY
INTERGOVERNMENTAL REVENUE		**$ 400,000**
MASS CULTURAL FACILITY FUND	$ 400,000	
CITY FINANCING		**$ 400,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 400,000	
	TOTAL FINANCING SOURCES	$ 800,000

PROJECT NUMBER: 2022-10

DOWNTOWN INVESTMENT PROGRAM – YEAR 1

IMPACT ON THE OPERATING BUDGET

THE DOWNTOWN INVESTMENT PROGRAM PROPOSED SEVERAL SMALL, TARGETED CAPITAL INVESTMENTS IN LOWELL'S CENTRAL BUSINESS DISTRICT. THESE INVESTMENTS WILL ENHANCE QUALITY OF LIFE IN THE DOWNTOWN NEIGHBORHOOD AND COMMERCIAL DISTRICT. THE CAPITAL INVESTMENT WILL ALLOW THE CITY TO PURCHASE MORE SUSTAINABLE AMENITIES, WHICH WILL REDUCE THE ANNUAL ROUTINE MAINTENANCE AND REPAIRS ASSOCIATED WITH SOME DOWNTOWN FEATURES (BENCHES, SIGNAGE, ETC.). THE DEBT SERVICE ASSOCIATED WITH THE CAPITAL INVESTMENTS WILL BE PAID BY THE CITY'S GENERAL FUND.







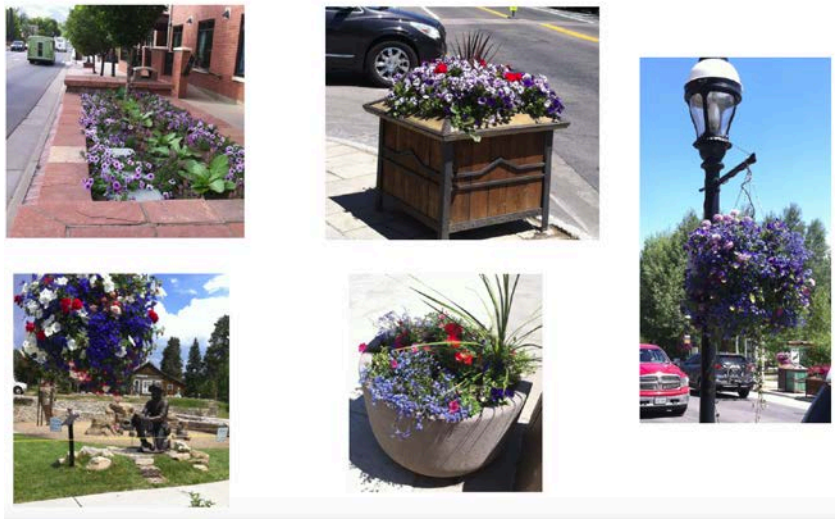
BACKGROUND/ EXISTING CONDITIONS

Getting around Downtown as a pedestrian can be problematic. There are instances of "signage clutter", inadequate outdoor seating, kiosks, planters, and street trees. Currently, the quality of downtown sidewalks is poor with many cracks and heaving (pictured). Uneven bricks create future potential trip hazards. There are also broken and unkempt trash cans which, with the lack of vegetation and "*place-making*" strategies and signage discourage walkability in the area which decreases economic opportunities for local businesses. In addition, the current parking lots on Davidson and Howe Streets abutting the Concord River are remarkable opportunities which along with the understanding of our utilities in the area contribute to develop program and uses that contribute to the livelihood of Downtown Lowell and economic development for the city. A master plan of the areas would provide ideas on their potential development to start conversations with different stakeholders.

(PROJECT 2022-10 CONTINUED)

This Downtown Investment request is specifically for 3 areas that would help improve the built environment in Downtown Lowell and develop a larger vision for the area.

- The first one is a sidewalk design/**sidewalk master plan** to improve the tree pits, streetscape, and aesthetics of the sidewalk along with the critical accessibility and safety concerns so that improvement efforts are aligned with those established by DPD but that go beyond simply repairing sidewalks and that on the contrary improve the experience of walking in Downtown Lowell. This study would include mapping exercises and detailed description of improvement areas and scope that include tree pits, streetscape, lighting, seating, trash receptacle, etc.



- The second would be the **installation of signage** as part of the Wayfinding Master Plan implementation after pilot is executed and we move into the next implementation phase. This would go hand-in-hand with the sidewalk improvement master plan for a coordinated investment effort.

- The third area would be the **Kearney Square/LMA Feasibility Study** as a first exploratory step that addresses potential development in underutilized parcels. The master plan would include parking facilities, 3D massing studies, and cost estimates to engage the current property owners in the conversation of a bigger vision for Downtown and encourage development interest in the area.

- The last area is an **evaluation of utility needs** in downtown (electric, water, wastewater, telecom) to understand the extent or shortcomings of our existing infrastructure to accommodate future growth in the Downtown area.

The entire amount is recognized as an amount flexible enough to produce the studies and implementation strategies mentioned above. These studies will help unlock improvements and economic development in Downtown Lowell to help local businesses and improve the experience in the area.

PROJECT NUMBER: 2022-10

FINANCING PLAN: DOWNTOWN INVESTMENTS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
DOWNTOWN INVESTMENTS		**$ 300,000**
SIDEWALK MASTER PLAN, SIGNAGE, UTILITY NEEDS, KEARNEY SQ STUDY, ETC.	$ 300,000	
	TOTAL PROJECT BUDGET	$ 300,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 300,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 300,000	
	TOTAL FINANCING SOURCES	$ 300,000

PROJECT NUMBER: 2022-11

ADDITIONAL JFK PLAZA IMPROVEMENTS

IMPACT ON THE OPERATING BUDGET

THESE INVESTMENTS IN THE PLAZA WHICH DIRECTLY ABUTS CITY HALL AND IS ALONG THE MAIN, ACCESSIBLE ENTRANCE TO LOWELL CITY HALL WILL REDUCE MAINTENANCE COSTS IN THE DPW BY REPLACING FAILING COMPONENTS OF THE PLAZA. THE DEBT SERVICE WILL BE PAID BY THE CITY'S GENERAL FUND. THE IMPACT OF THE PROJECT WILL MAKE CITY HALL MORE WELCOMING TO RESIDENTS AND VISITORS.

BACKGROUND/ EXISTING CONDITIONS

Currently, the Lowell Police Department has raised concerns about safety and security that come from the current JFK Civic Center layout and have inquired about design concepts to help promote safety for both, the community and the City staff. Simultaneously, the Civic Center should retain its public space character and provide the community with the opportunities of gathering and enjoy the amenities the plaza has to offer.



JFK Civic Center has the opportunity to provide safety and security for the community and the LDP and City staff by providing more green spaces and more defined boundaries to clarify the plazas edges and points of entry. The proposed layout emphasizes the sense of entrance and arrival, increases green areas and additional artwork spaces, and provides a better defined boundary area between the plaza and the municipal buildings.

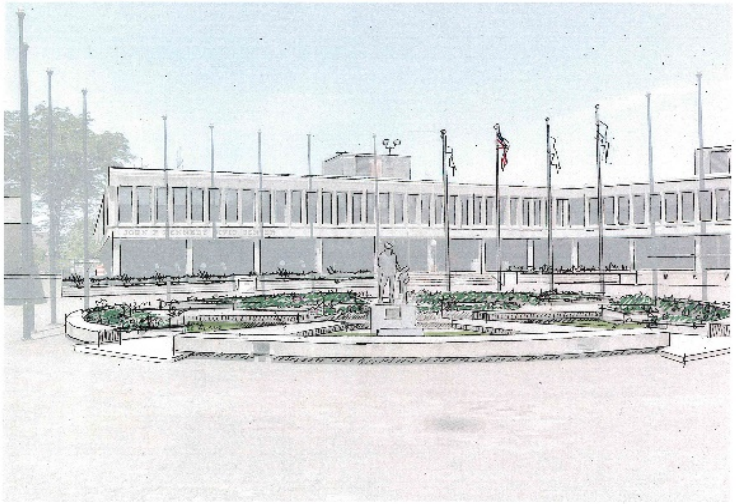
These additional green spaces are made up of new planters in lieu of the current steps. Additionally, the plaza needs some paver repairs and the addition of ground slots to insert and secure existing LPD barricades to be placed and removed when necessary.



(PROJECT 2022-11 CONTINUED)

JFK Civic Center has the opportunity to provide safety and security for the community and the LDP and City staff by providing more green spaces and more defined boundaries to clarify the plazas edges and points of entry. The proposed layout emphasizes the sense of entrance and arrival, increases green areas and additional artwork spaces, and provides a better defined boundary area between the plaza and the municipal buildings.

These additional green spaces are made up of new planters in lieu of the current steps. Additionally, the plaza needs some paver repairs and the addition of ground slots to insert and secure existing LPD barricades to be placed and removed when necessary.





PROJECT NUMBER: 2022-11

FINANCING PLAN: ADDITIONAL JFK PLAZA IMPROVEMENTS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
ADDITIONAL JFK PLAZA IMPROVEMENTS		**$ 300,000**
PAVER REPAIRS, PLAZA IMPROVEMENTS, MASONRY, ETC.	$ 300,000	
	TOTAL PROJECT BUDGET	$ 300,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 300,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 300,000	
	TOTAL FINANCING SOURCES	$ 300,000

PROJECT NUMBER: 2022-12

CITY-WIDE TRAFFIC SIGNALIZATION

IMPACT ON THE OPERATING BUDGET

THE CITY OF LOWELL IS CONSTANTLY ASSESSING INTERSECTIONS FOR VEHICULAR TRAFFIC, PEDESTRIAN AND ADA IMPROVEMENTS. THIS PROJECT CONTINUES THE MOMENTUM ON OTHER INTERSECTIONS WHICH HAVE BEEN REDESIGNED THROUGHOUT THE CITY. THESE IMPROVEMENTS ARE NECESSARY AND HAVE POSITIVE IMPACTS ON PUBLIC SAFETY AND ECONOMIC DEVELOPMENT. THE DEBT SERVICE ASSOCIATED WITH THE CAPITAL INVESTMENT WILL BE PAID FROM THE GENERAL FUND.

EXISTING CONDITIONS/ COMMENTS

This request from the Department of Planning and Development is a continuation of a comprehensive program to constantly assess intersections for vehicular traffic, pedestrian, and ADA improvements. The Bridge/ French St. Intersection Improvements project is the next priority for the city in FY2022 and a common congestion point in the Downtown during rush-hour traffic. The city will also evaluate if it is possible to improve the sidewalks to create more connectivity, per our Complete Streets ordinance, and include traffic calming measures where practical.



PROJECT NUMBER: 2022-12

FINANCING PLAN: TRAFFIC SIGNALIZATION

PROGRAM EXPENDITURES	DETAIL	SUMMARY
TRAFFIC SIGNALIZATION IMPROVEMENTS		**$ 300,000**
BRIDGE/FRENCH ST. IMPROVEMENTS	$ 300,000	
	TOTAL PROJECT BUDGET	$ 300,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 300,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 300,000	
	TOTAL FINANCING SOURCES	$ 300,000

PROJECT NUMBER: 2022-13

FIRE DEPARTMENT BUILDING IMPROVEMENTS

IMPACT ON THE OPERATING BUDGET

IN THE EMG FACILITY ASSESSMENT REPORT, MANY DEFICIENCIES WERE IDENTIFIED IN THE CITY'S VARIOUS FIRE HOUSES. A FOLLOW-UP REPORT FROM THE THEN-FIRE CHIEF WAS ISSUED, FURTHER HIGHLIGHTING THE NEED FOR INVESTMENT. EACH YEAR, THE DPW OPERATING BUDGET IS BURDENED WITH ADDRESSING THESE NEEDS AND BALANCING THE WORK WITH OTHER FACILITY NEEDS, FURTHER TAXING THEIR BUDGET. THIS INVESTMENT WILL ALLOW THE LFD FUNDS TO MAKE REPAIRS AND INVESTMENTS IN THE HIGHEST PRIORITY BUILDING NEEDS

BACKGROUND/ EXISTING CONDITIONS

The City of Lowell has eight (8) fire stations. Recently, the Fire Prevention Office, which was arguably in the worst condition, was vacated and the Office moved into the Pine Street building, formerly occupied by the Lowell Health Department. Many priority areas have been identified by the EMG report, including mechanical systems (HVAC, etc.) as well as building envelope issues and roof repairs. This funding will allow the new Chief the opportunity to begin working with DPW and outside contractors, if necessary, to repair these buildings.





PROJECT NUMBER: 2022-13

FINANCING PLAN: FIRE DEPARTMENT BUILDING IMPROVEMENTS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
FIRE DEPARTMENT BUILDING IMPROVEMENTS		**$ 300,000**
REPAIRS TO VARIOUS CITY FIRE STATIONS	$ 300,000	
	TOTAL PROJECT BUDGET	$ 300,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 300,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 300,000	
	TOTAL FINANCING SOURCES	$ 300,000

PROJECT NUMBER: 2022-14

MASTER PLAN UPDATE

IMPACT ON THE OPERATING BUDGET

A COMPREHENSIVE UPDATE TO THE CITY'S MASTER PLAN WILL ALLOW THE CITY MANAGER'S OFFICE TO BETTER ALIGN RESOURCES WITHIN THE BUDGET AND WITH CITY COUNCIL PRIORITIES, INFORMED BY ROBUST PUBLIC INPUT. A MASTER PLAN IS A REQUIREMENT OF MGL C. 41 S.81D. THE DEBT SERVICE ASSOCIATED WITH THE UPDATE WILL BE PAID BY THE CITY'S GENERAL FUND.

BACKGROUND/ EXISTING CONDITIONS

The City has made significant, measurable, progress since the last update to the master plan, known as *Sustainable Lowell 2025*. However, updating the master plan is an opportunity to take account of progress and re-focus efforts for the future of Lowell. Currently planning efforts are mostly focused on implementation. This speaks volumes of the city's commitment to execute plans for the benefit of the city. However, the hyper-concentration on implementation has the potential to generate challenges in understanding the prioritization of City staff efforts. The current *Sustainable Lowell 2025* plan, although an extremely helpful tool from which initiatives have been implemented, falls short on an implementation strategy that allows to address the city's "big-vision" to clarify the direction in which planning and investment should be applied, and in what order. In addition, the nearly ten-year-old plan should be updated to address current national and local topics that tackle issues such as inclusivity, equality, diversity, and resiliency.

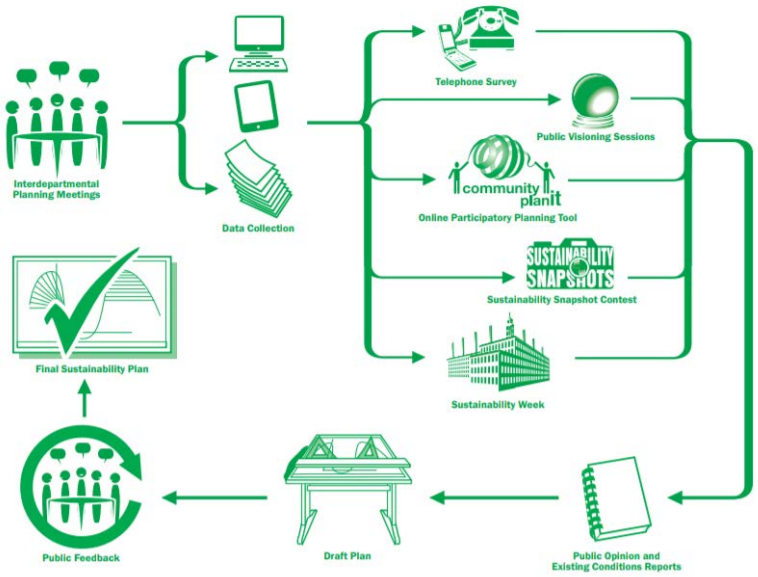


Figure 10 - Flow Chart of prior Master Plan process (2010-2011)

(PROJECT 2022-14 CONTINUED)

In general, the update of the *Sustainable Lowell 2025* Master Plan will help the city:

- Ensure that growth and development is orderly and predictable.
- Save taxpayers money by avoiding premature or unnecessary investments in areas that are not a priority for the community.
- Plan efficiently for capital improvements.
- Provide greater certainty to property owners and developers regarding what to expect with regard to growth and development.
- Protect environmental resources and aesthetic qualities that strengthen the city's local identity.
- Ensure that basic infrastructure and public facilities and services will keep pace with new development.
- Make local decision-making more open and democratic.
- Ensure that development meets local needs.

Specifically for Lowell, the update of our Sustainable Lowell 2025 Master Plan has the opportunity to:

- Engage the current city leadership with planning efforts. (City Council, City Manager, Police, Fire, Economic Development, DPD, other departments);
- Address topics aligned with current events such as public health, diversity and inclusivity, and climate change resiliency;
- Increase civic engagement and diversify public input through the use of new technology and methods to make sure the demographic changes in the past ten years are addressed;
- Better understand and leverage the unique characteristics of each neighborhood as part of a city-wide vision;
- Detail a strong, actionable implementation strategy;
- Address the pressing need for affordable housing in the city through zoning as a regulatory measure.

What do we get out of the Master Plan?

Investing in the update of our Master Plan will help with the consistency in decision-making. It will also give the city the ability to make informed decisions, promote positive economic development, encourage private sector investment, re-evaluate past planning efforts based on current conditions in the community, and most importantly, provide the link of the long-range comprehensive plan to day-to-day planning decisions carried out by the staff through a robust implementation strategy.

PROJECT NUMBER: 2022-14

FINANCING PLAN: MASTER PLAN UPDATE

PROGRAM EXPENDITURES	DETAIL	SUMMARY
MASTER PLAN UPDATE		**$ 200,000**
PROFESSIONAL SERVICES - MASTER PLAN per MGL c. 41 s. 81D	$ 200,000	
	TOTAL PROJECT BUDGET	$ 200,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 200,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 200,000	
	TOTAL FINANCING SOURCES	$ 200,000

PROJECT NUMBER: 2022-15

CITY-WIDE TRAFFIC AND SAFETY PROJECTS

IMPACT ON THE OPERATING BUDGET

INVESTMENT IN TRANSPORTATION INFRASTRUCTURE IS AN INVESTMENT IN THE PUBLIC SAFETY OF ALL LOWELL RESIDENTS, BUSINESSES, AND VISITORS. THE SELECTED AREAS FOR IMPROVEMENTS HAVE BEEN IDENTIFIED BY THE CITY COUNCIL, AND THE PROPOSED IMPROVEMENTS HAVE BEEN VETTED BY THE DEPARTMENT OF PLANNING AND DEVELOPMENT ("DPD"). REDUCING THE NUMBER OR FREQUENCY OF TRAFFIC ACCIDENTS WILL REDUCE THE BURDEN ON THE CITY'S POLICE AND FIRE DEPARTMENTS WHO RESPOND TO CALLS. THE DEBT SERVICE ASSOCIATED WITH THIS PROJECT WILL BE PAID FROM THE CITY'S GENERAL FUND. THE DPD WILL WORK WITH THE FINANCE DEPARTMENT TO IDENTIFY ANY GRANTS OR OTHER FUNDING SOURCES WHICH MAY REDUCE THE COST TO THE TAXPAYERS OF LOWELL.

BACKGROUND/ EXISTING CONDITIONS

The funding is to hire a consultant to produce design and engineering drawings for several traffic issues and come up with final construction costs for several different infrastructure projects. These projects will enhance the city's sidewalk's quality and safety, encourage walkability, and improve the quality of life of Lowellians. Once design is done and construction costs are estimated, DPD can focus on specific areas of improvements. The following locations have been identified for improvement. Changes in the specific locations and scope of work are possible, depending on the bid costs for each project. Design of corridor and intersection improvements including infrastructure upgrades such as sidewalk and ADA accessibility.

(PROJECT 2022-15 CONTINUED)

The FY22 projects tentatively proposed include:

A. Design and construction of Branch Street Corridor Improvements

Branch Street is an important commercial corridor in the Highlands neighborhood as well as a high traffic area for both vehicles and pedestrians, Branch Street currently has issues with pedestrian safety and ADA accessibility. These issues include faded and uneven crosswalks, cracked and damaged sidewalks, and insufficient signage at midblock crossings. The corridor also has a high crash record in several points, including the signalized intersection of School Street and Branch Street.

Improvements could include mill and overlay pavement, crosswalk repair and repainting, installation of Rectangular Rapid Flashing Beacons, upgrade the signalized intersection of Branch Street and School Street, and redesign of Branch Street and Middlesex Street intersection to improve safety and access to Roberto Clemente Park.



(PROJECT 2022-15 CONTINUED)

B. Design and construction of Jackson Street and Marston Street Intersection Improvement

Jackson Street and Marston Street – This intersection is located in the Hamilton Canal District, in close proximity to the Edward Early Jr. Parking Facility, Lowell Community Health Center, the new Lowell Justice Center, Mill No. 5, and the Appleton Mills to name a few. This intersection has issues with speeding traffic, deteriorating sidewalks on both sides of Marston Street, no ADA ramp on one corner of the intersection, and drainage issues. Improvements could include design and construction of a raised intersection, sidewalk repairs and ADA accessibility on Marston Street.

C. Design and construction of Appleton Street Corridor Improvements

This corridor is a major east-west arterial through the city, Appleton Street handles all types of traffic – cars, buses, trucks, bicycles, and pedestrians. The crash data shows that three of the intersections – Appleton Street/Church Street at Central Street (2), Appleton Street at South Street (24), and Appleton Street at Gorham Street (30) – are in the top 100 crash sites for the region. In 2013-2015, the most recent time period available, the intersection of Appleton Street and South Street was ranked as the 24th worst for crashes in the Greater Lowell region and 20th worst in the City of Lowell. During that same time period, it was ranked as the 3rd worst un-signalized intersection in Lowell. Between 2010 and 2015, there were four (4) accidents involving automobiles and pedestrians at the site. The Appleton Street and Central Street intersection is consistently identified as a high crash intersection. In 2013-2015, the intersection was ranked as the 2nd worst intersection for crashes in both the Greater Lowell region and in the City of Lowell itself. The Appleton Street and Gorham Street intersection is also consistently identified as a high crash intersection. In 2013-2015, the intersection was ranked as the 30th worst intersection for crashes in the Greater Lowell region and 24th worst in the City of Lowell.

Improvements could include installing cycle tracks or bicycle lanes, lane and shoulder marking painting, sidewalk repairs and widening, and intersection improvements at Appleton Street intersections with South Street and Gorham Street.

PROJECT NUMBER: 2022-15

FINANCING PLAN: CITY-WIDE TRAFFIC AND SAFETY PROJECTS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
CITY-WIDE TRAFFIC & SAFETY PROJECTS		**$ 200,000**
BRANCH STREET CORRIDOR IMPROVEMENTS (DESIGN COSTS)	$ 66,667	
JACKSON/ MARSTON INTERSECTION IMPROVEMENTS (DESIGN COSTS)	$ 66,667	
APPLETON STREET CORRIDOR IMPROVEMENTS (DESIGN COSTS)	$ 66,667	
	TOTAL PROJECT BUDGET	$ 200,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 200,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 200,000	
	TOTAL FINANCING SOURCES	$ 200,000

PROJECT NUMBER: 2022-16

SWAMP LOCKS BRIDGE DESIGN

IMPACT ON THE OPERATING BUDGET

THE SWAMP LOCKS BRIDGE IS AN IMPORTANT NEXUS IN THE HAMILTON CANAL INNOVATION DISTRICT. A FULLY DESIGNED, SHOVEL-READY PROJECT WILL POSITION THIS PROJECT AS ELIGIBLE FOR FUTURE CONSTRUCTION GRANT FUNDING THROUGH THE STATE OR FEDERAL GOVERNMENT. THE CONTINUED DETERIORATION OF THIS INFRASTRUCTURE PRESENTS A SAFETY RISK. THE DEBT SERVICE ASSOCIATED WITH THIS PROJECT WILL BE PAID BY THE GENERAL FUND.

BACKGROUND/ EXISTING CONDITIONS

The Swamp Locks Bridge is located at approximately 110 Canal Street in Lowell, MA, immediately east of the Swamp Locks gatehouse. It is assumed that the bridge was built sometime in the early 1900's, however this cannot be precisely determined without existing bridge plans. It was formerly used for industrial access to Freudenberg Nonwovens buildings and, after Freudenberg Nonwovens closed in 2005, the City acquired the bridge along with abutting properties that make up the Hamilton Canal Innovation District. It is now used a major pedestrian thoroughfare linking downtown with destinations such as Appleton Mills and other major residential projects, Lowell Community Health Center, University of Massachusetts Lowell Innovation Hub, and Mill No. 5.

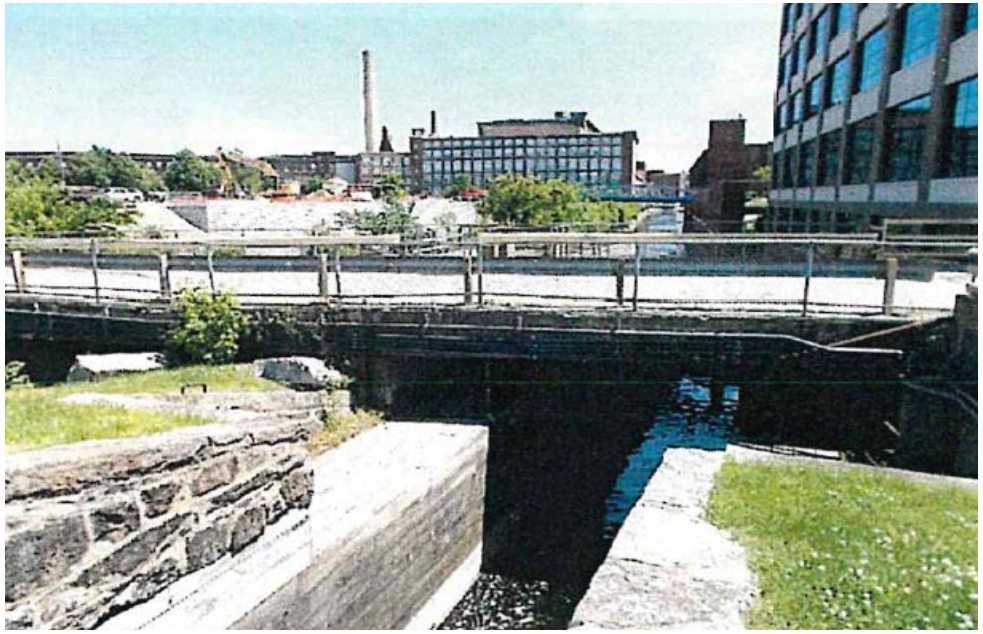


Figure 11 - Bridge Topside (looking north)

(PROJECT 2022-16 CONTINUED)

On June 16, 2019, as part of a Federal Lands Access Program project to improve the bridge for pedestrian use, TEC under contract with the City mobilized its inspection team to the site to begin a two-day bridge inspection. They found significant issues with the bridge summarized under "Existing Conditions," and recommended the immediate placement of concrete barriers to ensure vehicles would not use the bridge. They also recommended short-term fencing off of damaged areas and debris netting under the bridge before any boats travel under it to use the Swamp Locks lock chambers. The Department of Planning and Development worked with Federal Highways Administration to repurpose some of the Federal Lands Access Program funds to these short-term actions.

TEC's longer term recommendation is to completely replace the bridge, including demolition of both the substructure and superstructure of the bridge. They provided a $1,500,000 programmatic cost estimate for a single span prefabricated bridge 20' wide with ornamental railings, lighting, and utility supports to keep utilities hidden and out of way for NPS boats. This capital request is for approximately 13% of estimated construction costs for full design and permitting.



Figure 12 - Current Bridge - Concrete encasement geometry

The bridge currently exhibits several concerning conditions, primarily related to the bearings, concrete beam seats, and substructure units. As described above, there are several locations throughout the structure where spalls in the concrete beam seats have resulted in the undermining of bearing assemblies and which has decreased the bearing area for the stringers they are supporting. Additionally, in multiple concrete beam seats, there are vertical cracks (propagating through two faces of the beam seats) and surrounding delamination located directly below a stringer's bearing pad. Considering this, it can be inferred that the reinforcing steel within the concrete beam seat is the only component preventing a failure of the concrete beam seat. A failure of the reinforcement in these areas could potentially result in the complete failure of a stringer's direct bearing area, which presents a serious safety risk.

(PROJECT 2022-16 CONTINUED)



Furthermore, the significant undermining of Pier 2 is seemingly related to the settlement of the entire bridge structure. It appears that the pier has begun to rotate due to the undermining and the deficiencies observed in the stringers supported by Pier 2 prove this (i.e. reduced bearing length, vertical cracks in the concrete encasement, horizontal cracks in the concrete at the joint between the concrete encasement and underside of deck, stringers off center from bearing pads, etc.) Stringers 1-3 are simply supported by Pier 2 and continued deterioration to the pier or additional undermining could further deteriorate the stringers and result in a serious safety hazard.

PROJECT NUMBER: 2022-16

FINANCING PLAN: SWAMP LOCKS BRIDGE DESIGN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
SWAMP LOCKS BRIDGE REPAIR DESIGN		**$ 200,000**
ARCHITECTURAL & ENGINEERING COSTS	$ 200,000	
	TOTAL PROJECT BUDGET	$ 200,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 200,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 200,000	
	TOTAL FINANCING SOURCES	$ 200,000

PROJECT NUMBER: 2022-17

MARTIN/ CAWLEY SPORTS COMPLEX MASTER PLAN

IMPACT ON THE OPERATING BUDGET

THE MARTIN SPORTS COMPLEX AND CAWLEY STADIUM SITES ARE USED BY HIGH SCHOOL ATHLETICS, AS WELL AS BY THE LOWELL COMMUNITY FOR RECREATION. THE CAWLEY STADIUM FACILITY IS IN NEED OF CAPITAL INVESTMENT. THE DEBT SERVICE ASSOCIATED WITH THE STUDY WILL BE PAID BY THE GENERAL FUND.

BACKGROUND/ EXISTING CONDITIONS

Cawley Memorial Stadium was constructed in 1937 as a Works Progress Administration (WPA) project. Over time the city expanded and built out additional athletic fields to create the larger Cawley Stadium/Martin Athletic Complex that exists today.
Today the complex includes:

- Cawley Stadium-football, lacrosse, track
- Alumni Field-baseball
- Martin Field-softball
- Field hockey
- Thomas Machado Memorial Field-practice field
- Desmond Field-practice field
- Carvalho Field-soccer

The city invested significant capital funds at the complex with the new turf field completed in the summer of 2020, and is moving forward on a track improvement project slated for the summer of 2021. The city has also previously invested in an existing conditions assessment of the grandstand. At this time DPD and DPW would like to hire a consultant to take the existing needs assessment, perform a structural assessment of the grandstand (including the press box, all restrooms and locker rooms) and work with interested parties on a complex wide master plan. This master plan will prioritize all necessary repairs/improvements at the complex and identify and define improved pedestrian connections, signage, traffic circulation and amenities at the site. This master plan would then act as the basis of methodically addressing the many needs at the site and assist with securing grant monies.

PROJECT NUMBER: 2022-17

FINANCING PLAN: MARTIN/ CAWLEY FIELD MASTER PLAN

PROGRAM EXPENDITURES	DETAIL	SUMMARY
MARTIN/CAWLEY FIELD MASTER PLAN		**$ 200,000**
DESIGN/ ENGINEERING	$ 200,000	
	TOTAL PROJECT BUDGET	$ 200,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 200,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 200,000	
	TOTAL FINANCING SOURCES	$ 200,000

PROJECT NUMBER: 2022-18

LOWELL POLICE HQ BUILDING SECURITY IMPROVEMENTS

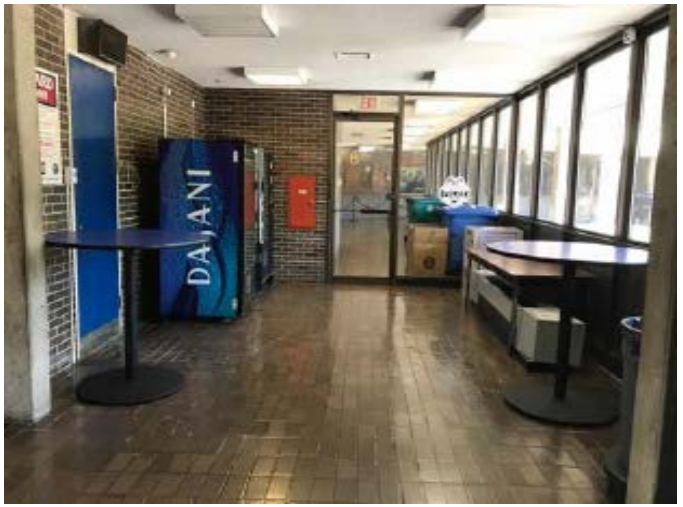
IMPACT ON THE OPERATING BUDGET

THESE SECURITY UPDATES AND BUILDING REPAIRS WERE RECOMMENDED IN THE CITY'S COMPREHENSIVE FACILITY STUDY. THE MAIN AREA OF THE LPD IS A HIGHLY TRAFFICKED AREA BY THE PUBLIC AND CITY PERSONNEL. THE DEBT SERVICE FOR THIS INVESTMENT WILL BE PAID BY THE GENERAL FUND.

BACKGROUND/ EXISTING CONDITIONS

A growing body of research suggests that main reception areas of large municipal police departments present a heightened security risk today. This investment aims to balance the overall building needs in the ageing JFK reception area with modern security needs of the Lowell Police Department.





PROJECT NUMBER: 2022-18

FINANCING PLAN: LPD HQ BUILDING SECURITY IMPROVEMENTS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
LPD HQ BUILDING SECURITY IMPROVEMENTS		**$ 165,000**
MAIN HEADQUARTERS - BUILDING IMPROVEMENTS	$ 165,000	
	TOTAL PROJECT BUDGET	$ 165,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 165,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 165,000	
	TOTAL FINANCING SOURCES	$ 165,000

PROJECT NUMBER: 2022-19

LPD VEHICLE MAINTENANCE FACILITY – ROOF REPLACEMENT

IMPACT ON THE OPERATING BUDGET

THE ROOF AT THE LPD VEHICLE MAINTENANCE FACILITY WAS IDENTIFIED IN THE EMG FACILITY STUDY AS IN NEED FOR REPLACEMENT. THE COST TO MAKE ADDITIONAL REPAIRS EXCEEDS THE DPW OPERATING BUDGET. THE DEBT SERVICE FOR THIS PROJECT WILL BE PAID FROM THE GENERAL FUND.

BACKGROUND/ EXISTING CONDITIONS

Funding for this project had to be reallocated to the Locker Room Project, which delayed the start of this project. The proposal is to replace the roof of the LPD Vehicle Maintenance Facility and Sign Shop on Arch Street. The existing conditions of the roof were identified as in dire need of replacement. This project budget will also fund the connection to the existing furnace and other work, as allowed by the project budget.



PROJECT NUMBER: 2022-19

FINANCING PLAN: LPD VEHICLE MAINTENANCE ROOF REPLACEMENT

PROGRAM EXPENDITURES	DETAIL	SUMMARY
LPD VEHICLE MAINTENANCE ROOF REPLACEMENT		**$ 115,000**
DEMOLITION/ DECONSTRUCTION	$ 20,207	
CONCRETE	$ 1,084	
MASONRY	$ 9,299	
THERMAL AND MOISTURE PROTECTION	$ 48,552	
PLUMBING	$ 1,677	
DESIGN & CONSTRUCTION CONTINGENCY	$ 34,181	
	TOTAL PROJECT BUDGET	$ 115,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 115,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 115,000	
	TOTAL FINANCING SOURCES	$ 115,000

PROJECT NUMBER: 2022-20

WESTFORD/ STEDMAN STREET INTERSECTION IMPROVEMENTS

IMPACT ON THE OPERATING BUDGET

THESE FUNDS WILL INCREASE PUBLIC SAFETY AND REDUCE CONGESTION AT A DIFFICULT INTERSECTION IN THE CITY. THE DEBT SERVICE WILL BE PAID FROM THE GENERAL FUND.

BACKGROUND/ EXISTING CONDITIONS

Westford/Stedman Intersection Improvements project is a widening project to create two turning lanes from Stedman Street onto Westford Street intended to alleviate a portion of the traffic backup that occurs during peak hours.



(PROJECT 2022-20 CONTINUED)

In order to add a right turn lane to the existing two-lane configuration at the intersection of Stedman and Westford Street, the work required would include:

1. Install new or reset curb on both sides approximately 200' up Stedman Street.
2. Install a 6' sidewalk (including WCR's and DW's) on the east side from Westford Street to the limit of this work.
3. Full-depth roadway restoration at curb re-alignment.
4. Thermoplastic Pavement Markings.
5. Signage
6. Misc. back of sidewalk work



Additionally, in order to make the area safer for pedestrians, during plan development, the City will evaluate if it is possible to improve the sidewalks along Westford Street to create more connectivity, per our Complete Streets ordinances. The City Engineer and Transportation Engineer will evaluate the recommendations from the walk audit, which was performed in July 2019 and include traffic calming measures where practical. The design of the project will be performed in-house by the Engineering Department. The capital funds requested would be used for construction. The City will evaluate combining this project with other small projects for a more cost-effective result.

PROJECT NUMBER: 2022-20

FINANCING PLAN: WESTFORD AND STEDMAN TRAFFIC IMPROVEMENTS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
TRAFFIC SIGNALIZATION AT WESTFORD & STEDMAN		**$ 100,000**
SIGNAGE, MARKINGS, TRAFFIC IMPROVEMENTS	$ 50,000	
SIDEWALKS & CURBING - IMPROVEMENTS	$ 50,000	
	TOTAL PROJECT BUDGET	$ 100,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 100,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 100,000	
	TOTAL FINANCING SOURCES	$ 100,000

PROJECT NUMBER: 2022-21

CONCORD RIVER GREENWAY

IMPACT ON THE OPERATING BUDGET

THESE FUNDS WILL ADDITIONAL RECREATIONAL AMENITIES TO THE ONGOING CONCORD RIVER GREENWAY AND UNLOCK FUTURE GRANT FUNDING. THE DEBT SERVICE WILL BE PAID FROM THE GENERAL FUND.

BACKGROUND/ EXISTING CONDITIONS

The Concord River Greenway project has a phase currently under construction that will be complete by the end of the FY21 fiscal year. This new portion of the greenway will connect two sections that were previously completed, the portion from Jollene Dubner Park at Rogers Street and the Lawrence Street portion of the greenway.

For this capital request we are requesting funds to fill an important gap between the Dubner portions of the greenway to the existing connection to downtown at the Davidson Street Parking Lots. This section of trail cannot currently be completed due to failed negotiations with National Grid for access to their property on Perry Street. Funding will be utilized to design and implement an alternate route between Rogers Street and Church/Andover Street. The route will likely consist of signage and road markings leading to an 8-10 foot multimodal path for users to commute and recreate along the Concord River. This multimodal path will be extended in future fiscal years.

The existing conditions along Rogers Street, down Perry Street to Church/Andover Streets are not currently equipped to act as a connection to the greenway project. This smaller than normal CRG phase will help us create a connection by avoiding the National Grid parcel on Perry Street. CRG users will follow directional signage and street markings on the street right of way until they can meet up again with the built out portions of the greenway.



(PROJECT 2022-21 CONTINUED)

The State's EEA is a strong supporter of the Concord River Greenway Project. They have worked directly to try and get National Grid approval for this project and thus far have been unable to get National Grid to grant the necessary easements. At this time, we firmly believe if this greenway is going to fully connect into downtown we need to design and implement an alternative that does not require engaging with National Grid. If National Grid would grant access, we would not move forward with this mini phase and instead push forward with the full design as originally intended.



Once this "mini phase" of CRG is complete, DPD will continue to work with the state to access grant funding for the build out of the remaining stretch of the CRG through the Gateway Cities Program.



PROJECT NUMBER: 2022-21

FINANCING PLAN: CONCORD RIVER GREENWAY

PROGRAM EXPENDITURES	DETAIL		SUMMARY	
CONCORD RIVER GREENWAY			**$**	**2,650,000**
CONCORD RIVER GREENWAY - PRIOR PHASES	$	2,550,000		
CRG FY2022 "MINI PHASE"	$	100,000		
		TOTAL PROJECT BUDGET	$	2,650,000

FINANCING PLAN	DETAIL		SUMMARY	
CITY FINANCING			**$**	**820,000**
FY2016 BOND PROCEEDS (LOAN ORDER dtd. 4/21/2015)	$	400,000		
FY2017 BOND PROCEEDS (LOAN ORDER dtd. 6/1/2016)	$	70,000		
FY2021 BOND PROCEEDS (LOAN ORDER dtd. 6/9/2020)	$	250,000		
FY2022 PROPOSED FUNDING - CITY BONDS	$	100,000		
INTERGOVERNMENTAL REVENUE			**$**	**1,830,000**
PARC GRANT (COUNCIL VOTE dtd. 9/10/2013)	$	400,000		
EOEEA GRANT (COUNCIL VOTE dtd. 7/14/2020)	$	1,430,000		
		TOTAL FINANCING SOURCES	$	2,650,000

PROJECT NUMBER: 2022-22

DPW PORTABLE EMERGENCY GENERATOR

IMPACT ON THE OPERATING BUDGET

THESE FUNDS WILL ALLOW FOR THE PURCHASE OF A PORTABLE GENERATOR BY THE DPW FOR USE BY ALL CITY DEPARTMENTS IN THE EVENT OF POWER FAILURE. THE DEBT SERVICE WILL BE PAID FROM THE GENERAL FUND.

BACKGROUND/ EXISTING CONDITIONS

The existing generator has exceeded its useful life and has become unreliable for use. Over the past two years, City Electricians have made repairs necessary to provide power to remote locations. An entire location for the Folk Festival and Winterfest was in jeopardy of not having power unless these repairs were successful. A portable emergency generator is essential for the backup power at the Senior Center and other locations affected by emergency situations. The COVID-19 pandemic has underscored the need for a reliable, portable generator during certain operational scenarios.

Replacement of existing portable backup generator used during emergency conditions with power loss and for remote power during public events. The funding will purchase a generator which is built to withstand tough environments at construction sites and provide dependable temporary power at entertainment venues and disaster recovery operations. Having a reliable power source during an emergency situation can be vital during an event with large-scale power outages. Rental replacements are not always available and are often hours, if not days away when demand is high. This generator will also be used to supply power for the City's many festivals and City buildings, including LeLachuer Park.

PROJECT NUMBER: 2022-22

FINANCING PLAN: BACK-UP GENERATOR REPLACEMENT

PROGRAM EXPENDITURES	DETAIL	SUMMARY
BACK-UP GENERATOR REPLACEMENT		**$ 90,000**
PURCHASE OF DEPARTMENTAL EQUIPMENT	$ 90,000	
	TOTAL PROJECT BUDGET	$ 90,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 90,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 90,000	
	TOTAL FINANCING SOURCES	$ 90,000

PROJECT NUMBER: 2022-23

WESTFORD STREET LANDFILL COMPLIANCE

IMPACT ON THE OPERATING BUDGET

THIS PROJECT WILL FINANCE THE ONGOING ENVIRONMENTAL COMPLIANCE EFFORTS BY THE CITY OF LOWELL RELATED TO THE FORMER LANDFILL ON WESTFORD STREET. THE DEBT SERVICE WILL BE PAID FROM THE GENERAL FUND. TIMELY AND ACCURATE REPORTING TO MASSDEP WILL AVOID POTENTIAL PENALTIES AND FINES ASSOCIATED WITH NONCOMPLIANCE WITH STATE ENVIRONMENTAL LAWS.

BACKGROUND/ EXISTING CONDITIONS

Funding is requested to address ongoing MassDEP compliance actives related to the Westford Street landfill. The City is currently required by MassDEP to conduct gas and groundwater monitoring in conjunction with a gas collection system conversion.

The proposed work includes the following:

1. Groundwater sampling & reporting (2 rounds)
2. Monthly perimeter gas monitoring (8 rounds)
3. Landfill gas sampling (4 rounds)
4. Annual landfill inspection
5. Revised environmental monitoring plan
6. Landfill liner (FML) repairs

PROJECT NUMBER: 2022-23

FINANCING PLAN: WESTFORD ST. LANDFILL COMPLIANCE

PROGRAM EXPENDITURES	DETAIL	SUMMARY
WESTFORD STREET LANDFILL COMPLIANCE		**$ 55,200**
MONTHLY SAMPLING OF LANDFILL GAS @ PROPERTY LINE	$ 9,600	
WATER QUALITY SAMPLING	$ 27,600	
LANDFILL GAS SAMPLING	$ 10,000	
LANDFILL CAP INSPECTION	$ 1,500	
PREPARE REVISED ENVIRONMENTAL MONITORING PLAN	$ 3,500	
REPAIR OF FML TEAR	$ 3,000	
	TOTAL PROJECT BUDGET	$ 55,200

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 55,200**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 55,200	
	TOTAL FINANCING SOURCES	$ 55,200

PROJECT NUMBER: 2022-24

BEAVER BROOK ENVIRONMENTAL SERVICES

IMPACT ON THE OPERATING BUDGET

THIS PROJECT WILL FINANCE ENVIRONMENTAL PROFESSIONAL SERVICES NEAR THE BEAVER BROOK. THE DEBT SERVICE WILL BE PAID FROM THE GENERAL FUND. TIMELY AND ACCURATE REPORTING TO MASSDEP WILL AVOID POTENTIAL PENALTIES AND FINES ASSOCIATED WITH NONCOMPLIANCE WITH STATE ENVIRONMENTAL LAWS.

BACKGROUND/ EXISTING CONDITIONS

The site is currently subject to a release of contamination that was discovered as part of MassDOT's bridge replacement and roadway improvement activities along VFW Highway. Since initial discovery, the city has conducted assessment of the areas impacted by MassDOT's work. This includes the discovery of an Immediate Response Action for lead in soil. Full environmental assessment of the site is ongoing. It is expected that a Phase II Comprehensive Site Assessment (CSA) for the full length of the property from the Beaver Brook Bridge to the Aiken Street Bridge will be completed by fall 2of calendar year 2021. The Department of Planning and Development ("DPD") plans to utilize information from the Phase II CSA to inform the design of "Riverview Park," which is in need of an update since its original creation in 2008. DPD plans to incorporate the remediation of contamination at the property with the construction of this new amenity for residents in the Centralville neighborhood. Riverview Park was the subject of significant public involvement and support. Funding for this work is necessary to continue to remain in compliance with the Massachusetts Contingency Plan/MassDEP and cannot be funded with EPA grant sources.

Once this work is completed, the City will explore financing sources, thorough the capital plan and state and federal grant sources, to restore and improve the adjacent park space.

PROJECT NUMBER: 2022-24

FINANCING PLAN: BEAVER BROOK ENVIRONMENTAL SERVICES

PROGRAM EXPENDITURES	DETAIL	SUMMARY
BEAVER BROOK ENVIRONMENTAL SERVICES		**$ 40,080**
LSP - PROFESSIONAL SERVICES	$ 40,080	
	TOTAL PROJECT BUDGET	$ 40,080

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 40,080**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 40,080	
	TOTAL FINANCING SOURCES	$ 40,080

PROJECT NUMBER: 2022-25

LOWELL POLICE DEPARTMENT HQ – PARKING AREA SECURITY IMPROVEMENTS

IMPACT ON THE OPERATING BUDGET

THIS PROJECT WILL FINANCE SECURITY IMPROVEMENTS AT THE LPD HEADQUARTERS. THE DEBT SERVICE WILL BE PAID FROM THE GENERAL FUND.

BACKGROUND/ EXISTING CONDITIONS

This project will install 10’ fencing and gates along the rear parking area at the Lowell Police Department Headquarters, in Downtown Lowell. These improvements will help secure the facility.



PROJECT NUMBER: 2022-25

FINANCING PLAN: LPD HQ PARKING AREA SECURITY IMPROVEMENTS

PROGRAM EXPENDITURES	DETAIL	SUMMARY
LPD HEADQUARTERS - PARKING AREA SECURITY IMPROVEMENTS		**$ 35,000**
FENCING AND SECURITY IMPROVEMENTS	$ 35,000	
	TOTAL PROJECT BUDGET	$ 35,000

FINANCING PLAN	DETAIL	SUMMARY
CITY FINANCING		**$ 35,000**
FY2022 PROPOSED FUNDING - CITY BONDS	$ 35,000	
	TOTAL FINANCING SOURCES	$ 35,000

FY2022 PROJECTS – CITY SHARE ONLY (SUMMARY)

PROJECT	PROJECT DESCRIPTION	FY22 COST
2022-01	CITY-WIDE PAVING & SIDEWALKS IMPROVEMENT PROGRAM	3,000,000
2022-02	BEAVER BROOK BRIDGE REHABILITATION	3,000,000
2022-03	LOWER LOCKS IMPROVEMENTS - PHASE I	1,000,000
2022-04	DPW HEAVY VEHICLE FLEET REPLACEMENT	1,000,000
2022-05	MUNICIPAL BUILDING IMPROVEMENTS - DPW (VARIOUS)	1,000,000
2022-06	ADA IMPROVEMENT PLAN (5% MATCH - CITY COMMITMENT)	645,014
2022-07	LORD OVERPASS IMPROVEMENTS (ADDITIONAL)	500,000
2022-08	CLEMENTE FIELD LIGHTING/ IMPROVEMENTS	500,000
2022-09	LMA EXTERIOR WALL RECONSTRUCTION	400,000
2022-10	DOWNTOWN INVESTMENTS (SIDEWALK PLAN/ KEARNEY FEASIBILITY/ UTILITIES, ETC.)	300,000
2022-11	ADDITIONAL JFK PLAZA IMPROVEMENTS	300,000
2022-12	CITY-WIDE TRAFFIC SIGNALIZATION IMPROVEMENTS	300,000
2022-13	FIRE DEPARTMENT BUILDING IMPROVEMENTS (FIRE HOUSES)	300,000
2022-14	CITY OF LOWELL MASTER PLAN UPDATE	200,000
2022-15	CITY-WIDE TRAFFIC AND SAFETY PROJECTS	200,000
2022-16	SWAMP LOCKS BRIDGE DESIGN	200,000
2022-17	MARTIN/ CAWLEY FIELD SPORTS COMPLEX	200,000
2022-18	LOWELL POLICE HQ BUILDING SECURITY IMPROVEMENTS	165,000
2022-19	LPD VEHICLE MAINTENANCE FACILITY ROOF REPLACEMENT	115,000
2022-20	WESTFORD & STEDMAN INTERSECTION IMPROVEMENTS (ADDITIONAL)	100,000
2022-21	CONCORD RIVER GREENWAY (ADDITIONAL)	100,000
2022-22	DPW PORTABLE EMERGENCY GENERATOR	90,000
2022-23	BEAVER BROOK BRIDGE ADDITIONAL DESIGN	40,080
2022-24	WESTFORD STREET LANDFILL - ENVIRONMENTAL COMPLIANCE/ MONITORING	55,200
2022-25	LPD PARKING AREA SECURITY IMPROVEMENTS	35,000
	TOTAL	**$13,745,294**

PROPOSED CAPITAL PROJECTS – FIVE YEAR OUTLOOK

YEAR 1 – FY2022 (CURRENT YEAR)

Project Number	Category	Department	Project Description	Total Project Cost	2022	2023	2024	2025	2026
2022-01	Infrastructure	Public Works	City-wide Pavings (Streets & Sidewalks)	**$ 15,500,000**	$ 3,000,000	$ 2,500,000	$ 2,500,000	$ 2,500,000	$ 5,000,000
2022-02	Infrastructure	Public Works	Bridge Rehab (Beaver Brook)	**$ 3,000,000**	$ 3,000,000	$ -	$ -	$ -	$ -
2022-03	Infrastructure	Planning and Development	Lower Locks Improvements Phase 1	**$ 1,000,000**	$ 1,000,000	$ -	$ -	$ -	$ -
2022-04	Vehicle Replacement	Public Works	Vehicles	**$ 2,900,000**	$ 1,000,000	$ 300,000	$ 300,000	$ 300,000	$ 1,000,000
2022-05	Infrastructure	Public Works	Municipal Building Improvements - DPW	**$ 5,500,000**	$ 1,000,000	$ 1,000,000	$ 750,000	$ 750,000	$ 2,000,000
2022-06	Community Improvements	Planning and Development	ADA Imrpovements - City Commitment	**$ 645,014**	$ 645,014	$ -	$ -	$ -	$ -
2022-07	Infrastructure	Planning and Development	Lord Overpass - Additional R/E Services	**$ 500,000**	$ 500,000	$ -	$ -	$ -	$ -
2022-08	Community Improvements	Planning and Development	Clemente Field Lighting/ Improvements	**$ 500,000**	$ 500,000	$ -	$ -	$ -	$ -
2022-09	Community Improvements	Planning and Development	LMA Exterior Wall Reconstruction	**$ 400,000**	$ 400,000	$ -	$ -	$ -	$ -
2022-10	Community Improvements	Planning and Development	Downtown Investment	**$ 300,000**	$ 300,000	$ -	$ -	$ -	$ -
2022-11	Community Improvements	Planning and Development	JFK Plaza Improvements	**$ 300,000**	$ 300,000	$ -	$ -	$ -	$ -
2022-12	Community Improvements	Planning and Development	Traffic Signal Improvments	**$ 1,300,000**	$ 300,000	$ 250,000	$ 250,000	$ 250,000	$ 250,000
2022-13	Public Safety	Fire Department	Fire Department Building Improvments	**$ 600,000**	$ 300,000	$ 125,000	$ 75,000	$ 50,000	$ 50,000
2022-14	Community Improvements	Planning and Development	Master Plan Update	**$ 200,000**	$ 200,000	$ -	$ -	$ -	$ -
2022-15	Public Safety	Planning and Development	City-Wide Traffic and Safety Projects	**$ 1,000,000**	$ 200,000	$ 200,000	$ 200,000	$ 200,000	$ 200,000
2022-16	Community Improvements	Planning and Development	Swamp Locks Bridge design	**$ 200,000**	$ 200,000	$ -	$ -	$ -	$ -
2022-17	Infrastructure	Planning and Development	Martin/ Cawley field Sports Complex	**$ 1,200,000**	$ 200,000	$ 1,000,000	$ -	$ -	$ -
2022-18	Public Safety	Lowell Police Department	Bulletproof glass at JFK Police Station	**$ 165,000**	$ 165,000	$ -	$ -	$ -	$ -
2022-19	Public Safety	Lowell Police Department	Vehicle Maintenance Facility and sign shop roof replacement	**$ 115,000**	$ 115,000	$ -	$ -	$ -	$ -
2022-20	Community Improvements	Planning and Development	Westford and Stedman Intersection Improvements	**$ 100,000**	$ 100,000	$ -	$ -	$ -	$ -
2022-21	Community Improvements	Planning and Development	Concord River Greenway	**$ 100,000**	$ 100,000	$ -	$ -	$ -	$ -
2022-22	Public Safety	Public Works	Portable Generator	**$ 90,000**	$ 90,000	$ -	$ -	$ -	$ -
2022-23	Community Improvements	Planning and Development	Westford Street Landfill - Environmental Compliance	**$ 55,200**	$ 55,200	$ -	$ -	$ -	$ -
2022-24	Community Improvements	Planning and Development	Beaver Brook Bridge Repair Design	**$ 40,080**	$ 40,080	$ -	$ -	$ -	$ -
2022-25	Public Safety	Lowell Police Department	Fence in LPD parking	**$ 35,000**	$ 35,000	$ -	$ -	$ -	$ -
FY2022 TOTAL					**$ 13,745,294**				

(FIVE YEAR OUTLOOK CONTINUED)

YEAR 2 – FY2023

Project Number	Category	Department	Project Description	Total Project Cost	2022	2023	2024	2025	2026
2023-01	Infrastructure	Parking	Downes/Ayotte Garage Repairs	**$ 6,000,000**	$ -	$ 6,000,000	$ -	$ -	$ -
2023-02	Infrastructure	Planning and Development	HCID Canalway & Parcel 13 Park Construction	**$ 2,250,000**	$ -	$ 2,250,000	$ -	$ -	$ -
2023-03	Infrastructure	MIS	City-Wide Network Infrastructure Upgrades	**$ 2,275,250**	$ -	$ 762,350	$ 1,012,900	$ 250,000	$ 250,000
2023-04	Community Improvements	Planning and Development	Concord River Greenway - Boardwalk (Church/ Fayette St.)	**$ 760,000**	$ -	$ 760,000	$ -	$ -	$ -
2023-05	Infrastructure	Public Works - Engineering	Washington School to Chelmsford St. and Insland	**$ 700,000**	$ -	$ 700,000	$ -	$ -	$ -
2023-06	Department Equipment	Fire Department	Replace Fire Engine	**$ 550,000**	$ -	$ 550,000	$ -	$ -	$ -
2023-07	Infrastructure	Planning and Development	Traffic Signalization - Various Intersections	**$ 500,000**	$ -	$ 500,000	$ -	$ -	$ -
2023-08	Infrastructure	Planning and Development	G Street Extension	**$ 500,000**	$ -	$ 500,000	$ -	$ -	$ -
2023-09	Infrastructure	Planning and Development	Tanner Street Relocation Project	**$ 500,000**	$ -	$ 500,000	$ -	$ -	$ -
2023-10	Building Improvement	Planning and Development	Mt. Vernon St 234-268	**$ 325,000**	$ -	$ 325,000	$ -	$ -	$ -
2023-11	Building Improvement	Public Works - Admin	DPW Admin Building - Ventilation System	**$ 300,000**	$ -	$ 300,000	$ -	$ -	$ -
2023-12	Building Improvement	Public Works - Streets	DPW Garage Improvements (Ventilation)	**$ 300,000**	$ -	$ 300,000	$ -	$ -	$ -
2023-13	Community Improvements	Planning and Development	Beaver Brook	**$ 200,000**	$ -	$ 200,000	$ -	$ -	$ -
2023-14	Park Improvement	Public Works - Electrical	Church St - Transportation	**$ 200,000**	$ -	$ 200,000	$ -	$ -	$ -
2023-15	Building Improvement	Planning and Development	LMA Renovation	**$ 200,000**	$ -	$ 200,000	$ -	$ -	$ -
2023-16	Community Improvements	Planning and Development	River Meadow Brook - Greenway	**$ 150,000**	$ -	$ 150,000	$ -	$ -	$ -
2023-17	Infrastructure	Planning and Development	Clay Pit Brook Culvert Assessment, Design, and Repair	**$ 100,000**	$ -	$ 100,000	$ -	$ -	$ -
2023-18	Public Works	Cemetery	Cemetery Garage Improvements	**$ 140,000**	$ -	$ 100,000	$ -	$ -	$ 40,000
2023-19	Building Improvement	Public Works - Electrical	Fire Alarm - Shaughnessy School	**$ 90,000**	$ -	$ 90,000	$ -	$ -	$ -
2023-20	Building Improvement	Public Works - Electrical	Fire Alarm - Bartlett School	**$ 90,000**	$ -	$ 90,000	$ -	$ -	$ -
2023-21	Park Improvement	Public Works - Parks	St. Louis Park Improvements	**$ 75,000**	$ -	$ 75,000	$ -	$ -	$ -
2023-22	Building Improvement	Public Works - Electrical	Fire Alarm - Lincoln School	**$ 60,000**	$ -	$ 60,000	$ -	$ -	$ -
2023-23	Infrastructure	Public Works - Engineering	Bartlett School Parking Lot Paving	**$ 58,000**	$ -	$ 58,000	$ -	$ -	$ -
2023-24	Infrastructure	Public Works - Electrical	Vault Abandonment Program	**$ 200,000**	$ -	$ 50,000	$ 50,000	$ 50,000	$ 50,000
2023-25	Building Improvement	Public Works - Streets	SW&R Storage Facility	**$ 50,000**	$ -	$ 50,000	$ -	$ -	$ -
2023-26	Park Improvement	Public Works - Electrical	Field Lighting - Shedd Park	**$ 40,000**	$ -	$ 40,000	$ -	$ -	$ -
2023-27	Community Improvements	Planning and Development	Bridge Street Node	**$ 40,000**	$ -	$ 40,000	$ -	$ -	$ -
2023-28	Building Improvement	Parking	Heating System John street Garage	**$ 35,000**	$ -	$ 35,000	$ -	$ -	$ -
2023-29	Department Equipment	Public Works - Streets	Heavy Duty Lift Replacement	**$ 25,000**	$ -	$ 25,000	$ -	$ -	$ -
FY2023 Subtotal (2023 projects)						**$ 15,010,350**			
Projects from Prior Years Funded in 2023 (aggregate)						**$ 5,375,000**			
FY2023 GRAND TOTAL						**$ 20,385,350**			

(FIVE YEAR OUTLOOK CONTINUED)

YEAR 3 – FY2024

Project Number	Category	Department	Project Description	Total Project Cost	2022	2023	2024	2025	2026
2024-01	Department Equipment	Fire Department	Replace Engine 4	**$ 650,000**	$ -	$ -	$ 650,000	$ -	$ -
2024-02	Park Improvement	Public Works - Parks	Carvalho Varsity Soccer Complex Artificial Turf	**$ 550,000**	$ -	$ -	$ 550,000	$ -	$ -
2024-03	Building Improvement	Public Works - Streets	DPW Admin Building - Roof Replacement	**$ 500,000**	$ -	$ -	$ 500,000	$ -	$ -
2024-04	Park Improvement	Public Works - Parks	Hale Howard Ped Improvements	**$ 500,000**	$ -	$ -	$ 500,000	$ -	$ -
2024-05	Community Improvements	Planning and Development	Appleton Street Design	**$ 480,750**	$ -	$ -	$ 480,750	$ -	$ -
2024-06	Public Safety	Fire Department	LFD Mechanic's Garage & Lift Purchase	**$ 440,000**	$ -	$ -	$ 440,000	$ -	$ -
2024-07	Building Improvement	Lowell School Department	Green School Adult Education Restrooms	**$ 400,000**	$ -	$ -	$ 400,000	$ -	$ -
2024-08	Park Improvement	Public Works - Parks	South Common	**$ 400,000**	$ -	$ -	$ 400,000	$ -	$ -
2024-09	Park Improvement	Public Works - Parks	Upper Merrimack - Transportation	**$ 350,000**	$ -	$ -	$ 350,000	$ -	$ -
2024-10	Building Improvement	Lowell School Department	Molloy Windows	**$ 320,000**	$ -	$ -	$ 320,000	$ -	$ -
2024-11	Building Improvement	Public Works - Lands & Buildings	Parks Building Metal Roof Repair	**$ 315,000**	$ -	$ -	$ 315,000	$ -	$ -
2024-12	Park Improvement	Public Works - Parks	Upper Pawtucket Canalway	**$ 300,000**	$ -	$ -	$ 300,000	$ -	$ -
2024-13	Building Improvement	Police Department	Vehicle Evidence Processing	**$ 200,000**	$ -	$ -	$ 200,000	$ -	$ -
2024-14	Park Improvement	Public Works - Parks	Hovey Park Improvements	**$ 194,444**	$ -	$ -	$ 194,444	$ -	$ -
2024-15	Infrastructure	Planning and Development	Bridge Street Riverwalk Access	**$ 150,000**	$ -	$ -	$ 150,000	$ -	$ -
2024-16	Park Improvement	Public Works - Electrical	Field Lighting - North Common	**$ 150,000**	$ -	$ -	$ 150,000	$ -	$ -
2024-17	Building Improvement	Public Works - Electrical	Generator - Shaugnessy/ Gorham St.	**$ 130,000**	$ -	$ -	$ 130,000	$ -	$ -
2024-18	Infrastructure	Public Works - Electrical	School/Branch St. Signal Improvements	**$ 125,000**	$ -	$ -	$ 125,000	$ -	$ -
2024-19	Infrastructure	Public Works - Lands & Buildings	Middlesex CC Walkway (Lower Locks)	**$ 103,000**	$ -	$ -	$ 103,000	$ -	$ -
2024-20	Park Improvement	Public Works - Electrical	Field Lighting - Ryan Field	**$ 100,000**	$ -	$ -	$ 100,000	$ -	$ -
2024-21	Park Improvement	Public Works - Parks	Father Maguire Park Improvements	**$ 90,000**	$ -	$ -	$ 90,000	$ -	$ -
2024-22	Park Improvement	Public Works - Electrical	Field Lighting - Campbell Field	**$ 90,000**	$ -	$ -	$ 90,000	$ -	$ -
2024-23	Park Improvement	Public Works - Parks	North Common Improvements	**$ 70,000**	$ -	$ -	$ 70,000	$ -	$ -
2024-24	Park Improvement	Public Works - Parks	Manning Renovation	**$ 65,000**	$ -	$ -	$ 65,000	$ -	$ -
2024-25	Infrastructure	Public Works - Engineering	Health Department Paving	**$ 60,000**	$ -	$ -	$ 60,000	$ -	$ -
2024-26	Building Improvement	Public Works - Electrical	Field Lighting - Olivera/ St. Louis Park	**$ 60,000**	$ -	$ -	$ 60,000	$ -	$ -
2024-27	Building Improvement	Public Works - Engineering	Repair Robinson School Driveway	**$ 55,000**	$ -	$ -	$ 55,000	$ -	$ -
2024-28	Vehicle Replacement	Public Works - Streets	Municipal Vehicles - Hybrid Upfits	**$ 50,000**	$ -	$ -	$ 50,000	$ -	$ -
2024-29	Park Improvement	Public Works - Electrical	Field Lighting - O'Donnell Park	**$ 40,000**	$ -	$ -	$ 40,000	$ -	$ -
FY2024 Subtotal (2024 projects)							**$ 6,938,194**		
Projects from Prior Years Funded in 2024 (aggregate)							**$ 5,137,900**		
FY2024 GRAND TOTAL							**$ 12,076,094**		

(FIVE YEAR OUTLOOK CONTINUED)

YEAR 4 – FY2025

Project Number	Category	Department	Project Description	Total Project Cost	2022	2023	2024	2025	2026
2025-01	Infrastructure	Public Works - Streets	First Street Sidewalks & Guardrails	**$ 900,000**	-	-	-	$ 900,000	-
2025-02	Building Improvements	Public Works - Admin	DPW Admin Building - Additional Storage	**$ 900,000**	-	-	-	$ 900,000	-
2025-03	Department Equipment	Fire Department	Replace Fire Apparatus - Ladder	**$ 850,000**	-	-	-	$ 850,000	-
2025-04	Building Improvement	Lowell School Department	Cardinal O'Connell Restrooms	**$ 400,000**	-	-	-	$ 400,000	-
2025-05	Building Improvement	Planning and Development	LMA Maintenance/ Repairs (Bathroom) LMA Renovations	**$ 400,000**	-	-	-	$ 400,000	-
2025-06	Building Improvement	Lowell School Department	Cardinal O'Connell Windows	**$ 340,000**	-	-	-	$ 340,000	-
2025-07	Building Improvement	Public Works - Lands & Buildings	Various School Generator/ Fire Alarms	**$ 310,000**	-	-	-	$ 310,000	-
2025-08	Building Improvement	Lowell School Department	Green School Adult Education Windows	**$ 300,000**	-	-	-	$ 300,000	-
2025-09	Building Improvement	School Department	Security Cameras	**$ 280,000**	-	-	-	$ 280,000	-
2025-10	Building Improvement	Development Services	City Hall Windows	**$ 227,870**	-	-	-	$ 227,870	-
2025-11	Building Improvements	Public Works - Admin	Salt Shed Roof	**$ 185,000**	-	-	-	$ 185,000	-
2025-12	Park Improvement	Public Works - Electrical	Field Lighting - Cawley Stadium	**$ 150,000**	-	-	-	$ 150,000	-
2025-13	Park Improvement	Public Works - Parks	O'Donnell Park/ Tennis Court Improvements	**$ 135,000**	-	-	-	$ 135,000	-
2025-14	Building Improvement	School Department	Cardinal O'Connell Reuse	**$ 125,000**	-	-	-	$ 125,000	-
2025-15	Park Improvement	Public Works - Parks	Campbell Park Improvements	**$ 95,000**	-	-	-	$ 95,000	-
2025-16	Infrastructure	Planning and Development	City Wide Bicycle/ Pedestrian Plan	**$ 75,000**	-	-	-	$ 75,000	-
2025-17	Building Improvement	Public Works - Lands & Buildings	City Hall Remote Switch/Shutoff Boilers	**$ 75,000**	-	-	-	$ 75,000	-
2025-18	Park Improvement	Public Works - Parks	Hadley Field	**$ 65,000**	-	-	-	$ 65,000	-
2025-19	Department Equipment	Public Works - Streets	Topsoil Screening System	**$ 45,000**	-	-	-	$ 45,000	-
2025-20	Building Improvement	School Department	Bartlett School Bathroom Reconfiguration	**$ 40,000**	-	-	-	$ 40,000	-
2025-21	Park Improvement	Public Works - Parks	Donahoe Park Improvements	**$ 35,000**	-	-	-	$ 35,000	-
FY2025 Total								**$ 5,932,870**	
Projects from Prior Years Funded in 2025 (aggregate)								**$ 4,350,000**	
FY2025 GRAND TOTAL								**$ 10,282,870**	

(FIVE YEAR OUTLOOK CONTINUED)

YEAR 5 – FY2026

Project Number	Category	Department	Project Description	Total Project Cost	2022	2023	2024	2025	2026
2026-01	Public Safety	Fire Department	Replace Engine	$ 550,000					550,000
FY2026 Total									**550,000**
Projects from Prior Years Funded in 2026 (aggregate)									**8,840,000**
FY2026 GRAND TOTAL									**9,390,000**

FINANCIAL ANALYSIS

One financing strategy for capital plans is to use the budgetary capacity created by paying off existing debt to issue more bonds to finance capital projects. In theory this accomplishes two objectives. First by financing capital with debt, it matches payments for the asset with the useful life of the asset itself. Secondly, by replacing a declining expense with a new expense, the operating budget is not burdened further. The number we will arrive at as the "target debt service" would represent a net zero impact on the General Fund.

To begin these calculations, we start with the forecast of current debt service and deduct ongoing reimbursements from the Massachusetts School Building Authority ("MSBA"). From this, we arrive at our target debt service number for the next five years. Next, we include potential savings forecasted from issuing refunding bonds. This occurs when new debt is issued to replace or redeem old debt before the maturity or call date of the old debt. Under these circumstances, the proceeds of the new debt must be placed in escrow and used to pay interest on old, outstanding debt as it becomes due, and to pay the principal on the old debt either as it matures or at an earlier call date. While Lowell has already taken advantage of many refunding opportunities, there are additional prospects being pursued currently by the City Administration which will reduce future debt service costs. These savings are incorporated in the model presented below.

The analysis includes previously authorized capital expenditures which have been spent, but not permanently financed. These future costs are layered into the analysis to provide a more accurate forecast, including all financial considerations.

A less attractive, but more generous strategy is to perform the same calculations, but to assume that the City's budget has the capacity to increase at 2 ½% per year. This is consistent with Proposition 2 ½ and with the long-term historical revenue growth. Along the bottom line of the chart, the revised target includes an increase of 2.5% of the prior year's forecasted debt service for comparison. The capital planning process has run concurrently with preparations for the upcoming year's operating budget. The symbiotic relationship between capital planning and preparation of the operating budget has long-since been a goal of the city, which has finally come to fruition.

Preparation of a five-year capital improvement plan (CIP) is a best practice in municipal finance. Department Heads were asked to submit their short and medium term priorities to the Finance Office this winter for consideration and inclusion in a comprehensive plan. Buildings, infrastructure, technology, and major equipment are the physical foundation for providing services to constituents. The procurement, construction, and maintenance of capital assets are a critical activity of state and local governments, school districts, and other government agencies, and therefore require careful planning.

(FINANCIAL ANALYSIS CONTINUED)

Capital planning is critical to maintaining essential public services. It is also an important component of a community's economic development program and strategic plan. Capital facilities and infrastructure are important legacies that serve current and future generations. It is extremely difficult for governments to address the current and long-term needs of their constituents without a sound multi-year capital plan that clearly identifies capital and major equipment needs, maintenance requirements, funding options, and operating budget impacts. The debt service payments related to financing all of these projects have been incorporated into our General Fund forecasts. Please refer to the forecasts for each individual major operating fund, in the Financial Overview section of this budget, for detail.

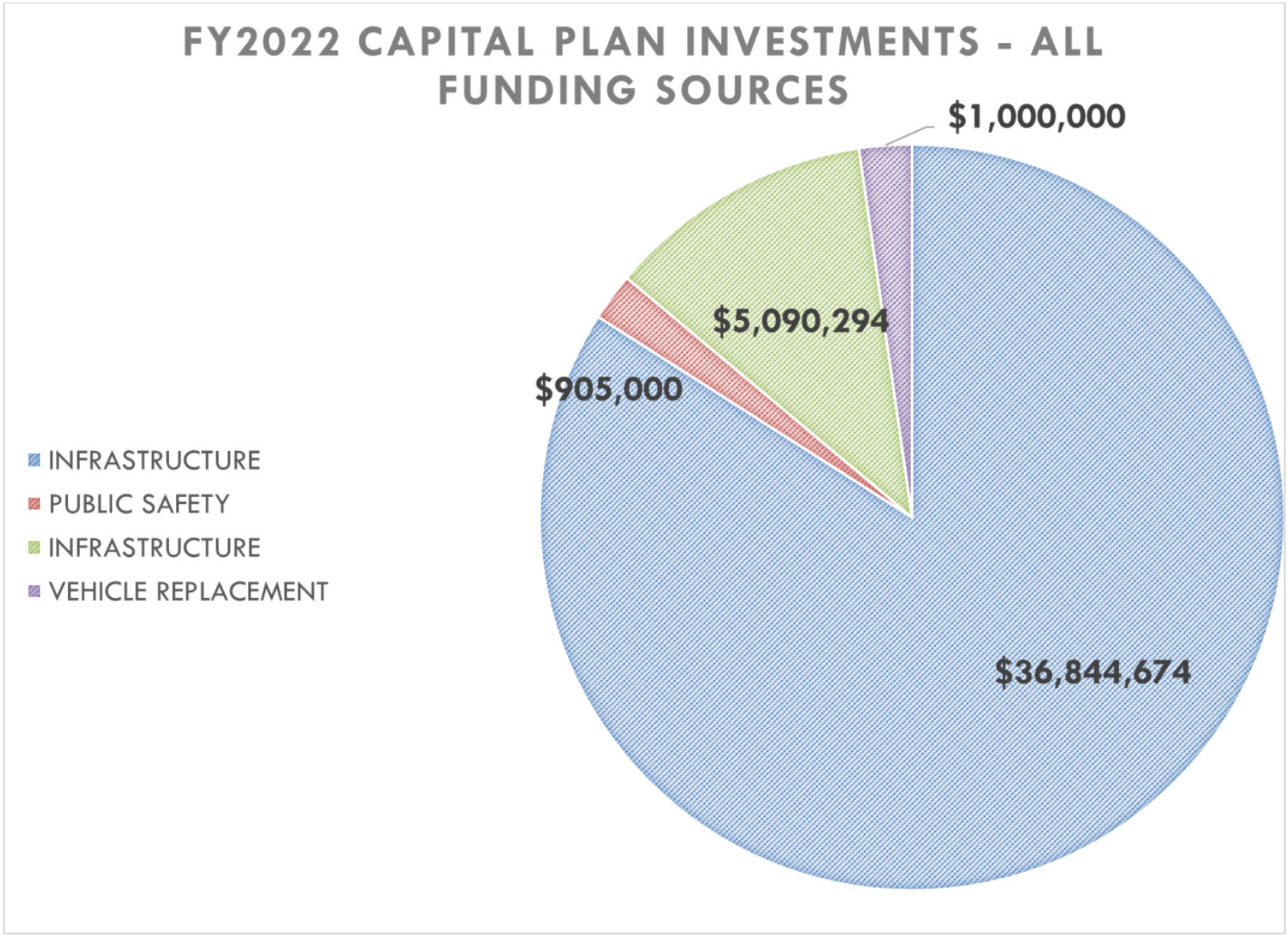
FY2022 FINANCING PLAN - ALL FUNDING SOURCES

Approved FY21	PROGRAM EXPENDITURES	Budget FY22
30,715,393	INFRASTRUCTURE	36,844,674
3,204,758	PUBLIC SAFETY	905,000
1,649,433	COMMUNITY DEVELOPMENT	5,090,294
-	VEHICLE REPLACEMENT	1,000,000
35,569,584		**43,839,968**

Approved FY21	FINANCING PLAN	Budget FY22
1,878,020	CHAPTER 90 (HIGHWAY)	1,878,937
	PARC GRANT	400,000
	EOEEA GRANT FUNDING (STATE)	1,430,000
13,389,750	FHWA - TIGER GRANT	
-	CULTURAL FACILITY FUND	400,000
2,000,000	UMASS LOWELL MASTER AGREEMENT	
500,000	U.S. DOJ - C.O.P.S. GRANT	
1,408,091	ASSISTANCE FOR FIREFIGHTERS (AFG) GRANT	
3,600,000	MASSDOT FUNDING	15,000,000
1,347,623	LEGAL SETTLEMENTS	
4,675,000	PREVIOUSLY FUNDED - CITY CAPITAL	10,985,737
6,771,100	GENERAL FUND - BOND PROCEEDS	13,745,294
35,569,584		**43,839,968**

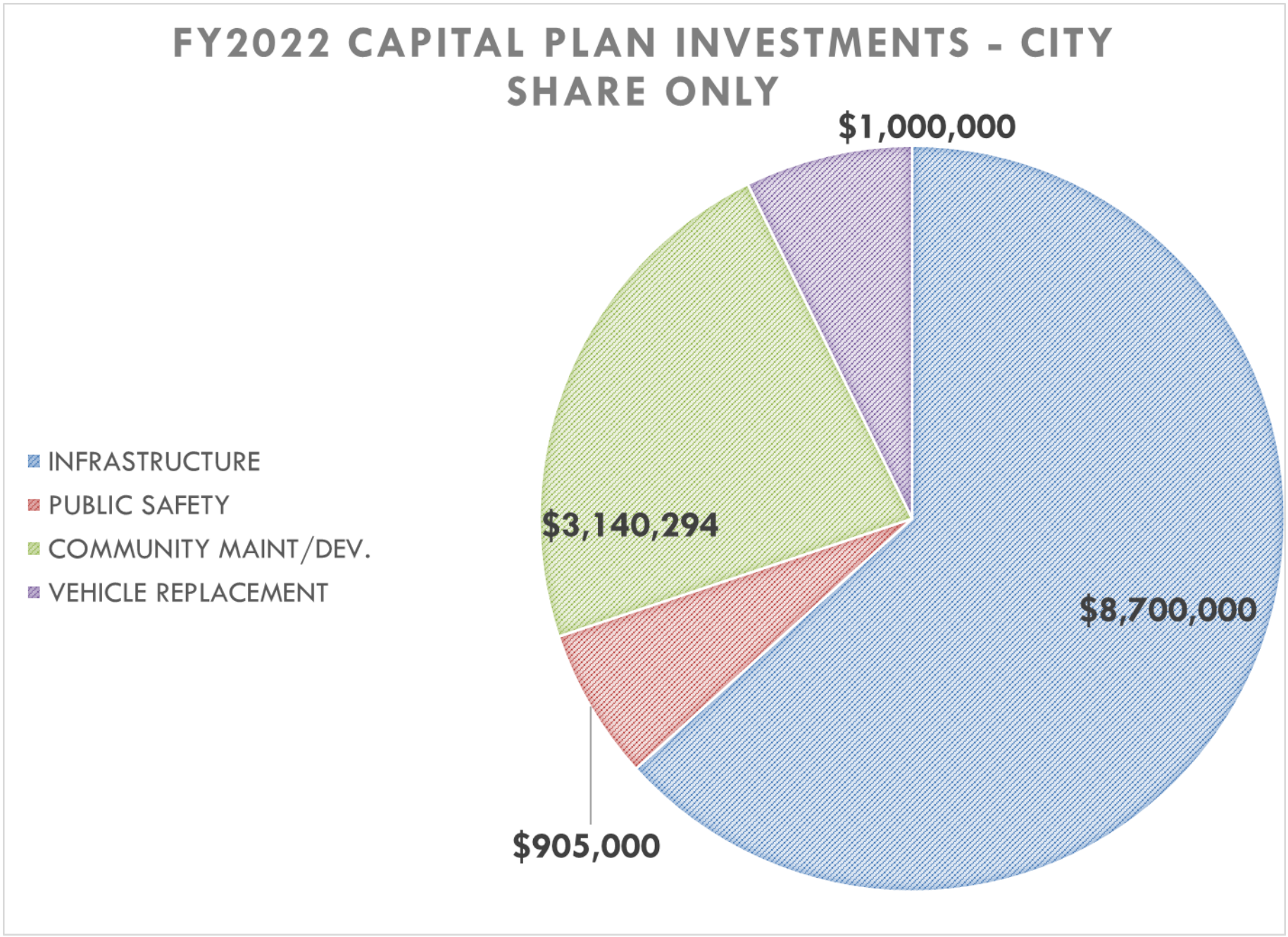
TOTAL PROJECT COSTS - ALL FUNDING SOURCES

PROJECT DESCRIPTION	COST	CATEGORY
LORD OVERPASS PROJECT	25,765,737	INFRASTRUCTURE
CITY-WIDE PAVING & SIDEWALKS PROGRAM	4,878,937	INFRASTRUCTURE
CITY-WIDE BRIDGE REPAIR PROGRAM - BEAVER BROOK	3,000,000	INFRASTRUCTURE
LOWER LOCKS IMPROVEMENTS	1,000,000	INFRASTRUCTURE
MUNICIPAL BUILDING IMPROVEMENTS	1,000,000	INFRASTRUCTURE
LMA BUILDING IMPROVEMENTS	800,000	INFRASTRUCTURE
MARTIN/CAWLEY FIELD MASTER PLAN	200,000	INFRASTRUCTURE
SWAMP LOCKS BRIDGE REPAIR DESIGN	200,000	INFRASTRUCTURE
FIRE DEPARTMENT BUILDING IMPROVEMENTS	300,000	PUBLIC SAFETY
CITY-WIDE TRAFFIC & SAFETY PROJECTS	200,000	PUBLIC SAFETY
LPD HQ BUILDING SECURITY IMPROVEMENTS	165,000	PUBLIC SAFETY
LPD VEHICLE MAINTENANCE ROOF REPLACEMENT	115,000	PUBLIC SAFETY
BACK-UP GENERATOR REPLACEMENT	90,000	PUBLIC SAFETY
LPD HEADQUARTERS - PARKING AREA SECURITY IMPROVEMENTS	35,000	PUBLIC SAFETY
CONCORD RIVER GREENWAY	2,650,000	COMMUNITY MAINT/DEV.
AMERICANS WITH DISABILITIES ACT ("ADA") IMPROVEMENTS	645,014	COMMUNITY MAINT/DEV.
CLEMENTE FIELD LIGHTING IMPROVEMENTS	500,000	COMMUNITY MAINT/DEV.
DOWNTOWN INVESTMENTS	300,000	COMMUNITY MAINT/DEV.
ADDITIONAL JFK PLAZA IMPROVEMENTS	300,000	COMMUNITY MAINT/DEV.
TRAFFIC SIGNALIZATION IMPROVEMENTS	300,000	COMMUNITY MAINT/DEV.
MASTER PLAN UPDATE	200,000	COMMUNITY MAINT/DEV.
TRAFFIC SIGNALIZATION AT WESTFORD & STEDMAN	100,000	COMMUNITY MAINT/DEV.
WESTFORD STREET LANDFILL COMPLIANCE	55,200	COMMUNITY MAINT/DEV.
BEAVER BROOK ENVIRONMENTAL SERVICES	40,080	COMMUNITY MAINT/DEV.
DPW HEAVY VEHICLE FLEET REPLACEMENT	1,000,000	VEHICLE REPLACEMENT
TOTAL CAPITAL PROJECTS - ALL FUNDING SOURCES	**$ 43,839,968**	


FY2022 CAPITAL PLAN INVESTMENTS - ALL FUNDING SOURCES
$1,000,000
$5,090,294
$905,000
$36,844,674
INFRASTRUCTURE
PUBLIC SAFETY
INFRASTRUCTURE
VEHICLE REPLACEMENT

PROJECT COSTS - 2022 CAPITAL CITY AMOUNT ONLY

PROJECT DESCRIPTION	COST	CATEGORY
CITY-WIDE PAVING & SIDEWALKS PROGRAM	3,000,000	INFRASTRUCTURE
CITY-WIDE BRIDGE REPAIR PROGRAM - BEAVER BROOK	3,000,000	INFRASTRUCTURE
LOWER LOCKS IMPROVEMENTS	1,000,000	INFRASTRUCTURE
MUNICIPAL BUILDING IMPROVEMENTS	1,000,000	INFRASTRUCTURE
LORD OVERPASS PROJECT	500,000	INFRASTRUCTURE
MARTIN/CAWLEY FIELD MASTER PLAN	200,000	INFRASTRUCTURE
FIRE DEPARTMENT BUILDING IMPROVEMENTS	300,000	PUBLIC SAFETY
CITY-WIDE TRAFFIC & SAFETY PROJECTS	200,000	PUBLIC SAFETY
LPD HQ BUILDING SECURITY IMPROVEMENTS	165,000	PUBLIC SAFETY
LPD VEHICLE MAINTENANCE ROOF REPLACEMENT	115,000	PUBLIC SAFETY
BACK-UP GENERATOR REPLACEMENT	90,000	PUBLIC SAFETY
LPD HEADQUARTERS - PARKING AREA SECURITY IMPROVEMENTS	35,000	PUBLIC SAFETY
AMERICANS WITH DISABILITIES ACT ("ADA") IMPROVEMENTS	645,014	COMMUNITY MAINT/DEV.
CLEMENTE FIELD LIGHTING IMPROVEMENTS	500,000	COMMUNITY MAINT/DEV.
LMA BUILDING IMPROVEMENTS	400,000	COMMUNITY MAINT/DEV.
DOWNTOWN INVESTMENTS	300,000	COMMUNITY MAINT/DEV.
ADDITIONAL JFK PLAZA IMPROVEMENTS	300,000	COMMUNITY MAINT/DEV.
TRAFFIC SIGNALIZATION IMPROVEMENTS	300,000	COMMUNITY MAINT/DEV.
MASTER PLAN UPDATE	200,000	COMMUNITY MAINT/DEV.
SWAMP LOCKS BRIDGE REPAIR DESIGN	200,000	COMMUNITY MAINT/DEV.
CONCORD RIVER GREENWAY	100,000	COMMUNITY MAINT/DEV.
TRAFFIC SIGNALIZATION AT WESTFORD & STEDMAN	100,000	COMMUNITY MAINT/DEV.
WESTFORD STREET LANDFILL COMPLIANCE	55,200	COMMUNITY MAINT/DEV.
BEAVER BROOK ENVIRONMENTAL SERVICES	40,080	COMMUNITY MAINT/DEV.
DPW HEAVY VEHICLE FLEET REPLACEMENT	1,000,000	VEHICLE REPLACEMENT
TOTAL CAPITAL PROJECTS - ALL FUNDING SOURCES	**$ 13,745,294**	


FY2022 CAPITAL PLAN INVESTMENTS - CITY SHARE ONLY
INFRASTRUCTURE
PUBLIC SAFETY
COMMUNITY MAINT/DEV.
VEHICLE REPLACEMENT
$1,000,000
$3,140,294
$8,700,000
$905,000

FINANCIAL ANALYSIS – ACTUAL AND BUDGETED REVENUES

Fiscal Year	Total Amounts to Be Raised	Annual Growth Rate	Compounded Annual Growth Factor ("CAGF")
2008	$ 308,711,540	*N/a*	
2009	$ 318,636,488	3.21%	
2010	$ 308,847,270	-3.07%	
2011	$ 311,646,472	0.91%	
2012	$ 321,111,145	3.04%	
2013	$ 328,095,926	2.18%	
2014	$ 342,975,498	4.54%	
2015	$ 364,130,698	6.17%	2.6%
2016	$ 358,051,834	-1.67%	
2017	$ 365,886,534	2.19%	
2018	$ 376,248,783	2.83%	
2019	$ 391,858,652	4.15%	
2020	$ 407,340,917	3.95%	
2021	$ 432,424,652	6.16%	
2022	$ 443,781,016	2.63%	
2023	$ 455,435,621	2.63%	
2024	$ 467,396,301	2.63%	
2025	$ 479,671,092	2.63%	
2026	$ 492,268,245	2.63%	
2027	$ 505,196,225	2.63%	
2028	$ 518,463,721	2.63%	
2029	$ 532,079,648	2.63%	
2030	$ 546,053,158	2.63%	

FINANCIAL ANALYSIS – EXISTING DEBT OBLIGATION AS A PERCENTAGE OF BUDGETED REVENUES

Fiscal Year	Existing Net Debt Service Obligation (ALL FUNDS)	Projected Budgeted Revenue	Debt Service as a Percentage (%) of Projected Budgeted Revenue
2021	$ 27,126,319	$ 432,424,652	6.27%
2022	$ 26,070,135	$ 443,781,016	5.87%
2023	$ 23,790,010	$ 455,435,621	5.22%
2024	$ 22,855,535	$ 467,396,301	4.89%
2025	$ 22,563,630	$ 479,671,092	4.70%
2026	$ 21,070,782	$ 492,268,245	4.28%
2027	$ 20,495,429	$ 505,196,225	4.06%
2028	$ 19,880,043	$ 518,463,721	3.83%
2029	$ 16,732,168	$ 532,079,648	3.14%
2030	$ 15,910,215	$ 546,053,158	2.91%

FINANCIAL ANALYSIS – DEBT LIMIT CALCULATIONS

DEBT LIMIT CALCULATION

Equalized Valuation as of January 1, 2020	$	9,848,176,600
Debt Limit (5% of Equalized Valuation)	$	**492,408,830**
Total Outstanding Debt as of June 30, 2020[44]	$	264,438,247
Total Authorized/ Unissued Debt as of June 30, 2020 (*Approximate*)	$	486,345,688[45]
Total Outstanding Debt Plus Total Authorized/ Unissued Debt	**$**	**750,783,935**
Amount of Outstanding Debt Outside the Debt Limit	$	79,410,743
Appx. Amount of Authorized/ Unissued Debt Outside the Debt Limit	$	447,723,989
Outstanding Debt plus Authorized/ Unissued Outside the Debt Limit	**$**	**527,134,732**
Total Outstanding Debt Plus Total Authorized/ Unissued Debt	$	750,783,935
Less: Outstanding Debt plus Authorized/ Unissued Outside the Debt Limit	$	527,134,732
Debt Subject to the Debt Limit	**$**	**223,649,203**
Debt Limit (5% of Equalized Valuation)	$	492,408,830
Remaining Borrowing Capacity Under Debt Limit	**$**	**268,759,627**

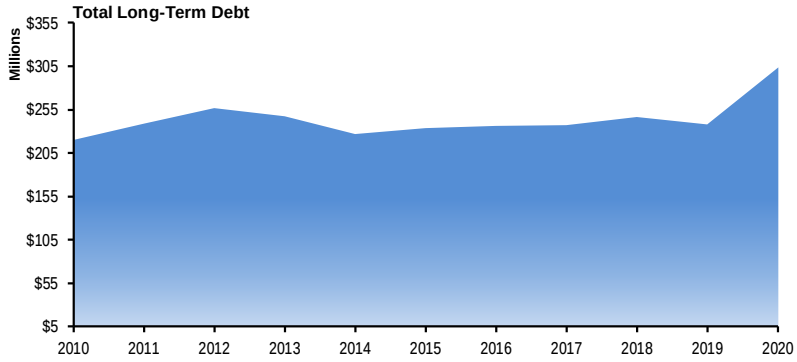
[44] Projected debt as of 6/30/2020

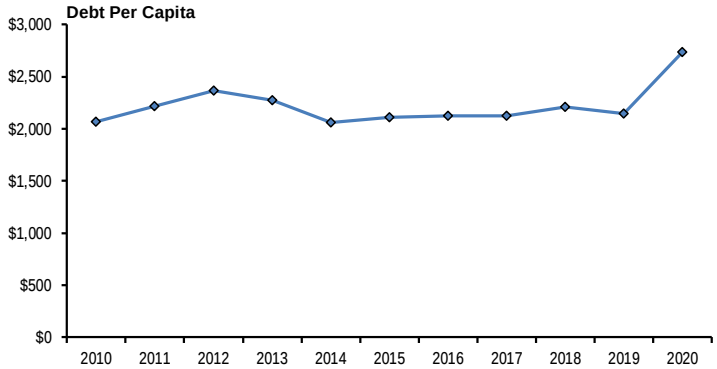
[45] Currently, the City has approximately $506.929 million (excluding authorized refundings) of authorized unissued debt outstanding, comprised of the following: $340.899 million school bonds authorized for construction and reconstruction of a new high school. The total amount authorized for this project will be reduced to the extent of school building grant funds paid to the City by the Massachusetts School Building Authority (MSBA). The reimbursement rate will be approximately 80% of reimbursable project costs. $67 million sewer and $45 million water bonds authorized for the reconstruction of water and sewer mains and facility upgrades throughout the City. The City is aggressively working to maintain and improve its water and sewer infrastructure. Financing will be through the Massachusetts Clear Water Trust. Rates will be raised to support this debt as it is issued. Additionally, the City will have authorized unissued debt of approximately $49 million for various capital improvements.

FINANCIAL ANALYSIS – HISTORIC LONG TERM DEBT ANALYSIS

Indicator 9: Long-Term Debt

Favorable | Marginal | Unfavorable





Total long-term debt in excess of 5 percent of a community's assessed valuation is generally prohibited under MGL Chapter 44 §10, and approaching this limit is often considered a warning sign by bond rating agencies. Evaluating a community's debt in this way is an indicator of both a community's overall debt burden as well as its effort in consistently investing in its capital assets. While a high debt load may be an indication of fiscal strain, low and decreasing debt may indicate underinvestment in capital assets and infrastructure.

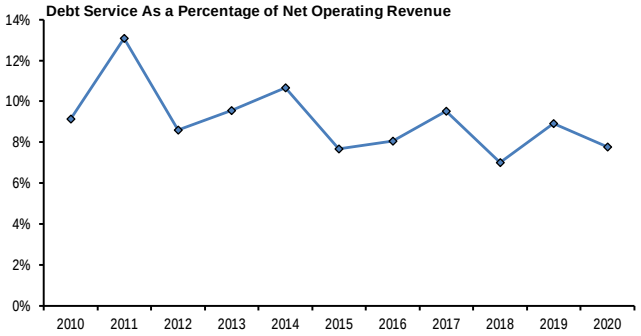
Fiscal Year	Assessed Valuation	Bonds Outstanding	Population	Debt as % Assessed Valuation	Debt Per Capita
2010	$ 6,390,673,111	$ 220,050,595	106,519	3.44%	$ 2,066
2011	$ 6,149,861,125	$ 238,410,550	107,571	3.88%	$ 2,216
2012	$ 6,095,108,518	$ 256,583,545	108,522	4.21%	$ 2,364
2013	$ 6,082,517,858	$ 247,590,510	108,861	4.07%	$ 2,274
2014	$ 6,085,685,748	$ 227,206,056	110,235	3.73%	$ 2,061
2015	$ 6,332,311,813	$ 233,750,883	110,699	3.69%	$ 2,112
2016	$ 6,683,928,991	$ 236,079,708	111,250	3.53%	$ 2,122
2017	$ 7,090,285,250	$ 237,392,385	111,728	3.35%	$ 2,125
2018	$ 7,664,201,191	$ 246,269,331	111,670	3.21%	$ 2,205
2019	$ 8,187,814,400	$ 238,383,416	110,997	2.91%	$ 2,148
2020	$ 9,043,323,474	$ 303,803,103	110,997	3.36%	$ 2,737

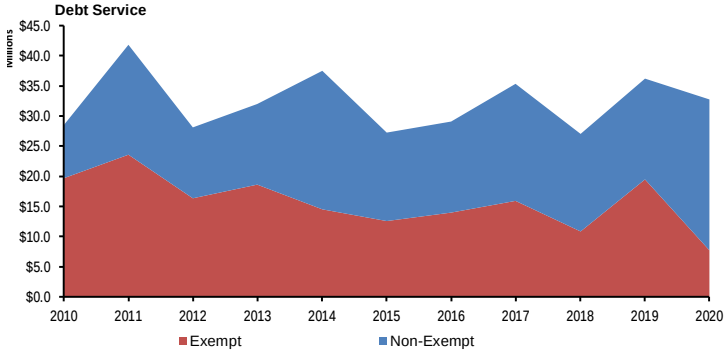
Data Source: Town debt report, Municipal Databank, Statement of Indebtedness

FINANCIAL ANALYSIS – HISTORIC DEBT SERVICE ANALYSIS

Indicator 10: Debt Service

Favorable | Marginal | Unfavorable





Annual debt service in excess of 10 percent of net operating revenues may indicate that the town's debt load is too high. A trend of increasing debt load may negatively affect a community's ability to maintain spending on essential services as more revenues must be set aside to service debt. Conversely, a declining trend may indicate that the town is not maintaining investment in its capital assets and is losing the capacity to do so as operating expenses take on a greater proportion of the budget. The town should find a favorable balance between these two extremes, ideally set by policy.

Fiscal Year	Non-Exempt Debt Service	Exempt Debt Service	Total Debt Service	Operating Revenue (Nominal Dollars)	As % of Net Operating Revenue: Non-Exempt	Exempt	Total
2010	$ 8,772,837	$ 19,749,123	$ 28,521,960	$ 311,614,472	2.82%	6.34%	9.15%
2011	$ 18,282,169	$ 23,530,310	$ 41,812,479	$ 319,564,905	5.72%	7.36%	13.08%
2012	$ 11,707,044	$ 16,360,667	$ 28,067,711	$ 325,858,417	3.59%	5.02%	8.61%
2013	$ 13,354,711	$ 18,663,538	$ 32,018,249	$ 334,833,448	3.99%	5.57%	9.56%
2014	$ 22,932,844	$ 14,554,290	$ 37,487,134	$ 351,338,279	6.53%	4.14%	10.67%
2015	$ 14,706,321	$ 12,594,257	$ 27,300,578	$ 355,962,520	4.13%	3.54%	7.67%
2016	$ 15,028,717	$ 14,029,292	$ 29,058,009	$ 360,734,739	4.17%	3.89%	8.06%
2017	$ 19,445,681	$ 15,911,406	$ 35,357,087	$ 371,583,434	5.23%	4.28%	9.52%
2018	$ 16,135,296	$ 10,854,914	$ 26,990,210	$ 385,434,653	4.19%	2.82%	7.00%
2019	$ 16,720,570	$ 19,477,934	$ 36,198,504	$ 405,306,163	4.13%	4.81%	8.93%
2020	$ 24,996,632	$ 7,738,799	$ 32,735,431	$ 422,128,078	5.92%	1.83%	7.75%

FINANCIAL ANALYSIS – FUTURE EXISTING DEBT SERVICE ANALYSIS

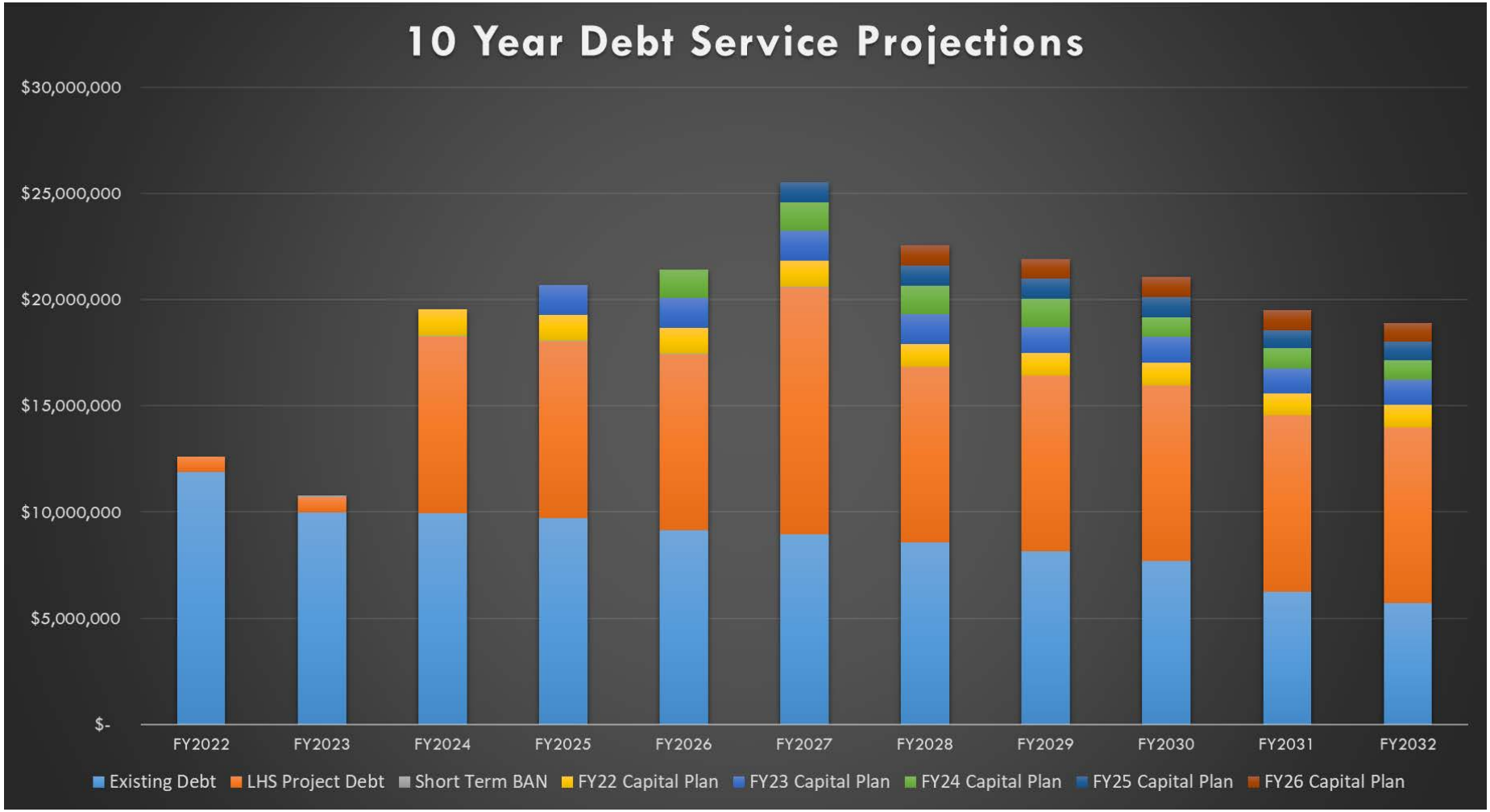
Principal Payments by Purpose

The following table sets forth the principal payments by purpose for the City's outstanding debt as of June 30, 2020. Of the $264,438,247 total amount outstanding, $90,647,841, or 34% of the total outstanding, is to be paid by the end of fiscal 2025, and $164,712,778, or 62%, is expected to be paid by the end of fiscal year 2030.

Principal Payments by Purpose
As of June 30, 2020 (1)

Fiscal Year	General (2)	School (3)	Water (4)	Sewer (5)	MCWT (6)	Parking Garage	Arena	Total Outstanding Principal
2021	$ 5,012,487	$ 2,453,412	$ 895,000	$ 1,962,601	$ 6,419,315	$ 2,552,000	$ 4,500	$ 19,299,315
2022	5,125,500	2,575,500	974,500	2,029,500	5,870,396	3,125,000	5,000	19,705,396
2023	4,386,000	1,737,500	933,500	1,966,700	6,008,991	3,126,300	-	18,158,991
2024	4,355,000	784,000	860,500	1,875,500	5,795,164	2,915,000	-	16,585,164
2025	4,379,000	789,000	866,000	1,871,000	5,923,975	3,070,000	-	16,898,975
2026	4,031,500	779,500	681,000	1,878,000	5,510,478	3,070,000	-	15,950,478
2027	4,040,000	794,000	686,000	1,875,000	5,344,382	3,220,000	-	15,959,382
2028	3,983,000	723,000	690,500	1,858,500	5,307,996	3,370,000	-	15,932,996
2029	3,737,000	748,000	620,000	1,625,000	5,213,200	1,360,000	-	13,303,200
2030	3,568,500	616,500	620,000	1,465,000	5,223,882	1,425,000	-	12,918,882
2031	2,595,000	585,000	580,000	1,285,000	5,343,639	1,485,000	-	11,873,639
2032	2,190,000	605,000	530,000	885,000	4,978,725	1,540,000	-	10,728,725
2033	1,650,000	580,000	530,000	685,000	5,094,216	1,600,000	-	10,139,216
2034	1,335,000	525,000	490,000	685,000	4,894,326	1,655,000	-	9,584,326
2035	1,315,000	440,000	470,000	425,000	5,008,347	1,710,000	-	9,368,347
2036	1,220,000	450,000	475,000	425,000	5,015,340	1,760,000	-	9,345,340
2037	735,000	380,000	120,000	425,000	4,919,131	1,330,000	-	7,909,131
2038	740,000	385,000	125,000	425,000	4,100,777	1,370,000	-	7,145,777
2039	555,000	390,000	130,000	-	4,197,878	1,415,000	-	6,687,878
2040	575,000	390,000	130,000	-	3,096,591	1,455,000	-	5,646,591
2041	-	-	-	-	1,624,551	1,500,000	-	3,124,551
2042	-	-	-	-	835,315	1,545,000	-	2,380,315
2043	-	-	-	-	856,634	1,595,000	-	2,451,634
2044	-	-	-	-	-	1,645,000	-	1,645,000
2045	-	-	-	-	-	1,695,000	-	1,695,000
Total	$ 55,527,987	$ 16,730,412	$ 11,407,000	$ 23,646,801	$ 106,583,247	$ 50,533,300	$ 9,500	$ 264,438,247

(1) Principal amount only. Excludes lease and installment purchase obligations, overlapping debt, unfunded pension liability, and other post-employment benefits liability.
(2) $424,800 is outside the City's general debt limit.
(3) $6,781,608 is outside the City's general debt limit.
(4) Self-supporting. Outside the City's general debt limit. Subject to a special separate debt limit of 10% of the City's equalized valuation, or $818,360,280.
(5) Self-supporting. $8,735,801 is outside the City's general debt limit.
(6) Massachusetts Clean Water Trust, formerly Massachusetts Water Pollution Abatement Trust. $52,061,534 is outside the City's debt limit. Sewer services are accounted for in an enterprise fund.


10 Year Debt Service Projections
$30,000,000
$25,000,000
$20,000,000
$15,000,000
$10,000,000
$5,000,000
$-
FY2022
FY2023
FY2024
FY2025
FY2026
FY2027
FY2028
FY2029
FY2030
FY2031
FY2032
Existing Debt
LHS Project Debt
Short Term BAN
FY22 Capital Plan
FY23 Capital Plan
FY24 Capital Plan
FY25 Capital Plan
FY26 Capital Plan

City of Lowell, Massachusetts

Projected Interest Rate on FY22-FY26 Notes:	2.00%
Projected Interest Rate on Bonds Dated September 1, 2022:	3.00%
Projected Interest Rate on Bonds Dated September 1, 2023:	3.25%
Projected Interest Rate on Bonds Dated September 1, 2024:	3.50%
Projected Interest Rate on Bonds Dated September 1, 2025:	3.75%
Projected Interest Rate on Bonds Dated September 1, 2026:	4.00%

5-Year General Fund Capital Plan

	A	B	C	D	E	F	G	H	I	J	K
Fiscal Year	Existing General Fund Debt Service	Less: Existing QECB & RZEDB Subsidies	Less: Existing MSBA Subsidies	Equals: Net Existing General Fund Debt Service	Plus: Projected Short-Term BANs (page 5)	Plus: Bonds dated 9/1/22 (see pages 6-8)	Plus: Bonds dated 9/1/23 (see pages 9-12)	Plus: Bonds dated 9/1/24 (see pages 13-16)	Plus: Bonds dated 9/1/25 (see pages 17-19)	Plus: Bonds dated 9/1/26 (see pages 20-21)	**Equals: Existing and Projected General Fund Debt Service**
2021	-	-	-	-	-	-	-	-	-	-	**-**
2022	13,267,255	(174,230)	(1,192,790)	11,900,236	-	-	-	-	-	-	**11,900,236**
2023	11,343,328	(157,624)	(1,192,787)	9,992,917	68,726	-	-	-	-	-	**10,061,643**
2024	10,089,778	(140,599)	-	9,949,178	71,752	1,239,378	-	-	-	-	**11,260,308**
2025	9,843,935	(123,156)	-	9,720,779	60,380	1,211,000	1,418,061	-	-	-	**12,410,221**
2026	9,240,375	(105,295)	-	9,135,080	51,414	1,215,650	1,391,969	1,352,295	-	-	**13,146,408**
2027	9,018,885	(85,733)	-	8,933,153	46,950	1,209,550	1,414,713	1,325,538	963,915	-	**13,893,818**
2028	8,633,170	(65,711)	-	8,567,459	-	1,055,100	1,420,913	1,331,763	940,000	945,600	**14,260,834**
2029	8,197,083	(45,168)	-	8,151,915	-	1,062,150	1,199,550	1,346,413	952,594	933,300	**13,645,921**
2030	7,719,888	(24,102)	-	7,695,786	-	1,063,375	1,200,788	936,838	954,063	949,100	**12,799,948**
2031	6,258,790	(2,424)	-	6,256,366	-	1,058,925	1,181,375	928,650	851,563	958,400	**11,235,278**
2032	5,695,003	-	-	5,695,003	-	1,068,650	1,171,475	924,850	864,906	873,200	**10,598,084**
2033	5,011,819	-	-	5,011,819	-	900,025	1,170,763	920,350	862,219	873,700	**9,738,875**
2034	4,559,875	-	-	4,559,875	-	883,500	1,026,431	924,975	853,875	863,400	**9,112,056**
2035	4,384,694	-	-	4,384,694	-	876,675	1,013,725	815,563	840,063	862,300	**8,793,019**
2036	3,949,394	-	-	3,949,394	-	884,175	1,010,369	817,200	757,188	860,200	**8,278,525**
2037	2,911,144	-	-	2,911,144	-	876,000	1,006,200	813,050	745,250	685,600	**7,037,244**
2038	2,895,269	-	-	2,895,269	-	502,925	1,020,894	813,113	747,656	683,600	**6,663,456**
2039	2,678,044	-	-	2,678,044	-	514,800	291,394	812,300	744,219	680,800	**5,721,556**
2040	2,686,644	-	-	2,686,644	-	511,150	298,188	275,150	749,844	687,000	**5,207,975**
2041	1,693,819	-	-	1,693,819	-	521,975	289,738	262,188	381,469	687,100	**3,836,288**
2042	1,407,919	-	-	1,407,919	-	512,350	291,125	269,050	369,656	191,300	**3,041,400**
2043	1,413,572	-	-	1,413,572	-	507,500	287,269	265,563	367,656	190,000	**3,031,559**
2044	1,417,094	-	-	1,417,094	-	-	243,900	261,900	360,375	193,400	**2,476,669**
2045	1,414,250	-	-	1,414,250	-	-	-	218,763	362,719	191,500	**2,187,231**
2046	1,410,844	-	-	1,410,844	-	-	-	-	305,625	189,400	**1,905,869**
2047	1,406,875	-	-	1,406,875	-	-	-	-	-	147,900	**1,554,775**
2048	1,412,231	-	-	1,412,231	-	-	-	-	-	-	**1,412,231**
2049	1,411,856	-	-	1,411,856	-	-	-	-	-	-	**1,411,856**
2050	1,415,750	-	-	1,415,750	-	-	-	-	-	-	**1,415,750**
Total	142,788,580	(924,042)	(2,385,577)	139,478,962	299,223	17,674,853	18,348,836	15,615,507	13,974,853	12,646,800	**218,039,034**

Assumptions:

- Existing General Fund Debt Outstanding Projected as of June 30, 2021.
- Proposed issues structured on a level debt basis with long first coupon payment.

City of Lowell FY2022 Capital Plan Loan Order to the Lowell City Council

COMMONWEALTH OF MASSACHUSETTS
CITY OF LOWELL

In City Council

LOAN ORDER
(General Fund Capital Improvements)

To borrow $13,745,294 for the purpose of financing various capital improvements and purchases and any related architectural and engineering services in connection therewith and any costs incidental and related thereto.

IT IS ORDERED BY THE CITY COUNCIL OF THE CITY OF LOWELL BY A TWO-THIRDS VOTE OF ALL OF ITS MEMBERS, as follows:

Ordered: That the sum of $13,745,294 is appropriated for the purpose of financing

the following capital improvements, and any related architectural and engineering services in connection therewith and any costs incidental and related thereto: (1) City-wide paving (streets and sidewalks), (2) bridge repair (Beaver Brook), (3) lower locks improvements (Phase 1), (4) acquisition of heavy equipment, (5) municipal building improvements - DPW, (6) Lord Overpass repaving; (7) LMA exterior wall reconstruction, (8) improvements to downtown public ways/streetscapes; (9) JFK Plaza improvements; (10) traffic signalization improvements; (11) improvements to Fire Department facilities; (12) master plan update, (13) City-wide traffic and roadway safety improvements; (14) design/engineering services for reconstructing Swamp Locks Bridge; (15) improvements to Martin/Cawley Field sports complex; (16) Clemente Field lighting/improvements; (17) JFK Police Station bulletproof glass installation; (18) vehicle maintenance and sign shop roof replacement; (19) improvements to Westford and Stedman intersection; (20) Concord River Greenway improvements; (21) portable generator acquisition; (22) environmental remediation – Westford Street landfill; (23) design/engineering services for reconstructing Beaver Brook Bridge; (24) fencing installation – LPD parking area, and (25) ADA improvements incidental and related to any of the aforementioned capital improvements; that to meet this appropriation the Treasurer, with the approval of the City Manager, is authorized to borrow $13,545,294 and to issue bonds or notes therefor under G.L. c. 44 or any other enabling authority; that the City Manager is authorized to contract for and expend any federal or state aid available for the projects; that the City Manager is authorized to take any action necessary to carry out the projects; and that the Treasurer is authorized to file an application with the Municipal Finance Oversight Board to qualify any or all of the bonds under G.L. c.44A and to provide such information and execute such documents as such board may require for these purposes. Any premium received upon the sale of any bonds or notes approved by this loan order, or upon the sale of any other bonds or notes approved by any other loan order of the City adopted prior to the date of this loan order, less any such premium applied to the payment of the costs of issuance of such bonds or notes, may be applied to the payment of costs approved by this vote as well as any other projects approved by loan order of the City adopted prior to the date of this loan order in accordance with G.L. c. 44, §20, thereby reducing the amount authorized to be borrowed to pay such costs by a like amount.

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FISCAL YEAR

2022

SECTION VI

APPROPRIATION ORDER

Budget Resolution of the City Council to be voted on for appropriation.

EILEEN M. DONOGHUE
CITY MANAGER

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COMMONWEALTH OF MASSACHUSETTS

CITY OF LOWELL

In City Council

VOTE

Approving Budget for the City of Lowell for Fiscal Year 2022.

WHEREAS, pursuant to Mass. G.L. c.44 §32, the City Manager submitted a proposed budget for fiscal year 2022 to the City Council on May 25, 2021 and the appropriation order was accepted by vote of the City Council; and

WHEREAS, the City Council held advertised public hearings to consider the proposed budget on June 8, 2021 and any other dates necessary, as advertised in the public hearing notice; and

WHEREAS, upon motion the City Council accepted the budget as submitted by the City Manager, after reductions otherwise separately voted, if any.

NOW, THEREFORE, BE IT VOTED BY THE CITY COUNCIL OF THE CITY OF LOWELL:

That the City Council of the City of Lowell hereby adopts and approves the budget for fiscal year 2022 for the City of Lowell, including all line items therein as if separately voted thereon, in the sum of $**414,618,254**, which sum shall be appropriated and raised by taxation and other sources, including but not limited to intergovernmental revenue, charges for services, licenses and permits, miscellaneous, etc. The full list of appropriations follows this vote.

WHEREAS, THE City of Lowell enterprise funds may have insufficient operating revenues to fund all expenditures of the funds in fiscal year 2022 and appropriation of retained earnings may be required to fund the fiscal year's operations.

NOW, THEREFORE, BE IT FURTHER VOTED BY THE CITY COUNCIL OF THE CITY OF LOWELL:

That the City Council of the City of Lowell hereby raise and appropriates the following retained earnings:

(APPROPRIATION CONTINUED)

Fund	Amount	Fund Number
1. Wastewater Enterprise Fund	$2,853,037	6000
2. Parking Enterprise Fund	$2,538,310	4450
3. Water Enterprise Fund	$3,050,322	6100

and that the City Council of the City of Lowell hereby raises and appropriates the following from other funds:

Fund	Amount	Fund Number
1. Property Maintenance	$25,000	1107
2. Vacant Foreclosed Properties	$250,000	1109
3. Community Preservation Fund	$45,021	1713
4. PEG Access Special Revenue	$1,200,000	1710
5. General Stabilization	$3,570,688	8401

(APPROPRIATION CONTINUED)

Line Number	Department	Description	FY2022 Manager Recommended Appropriation
2022-01	City Council	Personal Services	$230,000
2022-02	City Council	Ordinary Expenses	$6,475
2022-03	Mayor	Personal Services	$50,714
2022-04	Mayor	Ordinary Expenses	$8,250
2022-05	City Clerk	Personal Services	$441,186
2022-06	City Clerk	Ordinary Expenses	$15,361
2022-07	City Manager	Personal Services	$1,885,498
2022-08	City Manager	Ordinary Expenses	$3,854,511
2022-09	City Manager - Lowell School Syst.	Ordinary Expenses	$50,000
2022-10	City Manager - Marketing Develop.	Personal Services	$11,000
2022-11	City Manager - Marketing Develop.	Ordinary Expenses	$470,000
2022-12	City Manager - Contingency	Ordinary Expenses	$450,229
2022-13	City Manager - Contingency	Reserve for Wages	$296,317
2022-14	City Manager - Cable Access	Personal Services	$123,883
2022-15	City Manager - Cable Access	Ordinary Expenses	$214,031
2022-16	City Manager - Cable Access	Transfers to Schools	$75,000
2022-17	City Manager – CASE	Personal Services	$113,487
2022-18	City Manager – CASE	Ordinary Expenses	$ -
2022-19	Finance	Personal Services	$163,942
2022-20	Finance	Ordinary Expenses	$1,295
2022-21	Budget	Personal Services	$91,711
2022-22	Budget	Ordinary Expenses	$ -
2022-23	Auditing	Personal Services	$511,633
2022-24	Auditing	Ordinary Expenses	$57,600
2022-25	Purchasing	Personal Services	$252,985
2022-26	Purchasing	Ordinary Expenses	$143,120
2022-27	Assessing	Personal Services	$545,491
2022-28	Assessing	Ordinary Expenses	$168,972
2022-29	Treasurer	Personal Services	$567,773
2022-30	Treasurer	Ordinary Expenses	$226,650

(APPROPRIATION CONTINUED)

Line Number	Department	Description	FY2022 Manager Recommended Appropriation
2022-31	Human Relations	Personal Services	$412,516
2022-32	Human Relations	Ordinary Expenses	$44,950
2022-33	Management Information Systems	Personal Services	$749,607
2022-34	Management Information Systems	Ordinary Expenses	$1,124,607
2022-35	Law	Personal Services	$1,347,480
2022-36	Law	Ordinary Expenses	$256,100
2022-37	Elections	Personal Services	$218,577
2022-38	Elections	Ordinary Expenses	$86,100
2022-39	Planning & Development	Personal Services	$2,941,977
2022-40	Planning & Development	Ordinary Expenses	$199,586
2022-41	Police	Personal Services	$29,039,434
2022-42	Police	Ordinary Expenses	$1,531,345
2022-43	Fire	Personal Services	$20,432,212
2022-44	Fire	Ordinary Expenses	$778,753
2022-45	Lowell Public Schools	Single Line Appropriation	$194,284,378
2022-46	Greater Lowell Technical School	Ordinary Expenses	$10,045,281
2022-47	Essex Agricultural High School	Ordinary Expenses	$ -
2022-48	DPW Administration	Personal Services	$510,246
2022-49	DPW Administration	Ordinary Expenses	$914,477
2022-50	DPW Engineering	Personal Services	$554,120
2022-51	DPW Engineering	Ordinary Expenses	$ -
2022-52	DPW Land & Buildings	Personal Services	$1,986,763
2022-53	DPW Land & Buildings	Ordinary Expenses	$805,086
2022-54	DPW Streets	Personal Services	$1,280,518
2022-55	DPW Streets	Ordinary Expenses	$30,000
2022-56	Parks	Personal Services	$1,492,965
2022-57	Parks	Ordinary Expenses	$596,299
2022-58	Cemetery	Personal Services	$248,641
2022-59	Cemetery	Ordinary Expenses	$217,506

(APPROPRIATION CONTINUED)

Line Number	Department	Description	FY2022 Manager Recommended Appropriation
2022-60	DPW Other	Snow & Ice	$1,350,000
2022-61	DPW Other	Street Lighting	$322,824
2022-62	DPW Other	Waste Coll./Disposal	$7,667,250
2022-63	Health	Personal Services	$3,105,470
2022-64	Health	Ordinary Expenses	$336,890
2022-65	Council on Aging	Personal Services	$361,668
2022-66	Council on Aging	Ordinary Expenses	$91,893
2022-67	Veterans'	Personal Services	$162,994
2022-68	Veterans'	Ordinary Expenses	$632,417
2022-69	Recreation	Personal Services	$845,032
2022-70	Recreation	Ordinary Expenses	$47,830
2022-71	Library	Personal Services	$1,003,954
2022-72	Library	Ordinary Expenses	$375,699
2022-73	Unclassified	Debt Service	$13,694,217
2022-74	Unclassified	Workers Comp	$925,000
2022-75	Unclassified	Unemployment	$500,000
2022-76	Unclassified	Health Insurance	$24,330,000
2022-77	Unclassified	Retirement	$30,084,564
2022-78	Unclassified	Medicare Tax	$3,100,000
2022-79	Unclassified	Claims & Judgments	$775,000
2022-80	Unclassified	Other Insurance	$303,300
2022-81	Unclassified	No. Middlesex	$35,000
Subtotal	**General Fund**		**$373,207,639**

(APPROPRIATION CONTINUED)

Line Number	Department	Description	FY2022 Manager Recommended Appropriation
2022-82	Wastewater	Personal Services	$3,390,068
2022-83	Wastewater	Ordinary Expenses	$9,540,277
2022-84	Wastewater	Debt Service	$8,519,301
Subtotal	**Wastewater Enterprise Fund**		**$21,449,645**
2022-85	Parking	Personal Services	$419,926
2022-86	Parking	Ordinary Expenses	$3,654,409
2022-87	Parking	Debt Service	$5,165,067
Subtotal	**Parking Enterprise Fund**		**$9,239,402**
2022-88	Water	Personal Services	$2,640,565
2022-89	Water	Ordinary Expenses	$4,014,487
2022-90	Water	Debt Service	$4,066,516
Subtotal	**Water Enterprise Fund**		**$10,721,569**
Grand Total All Funds			**$414,618,254**

(APPROPRIATION CONTINUED)

Furthermore, the following projected needs are costs to the City, but according to accounting rules established by the Department of Revenue, are not to be included in the appropriation order.

Line Number	Description	FY2022 Manager Recommended Appropriation
2022-91	General Fund - Cherry Sheet Assessments	$34,773,285
2022-92	General Fund - Provision for Abatements & Exemptions	$1,100,000
2022-93	Indirect costs of the enterprise funds	$13,503,249
2022-94	General Fund – COVID 19	$200,000

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FISCAL YEAR

2022

SECTION VII

FISCAL POLICIES

General information about the City of Lowell's financial policies and best practices.

ALLISON CHAMBERS
DEPUTY CHIEF FINANCIAL OFFICER

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The City of LOWELL *Alive. Unique. Inspiring.*

Allison Chambers, *Deputy Chief Financial Officer*

MESSAGE FROM THE DEPUTY CHIEF FINANCIAL OFFICER

The City of Lowell has worked diligently to build, implement, and maintain strong fiscal policies that are used as the guiding principles to the City's day to day finance operations. These policies are intended to provide direction so that the City's finances are managed in a manner that will continue to provide for the delivery of quality services; ensure a balanced budget; and establish reserves necessary to meet known and unknown future obligations. The City of Lowell believes with these policies in place it can ensure fiscal sustainability, which means maintaining a long-term view of financial planning that anticipates and proactively addresses risks to preserve and enhance quality of life and service as identified and prioritized through city council input.

While fiscal sustainability and long-term preparedness stand as the main objectives behind the fiscal policies, they also serve to:

- Ensure the City operates under financial controls that are in accordance with all Federal, State, and Local laws and direct its financial resources towards meeting the City's goals.
- Guide the City Council, City Manager, and all city departments to make informed and accountable decisions that best reflect the economic, social, and environmental impacts of all issues.
- Promote transparency in all our financial endeavors by providing accurate and timely information on the City's financial condition.
- Maintain internal controls that ensure the legal use of financial resources.

Finally, it is also important to note this section of the budget is intended to establish a set of financial management policies but not the procedures essential to carry out these policies. As previously noted, policies are the terms and conditions which guide and direct the City in making financial management decisions. Policies can be fluid in nature and are consistently evaluated to ensure they support our financial goals and strategies.

FINANCIAL POLICIES AND GUIDELINES

One of the principal reasons the City of Lowell has seen its standing in the financial community elevate within the last decade is its development and implementation of a long-term financial plan. To compliment this plan—and of likewise importance—has been the formulation of strong financial policies, recommended by the City Manager and adopted by the Lowell City Council each year along with the annual budget. This plan is reviewed on an annual basis in conjunction with the city's bond sale and credit rating application process. However, the Finance Team regularly updates the five-year forecast to include the most recent actuals on a quarterly basis, and uses this data internally in order to better respond to challenges that occur in the short- and medium-term.

The budget for the current fiscal year is used as the base year upon which future year projections are built. All expenditures, revenues and property valuations are reviewed to ensure that the timeliest information is available to be used for future year projections. The budget for the current year is also compared to the projections for that year from previous five-year plans to determine the accuracy of the projections. If modifications to the projection process are needed to ensure more accuracy, the city's financial staff will make changes accordingly. After careful review, this plan is submitted to the rating agencies prior to their review of the city's financial condition. This plan serves as a basis upon which important decisions concerning the city's financial future are made.

Most recently the rating agency, Standard & Poor's (S&P), affirmed Lowell's stable outlook and affirmed their **Financial Management Analysis of Lowell's fiscal management as 'very strong'** during a bond issue in September of FY2020. The rating rationale was based on a number of factors, among them were:

- Very strong management, with "strong" financial policies and practices under [S&P's] Financial Management Assessment methodology;
- Very strong liquidity, with total government available cash at 16.1% of total governmental fund expenditures and 8.0x governmental debt service, and access to external liquidity that [S&P] considers strong;
- Very strong debt and contingent liability position, with debt service carrying charges at 2.0% of expenditures and net direct debt that is 25.0% of total governmental fund revenue, as well as low overall net debt at less than 3% of market value and rapid amortization, with 68.1% of debt scheduled to be retired in 10 years and;
- Strong institutional framework score.

When detailing the management conditions, S&P wrote:

"We view the city's management as very strong, with "strong" financial policies and practices under our Financial Management Assessment methodology, indicating financial practices are strong, well embedded, and likely sustainable. City officials are conservative with revenue and expenditure assumptions, and consider historical trends when developing the budget." (S&P Credit Report, September 2019)

(GUIDELINES CONTINUED)

The rating agencies have recognized the conservative nature of the City's budgeting and financial management processes. In the area of debt issuance, it is particularly important to maintain all of the relevant indices at or below national standards. These indices are detailed later in this section.

In late calendar year 2019, the ratings agencies remarked further on Lowell's stable financial position with the following statements:

"Officials are conservative with revenue and expenditure assumptions, and they consider historical trends when developing the budget. They have the flexibility to amend the budget as needed, and management monitors performance regularly and makes monthly reports on budget-to-actual results to the city council. Management performs formal financial forecasting and maintains a five-year capital improvement plan it updates annually. Management also maintains a formal reserve policy that requires reserves, including free cash and stabilization funds but excluding the commonwealth-mandated Chapter 17 special-stabilization fund, to remain at 5%-10% of general operating revenue. Lowell also follows an internal investment policy and reports on investment holdings and earnings annually. Finally, the city maintains a debt policy that caps debt at 1.5% of total assessed value and debt service at 10% of general fund revenue.

In addition, in September 2018, the city developed and adopted an OPEB policy to address the financial challenge. The policy goals will be achieved by building a dedicated appropriation into the budget, beginning in fiscal year 2020 and dedicating 10% of the annual certified free cash total to the OPEB trust. When the city fully funds its pension liability in approximately fiscal year 2036, the surplus available funding will be redirected toward OPEB in its entirety."

(GUIDELINES CONTINUED)

The following chart compares selected ratios of Lowell (in accordance with City of Lowell financial policies) with Commonwealth medians, as reported to the Massachusetts Department of Revenue in their most recent available report[46].

	2020 Assessed Valuation ("EQV") per Capita	2020 Avg. Single Fam. Tax Bill	Free Cash Total as of 7/1/2020	Stabilization Fund(s) Balances (FY2019)	Debt Service as a % of Total Expenditures (FY2020)	Tax Levy as % of Budget	State Aid as % of Budget
Median	$150,638	$6,148	$1,906,129	$1,642,075	5.51%	76.4%	10.6%
Lowell	$88,725	$4,404	$3,976,162	$13,601,928	9.42%	38.1%	52.7%

	Excess Levy Capacity[47]	Free Cash[48]	Stabilization Account(s)	Available Resources[49]	Available Resources as % of Budget
Median	$2,363,669	$1,906,129	$1,642,075	$3,669,184	9.5%
Lowell	$20,279,834	$3,976,162	$13,601,928	$37,857,924	9.82%

[46] Official Data from: the Department of Revenue's municipal databank (https://www.mass.gov/municipal-databank-data-analytics-including-cherry-sheets, retrieved 21 March 2020).
[47] City of Lowell Excess Levy Capacity calculated as an approximate FY21 value.
[48] Unlike some smaller municipalities, Lowell has historically chosen to appropriate Free Cash into interest-bearing stabilization accounts when it is certified by the Commissioner of the DOR, rather than accumulate a balance for use in the operating budget.
[49] Available Resources is the Total of Stabilization Account(s), Certified Free Cash, and Excess Levy Capacity.

GENERAL BUDGET POLICIES

BALANCED BUDGET POLICY

I. BACKGROUND AND PURPOSE

All Massachusetts municipalities are required by state law to prepare balanced annual budgets.

The Government Finance Officers Association (GFOA) notes a true structurally balanced budget is one that supports financial sustainability for multiple years into the future.

II. POLICY STATEMENT

The Lowell City Council shall adopt balanced budgets in which current revenues (non-one-time) equal or exceed current expenditures, upon recommendation annually by the Lowell City Manager. Expenditures shall be realistically budgeted and estimated revenues shall be conservatively budgeted to allow for unanticipated events. The City Manager, and the Manager's finance department, shall present said estimates and assumptions behind revenue estimates along with the balanced budget. The City Manager will endeavor not to balance the budget by using one-time or other nonrecurring revenues to fund ongoing expenditures and, to the extent that such revenues exist from prior years, will continuously strive to reduce and/or eliminate the use of such revenues as a component of the overall financing strategy. The City will not use budgetary procedures that balance the budget at the expense of future years, such as postponing or deferring payment of expenses already incurred, accruing future year revenues, or rolling over short-term debt to avoid making principal payments for more than one year. The City Manager's proposed budget shall also support a financially sound operating position by maintaining reserves for emergencies and providing sufficient liquidity to pay bills on time and avoid revenue anticipation borrowing.

III. REFERENCES

a. M.G.L. c.44, §32 (https://malegislature.gov/Laws/GeneralLaws/PartI/TitleVII/Chapter44/Section32)
b. M.G.L. c.43, §104 (https://malegislature.gov/Laws/GeneralLaws/PartI/TitleVII/Chapter43/Section104)
c. Lowell Code of Ordinances, Article XIII § 20-62:66 (https://ecode360.com/32422394)
d. Achieving a Structurally Balanced Budget, Government Finance Officers Association Best Practice, February 2012 (https://www.gfoa.org/achieving-structurally-balanced-budget)

IV. EFFECTIVE DATES

a. Implementation Date: 7/1/2020
b. Last Revision Date: 5/1/2021

SUBMISSION OF BUDGET AND BUDGET MESSAGE POLICY

I. BACKGROUND AND PURPOSE

Two important principle of public budgeting are clarity and publicity. The GFOA considers the preparation of the annual budget document of great importance in providing detailed financial information and also explaining the key issues that face the community. It is also important to broadly distribute this information to the staff, elected and appointed officials and the general public in order to give them a greater understanding of the operations, financing and key issues confronting the community.

II. POLICY STATEMENT

The City Manager's budget proposal to the Lowell City Council shall provide a complete financial plan of all general and enterprise funds and activities for the ensuing fiscal year, an accompanying budget message, and supporting documents. The budget message, and the accompanying budget document, shall explain the proposed budget for all city departments in fiscal terms and in terms of work programs, including accomplishments, goals, and performance measures, as well as how the data included therein aligns with the City Council's goals and the City Manager's key priority areas. It shall outline the proposed financial policies for the city for the ensuing fiscal year, describe the important features of the budget, indicate any major differences from the current fiscal year in financial policies, expenditures, and revenues, together with the reason(s) for such changes, summarize the city's debt position, and include such other material as the City Manager's finance team deem desirable or the City Council may reasonably require. The City Manager shall work to maintain a budget document that meets the high standards of the Government Finance Officers Association "Distinguished Budget Presentation Award Program."

III. REFERENCES

a. Accurately Displaying Total Expenditures in Budget Presentations (Budget Consolidation), January 2016 (https://www.gfoa.org/accurately-displaying-total-expenditures-budget-presentations-budget-consolidation);
b. Departmental Presentation in the Operating Budget Document, January 2012 (https://www.gfoa.org/departmental-presentation-operating-budget-document);
c. Making the Budget Document Easier to Understand, February 2014 (https://www.gfoa.org/making-budget-document-easier-understand);
d. The Statistical/Supplemental Section of the Budget Document, October 2005 (https://www.gfoa.org/statisticalsupplemental-section-budget-document)

IV. EFFECTIVE DATES

a. Implementation Date: 7/1/2020
b. Last Revision Date: 5/1/2021

ENTERPRISE FUND POLICY

I. BACKGROUND AND PURPOSE

The primary purpose of this policy is to provide the Lowell taxpayers with complete transparency regarding the financial self-sufficiency/ rates for the three public services of water, sewer, and public parking. Enterprise Funds provide a separate accounting and financial reporting mechanism for municipal services for which a fee is charged in exchange for goods and services. Under enterprise accounting, the revenues and expenditures of the service are segregated into a separate fund with its own financial statements, rather than commingled with revenues and expenditures of all other government activities. Enterprise Fund accounting allows the City of Lowell to demonstrate to the public the total cost of providing a service.

II. POLICY STATEMENT

A. GENERAL POLICY REGARDING CITY OF LOWELL ENTERPRISE FUNDS

Enterprise Funds (e.g., Water Funds, Wastewater Funds, and Parking Funds) shall be fully supported by the revenue derived from their rates, fees, and other revenue-generating operations. The methodology for calculating indirect costs shall be explicitly documented and agreed upon by the City Auditor, Chief Financial Officer, and each Enterprise Fund Department Head. Rates and fees for enterprise services shall be set at a level to provide for self- supporting enterprise operations, including direct and indirect costs.

Capital projects shall be financed from enterprise revenues and grants. Enterprise Funds shall be reviewed annually by the responsible department head to project revenues and expenditures for the next fiscal year and generate estimates of the current fiscal year and the projections for future years in order to prevent the need for subsidy by the General Fund operating budget. Estimates of capital project costs, debt service, and other liabilities shall be included in this analysis in order to project future enterprise fund budgets and revenues necessary to maintain self-sufficiency. Specific to the Water Enterprise, changes in the rates and/or rate structure shall be carefully analyzed prior to recommendation and implementation in order to ascertain the short and long term impact on rate payers.

B. INDIRECT COST CALCULATION POLICY

In general, Lowell prefers to charge actual costs that relate to enterprise fund activity directly to the appropriate fund. Examples of this are debt service and repair and maintenance of each enterprise's equipment. Some costs are incurred by other department or are difficult to segregate. Lowell will allocate these indirect costs to our various enterprise funds. This policy will guide the preparation of budgets and actual entries for those allocated costs.

(ENTERPRISE FUNDS CONTINUED)

i. Allocation Percentages

Common indirect costs will be allocated on an annual basis. The allocations will generally be based on the share of budgeted locally generated revenue in that enterprise. Locally generated revenue is defined as taxation, estimated local receipts and enterprise revenue. For example, if all locally generated revenue was $100 million and Enterprise A generated $5 million of that, then Enterprise A would be allocated 5% of indirect costs.

ii. Indirect Costs - Payroll

Only the payroll of departments that engage in activity that benefits enterprises will be allocated. Those departments are City Council, Mayor, City Manager, Finance, Auditing, Treasurer, Purchasing, MIS, DPW, Human Relations, and Law. In the case of Wastewater, the enterprise will be allocated a percentage of the Water Department payroll because Water employees read meters, prepare bills and manage accounts.

Personnel costs of the indirectly allocated departments are totaled and the percentage allocation described in "Allocation Percentages" is applied. To continue the example, if the total payroll of indirect departments is $1 million, then Enterprise A would be allocated 5% or $50,000 in indirect wages.

iii. Indirect Costs – Ordinary Expenses

The indirect ordinary expenses of the same departments listed in "Indirect Costs – Payroll" are allocated in the same manner. The theory behind this is that postage, supplies and consultants will be used in the same proportion as payroll.

iv. Health Insurance

Gross health insurance expense is recorded in the General Fund. Each year the average cost of the City's portion of health insurance per employee is calculated. This number is multiplied by the number of employees in the enterprise's budget to get the health insurance allocation for the enterprise's active employees.

(ENTERPRISE FUNDS CONTINUED)

The average of the City's portion of the cost of health insurance per retiree is also calculated each year. Since we do not track retirees by department, we calculate the number of retirees per active employees City-wide. Then for each enterprise multiply the number of employees in the enterprise by the number of retirees per employee and then by the average cost of health insurance per retiree. The product is the cost of health insurance for all of the enterprises retirees.
The active and retiree health insurance allocations are added to get the enterprise's total health insurance allocation for the year.

v. Pension Costs

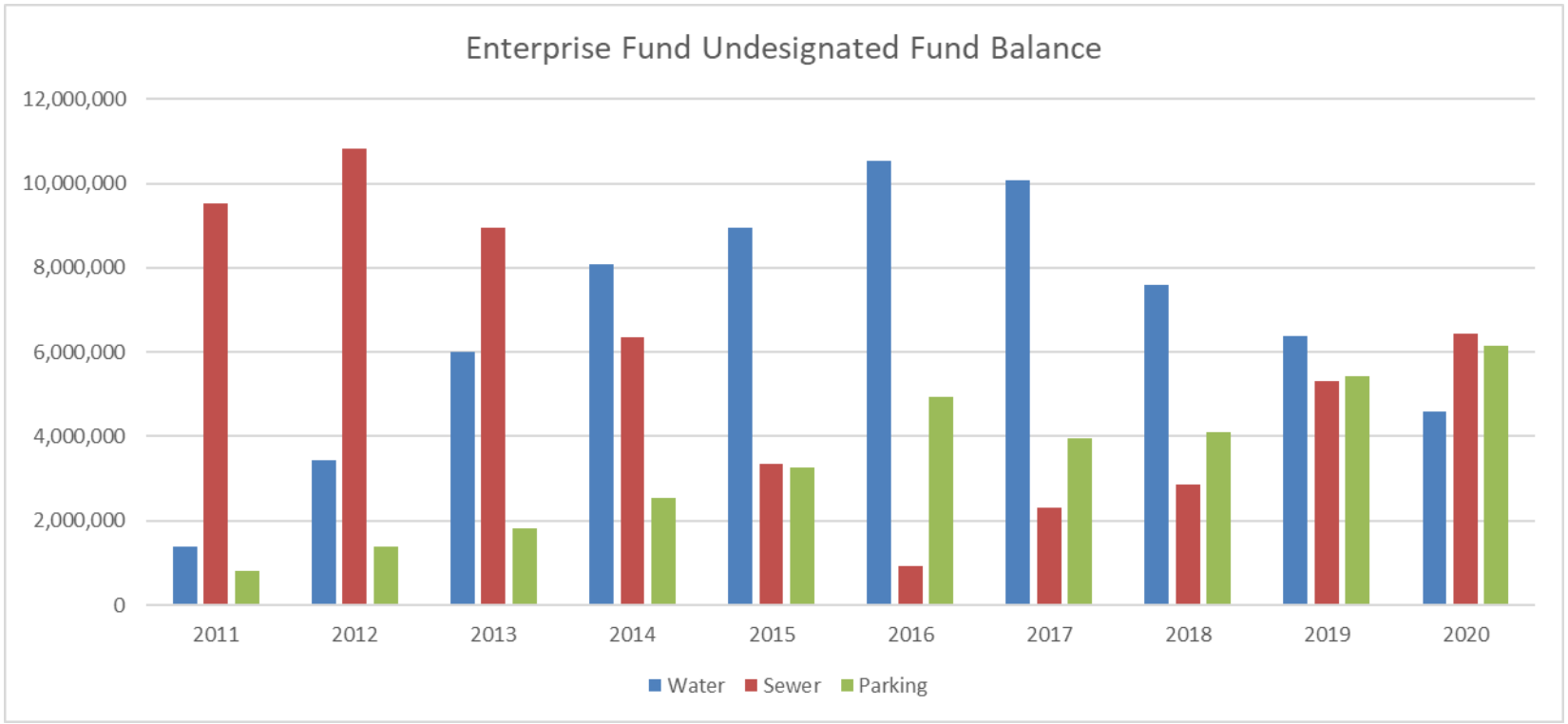
Gross pension costs are recorded in the General Fund. Pension allocations are determined in much the same way as health insurance, except that retirees are not considered. The total pension budget is divided by the number of full-time permanent positions in the budget to determine the average pension assessment per employee. That result is multiplied by the number of budgeted employees in each enterprise fund to determine the enterprise's pension allocation.

vi. Medicare Tax

Gross Medicare Tax expense is recorded in the General Fund. The allocation for Medicare tax is simply 1.45% of the enterprise's payroll. 1.45% is the employer share of the calculated Medicare Tax.

(ENTERPRISE FUNDS CONTINUED)

III. POLICY DATA



IV. REFERENCES

a. M.G.L., Chapter 44 § 53F1/2
b. Enterprise Funds, MA DOR Division of Local Services Best Practice

V. EFFECTIVE DATES

a. Implementation Date: 7/1/2020
b. Last Updated Date: 5/1/2021

FINANCIAL MANAGEMENT TEAM POLICY

I. BACKGROUND AND PURPOSE

A formal, financial management team provides an operational framework that can maximize effectiveness of financial practices by promoting optimal coordination of interdepartmental activities and long-term planning. Regular team meetings serve to enhance the City Manager's ongoing insight into progress on fiscal objectives and provide a valuable analytical resource for budget decision making.

Another important benefit of the financial management team approach is institutional continuity during times of turnover in financial offices. Team meetings open lines of communication among finance officers and reinforce awareness of their interdependence. These meetings help team members identify critical junctures, consider strategies to deal with anticipated areas of concern, and establish agreement about goals, deadlines, and each individual's role in meeting common objectives.

II. APPLICABILITY

This policy applies to the Chief Financial Officer, City Auditor, Deputy Chief Financial Officer (CFO), Treasurer/Collector, Assessing Board Chair, Chief Procurement Officer (CPO), School Business Manager, Chief Information Officer (CIO)/ Information Technology Director, and Human Resource Director.

III. POLICY STATEMENT

Pursuant to the Ordinance creating the Finance Department (§20-62 of the Code of Ordinances of the City of Lowell), the City established a Financial Management Team consisting of—organizationally—the Chief Financial Officer, Deputy Chief Financial Officer (CFO), Treasurer/Collector, Assessing Board Chair, Chief Procurement Officer (CPO), Chief Information Officer (CIO), and their respective departments and employees. In addition, pursuant to this policy, the Council formally adopts and approves of the immediate coordination and cooperation, but not direct oversight and management, between the aforementioned officers and departments with the City Auditor, Human Resource Director, School Business Manager/ Assistant Superintendent, and their relevant subordinates and departments.

Meetings of the financial team will be scheduled at a consistent time each month and more frequently when necessary. Agenda topics may include, but are not limited to the following:

- Status of projects requested by the City Manager, City Council, or School Committee;

(TEAM POLICY CONTINUED)

- Review of revenue and expenditure reports and analysis of cash flow;
- Financial forecasting (e.g., discussion of new growth, fees, etc.);
- Analysis of capital funding sources;
- Creating and reporting on corrective action plans in response to management letter;
- Citations by the independent auditor;
- Reviewing the effectiveness of internal controls and proposing internal audits;
- Analysis for collective bargaining negotiations;
- Coordinating annual submissions/ reports to the Division of Local Services (and Department of Revenue).

IV. REFERENCES

a. Division of Local Services Best Practice: Financial Management Team
b. Standard & Poor's article: The Top 10 Management Characteristics of Highly Rated U.S. Public Finance Issuers, 2012

V. EFFECTIVE DATES

a. Implementation Date: 7/1/2018
b. Last Revision Date: 5/1/2021

TRAVEL ALLOWANCE & REIMBURSEMENT POLICY

BACKGROUND AND PURPOSE: The City of Lowell recognizes the need to reimburse employees who incur certain expenses essential to the transaction of official city business. Approval must be given by the Department Head and City Manager (approved purchase or service order on file) before departure.

AUTHORIZATION: A Department Head or person in higher authority shall have the sole discretion in authorizing employees to expend personal funds for said purpose. Employees who have not received prior authorization from the correct authority will not be eligible to be reimbursed for expenses incurred.

APPROVAL: In order to be reimbursed an employee must submit travel reimbursement requests to the City Auditor within 45 days of the date of travel.

ELIGIBLE EXPENSES: Any employee who is authorized to use their personal motor vehicle in conjunction with conducting city business shall be reimbursed for mileage expenses at the per mile rate currently approved by the Internal Revenue Service. Employees will be reimbursed for miles traveled to the location from work, or miles travelled from home to the location, whichever is less. Employees who use other modes of transportation such as bus, taxi, airplane, motor rail or train will be reimbursed for the cost of the fare upon submission of a receipt for such expense(s). Travel expense may also include tolls and parking fees that are charged on route to the designated location and/or return trip (documentation is required). Parking or other traffic violations or maintenance charges do not apply. The City Auditor may require any other additional proof of expenditure such as copies of notices, vouchers, receipts, and canceled checks, prior to reimbursement.

LODGING AND MEALS: The city will allow a fixed per diem rate of $50.00 per day, for each day that an employee is traveling while conducting official city business. Reimbursement for meals may include gratuities up to 15% for breakfast/lunch and up to 20% for dinner, and other incidentals (excluding alcohol). Meal allowance and reimbursement forms are to be completed by all employees who wish to be compensated for meal expenses each month that they are incurred.

AIRFARE: Employees are required to use the lowest available coach accommodations for all flights.

Signed and approved: Eileen M. Donoghue

Eileen M. Donoghue, City Manager

INVESTMENT POLICY

The Investment of the City of Lowell General Funds (Including Stabilization and Capital Investment Funds), Special Revenue Funds, Enterprise Funds and Capital Projects Funds:

I. BACKGROUND AND PURPOSE

This section of the policy applies to most city funds such as general funds (including the city's stabilization and capital investment funds), special revenue funds, enterprise funds, bond proceeds and capital project funds. A separate contributory retirement board is responsible for the investment of the pension funds.

II. POLICY STATEMENT

Massachusetts General Laws Chapter 44 §55B requires the municipal/district treasurer to invest all public funds except those required to be kept divested for purposes of immediate distribution. Modern banking systems enable the public treasurer to maintain even these funds in interest bearing form until the date a disbursement order clears through the banking system.

The state law further requires that invested funds are to be placed at the highest possible rate of interest reasonably available, taking account of safety, liquidity and yield. Therefore, these guidelines are intended to further the objective of securing the highest return that is consistent with safety of principal while meeting the daily cash requirements for the operation of the entity's business.

a. ***Safety*** of principal is the foremost objective of the investment program. Investments shall be undertaken in a manner that seeks to ensure the preservation of capital through the mitigation of credit risk and interest rate risk. These risks shall be mitigated by the diversification and prudent selection of investment instruments and choice of depository. Credit risk is the risk of loss due to the failure of the security issuer or backer. Interest rate risk is the risk that the market value of the security will fall due to changes in general interest rates.

b. ***Liquidity*** is the next most important objective. The overall investment portfolio shall remain sufficiently liquid to meet all operating requirements that may be reasonably anticipated. Since all possible cash demands cannot be anticipated, the treasurer shall carry out investment activities in a manner that provides for meeting unusual cash demands without the liquidation of investments that could result in forfeiture of accrued interest earnings and loss of principal in some cases.

c. ***Yield*** is the third, and last, objective. Investments shall be undertaken so as to achieve a fair market average rate of return, taking into account safety and liquidity constraints as well as all legal requirements.

(INVESTMENT POLICY CONTINUED)

III. INVESTMENT INSTRUMENTS

Note: Public investments in Massachusetts are not protected through provisions in state law. Therefore, they are largely uncollateralized. Many banking institutions are willing to put up collateral, albeit at a cost to the entity of a lower interest rate. The treasurer negotiates for the highest rates possible, consistent with safety principles.

The Lowell City Manager, and through her/ him, the CFO and City Treasurer may invest in the following instruments:

a. Massachusetts State Pooled Fund: Unlimited amounts (pool is liquid).

b. The Massachusetts Municipal Depository Trust (MMDT), an investment pool for state, local, county and other independent governmental authorities, is under the auspices of the State Treasurer and currently managed by Fidelity Investments. It invests in Bankers Acceptances, Commercial Paper of high quality, Bank Certificates of Deposit (C.D.s), Repurchase Agreements (Repos) and U. S. Treasury Obligations. It has Federal Deposit Insurance Corporation (F.D.I.C.) pass-through insurance on the C.D.'s and takes delivery on the Repos and Treasuries. Under Government Accounting Standards Board Regulation (GASB III), it is not considered an uncollateralized product.

c. U. S. Treasuries that will be held to maturity: Unlimited amounts (up to one year maturity from date of purchase).

d. U.S. Agency obligations that will be held to maturity: Unlimited amounts (up to one year maturity from date of purchase).

e. Bank accounts or Certificates of Deposit, hitherto termed C.D.'s. (Up to one year) which are fully collateralized through a third party agreement: Unlimited amounts.

f. Bank accounts and C.D.'s (up to one year) insured by F.D.I.C. up to $100,000 limit. All bank accounts and C.D.'s in one institution are considered in the aggregate to receive the $100,000 insurance coverage. In some cases banking institutions carry additional insurance, Depository Insurance Fund of Massachusetts (D.I.F.M). Unsecured bank deposits of any kind such as other checking, savings, and money market or Certificates of Deposit accounts at banks that do not fit the above categories. These investments are subject to the following limitations: These investments will be limited to no more than 5 percent of an institution's assets and no more than 10 percent of a municipality's cash. Their credit worthiness will be tracked by Veribanc, Sheshunoff, or other bank credit worthiness reporting systems. They will be diversified as much as possible. C.D.'s will be purchased for no more than three months and will be reviewed frequently.

(INVESTMENT POLICY CONTINUED)

g. Money Market Mutual Funds that are registered with the Securities and Exchange Commission that have received the highest possible rating from at least one nationally recognized statistical rating organization and as otherwise referenced in the Massachusetts General Law Chapter 44 §55.

IV. DIVERSIFICATION

Diversification shall be interpreted in two ways: in terms of maturity, as well as instrument type and issuer. The diversification concept shall include prohibition against over-concentration of maturities as well as concentration in a specific institution. With the exception of U.S. Treasury obligations or investments fully collateralized by U.S. Treasuries or agencies, and state pools (MMDT), no more than 50 percent of the city's investments shall be invested in a single financial institution.

V. AUTHORIZATION

The Lowell City Treasurer authority to invest municipality/district funds, subject to the statutes of the Commonwealth of Massachusetts General Law Chapter 44 §§55,55A and 55B.

VI. ETHICS

The treasurer (and any assistant treasurers) shall refrain from any personal activity that may conflict with the proper execution of the investment program or which could impair or appear to impair ability to make impartial investment decisions. Said individuals shall disclose to the Chief Financial Officer and City Manager any material financial interest in financial institutions that do business with the City. They shall also disclose any large personal financial investment positions or loans that could be related to the performance of the City's investments.

VII. RELATIONSHIP WITH FINANCIAL INSTITUTIONS

Financial institutions shall be selected first and foremost with regard to safety. Municipalities/districts shall subscribe to and use one or more of the recognized bank rating services, such as Veribanc or Sheshunoff. Brokers shall be recognized, reputable dealers.
When using the Veribanc rating service, the treasurer may invest in such banks that show a green rating in a particular quarter. If a rating is yellow, the treasurer shall contact the appropriate banking institution and request in writing an explanation of the change in rating and the expected time table for it to be changed to green.

(INVESTMENT POLICY CONTINUED)

If for a second quarter such rating has not been corrected, the treasurer shall consider removing all funds that are not collateralized, or carries some form of depositors insurance. If a rating moves to red, all money shall be immediately collateralized or covered by some form of depositors insurance or be removed from the banking institution. The treasurer shall require any brokerage houses and broker/dealers wishing to do business with the municipality to supply the following information to the treasurer:

a. Audited financial statements.
b. Proof of National Association of Security Dealers certification.
c. A statement that the dealer has read the municipality's investment policy and will comply with it.
d. Proof of credit worthiness (minimum standards: at least five years in operation and a minimum capital of 10 million dollars).

VIII. REPORTING REQUIREMENTS

On an annual basis, a report containing the following information will be prepared by the treasurer and distributed to the City Manager and the Chief Financial Officer. The annual report will include the following information, as a minimum requirement:

a. A listing of the individual accounts and individual securities held at the end of the reporting period.
b. A listing of the short-term investment portfolio by security type and maturity to ensure compliance with the diversification and maturity guidelines established in the "Diversification" section of this Investment Policy.
c. A summary of the income earned on a monthly basis and year to date basis shall be reported.
d. The municipal treasurer shall include in the report a brief statement of general market and economic conditions and other factors that may affect the City's cash position.
e. The report shall demonstrate the degree of compliance with the tenets set forth in the Investment Policy.

IX. RESTRICTIONS

MGL Chapter 44 §55 set forth the several restrictions that the treasurer must be aware of when making investment selections, as follows:

a. A treasurer shall not at any one time have on deposit in a bank or trust company an amount exceeding 60 percent of the capital and surplus of such bank or trust company, or banking company, unless satisfactory security is given to it by such bank or trust company, or banking company for such excess.
b. The treasurer shall not make a deposit in any bank, trust company or banking company that he is associated as an officer or employee, or has been the same for any time during the three years immediately preceding the date of any such deposit.

(INVESTMENT POLICY CONTINUED)

c. All securities shall have a maturity from date of purchase of one year or less.

d. Purchases under an agreement with a trust company, national bank or banking-company to repurchase at not less than original purchase price of said securities on a fixed date shall not exceed ninety days.

X. REFERENCES

a. Massachusetts General Law Chapter 44 §§ 55, 55A and 55B

XI. EFFECTIVE DATES

a. Implementation Date: 7/1/2015
b. Last Update: 5/1/2021

CITY OF LOWELL OPEB FUNDING POLICY

I. BACKGROUND AND PURPOSE

The Government Finance Officers Association (GFOA) recommends that governments prefund their obligations for postemployment benefits other than pensions (OPEB) once they have determined that the employer has incurred a substantial long-term liability. In most cases, employers can make long-term investments to cover these obligations through a separate trust fund that should, over time, result in a lower total cost for providing postemployment benefits.

In November of 2013, the Lowell City Council adopted M.G.L., c. 32B § 20 and subsequently established an OPEB trust.

II. POLICY STATEMENT

The purpose of this policy is to establish guidelines for the management of the impact of the City's Other Post-Employment Benefits (OPEB) liability on the overall budget and credit rating, within the context of the City's long-term obligations to its retirees. The Other Post-Employment Benefits (OPEB) Liability Trust Fund was initially established with the acceptance of Chapter 32B, Section 20, of the Massachusetts General Laws of the Lowell City Council, which requires the segregation of funds to address the City's actuarial liability. The custodian of the OPEB Trust Fund is the City Treasurer, under the general direction of the Chief Financial Officer. The City of Lowell's OPEB trust fund is currently managed by Bartholomew & Company with the purpose of investing funds that are designated for addressing the City's OPEB liability. Transfers into, and withdrawals from, the OPEB Trust Fund require a vote by the City Council, upon recommendation by the City Manager.

a. FUNDING SOURCES

The OPEB Trust Fund shall be supported by transfers from multiple funding sources, potentially including taxation, enterprise fund revenue and/or "free cash".

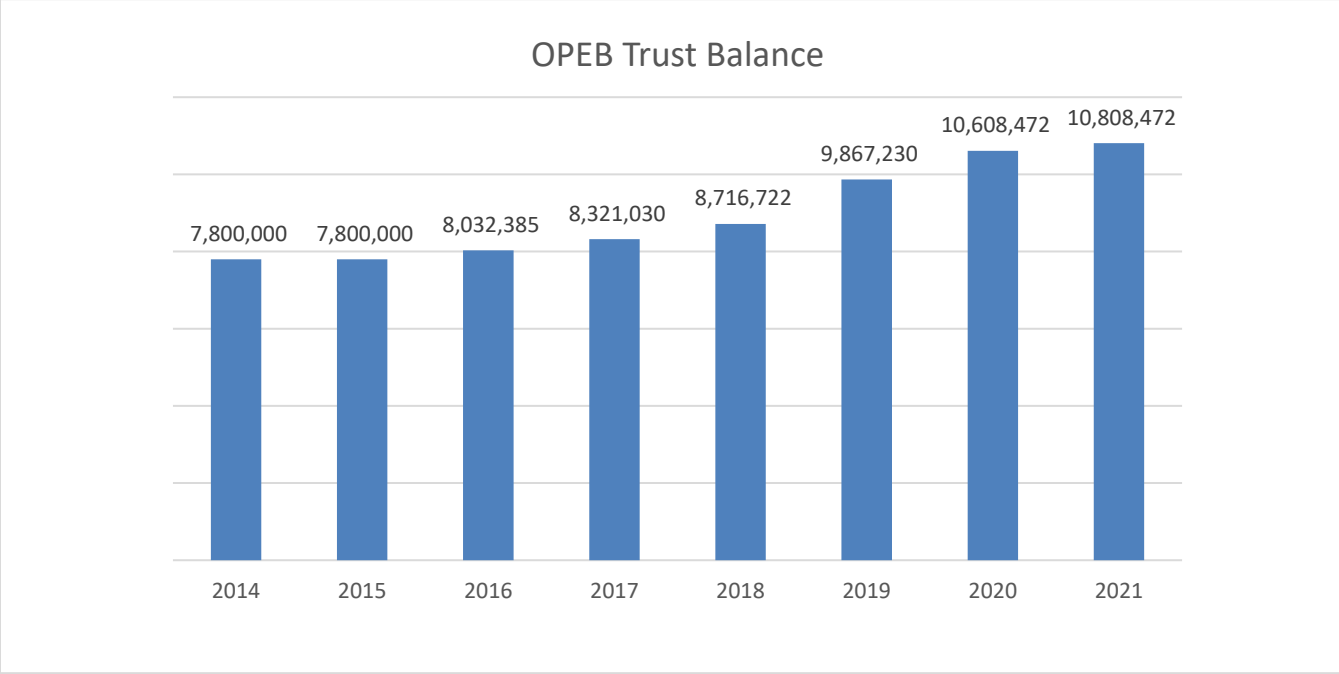
i. At minimum, the City will seek to appropriate $250,000 (beginning in FY2021) from the appropriation for health insurance as part of each fiscal year's operating budget, as well as an amount equivalent to at least 5% of certified General Fund "free cash" for deposit into the OPEB Trust Fund on an annual basis.

(OPEB POLICY CONTINUED)

ii. In addition, funding will be designated from the individual enterprise funds to offset the funds' overall share of assigned liabilities as determined by the most recent actuarial study. All interest proceeds generated by the accumulated deposits shall accrue to the Trust Fund.

iii. When the City of Lowell fully funds its pension liability after approximately FY2036, the surplus available funding will be redirected towards OPEB in its entirety. The appropriation will not result in a reduction in the city's other funding commitments as outlined above.

III. POLICY DATA



(OPEB POLICY CONTINUED)

	Projected PAYGO Cost	Plan Fiduciary Net Position	Delta for 1 year of PAYGO	Delta for 2 years of PAYGO	Cost to get to 1 year PAYGO ($894K per year flat)	Delta for 1 year of PAYGO	Cost to get to 2 years PAYGO ($2.67M per year flat)	Delta for 2 years of PAYGO		Cost to get to 1 year PAYGO ($650K at 3.5%)	Cost to get to 2 years PAYGO ($2M at 3.5%)
FY18	18,831,118	8,716,722	10,114,396	28,945,514							
FY19	19,142,424	9,021,807	10,120,617	29,263,041	894,140.47	9,226,476.53	2,670,276.21	26,592,764.79		650,000.00	2,000,000.00
FY20	19,673,362	9,337,570	10,335,792	30,009,154	1,788,280.95	8,547,511.05	5,340,552.42	24,668,601.58		1,322,750.00	4,070,000.00
FY21	19,604,149	9,664,385	9,939,764	29,543,913	2,682,421.42	7,257,342.58	8,010,828.63	21,533,084.37		2,019,046.25	6,212,450.00
FY22	19,817,912	10,002,638	9,815,274	29,633,186	3,576,561.89	6,238,712.11	10,681,104.84	18,952,081.16		2,739,712.87	8,429,885.75
FY23	20,446,681	10,352,730	10,093,951	30,540,632	4,470,702.37	5,623,248.63	13,351,381.05	17,189,250.95		3,485,602.82	10,724,931.75
FY24	20,882,978	10,715,076	10,167,902	31,050,880	5,364,842.84	4,803,059.16	16,021,657.26	15,029,222.74		4,257,598.92	13,100,304.36
FY25	21,517,717	11,090,104	10,427,613	31,945,330	6,258,983.32	4,168,629.68	18,691,933.47	13,253,396.53		5,056,614.88	15,558,815.02
FY26	22,393,563	11,478,258	10,915,305	33,308,868	7,153,123.79	3,762,181.21	21,362,209.68	11,946,658.32		5,883,596.40	18,103,373.54
FY27	23,489,774	11,879,997	11,609,777	35,099,551	8,047,264.26	3,562,512.74	24,032,485.89	11,067,065.11		6,739,522.27	20,736,991.61
FY28	24,488,321	12,295,797	12,192,524	36,680,845	8,941,404.74	3,251,119.26	26,702,762.11	9,978,082.89		7,625,405.55	23,462,786.32
FY29	25,411,963	12,726,150	12,685,813	38,097,776	9,835,545.21	2,850,267.79	29,373,038.32	8,724,737.68		8,542,294.75	26,283,983.84
FY30	26,384,815	13,171,565	13,213,250	39,598,065	10,729,685.68	2,483,564.32	32,043,314.53	7,554,750.47		9,491,275.07	29,203,923.28
FY31	27,367,836	13,632,570	13,735,266	41,103,102	11,623,826.16	2,111,439.84	34,713,590.74	6,389,511.26		10,473,469.69	32,226,060.59
FY32	28,339,312	14,109,710	14,229,602	42,568,914	12,517,966.63	1,711,635.37	37,383,866.95	5,185,047.05		11,490,041.13	35,353,972.71
FY33	29,542,647	14,603,550	14,939,097	44,481,744	13,412,107.11	1,526,989.89	40,054,143.16	4,427,600.84		12,542,192.57	38,591,361.76
FY34	30,360,310	15,114,674	15,245,636	45,605,946	14,306,247.58	939,388.42	42,724,419.37	2,881,526.63		13,631,169.31	41,942,059.42
FY35	31,432,382	15,643,688	15,788,694	47,221,076	15,200,388.05	588,305.95	45,394,695.58	1,826,380.42		14,758,260.24	45,410,031.50
FY36	32,583,490	16,191,217	16,392,273	48,975,763	16,094,528.53	297,744.47	48,064,971.79	910,791.21		15,924,799.35	48,999,382.60
FY37	33,746,579	16,757,910	16,988,669	50,735,248	16,988,669.00	-	50,735,248.00	-		17,132,167.32	52,714,360.99

(OPEB POLICY CONTINUED)

IV. INVESTMENT POLICY STATEMENT

The primary purpose of this Investment Policy Statement (the "IPS") is to provide a clear understanding regarding the City of Lowell (the "City") OPEB Trust's (the "Trust") investment objectives, performance goals, and risk tolerance.

A. Scope

This IPS applies to all funds that are separately designated as long-term OPEB funds for the City or any of its separately identified enterprises. Any additional contributions to the Trust will be maintained in the same manner.

B. Authority

Massachusetts General Law Chapter 32B, Section 20 allows a city, City, county or municipal lighting plant to set up a special trust fund, the Other Post-Employment Benefits (OPEB) Liability Trust Fund. The governmental unit's treasurer is the custodian of the fund or in the case of a light plant, an officer designated by the board. Investment of fund monies by the custodian must be consistent with the prudent person standard set forth in Massachusetts General Law Chapter 203C for private trust funds. Interest earned on the investment of fund monies belongs to the fund.

C. Diversification

The following asset classes can be included in the Trust in order to construct a diversified investment portfolio that is both prudent and appropriate given the City's actuarial assumed discount rate, target rate of return, investment objective, and risk tolerance. The investment parameters and asset allocation definitions that will govern the Investment Manager of the diversified portfolio are included in the addendums to this IPS.

Equities

The primary objective of the Trust's equity allocation is to provide long–term total returns that are, at a minimum, consistent with appropriate broad market indexes through full market cycles.

The Investment Manager of the diversified portfolio can purchase and manage the equity allocation using individual equities, such as domestic common stocks, preferred stocks, and/or American-Depository Receipts (ADRs).

The Investment Manager can also utilize other investments such as, mutual funds, exchange traded funds, closed-end funds, etc. Total equity exposure is able to include, both domestic and international equities, both developed and emerging countries and geographic regions, as well as large-, mid-, and small-market capitalization weighted companies. Direct holdings of common stock, preferred stock, and/or ADRs in any one company should not exceed 5% of the market value of the invested portfolio.

(OPEB POLICY CONTINUED)

Investing directly in real estate, private placements, letter stock, or initial public offerings is strictly prohibited. The Investment Manager of the diversified portfolio shall not engage directly in margin transactions, short sales, or any other leveraged or inverse investment vehicles. Mutual funds, exchange-traded funds, and closed-end funds, however, may engage in margin, leverage, and/or short sales. Investing directly in unit-investment trusts (UITs) and business development companies (BDCs) are strictly prohibited.

Fixed Income

The primary objectives of the Trust's fixed income allocation are to preserve capital and generate a reasonable level of cash flow. The secondary objective is to provide price returns that exhibit lower correlation to the broad global equity markets in order to reduce the overall risk of the portfolio.

The Investment Manager of the diversified portfolio can purchase and manage the fixed income allocation using individual bonds that are United States Dollar denominated only. Issuer selection can include domestic corporate bonds and any obligations of the United States Government and/or its agencies.

The Investment Manager can also utilize other investment vehicles such as, mutual funds, exchange traded funds, closed-end funds, etc. Total fixed income exposure is able to include, both domestic and international bonds, both developed and emerging countries and geographic regions. Direct holdings of individual corporate bonds in any one company should not exceed 5% of the market value of the invested portfolio; however, this is not applicable to the United States Government and/or its agencies. Lower-quality investments may only be held through diversified vehicles, such as mutual funds or exchange-traded funds.

Investing directly in real estate, mortgages, collateral or non-collateral loans, private placements, fixed income or interest rate futures, or any other specialized fixed income ventures is strictly prohibited. Investing directly in unit-investment trusts (UITs) and business development companies (BDCs) are strictly prohibited.

Alternative Investments

The primary objective of the Trust's alternative allocation is to provide long-term capital appreciation that is less correlated to broad global equity and fixed income indexes.

The Investment Manager of the diversified portfolio can only purchase those strategies that are deemed to be alternative through daily-liquid diversified investment vehicles such as, mutual funds, exchange-traded funds, closed-end funds, etc. The only exceptions to the daily liquidity rule are private equity and real estate exposures and investment strategies. Private equity vehicles may also hold private debt as part of a diversified strategy.

Investing directly in unit-investment trusts (UITs) and business development companies (BDCs) are strictly prohibited.

(OPEB POLICY CONTINUED)

Cash and Cash Equivalents

Cash will be maintained to provide periodic cash distributions, when necessary. Cash will not normally be held as a strategic investment asset, although the Investment Manager may seek to allow cash to build to the maximum level in times of market uncertainty.

D. Specific Risks

Credit Risk

Credit risk is the risk that an issuer or other counterparty to an investment will not fulfill its obligations.

The City will manage credit risk several ways. There will be no limit to the amount of United States Treasury and United States Government Agency obligations.

In regard to fixed-income investments, the City will only purchase investment grade securities. Lower-quality investments may only be held through diversified vehicles, such as mutual funds or exchange-traded funds. Investments in fixed income securities will be made primarily for income and capital preservation.

Custodial Risk

The custodial credit risk for deposits is the risk that, in the event of the failure of a depository financial institution, a government will not be able to recover deposits or will not be able to recover collateral securities that are in the possession of an outside party. The custodial credit risk for investments is the risk that, in the event of the failure of the counterparty to a transaction, a government will not be able to recover the value of investment or collateral securities that are in the possession of an outside party.

The City will review the financial institution's financial statements and the background of the sales representative. The intent of this qualification is to limit the City's exposure to only those institutions with a proven financial strength, Capital adequacy of the firm, and overall affirmative reputation in the municipal industry.

Further, all securities not held directly by the City, will be held in the City's name and tax identification number by a third-party custodian approved by the Treasurer and evidenced by safekeeping receipts showing individual CUSIP numbers for each security.

Concentration of Credit Risk

Concentration of credit risk is the risk of loss attributed to the magnitude of a government's investment in a single issuer.

(OPEB POLICY CONTINUED)

The City will minimize Concentration of Credit Risk by diversifying the investment portfolio so that the impact of potential losses from any one type of security or issuer will be minimized. As stated above, securities of a single corporate issuer (with the exception of the United States Government and its Agencies) will not exceed 5% of the portfolio value.

Interest Rate Risk

Interest rate risk is the risk that changes in interest rates will adversely affect the fair value of an investment.

The City will manage interest rate risk by managing duration, as a measure of interest rate sensitivity, in the Trust.

Foreign Currency Risk

Foreign currency risk is the risk that changes in foreign monetary exchange rates will adversely affect the fair value of an investment or a deposit. The City will, as much as feasible, mitigate foreign currency risk.

E. Standards of Care

The standard of prudence to be used by the Treasurer shall be the "Prudent Person" standard and shall be applied in the context of managing an overall portfolio. The Treasurer acting in accordance with written procedures and this IPS, and exercising reasonable due diligence, shall be relieved of personal responsibility for an individual security's credit risk or market price changes, provided the purchases and sale of securities is carried out in accordance with the terms of this IPS.

Investments shall be made with judgment and care, under circumstances then prevailing, which persons of prudence, discretion, and intelligence exercise in the management of their own affairs; not for speculation, but for investment considering the probable safety of their capital as well as the probable income to be derived.

In addition, this section would also apply to M.G.L. Chapter 44 Section 55A which refers to the liability of the Treasurer for losses due to bankruptcy.

F. Ethics

The Treasurer and Assistant Treasurer shall refrain from any personal activity that may conflict with the proper execution of the investment program or which could impair or appear to impair ability to make impartial investment decisions. The Treasurer shall disclose to the City Manager any material financial interest in financial institutions that do business with the City. They shall also disclose any large personal financial investment positions or loans that could be related to the performance of the City's investments.

(OPEB POLICY CONTINUED)

G. Relationship with Financial Institutions

Financial institutions should be selected first and foremost with regard to their financial soundness and stability. Brokers should be recognized, reputable dealers. All cash and securities shall be held in either a bank that is allowable for the deposit of public funds, provided funds on deposit are insured by the Federal Deposit Insurance Corporation (FDIC), or in an Investment Brokerage Account that is insured by the Securities Investor Protection Corporation (SIPC). If a banking institution is selected as manager, the City will subscribe to Veribanc©, a recognized bank rating service.

The Treasurer shall require any brokerage houses and broker/dealers, wishing to do business with the City, to supply the following information to the Treasurer:

- Annual financial statements
- If acting as a Registered Investment Adviser, Form ADV Part II report
- Errors & Omissions insurance amounting to, at a minimum, the total fair market value of the Trust Funds Portfolio.
- A statement that the Advisor has read the City's IPS and will comply with it on an annual basis
- Annual review all advisors through www.finra.org: Broker Check

H. Reporting Requirements

On a Semi-Annual basis, a report containing the following information will be prepared by the Treasurer and distributed to the City Manager, as appropriate. The semi-annual report will include the following information, as a minimum requirement:

- A listing of the individual accounts and individual securities held at the end of the reporting period.
- A listing of the short-term investment portfolio by security type and maturity to ensure compliance with the diversification and maturity guidelines established in the "Diversification" section of this IPS.
- A summary of the income earned on a monthly basis and year-to-date basis shall be reported.
- The Treasurer shall include in the report a brief statement of general market and economic conditions and other factors that may affect the City's cash position.
- The report should demonstrate the degree of compliance with the tenets set forth in the IPS.

I. Performance Measurement and Evaluation

- The individual and custom benchmarks that will be monitored for performance reporting and analysis of the Trust's portfolio are stated and described in the addendums to this IPS.
- It is expected that the respective asset classes of the Trust's diversified portfolio will outperform their respective benchmarks, net of fees and expenses, on a long term (market cycle) basis.

(OPEB POLICY CONTINUED)

J. Supervision

- The Treasurer will meet with the investment manager(s) as frequently as semi-annually to monitor the performance of the funds and the investment manager(s) compliance with these guidelines. The Treasurer will receive and review portfolio management reports semi-annually.
- The Treasurer will review this Investment Policy Statement at least once a year to ensure that it remains appropriate and complete.
- The Treasurer has the option to review the management of funds to consider going out to bid periodically.

V. REFERENCES

a. GFOA Best Practice, *Establishing and Administering an OPEB Trust* (https://www.gfoa.org/establishing-and-administering-opeb-trust), September 2016.
b. M.G.L. c. 32B § 20
c. M.G.L. c. 203C § 1-11
d. M.G.L. c. 41 § 46

VI. EFFECTIVE DATES

a. Implementation Date: 7/1/2019
b. Last Revision Date: 5/1/2021

DEBT MANAGEMENT AND CAPITAL INVESTMENT POLICY

I. BACKGROUND AND PURPOSE

The use of long-term debt is a common and often necessary way for a community to address major infrastructure and equipment needs. It is also a means of spreading the cost of large capital projects over a larger, changing population base. However, when a local government incurs long-term debt, it establishes a fixed obligation for many years. Accumulation of such fixed burdens can become so great that a local government finds it difficult to pay both its operational costs and debt service charges. Great care and planning must therefore be taken when incurring long-term debt to avoid placing a strain on future revenues. The purpose of this policy is to establish guidelines governing the use of long-term debt and demonstrate our commitment to full and timely repayment of all debt issued.

Massachusetts General Laws, Chapter 44, Sections 7 & 8 regulate the purposes for which municipalities may incur debt, and the maximum maturity for bonds issued for each purpose. M.G.L. c. 44 §10 specifies that the debt limit for towns is 5% of Equalized Valuation. Based upon Lowell's current valuation, the debt limit would be approximately $**492.4 million**. In accordance with M.G.L. c. 58 § 10C, the Commissioner of Revenue has determined that the equalized valuation for the City of Lowell as of 2020 is **$9,848,176,600**[50], *5% debt limit- Approximately* $**492,408,830**).

There are two "annual" limitations applicable to municipal debt. First if a municipality borrows $5 million in a fiscal year, it may be subject to an arbitrage penalty. However, if it absolutely necessary to borrow that much in a year, the penalty may be avoided by spending the money within a certain time period (10% within 6 months; 45% within 12 months; 75% within 18 months; 100% within 2 years-5% contingency allowed). If a borrowing is over $10 million (in one calendar year), it is considered not to be "bank qualified" (N.B. These limitations do not apply to loans from a state agency, such as the MWRA and MCWT.) "Non-qualified" issues prohibit some banking and underwriting institutions from bidding on the city's debt. Since the bidder, if holding the security in portfolio, will not be allowed to deduct the interest expense (**IRS Code 1986 Section 265 (b)(3)**).

Massachusetts General Law allows communities, subject to voter approval, to exclude certain debt from the limits imposed by Proposition 2 ½. A voter-approved exclusion for the purpose of raising funds for debt service costs is referred to as a "debt exclusion."

[50] From the Department of Revenue, data available here: https://dlsgateway.dor.state.ma.us/gateway/DLSPublic/LA19

(DEBT AND CAPITAL POLICY CONTINUED)

II. POLICY STATEMENT

a. City of Lowell's 5-year Capital Improvement Plan ("CIP")

i. The city will develop a multiyear plan for capital improvements and update it annually.

ii. The city will maintain all its assets at a level adequate to protect the city's capital investment and to minimize future maintenance and replacement costs.

iii. The minimum threshold for consideration of a project for funding in the capital plan shall be $25,000 and shall have a useful life of no less than 10 years.

iv. The city will enact an annual capital budget and adopt a loan order to properly fund the plan, based on the multiyear capital improvement plan. Future capital expenditures necessitated by changes in population, real estate development, or economic base will be calculated and included in capital budget projections.

v. The city, as part of its capital planning process, will project its equipment replacement and maintenance needs for the next several years and will update this projection each year. From this projection, a maintenance and replacement schedule will be developed and followed.

vi. The city will coordinate development of the capital improvement budget with development of the operating budget. Future operating costs associated with new capital improvements will be projected and included in operating budget forecasts.

vii. The city will determine the least costly financing method for all new projects.

viii. The city will identify the estimated costs and potential funding sources for each capital project proposal before it is submitted to city meeting for approval.

ix. The city will use intergovernmental assistance to finance only those capital improvements that are consistent with the capital improvement plan and priorities and who's operating and maintenance costs have been included in operating budget forecasts.

(DEBT AND CAPITAL POLICY CONTINUED)

b. Capital Planning Review Committee:

i. There shall hereby be established a committee of city officials who shall meet at least once each year to review and prioritize capital plan project funding requests for funding in the CIP. The Chief Financial Officer, or his/her designee, shall act as the chair of the Committee and communicate all recommendations to the City Manager. Representation from the following functional areas will be sought each year according to funding availability: facilities (DPW/ School Department), public safety (Police & Fire), economic development (DPD), transportation (DPD), infrastructure (DPW/ Engineering), and technology (Finance).

c. Bond Rating

The City of Lowell's bond rating is important because it determines the rate of interest it pays when selling bonds and notes as well as the level of market participation (number of bidders). Other things being equal, the higher the bond rating, the lower the interest rate. Bond analysts (Moody's, Standard & Poor's, and Fitch) typically look at four sets of factors in assigning a credit rating:

i. *Debt Factors*: debt per capita, debt as a percentage of equalized valuation, rate of debt amortization and the amount of exempt versus non-exempt debt.

ii. *Financial Factors*: operating surpluses or deficits, free cash as a percent of revenue, state aid reliance, property tax collection rates, and unfunded pension liability.

iii. *Economic Factors*: property values, personal income levels, tax base growth, tax and economic base diversity, unemployment rates and population growth.

iv. *Management Factors*: governmental structure, the existence of a capital improvement plan, the quality of accounting and financial reporting, etc.

The City will continually strive to improve its bond rating through sound financial management, improved receivables management, accounting and financial reporting, and increased reserves such as the Stabilization Fund.

(DEBT AND CAPITAL POLICY CONTINUED)

d. Debt Guidelines

When updating the city's comprehensive 5-year capital plan the City Manager and Chief Financial Officer will consider the following factors in determining affordability of the plan:

i. *General Fund Debt Servic*e: A limit on debt service costs as a percentage of the city's total budget is especially important because of Proposition 2 ½ constraints on the city's budget. At the same time, Lowell's regular and well-structured use of long-term debt signifies the municipality's commitment to maintaining and improving its infrastructure. Municipal credit analysts often use 10% as a maximum benchmark for financial soundness. The City of Lowell will, by policy, establish a debt service "ceiling" of 10%, meaning that annual debt service payable on bonded debt should not exceed 10% of the annual operating budget. The City will also, by policy, establish a debt service "floor" of 2% as an expression of support for continued investment in the town's roads, sewers, public facilities and other capital assets.

ii. *Debt Maturity Schedule*: As previously stated, Chapter 44 of the General Laws specifies the maximum maturity for bonds issued for various purposes. A town may choose to borrow for a shorter period than allowed by the statutory limit. A reasonable maturity schedule not only reduces interest costs but balance the need to continually address capital improvements. The City of Lowell will, by policy, establish a goal of issuing debt for shorter periods than the maximum allowable when the statutory limit exceed 10 years. Exceptions may be made when grants, reimbursements or other situations warrant.

e. Debt Strategies

i. *Alternative Financing Strategies*: The City will continually pursue opportunities to acquire capital by means other than conventional borrowing; such as grants, and low-or zero- interest loans from state agencies such as the Mass. Clean Water Trust (MCWT), and the Massachusetts School Building Assistance (MSBA).

ii. *Debt Issuance*: The City will work closely with the City's Financial Advisor and Bond Counsel to ensure that all legal requirements are met and that the lowest possible interest rate can be obtained. This includes preparation of the all-important disclosure document (official statement), as well as preparation of the required documents to be signed by the City Manager and the Treasurer, and signed and notarized by the City Clerk.

(DEBT AND CAPITAL POLICY CONTINUED)

f. Debt Limit Background

Under Massachusetts statutes, the General Debt Limit of the City of Lowell consists of a Normal Debt Limit (**Inside the Debt Limit**) and a Double Debt Limit **(Outside the Debt Limit**). The Normal Debt Limit of the City is 5% of the valuation of taxable property as last equalized by the State Department of Revenue (DOR). The City of Lowell can authorize debt up to this amount without State approval. It can authorize up to twice this amount (the Double Debt Limit) with the approval of the members of the municipal finance oversight board.

There are many categories of general obligation debt which are exempt from and do not count against the General Debt Limit. Among others, these exempt categories include revenue anticipation notes and grant anticipation notes, emergency loans, loans exempted by special laws, certain school bonds, sewer bonds, solid waste disposal facility bonds and, subject to special debt limits, bonds for water (limited to 10 percent of equalized valuation), housing urban renewal and economic development (subject to variation debt limits), electric and gas (subject to a separate limit equal to the General Debt Limit, including the same doubling provision). Industrial revenue bonds, electrical revenue bonds and water pollution abatement revenue bonds are not subject to these debt limits. The General Debt Limit and the special debt limit for water bonds apply at the time the debt is authorized. The other special debt limits generally apply at the time the debt is incurred.

g. Types of Obligations

i. *General Obligations*. Massachusetts cities and towns are authorized to issue general obligation indebtedness of these types.

ii. *Serial Bonds and Notes*. These are generally required to be payable in annual principal amounts beginning no later than the end of the next fiscal year commencing after the date of issue and ending within the terms permitted by law. A level debt service schedule, or a schedule that provides for a more rapid amortization of principal than level debt service, is permitted. The principal amounts of certain economic development bonds supported by tax increment financing may be payable in equal, diminishing or increasing amounts beginning within 5 years after the date of issue. The maximum terms of serial bonds and notes vary from one year to 40 years, depending on the purpose of the issue. The maximum terms permitted are set forth in the statutes. In addition, for many projects, the maximum term may be determined in accordance with useful life guidelines promulgated by the State Department of Revenue ("DOR") Serial bonds and notes may be issued for the purposes set forth in the statutes. In addition, serial bonds and notes may be issued for any capital purpose set forth in the DOR useful life guidelines that has a useful life of at least 5 years. Bonds or notes may be made callable and redeemed prior to their maturity, and a redemption premium may be paid. Refunding bonds or notes may be issued subject to the maximum applicable term measured from the date of the original bonds or notes and must produce present

value savings over the debt service of the refunded bonds. Generally, the first required annual payment of principal of the refunding bonds cannot be later than the first principal payment of any of the bonds or notes being refunded thereby, however, principal payments made before the first principal payment of any of the bonds or notes being refunded thereby may be in any amount.

Serial bonds may be issued as "qualified bonds" with the approval of the state Municipal Finance Oversight Board composed of the State Treasurer, the State Auditor, the Attorney General and the Director of Accounts, subject to such conditions and limitations (including restrictions on future indebtedness) as may be required by the Board. Qualified bonds may mature not less than 10 nor more than 30 years from their dates and are not subject to the amortization requirements described above. The State Treasurer is required to pay the debt service on qualified bonds and thereafter to withhold the amount of the debt service paid by the State from state aid or other state payments; administrative costs and any loss of interest income to the State are to be assessed upon the city or town.

iii. *Tax Credit Bonds or Notes*. Subject to certain provisions and conditions, the officers authorized to issue bonds or notes may designate any duly authorized issue of bonds or notes as "tax credit bonds" to the extent such bonds and notes are otherwise permitted to be issued with federal tax credits or other similar subsidies for all or a portion of the borrowing costs. Tax credit bonds may be made payable without regard to the annual installments required by any other law, and a sinking fund may be established for the payment of such bonds. Any investment that is part of such a sinking fund may mature not later than the date fixed for payment or redemption of the applicable bonds.

iv. *Bond Anticipation Notes (BAN).* These generally must mature within two years of their original dates of issuance, but may be refunded from time to time for a period not to exceed ten years from their original dates of issuance, provided that for each year that the notes are refunded beyond the second year they must be paid in part from revenue funds in an amount at least equal to the minimum annual payment that would have been required if the bonds has been issued at the end of the second year. For certain school projects, however, notes may be refunded from time to time for a period not to exceed seven years without having to pay any portion of the principal of the notes from revenue funds. The maximum term of bonds issued to refund bond anticipation notes is measured (except for certain school projects) from the date of the original issue of the notes

(DEBT AND CAPITAL POLICY CONTINUED)

III. **POLICY DATA**

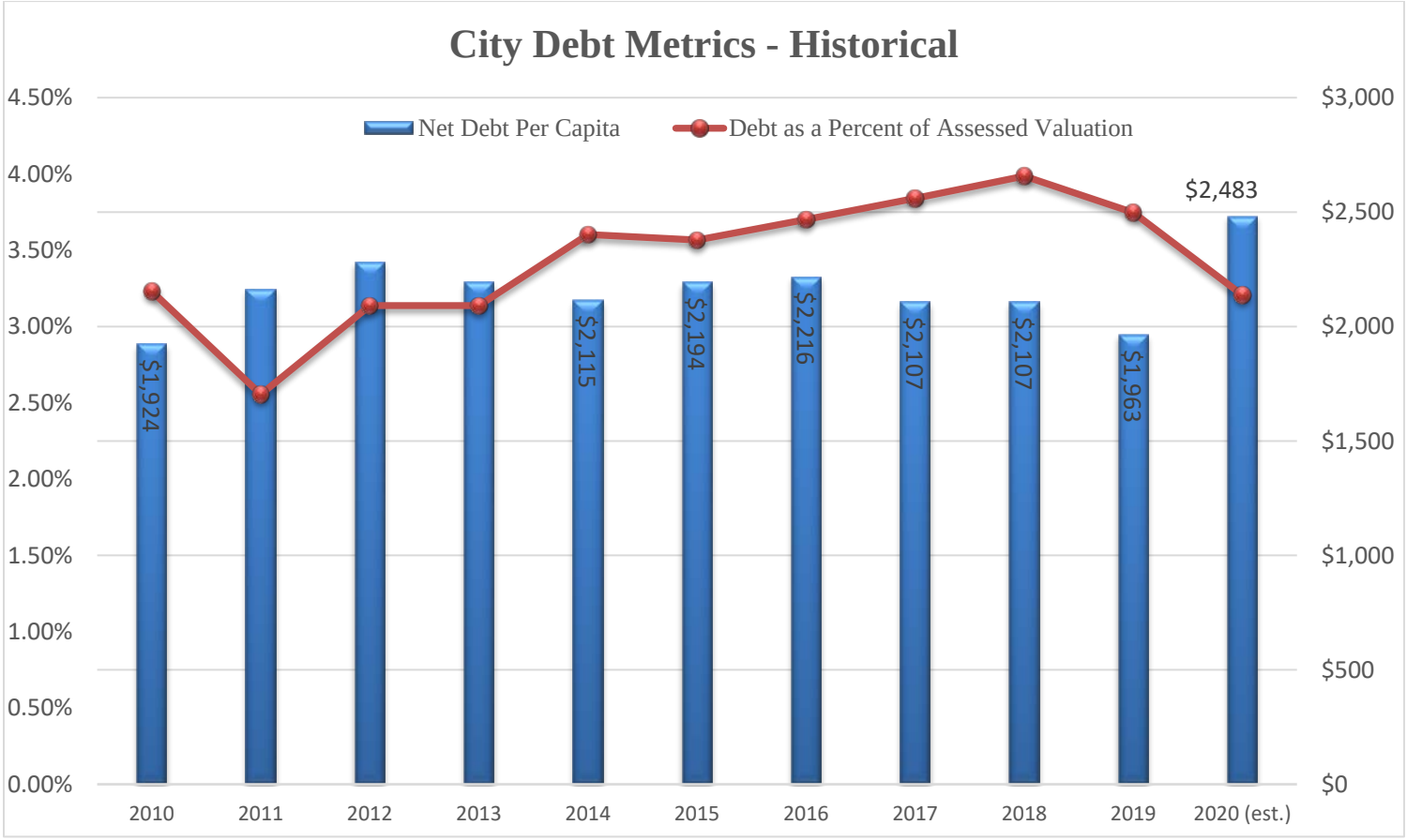
Debt Ratios

Fiscal Year	General Obligation Bonds Outstanding	Population[51]	Assessed Valuation[52]	Net Debt Per Capita	Debt as a Percent of Assessed Valuation
2020	$264,438,247	106,519	$8,192,976,800	$2,483	3.2%
2019	$209,125,420	106,519	$8,183,602,800	$1,963	2.5%
2018	$224,464,495	106,519	$7,154,033,100	$1,893	2.9%
2017	$224,464,495	106,519	$7,154,033,100	$1,893	3.2%
2016	$236,079,708	106,519	$6,552,635,400	$2,132	3.3%
2015	$233,750,883	106,519	$6,552,635,400	$2,147	3.8%
2014	$225,286,056	106,519	$6,085,685,748	$2,069	3.7%
2013	$233,561,059	106,519	$6,082,517,858	$2,145	3.8%
2012	$242,943,543	106,519	$6,095,108,518	$2,281	4.0%
2011	$230,425,550	106,519	$6,149,861,125	$2,163	3.7%
2010	$204,910,795	106,519	$6,390,673,111	$1,924	3.2%

[51] Based on the 2010 federal census

[52] 2014 equalized valuation is used for fiscal 2015 and 2016; 2016 equalized valuation is used for fiscal 2017 and fiscal 2018; 2018 equalized valuation is used for fiscal 2019 and fiscal 2020.

(DEBT AND CAPITAL POLICY CONTINUED)



(DEBT AND CAPITAL POLICY CONTINUED)

DEBT LIMIT CALCULATION

Equalized Valuation as of January 1, 2020	$	9,848,176,600
Debt Limit (5% of Equalized Valuation)	$	**492,408,830**
Total Outstanding Debt as of June 30, 2020[53]	$	264,438,247
Total Authorized/ Unissued Debt as of June 30, 2020 (*Approximate*)	$	486,345,688[54]
Total Outstanding Debt Plus Total Authorized/ Unissued Debt	**$**	**750,783,935**
Amount of Outstanding Debt Outside the Debt Limit	$	79,410,743
Appx. Amount of Authorized/ Unissued Debt Outside the Debt Limit	$	447,723,989
Outstanding Debt plus Authorized/ Unissued Outside the Debt Limit	**$**	**527,134,732**
Total Outstanding Debt Plus Total Authorized/ Unissued Debt	$	750,783,935
Less: Outstanding Debt plus Authorized/ Unissued Outside the Debt Limit	$	527,134,732
Debt Subject to the Debt Limit	**$**	**223,649,203**
Debt Limit (5% of Equalized Valuation)	$	492,408,830
Remaining Borrowing Capacity Under Debt Limit	**$**	**268,759,627**

[53] Projected debt as of 6/30/2020

[54] Currently, the City has approximately $506.929 million (excluding authorized refundings) of authorized unissued debt outstanding, comprised of the following: $340.899 million school bonds authorized for construction and reconstruction of a new high school. The total amount authorized for this project will be reduced to the extent of school building grant funds paid to the City by the Massachusetts School Building Authority (MSBA). The reimbursement rate will be approximately 80% of reimbursable project costs. $67 million sewer and $45 million water bonds authorized for the reconstruction of water and sewer mains and facility upgrades throughout the City. The City is aggressively working to maintain and improve its water and sewer infrastructure. Financing will be through the Massachusetts Clear Water Trust. Rates will be raised to support this debt as it is issued. Additionally, the City will have authorized unissued debt of approximately $49 million for various capital improvements.

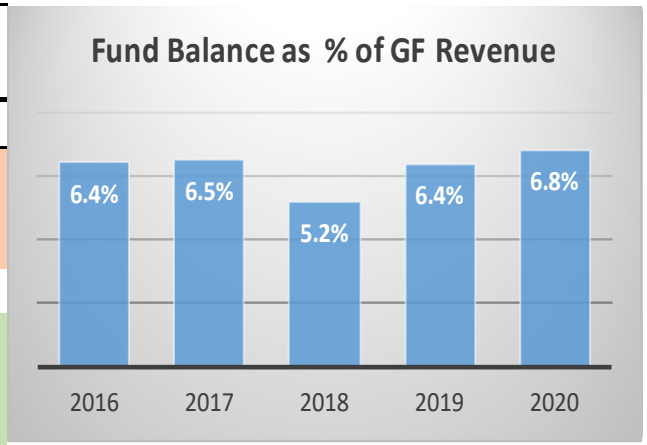
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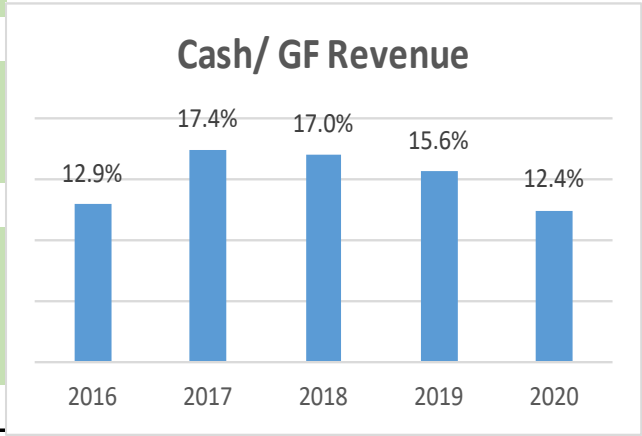
FACTOR 1 : ECONOMY/TAX BASE (30% TOTAL)				
Category	Lowell Score	Weight	Marker	Notes
Tax Base Size $ 9,848,176,600	**Aa Strong**	10%	Next Notch - $12b	STRONG
Full Value per Capita $ 73,368	**Aa Strong**	10%	Next Notch - >$150K	STRONG
Median Family Income 88.06%	**A Moderate**	10%	Next Notch - >90%	MODERATE

(DEBT AND CAPITAL POLICY CONTINUED)

FACTOR 2 : FINANCES (30% TOTAL)

Category	Lowell Score	Weight	Marker	Notes
Fund Balance as a % of Revenue 6.8%	**A Moderate**	10%	Next Notch ->15%	MODERATE
5-Year dollar change in Fund Balance as a % of Revenue 0%	**Aa Strong**	5%	Next Notch - >10%	STRONG
Cash Balance as a % of Revenues 12.4%	**Aa Strong**	10%	Next Notch - >10%	STRONG
5-Year dollar change in Fund Balance as a % of Revenue	**Aa Strong**	5%	Next Notch - >10%	STRONG

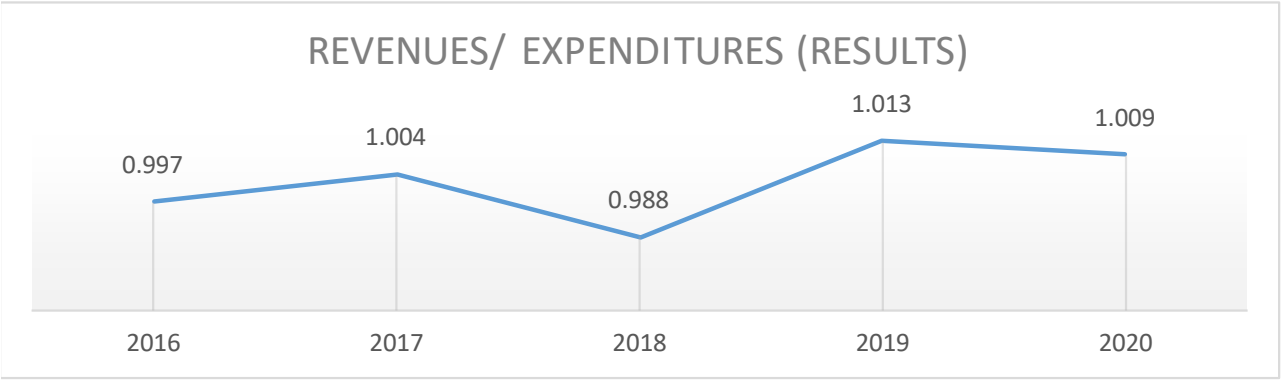




(DEBT AND CAPITAL POLICY CONTINUED)

FACTOR 3 : Management and Governance (20%)

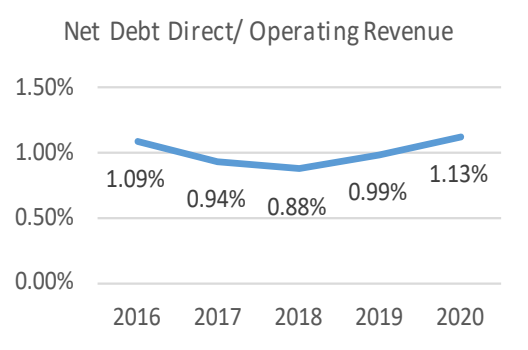
Category	Lowell Score	Weight	Marker	Notes
Operating History: 5-Year Avg. Op Revenue/Op Expenses 1.002	**A Moderate**	20%	Next Notch -> 1.05	MODERATE

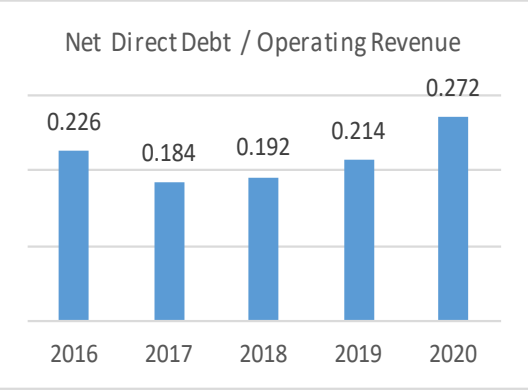


(DEBT AND CAPITAL POLICY CONTINUED)

FACTOR 4 : Debt and Pensions (20% Total)

Category	Lowell Score	Weight	Marker	Notes
Net direct Debt/ Full Value 1.13%	**Aa Strong**	5%	Next Notch ->.75%	STRONG
Net Direct Debt/ Operating Revenue 0.27	**Aaa Very Strong**	5%	Top Notch	VERY STRONG
3 Year Average ANPL/ FULL Value 2.86%	**A Moderate**	5%	Next Notch - <2.1%	MODERATE
3 Year Average ANPL/ Operating Revenues 0.65	**Aa Strong**	5%	Next Notch -<40	STRONG





(DEBT AND CAPITAL POLICY CONTINUED)

IV. **REFERENCES**

a. GFOA Best Practice, *Debt Management*. https://www.gfoa.org/materials/debt-management-policy
b. M.G.L. c. 44 §§ 7-8

V. EFFECTIVE DATES

a. Implementation Date: 7/1/2019
b. Last Revision Date: 5/1/2021

RESERVE POLICY

I. BACKGROUND AND PURPOSE

The purpose of this policy is ternary:

1. Preserve the creditworthiness of the City for borrowing monies at favorable interest rates;

2. Provide working capital to meet cash flow needs during the year;

3. Attempt to stabilize fluctuations from year to year in property taxes paid by the city's taxpayers.

This policy statement reflects the long-term policy guidelines that have been used by the City Manager's finance team, which are now fully engrained within the city's annual budget and 5-year Capital Plan ("CIP") processes. Each year the City Manager and Chief Financial Officer will review these policy statements with the City Council, informing the public of the City's desire to maintain the highest standards of governance.

II. POLICY STATEMENT

Fund Balance is an important indicator of a community's financial position. An adequate fund balance must be maintained to allow the City of Lowell to continue to meet its obligations in the event of an economic downturn and/or unexpected emergency. Therefore, the City of Lowell shall strive to achieve:

- An unassigned General Fund (GAAP) balance as of June 30 of each year equal to or greater than 10% of the ensuing fiscal year's tax levy and total general fund balance as of June 30 of each year equal to or greater than 7% of the ensuing fiscal year's operating revenue.

In order to achieve the goal of mitigating certain unforeseen future fiscal events, the City of Lowell shall annually appropriate an amount equal to at least 5% of the most recently certified "Free Cash" total by the Department of Revenue ("DOR") into the city's general, stabilization account.

The City shall further utilize "Free Cash" to replenish any reduction in fund balance in the prior year, according to the city's audited Basic Financial Statements. In the event that the fund balance on the most recent audited statements of greater than 5%, the City Manager shall recommend an additional 5% appropriation by the City Council from the "Free Cash" total.

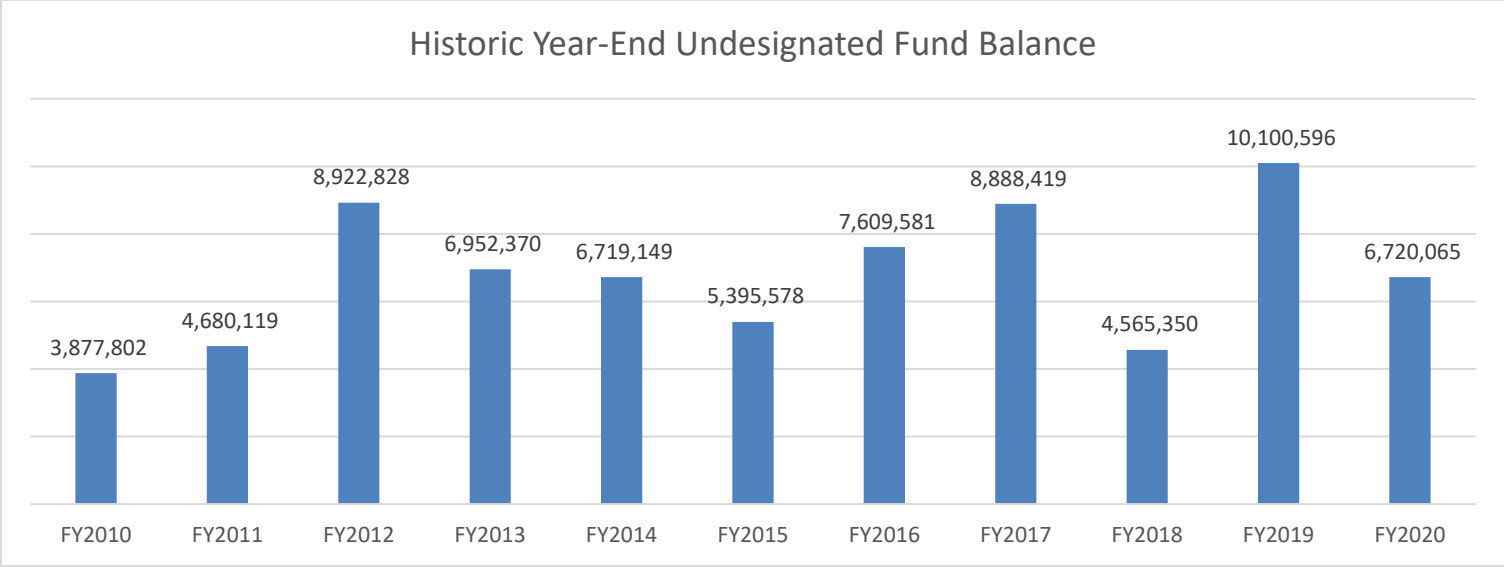
(RESERVE POLICY CONTINUED)

III. RESPONSIBILITY FOR POLICY

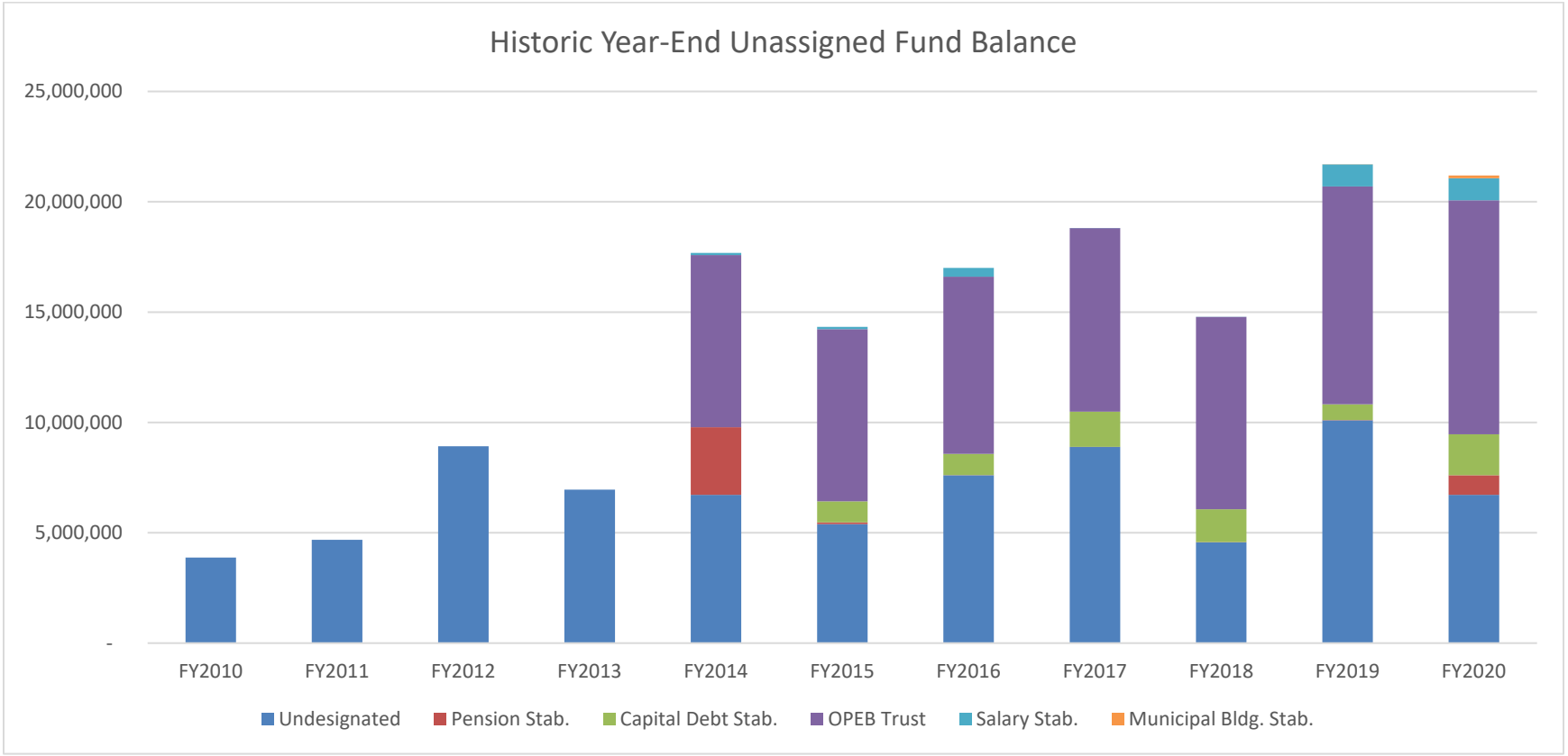
This policy applies to the Chief Financial Officer, City Auditor, Deputy Chief Financial Officer (CFO), and Treasurer/Collector. As part of the annual budget preparation process, the CFO and the Finance Team will estimate the surplus or deficit for the current year and prepare a projection of the year-end unreserved/undesignated general fund balance. Any anticipated balance in excess of the targeted maximum unreserved/undesignated fund balance may be budgeted to reduce the ensuing year's property tax levy or fund one-time capital projects.

This policy shall be reviewed during the City's Annual Budget and Public Investment Program process.

IV. POLICY DATA



(RESERVE POLICY CONTINUED)



*** Data as of 5/10/2021.**

(RESERVE POLICY CONTINUED)

	2016	2017	2018	2019	2020
Total GF Fund Balance*	**$ 22,163,713**	**$ 23,711,759**	**$ 19,353,838**	**$ 24,171,884**	**$ 27,931,795**
Total Revenues**	$ 335,709,828	$ 359,274,367	$ 364,343,339	$ 377,530,260	$ 404,829,967
PLUS Other Financing Sources (USES)	$ 9,904,601	$ 6,136,525	$ 9,394,607	$ 2,743,498	$ 4,883,404
GROSS REVENUE	**$ 345,614,429**	**$ 365,410,892**	**$ 373,737,946**	**$ 380,273,758**	**$ 409,713,371**
Fund Balance as % of GF Revenue	**6.4%**	**6.5%**	**5.2%**	**6.4%**	**6.8%**
Cash and Cash Equivalents***	$ 44,530,610	$ 63,496,610	$ 63,647,789	$ 59,374,324	$ 50,969,245
GROSS Revenue (Governmental Funds - **from above**)	$ 345,614,429	$ 365,410,892	$ 373,737,946	$ 380,273,758	$ 409,713,371
Cash/GF Revenue	**12.9%**	**17.4%**	**17.0%**	**15.6%**	**12.4%**
Operating Revenue (GF) ****	$ 345,614,429	$ 365,410,892	$ 373,737,946	$ 380,273,758	$ 409,713,371
Operating Expenditures (GF) *****	$ 346,600,888	$ 363,862,846	$ 378,095,867	$ 375,455,712	$ 405,953,460
Revenues/Expenditures (Results)	**0.997**	**1.004**	**0.988**	**1.013**	**1.009**
Five Year Average					1.002

**From Basic Financial Statements, GOVERNMENTAL FUND, Balance Sheet*

***From Basic Financial Statements, Statement of Revenues, Expenditures, and Changes in Fund Balance - for General Government*

****From Basic Financial Statements, STATEMENT OF NET POSITION, Assets, Cash and Cash Equivalents*

*****From Basic Financial Statements, Statemetn of Revenues (includes other financing uses)*

******From Basic Financial Statements, Statement of Revenues*

(RESERVE POLICY CONTINUED)

	2016	2017	2018	2019	2020
Net Direct Debt******	$ 78,148,152	$ 67,075,477	$ 71,793,911	$ 81,350,358	$ 111,265,966
Full Value	$ 7,154,033,100	$ 7,154,033,100	$ 8,192,976,800	$ 8,192,976,800	$ 9,839,703,400
Net Direct Debt/Full Value	**1.09%**	**0.94%**	**0.88%**	**0.99%**	**1.13%**
Adjusted Net Pension Liability	$ -	$ 254,164,977	$ 223,595,599	$ 256,891,644	$ 267,288,180
Tab Base (Full Value) - From above	$ 7,154,033,100	$ 7,154,033,100	$ 8,192,976,800	$ 8,192,976,800	$ 9,839,703,400
ANPL/FULL VALUE	**0.0%**	**3.6%**	**2.7%**	**3.1%**	**2.7%**
3 Year Average					**2.9%**
Adjusted Net Pension Liability	$ -	$ 254,164,977	$ 223,595,599	$ 256,891,644	$ 267,288,180
Operating Revenue	$ 345,614,429	$ 365,410,892	$ 373,737,946	$ 380,273,758	$ 409,713,371
ANPL/OP Revenue	**-**	**0.70**	**0.60**	**0.68**	**0.65**
3 Year Average					0.64

*******Outstanding a/o 6/30 Long Term Debt (front Notes to BFS)*

(RESERVE POLICY CONTINUED)

V. REFERENCES

a. M.G.L. Chapter 40 § 5B
b. Government Finance Officers Association Best Practice, *Fund Balance Guidelines for the General Fund*, September 2015. (https://www.gfoa.org/fund-balance-guidelines-general-fund)

VI. EFFECTIVE DATES

a. Implementation Date: 7/1/2018
b. Last Updated Date: 5/1/2021

COSO INTERNAL CONTROL FRAMEWORK RESERVE POLICY

The City of Lowell has adopted the internal control framework promulgated by the Committee of Sponsoring Organizations of the Treadway Commission (COSO). COSO is sponsored by, among other organizations, the American Institute of Certified Public Accountants and the Institute of Internal Auditors.

COSO broadly defines internal control as a process, affected by an entity's board of directors, management and other personnel, designed to provide reasonable assurance regarding the achievement of objectives in the following categories:

1. Effectiveness and efficiency of operations
2. Reliability of financial reporting
3. Compliance with applicable laws and regulations

Five Interrelated Components

The COSO internal control framework identified five interrelated components:

Control Environment

The control environment sets the tone of an organization, influencing the control consciousness of its people. It is the foundation for all other components of internal control, providing discipline and structure.

Control environment factors include the integrity, ethical values and competence of the entity's people; management's philosophy and operating style; the way management assigns authority and responsibility, and organizes and develops its people; and the attention and direction provided by the board of directors.

Risk Assessment

Risk assessment is the identification and analysis of relevant risks to achievement of the objectives, forming a basis for determining how the risks should be managed. Because economic, industry, regulatory and operating conditions will continue to change, mechanisms are needed to identify and deal with the special risks associated with change.

Control Activities

Control activities are the policies and procedures that help ensure management directives are carried out. They help ensure that necessary actions are taken to address risks to achievement of the entity's objectives.

Control activities occur throughout the organization, at all levels and in all functions. They include a range of activities as diverse as approvals, authorizations, verifications, reconciliations, reviews of operating performance, security of assets and segregation of duties.

(COSO POLICY CONTINUED)

Information and Communication

Pertinent information must be identified, captured and communicated in a form and timeframe that enable people to carry out their responsibilities. Information systems produce reports, containing operational, financial and compliance-related information, that make it possible to run and control the business. They deal not only with internally generated data, but also information about external events, activities and conditions necessary to informed business decision-making and external reporting.

Effective communication also must occur in a broader sense, flowing down, across and up the organization. All personnel must receive a clear message from top management that control responsibilities must be taken seriously. They must understand their own role in the internal control system, as well as how individual activities relate to the work of others. They must have a means of communicating significant information upstream.

There also needs to be effective communication with external parties, such as customers, suppliers, regulators and shareholders.

Monitoring

Internal control systems need to be monitored – a process that assesses the quality of the system's performance over time. This is accomplished through ongoing monitoring activities, separate evaluations, or a combination of the two.

Ongoing monitoring occurs in the course of operations. It includes regular management and supervisory activities, and other actions personnel take in performing their duties. The scope and frequency of separate evaluations will depend primarily on an assessment of risks and the effectiveness of ongoing monitoring procedures.

(COSO POLICY CONTINUED)

Summary of COSO Components and Principles of Internal Control

Components of Internal Control	Principles
A. Control Environment	1. Demonstrate Commitment to Integrity and Ethical Values 2. Exercise Oversight Responsibility 3. Establish Structure, Responsibility and Authority 4. Demonstrate Commitment to Competence 5. Enforce Accountability
B. Risk Assessment	6. Define Objectives and Risk Tolerances 7. Identify, Analyze, and Respond to Risks 8. Assess Fraud Risk 9. Identify, Analyze, and Respond to Change
C. Control Activities	10. Design Control Activities 11. Design Activities for the Information System 12. Implement Control Activities
D. Information and Communication	13. Use Quality Information 14. Communicate Internally 15. Communicate Externally
E. Monitoring	16. Perform Monitoring Activities 17. Evaluate Issues and Remediate Deficiencies

The following describes characteristics of internal control relating to each of the five components of internal control that should reasonably ensure compliance with the requirements of Federal statutes, regulations, and the terms and conditions of Federal awards. (The bracketed information highlights a relationship to one of the COSO principles.).

A. Control Environment. The foundation for an internal control system. It provides the discipline and structure to help an entity achieve its objectives.

- There is a sense of conducting operations ethically, as evidenced by a code of conduct or other verbal or written directive. [Principle 1]

Recommended Code of Conduct for Public Employees

The Office of the Inspector General (OIG) has developed the attached Code of Conduct as a supplement to M.G.L. c.268A, the conflict of interest law. The Code sets standards of conduct for public employees engaged in official business relationships. The OIG recommends that local jurisdictions adopt the Code to preserve the integrity of business relationships and to maintain the highest level of public confidence in the impartial operation of government.

(COSO POLICY CONTINUED)

INTRODUCTION

The Massachusetts conflict of interest law, Chapter 268A of the Massachusetts General Laws, prohibits public employees from soliciting or accepting gratuities of substantial value for or because of their official duties. The law covers all state, county, and municipal employees, as well as employees of independent state authorities, districts, and commissions. The State Ethics Commission, which enforces the conflict of interest law, is authorized to impose civil fines of up to $2,000 for each violation of the law and to recover damages. The law also carries criminal penalties, including fines and terms of imprisonment.

The conflict of interest law encourages public agencies to establish and enforce standards of conduct. This Code of Conduct is designed to supplement the conflict of interest law by setting standards of conduct for all employees with respect to relationships with individuals and entities with whom the public sector conducts official business. The purpose of this Code is to preserve the integrity of these relationships and to maintain the highest level of public confidence in the impartial operation of government.

This Code prohibits certain activities that could result in a conflict of interest or create the appearance of a conflict of interest. Exceptions to the Code's prohibitions are limited to specific circumstances in which an overriding public interest is served by the exception or in which the relationship in question is primarily personal.

The Massachusetts Office of the Inspector General has developed this Code for use by public agencies throughout the Commonwealth. Five major areas are addressed by this Code: gifts and gratuities, reimbursement of travel expenses, honoraria, testimonial and retirement functions, and groundbreaking and dedication ceremonies. This Code is not all-inclusive. It does not regulate every conceivable situation in which a public employee may be offered gifts or other items of monetary value. It does not address other activities prohibited by the conflict of interest law, such as bribery, participation in official matters affecting one's financial interests or those of one's family or business, and misuse of one's official position. For information or advice on matters not covered by this Code, guidance may be sought from local counsel and from the State Ethics Commission. As used in this Code, "we" and "our" refer to the agency adopting this Code; "you" refers to the agency's employees or members.

- Management makes evident its support of adequate information and reporting systems. [Principle 1]

  Management regards the accounting function as a means for monitoring and exercising
  control over the entity`s various activities and sets the tone that high-quality and transparent financial reporting is expected. A disciplined, objective process, including discussions with staff, boards and external auditors, is used in selecting accounting principles and developing estimates. Management also uses this process to assess internal controls and correct any known weaknesses in internal controls on a timely basis.

(COSO POLICY CONTINUED)

- There is a governing board or equivalent that is responsible for receiving all reports and communications from the auditor, and ensuring that audit findings and recommendations are adequately addressed, and they fulfill those responsibilities. [Principle 2]

  The governing board is responsible for receiving all reports and communications from the auditor, and ensuring that audit findings and recommendations are adequately addressed, and they fulfill those responsibilities. As findings and recommendations are brought forward through the audit process, the appropriate management personnel are required to complete corrective action plans to address them. The governing board provides the necessary follow-up to ensure that the corrective action is implemented to resolve the findings and recommendations.

- Key managers' responsibilities are clearly defined. [Principle 3].

  Job descriptions have been developed that clearly define key manager's roles and responsibilities. The job descriptions are reviewed on an annual basis and updated as necessary to address any changes to the organizational and internal control structures that are identified.

- Key managers have adequate knowledge and experience to discharge their responsibilities. [Principle 4]

  Employees have the competence and training necessary for their assigned level of responsibility or the nature and complexity of the entity's activities. Before hiring new employees, job descriptions are evaluated and compared to potential employees' knowledge, skills, abilities and credentials before making hiring decisions, especially for key positions. Employees are subject to periodic evaluations of job performance and competencies.

- Management's commitment to competence ensures that staff receives adequate training to perform their duties. [Principle 4]

  Appropriate human resource policies ensure that employees who are hired have the necessary knowledge, skills, and experience to perform their function within the institution. The employees receive appropriate training and career development opportunities. The organizational structure is set up to provide for appropriate delegation of responsibility and authority as well as adequate supervision for operating activities at all levels.

  Staff meetings and annual fraud risk assessments are used to regularly educate and communicate to management and employees the importance of internal controls and to raise their level of understanding of existing controls and any changes that have been implemented. Key management also regularly attends professional development conferences and seminars to further enhance competency and their ability to perform their duties.

(COSO POLICY CONTINUED)

- Staff is knowledgeable about compliance requirements and is given responsibility to communicate all instances of noncompliance to management. [Principle 4]

  Staff regularly attends professional development conferences and seminars to stay current on compliance requirements that affect the entity. These conferences and seminars are facilitated through professional organizations such as the Mass Association of Accountant's and Auditors, Mass Treasurer/Collector's Association, Mass Association of School Business Officials, Mass Department of Revenue, Mass Department of Elementary and Secondary Education. Furthermore, staff is encouraged to report all instances of noncompliance to management.

- Management initiates positive responsiveness to prior compliance and control findings. [Principle 4]

  In the event that a compliance or control finding is identified, management will immediately analyze and evaluate the conditions and criteria that caused the findings. With the understanding gained from this process, a corrective action plan will then be developed and implemented to correct the compliance and control findings that have been identified. Management will reevaluate the results of the corrective actions that were taken to ensure that the findings have been resolved. If further actions are deemed necessary, further analysis, evaluation and corrective actions will take place until the matter has been satisfactorily resolved.

- Management demonstrates respect for and adherence to program compliance requirements. [Principle 5]

  Management, through its attitudes and actions, demonstrates character, integrity and ethical values, which set the standard of conduct for compliance with program requirements for the entity as a whole. Management and staff are made familiar with the policies and practices with regards to ethics and accepted business practices through a code of conduct, governance guidelines and management and staff manuals. Management also follows ethical guidelines in dealing with external parties, including suppliers, contributors, creditors and insurers.

B. Risk Assessment. Assesses the risks facing the entity as it seeks to achieve its objectives. This assessment provides the basis for developing appropriate risk responses.

- Program managers and staff understand and have identified key compliance objectives and risk tolerances. [Principle 6]

(COSO POLICY CONTINUED)

Key compliance objectives and risk tolerances for Federal awards:

Compliance Objectives	Risk Tolerance	Likelihood of Non Compliance	Significance of Non Compliance	Control Effectiveness	Residual Risks
Activities Allowed or Unallowed	Low	Low	High	High	Low
Allowable Costs/Cost Principles	Low	Low	High	High	Low
Cash Management	Low	Low	High	High	Low
Eligibility	Low	Low	High	High	Low
Equipment and Real Property Mgt	Low	Low	High	High	Low
Matching Level of Effort	Low	Low	High	High	Low
Period of Availability of Funds	Low	Low	High	High	Low
Procurement, Suspension & Debarment	Low	Low	High	High	Low
Program Income	Low	Low	High	High	Low
Reporting	Low	Low	High	High	Low
Subrecipient Monitoring	Low	Low	High	High	Low
Special Tests and Provisions	Low	Low	High	High	Low

Activities Allowed or Unallowed –

The specific requirements for activities allowed or unallowed are unique to each Federal program and are found in the Federal statutes, regulations, and the terms and conditions of the Federal award pertaining to the program. For programs listed in the OMB Compliance Supplement, the specific requirements of the governing statutes and regulations are included in Part 4, "Agency Program Requirements" or Part 5, "Clusters of Programs," as applicable. This type of compliance requirement specifies the activities that can or cannot be funded under a specific program.

(COSO POLICY CONTINUED)

The Key compliance objectives associated with these compliance requirements is that Federal awards are used for allowable activities under each Federal program. The key risk associated with these compliance requirements is that Federal awards will be used to fund activities that are not allowable under the applicable award. Management has assessed the risk of noncompliance as low due to the following internal controls. The grant activities and budgets are approved by the awarding agencies. Program management is responsible for approving invoices and ensuring that grant funds are used for approved activities. Program expenditures are charged against approved budgets which are recorded in the accounting system. Expenditures are also reviewed and approved by the department head to ensure that they are allowable activities under the Federal program. The expenditures are processed through the warrants payable process which subjects them to additional review and approval by the appropriate officials. The accounting and auditing function is responsible for ensuring that funds are available under the Federal award and that the activities are appropriate for the budgeted line items being charged.

Allowable Costs/Cost Principles –

Basic Guidelines

Except where otherwise authorized by statute, cost must meet the following general criteria in order to be allowable under Federal awards;

1. Be necessary and reasonable for the performance of the Federal award and be allocable thereto under the principles in 2 CFR part 200, subpart E.

2. Conform to any limitations or exclusions set forth in 2 CFR part 200, subpart E or in the Federal award as to types or amount of cost items.

3. Be consistent with policies and procedures that apply uniformly to both Federally financed and other activities of the non-Federal entity.

4. Be accorded consistent treatment. A cost may not be assigned to a Federal award as a direct cost if any other cost incurred for the same purpose in like circumstances has been allocated to the Federal award as an indirect cost.

5. Be determined in accordance with generally accepted accounting principles (GAAP), except, for State and local governments and Indian tribes only, as otherwise provided for in 2 CFR part 200.

6. Not be included as a cost or used to meet cost-sharing or matching requirements of any other Federally financed program in either the current or a prior period.

7. Be adequately documented.

(COSO POLICY CONTINUED)

The Key compliance objective associated with this compliance requirement is that Federal awards are used for allowable costs under each Federal program. The key risks associated with this compliance requirement include whether or not the costs are necessary and reasonable to carry out the grant, are consistent with the policies and procedures that apply to Federal and non-Federally financed expenditures, are not included as part of a match of Federal funds and must be adequately documented. Management has assessed the risk of noncompliance as low due to the following internal controls. The grant activities and budgets are approved by the awarding agencies. Program management is responsible for approving invoices and ensuring that goods and services charged to the grant are allowable costs under the terms of the grant agreement. Program expenditures are charged against approved budgets which are recorded in the accounting system. For many of the Federal awards, salaries are a significant cost element being charged. Time and effort documentation is required to be maintained and approved by department heads to substantiate the salaries charged to each Federal award. Non-salary expenditures are also reviewed and approved by the department head to ensure that they are allowable costs under the Federal award. The salary and non-salary expenditures are processed through the accounts payable and payroll processes which subject them to additional review and approval by the applicable officials. The accounting and auditing function is responsible for ensuring that funds are available under the Federal award and that the expenditures are appropriate for the budgeted line items being charged.

Cash Management –

Non-Federal Entities Other Than States

Non-Federal entities must minimize the time elapsing between the transfer of funds from the U.S. Treasury or pass-through entity and disbursement by the non-Federal entity for direct program or project costs and the proportionate share of allowable indirect costs, whether the payment is made by electronic funds transfer, or issuance or redemption of checks, warrants, or payment by other means (2 CFR section 200.305(b)).

What constitutes minimized elapsed time for funds transfer will depend on what payment system/method a non-Federal entity uses. For example:

- The U.S. Department of Health and Human Service (HHS) processes its financial transactions with non-Federal entities through HHS's Program Support Center (PCS), which uses the Payment Management System (PMS). Usually, payments from PMS process overnight and the funds would be available in a non-Federal entity's account the next business day. HHS also processes payments through same day wires (mostly State governments).

- Federal agencies, such as the U.S. Department of Commerce, and U. S. Department of the Interior, use the U.S. Treasury's Automated Standard Application for Payments (ASAP) system for grant and cooperative agreement payments. Non-Federal entities can use the ASAP on-line process to request and receive same-day payment.

(COSO POLICY CONTINUED)

Under the advance payment method, Federal awarding agency or pass-through entity payment is made to the non-Federal entity before the non-Federal entity disburses the funds for program purposes (2 CFR section 200.3). A non-Federal entity must be paid in advance provided that it maintains, or demonstrates the willingness to maintain, both written procedures that minimize the time elapsing between the transfer of funds from the U.S. Treasury and disbursement by the non-Federal entity, as well as a financial management system that meets the specified standards for fund control and accountability (2 CFR section 200.305(b)(1)).

The reimbursement payment method is the preferred payment method if (a) the non-Federal entity cannot the meet the requirements in 2 CFR section 200.305(b)(1) for advance payment, (b) the Federal awarding agency sets a specific condition for use of the reimbursement or (3) if requested by the non-Federal entity (2 CFR sections 200.305(b)(3) and 200.207)). The reimbursement payment method also may be used on a Federal award for construction or for other construction activity as specified in 2 CFR section 200.305(b)(3), program costs must be paid by non-Federal entity funds before submitting a payment request (2 CFR section 200.305(b)(3)), i.e., the non-Federal entity must disburse funds for program purposes before requesting payment from the Federal awarding agency or pass-through entity.

To the extent available, the non-Federal entity must disburse funds available from program income (including repayments to a revolving fund), rebates, refunds, contract settlements, audit recoveries, and interest earned on such funds before requesting additional Federal cash draws (2 CFR section 200.305(b)(5)).

Except for interest exempt under the Indian Self-Determination and Education Assistance Act (23 USC 450), interest earned by non-Federal entities other than States on advances of Federal funds is required to be remitted annually to the U. S. Department of Health and Human Services, Payment Management System, P.O. Box 6021, Rockville, MD 20852. Up to $500 per year may be kept for administrative expenses (2 CFR section 200.305(b)(9)).

The Key compliance objective associated with this compliance requirement is to minimize the time elapsing between the transfer of funds from the Federal agency and disbursement by the grant recipient. This requirement is not applicable for the majority of the federal awards because they operate on a reimbursement basis. For grants where advance payments are received, the recipient may retain interest earned up to $500 per year for administrative expenses. Interest earned in excess of $500 will be returned to the U. S. Department of Health and Human Services, Payment Management System, P.O. Box 6021, Rockville, MD 20852. The key risk associated with this compliance requirement is that interest earned on Federal funds in excess of $500 is not returned to the Federal government. Management has assessed the risk of noncompliance as low due to the following factors. The majority of the Federal awards received operate on a reimbursable basis. For advance funded Federal awards, the risk is considered low because funds are typically expended in a timely fashion after being received from the Federal agency. Also, current interest rates are low which significantly minimizes the risk that interest earned will exceed $500. Interest earned is monitored on a monthly basis by the grant administrator and procedures are in place to ensure that any interest in excess of $500 is returned to the Federal government.

(COSO POLICY CONTINUED)

Eligibility –

The specific requirements for eligibility are unique to each Federal program and are found in the statutes, regulations, and the terms and conditions of the Federal award pertaining to the program. For programs listed in the Supplement, these specific requirements are in Part 4, "Agency Program Requirements," or Part 5, "Clusters of Programs," as applicable. This compliance requirement specifies the criteria for determining the individuals, groups of individuals (including area of service delivery), or subrecipients that can participate in the program and the amounts for which they qualify.

The Key compliance objectives associated with this compliance requirement are to determine whether required eligibility determinations were made (including obtaining any required documentation/verification), that individual program participants or groups of participants (including area of service delivery) were determined to be eligible, and that only eligible individuals or groups of individuals participated in the program. Management has assessed the risk of noncompliance as low due to the following factors: Per the compliance supplement matrix, eligibility is not applicable for the majority of the Federal awards received. The most significant programs with eligibility requirements are the Title I and School Lunch programs. For both programs, the state provides significant oversight and training to ensure that eligibility requirements are being met.

School lunch eligibility can be confirmed by income verification or by providing documentation of participation in the Federal supplemental nutrition assistance program (SNAP). By November 15th of each school year, the grant recipient must verify the current free and reduced price eligibility of households selected from a sample of applications that it has approved for free and reduced price meals. The verification sample size is based on the total number of approved applications on file on October 1st. The results of the testing are reported to the state to facilitate their monitoring responsibilities.

Eligibility for the Title I program is determined based on poverty levels of the population residing in the school attendance areas. A Local Educational Agency (LEA) must determine which school attendance areas are eligible to participate in Title I Part A. A school attendance area is generally eligible to participate if the percentage of children from low-income families is at least as high as the percentage of children from low-income families in the LEA as a whole or at least 35 percent. An LEA may also designate and serve a school in an ineligible attendance area if the percentage of children from low-income families enrolled in that school is equal to or greater than the percentage of such children in a participating school attendance area. When determining eligibility, an LEA must select a poverty measure from among the following data sources: (1) the number of children ages 5–17 in poverty counted in the most recent census; (2) the number of children eligible for free and reduced price lunches; (3) the number of children in families receiving Temporary Assistance for Needy Families (TANF); (4) the number of children eligible to receive Medicaid assistance; or (5) a composite of these data sources. The LEA must use that measure consistently across the district to rank all its school attendance areas according to their percentage of poverty. An LEA must serve eligible schools or attendance areas in rank order according to their percentage of poverty. An LEA must serve those areas or schools above 75 percent poverty, including any middle or high schools, before it serves any with a poverty-percentage at or below 75 percent. After an LEA has served all areas and schools with a poverty rate above 75 percent, the LEA may serve lower-poverty areas and schools either by continuing with the district-wide ranking or by ranking its schools at or below 75 percent poverty according to grade-span grouping (e.g., K-6, 7-9, 10-12). If an LEA ranks by grade span, the LEA may use the district-wide poverty average or the poverty average for the respective

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grade-span grouping. An LEA may serve, for one additional year, an attendance area that is not currently eligible but that was eligible and served in the preceding year. The poverty levels are derived from census poverty estimates and are compiled at the local level and submitted to the State for review and approval as part of the application process.

Equipment and Real Property Management –

Equipment means tangible personal property, including information technology systems, having a useful life of more than one year and a per-unit acquisition cost which equals or exceeds the lesser of the capitalization level established by the non-Federal entity for financial statement purposes or $5,000 (2 CFR section 200.33). Title to equipment acquired by a non-Federal entity under grants and cooperative agreements vests in the non-Federal entity subject to certain obligations and conditions (2 CFR section 200.313(a)).

Non-Federal entities other than States must follow 2 CFR sections 200.313(c) through (e) which require that:

1. Equipment acquired with Federal awards is used in the program or project for which it was acquired as long as needed, whether or not the project or program continues to be supported by the Federal award or, when appropriate, under other Federal awards; however, the non-Federal entity must not encumber the equipment without prior approval of the Federal awarding agency (2 CFR sections 200.313(c) and (e)).
2. Property records must be maintained that include a description of the property, a serial number or other identification number, the source of funding for the property (including the Federal award identification number), who holds title, the acquisition date, cost of the property, percentage of Federal participation in the project costs for the Federal award under which the property was acquired, the location, use and condition of the property, and any ultimate disposition data including the date of disposal and sales price of the property.
3. A physical inventory of the property must be taken and the results reconciled with the property records at least once every 2 years (2 CFR section 200.313(d)(2)).
4. A control system must be developed to ensure adequate safeguards to prevent loss, damage, or theft of the property. Any loss, damage, or theft must be investigated (2 CFR section 200.313(d)(3)).
5. Adequate maintenance procedures must be developed to keep the property in good condition (2 CFR section 200.313(d)(4)).
6. If the non-Federal entity is authorized or required to sell the property, proper sales procedures must be established to ensure the highest possible return (2 CFR section 200.313(d)(5)).

(COSO POLICY CONTINUED)

7. When original or replacement equipment acquired under a Federal award is no longer needed for a Federal program (whether the original project or program or other activities currently or previously supported by the Federal government), the non-Federal entity must request disposition instructions from the Federal awarding agency if required by the terms and conditions of the award. Items of equipment with a current per-unit fair market value of $5,000 or less may be retained, sold, or otherwise disposed of with no further obligation to the Federal awarding agency. If the Federal awarding agency fails to provide requested disposition instructions within 120 days, items of equipment with a current per-unit fair market value in excess of $5,000 may be retained or sold. The Federal awarding agency is entitled to the Federal interest in the equipment, which is the amount calculated by multiplying the current market value or sale proceeds by the Federal agency's participation in total project costs (2 CFR section 200.313(e) and 200.41).

The key risks associated with these compliance requirements is that equipment or real property acquired with Federal funds will not be used for the programs or projects for which it was acquired, that proper documentation will not be maintained to account for the real property, that proper inventory controls will not be maintained and that dispositions will not be in accordance with Federal regulations for property that has a fair market value in excess of $5,000. Management has assessed the risk of noncompliance as low because Federal funds are not typically used to purchase equipment or real property in excess of $5,000 and in instances where this does occur, controls are in place to ensure that the compliance requirements are met.

Control activities are more fully described in our Internal Control Manual.

Matching Level of Effort and Earmarking –

The specific requirements for matching, level of effort, and earmarking are unique to each Federal program and are found in the statutes, regulations, and the terms and conditions of awards pertaining to the program. For programs listed in this Supplement, these specific requirements are in Part 4, "Agency Program Requirements," or Part 5, "Clusters of Programs," as applicable. However, for matching, 2 CFR section 200.306 provides detailed criteria for acceptable costs and contributions.

"Matching," "level of effort," and "earmarking" are defined as follows:

1. *Matching* or cost sharing includes requirements to provide contributions (usually non-Federal) of a specified amount or percentage to match Federal awards. Matching may be in the form of allowable costs incurred or in-kind contributions (including third-party in-kind contributions).

(COSO POLICY CONTINUED)

2. *Level of effort* includes requirements for (a) a specified level of service to be provided from period to period, (b) a specified level of expenditures from non-Federal or Federal sources for specified activities to be maintained from period to period, and (c) Federal funds to supplement and not supplant non-Federal funding of services.

3. *Earmarking* includes requirements that specify the minimum and/or maximum amount or percentage of the program's funding that must/may be used for specified activities, including funds provided to subrecipients. Earmarking may also be specified in relation to the types of participants covered.

The following is a list of the basic criteria for acceptable matching:

- Are verifiable from the non-Federal entity's records;

- Are not included as contributions for any other Federal award;

- Are necessary and reasonable for accomplishment of project or program objectives;

- Are allowed under 2 CFR part 200, subpart E (Cost Principles);

- Are not paid by the Federal Government under another award, except where the Federal statute authorizing a program specifically provides that Federal funds made available for such program can be applied to matching or cost sharing requirements of other Federal programs;

- Are provided for in the approved budget when required by the Federal awarding agency; and

- Conform to other provisions of this part, as applicable.

The key risks associated with these compliance requirements is that grant matching requirements, level of effort requirements, or earmarking requirements will not be met. Management has assessed the risk of noncompliance as low because it does not have Federal awards with matching or earmarking requirements. For Federal awards that have level of effort requirements, the Federal awards are passed-through the Massachusetts Department of Elementary and Secondary Education (DESE) who is responsible for monitoring compliance. The monitoring is completed on an annual basis with data that is collected through the DESE's End-of-Year Financial Reporting requirements. In addition to the DESE monitoring requirements, the education appropriation has increased on an annual basis over the last ten years which reduces the risk that level of effort requirements will not be met.

Control activities are more fully described in our Internal Control Manual.

(COSO POLICY CONTINUED)

Period of Availability of Funds –

A non-Federal entity may charge to the Federal award only allowable costs incurred during the period of performance and any costs incurred before the Federal awarding agency or pass-through entity made the Federal award that were authorized by the Federal awarding agency or pass-through entity (2 CFR section 200.309).

Unless the Federal awarding agency or pass-through entity authorizes an extension, a non-Federal entity must liquidate all obligations incurred under the Federal award not later than 90 calendar days after the end date of the period of performance as specified in the terms and conditions of the Federal award (2 CFR section 200.343(b)). When used in connection with a non-Federal entity's utilization of funds under a Federal award, "obligations" means orders placed for property and services, contracts and subawards made, and similar transactions during a given period that require payment by the non-Federal entity during the same or a future period (2 CFR section 200.71).

The key risk associated with this compliance requirement is that allowable costs will be charged to a Federal award prior to the period of performance unless prior authorization was received by the Federal awarding agency and that any obligations incurred under the Federal award are not liquidated within 90 calendar days after the end date of the period of performance unless an extension has been granted by the Federal awarding agency. Management has assessed the risk of noncompliance as low because internal controls are in place to ensure that costs can only be charge during the period of performance. These controls include the ability of management to inactivate accounts after the period of availability of funds and the use of purchase requisitions and purchase orders to commit funds which require review and approval by management to ensure that commitments and expenditures are within the period of availability.
Control activities are more fully described in our Internal Control Manual.

Procurement and Suspension and Debarment –

Non-Federal entities other than States, including those operating Federal programs as subrecipients of States, must follow the procurement standards set out at 2 CFR sections 200.318 through 200.326. They must use their own documented procurement procedures, which reflect applicable State and local laws and regulations, provided that the procurements conform to applicable Federal statutes and the procurement requirements identified in 2 CFR part 200. A non-Federal entity must:

1. Meet the general procurement standards in 2 CFR section 200.318, which include oversight of contractors' performance, maintaining written standards of conduct for employees involved in contracting, awarding contracts only to responsible contractors, and maintaining records to document history of procurements.

2. Conduct all procurement transactions in a manner providing full and open competition, in accordance with 2 CFR section 200.319.

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3. Use the micro-purchase and small purchase methods only for procurements that meet the applicable criteria under 2 CFR sections 200.320(a) and (b). Under the micro-purchase method, the aggregate dollar amount does not exceed $3,500 ($2,000 in the case of acquisition for construction subject to the Wage Rate Requirements (Davis-Bacon Act)). Small purchase procedures are used for purchases that exceed the micro-purchase amount but do not exceed the simplified acquisition threshold. Micro-purchases may be awarded without soliciting competitive quotations if the non-Federal entity considers the price to be reasonable (2 CFR section 200.320(a)). If small purchase procedures are used, price or rate quotations must be obtained from an adequate number of qualified sources (2 CFR section 200.320(b)).

4. For acquisitions exceeding the simplified acquisition threshold, the non-Federal entity must use one of the following procurement methods: the sealed bid method if the acquisition meets the criteria in 2 CFR section 200.320(c); the competitive proposals method under the conditions specified in 2 CFR section 200.320(d); or the noncompetitive proposals method (i.e., solicit a proposal from only one source) but only when one or more of four circumstances are met, in accordance with 2 CFR section 200.320(f).

5. Perform a cost or price analysis in connection with every procurement action in excess of the simplified acquisition threshold, including contract modifications (2 CFR section 200.323(a)). The cost plus a percentage of cost and percentage of construction cost methods of contracting must not be used (2 CFR section 200.323(d)).

6. Ensure that every purchase order or other contract includes applicable provisions required by 2 CFR section 200.326. These provisions are described in Appendix II to 2 CFR part 200, "Contract Provisions for Non-Federal Entity Contracts Under Federal Awards."

The key risks associated with this compliance requirement are that micro-purchases (less than $3,500) will not be distributed equitably among qualified suppliers, purchases in excess of the micro-purchase threshold ($3,500) and below the MGL Chapter 30B threshold ($10,000) requiring price/rate quotes will not be adhered to, purchases in excess of the MGL Chapter 30B threshold ($50,000) requiring competitive bids will not be adhered to. Management has assessed the risk of noncompliance as low. The low risk assessment is based on the fact that individuals responsible for procurement have received training and certification under the Massachusetts Public Procurement Officer program sponsored by the Massachusetts Inspector General's Office. Click on the following link to learn more about the certification process http://www.mass.gov/ig/mcppo/. Written policies and procedures are maintained with regards to purchasing that are distributed to department heads to inform them of any new or updated procedures as well as conducting continuing education with regards to purchasing policies and procedures.

Program Income –

Program income is gross income earned by a non-Federal entity that is directly generated by a supported activity or earned as a result of the Federal award during the period of performance (unless there is a requirement for disposition of program income after the end of the period of performance as provided in 2 CFR section 200.307(f)).

(COSO POLICY CONTINUED)

Program income (2 CFR section 200.80) includes, but is not limited to income from:

- Fees for services performed,
- The use or rental of real or personal property acquired under Federal awards,
- The sale of commodities or items fabricated under Federal awards,
- License fees and royalties on patents and copyrights, except as provided below, and
- Principal and interest on loans made with Federal award funds.

Program income does not include:

- Interest earned on advances of Federal funds.
- Except as otherwise provided in Federal statutes, regulations or the terms and conditions of the Federal award, rebates, credits, discounts and interest earned on any of them.
- Taxes, special assessments, levies, fines, and other such revenues raised by a non-Federal entity, unless the Federal award or Federal awarding agency regulations specifically identify the revenues as program income (2 CFR section 200.307(c)).
- The proceeds from the sale of equipment or real property acquired in whole or in part under the Federal award (2 CFR section 200.307(d)).

Royalties or income earned by an institution of higher education or a nonprofit organization on inventions conceived or first actually reduced to practice in the performance of work under a funding agreement with a Federal agency that is shared with the inventor (2 CFR section 200.307(g); 37 CFR sections 401.2 and 401.14(k); 35 USC 201(i), and 35 USC 202(c)(7)(B)).

The key risk associated with this compliance requirement is that the program income will not be used in accordance with the allowable methods as indicated in 2 CFR section 200.307(e). Management has assessed the risk of noncompliance as low. The low risk assessment is based on the fact that program income is generally not applicable to our organization. If program income is received, the default method for using program income is the deduction method. Under the deduction method, program income is deducted from the total allowable costs unless the otherwise directed by the Federal awarding or pass-through agency.

(COSO POLICY CONTINUED)

Reporting –

Financial Reporting

Recipients must use the standard financial reporting forms or such other forms as may be authorized by OMB (approval is indicated by an OMB paperwork control number on the form) when reporting to the Federal awarding agency. Each recipient must report program outlays and program income on a cash or accrual basis, as prescribed by the Federal awarding agency. If the Federal awarding agency requires reporting of accrual information and the recipient's accounting records are not normally maintained on the accrual basis, the recipient is not required to convert its accounting system to an accrual basis but may develop such accrual information through analysis of available documentation. The Federal awarding agency may accept identical information from the recipient in machine-readable format, computer printouts, or electronic outputs in lieu of closed formats or on paper.

Similarly, a pass-through entity must not require a subrecipient to establish an accrual accounting system and must allow the subrecipient to develop accrual data for its reports on the basis of an analysis of available documentation.

The financial reporting requirements for subrecipients are as specified by the pass-through entity. In many cases, these will be the same as or similar to those for recipients.

The standard financial reporting forms for grants and cooperative agreements are as follows:

- *Request for Advance or Reimbursement (SF-270) (OMB No. 0348-0004)).* Recipients are required to use the SF-270 to request reimbursement payments under non-construction programs, and may be required to use it to request advance payments.

- *Outlay Report and Request for Reimbursement for Construction Programs (SF-271) (OMB No. 0348-0002)).* Recipients use the SF-271 to request funds for construction projects unless they are paid in advance or the SF-270 is used.

- *Federal Financial Report (FFR) (SF-425/SF-425A) (OMB No. 0348-0061)).* Recipients use the FFR as a standardized format to report expenditures under Federal awards, as well as, when applicable, cash status (Lines 10.a, 10.b, and 10c). References to this report include its applicability as both an expenditure and a cash status report unless otherwise indicated.

Electronic versions of the standard forms are located on OMB's home page (http://www.whitehouse.gov/omb/grants_forms).

Financial reporting requirements for cost reimbursement contracts subject to the Federal Acquisition Regulation (FAR) are contained in the terms and conditions of the contract.

(COSO POLICY CONTINUED)

Performance and Special Reporting

Non-Federal entities may be required to submit performance reports at least annually but not more frequently than quarterly, except in unusual circumstances, using a form or format authorized by OMB (2 CFR section 200.328(b)(1)). They also may be required to submit special reports as required by the terms and conditions of the Federal award.

Compliance testing of performance and special reporting are only required for data that are quantifiable and meet the following criteria:

1. Have a direct and material effect on the program.

2. Are capable of evaluation against objective criteria stated in the statutes, regulations, contract or grant agreements pertaining to the program.

The key risks associated with this compliance requirement are that the required standardized forms will not be used for reporting and that reporting will not be completed on a timely basis. Management has assessed the risk of noncompliance as low. The low risk assessment is based on the fact that the majority of the Federal awards are received from pass-through entities which provide a significant amount of training and oversight to ensure that reporting requirements are met for each Federal award. Also, reporting responsibilities are centralized with the grant administrators. Management also provides oversight to ensure that monthly, quarterly and annual reporting is completed on a timely basis and that the proper standardized forms are utilized.

Control activities are more fully described in our Internal Control Manual.

Subrecipient Monitoring –

A pass-through entity (PTE) must:

- *Identify the Award and Applicable Requirements* – Clearly identify to the subrecipient: (1) the award as a subaward at the time of subaward (or subsequent subaward modification) by providing the information described in 2 CFR section 200.331(a)(1); (2) all requirements imposed by the PTE on the subrecipient so that the Federal award is used in accordance with Federal statutes, regulations, and the terms and conditions of the award (2 CFR section 200.331(a)(2)); and (3) any additional requirements that the PTE imposes on the subrecipient in order for the PTE to meet its own responsibility for the Federal award (e.g., financial, performance, and special reports) (2 CFR section 200.331(a)(3)).

- *Evaluate Risk* – Evaluate each subrecipient' s risk of noncompliance for purposes of determining the appropriate subrecipient monitoring related to the subaward (2 CFR section 200.331(b)). This evaluation of risk may include consideration of such factors as the following:

(COSO POLICY CONTINUED)

1. The subrecipient' s prior experience with the same or similar subawards;

2. The results of previous audits including whether or not the subrecipient receives single audit in accordance with 2 CFR part 200, subpart F, and the extent to which the same or similar subaward has been audited as a major program;

3. Whether the subrecipient has new personnel or new or substantially changed systems; and

4. The extent and results of Federal awarding agency monitoring (e.g., if the subrecipient also receives Federal awards directly from a Federal awarding agency).

- *Monitor* – Monitor the activities of the subrecipient as necessary to ensure that the subaward is used for authorized purposes, complies with the terms and conditions of the subaward, and achieves performance goals (2 CFR sections 200.331(d) through (f)). In addition to procedures identified as necessary based upon the evaluation of subrecipient risk or specifically required by the terms and conditions of the award, subaward monitoring must include the following:

1. Reviewing financial and programmatic (performance and special reports) required by the PTE.

2. Following-up and ensuring that the subrecipient takes timely and appropriate action on all deficiencies pertaining to the Federal award provided to the subrecipient from the PTE detected through audits, on-site reviews, and other means.

3. Issuing a management decision for audit findings pertaining to the Federal award provided to the subrecipient from the PTE as required by 2 CFR section 200.521.

Ensure Accountability of For-Profit Subrecipients – Some Federal awards may be passed through to for-profit entities. For-profit subrecipients are accountable to the PTE for the use of the Federal funds provided. Because 2 CFR part 200 does not make subpart F applicable to for-profit subrecipients, the PTE is responsible for establishing requirements, as necessary, to ensure compliance by for-profit subrecipients for the subaward. The agreement with the for-profit subrecipient must describe applicable compliance requirements and the for-profit subrecipient' s compliance responsibility. Methods to ensure compliance for Federal awards made to for-profit subrecipients may include pre-award audits, monitoring during the agreement, and post-award audits (2 CFR section 200.501(h)).

The key risks associated with this compliance requirement are that the award and requirements will not be clearly communicated to a subrecipient, that evaluation of the risk of noncompliance for purposes of determining appropriate subrecipient monitoring will not be appropriate, and that required monitoring activities will not be performed. Management has assessed the risk of noncompliance as low. The low risk assessment is based on the fact that no Federal funds are currently awarded to subrecipients.

(COSO POLICY CONTINUED)

Special Tests and Provisions –

The specific requirements for Special Tests and Provisions are unique to each Federal program and are found in the statutes, regulations, and the provisions of contract or grant agreements pertaining to the program.

The key risk associated with this compliance requirement is that the recipient will not be aware of special tests and provisions and will not adhere to the specific requirements associated with them. Management has assessed the risk of noncompliance as low. The low risk assessment is based on the fact that an evaluation of grant awards is completed on an annual basis to determine if special tests and provisions are applicable to any grant awards. If special tests and provisions are identified, the administrative team is notified and procedures are put in place to ensure compliance.

- Management is aware of results of monitoring, audits, and reviews, and considers related risk of noncompliance. [Principle 7]

  Management holds regular meetings and is updated on the results of monitoring activities, audits and reviews. Action plans are developed to address any weaknesses in internal or noncompliance that is noted. Additional follow-up is done to make sure that action plans are implemented and that the corrective action addressed any matters noted.

- Management and employees identify, analyze, and adequately respond to risks related to achieving the defined objectives. [Principle 7]

  Management holds regular meetings and discusses risk related to achieving defined objectives. Material risks are analyzed by management and controls are assessed to ensure that risks are reduced to an acceptable level.

- The organizational structure provides identification of risks of noncompliance [Principle 7]
  - Key managers have been given responsibility to identify and communicate risks of noncompliance.
  - Employees who require close supervision (e.g., they are inexperienced) are identified.
  - Management has identified and assessed complex operations, programs, or projects.

- Management considers the potential for fraud when identifying, analyzing, and responding to risk. This assessment includes at a minimum the following: [Principle 8]
  - types of fraud,
  - fraud risk factors, and
  - response to fraud risks.

(COSO POLICY CONTINUED)

During times of significant financial hardship, the increased stress to the organization can increase the risk that prepared budgets are not sufficient to meet actual expenditures. However, the financial reality is that if recurring revenues are not sufficient to fund recurring expenditures, eventually budget cuts will have to be made.

In the governmental environment, any major organizational restructuring is a long and involved process where management has sufficient lead time to adjust the budget to reflect the new organizational structure.

There is risk that elected officials may react to increased financial pressures by not implementing or enforcing sound business policies which could lead to a deteriorating financial condition. Examples would include not raising water rates to cover 100% of the cost of providing the service, improper procurement practices, and depletion of reserves to fund operations.

Lack of foresight in completing long term capital plans can lead to deteriorating infrastructure which will have an adverse effect on the long term financial condition.

GASB pronouncements can add to the financial burden of a community.

A community can face financial pressures related to technological resources.

The government must comply with grant restrictions and all grants are supplied to the accounting office to review the allowability of activities and costs. The Federal grants are audited as part of the single audit which reduces risk. Monitoring reviews are made periodically by the granting agencies. The risk related to noncompliance with Federal and state grants could result in termination of future grants.

Most grants are drawn down monthly, quarterly or up front. For reimbursable grants the only delay in receipt is the timing of the reimbursement requests.

The largest risk is a revenue reduction from state aid and excise taxes. However this risk is minimal as the community can increase their major revenue source by 2 1/2% each year. It will cause appropriation reductions but there is no risk the government will go out of business.

If serious conditions occur due to mismanagement the state has come in several times and put in a control board which has been successful in turning the communities around in a relative short period of time.

If there is a significant economic downturn, which results in a decreasing revenue base for the community, the community will be forced to reduce services.

There are very few real risks related to the government's revenues. The Department of Revenue (DOR) does not allow the community to budget more than the actual revenue received in the prior year unless they can clearly demonstrate the increase is justified.

(COSO POLICY CONTINUED)

The major revenue sources are:

Real estate and personal property taxes which the billing is set by the assessor and first year collections are usually about 95% and in the next year the community usually collect another 4%. Any unpaid amounts are liened against the parcel and therefore the community has secured its position. Due to these factors, risk is minimal.

State Aid is reasonably known before the year begins and is part of the budgetary process. It is always 100% collected and normally received in quarterly payments. Risk is considered minimal.

Motor Vehicle Excise bills are created by the Registry of Motor Vehicles and are substantially collected. Although unpaid amounts cannot be liened they are marked at the registry and the owner cannot renew the registration or license with paying all amounts due.

User fees are based on costs of providing the services and readings taken for actual usage. Any unpaid fees can be liened and depending on the circumstances the service can be stopped until the fee is paid.

Bad debt allowance is minimal.

There is significant risk related to the year-end accrual entries since the entries are done only once a year. Therefore the infrequency of the accounting increases the possibility of error but not fraud or misappropriation of assets.

All of the risks previously mentioned are minimized through a combination of factors, which include:

The Department of Revenue is the oversight board for how all communities must maintain their statutory accounts, in addition, they publish the UMAS manual that is the authoritative budgetary book that dictates how all transactions should be recorded. In conjunction with this, the community is required to submit annual reports under this basis of accounting to the DOR.

The DOR issued a comprehensive guide on how to implement GASB 34 which included all GAAP to date and how the community would convert their statutory financial statements into GAAP. All communities are required to use this guidance when preparing their audited financial statements.

Any new pronouncements are addressed by the community through continuing education provided by the Accountant's and Auditor's Associations and discussions with the independent auditors. Before implementing any new accounting policies, consultations are conducted with the independent auditors.

(COSO POLICY CONTINUED)

The major governmental expense is payroll. Procedures are maintained for hiring and dismissing employees. The Personnel department, Treasurer's Office and Accounting Department need to be informed of any personnel changes. Any new full-time employee joins the retirement system and deductions must be turned over monthly. Employees are charged to a department appropriation which is diligently monitored by the department heads. Therefore the risk of full-time fictitious employees is minimal. Salary levels are controlled by collective bargaining and the annual increases are normally 0% to 3% which is covered by prop 2 1/2. If reductions have to be made in the workforce it is usually covered by attrition, retirement, or reducing staffing levels based on seniority. The reductions are normally not made in the finance areas due to the limited number of staff and minor dollars in relation to the total budget. Therefore internal financial controls are usually not adversely affected by layoffs.

Employee benefits are directly related to actual employees and the health insurance account is monitored each month. Although it is possible that terminated employees are not removed from the rolls timely the risk of material financial statement error is minimal.

Pension expense is an annual assessment made by the retirement system.

Debt service is structured with the assistance of financial advisors. There is very little risk related to this expenditure.

The remaining expenses are monitored through annual budgets, capital committees, management and department heads. There is a risk that expenses may be recorded in the wrong period through error or financial statement fraud but the risk is minimized by the fact that accounting personnel are instructed not to pay a bill related to the prior period unless a separate appropriation is made for unpaid bills. This process takes months and through past experience the risk is minimal. The recording of expenses in the wrong fiscal year is only important in budgeted funds as multi-year funds such as capital projects, certain grants and revolving funds carryover any unspent resources to the following year.
The risk related to investment activity relates to investing in high risk investments which could result in a permanent loss of operating or capital funds.

MGL limits local government's legal investments which significantly reduces investment risk. There is minimal personal benefit to the Treasurer based on investment performance. Therefore, the likelihood that the Treasurer would knowingly violate MGL regulations is minimal. The commonwealth updates its legal list of investments annually.

The risk related to financing is not having access to the financing markets to meet cash flow needs. In addition, there are several forms of complex financing arrangements that places risk to the community through interest rate increases. We have never experienced an inability to access financing at competitive rates.

The MGL does not allow for local governments to engage in complex financing arrangements such as swaptions. In order for a community to borrow, a series of third parties are involved in the process including financial advisors, the executive branch of the government, bond counsel, DOR, which ensure that the financing is in compliance with MGL. This area does not carry a significant risk.

(COSO POLICY CONTINUED)

The financial statements are expected to be widely distributed to Federal agencies, State agencies, citizens, used in official statements, continuing disclosures and other. The risks are community related if there are qualifications in the opinion, findings on the single audit or significant deficiencies. We do not believe any of these risks are significant because they are minimized through the independent audit process.

The risks related to IT include:

- failure to backup critical data and programs.
- lack of sufficient personnel with appropriate knowledge and skills due to budgetary constraints. There is risk associated with the loss of a critical IT employee if the employee could not be replaced immediately through internal or external sources.
- lack of adequate documentation of policies and procedures related to IT and financial applications.
- lack of contingency plans for alternative processing in the event of loss or interruption of the IT function.
- the risk of maintaining multiple computing environments without adequate integration.

These risks have been mitigated by the employment of an IT Director with suitable skills, knowledge and experience. In addition, written policies and procedures have been adopted to ensure that each of these risks has been addressed.

- Processes are established to implement significant changes in program objectives and procedures. [Principle 9]

Grant agreements, contracts and the Federal compliance supplement are reviewed on an annual basis to identify significant changes to program objectives and procedures. Oversight agencies and pass-through entities, such as the Department of Education, provide training and resource materials to assist in the identification of changes to program objectives and procedures. Once significant changes are identified, policies and procedures are developed to ensure compliance. These policies and procedures are communicated to management at weekly meetings and departmental staff is made aware of the changes by management.

C. Control Activities. The actions management establishes through policies and procedures to achieve objectives and respond to risks in the internal control system, which includes the entity's information system.

- Adequate segregation of duties is provided between performance, review, and recordkeeping of a task. [Principle 10]

Management should divide or segregate key duties and responsibilities among different people to reduce the risk of error, misuse, or fraud. This includes separating the responsibilities for:

- authorizing transactions,
- processing and recording them,
- reviewing the transactions, and
- handling any related assets or process so that no one individual controls all key aspects of a transaction or event.

(COSO POLICY CONTINUED)

In other words, control activities related to authority, custody, and accounting of operations ought to be separated to achieve adequate segregation of duties.

If segregation of duties is not practical within an operational process because of limited personnel for example, adding closer supervision, cross-training or frequent reviews may be an alternative for this control activity.

Segregation of duties is achieved at the departmental level as well as at the entity-wide level. Grant drawdowns and requests for reimbursement are initiated at the departmental level and cash receipts are recorded by the Treasurer's office and are wired into a bank account maintained by the Treasurer. The Treasurer has custody of all of the bank accounts. Departments will typically notify the Treasurer when a drawdown or reimbursement request has been made to assist the Treasurer with the identification of funds received.

For the majority of the Federal awards, payroll is the most significant transaction class. The grant application process typically requires a detailed budget to be approved indicating the payroll positions to be charged, and the number of FTE's associated with each position. Time and effort documentation is maintained by each employee paid from the grant and is approved by the department head to ensure that only eligible payroll is charged to the Federal awards. For disbursements, purchase requisitions and purchase orders are utilized which are approved at the department level, approved by the procurement officer and approved by the Accountant/Auditor. Control activities are more fully described in our Internal Control Manual.

- Supervision of employees is commensurate with their level of competence. [Principle 10]

  Employee's competence is evaluated on an ongoing basis. The level of employee supervision is planned and adjusted based on the evaluation of the employee's performance and competence. As an employee's level of competence increases, supervision of that employee can be reduced to a lower level.

- Personnel possess adequate knowledge and experience to discharge their responsibilities. [Principle 10]

  Personnel are evaluated during the hiring process against specific roles and responsibilities that they are applying for. Candidates for management level positions typically require prior experience that would allow them to complete the responsibilities of the position. Staff level positions do not always require prior experience, but personnel must possess the ability to perform the roles and responsibilities given sufficient training and supervision.

(COSO POLICY CONTINUED)

- Equipment, inventories, cash, and other assets secured physically and periodically counted and compared to recorded amounts. [Principle 10]

  Equipment is tagged and inventoried on a periodic basis. Commodities for the school lunch program are also inventoried on a regular basis. Cash and other assets are counted and reconciled to the general ledger and supporting documentation on a monthly basis. Any discrepancies noted are investigated and resolved as part of the reconciliation process.

- Computer and program controls include [Principle 11]:
  - Data entry controls, e.g., edit checks.
  - Exception reporting.
  - Access controls.
  - Reviews of input and output data.
  - Computer general controls and security controls.

  Data entry controls primarily relate to the reconciliation process. This is where most data entry errors are discovered and corrected. Some of the most important reconciliations include cash, receivables, Federal awards, departmental appropriations, payroll withholdings, etc.

  Exception reporting is mainly used in the billing process to identify issues with customer utility bills and to ensure that bills are in line with expectations. Outliers are reviewed and investigated to ensure accuracy.

  Data access is controlled through the use of user profiles in the accounting system and through physical safeguards for manual records such as locking information in a safe, file cabinet or other secure area. Computer passwords are also changed periodically and require strong passwords to reduce the risk of hacking.

  Input and output data is reconciled to supporting documentation by the accounting department as well as the departments that are responsible for the transactions.

- Operating policies and procedures exist and are clearly written and communicated. [Principle 11]

- Procedures are in place to implement changes in statutes, regulations, and the terms and conditions affecting Federal awards. [Principle 11]

(COSO POLICY CONTINUED)

Grant managers are responsible for identifying changes in statutes, regulations and terms and conditions affecting Federal awards and are responsible for updating processes and procedures to ensure compliance. Federal awarding agencies as well as pass-through entities also provide training seminars to highlight changes in statutes, regulations and terms and conditions affecting Federal awards. The seminars are designed to educate the grant recipients about how to comply with the changes.

- Management prohibits intervention or overriding established controls. [Principle 11]

Management reviews compliance with established controls to ensure that controls are not intervened with or overridden. For example, supporting documentation is reviewed to ensure that required reviews and approvals by department heads are occurring and that the required signoffs are present documenting department head approval.

D. Information and Communication. The quality of information management and personnel communicate and use to support the internal control system.

- The accounting system provides for separate identification of Federal and non-Federal transactions and allocation of transactions applicable to both. [Principle 13]

A fund based accounting system is maintained that provides a separate accounting of Federal funds. This facilitates identification of Federal awards and accounting and reporting requirements.

- Adequate source documentation exists to support amounts and items reported. A recordkeeping system is established to ensure that accounting records and documentation are retained for the time period required in the statutes, regulations, and the terms and conditions applicable to the program. [Principle 13]

Source documents are typically maintained at the department level where responsibility for administration of the Federal award exists as well as in the accounting and treasury departments. Supporting documentation is required for the receipt and disbursement processes. For disbursements, the original invoice must be submitted to the accounting department and is maintained with the approved warrant. For receipts, supporting documentation must be provided to the treasurer's office along with a turnover sheet that is used to record the transaction. All documentation is maintained in accordance with Federal and State record retention requirements. See 2CFR Section 200.333 for UG record retention requirements. Massachusetts record retention requirements can be found at https://www.sec.state.ma.us/arc/arcrmu/rmuidx.htm.

(COSO POLICY CONTINUED)

- Accurate information is accessible to those who need it. [Principle 13]

  Accurate financial information can be obtained from the accounting system. This information is reconciled to departmental records on a monthly basis. Program related information is maintained at the department level and can be obtained by contacting the applicable department.

- Reports are provided timely to managers for review and appropriate action. [Principle 13]

  Financial information is available to managers on a real-time basis through access to the accounting system. Audits and review reports are available to managers for review and appropriate action. From a practical standpoint, any matters warranting corrective action are discussed at the time of the audit. Responses from management and corrective actions are requested at that time and are typically implemented prior to the audit being finalized or very soon thereafter. Corrective action plans are required to be submitted to the Federal audit clearinghouse with the annual submission which helps to facilitate timely implementation.

- Reconciliations and reviews ensure accuracy of reports. [Principle 13]

  Monthly reconciliations of general ledger accounts are required. This includes reconciliation of cash accounts between bank and general ledger balances and reconciliation of revenue and expenditure transactions.

- Actions are taken as a result of communications received. [Principle 13]

  Audits and review reports are available to managers for review and appropriate action. Any matters warranting corrective action are communicated to management during the audit. Responses from management and corrective actions are requested at that time and are typically implemented prior to the audit being finalized or very soon thereafter. Corrective action plans are required to be submitted to the Federal audit clearinghouse with the annual submission which helps to facilitate timely implementation.

- Established internal and external communication channels exist. [Principle 14]
  - Staff meetings.
  - Bulletin boards.
  - Memos, circulation files, e-mail.
  - Surveys, suggestion box.

(COSO POLICY CONTINUED)

Management meets on a regular basis to discuss emerging issues and other pertinent matters. Staff meetings are held on an as needed basis at the discretion of the department head. Other communications are made using bulletin boards, memo's emails and surveys.

- Employees' duties and control responsibilities are effectively communicated. [Principle 14]

  Employee roles and responsibilities are documented by the human resources department and communicated to each employee. Control responsibilities are documented in the internal control document and are communicated to employees by management. Procedure manuals are maintained at the department level documenting the control responsibilities of each position in the department.

- Channels of communication for people to report suspected improprieties have been established. [Principle 14]

  Employees are encouraged to report improprieties to their direct supervisor, however in situations where this is not practical; they are encouraged to report to the next highest ranking level of management. In instances where this is still not practical, employees are encouraged to bring the matter to the City Manager.

- There are established channels of communication between the pass-through entity and subrecipients. [Principle 15]

  We do not currently provide any subawards to subrecipients.

E. Monitoring. Activities management establishes and operates to assess the quality of performance over time and promptly resolve the findings of audits and other reviews.

- Ongoing monitoring is built-in through independent reconciliations, staff meeting feedback, rotating staff, supervisory review, and management review of reports. [Principle 16]

  Various reconciliations are performed by program staff, including reconciliation of general ledger balances to departmental records, reconciliation of external financial reporting to general ledger balances and other applicable supporting documentation. Management is responsible for reviewing and approving the reconciliations on a monthly basis. Staff meetings are held on a regular basis. Staff meetings are held to disseminate information to staff and to provide a forum for staff members to bring internal control and other issues to management's attention.

- Periodic site visits are performed at decentralized locations and checks are performed to determine whether procedures are being followed as intended. [Principle 16]

(COSO POLICY CONTINUED)

The Accounting function is responsible for performing periodic site visits to assess whether or not departments are adhering to established policies and procedures. This involves meeting with program management and staff to assess their understanding of their roles and responsibilities and the required control activities. Additionally supporting documentation is reviewed to ensure that control activities are being performed as required and that department heads are providing the necessary oversight and supervision through review and approval of supporting documentation. For example, this oversight includes review and approval of purchase requisitions, invoices, time and effort documentation for staff being paid from Federal funds, account reconciliations and other pertinent documentation to ensure compliance with program requirements.

- Management meets with program monitors, auditors, and reviewers to evaluate the condition of the program and controls. [Principle 16]

The results of site visits, audits and other reviews are evaluated by management to determine whether internal controls are operating as designed and to assess the effectiveness of the internal controls at achieving the control objectives.

- Management follows up on irregularities and deficiencies to determine the cause. [Principle 17]

Any irregularities or deficiencies noted during the site visits are followed up on immediately by management. Management assesses whether or not the irregularities or deficiencies could result in a material noncompliance or a material weakness in internal controls. Based on this assessment, a determination is made as to whether or not there is a weakness in the design or operation of controls. If the deficiency relates to the operation of internal controls, the deficiency is addressed with the department head and staff members to ensure that controls operate as designed on a go-forward basis. If the deficiency relates to the design of internal controls, the controls are assessed and modifications to existing procedures are implemented to correct the deficiency.

- Internal audit routinely tests for compliance with Federal requirements. [Principle 17]

Internal audits are performed on an annual basis to verify compliance with grant agreements, laws and regulations pertaining to Federal awards and are performed by individuals independent of the department that is administering the Federal program. Any noncompliance noted in the internal audits is brought to the attention of the department head as well as management. Management requires the department head to develop corrective action plans and additional follow-up is completed to ensure that the corrective actions are implemented and that the deficiencies are satisfactorily resolved.

(COSO POLICY CONTINUED)

- If there is a governing Board, the Board reviews the results of all monitoring or audit reports and periodically assesses the adequacy of corrective action. [Principle 17]

  Monitoring and auditing results are presented to the governing Board on an annual basis. The results of monitoring and audits are reviewed by the governing Board and the status of corrective actions is confirmed. In instances where corrective actions have not been fully implemented, the governing Board will provide the necessary oversight and follow-up to ensure that the corrective actions are taken.

EFFECTIVE DATES

Implementation Date: 7/1/2020
Last Revision Date: 5/1/2021

CONTINUING DISCLOSURE POLICY

Federal securities laws prohibit making any untrue statement of a material fact or omitting any material fact necessary in order to make disclosure statements, in the light of the circumstances under which they were made, not misleading. City of Lowell, Massachusetts (the "Issuer") has executed continuing and/or significant events disclosure certificates (generally referred to herein as "disclosure agreements") in connection with the Issuer's bond and note issues (generally referred to herein as "bonds"). The Issuer's preliminary official statements and final official statements (generally referred to herein as "official statements") describe compliance with the Issuer's disclosure agreements. The Issuer has adopted these procedures to ensure compliance with the Issuer's disclosure agreements in a manner that is consistent with federal securities laws. These procedures will be reviewed and will be updated as necessary to accurately reflect the responsibilities of the Issuer's finance team.

The _____ of the Issuer (or such other officer as may from time to time be designated by the Issuer's Chief Executive Officer, as defined in M.G.L. c.4, §7) (the "Compliance Officer") will take primary responsibility for (A) ensuring the timeliness and sufficiency of the Issuer's disclosure filings and (B) ensuring the accuracy of the Issuer's official statements regarding compliance with the disclosure agreements, each as further described below. Hilltop Securities Inc. has been retained by the Issuer (the "Dissemination Agent") to assist the Issuer with the making of the various filings required by its disclosure agreements.

Disclosure Agreement Requirements

The Issuer has agreed to provide certain information for the benefit of the owners of the Issuer's bonds, and to assist purchasers of the Issuer's bonds in complying with Rule 15c2-12 adopted by the Securities and Exchange Commission under the Securities Exchange Act of 1934 (as amended, the "Rule"). The requirements of the Issuer's disclosure agreements are generally described below. The respective disclosure agreements, which shall be maintained by the Compliance Officer, should be consulted for a full description of the Issuer's obligations under such agreements.

I. Annual Reports

The Issuer has agreed to provide Annual Reports that contain:

1. Quantitative information for the preceding fiscal year of the type presented in the Issuer's applicable Official Statement regarding (i) the revenues and expenditures of the Issuer relating to its operating budget, (ii) capital expenditures, (iii) fund balances, (iv) property tax information, (v) outstanding indebtedness and overlapping debt of the Issuer, (vi) pension obligations of the Issuer, and (vii) other post-employment benefits liability of the Issuer; and

(DISCLOSURE POLICY CONTINUED)

2. The most recently available audited financial statements of the Issuer, prepared in accordance with generally accepted accounting principles, with certain exceptions permitted by the Massachusetts Uniform Municipal Accounting System promulgated by the Department of Revenue of the Commonwealth. If audited financial statements for the preceding fiscal year are not available when the Annual Report is submitted, the Annual Report will include unaudited financial statements for the preceding fiscal year and audited financial statements for such fiscal year shall be submitted when available.

The Annual Report is due not later than 270 days after the end of each fiscal year, or as otherwise specified in an applicable disclosure agreement. If the Issuer is unable to provide an Annual Report to the Municipal Securities Rulemaking Board (MSRB) via its Electronic Municipal Market Access (EMMA) website by the due date, the Issuer shall post notice on EMMA regarding its inability to make a timely filing of this information.

The Annual Report may be submitted as a single document or as separate documents comprising a package and may cross-reference other information from other documents, including official statements of debt issues of the Issuer or related public entities which are available to the public on EMMA, provided that the audited financial statements of the Issuer may be submitted when available separately from the balance of the Annual Report.

II. Reporting of Significant Events

The Issuer has agreed to file a notice with the MSRB of any of the events enumerated below with respect to the Issuer's bonds. Any such notice shall be filed in a timely manner not in excess of ten business days after the occurrence of the event.

1. Principal and interest payment delinquencies.
2. Non-payment related defaults, if material.
3. Unscheduled draws on debt service reserves reflecting financial difficulties.
4. Unscheduled draws on credit enhancements reflecting financial difficulties.
5. Substitution of credit or liquidity providers, or their failure to perform.
6. Adverse tax opinions, the issuance by the Internal Revenue Service of proposed or final determinations of taxability, Notices of Proposed Issue (IRS Form 5701-TEB) or other material notices or determinations with respect to the tax status of the bonds, or other material events affecting the tax status of any of the bonds.
7. Modifications to rights of the registered owners, including beneficial owners, of the bonds, if material.

(DISCLOSURE POLICY CONTINUED)

8. Bond calls, if material, and tender offers.

9. Defeasances.

10. Release, substitution or sale of property securing repayment of any of the bonds, if material.

11. Rating changes.

12. Bankruptcy, insolvency, receivership or similar event of an obligated person (as such term is defined in the Rule).*

13. The consummation of a merger, consolidation, or acquisition involving an obligated person or the sale of all or substantially all of the assets of an obligated person, other than in the ordinary course of business, the entry into a definitive agreement to undertake such an action or the termination of a definitive agreement relating to any such actions, other than pursuant to its terms, if material.

14. Appointment of a successor or additional trustee or the change of name of a trustee, if material.

15. Incurrence of a financial obligation of an obligated person, if material, or agreement to covenants, events of default, remedies, priority rights, or other similar terms of a financial obligation of an obligated person, any of which affect the registered owners, including beneficial owners, of the bonds, if material.†

16. Default, event of acceleration, termination event, modification of terms, or other similar events under the terms of a financial obligation of an obligated person, any of which reflect financial difficulties.†

* As noted in the Rule, this event is considered to occur when any of the following occur: (i) the appointment of a receiver, fiscal agent or similar officer for an obligated person in a proceeding under the U.S. Bankruptcy Code or in any proceeding under state or federal law in which a court or governmental authority has assumed jurisdiction over substantially all of the assets or business of an obligated person, or if such jurisdiction has been assumed by leaving the existing governing body and officials or officers in possession but subject to the supervision and orders of a court or governmental authority, or (ii) the entry of an order confirming a plan of reorganization, arrangement or liquidation by a court or governmental authority having supervision or jurisdiction over substantially all of the assets or business of an obligated person.

† For purposes of event numbers 15 and 16, the term "financial obligation" means a (i) debt obligation; (ii) derivative instrument entered into in connection with, or pledged as security or a source of payment for, an existing or planned debt obligation; or (iii) guarantee of (i) or (ii). The term "financial obligation" excludes municipal securities for which a final official statement has been provided to the MSRB consistent with the Rule. In the case of a Massachusetts municipality, a "financial obligation" would include, among other things and *if material*, any bonds or notes for which a final official statement has not been filed with the MSRB, bonds and interim loan notes issued through the Massachusetts Clean Water Trust, so-called "state house" notes, loans obtained through the Massachusetts Water Resources Authority, bonds issued through the United States Rural Development Administration, letters of credit, and lease purchase agreements.

(DISCLOSURE POLICY CONTINUED)

A. Ensure Timeliness and Sufficiency of Disclosure Filings

I. Annual Reports

The Compliance Officer will take primary responsibility for ensuring that the Issuer's Annual Report is assembled to include the information required by the relevant disclosure agreement and is filed on EMMA within 270 days after the end of the Issuer's fiscal year, or as otherwise specified in an applicable disclosure agreement. The Issuer's Annual Report will be posted on EMMA by the Dissemination Agent. To ensure the Issuer's Annual Reports are complete, accurate and not misleading, the Issuer agrees to take the following steps, adjusted as appropriate to coordinate with the Issuer's disclosure agreements and internal procedures:

1. The Compliance Officer will assemble a finance team of relevant officials of the Issuer;

2. The Compliance Officer will submit a draft of the Annual Report to the finance team for review on or before March 1 of each calendar year;

3. The finance team will review the Annual Report and consult with relevant officials of the Issuer, the Issuer's municipal advisor, bond counsel, disclosure counsel and general counsel, as appropriate, regarding any questions that arise with respect to the accuracy or completeness of the Annual Report to ensure that it is accurate, complete and not misleading;

4. The finance team will make such changes as are necessary to ensure that the Annual Report is accurate, complete and not misleading;

5. When the Annual Report is final and all questions regarding its accuracy and completeness and any potentially misleading statements have been resolved, the finance team will provide written or email confirmation to the Compliance Officer prior to the filing deadline confirming that the Annual Report is ready for filing; and

6. The Compliance Officer will arrange for filing of the Annual Report on EMMA on or before the date that is 270 days after the end of the Issuer's fiscal year, or as otherwise specified in an applicable disclosure agreement.

   In addition, to ensure timely filing of the Issuer's Annual Report, the Compliance Officer will utilize an alert system (e.g., alerts from EMMA, DAC (Digital Assurance Certification, LLC) and/or electronic calendar notifications) with respect to the following:

7. The March 1 deadline for submitting the Annual Report to the finance team;

8. The Annual Report filing deadline; and

9. Additional internal deadlines, as appropriate.

(DISCLOSURE POLICY CONTINUED)

II. Reporting of Significant Events

The Compliance Officer will review and monitor the events specified in the Issuer's disclosure agreements to ensure that notice is posted in a timely manner, not in excess of ten business days after the occurrence of an event. Any event notices will be posted on EMMA by the Dissemination Agent. Among other procedures as may coordinate with the Issuer's internal procedures, the Compliance Officer will:

1. Utilize an alert system of the nature described above to ensure the Compliance Officer periodically reviews the events specified in the Issuer's disclosure agreements to determine whether any event may have occurred that requires filing notice on EMMA;

2. Establish an internal process by which the Issuer's official with primary responsibility for finance, the business manager, any similar official of the school and electric departments, if any, and the head of any other department of the Issuer with authority to enter into a financial obligation or agreement of the kind described in event number 15 of the Rule, shall provide to the finance team with all relevant documentation relating to any proposed financial obligation or agreement described in event number 15 of the Rule sufficiently in advance of the execution thereof;

3. Designate a relevant member or members of the Issuer's finance team to be included in the review and approval process for financial obligations and agreements described in event number 15 of the Rule; and

4. Upon review of the financial obligations and agreements described in event number 15 of the Rule, the relevant finance team member will determine in consultation with other relevant officials of the Issuer, including the Issuer's municipal advisor, bond counsel, disclosure counsel and general counsel, as appropriate, whether such obligations or agreements are material. If any such financial obligations or agreements are determined to be material, the Issuer will arrange for a timely filing of notice on EMMA regarding the incurrence of such financial obligations or agreements.

B. Ensure Accuracy of Official Statements regarding Compliance

The Compliance Officer will be responsible for ensuring the accuracy of the Issuer's official statements regarding the Issuer's compliance with its disclosure agreements. In furtherance of this responsibility, the Compliance Officer will take the following steps before approving any official statement:

1. Review both (i) the timeliness and (ii) the sufficiency of the Issuer's Annual Report filings for the five-year period preceding the official statement, noting any instances of late or incomplete filings;

2. Review the list of events specified in the Issuer's disclosure agreements to determine, in consultation with relevant officials of the Issuer, whether any event has occurred during the five-year period preceding the official statement and, if any such event has occurred, confirm that notices of such event or events have been timely filed on EMMA;

(DISCLOSURE POLICY CONTINUED)

3. Consult with the Issuer's finance team, filing agent, municipal advisor, bond counsel, disclosure counsel and general counsel, as appropriate, with respect to any question regarding the Issuer's disclosure compliance;

4. If needed, file corrective or missing disclosure and/or notices on EMMA; and

5. Collaborate with the Issuer's bond counsel or disclosure counsel, as appropriate, to draft a statement regarding the Issuer's disclosure compliance in the five-year period preceding the official statement that reflects any instances of material noncompliance by the Issuer during such period.

Conclusion

The Issuer and the Compliance Officer understand and acknowledge that these procedures create ongoing responsibilities related to (A) ensuring the timeliness and sufficiency of the Issuer's disclosure filings and (B) ensuring the accuracy of the Issuer's official statements regarding compliance with the disclosure agreements. The Issuer will periodically consult with bond counsel or disclosure counsel, as appropriate, to ensure these procedures are effective in producing disclosure that is timely, complete and not misleading.

EFFECTIVE DATES

Implementation Date: 7/1/2020
Last Revision Date: 5/1/2021

LAW ENFORCEMENT TRUST FUND (LETF) POLICY

I. ASSET FORFEITURE AND EQUITABLE SHARING PROGRAM

1. The Lowell Police Department participates in joint criminal investigations with various federal law enforcement agencies that result in the seizing of assets for federally initiated forfeiture cases. The seizing of such assets may (at the discretion of the United States) result in the sharing with the Lowell Police Department of either currency or other types of property if the federal forfeiture is successfully litigated.

2. The internal procedures for control and tracking of federally shared asset forfeiture cases are as follows:

A. Submitting a Request for Shared Funds

1. No later than 45 days from the seizure, the seizing detective shall create the electronic DAG-71 form in the Department of Justice's Asset Forfeiture Program Equitable Sharing eShare Portal -https://systems.forfeiture.gov/
2. Upon completing the DAG-71, the seizing detective shall notify, via email, the Budget Director or designee and the Superintendent's office of the submission of the DAG-71.
3. The Budget Director or designee shall review the submitted DAG-71 to ensure that the form has been properly completed.
4. The Budget Director or designee shall print a copy of the DAG-71 and forward to the following persons for approval of submission of the DAG-71: **Superintendent, Deputy Superintendent or designee**.
5. Upon receiving approval (executed DAG-71) for submission from the proper personnel, the Budget Director or designee shall electronically submit the DAG-71 via the eShare Portal - https://systems.forfeiture.gov/

B. Receiving Funds

Upon receiving the shared funds, the Budget Director or designee shall ensure that the monies are deposited into the proper Law Enforcement Trust Fund account, by submitting the turn-in sheet with the LETF Account number to the Auditing Department to proper posting.

C. Tracking Procedures

The Budget Director or designee shall track all requests for shared federal funds through the eShare Portal - https://systems.forfeiture.gov/

(LETF POLICY CONTINUED)

D. Internal Controls For Required Financial Reporting

1. The Budget Director or designee shall track all the revenue and expenditures in Quicken and the Equipment purchased using LETF fund throughout the year using the "LETF Inventory Tracking" excel file.
2. At the conclusion of each quarter, the Budget Director or designee shall:
    a. Prepares quarterly statement of the LETF balances and the transaction detail of the expenditures processed during the reporting period.
    b. Submits the quarterly statement (referenced in D.2.a) to Superintendent for approval.
    c. Submits the approved quarterly statement to the Manager's Office via email to the CFO and the City Auditor.
3. At the conclusion of each fiscal year, all shared receipts of forfeited monies and inventory of forfeited property shall be reviewed by the Budget Director or designee. The Budget Director or designee shall process and deliver the required Federal Annual Certification Report to the Department of Justice or the Department of Treasury as appropriate.

II. RETAINING EQUITABLE SHARED ASSET PAPERWORK

LPD follows the Guide to Equitable Sharing for State and Local Government Agencies records retention; Section VII.D, as well as, reports including revenue and expenditure data will be retained for five (5) fiscal years provided applicable audits have been released; in addition, the use of shared cash, proceeds, real property, or tangible personal property, including but not limited to Forms DAG-71, Equitable Sharing Agreement and Certification forms, accounting and bookkeeping documents, logs and records, bank records and statements, and audit reports shall be retained for not less than five (5) years.

III. INTERNAL CONTROL OF ADVANCE PAYMENTS FOR INFORMANTS

Informant money will be replenished by reconciliation of the expenses. This will go through the City of Lowell Procurement Process. A Purchase Order in the amount $5,000 was approved. Money will be drawn on the purchase order by filling out the Law Enforcement Trust Fund Invoice. This report will serve as an invoice to replenish only the expenses that were paid out.

The reconciliation of the account is as follows:

- The approved Information/Contraband Procurement (ICP) Forms are compiled and forwarded to the coordinator in the Finance Office.

(LETF POLICY CONTINUED)

- The Coordinator (Dustin Poirier) lists all expenses from the ICP Forms on a spreadsheet by: Date, Case Number, brief description of expenses if needed with amount paid. This spreadsheet is approved by the Budget Director.
- The Law Enforcement Trust Fund Invoice will be filled out and forwarded for signatures. The invoice will then be processed through auditing department and a check will be issued.

1. **Internal Control**

   The Information/Contraband Procurement Forms are compiled and reviewed by the Captain in charge. He will forward carbon copies of these Forms to the coordinator (Dustin Poirier). This reconciliation is to confirm the expenses for this period. The Coordinator will note the available balance and reconcile with the Special Investigations Section (SIS) Supervisor to the ledger.

2. ***Monitoring Cash***

   The Check is cashed by the Special Investigations Section (SIS) Supervisor and the money is kept in the safe along with all Information/Contraband Procurement Forms. Only two SIS Supervisors have access to the safe. The disbursement of money is monitored by the SIS Supervisors to ensure the money is spent according to the guide to equitable sharing for law enforcement agencies.

3. **Ledger**

   The SIS Supervisors maintains a Ledger Book for all withdrawals of money. The front sheets in the Ledger book give a running balance of money on hand and is reconciled by the SIS Supervisor and approved by the Captain in charge. Money is given to detectives ahead of time to aid them in completing their cases.

   Example: Detective Doe receives permission from the Supervisor to receive $100 for ongoing cases. The SIS Supervisor in charge of the ledger will write down the disbursement in the front of the ledger and also, record Detective Doe's $100 under his name in the back of the ledger book. This Detective now owes the fund $100, he will disburse to informant say $20 and $20 each separate disbursement must have an ICP Form filled out. He will turn these forms into the SIS Supervisor in charge, who will subtract the $40 from Detective Doe's Sheet in the back of the ledger book. Once the money supply has been depleted to a level determined by the Captain in charge reconciliation will be required to issue the Law Enforcement Trust Invoice to the City Lowell.

(LETF POLICY CONTINUED)

IV. INVENTORY TRACKING

- All purchases using the Law Enforcement Trust Fund will be ordered by the Lowell Police Department Finance Division following the purchasing procedures. All LETF purchases will be authorized by the Police Chief and entered into the purchasing system and will be approved by Budget Director and CFO.

- Tien Nguyen will receive the equipment and update the LETF inventory tracking sheet when the equipment has been delivered to the Lowell Police Department Headquarters.

- The Budget Director will than document the equipment was received on a LETF Inventory Tracking sheet and will contact the person the equipment will be assigned to. The Inventory Tracking sheet contains the following information.

Category	Description	Age as of today
Name	Warranty Expires	Dispose Condition
ID Tag	Price	Dispose Date
Dept/Area	% of Federal Funds	Year
Assign to/Location	Condition	Model No.
Date	Unit Value	Serial No.
Warrant #	Qty	
Supplier	Value	

Note: *Inventory Tracking system is being explored as of 02.11.21. Once it is confirmed, the system will be replacing the excel file.*

- The person assigned the equipment will be required to sign and date the Equipment assignment form when the equipment leaves the possession of the Budget Director, Tien Nguyen.

- The Inventory Tracking Report will be submitted with the Quarterly Financial Report to the Manager's Office via email to the CFO and the City Auditor.

- The physical inventory count will be conducted yearly and the records will be saved in the LETF folder.

(LETF POLICY CONTINUED)

EFFECTIVE DATES

Implementation Date:	7/1/2020
Last Revision Date:	5/1/2021

FISCAL YEAR

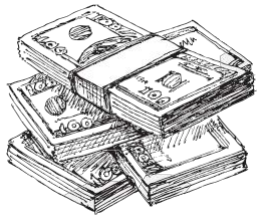
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SECTION VIII

APPENDICES

Additional ancillary information, including an introduction to municipal finances, organizational staffing information, acronym table, and glossary of terms.

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MUNICIPAL FINANCES 101

Financial literacy is a process.

Maybe you want to fight poverty or reform public schools. Maybe you want to cut taxes or privatize government services. Maybe you think government mostly gets it right, so you want to protect policies or programs. Regardless you've probably realized by now, that you can't accomplish much in the way of change if you can't speak the language of public finance.

The goal of this Appendix is to help you speak that language. Put differently, it is to help you become financially literate. You're financially literate if you understand your municipality's "financial story." That story has several parts, and those parts are the major sections of this Appendix.

The first and most important step toward public financial literacy is to "know what you don't know."

In other words, it is important to recognize that your current knowledge on a specific subject may be lacking. Knowing how to get informed about things you don't know, and knowing where to focus the limited time you can devote to becoming informed, is just as important as what you already know.

The City of Lowell's budget for the fiscal year ending June 30, 2019 was $362M+. Where did the funding come from? How was the money spent? Why did it need so much? How does the City finance big ticket items like infrastructure improvements? Is the City in sound financial shape?

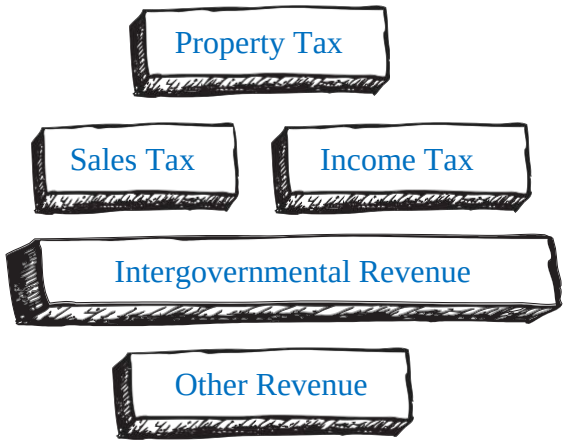
This section is intended to introduce you to, and briefly discuss, those key components which factor into your municipality's financial story, how to think about that story, and how to connect that story to the priorities and objectives laid out by your municipal leaders.

While this section attempts to establish a foundation for understanding municipal government finances, true financial literacy is a commitment to keep learning, asking questions, and constantly and constructively revisit financial assumptions.

Where appropriate, this section includes links to other areas within this budget document related to the various topics discussed, with the hope of providing fundamental financial literacy essential to understanding a municipality's general financing, its nuances, and issues.

The majority of the material in this section are based on the *GOVERNING Guide to Financial Literacy © 2014*, which has been modified by the City of Lowell with permission by GOVERNING, a Division of e.REPUBLIC, for inclusion within the City's budget document.

The City encourages readers to "go back to the basics", by visiting GOVERNING's *FINANCE 101 Special Series* which is available online at http://www.governing.com/finance101.



WHERE THE MONEY COMES FROM

There are five primary revenue sources available for most municipalities.

Arthur Godfrey, the famous 1950s television and radio personality, once said, "I'm proud to pay taxes in America, but I could be just as proud for half the money." This quote nicely captures the principle challenge to financial policymakers. While citizens may embrace the idea that they should pay for government, they also expect government to find a better, fairer, and cheaper way to deliver the government services they want.

Let us start off with a look at how government is funded. The five main sources of local revenue are: property tax, income tax, sales tax, intergovernmental revenue, and a category of "other" revenues. It is important to understand each of these, how much your municipality may depend on them, and why.

Property Taxes

Property taxes are considered a "local revenue workhorse" because they are often seen as simple and straight forward to predict – the municipal assessor determines how much a property owner owes; and easy for citizens to comply – the owner simply needs to pay the property tax bill when it arrives in the mail. However, some also view property taxes as a "necessary evil" of local revenue systems - taxpayers get angry when their property tax bill increases, but their income doesn't, and they struggle to understand how the government determines their property value.

The amount of property taxes a municipality collects is called the tax levy. The tax levy is determined by three factors: the tax base, the tax rate, and any preferential treatment for certain types of taxpayers. Most taxes follow this same basic formula of base-rate-exceptions.

The property tax base is the value of all private land and buildings, and all business-related land and buildings within a municipality. The assessor's job is to determine the price someone would pay for a property and/or building in the current real estate market. This is broadly known as a property's market value. It's difficult to determine market value because real estate is not bought or sold that often. Assessors solve this challenge by using statistical models to infer the market price of properties from the prices of similar properties that were recently sold. Policymakers decide what percentage of the market value is subject to taxation. This is known as the assessed value. They must also decide the amount of the tax as a percent of the assessed value. This is called the tax rate.

While tax rates are important, some of the most crucial decisions about property taxes are about when to make exceptions to the base-rate relationship. For example, nonprofit organizations like hospitals, universities, churches, synagogues and museums,

among others, are not required to pay property taxes. Many senior citizens and others on fixed incomes pay reduced property taxes. The goal here is to keep home ownership affordable even if property values increase. Some municipalities offer property tax abatements, or temporary property tax reductions or exemptions, to encourage businesses to locate, stay or grow within their municipalities. It is essential to understand that there are benefits from these exemptions.

If a property's assessed value increases, but the tax rate stays constant, the tax levy will still increase. In fact, if a property is subject to special assessments, or property taxes that apply only to certain properties, its levy can increase even if it's assessed value decreases.

Income Taxes

Similar to property taxes, the income tax a person or corporation pays is determined by the tax base, the tax rate and any applicable exceptions. For income taxes, the tax base is taxable income, or total income minus any tax preferences. The state income tax is viewed by the Commonwealth of Massachusetts as one of its largest revenue sources. Though Massachusetts is often referred to as "Taxachusetts", our state's tax rate doesn't lead the nation, and the state offers standard exemptions, or reductions of taxable income due to certain expenses which all taxpayers can claim, ranging from retirement savings, to health insurance, to investments in equipment and technology and dozens of other areas.

The income tax which a tax payer pays is usually expressed in terms of their effective tax rate, or the taxes paid per dollar of total taxable income. Income taxes are progressive because in general, higher income taxpayers pay a higher effective rate. Proponents say this is fair because those with higher incomes should contribute more to the public. Critics say this tax structure discourages individuals and businesses from investing. For that reason, many systems tax capital gains, or income related to investments, at a lower rate.

Sales Taxes

Most states and local governments in the U.S. collect some form of sales tax, and it is estimated that about 1/3 of state revenues are from sales taxes. A municipality's sales tax base is composed of all the retail sales of personal property, and certain services (e.g., meals, hotels, etc.) that take place within its borders.

The biggest challenge in determining sales tax is that it isn't always clear what is included in that base. For instance, a business pays state sales tax only if it has a substantial portion of its business, known as a sales tax nexus, in that state. When a company conducts business in multiple states, it must use complicated calculations, known as tax apportionment formulas, to determine the sales tax it owes in each state. Online retailers like Amazon.com have argued that they should not pay state sales tax because they do not have a nexus in any one state. Some states require consumers to pay a use tax if they purchase a good without paying sales tax. Some states tax construction, personal trainers, catering and other professional services, while many don't, leading to complex and costly sales tax administration.

Once the sales tax base is established, sales tax collections are simple to calculate. Municipal sales tax collections are simply the sales tax base, however defined, multiplied by its sales tax rate.

While sales taxes are flexible and adaptable, they are often viewed as regressive. In other words, those who are least able to pay it often pay comparatively more of it. Consider for example an item like children's school supplies. Most families need to buy them and they are usually not sales tax exempt. If a family with an annual income of $25,000 buys the same supplies as a family with

an annual income of $250,000, and both pay $25 in sales taxes for these same essential items, then the lower-income family is paying a much larger portion of its total income in sales tax. Sales tax opponents argue that this is what makes the concept of a state sales tax inherently unfair.

Intergovernmental Revenues

Intergovernmental revenue is a combination of state and federal money made available to aid municipalities, accounts for a significant amount of municipal revenue, and allows municipalities to deliver many services they could not afford otherwise. Intergovernmental revenue is calculated through complex formulas for the distribution of aid to municipalities, but also introduces enormous uncertainty, as it cuts to it may threaten a municipality's long-term fiscal health.

"Other Revenues"

This final category of revenue includes dozens of much smaller sources ranging from permit and license fees, to animal license fees, to cable television fees. Some non-profits make payments in lieu of taxes (commonly referred to as PILOTs) to offset some of what they don't pay in other taxes. While charges and fees are generally acceptable, they are often more difficult to forecast and plan.

WHERE THE MONEY GOES

How to think about cost.

A typical local government spends tens of millions of dollars each year on dozens of different programs and services. At the state level, the numbers are often tenfold! While it is the finance and accounting staff's responsibility to keep track of every penny, it is the elected official's responsibility to set the priorities, and the management team's responsibility to ensure that the money stays connected to those priorities.

The municipal budget essentially serves as the financial center – this is where the priorities are laid out in a plan to spend the municipality's limited resources. Unlike the federal government, municipalities generally can't spend more money than they collect. This is where the conflict of having anything you want vs having everything you want comes into play. This is why it is important to know what your programs and services cost, and how those costs may change as either policies or priorities change.

As with many things, cost is not always an obvious or black and white number. As such, it is important to understand the different types of costs that need to be factored into the total cost of what something actually costs. These costs essentially break down into:

Direct Costs – These are factors that contribute exclusively to the total cost of one product or service. *For example, the lease, maintenance and repairs, and commodities such as toner and paper are all direct costs to factor when making the printer budget.*

Indirect Costs – These are costs that are not directly accountable to an individual product or service. *For example, in the printer budget example, electricity, physical office space, and employee time to manage the printers are instances of indirect costs.*

Full Costs – These are the cost of the service, including the direct and indirect costs to produce that product or service.

Fixed Costs – These are costs that do not depend on the volume of product or services provided. *For example, in the printer budget example, the lease is a fixed cost, because it is the same regardless of the volume printed.*

Variable Costs – These are costs that vary directly with the volume of product or services provided. *For example, in the printer budget example, paper and toner are variable costs, because they increase in proportion to the volume printed.*

For example, consider a municipality's community development division is putting together its printing budget for the coming year. It has three departments that share a multifunction printer. The building department uses the copier occasionally, however, the planning department uses it more frequently, and the licensing department uses it the most. How much of each department's budget should be allocated to the printing costs?

The division leases the printer, so it should plan to pay a vendor a set lease payment each month. It should also budget for repairs, and for commodities like toner and paper. The lease, maintenance, and commodities are all direct costs, or costs related only to printing. But the direct costs are only one part of the total cost.

The printer needs electricity and space within the office. Additionally, the department office manager will spend some of his or her time paying the lease, coordinating the repairs and ordering supplies. These are indirect costs, or costs that apply both

to printing and to other parts of the division's operations. Indirect costs are often called overhead or administrate costs.

Indirect costs are more difficult to measure. The division needs to know how much of the total electricity the printer uses, how much space the printer occupies and how much time the office manager spends managing the printer. This information isn't always available, so analysts and accountants usually have to estimate these costs. With those estimates in place, the department can then calculate the full cost, or the direct costs plus the indirect costs, of printing. More complicated programs and services can have dozens of indirect cost items.

How much of these costs should each department cover? The division could simply assign each department one third of the full costs. In this case, the building department and the planning department will need to either locate more funding, or cut other services to allow licensing to contribute less than its share of the full cost. This isn't wrong or bad, per se. And in fact, these types of "subsidies" can be part of a clear policy priority. For services like licenses, the recipient or in this case a business, must pay the license fees. Most municipalities set the license fee equal to the full cost of issuing the license. The municipality might deliberately set its license fee well below full cost to issue it as a way of supporting local businesses. The trade-off is that building and planning department users will likely pay higher costs or experience lower quality service.

The biggest issue with subsidies is that we often don't know much about them. Many municipalities don't collect or analyze the information needed to get to full cost. Instead, they use simple cost allocation rules like the 1/3 rule cited in the printer example above. Or even worse, they ignore indirect costs altogether. In the simple printer example, a better cost allocation method might be to track the number of copies each department makes and to assign each department a share of the total cost equal to its share of the total number of pages printed. That sort of direct measurement and allocation is quite difficult for more complex services, especially when indirect costs are shared across multiple programs, services, or municipalities. Once you understand full costs and subsidies, you also realize that across-the-board cuts, hiring freezes, and other similar budgeting strategies rarely affect all programs equally.

The printer example above also illustrates a crucial cost principle. Always question "average costs." Some of the costs like the lease payments are fixed costs, meaning they're the same regardless of the number of pages printed. Paper is a variable cost, meaning it increases exactly in proportion to the number of pages printed. Other costs, like maintenance, have both a fixed and a variable component. Every program or service has a different cost behavior, or blend of fixed and variable costs.

Fixed costs are a key part of the cost behavior for the printer. As the division prints more, those fixed costs are distributed across a larger number of pages printed. In other words, there is an economy of scale in printing. The cost per printing for 1,000 pages will be much more than the cost per printing for 10,000 pages.

This brings us back to the concept of "average costs." When someone quotes an average cost per unit of a program or service, the most obvious questions that needs to be asked are: Average of what? At what level of service or output? Under what assumptions about fixed and variable costs? Does average include both the direct and indirect costs?

So what do these cost concepts mean for policy decisions? Say that the division in this example is facing a large budget shortfall and is considering changing its printing practices to save money. It might consider outsourcing its printing to a local printer. But without detailed knowledge of the full cost per copy at different quantities, it isn't possible to know if outsourcing will actually

save money. It might allow other departments to use the printer for a small fee. This would require accurate information about the full cost to set a fee that covers the full costs plus an additional "profit." It might try to reduce printing costs by spending less on maintenance or repairs. This might not matter to the building or planning departments, but a prolonged printer breakdown might mean longer license turnaround times. It is important to weigh the full cost of licensing's printing needs against the saved money and the potential risk of a decline in service quality.

BUDGETING BASICS AND THE BUDGET PROCESS

Budget basics and general timelines.

The budget process is an opportunity to discuss a municipality's future, since everything that is going to get funded, needs to be listed in the budget. Technically speaking, the budget is the plan on how the municipality will spend money, articulated as a series of appropriations. Unlike accounting rules or auditing standards, there aren't any uniform policies or procedures for establishing a municipal budget, or its format. A quick review of most municipal budgets over the past 15 years will likely show that municipal budgets have evolved through various formats, with each subsequent budget including additional information and data, with an ever-increasing focus on transparency.

In some ways, a municipal budget isn't all that different from a personal budget. There are revenues (income) and there are expenses (costs). The fundamental goal is to ensure that you have enough revenues to cover your expenses. While everyone may agree on the services these costs represent, no one wants their taxes to go up, and everyone wants the municipality to find a better, fairer or cheaper way of delivering on the services they want.

Most municipal budgets are line-item budgets, meaning that they are organized around spending areas. The largest spending areas are usually personnel, commodities, and capital projects. Municipalities typically arrange their budgets around how much each department or agency will spend in these main areas. This is useful if the goal is to scrutinize the largest numbers in department-level budgets. It is less useful if the goal is to understand what programs and services cost, especially if multiple departments or agencies help to deliver a service.

The budget is process itself is considered successful if the budget is passed on time. That often means making spending decisions on short notice and without carefully considering the long-term consequences. When projected revenues and spending don't exactly add up, it's often tempting to balance the budget with accounting gimmicks. Some of the most popular are:

- Rosy revenue estimates, which assume revenues will grow faster than you might otherwise expect.
- One-shot revenues, such as including proceeds from a land sale or legal settlement, or borrowing money from a rainy-day fund, into the operating budget.
- Fund smoke and mirrors, where you transfer resources from the general fund to other funds and vice versa.
- Strategic bubbles, where you move revenue collections ahead of schedule from the next fiscal year into this one.
- Kick the can, where you pass a budget that assumes next year's legislature will pass a supplemental appropriation or otherwise take care of the budget deficit.
- Shift and shaft, where you argue that another level of government should pay for a program.
- Magic asterisk, where you identify savings you expect to materialize throughout the fiscal year.

While each of these gimmicks can help solve a short term budget problem, they can easily mask or amplify gaps between revenues and spending over time. Shortsighted tricks like these can also seriously damage a municipality's fiscal health and ability to achieve its long-term goals.

Most municipality budgets processes share some common characteristics. Most follow these same basic steps and timeline:

1. Strategic planning should begin five to six months prior to the next fiscal year. Department and agency directors develop goals and objectives for the coming fiscal year. Ideally, these goals are connected to the municipality's broader strategic plan.

2. Department-level preparation should begin four to five months prior to the fiscal year. The municipality's administrative executive should transmit his or her budget priorities for the coming fiscal year. Department and agency leaders will propose budgets based on those priorities and on their own projected spending needs.

3. Revenue forecasting should be an ongoing process for two to six months prior to the fiscal year. Revenue officials will track economic trends and project revenues for the coming fiscal year. The final revenue forecast is usually the basis for the final budgeted revenues.

4. Executive preparation needs to occur two to three months prior to the fiscal year. The executive should review the department's proposed budgets and develop his or her final proposed budget. Most municipalities prepare a budget for annual programs and operations, usually called the operating budget, and a separate budget for purchases of building, land, equipment and other long-term public investment items, which is usually called the capital budget.

5. Legislative reviews should occur one to two months prior to the start of the fiscal year. Legislators will review the executive's proposed budget, question department and agency heads about their spending plans, and suggest changes.

6. Public hearings will occur one month prior to the fiscal year. Legislators should hold public hearings and receive citizen input. For most municipalities, budget hearings are stand-alone special public meetings.

7. Adoption is one of the last steps, which should occur two to three weeks prior to the beginning of the fiscal year. At this time, legislators should pass the budget. In some municipalities, legislators may only reduce budget line items, with the budget being passed once legislators approve it.

8. Execution of the passed budget is an ongoing process. Executives and legislature monitor the budget implementation and adjust the next year's budget planning accordingly. Most local governments allow for minor budget adjustments during the course of the budget year.

INVESTING FOR THE LONG HAUL

Investing in big-ticket items.

State and local governments are in the business of long-term stability. Infrastructure is a crucial ingredient of that stability. Infrastructure systems, such as roads for public transit, buildings for education, water and telecommunications systems, are the backbone a community's long-term social and economic health. Therefore, public moneys must be carefully invested in order to preserve, maintain and extend these systems.

Which projects can you afford to take on?

Municipalities devote a considerable portion of their spending on items designed to last more than one year. These are called capital assets. They include vehicles, buildings, land, roads, and water treatment facilities, among many others. Governments also invest in expensive intangible items like information technology systems or licenses to use certain products and services. These investments don't result in a physical item, but they are an essential part of delivering services.

Demands for capital investments are endless, but resources are limited. Like budgeting for operations, the principal challenge with capital investments is to set priorities. Priority-setting tends to happen through a planned capital budget, or based on debt capacity.

The Capital Budget – This is where your municipality identifies the capital investments it plans to make in the near future, usually within the next three to five years. Most local governments also develop a capital improvement plan. This is a document that identifies all long-term capital spending needs, usually 10-20 years in the future. Think of the capital budget as the highest priority projects from the capital improvement plan. Most municipalities use different methods to identify projects, evaluate the benefits and costs, and connect projects to broader strategic goals.

Debt Capacity – Most state and local governments finance the bulk of their major capital projects with debt. To finance a project with debt simply means that someone lends you the money, you do the project, then you pay back the borrowed money, plus some interest, over the next several years. Debt capacity has two components:

Debt limits are state or local laws that restrict the amount of money a municipality can borrow. Sometimes they apply to certain types of debt but not to others, and sometimes a government can exceed them if voters approve. Regardless of the details, debt limits make it more difficult to finance capital projects, and that forces priority-setting.

Debt affordability is a municipality's future ability to pay down debt. It's difficult to evaluate because future financial resources are closely linked to growth in a municipality's tax base, its population growth and other factors. At the same time, debt affordability is a crucial part of priority-setting because it's entirely possible for a government to take on debt it can't repay while staying well below its legal debt limit.

Which financing tool is best for you?

There are three main ways to finance local capital investments: pay-as-you-go, municipal bonds, and public-private partnerships.

Many capital investments are financed pay-as-you-go. This means that the municipality pays for the project with existing

financial resources. Sources of pay-as-you-go financing include savings from previous budgets and special capital project funds where the municipality saves up money for projects over time.

However, most municipalities cannot save up enough to finance multimillion dollar capital improvements. So instead, they issue municipal bonds. A bond is like a mortgage. The borrower takes money from a lender and agrees to pay it back over time with interest. A municipal bond is any bond issued by a state or local government.

There are four basic types of municipal bonds, with each type corresponding to the revenues the issuing government uses to pay back the loan as follows:

General Obligation (GO): GO bonds are backed by the government's "full faith and credit" or "taxing power." This means it is willing to use whatever revenues it has available for repayment. GOs are generally seen as the most credit worth in the market, and fund a variety of general public projects like municipal buildings, parks, and schools.

Essential Revenue: These are bonds that are paid off by a specific revenue source from an essential service like a water utility or electric utility. These bonds are also credit worthy because citizens generally cannot do without these services, so the issuing government will always have access to revenues needed for repayment.

Non-Essential Revenue: These are bonds that are backed by a specific revenue stream from public housing, recreation centers, college dormitories, and other projects that are important by not necessarily essential to all taxpayers.

Lease Revenue: In a typical lease revenue structure, a special district like a public building commission issues the bonds, builds a facility and then leases that facility to a general government to use to deliver services. The special district then pays off the bonds with the lease payments. Lease revenue bonds are similar to GO bonds in that the issuer can appropriate different types of revenues to service the debt, and that bond investors tend to view them similar to other forms of debt. Nonetheless, they are not a formal general obligation pledge, so many municipalities are not required to count them as debt.

The vast majority of "munis" – as investors call municipal bonds – are tax exempt. Investors who buy them receive interest payments from the issuing government, but do not pay federal income taxes on those interest payments. Those interest proceeds are also exempt from most state and local invoice taxes. This tax exemption makes munis an attractive option for investors who want to earn stable, predictable income for retirement, college savings or other long-term investments. More than half of the $4 trillion in municipal bonds currently in circulation are held by individual investors.

In a public-private partnership (PPP or P3), an outside investor finances and builds a project on behalf of the government. In exchange, that investor(s) takes some or all of the future revenues generated by the project. The private partner can make money if it can properly manage the financing and construction risks, and the government can save money and preserve debt capacity for other projects. PPPs have worked well for projects that have a clear user charge, such as toll roads, water filtration facilities and port infrastructure. Many state governments and federal government agencies offer tools to facilitate PPPs.

How do we get the money?

Once you've decided to access the capital markets, you must confront a number of policy and strategy questions.

Should we seek a bond rating?

A bond rating is an outside expert's opinion on whether your municipality will repay a bond. Or put differently, ratings agencies assess the likelihood an issuer will default, or fail to repay a bond. Three major companies issue most of the ratings on municipal bonds. Each applies its own criteria when rating a jurisdiction, but all three pay careful attention to some of the same factors:

Stable revenue streams. Bonds backed by robust, predictable revenue streams (e.g., property taxes) earn better ratings than bonds backed by revenues from more speculative projects (e.g., convention centers).

Demographics. Municipalities with growing populations and wealthy residents earn better ratings than those with stagnant populations or below average incomes.

Financial management and governance. A municipality will be better rated if it produces financial reports on time, maintains a rainy day fund or other budget stabilization tools, effectively manages its cash flow, has a clear capital budgeting plan, and has policies to prepare for contingencies.

Bond ratings matter. Improving your rating even by one notch can save money – perhaps hundreds of thousands of dollars – in borrowing costs. That said, some policymakers treat their municipality's bond rating as a grade on the quality of life in their community or on their effectiveness as a leader. Leadership and quality of life are only indirectly related to ratings. Fundamentally, a bond rating is nothing more than a statement about whether you will make good on a bond obligation.

Should we hire a financial advisor?

Most state and local governments do not have the staff expertise to navigate the municipal bond market. A financial adviser is an outside expert, sometimes connected to an investment bank, who can help your municipality manage the risks of assessing the public capital markets. Financial advisers can add tremendous value to your debt management process. At the same time, the municipal bond market's regulators have begun to carefully scrutinize relationships among issuers and financial advisers.

Competitive or negotiated sale?

An underwriter is a "middleman" between you and investors. Underwriters make money by lending you money, charging you a fee and then selling your bonds to investors at a higher price than what they paid you. When the underwriting process is complete, you have the money to begin your project. When an underwriter or other broker sells the bonds to an investor they notify the paying agent for the bonds. Later on, you pay your principal and interest on the bonds to the paying agent, and they distribute those payments to the investors.

There are two ways to engage an underwriter. One is a competitive sale. In this model, you develop the basic terms of the sale – how much money to borrow, what revenues to pledge for repayment, etc. – and then select an underwriter through an auction. The underwriter who offers to loan you money at the stated terms for the lowest interest rate wins the auction. The alternative is a negotiated sale in which you select the underwriter in advance and negotiate the terms. Negotiated sales typically happen through teams of underwriters known as an underwriting syndicate.

There are advantages and disadvantages to each method of sale. Competitive sales are generally more transparent and as such, some think they're more accountable. Negotiated sales are less transparent, but they do offer the issuer more reliability in how and when to go to the market.

Should you seek credit enhancement?

Some bonds are backed by a third party that agrees to make principal and interest payments if the issuer cannot. This assurance, known as credit enhancement, is available from private insurers and from several state-level enhancement programs. For many BBB- and A- rated issuers it is cost effective to spend a few thousand dollars on a credit enhancement in exchange for several thousand dollars in saved borrowing costs.

LEGACY COSTS

Pensions and other post-employment benefits.

Few words can create as much of a stir to a state or municipal employee than the word "pension." Pensions are front and center in the ongoing fiscal drams being played out in Detroit and Stockton (CA). Yet pensions are only part of the story, since many governments also offer their retired subsidized health insurance, life insurance, and other benefits. But unlike pensions, most municipalities have not set aside resources to cover those other post-employment benefits (OPEB). When combined with the backlog of maintenance for state and local infrastructure, the unfunded costs for state and local governments continue to grow.

Pensions

A pension is a regular payment or annuity, to a retiree that is funded in part by his or her former employer. There are approximately 4,000 state and local government pension plans in the U.S., falling into two basic categories: defined contribution plans and defined benefit plans.

Defined contribution plans are, in effect, an employer-sponsored retirement savings account. Many state and local governments contribute to and manage these accounts on behalf of employees. By pooling many employees' savings together, a government's input into the retirement system is known, even if the employee's eventual retirement benefit is not.

The mechanics of a defined benefit pension are straightforward. Employees earn a guaranteed pension benefit during their years of active service to the government. While the employee is working, the government sets aside money in a pension plan to pay those future benefits. Pension plan managers invest that money. Employees start to receive their benefits when they retire. The pension plan pays those benefits with the proceeds earned from its investments. Employees, or their dependents stop receiving that benefit when they die.

For a government that offers a defined benefit plan, the central financial question is, "How much money must it set aside while an employee is active to pay that employee's future pension benefits?" To estimate that number, several questions must be answered.

Are pension benefits protected by state or local law?
Or by the state constitution? These restrictions limit the government's ability to change pension benefits later.

Do pension benefits automatically increase over time?
Do retirees receive periodic cost of living adjustments (COLAs)? Do active employees receive a COLA, either through state law or through collective bargaining agreements (CBAs)?

How many years must an employee work to earn a guaranteed benefit?
This is called vesting. Most state and local plans require at least 10 years of service to become fully vested.

How does the pension plan invest its assets?
Some plans are subject to strict rules about the types of stocks, bonds, and other assets they can pursue. This can limit the plan's expected investment returns. By contract, some plans have aggressively moved assets into alternative investments like hedge funds and private equity funds. These are large pools of money that require up-front investment and are managed according to a sophisticated investment strategy. Compared to traditional investments, they usually carry greater risk, greater return, and higher fees paid to investment advisers.

An individual employee's pension benefit is based on three main factors:

- Final average salary (FDAS) over the final three to five years before retirement.
- Years of service
- A percent of FAS attributable to each year.

This is also knowns as units of service. Units of service, multiplied by years of service is often called the replacement rate, because it indicates how much pre-retirement income is replaced by the defined pension benefit.

A government's pension liability is simply the projected total cost of pension benefits for retirees and active employees who will eventually retire and draw benefits. There are two technical challenges to determine that liability. For one, the government must assume when retirees will die and when current employees will retire. Actuaries supply these assumptions. An actuary is a processional who uses sophisticated statistical analysis to predict life expectancy, risks in financial markets and other factors relevant to pensions. The total cost to provide pension benefits for the foreseeable future is known as the actuarial accrued liability (AAL).

Second, the actuarial liability must reflect differences in the time value of money. That is, the actuary must adjust the estimate to account for the fact that money the government will spend on these benefits in the future has less buying power – due to inflation and other factors – than money it will spend today. The number used to adjust the liability is known as the discount rate. Discount rates have emerged as one of the most controversial dimensions of public pension management. Critics believe state and local governments use discount rates that are too high, and therefore understate their pension liabilities. Proponents say those rates are appropriate given long-term trends in financial markets and funding risks.

Of the many numbers discussed in the pension context, the most important to policymakers is the annual required contribution or ARC. The ARC has two components. The first is the normal cost. This is the portion of the AAL the government must cover in a given year. The second is called the supplemental cost. If the plans' AAL exceeds its assets, it accrues an unfunded actuarial liability (UAL). Supplemental cost is the portion of the UAL the government must also cover in the current year. The ARC is highly sensitive to the actuarial assumptions on which it is based. Many municipalities pay into multiple pension plans, each with its own ARC.

Other Post-Employment Benefits

Many government employees, especially those in the police and fire service, are able to retire several years before they are eligible for Medicare at age 65. Many governments offer these retirees a way to offset the costs of health and life insurance during the interim period. Some offer access to the group health insurance plan that's available to active employees. Others go a step further and pay the insurance premiums on group health insurance on behalf of retirees. These benefits are known as other post-employment benefits (OPEB).

OPEB is similar to a defined benefit pension in that retirees earn a benefit that is known when an employee retires. The benefit is not a pension, bur rather access to health insurance at pre-determined price. And like defined benefit pensions, we can estimate the future cost of these benefits as a function of employees' demographics, health care cost inflation and other actuarial information.

But OPEB is different from pensions in two crucial ways. First, most state and local governments have not set aside assets to cover future OPEB payments, choosing instead to fund it on a pay-as-you-go basis. Second, unlike pensions, OPENs are typically not guaranteed or protected by state law. State and local governments have much more latitude to scale back OPEBs and share OPEB-related costs with retirees. Many have implemented several changes to that effect.

TELLING THE FINANCIAL STORY

Accounting and auditing.

When the fiscal year is over, you need to be able to tell your municipal financial story to taxpayers, investors and other stakeholders, by explaining how the municipality connected its financial resources to its broader priorities. Accounting and auditing standards are the rules of the game for how to tell that story.

Basis of Accounting

The rules and concepts that guide accounting are known as Generally Accepted Accounting Principles (GAAP). Most state and large local governments follow the version of GAAP promulgated by a nonprofit organization called the Governmental Account Standards Board (GASB). Smaller local governments tend to follow any one of several alternative versions of GAAP known broadly as Other Comprehensive Basis of Accounting (OCBOA).

The GASB version of GAAP dictates a set of principles for when and how to recognize that a transaction has affected a government's finances. There are three distinct bases of accounting:

Cash Basis

This recognizes revenue when cash is received and expenses when a resource is paid for in cash. Cash basis accounting is helpful if the goal is to know exactly how much money is available to cover expenses in the near future.

Accrual Basis

This recognizes revenue when the jurisdiction delivers a good or service, even if it does not receive cash, and expenses when a resource is used to deliver those goods or services, even if it does not pay cash. Accrual accounting is ideal when the goal is to understand the government's long-term financial conditions.

Modified Accrual Basis

This recognizes revenues when they become available and measurable, and expenses when they are incurred. This basis is unique to state and local governments. It is designed to reflect the cash flows related to government revenues.

Fund accounting is also designed to acknowledge that many state and local government revenues are for specific purposes, and cannot be mixed with other revenues. Governments create funds to ensure that resources are applied to their appropriate purposes. A fund is a self-balancing account where the government recognizes all the transactions related to a certain type of revenue. Most have a series of special revenue funds for earmarked revenues, enterprise funds to account for business-type activities like utilities or parking facilities, and a general fund that covers general sales, income and property taxes. Each fund is reported separately in the basic financial statements.

Basic Financial Statements

Once the government has completed its fiscal year(s), it prepares a set of financial statements that report on its financial activity during that most recent fiscal year. Most produce a set of annual financial statements known as a comprehensive annual financial report (CAFR). A CAFT contains two financial statements that speak to the government's overall finances, and several fund statements that report on the finances of specific funds or groups of funds. The two main government-wide financial statements are:

Statement of Net Position

This statement shows the relationship between the government's assets and liabilities. An asset is anything that has long-term value, such as cash, property and equipment. A liability is any outside claim on an asset. A key indicator of a government's financial condition is net assets, or the difference between assets and liabilities. The statement of net position is similar to the balance sheet for a nonprofit or profit company, and is prepared on the accrual basis.

Statement of Activities

This statement is similar to the income statement for a nonprofit or for profit company. It identifies the government's revenues and expenses. However, unlike nonprofits and corporations, where we expect revenues to exceed expenses, expenses for governmental activities often exceed revenues. This is because general government services that do not charge a fee will incur more expenses than revenue. This statement is prepared on the accrual basis.

A typical CAFR also contains three additional financial statements for each of the government's major funds or group of funds. For governmental funds, these statements are prepared on the modified basis of accounting. For enterprise funds, they are prepared on the full accrual basis.

Balance Sheet

This statement covers assets and liabilities within the fund. At the fund level, the difference between assets and liabilities is known as fund balance. Fund balance in the general fund is one of the most closely watched indicators of financial condition.

Statement of Revenues, Expenditures, and Changes in Fund Balance

This statement identifies the revenues and expenditures within the fund, and how the difference between revenues and expenditures affected fund balance.

Reconciliation

This is similar to the cash flow statement for a nonprofit or corporation. It shows how changes in revenues and expenditures within the fund added or subtracted to the government-wide net position.

The Audit Process

Once a government has prepared its financial statements, or hired an outside accountant to prepare its statements, it calls in an external auditor to review those statements. Some governments are required to engage an auditor from their state government, while others are expected to hire an outside auditor.

The auditor's main task is to offer a professional opinion on whether the financial statements fairly represent the government's actual financial position. To reach this conclusion, the auditor reviews the government's financial records and processes according to national generally accepted auditing standards (GAAS). This includes testing a sample of the government's financial records to ensure that financial staff process transactions in similar ways, and interviewing staff to better understand the policies and procedures for how to interpret certain types of transactions, among other procedures. The ideal outcome for the financial audit is an unqualified – or clean – audit opinion. This means there was no evidence the government's financial statements misrepresent its actual financial position.

The point of a financial audit is to ensure that your municipality has the accounting systems, management policies and trained staff in place to make sure resources are used as they should be. There

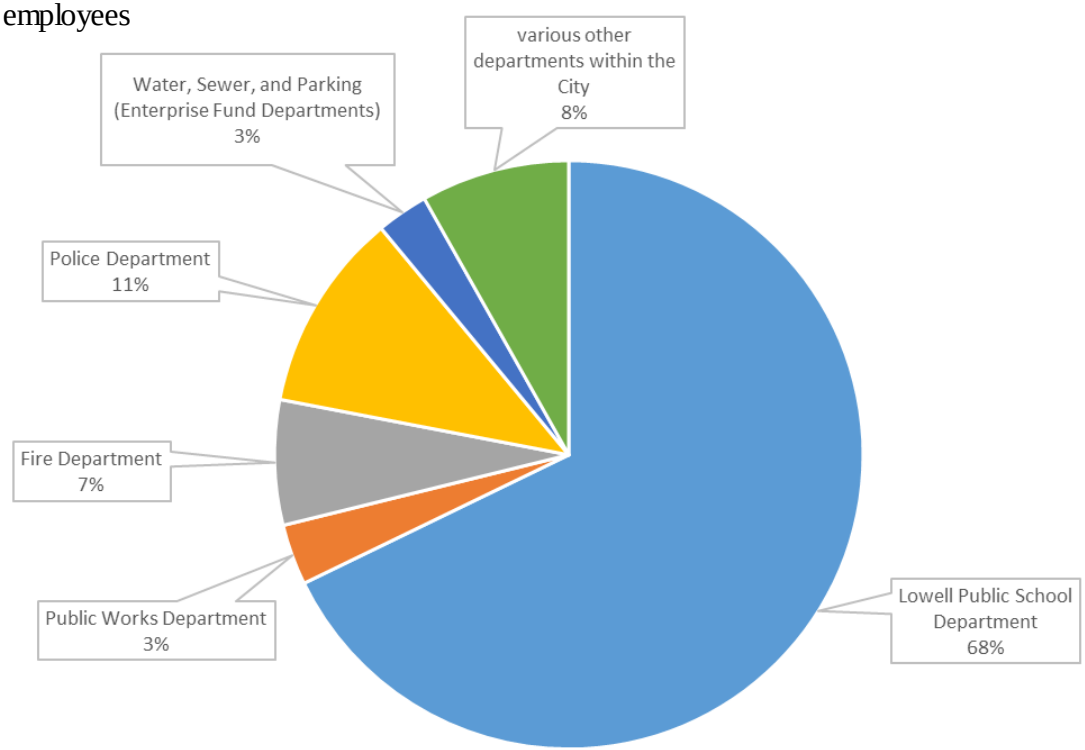
is a misnomer that financial audits are designed to uncover fraud, waste and abuse. Audits occasionally identify these problems, but most cases of identified fraud are from whistleblowers and self-reporters, not audits. Governments that receive a lot of federal money are also required to undergo an annual Single Audit. The Single Audit is a program audit, meaning its purpose is to provide assurance that the government is using federal money according to its intended purpose. Most outside auditors can perform the Single Audit as part of the overall financial audit process. Many auditors will perform a review of internal controls as part of their audit planning. This report sometimes called "the management letter," notes any weaknesses in internal controls that came to the auditor's attention. The terminology has shifted over time; these are findings, which used to be called "material weaknesses" in internal control, and are real red flags.

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EMPLOYEE OVERVIEW[55]

The City of Lowell employs approximately 2,998 full and part-time employees as follows.

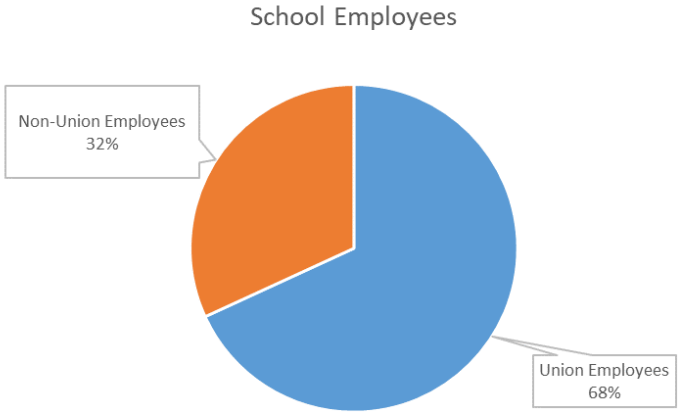
2,033	Lowell Public School Department
100	Public Works Department
206	Fire Department
329	Police Department
85	Water, Sewer, and Parking (Enterprise Fund Departments)
245	various other departments within the City
2,998	Total number of full and part-time employees

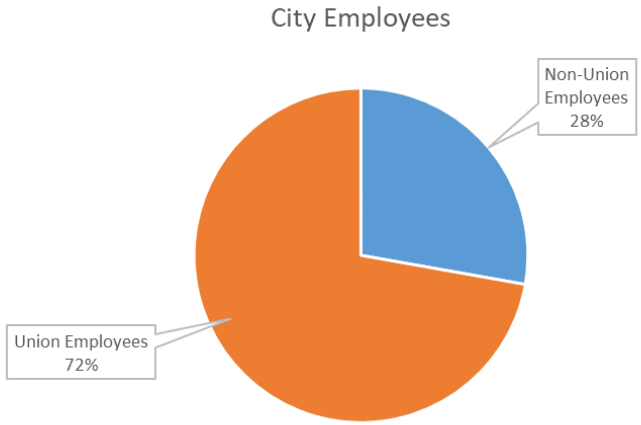


[55] All numbers are approximations as of March 2021.

UNION REPRESENTATION[56]

Approximately 2,876 employees are represented by unions including teachers and administrators as summarized below.



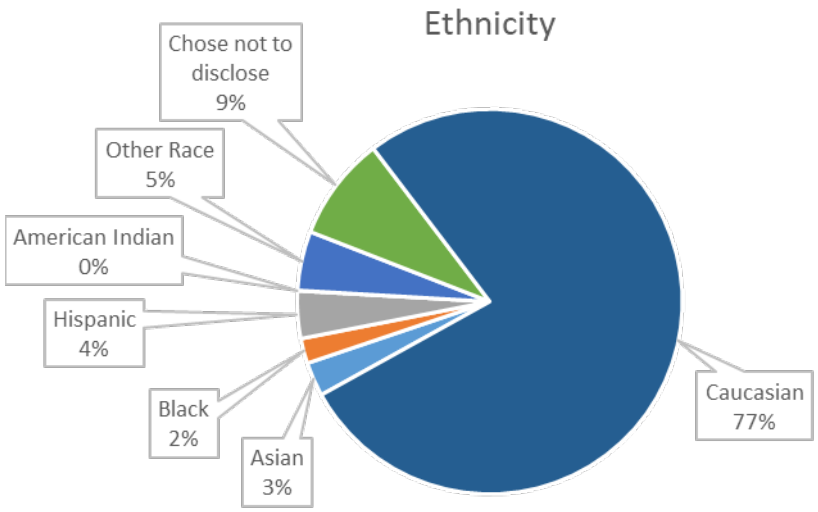


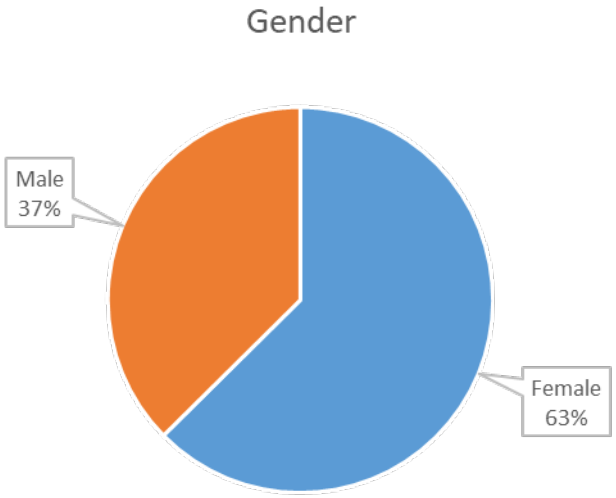
Union	Number of Employees	Contract Expiration Date
UTL Teachers	1,163	6/30/2020
UTL Paraprofessionals	378	6/30/2020
LSAA Administrators	188	6/30/2020
SEIU Clerks	68	6/30/2020
UTL Cafeteria Workers	146	6/30/2020
UTL Custodians	100	6/30/2020
Subtotal School Union Employees	**2,043**	

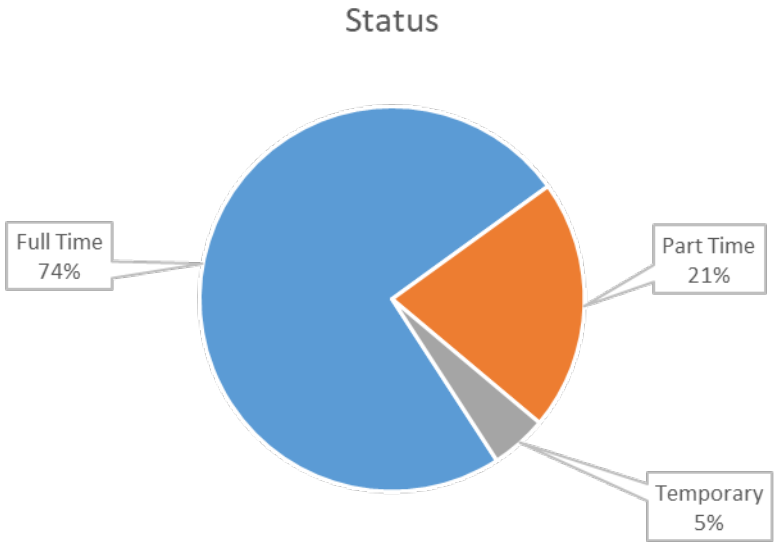
Union	Number of Employees	Contract Expiration Date
Firefighters IAFF	199	6/30/2021
Police Patrolment	178	6/30/2021
Police Superiors	52	6/30/2021
MVEA Wastewater I	20	6/30/2021
MVEA Wastewater II	10	6/30/2021
MVEA Wastewater IIP	8	6/30/2021
MVEA C	34	6/30/2021
MVEA D	16	6/30/2021
MVEA Inspectors	11	6/30/2021
AFSCME	183	6/30/2021
AFSCME 2532	57	6/30/2021
AFSCME 1705A	29	6/30/2021
Traffic Supervisors	24	6/30/2021
Engineers	4	6/30/2021
SEIU 888PG	8	6/30/2021
Subtotal City Union Employees	**833**	

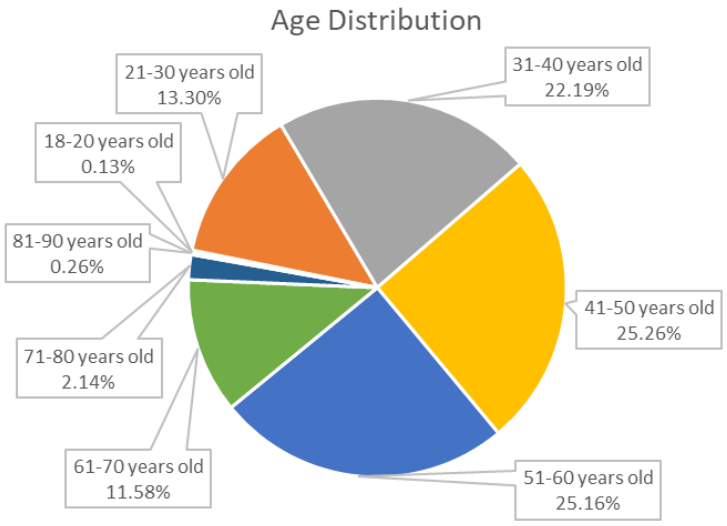
[56] All numbers are approximations as of March 2021.

GENERAL DEMOGRAPHICS [57]





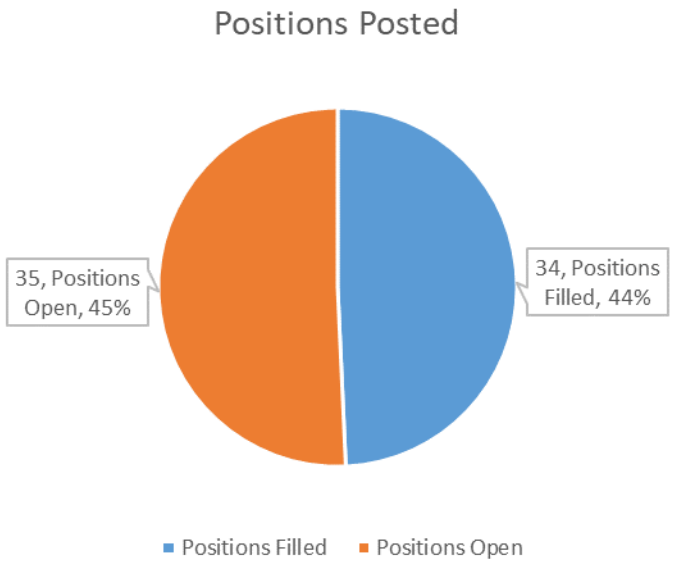


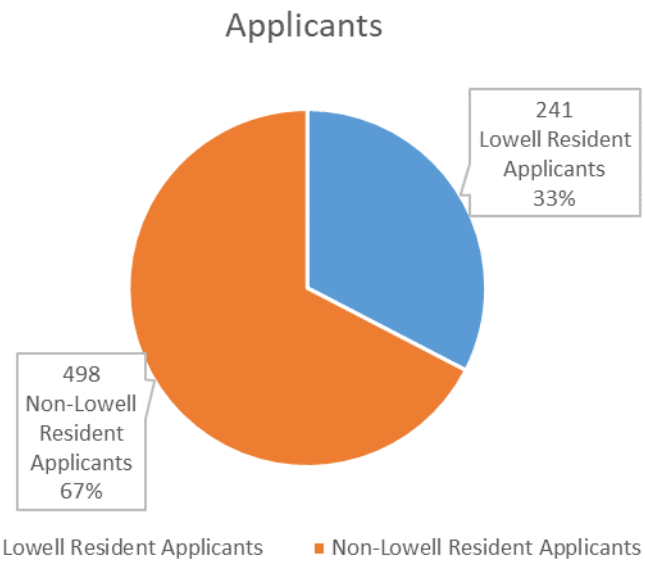


[57] All numbers are approximations as of March 2021.

SUMMARY OF POSITIONS HIRED DURING FISCAL YEAR 2021[58]

During FY21 there were a total of 78 job postings (including repostings for the same position), of which 35 are currently open. Of the 739 applications received, 498 were from non-Lowell residents, while 241 were from Lowell residents.

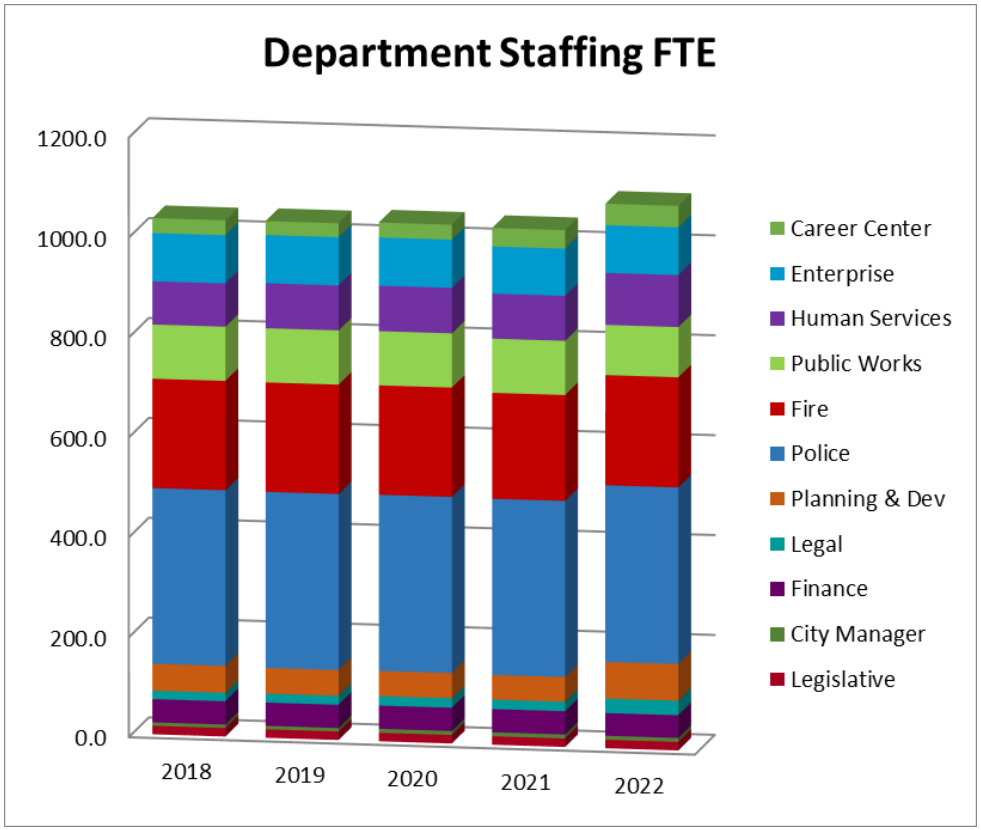




[58] All numbers are approximations as of March 2021.

CITY DEPARTMENT STAFFING FTE[59]

Function	2018	2019	2020	2021	2022
Legislative	17.0	17.0	17.0	17.0	17.0
City Manager	7.0	7.0	8.0	8.0	8.0
Finance	46.5	46.5	46.5	46.5	45.5
Legal	17.0	18.0	19.0	19.0	29.0
Planning & Dev	54.0	51.5	50.5	49.5	73.5
Police	351.5	352.5	352.5	352.5	353.5
Fire	219.0	219.0	219.0	212.0	220.5
Public Works	108.5	108.5	108.5	108.5	100.5
Human Services	86.5	90.0	91.0	90.0	104.0
Enterprise	96.5	96.5	96.5	94.5	95.5
Career Center	30.0	28.0	30.0	37.0	43.0
	1033.5	1034.5	1038.5	1034.5	1090.0



[59] *Full Time Equivalent (FTE) positions as of April 2021; subject to change*

Position List (FTEs)

	FY20	FY21	FY22	+/-
Legislative - City Council				
Mayor	1	1	1	0
Councilor	8	8	8	0
Legislative - City Council Total:	**9**	**9**	**9**	**0**
Legislative - Mayor's Office				
Assistant to Mayor	1	1	1	0
Legislative - Mayor Total:	**1**	**1**	**1**	**0**
Legislative - City Clerk				
City Clerk	1	1	1	0
Assistant City Clerk	1	1	1	0
Head Clerk	5	5	5	0
Legislative - City Clerk Total:	**7**	**7**	**7**	**0**
LEGISLATIVE TOTAL:	**17**	**17**	**17**	**0**

	FY20	FY21	FY22	+/-
City Manager - City Manager				
City Manager	1	1	1	0
Assistant City Manager	1	1	1	0
Assistant to the City Manager	1	1	1	0
Executive Assistant	1	1	1	0
Neighborhood Liason	1	1	1	0
Administrative Assistant	1	1	1	0
City Manager - City Manager Total:	**6**	**6**	**6**	**0**
City Manager - CASE				
Director	1	0	0	0
Downtown/Special Events Coordinator	1	1	1	0
Program Assistant	1	1	1	0
City Manager - CASE Total:	**3**	**2**	**2**	**0**
CITY MANAGER TOTAL:	**9**	**8**	**8**	**0**

	FY20	FY21	FY22	+/-
Finance - General Finance				
Chief Financial Officer	1	1	1	0
Finance - General Finance Total:	**1**	**1**	**1**	**0**
Finance - Budget				
Deputy CFO	1	1	1	0
Finance - Budget Total:	**1**	**1**	**1**	**0**
Finance - Auditor				
Auditor	1	1	1	0
Asst. Auditor	1	1	1	0
Payroll Supervisor	1	1	1	0
Asst. Payroll Supr.	1	1	1	0
Payroll Financial Specialist	1	1	1	0
Senior Accountant	1	1	1	0
Head Clerk	1	1	1	0
Finance - City Auditor Total:	**7**	**7**	**7**	**0**
Finance - Purchasing				
CPO/Purchasing Agent	1	1	1	0
Office Manager/Procurement Compliance	1	1	1	0
Head Clerk	1	2	2	0
Senior Clerk	1	0	0	0
Finance - Purchasing Total:	**4**	**4**	**4**	**0**
Finance - Assessor				
Chief Assessor	1	1	1	0
Assessor	2	2	2	0
Administrative Assistant	1	1	1	0
Administrative Assistant /Finance	1	1	1	0
Assistant Assessor	2	2	2	0
Appraisal Clerk	1	1	1	0
Principal Clerk	1	1	1	0
Finance - Assessor Total:	**9**	**9**	**9**	**0**
Finance - Treasurer				
Treasurer	1	1	1	0
Assistant Treasurer	1	1	1	0
Assistant Collector	1	1	1	0
Senior Accountant	2	2	2	0
Accountant	0	0	0	0
Head Clerk	5	5	4	(1)
Finance - Treasurer Total:	**10**	**10**	**9**	**(1)**
Finance - Human Relations				
HR Director	1	1	1	0
Officer of Diversity and Inclusion	0	0	1	1
Assistant HR Director	1	1	1	0
Benefits Coordinator	1	1	1	0
Personnel Assistant	1	1	1	0
Finance - Human Relations Total:	**4**	**4**	**5**	**1**
Finance - MIS				
Chief Information Officer	1	1	1	0
MIS Director	1	1	1	0
Systems Administrator	1	1	1	0
Cyber Security Administrator	0	0	1	1
GIS Manager	1	1	1	0
Network Systems Specialist	1	1	1	0
Application Systems Specialist	2	2	2	0
Desktop Support Specialist	1	1	1	0
Technical Administrative Assistant	0.5	0.5	0.5	0
Finance - MIS Total:	**8.5**	**8.5**	**9.5**	**1**
FINANCE TOTAL	**44.5**	**44.5**	**45.5**	**1**

	FY20	FY21	FY22	+/-
Legal - Law				
City Solicitor	1	1	1	0
1st Assistant City Solicitor	1	1	1	0
2nd Assistant City Solicitor	6	6	5	(1)
3rd Assistant City Solicitor	0	0	1	1
Workers Compensation Agent	1	1	1	0
Assistant Workers Compensation Agent	1	1	1	0
Director of Elections/Hearing Officer	1	1	1	0
Nurse Case Manager	0	0	1	1
Office Manager./Litigation	1	1	1	0
Office Manager/Contract Administrator	1	1	1	0
Principal Clerk	1	1	1	0
Litigation Paralegal/Assistant Contract Administrator	1	1	1	0
Paralegal/Tax Title	1	1	1	0
Executive Secretary License Commission	1	1	1	0
License Comissioner	5	5	5	0
Legal - Law Total:	**22**	**22**	**23**	**1**
Legal - Elections				
Election Clerk	2	2	2	0
Election Commissioner	4	4	4	0
Legal - Elections Total:	**2**	**2**	**6**	**0**
LEGAL TOTAL	**24**	**24**	**29**	**1**

	FY20	FY21	FY22	+/-
DPD - Admin.				
Assistant City Manager/Director DPD	1	1	1	0
Dep. Dir. (Planning, Cmnty & Econ Dev)	1	1	1	0
Dep. Dir. (Dev. Services)	1	1	1	0
Executive Assisstant	1	1	1	0
Secretary/Receptionist	1	0	0	0
DPD -Admin Total:	**5**	**4**	**4**	**0**
DPD - Project Review				
Senior Planner	1	1	1	0
Historic Board Administrator	1	1	1	0
Associate Planner	1	1	1	0
Assistant Planner, CPC	0	0	1	1
Assistant Planner	1	1	1	0
Chairman	1	1	1	0
Member	6	6	6	0
Board of Appeals Chair	1	1	1	0
Board of Appeals Member	6	6	6	0
Conservation Comm. Chair	1	1	1	0
Conservation Comm. Member	6	6	6	0
DPD - Project Review Total:	**25**	**25**	**26**	**1**
DPD - Code Enforcement				
Building Commissioner	1	1	1	0
Office Manager	1	1	1	0
Senior Building Inspector/ Plans Reviewer	1	1	1	0
Building Inspector/Plans Reviewer	4	4	4	0
Plumbing/Gas Inspector	1	1	1	0
Wire Inspector	1	1	1	0
Board Enforcement Agent	1	1	1	0
Senior Code Enforcement Inspector	1	1	1	0
Sanitary Code Enforcement Inspector	5	5	5	0
Principal Clerk	2	2	2	0
Head Clerk	1	1	1	0
DPD - Code Enforcement Total:	**19**	**19**	**19**	**0**
DPD - Housing/Homelessness/Energy				
Program Director	1	1	1	0

Construction Manager	1	1	1	0
Director of Homelessness Initiatives	0	1	1	0
Energy Manager	1	1	1	0
Energy Coordinator	1	1	1	0
Housing Secretary	1	1	1	0
DPD - Housing/Energy Total:	**5**	**6**	**6**	**0**
DPD - Economic Development				
Director Economic Development	1	1	1	0
Economic Development Officer	1	1	1	0
Economic Development Assistant	1	1	1	0
Design Technician	1	0	0	0
Asset Manager	1	1	1	0
DPD - Economic Development Total:	**5**	**4**	**4**	**0**
DPD - Planning/Project Management				
Chief Design Planner	1	1	1	0
Urban Renewal Project Manager	1	1	1	0
Senior Environmental Officer	1	1	1	0
Neighborhood Planner	1	1	1	0
Design Planner	1.5	1.5	1.5	0
DPD - Planning/Project Management Total:	**5.5**	**5.5**	**5.5**	**0**
DPD - Transportation Group				
Transportation Engineer	1	1	1	0
Assistant Transportation Engineer	1	1	1	0
DPD - Planning/Project Management Total:	**2**	**2**	**2**	**0**
DPD - Community Development				
Community Development Director	1	1	1	0
Senior Finance Officer	1	1	1	0
Account Manager	1	1	1	0
Associate Planner	0	1	1	0
Senior Program Manager	1	1	1	0
Community Development Assistant	1	1	1	0
Financial Specialist	1	1	1	0
DPD - Community Development Total:	**6**	**7**	**7**	**0**
DPD TOTAL	**72.5**	**72.5**	**73.5**	**1**

	FY20	FY21	FY22	+/-
Public Safety - Police				
Superintendent	1	1	1	0
Deputy Superintendent	2	2	2	0
Captain	9	9	9	0
Lieutenant	13	13	13	0
Sergeant	30	30	30	0
Officer	195	195	195	0
Public Safety - Police Total:	**250**	**250**	**250**	**0**
Public Safety - Civilian				
Administrative Assistant	3	3	2	(1)
Animal Compliance Officer	1	1	1	0
Animal Control Officer	1	1	1	0
MEO3/Lab/Spc/Assistant Animal Control	1	1	1	0
Assistant Fiscal Coordinator	1	1	1	0
Budget Director	1	1	1	0
Building Custodian	1	1	1	0
Crime Analyst	3	3	2	(1)
Custodian	1	1	2	1
Computer Technician	1	1	1	0
Systems Project Specialist	1	1	1	0
Communications Manager	1	1	1	0
Director of Research & Development	1	1	1	0
Director of Victim Services	1	1	1	0
Executive Secretary	1	1	1	0
Grant Fiscal Coordinator	1	1	1	0
Head Clerk	3	3	4	1
NIBRS Tracking Analyst	1	1	1	0
Motor Equipment Repairman	2	2	2	0
Police Mechanic	1	1	1	0
Principal Clerk	3	3	3	0
Program Analyst	1	1	1	0
Program Manager	2	2	2	0
Sign Painter	1	1	1	0
System Administrator	1	1	1	0
Supervisor Sign Shop	1	1	1	0
Victim Services Advocate	1	1	1	0
Volunteer Coordinator	1	1	1	0
Public Safety - Civilian Total:	**38**	**38**	**38**	**0**
Public Safety - Dispatch				
Lead Dispatcher	3	3	3	0
Dispatcher	23	23	23	0
Public Safety - Dispatch Total:	**26**	**26**	**26**	**0**
Public Safety - Detention				
Supervisor Detention Attendant	1	1	1	0
Senior Detention Attendant	3	3	3	0
Detention Attendant	5	5	5	0
Public Safety - Detention Total:	**9**	**9**	**9**	**0**
Public Safety - Traffic				
Head Clerk	1	1	1	0
W/F Meter Repair/Maintenance	1	1	1	0
Traffic Supervisor	27.5	27.5	28.5	1
Public Safety - Traffic Total:	**29.5**	**29.5**	**30.5**	**1**
PUBLIC SAFETY - POLICE TOTAL	**352.5**	**352.5**	**353.5**	**1**

	FY20	FY21	FY22	+/-
Public Safety - Fire				
Chief	1	1	1	0
Deputy Chief	9	9	9	0
Captain	14	14	14	0
Lieutenant	43	43	43	0
Firefighter	146	146	146	0
Business Manager	1	1	1	0
Grant Writer	0	0	1	1
Mechanic	1	1	1	0
Emergency Management Coordinator	0.5	0.5	1	1
Administrative Assistant	1	1	1	0
ME Repairman/MEO3	1	1	1	0
IT	0.5	0.5	0.5	0
Head Clerk	1	1	1	0
PUBLIC SAFETY - FIRE TOTAL	**219**	**219**	**220.5**	**2**

	FY20	FY21	FY22	+/-
DPW - Finance/Admin				
Public Works Commissioner	1	1	1	0
Deputy Director of Finance & Admin	1	1	1	0
Office Manager	1	1	1	0
Administrative Assistant	1	1	1	0
Principal Clerk	2	2	2	0
Accountant	1	1	1	0
Junior Clerk	1	1	0	(1)
DPW - Finance/ Admin Total:	**8**	**8**	**7**	**(1)**
DPW - Engineering				
City Engineer	1	1	1	0
Provisional Civil Engineer, Grade 4	3	3	3	0
Senior Civil Engineer, Grade 5	1	1	1	0
Principal Clerk	1	1	1	0
Grade 3 Construction Inspector	1	1	1	0
DPW - Engineering Total:	**7**	**7**	**7**	**0**
DPW - Lands & Buildings				
Deputy Commissioner/Lands and Buildings	1	1	1	0
General Foreman/HVAC	1	1	1	0
Brick Mason/Craftsman	1	1	1	0
Carpenter/Craftsman	5	5	5	0
HVAC Technician, Craftsman	3	3	3	0
MEO Grade I/Laborer	1	1	1	0
Roofer/Craftsman	1	1	1	0
Plumber/Irrigation Specialist	4	4	4	0
Chem App/Foreman	1	1	1	0
Wkg. Foreman/Carpenter/Craftsman/L	1	1	1	0
Wkg. Foreman/Mason/Craftsman/L	1	1	1	0
Wkg. Foreman/Painter-Glazer	1	1	0	(1)
Wkg. Foreman/Plumber/Irrigation Specialist	1	1	1	0
Wkg. Foreman/Roofer/Craftsman/L	1	1	1	0
Wkg. Foreman/HVAC Technician /Craftsman/L	1	1	1	0
Building Custodian/ Groundskeeper	1	1	1	0
Senior Building Custodian	1	1	1	0
Building Custodian	1	1	1	0
DPW - Lands & Buildings Total:	**27**	**27**	**26**	**(1)**
DPW - Electrical Division				
City Electrician	1	1	1	0
Electrician Gr B Master	1	1	1	0
WF Electrician Master	1	1	1	0
WF TRY Signal Maintenance/F.A	0	0	0	0
Gr.B-Elec/Fire Alarm Maint/Journeyman	5	3	3	0
Electrician Helper/Traffic Maint.	0	0	0	0
DPW - Lands & Buildings Total:	**8**	**6**	**6**	**0**
DPW - Streets				
Deputy Commissioner/Streets/Recycling	1	1	1	0
General Foreman/Streets	1	1	1	0
WF/Motor Equip Repairman	1	1	1	0
Recycling Coordinator	1	1	2	1
Maintenance Man	1	1	0	(1)
MEO Gr III/Laborer	8	8	7	(1)
MEO Gr III/Laborer/Watchman	2	2	1	(1)
MEO Gr III/Motor Equipment Repair	3	3	3	0
MEO Gr III/Motor Equip Repair/Welder	1	1	1	0
Motor Equipment Repairman	1	1	1	0
Wkg. Frmn./MEO Gr.3/Specialist/Tree Climber	1	1	1	0
Wkg. Foreman/Maintenance	1	1	1	0
Wkg. Foreman/MEO Grade 3/Specialist/Lab	3	3	3	0
Recycling Enforcement Coodinator	2	2	1	(1)
DPW - Streets Total:	**27**	**27**	**24**	**(3)**
DPW - Parks				
Commissioner	0	0	0	0
Superintendent of Parks	1	1	1	0
Park Foreman	1	1	1	0
Administrative Asst/Secretary	1	1	0	(1)
Working Foreman/MEO III Specialist/Lab	5	5	5	0
Downtown Manager/MEOIII/Craftsman Lab.	1	1	1	0
Working Foreman Welder/Craftsman	1	1	1	0

Chief Maintenance Craftsman	1	1	1	0
Storekeeper MEO I	1	1	1	0
Ground/Maintenance MEOI/Lab	1	1	1	0
Park Maintenance Craftsman/Lab	1	1	1	0
MEO Gr. III/Laborer	5	5	5	0
Working Foreman MEO I/Laborer	1	1	1	0
Working Foreman/Laborer	1	1	1	0
MEO Gr. 1/Laborer	1	1	1	0
Stadium Manager/MEOIII/Craftsman	1	1	1	0
Park Maintenance/MEO I/Lab.	2	2	2	0
Maintenance Man	2	2	2	0
Junior Clerk	0.5	0.5	0.5	0
DPW - Parks Total:	**27.5**	**27.5**	**26.5**	**(1)**
DPW - Cemetery				
Administrative Assistant	1	1	1	0
Head Clerk	1	1	1	0
Working Foreman/ Cemetery Manager	1	1	1	0
WF/ MEOIII/ Specialist Laborer	1	1	1	0
DPW - Cemetery Total:	**4**	**4**	**4**	**0**
DPW TOTAL	**108.5**	**106.5**	**100.5**	**(6)**

	FY20	FY21	FY22	+/-
Health & Human Services - Health				
HHS Director	1	1	1	0
Deputy Director of Finance	1	1	1	0
Head Administrative Clerk	1	1	1	0
Head Clerk	1	1	1	0
Health Educator	0	0	0	0
Youth Outreach Worker	0	0	1	1
Nurse Coordinator(44weeks)	1	1	1	0
Clinical Nurse Manager	3	3	3	0
PH Nurse/Schools	29	29	29	0
Program Director - Tobacco	1	1	1	0
Vision/Hearing Screener	1	1	2	1
Outreach Worker Health Educatior	1	1	1	0
Clinical School Nurse Manager	1	1	1	0
Clerk	0	0	0	0
Program Assistant	0	0	0	0
Temporary Custodian	0.5	0	0	0
PH Nurse/Clinic	3	3	3	0
MOAPC Coalition Coordinator	1	0	0	0
MassCALL3 Prevention Coordinator	0	0	1	1
Clinical Recovery Specialist	1	1	1	0
Substance Abuse Outreach Coordinator	1	1	1	0
Substance Abuse Coordinator	1	1	1	0
Syringe Collection Program Coordinator	1	1	1	0
Community Health Coordinator	1	1	1	0
Board of Health Chairperson	1	1	1	0
Board of Health Member	4	4	4	0
Board of Health Secretary	1	1	1	0
Health & Human Services - Health Total:	**56.5**	**55**	**58**	**3**
Health & Human Services - Council on Aging				
Director	1	1	1	0
Outreach Worker	1	1	1	0
Civic Events Coord	1	1	1	0
Custodian 35 hrs	1	1	1	0
Meals on Wheels	1	1	1	0
Utility Person-40 hrs.	1	1	1	0
Secretary/Receptionist	1	1	1	0

Weekly Chef/Cook	1	1	1	0
Weekend Bus Driver	0.5	0.5	1	1
Weekend Chef/Cook	0.5	0.5	0.5	0
Volunteer Coordinator	0	0.5	0.5	0
Custodian	1.5	1.5	1.5	0
Weekend Kitchen Helper	0.5	0.5	1	1
Health & Human Services - Council on Aging Total:	**11**	**11.5**	**12.5**	**1**
Health & Human Services - Veterans				
Director/Agent	1	1	1	0
Head Clerk	2	2	2	0
Health & Human Services - Veterans Total:	**3**	**3**	**3**	**0**
Health &Human Services - Recreation				
Associate Planner	1	1	1	0
Youth Coordinator	1	1	1	0
Program Director/Planner	1	1	1	0
Junior Clerk	1	1	1	0
Health & Human Services - Recreation Total:	**4**	**4**	**4**	**0**
Health & Human Services- Library				
Director	1	1	1	0
Assistant Director	1	1	1	0
Coordinator Community Planning	1	1	1	0
Coordinator/Technical Services	1	1	0	(1)
Coordinator/Youth Services	1	1	1	0
Head of Circulation	1	1	1	0
Librarian I - Reference	3	3	3	0
Literacy Director	0.5	0.5	0.5	0
Literacy Assistant	0.5	0.5	0.5	0
Librarian I - Comm. Plan	1	1	1	0
Librarian I - Youth Serv	2	2	2	0
Library IT Technician	1	1	1	0
Library Assistant	6.5	6.5	6.5	0
Library Aide	3	3	3	0
Library Page	2	2	2	0
Bldg Custodian	2	2	2	0
Health & Human Services - Library Total:	**27.5**	**27.5**	**26.5**	**(1)**
HUMAN SERVICES TOTAL	**102**	**101**	**104**	**3**

	FY20	FY21	FY22	+/-
Parking - Parking				
Director	1	1	1	0
Business Manager	1	1	1	0
Parking Enforcement Officer	5.5	5.5	5.5	0
Downtown Parking Maintenance	1	1	1	0
PARKING TOTAL	**8.5**	**8.5**	**8.5**	**0**

	FY20	FY21	FY22	+/-
Water - Water				
Executive Director	1	1	1	0
Office Manager	1	1	1	0
Administrative Assistant/Water Billing Clerk	1	1	1	0
Water/Sewer Utility Billing Manager	1	1	1	0
Head Clerk	1	1	1	0
Operations/Safety Superintendent	1	1	1	0
Head Operator	5	5	5	0
Filter Operator	5	5	5	0
Laboratory Director	1	1	1	0
Superintendent Maintenance	1	1	2	1
Staff Engineer	1	1	1	0
Chief Mechanic	1	1	1	0
Electrician Gr. B/Master	0	0	0	0
Skilled Mechanic	3	3	3	0
Superintendent Distribution	1	1	1	0
Water Foreman	2	2	2	0
Backflow Inspector	2	2	2	0
Water System Maintenance	6	5	5	0
Water System Maintenance MEO3	4	4	4	0
Water Meter Billing Administrator	2	2	2	0
WATER TOTAL	**40**	**39**	**40**	**1**

	FY20	FY21	FY22	+/-
Wastewater-Wastewater				
Executive Director	1	1	1	0
Office Manager	1	1	1	0
Head Clerk	1	1	1	0
Operations Superintendent	1	1	1	0
Assistant Operations Superintendent	1	1	1	0
Head Operator	4	4	4	0
Operator	7	7	7	0
Maintenance Superintendent	1	1	1	0
Maintenance Supervisor	1	1	1	0
Electrician	2	2	2	0
Collection System Supervisor	1	1	1	0
Instrument Technician	1	1	1	0
CMMS/Administrator	1	1	0	(1)
Parts Equipment Manager	1	1	1	0
Mechanic III	3	3	3	0
Mechanic II	2	2	2	0
TV Inspector	2	2	3	1
Mechanic I	6	5	5	0
Utility Engineer	0	0	1	1
Engineering Manager	1	1	1	0
Engineering Supervisor	1	1	1	0
Staff Engineer	5	5	5	0
Pretreatment Coordinator	1	1	1	0
Chemist	1	1	1	0
Assistant Chemist	1	1	1	0
Senior Lab Technician	1	1	0	(1)
WASTEWATER TOTAL	**48**	**47**	**47**	**0**

	FY20	FY21	FY22	+/-
Career Center - Career Center				
Career Center Executive Director	1	1	1	0
WDB Director	1	1	1	0
Assistant CC Director	1	1	1	0
Budget Analyst/IT Manager	0	0	0	0
Business Service Representative	1	1	3	2
Career Center Manager	1	1	4	3
Assistant CC Manager	0	0	0	0
WDB Senior Program Manager	1	1	1	0
Workshop Specialist	2	2	2	0
Career Advisor I	4	4	10	6
Grant Specialist	1	1	0	(1)
School To Work Coordinator	1	1	1	0
Administrative Assistant	2	2	1	(1)
Staff Accountant	1	1	0	(1)
Resource Room Navigator	1	1	1	0
Summer Counselor	0	1	0	(1)
Career Advisor II	7	7	7	0
Youth Program Coordinator	1	1	1	0
Youth Business Service Specialist	1	1	1	0
Youth Coordinator	0	0	1	1
Senior Career Advisor	1	1	1	0
Assistamt WDB Directpr	0	1	1	0
Career Advospr II, Young Adult	0	2	2	0
Project Manager	0	1	1	0
Fiscal Manager	0	1	1	0
Financial Assistant	1	1	1	0
CAREER CENTER TOTAL	**29**	**35**	**43**	**8**

	FY20	FY21	FY22	+/-
TOTAL POSITIONS	**1,075**	**1,075**	**1,090**	**12**

PERSONNEL LIST*

Functional Area	Department	Position	Last Name	First Name	FY2022
LEGISLATIVE	CITY COUNCIL	MAYOR	LEAHY	JOHN	$ 30,000
LEGISLATIVE	CITY COUNCIL	COUNCILLOR	ELLIOTT	RODNEY	$ 25,000
LEGISLATIVE	CITY COUNCIL	COUNCILLOR	MERCIER	RITA	$ 25,000
LEGISLATIVE	CITY COUNCIL	COUNCILLOR	NUON	VESNA	$ 25,000
LEGISLATIVE	CITY COUNCIL	COUNCILLOR	CONWAY	DAVID	$ 25,000
LEGISLATIVE	CITY COUNCIL	COUNCILLOR	SAMARAS	WILLIAM	$ 25,000
LEGISLATIVE	CITY COUNCIL	COUNCILLOR	ROURKE	DANIEL	$ 25,000
LEGISLATIVE	CITY COUNCIL	COUNCILLOR	DRINKWATER	JOHN	$ 25,000
LEGISLATIVE	CITY COUNCIL	COUNCILLOR	CHAU	SOKHARY	$ 25,000
LEGISLATIVE	MAYOR	ADMIN ASST - MAYOR	BROWN	KARONIKA	$ 50,714
LEGISLATIVE	CITYCLERK	CITY CLERK	GEARY	MICHAEL	$ 123,844
LEGISLATIVE	CITYCLERK	ASSISTANT CITY CLERK	GITSCHIER	ANGELA	$ 91,711
LEGISLATIVE	CITYCLERK	HEAD CLERK	COUGHLIN	TIMOTHY	$ 46,117
LEGISLATIVE	CITYCLERK	HEAD CLERK	GAGNON	AMANDA	$ 46,117
LEGISLATIVE	CITYCLERK	HEAD CLERK	SEK	SARATH	$ 44,500
LEGISLATIVE	CITYCLERK	HEAD CLERK	MWANGI	ERASTUS	$ 42,779
LEGISLATIVE	CITYCLERK	HEAD CLERK	VACANT		$ 46,117
CITY MANAGER	MANAGER ADMIN	CITY MANAGER	DONOGHUE	EILEEN	$ 235,765
CITY MANAGER	MANAGER ADMIN	ASST CITY MANAGER	KEEFE	KARA	$ 130,677
CITY MANAGER	MANAGER ADMIN	EXECUTIVE ASSISTANT-MANAGER	GEOFFROY	PHILLIP	$ 77,909
CITY MANAGER	MANAGER ADMIN	ASSISTANT TO THE CITY MANAGER	VACANT		$ 82,676
CITY MANAGER	MANAGER ADMIN	NEIGHBORHOOD LIAISON	FORCIER	SHAUNA	$ 60,846
CITY MANAGER	MANAGER ADMIN	ADMIN ASSISTANT MANAGER	VACANT		$ 47,625
CITY MANAGER	CASE	SPECIAL EVENTS COORDINATOR	DEI	ROBERTO	$ 67,243
CITY MANAGER	CASE	CULTRL AFFAIRS/SPEC EVNT PROG	HERNANDEZ	CHRISTIAN	$ 46,244
FINANCE	FINANCE	CFO/CHIEF COLLECTOR	BALDWIN	CONOR	$ 163,942
FINANCE	FINANCE	DPTY CHIEF FINANCIAL OFFICER	CHAMBERS	ALLISON	$ 91,711
FINANCE	AUDITING	CITY AUDITOR	HICKEY	SUSAN	$ 118,946

FINANCE	AUDITING	ASSISTANT CITY AUDITOR	OBEIRNE	KAREN	$ 75,997
FINANCE	AUDITING	ASST PAYROLL SUPERVISOR	MEZZETTI	EMER	$ 81,122
FINANCE	AUDITING	ASST PAYROLL SUPERVISOR	RIOPELLE	LISA	$ 63,435
FINANCE	AUDITING	SENIOR ACCOUNTANT - AUDITING	LEBLANC	DIANE	$ 68,834
FINANCE	AUDITING	FINANCE SPECIALIST P/R	MOLINA	DENISSE	$ 54,080
FINANCE	AUDITING	HEAD CLERK	FLEURY	CHERYL	$ 42,793
FINANCE	PURCHASING	PURCHASING AGENT	VAUGHN	PAUL	$ 98,047
FINANCE	PURCHASING	OFFICE MNGR PROCUR/COMPL OFFCR	THEMELIS	PAMELA	$ 62,598
FINANCE	PURCHASING	HEAD CLERK	LIN	KARA SOKRA	$ 46,117
FINANCE	PURCHASING	HEAD CLERK	BENNETT	DONNA	$ 45,918
FINANCE	ASSESSORS	ASSESSOR'S- DEPARTMENT HEAD	LEMAY	SUZANNE	$ 96,755
FINANCE	ASSESSORS	ASSESSOR	COHEN	JOEL	$ 71,134
FINANCE	ASSESSORS	ASSESSOR	RONDEAU	RYAN	$ 71,520
FINANCE	ASSESSORS	ADMIN ASSISTANT/BOARD OF ASSES	GIOVANNANI	DONNA	$ 62,728
FINANCE	ASSESSORS	ADMIN ASSISTANT FINANCE-ASSESR	PATENAUDE	LISA	$ 52,905
FINANCE	ASSESSORS	ASSISTANT ASSESSOR	SILVESTRO	MEGAN	$ 48,945
FINANCE	ASSESSORS	ASSISTANT ASSESSOR	FLOOD	REGAN	$ 48,246
FINANCE	ASSESSORS	PRINCIPAL CLERK	VACANT		$ 44,584
FINANCE	ASSESSORS	APPRAISAL CLERK (MASS.)	ROBINSON	KAREN	$ 46,814
FINANCE	TREASURER	TREASURER/COLLECTOR PARK CLERK	OAKES	KELLY	$ 110,933
FINANCE	TREASURER	ASSISTANT TREASURER/HEAD CLERK	WINTERS	JUDITH	$ 75,880
FINANCE	TREASURER	ASST COLLECTOR TREASURER	BALL	AUSTIN	$ 68,394
FINANCE	TREASURER	SENIOR ACCOUNTANT	DAREZZO	KATHLEEN	$ 60,128
FINANCE	TREASURER	SENIOR ACCOUNTANT	BUTT	DONNA	$ 58,809
FINANCE	TREASURER	HEAD CLERK	BOISSON	BELINDA	$ 51,249
FINANCE	TREASURER	HEAD CLERK 37.5	LUNN	ITH	$ 49,321
FINANCE	TREASURER	HEAD CLERK 37.5	PETTIE	ANDREA	$ 47,295
FINANCE	TREASURER	HEAD CLERK 37.5	GONZALEZ	ELIZABETH	$ 45,764
FINANCE	MANAGER HUMAN RELATIONS	HUMAN RELATIONS DIRECTOR	CALLERY	MARY	$ 136,571
FINANCE	MANAGER HUMAN RELATIONS	ASSISTANT HUMAN RESOURCES MGR	DO	NANCY	$ 98,424
FINANCE	MANAGER HUMAN RELATIONS	OFFICER OF DIVERSITY AND INCLUSION	VACANT		$ 75,000

FINANCE	MANAGER HUMAN RELATIONS	HUMAN RELATIONS ASSISTANT	BROGAN	LYNN	$ 53,219
FINANCE	MANAGER HUMAN RELATIONS	HEALTH BENEFITS COORDINATOR	HUN	ROSA	$ 49,154
MIS	MANAGMENT INFO SERVICES	CHIEF INFORMATION OFFICER	FERNANDEZ	MIRAN	$ 136,728
MIS	MANAGMENT INFO SERVICES	MIS DIRECTOR	MEYERS	JOHN	$ 106,938
MIS	MANAGMENT INFO SERVICES	SYSTEM ADMINISTRATOR	KAPECKAS	EDWARD	$ 86,275
MIS	MANAGMENT INFO SERVICES	GIS MANAGER	DONOVAN	JOSEPH	$ 82,609
MIS	MANAGMENT INFO SERVICES	NETWORK SYSTEM SPECIALIST	SWEENEY	ROBERT	$ 81,358
MIS	MANAGMENT INFO SERVICES	APPLICATION SPECIALIST	HANSON	LISA	$ 71,669
MIS	MANAGMENT INFO SERVICES	APPLICATION SPECIALIST	NAVIN	NICHOLAS	$ 70,627
MIS	MANAGMENT INFO SERVICES	DESKTOP SUPPORT SPECIALIST	COOMAS	THOMAS	$ 69,602
MIS	MANAGMENT INFO SERVICES	TECHNICAL ADMINISTRATIVE ASSISSTANT	THEMILIS	KAREN	$ 18,651
MIS	MANAGMENT INFO SERVICES	CYBER SECURITY ADMINISTRATOR	VACANT		$ 89,858
LEGAL	LAW DEPT	SOLICITOR	OCONNOR	CHRISTINE	$ 136,048
LEGAL	LAW DEPT	SOLICITOR 1ST ASSISTANT	JENNESS	KERRY	$ 115,480
LEGAL	LAW DEPT	SOLICITOR 2ND ASSISTANT- FT	VELOSO	ELLIOTT	$ 89,475
LEGAL	LAW DEPT	ASST OFFICE MGR/CONTRACT LAW	DUGGAN	KATHY	$ 83,278
LEGAL	LAW DEPT	CLAIM AGENT / WORKER COMP	GAGNON	KAREN	$ 83,278
LEGAL	LAW DEPT	SOLICITOR 2ND ASSISTANT- FT	HUCKSAM	JOHN	$ 83,278
LEGAL	LAW DEPT	SOLICITOR 2ND ASSISTANT- FT	ANASTASI	NICHOLAS	$ 83,278
LEGAL	LAW DEPT	LEGAL OFFICE LITIGATION	GETTINGS	CELINE	$ 63,308
LEGAL	LAW DEPT	NURSE CASE MANAGER	ERICKSON	SHARON	$ 62,788
LEGAL	LAW DEPT	ASST CONTRACT ADMINISTRATOR	MARCOTTE	SARAH	$ 56,654
LEGAL	LAW DEPT	ASST WORKERS COMP AGENT	MENDONCA	ROBIN	$ 56,654
LEGAL	LAW DEPT	PRINCIPAL CLERK LAW ORD	PIETROFORTE	MARTA	$ 50,714
LEGAL	LAW DEPT	SOLICITOR 2ND ASSISTANT- FT	VACANT		$ 71,915
LEGAL	LAW DEPT	SOLICITOR 2ND ASSISTANT- FT	VACANT		$ 70,060

LEGAL	LAW DEPT	SOLICITOR 3RD ASSISTANT- FT	VACANT		$	83,278
LEGAL	LAW DEPT	PARALEGAL/TAX TITLE	VACANT		$	51,658
LEGAL	LAW DEPT	EXECUTIVE SECRETARY - LICENSE COMM.	VACANT		$	62,077
LEGAL	LAW DEPT	LICENSE COMMISSIONER	DESCOTEAUX	JOHN	$	1,300
LEGAL	LAW DEPT	LICENSE COMMISSIONER	DONAHUE	JOSEPH	$	1,300
LEGAL	LAW DEPT	LICENSE COMMISSIONER	KRIEGER	CLIFFORD	$	1,300
LEGAL	LAW DEPT	LICENSE COMMISSIONER	MCCARTHY	TERRENCE	$	1,300
LEGAL	LAW DEPT	LICENSE COMMISSIONER	HOWE	MARTHA	$	1,300
LEGAL	ELECTION	DIRECTOR OF ELECTIONS	VACANT		$	75,519
LEGAL	ELECTION	ELECTION CLERK	GOUVEIA	SHANNON	$	51,889
LEGAL	ELECTION	ELECTION CLERK	JAROSZ	STEPHANIE	$	51,889
LEGAL	ELECTION	ELECTION COMMISSIONER	ARTHUR	ZOE	$	1,200
LEGAL	ELECTION	ELECTION COMMISSIONER	ANTHES	BEVERLY	$	1,200
LEGAL	ELECTION	ELECTION COMMISSIONER	POPE	JAMES	$	1,200
LEGAL	ELECTION	ELECTION COMMISSIONER	VACANT		$	1,200
DPD	MANAGER DIV OF PLANNING & DEV	ASSISTANT CITY MANAGER/DPD DIRECTOR	VACANT		$	136,048
DPD	MANAGER DIV OF PLANNING & DEV	DEPUTY DIRECTOR/ PLANNING & ECON DEV	THOMAS	CRAIG	$	113,952
DPD	MANAGER DIV OF PLANNING & DEV	DEPTY DIRECTOR/DEV SERVICES	SLAGLE	ROBERT	$	115,481
DPD	MANAGER DIV OF PLANNING & DEV	EXECUTIVE ASSISSTANT	VACANT		$	65,189
DPD	PROJECT REVIEW	SR PLANNER	CIGLIANO	FRANCESCA	$	73,924
DPD	PROJECT REVIEW	ASSOCIATE PLANNER DPD	WILSON	JESSICA	$	65,156
DPD	PROJECT REVIEW	HISTORIC BOARD ADMINISTRATOR	STOWELL	STEPHEN	$	73,468
DPD	PROJECT REVIEW	ASSISSTANT PLANNER	CUTRUMBES	PETER	$	45,021
DPD	PROJECT REVIEW	ASSIST PLANNER-COMM. PRSRV DPD	RICKER	DYLAN	$	45,021
DPD	PROJECT REVIEW	PLANNING BOARD CHAIRMAN	LINNEHAN	THOMAS	$	1,400
DPD	PROJECT REVIEW	PLANNING BOARD MEMBER	CHENG	CALEB	$	1,000
DPD	PROJECT REVIEW	PLANNING BOARD MEMBER	FRESCHETTE	GERARD	$	1,000
DPD	PROJECT REVIEW	PLANNING BOARD MEMBER	LOCKHART	RICHARD	$	1,000
DPD	PROJECT REVIEW	PLANNING BOARD MEMBER	MALAVICH	ROBER	$	1,000
DPD	PROJECT REVIEW	PLANNING BOARD ALT MEMBER	GALLIVAN	SINEAD	$	200
DPD	PROJECT REVIEW	PLANNING BOARD ALT MEMBER	PANDRES	RUSSELL	$	200

DPD	PROJECT REVIEW	BOARD OF APPEALS CHAIRMAN	PERRIN	GARY	$ 1,400
DPD	PROJECT REVIEW	BOARD OF APPEALS MEMBER	BRIERE	MARK	$ 1,000
DPD	PROJECT REVIEW	BOARD OF APPEALS MEMBER	CALLAHAN	SEAN	$ 1,000
DPD	PROJECT REVIEW	BOARD OF APPEALS MEMBER	MCCARTHY	DENNIS	$ 1,000
DPD	PROJECT REVIEW	BOARD OF APPEALS MEMBER	PECH	VAN	$ 1,000
DPD	PROJECT REVIEW	BOARD OF APPEALS ALT MEMBER	NJOROGE	ROBERT	$ 200
DPD	PROJECT REVIEW	BOARD OF APPEALS ALT MEMBER	PROCOPE	GEORGE	$ 200
DPD	PROJECT REVIEW	CONSERVATION COMM CHAIRMAN	VARNUM	LOUISA	$ 1,400
DPD	PROJECT REVIEW	CONSERVATION COMM MEMBER	BUITENHUYS	BRADLEY	$ 1,000
DPD	PROJECT REVIEW	CONSERVATION COMM MEMBER	DILLON	KEVIN	$ 1,000
DPD	PROJECT REVIEW	CONSERVATION COMM MEMBER	VACANT		$ 1,000
DPD	PROJECT REVIEW	CONSERVATION COMM MEMBER	DOWNS	PERRY	$ 1,000
DPD	PROJECT REVIEW	CONSERVATION COMM MEMBER	LOVELY	WILLIAM	$ 1,000
DPD	PROJECT REVIEW	CONSERVATION COMM MEMBER	STANDISH	WESTON	$ 1,000
DPD	HOUSING, HOMELESSNESS, ENERGY	DIRECTOR HMLESNES INITIATIVES	THOMAS	MARY	$ 86,931
DPD	HOUSING, HOMELESSNESS, ENERGY	HOUSING & ENERGY PROG DIRECTOR	FERREIRA	PHILIP	$ 74,356
DPD	HOUSING, HOMELESSNESS, ENERGY	CONSTRUCTION MANAGER	WOEKEL	TODD	$ 61,213
DPD	HOUSING, HOMELESSNESS, ENERGY	SECRETARY HOUSING-DPD	SOLOMON	AMY	$ 40,463
DPD	HOUSING, HOMELESSNESS, ENERGY	ENERGY MANAGER	MOSES	KATHERINE	$ 69,835
DPD	HOUSING, HOMELESSNESS, ENERGY	ENERGY COORDINATOR	TOBIN	JAMES	$ 53,032
DPD	ECONOMIC DEVELOPMENT	DIRECTOR ECONOMIC DEVELOPMENT	MCCALL	CHRISTINE	$ 92,201
DPD	ECONOMIC DEVELOPMENT	ECONOMIC DEVELOPMENT SPECIALIS	DICKINSON	MARIA	$ 75,632
DPD	ECONOMIC DEVELOPMENT	ECONOMIC DEVELOPMENT ASSISTANT	LAMOND	THOMAS	$ 60,257

DPD	ECONOMIC DEVELOPMENT	ASSET MANAGER	LUCKEN	PATRICIA	$ 72,863
DPD	PLANNING AND PROJECT MGMT	CHIEF DESIGN PLANNER	ESPITIA	CAMILO	$ 92,201
DPD	PLANNING AND PROJECT MGMT	DESIGN PLANNER - 35 HRS	BAEZ-ROSE	YOVANI	$ 71,629
DPD	PLANNING AND PROJECT MGMT	URBAN RENEWAL MANAGER	GINIEWICZ	JOSEPH	$ 76,773
DPD	PLANNING AND PROJECT MGMT	DESIGN PLANNER - 14HRS	SWAILE	SANDRA	$ 27,662
DPD	PLANNING AND PROJECT MGMT	SR ENVIRONMENTAL PLANNER	BROWN	SARAH	$ 84,776
DPD	PLANNING AND PROJECT MGMT	NEIGHBORHOOD PLANNER	HAYES	CHRISTOPHER	$ 60,248
DPD	COMMUNITY DEVELOPMENT	DIRECTOR COMMUNITY DEVELOPMENT	SAMARAS	CHRISTOPHER	$ 87,403
DPD	COMMUNITY DEVELOPMENT	SENIOR FINANCE OFFICER	DESMOND	EVERLIDIS	$ 73,088
DPD	COMMUNITY DEVELOPMENT	ASSOCIATE PLANNER - DPD	GYAWALI	MEENAKSHI	$ 62,604
DPD	COMMUNITY DEVELOPMENT	ACCOUNT MANAGER DPD	HAYES-HACKETT	KIMBERLY	$ 55,834
DPD	COMMUNITY DEVELOPMENT	SENIOR PROGRAM MANAGER	MURPHY	SUSAN	$ 55,219
DPD	COMMUNITY DEVELOPMENT	COMMUNITY DEVELOPMENT ASSIST	RAWNSLEY-ERAZO	ELIZABETH	$ 51,566
DPD	COMMUNITY DEVELOPMENT	FINANCIAL SPECAILIST	LONG	BOIRSALIAR	$ 51,033
DPD	TRANSPORTATION GROUP	TRANSPORTATION ENGINEER	VACANT		$ 100,930
DPD	TRANSPORTATION GROUP	ASST TRANSPORTATION ENGINEER	HEREDIA	ALAN	$ 52,198
DPD	INSPECTIONAL SERVICES	INSPECTIONAL SERVICES COMM	FULLER	DAVID	$ 107,998
DPD	INSPECTIONAL SERVICES	SR BUILD INSPEC/PLANS REVIEWER	NEGRON	JOSE	$ 75,744
DPD	INSPECTIONAL SERVICES	OFFICE MANAGER - INSPECTIONAL	WEISSBACH	KERRY	$ 73,924

DPD	INSPECTIONAL SERVICES	LOCAL INSPEC/PLANS REVIEWER	NOCCO	STEVEN	$ 71,977
DPD	INSPECTIONAL SERVICES	CHF PLUMB/GAS FIT/SHEET METAL	CARD	NORMAN	$ 66,857
DPD	INSPECTIONAL SERVICES	LOCAL INSPEC/PLANS REVIEWER	CHHUON	BUN SONG	$ 65,929
DPD	INSPECTIONAL SERVICES	SENIOR SANITARY CODE INSPECTOR	MACHADO	SHAWN	$ 64,693
DPD	INSPECTIONAL SERVICES	WIRE INSPECTOR	CATIZONE	NICHOLAS	$ 63,095
DPD	INSPECTIONAL SERVICES	BOARD ENFORCEMENT AGENT	BOND	MABEL	$ 62,107
DPD	INSPECTIONAL SERVICES	LOCAL INSPEC/PLANS REVIEWER	HOWLING	PETER	$ 65,929
DPD	INSPECTIONAL SERVICES	LOCAL INSPEC/PLANS REVIEWER	VACANT		$ 65,929
DPD	INSPECTIONAL SERVICES	CODE ENFORCER	SAM	LISA	$ 56,847
DPD	INSPECTIONAL SERVICES	CODE ENFORCER	LE	JIMMY	$ 56,847
DPD	INSPECTIONAL SERVICES	CODE ENFORCER	RIVERA	AUREA	$ 56,847
DPD	INSPECTIONAL SERVICES	CODE ENFORCER	MURPHY	DONALD	$ 56,847
DPD	INSPECTIONAL SERVICES	CODE ENFORCER	MCPHILLIPS	ADAM	$ 56,847
DPD	INSPECTIONAL SERVICES	HEAD CLERK	CHASSE	NICOLE	$ 46,744
DPD	INSPECTIONAL SERVICES	PRINCIPAL CLERK	SMITH-BROWN	PATRICIA	$ 44,362
DPD	INSPECTIONAL SERVICES	PRINCIPAL CLERK	PENH	YANIN	$ 44,170
PUBLIC SAFETY	POLICE	POLICE CHIEF	RICHARDSON	RAYMOND	$ 206,022
PUBLIC SAFETY	POLICE	NON-CIVIL DEPTY SPRTNDT POLICE	GOLNER	BARRY	$ 167,797
PUBLIC SAFETY	POLICE	NON-CIVIL DEPTY SPRTNDT POLICE	VACANT		$ 174,755
PUBLIC SAFETY	POLICE	CAPTAIN POLICE	HUDON	GREGORY	$ 154,113
PUBLIC SAFETY	POLICE	CAPTAIN POLICE	LEBLANC	MARK	$ 149,668
PUBLIC SAFETY	POLICE	CAPTAIN POLICE	KENNEDY	THOMAS	$ 149,667
PUBLIC SAFETY	POLICE	CAPTAIN POLICE	KILMARTIN	MICHAEL	$ 149,667
PUBLIC SAFETY	POLICE	CAPTAIN POLICE	PENROSE	MATHEW	$ 148,756

PUBLIC SAFETY	POLICE	CAPTAIN POLICE	CULLEN	JOHN	$	142,994
PUBLIC SAFETY	POLICE	CAPTAIN POLICE	NOBREGA	FRANK	$	142,994
PUBLIC SAFETY	POLICE	CAPTAIN POLICE	CRAWFORD	DONALD	$	142,806
PUBLIC SAFETY	POLICE	CAPTAIN POLICE	SHEEHAN	JOHN	$	141,392
PUBLIC SAFETY	POLICE	LIEUTENANT POLICE	FAY	JAMES	$	138,366
PUBLIC SAFETY	POLICE	LIEUTENANT POLICE	KILBRIDE	TIMOTHY	$	134,375
PUBLIC SAFETY	POLICE	LIEUTENANT POLICE	PEASLEE	DAVID	$	134,375
PUBLIC SAFETY	POLICE	LIEUTENANT POLICE	SIOPES	THOMAS	$	134,375
PUBLIC SAFETY	POLICE	LIEUTENANT POLICE	DESMARAIS	DANIEL	$	133,557
PUBLIC SAFETY	POLICE	LIEUTENANT POLICE	ODONNELL	AIDAN	$	132,235
PUBLIC SAFETY	POLICE	LIEUTENANT POLICE	PANAGIOTAKOS	CHRISTOPHER	$	132,234
PUBLIC SAFETY	POLICE	LIEUTENANT POLICE	NOBREGA	MARISOL	$	129,667
PUBLIC SAFETY	POLICE	LIEUTENANT POLICE	COYLE	STEVEN	$	128,398
PUBLIC SAFETY	POLICE	LIEUTENANT POLICE	GENDREAU	STEPHEN	$	127,121
PUBLIC SAFETY	POLICE	LIEUTENANT POLICE	CORMIER	RAYMOND	$	126,946
PUBLIC SAFETY	POLICE	LIEUTENANT POLICE	ROJAS	GUILLERMO	$	126,946
PUBLIC SAFETY	POLICE	LIEUTENANT POLICE	PAPPACONSTANTINOU	CHARLES	$	114,806
PUBLIC SAFETY	POLICE	SERGEANT POLICE	BOYLE	DOUGLAS	$	120,719
PUBLIC SAFETY	POLICE	SERGEANT POLICE	DALY	THOMAS	$	120,719
PUBLIC SAFETY	POLICE	SERGEANT POLICE	FULLER	SCOTT	$	120,719
PUBLIC SAFETY	POLICE	SERGEANT POLICE	NOONE	JONATHAN	$	120,719
PUBLIC SAFETY	POLICE	SERGEANT POLICE	QUIRBACH	DAVID	$	120,719
PUBLIC SAFETY	POLICE	SERGEANT POLICE	LATHAM	JAMES	$	120,155
PUBLIC SAFETY	POLICE	SERGEANT POLICE	FRECHETTE	DAVID	$	119,332
PUBLIC SAFETY	POLICE	SERGEANT POLICE	BEAUCHESNE	DAWN	$	117,202
PUBLIC SAFETY	POLICE	SERGEANT POLICE	GIUFFRIDA	MICHAEL	$	117,202
PUBLIC SAFETY	POLICE	SERGEANT POLICE	GOLDEN	TIMOTHY	$	117,202
PUBLIC SAFETY	POLICE	SERGEANT POLICE	HULTGREN	THOMAS	$	117,202
PUBLIC SAFETY	POLICE	SERGEANT POLICE	KELLEHER	JAMES	$	117,202
PUBLIC SAFETY	POLICE	SERGEANT POLICE	LUMENELLO	CHRISTOPHER	$	117,202
PUBLIC SAFETY	POLICE	SERGEANT POLICE	PURTELL	CHRISTOPHER	$	117,202
PUBLIC SAFETY	POLICE	SERGEANT POLICE	OTERO	DANIEL	$	116,489
PUBLIC SAFETY	POLICE	SERGEANT POLICE	MORRILL	STEPHEN	$	115,890
PUBLIC SAFETY	POLICE	SERGEANT POLICE	MURRAY	JOSEPH	$	115,890
PUBLIC SAFETY	POLICE	SERGEANT POLICE	CASEY	PATRICK	$	115,336
PUBLIC SAFETY	POLICE	SERGEANT POLICE	LALLY	DAVID	$	115,336
PUBLIC SAFETY	POLICE	SERGEANT POLICE	CESARZ	RICHARD	$	114,194

PUBLIC SAFETY	POLICE	SERGEANT POLICE	FLORENCE	WILLIAM	$	112,514
PUBLIC SAFETY	POLICE	SERGEANT POLICE	HYDE	DANIEL	$	112,514
PUBLIC SAFETY	POLICE	SERGEANT POLICE	KELLY	JOSEPH	$	112,514
PUBLIC SAFETY	POLICE	SERGEANT POLICE	MALDONADO	FRANCISCO	$	112,514
PUBLIC SAFETY	POLICE	SERGEANT POLICE	PERRIN	DANNY	$	112,514
PUBLIC SAFETY	POLICE	SERGEANT POLICE	GONZALEZ	FELIX	$	109,625
PUBLIC SAFETY	POLICE	SERGEANT POLICE	COMTOIS	JOSEPH	$	103,138
PUBLIC SAFETY	POLICE	SERGEANT POLICE	BERGERON	MICHAEL	$	101,495
PUBLIC SAFETY	POLICE	SERGEANT POLICE	LEVASSEUR	JASON	$	93,762
PUBLIC SAFETY	POLICE	SERGEANT POLICE	RAMIREZ	JOSE	$	93,762
PUBLIC SAFETY	POLICE	POLICE OFFICER	BELANGER	BERNARD	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	BOMIL	KERRI	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	BOMIL	CHRISTOPHER	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	BORODAWKA	JOSEPH	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	BOUTSELIS	JOHN	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	COYLE	RYAN	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	DELANEY	CHRISTY	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	HICKEY	THOMAS	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	LEHMANN	RENEE	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	MARSHALL	MICHAEL	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	MASTAS	MATTHEW	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	PEACE	NADJA	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	PENDER	DAVID	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	QUIGLEY	JOHN	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	RICHARD	ROBERT	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	RICHARDSON	THOMAS	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	SANTIAGO	JOSE	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	SAR	RASMEY	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	THOMAS	PAUL	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	VAREY	WALTER	$	99,437
PUBLIC SAFETY	POLICE	POLICE OFFICER	DEANGELIS	ADAM	$	98,303
PUBLIC SAFETY	POLICE	POLICE OFFICER	COLON	FEBY	$	96,248
PUBLIC SAFETY	POLICE	POLICE OFFICER	MCMANUS	BRIAN	$	96,248
PUBLIC SAFETY	POLICE	POLICE OFFICER	OSER	JUSTIN	$	96,248
PUBLIC SAFETY	POLICE	POLICE OFFICER	JEAN	RAYMOND	$	95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	ASAMOAH	GEORGE	$	95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	BENJUMEA	JUAN	$	95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	BOUVIER	MICHAEL	$	95,459

PUBLIC SAFETY	POLICE	POLICE OFFICER	BURD	JASON	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	BUTH	SOBEN	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	CAMARA	MICHAEL	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	COUGHLIN	LINDA	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	D'ALESSANDRO	STEVEN	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	DALY	ANDREW	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	DAY	KRISTOFFER	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	DEANGELO	ANTONIA	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	DENO	SOCRATES	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	DILLON	GARY	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	DOKOS	NICHOLAS	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	DOWNS-KUM	CHRISTAL	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	DRAKOULAKOS	PETER	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	DUCHARME	ADAM	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	ERICKSON	COREY	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	FEEHAN	THOMAS	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	FIGUEROA	FELIX	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	GATTO	JASON	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	GILLAN	KEVIN	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	GOMEZ	OSCAR	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	GONSALVES	CHRISTOPHER	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	HOUSTON	DANIEL	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	KANDROTAS	MICHAEL	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	KEEFE	BRIAN	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	KELLY	TRACY	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	LAFFERTY	THOMAS	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	LAGANAS	NICHOLAS	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	LORENZI	JOSE	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	MCCABE	MATTHEW	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	MERRILL	JAKE	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	OSBORN	CHRISTOPHER	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	OSTLER	RYAN	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	PEKARSKI	GREGORY	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	PHAY	TONG	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	RAMOS	ALEXANDER	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	RAYNE	ROBERT	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	REID	RONALD	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	ROBBINS	PAUL	$ 95,459

PUBLIC SAFETY	POLICE	POLICE OFFICER	ROUSSELL	TIMOTHY	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT	CALLAHAN	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT	RIVERA	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	VAN	KYLE	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	WHALEN	TIMOTHY	$ 95,459
PUBLIC SAFETY	POLICE	POLICE OFFICER	GRIFFIN	KEVIN	$ 94,370
PUBLIC SAFETY	POLICE	POLICE OFFICER	HUNTER	STEPHEN	$ 94,370
PUBLIC SAFETY	POLICE	POLICE OFFICER	PHILIPPE	DONALD	$ 94,370
PUBLIC SAFETY	POLICE	POLICE OFFICER	SEPE	ANDREW	$ 94,370
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT	KHUDARI	$ 94,370
PUBLIC SAFETY	POLICE	POLICE OFFICER	WESTAWAY	DANIEL	$ 94,370
PUBLIC SAFETY	POLICE	POLICE OFFICER	CALLAHAN	SEAN	$ 93,894
PUBLIC SAFETY	POLICE	POLICE OFFICER	CHUM	RICHY	$ 93,894
PUBLIC SAFETY	POLICE	POLICE OFFICER	JEAN	RAYMOND	$ 92,398
PUBLIC SAFETY	POLICE	POLICE OFFICER	CASSELLA	MATTHEW	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	COUTURE	DAVID	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	CZARNIONKA	CASIMIR	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	DESILETS	RICHARD	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	DOWER	MINDY	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	GEOFFROY	DAVID	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	HALLORAN	JEFFREY	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	HANSON	CHRISTIAN	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	JACQUES	CHRISTOPHER	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	KEW	DAVID	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	KIENG	BUNTHA	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	KINGAN	DANIEL	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	LAVOIE	DAVID	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	MANOUSOS	CHARLES	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	MARTIR	WILLIAM	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	MATOS	JAMES	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	MERCADO	JACQUELINE	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	PARADISE	PAUL	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	SAUVE	SCOTT	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	SUONG	CHASE	$ 87,504
PUBLIC SAFETY	POLICE	POLICE OFFICER	TOUPIN	BRYAN	$ 87,005
PUBLIC SAFETY	POLICE	POLICE OFFICER	KRUG	MATTHEW	$ 86,506
PUBLIC SAFETY	POLICE	POLICE OFFICER	PROULX	JONATHAN	$ 86,506
PUBLIC SAFETY	POLICE	POLICE OFFICER	BOLIVAR	ANDRES	$ 86,097

PUBLIC SAFETY	POLICE	POLICE OFFICER	POUERIET	CHRISTIAN	$	86,097
PUBLIC SAFETY	POLICE	POLICE OFFICER	ALVAREZ	RAUL	$	84,698
PUBLIC SAFETY	POLICE	POLICE OFFICER	PERRIN	DANIEL	$	84,698
PUBLIC SAFETY	POLICE	POLICE OFFICER	COOPER	TIMOTHY	$	82,849
PUBLIC SAFETY	POLICE	POLICE OFFICER	DEMOURA	SHAWN	$	80,304
PUBLIC SAFETY	POLICE	POLICE OFFICER	PIMENTEL	JOSHUA	$	79,685
PUBLIC SAFETY	POLICE	POLICE OFFICER	BOUASRI	EMALY	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	BOWLER	NATHAN	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	BRITO	DANNY	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	BRITO	JAIME	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	CASSELLA	JAMES	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	CHRISTIANSEN	NIELS	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	COLLINS	CHAD	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	DEMAIO	JAMES	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	FENLON	TODD	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	FINN	BRADY	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	GOLOJUCH	JOHN	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	GREENHALGH	WARREN	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	GRIFFIN	KYLE	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	HYDE	ERIC	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	IGLESIAS	FELIX	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	KELLY	CHRISTOPHER	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	LANE	JAMES	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	MACDONALD	PATRICK	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	MERCADO	CARLOS	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	MERCIER	SHERYL	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	MERRILL	SCOTT	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	MOORE	JEROME	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	PHOTHIMATH	JUDY	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	QUINONES	MIGUEL	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	RIOS	LUIS	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	RIVERA	JONATHAN	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	RIVERA	RAFAEL	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	ROURKE	BRIAN	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	ROYER	RAYMOND	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	RUDY	KORY	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	SIOPES	ARLEEN	$	79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	SMITH	MICHAEL	$	79,549

PUBLIC SAFETY	POLICE	POLICE OFFICER	SPINNEY	JOHN	$ 79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	ST ARNAUD	PETER	$ 79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	SULLIVAN	TIMOTHY	$ 79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT	MORIARTY	$ 79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	VELEZ	ARAMIS	$ 79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	WEBB	E.ANTHONY	$ 79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	GARNEAU	KEVIN	$ 79,549
PUBLIC SAFETY	POLICE	POLICE OFFICER	ANTONETTY	EMMANUEL	$ 78,922
PUBLIC SAFETY	POLICE	POLICE OFFICER	VANN	ANDETH	$ 78,922
PUBLIC SAFETY	POLICE	POLICE OFFICER	VELEZ	JUSTIN	$ 78,642
PUBLIC SAFETY	POLICE	POLICE OFFICER	BELAND	STEPHEN	$ 78,642
PUBLIC SAFETY	POLICE	POLICE OFFICER	DEVLIN	SHAUN	$ 78,642
PUBLIC SAFETY	POLICE	POLICE OFFICER	COSTELLO	CONOR	$ 78,245
PUBLIC SAFETY	POLICE	POLICE OFFICER	GOYETTE	SHANE	$ 78,245
PUBLIC SAFETY	POLICE	POLICE OFFICER	GREENHALGH	FRANK	$ 76,998
PUBLIC SAFETY	POLICE	POLICE OFFICER	LAPOINTE	KEVIN	$ 76,998
PUBLIC SAFETY	POLICE	POLICE OFFICER	LUCIER	STEPHEN	$ 76,998
PUBLIC SAFETY	POLICE	POLICE OFFICER	LOUIS	KNUD-HENRY	$ 76,497
PUBLIC SAFETY	POLICE	POLICE OFFICER	SZABLAK	ANNE	$ 76,497
PUBLIC SAFETY	POLICE	POLICE OFFICER	FINN	CASEY	$ 74,398
PUBLIC SAFETY	POLICE	POLICE OFFICER	DAVIS	EDWARD	$ 73,076
PUBLIC SAFETY	POLICE	POLICE OFFICER	GOLNER	ALEC	$ 72,855
PUBLIC SAFETY	POLICE	POLICE OFFICER	GIARDINA	MICHAEL	$ 71,747
PUBLIC SAFETY	POLICE	POLICE OFFICER	GIRALDO	SANTIAGO	$ 71,747
PUBLIC SAFETY	POLICE	POLICE OFFICER	LACHER	GLENN	$ 71,747
PUBLIC SAFETY	POLICE	POLICE OFFICER	LESSIEUR	DOMINIC	$ 71,747
PUBLIC SAFETY	POLICE	POLICE OFFICER	OLMEDA-BAEZ	JOSEPH	$ 71,747
PUBLIC SAFETY	POLICE	POLICE OFFICER	PELTON	JEFFREY	$ 71,747
PUBLIC SAFETY	POLICE	POLICE OFFICER	CHHOR	LEANG	$ 70,122
PUBLIC SAFETY	POLICE	POLICE OFFICER	DELISLE	JOSHUA	$ 70,122
PUBLIC SAFETY	POLICE	POLICE OFFICER	TRANI	MATTHEW	$ 70,122
PUBLIC SAFETY	POLICE	POLICE OFFICER	ELMORE	CONNOR	$ 69,041
PUBLIC SAFETY	POLICE	POLICE OFFICER	KUM	SARETH	$ 63,748
PUBLIC SAFETY	POLICE	POLICE OFFICER	SANN	JOHNNY	$ 61,792
PUBLIC SAFETY	POLICE	POLICE OFFICER	ALLARD	ROBERT	$ 57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	COLEMAN	SAMANTHA	$ 57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	KRYGOWSKI	CODY	$ 57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	KYDD	NICHOLAS	$ 57,739

PUBLIC SAFETY	POLICE	POLICE OFFICER	MORALES JIMENEZ	LUIS	$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	TORRES	ERICA	$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	ZANOLI	LUKE	$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT		$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT		$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT		$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT		$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT		$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT		$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT		$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT		$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT		$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT		$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT		$	57,739
PUBLIC SAFETY	POLICE	POLICE OFFICER	VACANT		$	57,739
PUBLIC SAFETY	TRAFFIC	DATA ENTRY CLERK	CASEY	COURTNEY	$	19,760
PUBLIC SAFETY	TRAFFIC	HEAD CLERK	DAVEY	KERRI	$	52,705
PUBLIC SAFETY	TRAFFIC	WF MTR REPAIRMAN/MAINTENANCE	DAY	RICHARD	$	49,640
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- PER DIEM	NELSON	PAMELA	$	6,025
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	CATTON	WALTER	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	MARTIN	FRANCIS	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	INFANTINO	BRENDA	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	ANSTISS	MICHELLE	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	MCGRATH	CHERYL	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	RIVANIS	RUTHELYN	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	LEKITES	ROBERT	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	MCMULLEN	KATHLEEN	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	LANE	JOAN	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	MCHUGH	ROBERT	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	DO	VIETFIELD	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	DEAMICIS	GEORGE	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	SIROIS	RICHARD	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	GONYEA	ROBIN	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	SANCHEZ	MILDRED	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	KONDZIOLKA	STEPHEN	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	PATENAUDE	HAZEL	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	NOLAN	RICHARD	$	9,834

PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	LEGATOWICZ	BARBARA	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	CONLIN	JOYCE	$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	SUMMER SCHOOL		$	6,908
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	VACANT		$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	VACANT		$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	VACANT		$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	VACANT		$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	VACANT		$	9,834
PUBLIC SAFETY	TRAFFIC	TRAFFIC SUPERVISOR- POLICE	VACANT		$	9,834
PUBLIC SAFETY	CIVILIAN	CRIME ANALYST	DESILETS	RACHEL	$	55,998
PUBLIC SAFETY	CIVILIAN	CRIME ANALYST	FAIRWEATHER	KIMBERLY	$	50,715
PUBLIC SAFETY	CIVILIAN	PRINCIPAL CRIME ANALYST	FERREIRA	MEGHAN	$	63,308
PUBLIC SAFETY	CIVILIAN	PROGRAM MANAGER POLICE - ORDIN	KEEFE	KATHLEEN	$	66,304
PUBLIC SAFETY	CIVILIAN	PROGRAM MANAGER POLICE - ORDIN	REYNOLDS	JILLIAN	$	48,982
PUBLIC SAFETY	CIVILIAN	VICTIM SERVICE ADVOCATE	WILLIAMS	KRISTEN	$	54,532
PUBLIC SAFETY	CIVILIAN	ADMIN ASSISTANT POLICE	CALLERY	CATHERINE	$	61,461
PUBLIC SAFETY	CIVILIAN	ADMIN ASSISTANT POLICE	KENNEY	DEBORAH	$	58,761
PUBLIC SAFETY	CIVILIAN	ADMIN ASSTANT POLICE GRANT	HANIFAN	KIMBERLY	$	50,715
PUBLIC SAFETY	CIVILIAN	ANIMAL COMPLIANCE OFFICER	WOOD	DARLEEN	$	63,308
PUBLIC SAFETY	CIVILIAN	ANIMAL CONTROL OFFICER	WILSON	COURTNEY	$	45,186
PUBLIC SAFETY	CIVILIAN	BUDGET DIRECTOR - POLICE	NGUYEN	TIEN	$	82,347
PUBLIC SAFETY	CIVILIAN	COMMUNICATION MANAGER-POL	PAGE	CHRISTINA	$	62,421
PUBLIC SAFETY	CIVILIAN	COMPUTER TECHNICIAN	HOUGHTON	GEORGE	$	83,278
PUBLIC SAFETY	CIVILIAN	CUSTODIAN	ZABIEREK	DOUGLAS	$	43,427
PUBLIC SAFETY	CIVILIAN	CUSTODIAN	MOSSIO	JEAN	$	43,427
PUBLIC SAFETY	CIVILIAN	DIR PUBLIC/SAFETY RESRCH PLANG	MANZI	MARYANN	$	98,047
PUBLIC SAFETY	CIVILIAN	DIRECTOR OF VICTIM SERVICES	TIENG	MOLYKA	$	59,331
PUBLIC SAFETY	CIVILIAN	EXECUTIVE SECRETARY	MARTIN	CAROLE	$	64,757
PUBLIC SAFETY	CIVILIAN	FISCAL COORDINATOR ASSISTANT	PARKER	JESSICA	$	49,592
PUBLIC SAFETY	CIVILIAN	GRANT FISCAL COORDINATOR	POIRIER	DUSTIN	$	50,714
PUBLIC SAFETY	CIVILIAN	HEAD CLERK	ROTH	KAREN	$	52,706
PUBLIC SAFETY	CIVILIAN	HEAD CLERK	COOK	JACQUELINE	$	46,117
PUBLIC SAFETY	CIVILIAN	HEAD CLERK	RYEA	KATHLEEN	$	46,117
PUBLIC SAFETY	CIVILIAN	MEO3 LARORER/ANIMAL CONTROL	PATTERSON	MELINDA	$	49,363
PUBLIC SAFETY	CIVILIAN	MOTOR EQUIPMENT REPAIRMAN	MENDES	ANDREW	$	46,965
PUBLIC SAFETY	CIVILIAN	MOTOR EQUIPMENT REPAIRMAN	ALBA	ERIK	$	45,999

PUBLIC SAFETY	CIVILIAN	POLICE MECHANIC	TSOUPRAKOS	KYRIAKOULIS	$	64,245
PUBLIC SAFETY	CIVILIAN	PRINCIPAL CLERK	SIMPSON	ERIN	$	44,362
PUBLIC SAFETY	CIVILIAN	PRINCIPAL CLERK	DUPRAS	DANIEL	$	44,362
PUBLIC SAFETY	CIVILIAN	PRINCIPAL CLERK	KONDRA	DOREEN	$	44,362
PUBLIC SAFETY	CIVILIAN	PROGRAM ANALYST POLICE - ORDIN	SMITH	ROBIN	$	83,228
PUBLIC SAFETY	CIVILIAN	SIGN PAINTER	CHARTIER	JAMES	$	45,032
PUBLIC SAFETY	CIVILIAN	SUPERVISOR OF DETENTION ATTNDS	SHURTLEFF	DONNA	$	52,244
PUBLIC SAFETY	CIVILIAN	SUPERVISOR PAINT & METER	COOPER	JOHN	$	67,931
PUBLIC SAFETY	CIVILIAN	SYSTEM ADMINISTRATOR-POLICE	KIM	ANDY	$	86,275
PUBLIC SAFETY	CIVILIAN	SYSTEMS PROJ SPECLST-POLICE	MORAN	NEIL	$	82,184
PUBLIC SAFETY	CIVILIAN	TRACKING ANALYST	DONOHUE	RENEE	$	50,131
PUBLIC SAFETY	DETENTION	SENIOR DETENTION ATTENDENT	PILATO	ROBIN	$	47,494
PUBLIC SAFETY	DETENTION	SENIOR DETENTION ATTENDENT	JOHNSON	BRIAN	$	47,494
PUBLIC SAFETY	DETENTION	SENIOR DETENTION ATTENDENT	LINSCOTT	CHRISTOPHER	$	44,404
PUBLIC SAFETY	DETENTION	DETENTION ATTENDENT	VACANT		$	34,132
PUBLIC SAFETY	DETENTION	DETENTION ATTENDENT	TAYLOR	DOUGHLAS	$	36,619
PUBLIC SAFETY	DETENTION	DETENTION ATTENDENT	RUIZ	AUGUSTIN	$	35,974
PUBLIC SAFETY	DETENTION	DETENTION ATTENDENT	OM	SOTITIA	$	34,132
PUBLIC SAFETY	DETENTION	DETENTION ATTENDENT	RODRIGUEZ CABAN	AMAIRANYS	$	34,132
PUBLIC SAFETY	DISPATCH	LEAD DISPATCHER	PARIS	STEPHEN	$	57,851
PUBLIC SAFETY	DISPATCH	LEAD DISPATCHER	PELLETIER	DENISE	$	57,851
PUBLIC SAFETY	DISPATCH	LEAD DISPATCHER	SHEEHAN	MATTHEW	$	57,851
PUBLIC SAFETY	DISPATCH	DISPATCHER	MASON	MICHAEL	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	OCONNELL	SEAN	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	CALLERY	CHRISTOPHER	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	CHEAM	LY	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	LEMAY	CHRISTOPHER	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	KOUY	DEN	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	PIERZYNSKI	DEBRA	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	MAILLE	ANGELA	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	ZAWADZKI	MICHAEL	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	ENGVIK	KAREN	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	GANNON	BARRY	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	MORRILL	REBECCA	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	DENEU	JUSTIN	$	51,510

PUBLIC SAFETY	DISPATCH	DISPATCHER	HARDY	BENJAMIN	$	51,510
PUBLIC SAFETY	DISPATCH	DISPATCHER	RAMOS	AMANDA	$	49,197
PUBLIC SAFETY	DISPATCH	DISPATCHER	PALISOUL	JENNIFER	$	49,197
PUBLIC SAFETY	DISPATCH	DISPATCHER	STEERE	KEVIN	$	48,681
PUBLIC SAFETY	DISPATCH	DISPATCHER	RUDY	ALLORA	$	47,928
PUBLIC SAFETY	DISPATCH	DISPATCHER	HERNANDEZ	SUJEIDI	$	46,037
PUBLIC SAFETY	DISPATCH	DISPATCHER	ROWBOTHAM	BRANDY	$	46,037
PUBLIC SAFETY	DISPATCH	DISPATCHER	FERNANDEZ	JACQUELINE	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	NEVILLE	LORI	$	52,591
PUBLIC SAFETY	DISPATCH	DISPATCHER	COOPER	THERESE	$	52,591
PUBLIC SAFETY	FIRE	FIRE CHIEF	CHARRON	PHILLIP	$	170,000
PUBLIC SAFETY	FIRE	DEPUTY CHIEF	KELLY	FRANCIS	$	125,135
PUBLIC SAFETY	FIRE	DEPUTY CHIEF	NORMANDIN	JAMES	$	125,135
PUBLIC SAFETY	FIRE	DEPUTY CHIEF	GALLAGHER	PETER	$	125,133
PUBLIC SAFETY	FIRE	DEPUTY CHIEF	STRUNK	JASON	$	125,133
PUBLIC SAFETY	FIRE	DEPUTY CHIEF	CASEY	TIMOTHY	$	122,015
PUBLIC SAFETY	FIRE	DEPUTY CHIEF	DESTREMPE	ROBERT	$	118,895
PUBLIC SAFETY	FIRE	DEPUTY CHIEF	MCGUANE	MARK	$	118,895
PUBLIC SAFETY	FIRE	DEPUTY CHIEF	BEANE	ROBERT	$	115,775
PUBLIC SAFETY	FIRE	DEPUTY CHIEF	GILLIGAN	THOMAS	$	115,775
PUBLIC SAFETY	FIRE	DEPUTY CHIEF	ROTH	JOSEPH	$	115,775
PUBLIC SAFETY	FIRE	DEPUTY CHIEF	DOWLING	JOHN	$	112,808
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	DOWNES	TIMOTHY	$	107,439
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	RYAN	MICHAEL	$	107,439
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	PINET	CELINE	$	107,439
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	JACKSON	CHRISTOPHER	$	104,319
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	CRABTREE	ROBERT	$	101,199
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	POTTER	BRYANT	$	101,199
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	READY	SEAN	$	101,199
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	CALAVRITINOS	ARTHUR	$	98,079
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	DOWLING	BRETT	$	98,079
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	GAUVREAU	JASON	$	98,079
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	GIKAS	JEFFERY	$	98,079
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	KILBRIDE	NATHAN	$	98,079
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	LUNA	JOSHUA	$	98,079
PUBLIC SAFETY	FIRE	CAPTAIN FIRE	HAMILTON	JAMES	$	93,644
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	FELDE	CHRISTOPHER	$	99,778

PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	LOMBARD	KEVIN	$	99,778
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	QUEALY	SEAN	$	99,778
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	SAVAGE	TIMOTHY	$	99,778
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	SEAGER	ERIC	$	99,778
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	STELMOKAS	MARY	$	99,778
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	WADE	DOUGLAS	$	96,812
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	BACCAM	SOUTTHAVONE	$	93,539
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	LAFONTAINE	ANDRE	$	93,539
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	MCCLUSKEY	MICHAEL	$	93,539
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	MCDOWELL	SCOTT	$	93,539
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	PATTERSON	JARED	$	93,539
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	RYDER	CHRISTOPHER	$	93,539
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	CAMPBELL	MATTHEW	$	90,573
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	RIVERA	JOSE	$	90,572
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	ARMSTRONG	CHRISTOPHER	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	BOLDRIGHINI	MICHAEL	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	BUGLER	TIMOTHY	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	CASEY	KEVIN	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	CASSELLA	PAUL	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	CASSELLA	ANTHONY	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	COUILLARD	BRYAN	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	EATON	DANIEL	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	GLEN	WILLIAM	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	HAUGHT	MICHAEL	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	HEGARTY	NEIL	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	LATHAM	FRANCIS	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	LATOUR	RICHARD	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	LYKO	NORMAN	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	MCCAULEY	KEVIN	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	POIRIER	KEITH	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	SABETTI	ANTHONY	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	SHARKEY	WILLIAM	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	SIROIS	SHAWN	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	SO	CHANTH	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	SOUSA	HERMAN	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	SULLIVAN	JOHN	$	90,419
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	WILSON	BENJAMIN	$	89,104
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	DILLON	KEVIN	$	87,451

PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	KEENE	DAVID	$ 87,451
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	PRINDLE	SEAN	$ 87,451
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	CARVALHO	RYAN	$ 85,984
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	DOUGHTY	MICHAEL	$ 85,984
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	HOWELL	MICHAEL	$ 85,984
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	MCCABE	PATRICK	$ 85,984
PUBLIC SAFETY	FIRE	LIEUTENANT- FIRE	CARROLL	RYAN	$ 83,016
PUBLIC SAFETY	FIRE	FIREFIGHTER	CHRISTIAN	JASON	$ 88,093
PUBLIC SAFETY	FIRE	FIREFIGHTER	GENDRON	WILLIAM	$ 88,093
PUBLIC SAFETY	FIRE	FIREFIGHTER	POITRAS	JOSHUA	$ 85,126
PUBLIC SAFETY	FIRE	FIREFIGHTER	PROVENCHER	DAVID	$ 83,658
PUBLIC SAFETY	FIRE	FIREFIGHTER	RIVERA	MARLENE	$ 82,007
PUBLIC SAFETY	FIRE	FIREFIGHTER	BROUGHEY	RYAN	$ 81,853
PUBLIC SAFETY	FIRE	FIREFIGHTER	COUPAL	JEREMY	$ 81,853
PUBLIC SAFETY	FIRE	FIREFIGHTER	JANEIRO	MICHAEL	$ 81,853
PUBLIC SAFETY	FIRE	FIREFIGHTER	SANTOS	BRENDA	$ 81,853
PUBLIC SAFETY	FIRE	FIREFIGHTER	BUCKLEY	JOHN	$ 80,691
PUBLIC SAFETY	FIRE	FIREFIGHTER	RUIZ	JOSEPH	$ 78,887
PUBLIC SAFETY	FIRE	FIREFIGHTER	WARD	MATTHEW	$ 78,887
PUBLIC SAFETY	FIRE	FIREFIGHTER	BACCAM	SOUVANKHAM	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	BERLUS	VICTOR	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	BOUDREAU	JAMES	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	CALLAHAN	MICHAEL	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	CRUZ	SANTOS	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	FOOTE	KEVIN	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	HARLAND	WILLIAM	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	HUMPHREY	WALTER	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	LOPEZ	ALEX	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	LOTTI	EDWARD	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	MALDONADO	LUIS	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	MCNEIL	DAVID	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	MERRICKS	TROY	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	NUON	KHEMARO	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	ODONNELL	MICHAEL	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	OLEJARZ	ERIC	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	PEKKALA	BRUCE	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	POIRIER	MARC	$ 78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	QUADROS	GARY	$ 78,734

PUBLIC SAFETY	FIRE	FIREFIGHTER	RATTY	BENJAMIN	$	78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	ROBERTSON	ANDREW	$	78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	RODRIGUEZ	JOSUE	$	78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	TORRES	HECTOR	$	78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	WEBER	HANS	$	78,734
PUBLIC SAFETY	FIRE	FIREFIGHTER	CHUM	SOPHORN	$	78,733
PUBLIC SAFETY	FIRE	FIREFIGHTER	ROBERTSON	MATTHEW	$	77,418
PUBLIC SAFETY	FIRE	FIREFIGHTER	RYAN	NICHOLAS	$	77,418
PUBLIC SAFETY	FIRE	FIREFIGHTER	BUE	JOHN	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	CENTENO	GABRIEL	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	CENTENO	EDGARDO	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	CLEMENT	JOSEPH	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	COOPER	BENNIE	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	CORTEZ	ROGER	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	DILLON	JAMES	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	GANNON	DANIEL	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	GARCIA	WILLIAM	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	GARCIA	RICARDO	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	GRIMES	MICHAEL	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	GROOMS	DARRYN	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	JARRIE	TATIANA	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	LOZADA	HENRY	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	LY	JUSTIN	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	MALDONADO	ROBERTO	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	MARTINEZ	NATHAN	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	MCGUIRE	MICHAEL	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	MCSWIGGIN	ROBERT	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	MORALES	JOSE	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	PASTRANA	JULIO	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	PASTRANA	JULIO	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	RAMOS	GEORGE	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	RODRIGUEZ	WILFREDO	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	ROMAN	BILLY	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	SANTOS	MICHAEL	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	WILLIAMS	HARRISON	$	75,767
PUBLIC SAFETY	FIRE	FIREFIGHTER	YANN	VANNAK	$	74,452
PUBLIC SAFETY	FIRE	FIREFIGHTER	BAIN	DANIEL	$	74,299
PUBLIC SAFETY	FIRE	FIREFIGHTER	BAXLEY	JEFFREY	$	74,299

PUBLIC SAFETY	FIRE	FIREFIGHTER	BUGLER	STEVEN	$ 74,299
PUBLIC SAFETY	FIRE	FIREFIGHTER	CHOATE	TED	$ 74,299
PUBLIC SAFETY	FIRE	FIREFIGHTER	DEXTER	MICHAEL	$ 74,299
PUBLIC SAFETY	FIRE	FIREFIGHTER	DUFFY	DAVID	$ 74,299
PUBLIC SAFETY	FIRE	FIREFIGHTER	JIMENEZ	OSCAR	$ 74,299
PUBLIC SAFETY	FIRE	FIREFIGHTER	JONES	JASON	$ 74,299
PUBLIC SAFETY	FIRE	FIREFIGHTER	LACHANCE	PAUL	$ 74,299
PUBLIC SAFETY	FIRE	FIREFIGHTER	LYLE	STEPHEN	$ 74,299
PUBLIC SAFETY	FIRE	FIREFIGHTER	MURPHY	SEAN	$ 74,299
PUBLIC SAFETY	FIRE	FIREFIGHTER	ROBLES	LUIS	$ 74,299
PUBLIC SAFETY	FIRE	FIREFIGHTER	UNDERWOOD	THOMAS	$ 74,299
PUBLIC SAFETY	FIRE	FIREFIGHTER	VALLIANT	PHILIP	$ 74,299
PUBLIC SAFETY	FIRE	FIREFIGHTER	BAHOU	MATTHEW	$ 74,298
PUBLIC SAFETY	FIRE	FIREFIGHTER	DEMERS	IAN	$ 74,298
PUBLIC SAFETY	FIRE	FIREFIGHTER	DOLAN	JAMES	$ 74,298
PUBLIC SAFETY	FIRE	FIREFIGHTER	BAIN	TIMOTHY	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	COOPER	JOSEPH	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	COREY	WILLIAM	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	CRONK	ANTHONY	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	DAIGNEAULT	JOSEPH	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	DASILVA	STEVEN	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	DILLON	MICHAEL	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	DOMINGUEZ	ELVIN	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	DOWLING	ADAM	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	DUPREY	CHRISTOPHER	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	FAUSTINO	NICHOLAS	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	FLYNN	STEVEN	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	FROST	MICHAEL	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	GAGNE	RICHARD	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	GONZALEZ	MIGDOEL	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	KOUY	BUNTHA	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	LEITE	ANTHONY	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	MALDONADO	GLENNIS	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	MARTINEZ	MANUEL	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	MARTINEZ	FERNANDO	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	MERCADO	EZEQUIEL	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	NEWELL	MATTHEW	$ 71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	ORTOLANI	KEITH	$ 71,332

PUBLIC SAFETY	FIRE	FIREFIGHTER	PEREZ	NELSON	$	71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	PRESTON	KOREY	$	71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	PURCELL	BRENT	$	71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	RIVERA	BENJAMIN	$	71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	RIVERA	FRANKIE	$	71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	RIVERA	GILCEASAR	$	71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	ROCHELEAU	JUSTIN	$	71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	ROY	MATHEW	$	71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	SILVA	MARIO	$	71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	TORRES	HECTOR	$	71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	UNDERWOOD	RYAN	$	71,332
PUBLIC SAFETY	FIRE	FIREFIGHTER	DELORME	JOSEPH	$	71,331
PUBLIC SAFETY	FIRE	FIREFIGHTER	FELDE	STEPHEN	$	71,331
PUBLIC SAFETY	FIRE	FIREFIGHTER	MARTINEZ	GERARDO	$	71,331
PUBLIC SAFETY	FIRE	FIREFIGHTER	JIMENEZ	WILFREDO	$	68,596
PUBLIC SAFETY	FIRE	FIREFIGHTER	COSTA	KEVIN	$	65,629
PUBLIC SAFETY	FIRE	FIREFIGHTER	DEJESUS	COREY	$	65,629
PUBLIC SAFETY	FIRE	FIREFIGHTER	GREEN	ROBERT	$	65,629
PUBLIC SAFETY	FIRE	FIREFIGHTER	KING	RYAN	$	65,629
PUBLIC SAFETY	FIRE	FIREFIGHTER	MCLEOD	TIMOTHY	$	65,629
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE	FIREFIGHTER	VACANT		$	54,788
PUBLIC SAFETY	FIRE NON-UNIFORMED	ADMINISTRATIVE ASSISTANT	HOWARD	DEBORAH	$	56,025

PUBLIC SAFETY	FIRE NON-UNIFORMED	BUSINESS MANAGER	COATES	TARA MARIE	$	78,129
PUBLIC SAFETY	FIRE NON-UNIFORMED	EMERGENCY MANAGEMENT COOR	AHMED	SHAD	$	92,435
PUBLIC SAFETY	FIRE NON-UNIFORMED	HEAD CLERK 37.5	VAIL	SHERROLD	$	49,510
PUBLIC SAFETY	FIRE NON-UNIFORMED	MECHANIC FIRE	PATENAUDE	RAYMOND	$	67,846
PUBLIC SAFETY	FIRE NON-UNIFORMED	MOTOR EQUIPMENT REPAIRMAN	MCMENIMAN	CHARLES	$	47,146
PUBLIC SAFETY	FIRE NON-UNIFORMED	GRANT WRITER	VACANT		$	55,000
PUBLIC SAFETY	FIRE NON-UNIFORMED	IT	FONTAINE	JEFFREY	$	21,611
DPW	CEMETARY	WF CEMETERY MANAGER	GAVIN	KEVIN	$	71,161
DPW	CEMETARY	ADMIN ASSISTANT	BERNIS	JADE	$	54,346
DPW	CEMETARY	SPECIAL LABORER MEO3 WRKFORMAN	LITTLE	MARK	$	51,817
DPW	CEMETARY	HEAD CLERK	DAIGLE	DIANNE	$	46,117
DPW	DPW - CLERICAL OFFICE	DPW COMMISSIONER	CLANCY	CHRISTINE	$	134,241
DPW	DPW - CLERICAL OFFICE	DPTY DIR OF ADM/FINANCE DPW	MAGEE	ALEXANDER	$	96,755
DPW	DPW - CLERICAL OFFICE	ADMIN ASSISTANT MANAGER	COOPER	DAWN	$	63,308
DPW	DPW - CLERICAL OFFICE	OFFICE MANAGER-DPW	PILATO	LISA	$	67,971
DPW	DPW - CLERICAL OFFICE	ACCOUNTANT	VACANT		$	49,592
DPW	DPW - CLERICAL OFFICE	PRINCIPAL CLERK	MERCIER	KRISTINE	$	42,546
DPW	DPW - CLERICAL OFFICE	PRINCIPAL CLERK	VACANT		$	44,333
DPW	DPW-ENGINEERS	CITY ENGINEER	CHANG	TING	$	113,952
DPW	DPW-ENGINEERS	CIVIL ENGINEER	GLEASON	JOHN	$	84,254
DPW	DPW-ENGINEERS	CIVIL ENGINEER	MADRID	MARIO	$	76,762
DPW	DPW-ENGINEERS	CIVIL ENGINEER	BIAGINI	RICHARD	$	70,808
DPW	DPW-ENGINEERS	CIVIL ENGINEER	CADY	JOSEPH	$	77,368
DPW	DPW-ENGINEERS	PRINCIPAL CLERK ENGINEERS	BUJNOWSKI	DIANE	$	49,316

DPW	DPW-ENGINEERS	GRADE 3 CONSTRUCTION INSPECTOR	VACANT		$ 66,660
DPW	DPW-ELECTRICAL DIVISION	CITY ELECTRICIAN	COUTU	STEVEN	$ 98,047
DPW	DPW-ELECTRICAL DIVISION	WF ELECTRIA GRADE B MASTER LIC	JEZAK	JOSEPH	$ 74,273
DPW	DPW-ELECTRICAL DIVISION	ELECTRICIAN MASTER	KENNEY	JOHN	$ 63,250
DPW	DPW-ELECTRICAL DIVISION	ELECTRICIAN JOURNEYMAN/FR ALAR	FULLER	MATTHEW	$ 60,233
DPW	DPW-ELECTRICAL DIVISION	ELECTRICIAN JOURNEYMAN/FR ALAR	KELLEHER	DANIEL	$ 60,233
DPW	DPW-ELECTRICAL DIVISION	ELECTRICIAN JOURNEYMAN/FR ALAR	GENDREAU	STEVEN	$ 60,303
DPW	DPW-LANDS & BUILDINGS	DEPUTY COMMISSIONER-LANDS/BLDG	GREEN	JAMES	$ 81,277
DPW	DPW-LANDS & BUILDINGS	GENERAL FOREMAN-HVAC	CONLON	THOMAS	$ 71,329
DPW	DPW-LANDS & BUILDINGS	HVAC TECH/CRAFTSPSN WRKINFRMAN	TARSA	WILLIAM	$ 63,428
DPW	DPW-LANDS & BUILDINGS	WF CHEMICAL APPLCTR GRFTI/W/TR	PILATO	GEORGE	$ 60,163
DPW	DPW-LANDS & BUILDINGS	PLUMBER IRRIGATION SP	TIERNEY	HARRY	$ 58,949
DPW	DPW-LANDS & BUILDINGS	HVAC TECH/CRAFTSPSN	SANDELLI	MATTHEW	$ 57,662
DPW	DPW-LANDS & BUILDINGS	PLUMBER IRRIGATION SP	SMITH	DAVID	$ 57,662
DPW	DPW-LANDS & BUILDINGS	PLUMBER IRRIGATION SP	FLETCHER	JEFFREY	$ 57,662
DPW	DPW-LANDS & BUILDINGS	HVAC TECH/CRAFTSPSN	LUNA	ALMANDO	$ 57,662
DPW	DPW-LANDS & BUILDINGS	HVAC TECH/CRAFTSPSN	EDGECOMB	KEITH	$ 57,662
DPW	DPW-LANDS & BUILDINGS	PLUMBER IRRIGATION SP	MARION	MATHEW	$ 57,091
DPW	DPW-LANDS & BUILDINGS	WF ROOFER/CRAFTSMAN NO TRAVEL	MORRISSETTE	ROBERT	$ 55,006
DPW	DPW-LANDS & BUILDINGS	WF CARPENTER CRAFTSMN NO TRVEL	BASNETT	RONALD	$ 55,087

DPW	DPW-LANDS & BUILDINGS	MEO3 SPECIALIST/LABORER	ZAPATKA	EDWIN	$ 50,647
DPW	DPW-LANDS & BUILDINGS	CARPENTER/CRAFTSMAN NO TRAVEL	ELLIS	JEFFREY	$ 50,005
DPW	DPW-LANDS & BUILDINGS	ROOFER/CRAFTSMAN NO TRAVEL	LADEBAUCHE	ERIC	$ 50,005
DPW	DPW-LANDS & BUILDINGS	CARPENTER/CRAFTSMAN NO TRAVEL	FLEMING	KEVIN	$ 50,005
DPW	DPW-LANDS & BUILDINGS	CARPENTER/CRAFTSMAN NO TRAVEL	CHAU	DANNY	$ 50,005
DPW	DPW-LANDS & BUILDINGS	CARPENTER/CRAFTSMAN NO TRAVEL	LUCKEN	BRUCE	$ 50,005
DPW	DPW-LANDS & BUILDINGS	CARPENTER/CRAFTSMAN NO TRAVEL	VACANT		$ 50,005
DPW	DPW-LANDS & BUILDINGS	BRICKMASON/CRAFTSMAN NO TRAVEL	JUTRAS	GERARD	$ 50,005
DPW	DPW-LANDS & BUILDINGS	SENIOR BULING CUSTODIAN	NOEL	JAMES	$ 46,355
DPW	DPW-LANDS & BUILDINGS	BUILDING CUSTODIAN	CONLON	HOLLY	$ 43,427
DPW	DPW-LANDS & BUILDINGS	PLUMBER IRRIGATION SPCLS/FRMAN	RIVARD	GLENN	$ 64,844
DPW	DPW-LANDS & BUILDINGS	BLDG CUSTODIAN/GROUNDSKEEPER	COLLUPY	BRAD	$ 40,362
DPW	DPW-LANDS & BUILDINGS	WF MASON/CRAFTSMAN NO TRAVEL	LAMARRE	BRIAN	$ 54,112
DPW	DPW-STREETS DEPT	INTERIM DEPUTY COMM STREETS	SILVA	ANDY	$ 79,426
DPW	DPW-STREETS DEPT	RECYCLE COORDINATOR	HALEY	CHRISTOPHER	$ 67,999
DPW	DPW-STREETS DEPT	MOTOR EQUIPMNT REPAIRMN/WRKFRM	BERMAN	CRAIG	$ 59,170
DPW	DPW-STREETS DEPT	INTERIM GENERAL FOREMAN STREET	HOWE	KEVIN	$ 69,770
DPW	DPW-STREETS DEPT	MTR EQUIP REPRPRS MEO3/WELDER	BUTZ	ADAM	$ 55,449
DPW	DPW-STREETS DEPT	MTR EQUIP REPRM/MEO 3	CHEA	MACKARA	$ 52,104
DPW	DPW-STREETS DEPT	MEO3 SPECIAL LABORER WORKFORCE	PATENAUDE	JOHN	$ 51,817
DPW	DPW-STREETS DEPT	MEO3 SPECIALIST/LABORER	BALOUS	MICHEAL	$ 50,647
DPW	DPW-STREETS DEPT	MEO3 SPECIALIST/LABORER	SUPRENANT	JEFFREY	$ 50,647
DPW	DPW-STREETS DEPT	MEO3 SPECIALIST/LABORER	ROBICHAUD	KEVIN	$ 50,647
DPW	DPW-STREETS DEPT	WF DPW MAINTENANCE PERSON	OMALLEY	MICHAEL	$ 48,342
DPW	DPW-STREETS DEPT	MEO3 LARORER	LYONS	JOHN	$ 47,313
DPW	DPW-STREETS DEPT	MEO3 LARORER	LEHMAN	JEFFREY	$ 47,313

DPW	DPW-STREETS DEPT	MEO3 LARORER	BARRON	MARK	$	47,313
DPW	DPW-STREETS DEPT	MEO3 LARORER	BALAMOTIS	GREGORY	$	47,313
DPW	DPW-STREETS DEPT	MTR EQUIP REPRM/MEO 3	ROBICHAUD	NICHOLAS	$	47,887
DPW	DPW-STREETS DEPT	MOTOR EQUIPMENT REPAIRMAN	PROULX	CARL	$	46,965
DPW	DPW-STREETS DEPT	RCYCLNG ENFORCEMNT COORD	WITTS	BRIAN	$	46,213
DPW	DPW-STREETS DEPT	RECYCLE COORDINATOR	MOLINA	ISABEL	$	46,213
DPW	DPW-STREETS DEPT	MEO3 LARORER	BASSETT	JUSTIN	$	44,027
DPW	DPW-STREETS DEPT	MEO3 LARORER	PATENAUDE	EDWARD	$	40,225
DPW	DPW-STREETS DEPT	SPECIAL LABORER MEO3 WRKFORMAN	RILEY	WILLIAM	$	49,800
DPW	DPW-STREETS DEPT	MEO3 LARORER	VACANT		$	52,104
DPW	DPW-STREETS DEPT	MTR EQUIP REPRM/MEO 3	VACANT		$	51,817
DPW	PARKS DEPT	SUPERINTENDENT PARKS & SPACES	COHAN	SHANNON	$	97,344
DPW	PARKS DEPT	PARK FOREMAN	PICKARD	ROBERT	$	63,185
DPW	PARKS DEPT	JUNIOR CLERK	COUPE	LISA	$	16,160
DPW	PARKS DEPT	STADIUM MNGR CRAFTSMN/MEO3/LAB	TREMLETT	PATRICK	$	55,449
DPW	PARKS DEPT	SPECIAL LABORER MEO3 WRKFORMAN	DEMANGE	RICHARD	$	51,817
DPW	PARKS DEPT	WELDER CRAFTSMAN W/O TRAVEL	ZANNONI	TIMOTHY	$	50,219
DPW	PARKS DEPT	MEO3 SPECIAL LABORER WORKFORCE	BERNIER	BRANDON	$	48,766
DPW	PARKS DEPT	MEO3 SPECIAL LABORER WORKFORCE	VACANT		$	51,817
DPW	PARKS DEPT	MEO3 SPECIAL LABORER WORKFORCE	MEYERS	DEREK	$	48,766
DPW	PARKS DEPT	MEO3 LARORER	CHOATE	DAVID	$	47,313
DPW	PARKS DEPT	MEO3 LARORER	CARUSO	DAVID	$	47,313
DPW	PARKS DEPT	PARKS MAINTENANCE MAN MEO1	OMALLEY	MICHAEL	$	46,921
DPW	PARKS DEPT	STOREKEEPER/MEO1	HERON	DEREK	$	46,921
DPW	PARKS DEPT	MEO3 LARORER	LAFLAMME	KEVIN	$	46,844
DPW	PARKS DEPT	GROUNDSKEEPER MM MEO1 LABORER	BRODERICK	JOHN	$	46,718
DPW	PARKS DEPT	MAINTENANCE MAN	SANTIAGO	LUIS	$	44,614
DPW	PARKS DEPT	MAINTENANCE MAN	PIRES	ANTHONY	$	44,614
DPW	PARKS DEPT	WORKFOREMAN LAB MEO1-NO TRAVEL	RIVERA	WILFREDO	$	44,698
DPW	PARKS DEPT	MEO3 LARORER	MCNULTY	PATRICK	$	44,575
DPW	PARKS DEPT	LABORER WORKFOREMAN	BROWN	BRUCE	$	43,868
DPW	PARKS DEPT	PARKS MAINTENANCE MAN MEO1	MERCIER	RYAN	$	43,096
DPW	PARKS DEPT	MEO1 LABORER	JANOWICZ	CHRISTOPHER	$	40,824
DPW	PARKS DEPT	DOWNTOWN MNGR MEO III CRAFTSMN	LARKIN	EDWARD	$	57,972
DPW	PARKS DEPT	CHIEF MAINTENANCE CRAFTSMAN	APOSTOLOS	CHRISTOS	$	57,906
DPW	PARKS DEPT	SPECIAL LABORER MEO3 WRKFORMAN	DEMANGE	DAVID	$	51,677
DPW	PARKS DEPT	PARK MAINTMAN CRAFTS/MEO3	KRAUS	THOMAS	$	50,762

DPW	PARKS DEPT	MEO3 LARORER	DUMAS	ARMAND	$	47,421
HHS	RECREATION DEPT	PROGRAM DIRECTOR PLANNER REC	FATICANTI	F PETER	$	71,488
HHS	RECREATION DEPT	ASSOCIATE PLANNER REC	MONTBLEAU	ANASTASIA	$	64,998
HHS	RECREATION DEPT	COORDINATOR OF YOUTH SERVICES	HICKEY	KAITLYN	$	56,229
HHS	RECREATION DEPT	JUNIOR CLERK	FULLER	BIANCA	$	36,982
HHS	VETERANS	VETERANS DIRECTOR	LAMARCHE	ERIC	$	70,760
HHS	VETERANS	HEAD CLERK	FELIX	CARMEN	$	46,117
HHS	VETERANS	HEAD CLERK	MCGUIRE	NANCY	$	46,117
HHS	COUNCIL ON AGING	COUNCIL ON AGING DIRECTOR	HARTMAN	LILLIAN	$	83,278
HHS	COUNCIL ON AGING	UTILITY BUS DRIVER	FORTIN	ROGER	$	45,247
HHS	COUNCIL ON AGING	BUILDING CUSTODIAN	DESTREMPE	RAYMOND	$	43,427
HHS	COUNCIL ON AGING	OUTREACH WORKER	LEAL	AMY	$	41,684
HHS	COUNCIL ON AGING	COA EVENTS DIRECTOR	LANNAN	CAROL ANN	$	36,388
HHS	COUNCIL ON AGING	CUSTODIAN	FITZPATRICK	MARY LOU	$	39,747
HHS	COUNCIL ON AGING	MEALS ON WHEELS DRIVER	CORREA	KARL	$	36,754
HHS	COUNCIL ON AGING	COA CHEF	WILKINS	JOSEPH	$	53,270
HHS	COUNCIL ON AGING	SECRETARY/RECEPTIONIST COA	DONNELLY	TARA	$	34,143
HHS	COUNCIL ON AGING	WEEKEND BUS DRIVER	DUBOIS	NEIL	$	7,950
HHS	COUNCIL ON AGING	WEEKEND BUS DRIVER	FISETTE	RUSSELL	$	6,360
HHS	COUNCIL ON AGING	WEEKEND CHEF	MCANDREWS	NORMA	$	14,840
HHS	COUNCIL ON AGING	VOLUNTEER COORDINATOR	ROSA	CLARIBEL	$	15,105
HHS	COUNCIL ON AGING	PART TIME CUSTODIAN	GENDRON	LEONARDO	$	11,130
HHS	COUNCIL ON AGING	PART TIME WEEKEND KITCHEN HELPER	VACANT		$	9,540
HHS	HEALTH DEPT	HEALTH DIRECTOR	BELANGER	JOANNE	$	113,952
HHS	HEALTH DEPT	SUBSTANCE ABUSE COORD	EMOND	LAINNIE	$	83,278
HHS	HEALTH DEPT	DPTY DIR ADMIN/FIN/HLTH HMSERV	FLYNN	BRENDAN	$	82,184
HHS	HEALTH DEPT	P.H. NURSE MGR/CLINIC	CHAUNCEY	NICOLE	$	77,674
HHS	HEALTH DEPT	LWL COMM OPIOID OUTREACH	VERMA	MARICIA	$	70,760
HHS	HEALTH DEPT	CLINIC BASED REGISTERED NURSE	MORIARTY	CAROL	$	69,665
HHS	HEALTH DEPT	PROGRAM DIRECTOR - TOBACCO	PUNGIRUM	CESAR	$	64,291
HHS	HEALTH DEPT	CLINIC BASED REGISTERED NURSE	COLLINS	STEPHEN	$	64,863
HHS	HEALTH DEPT	CLINIC BASED REGISTERED NURSE	VACANT		$	62,774
HHS	HEALTH DEPT	COMMUNITY HEALTH COORDINATOR	GRAY	SHANNON	$	63,465
HHS	HEALTH DEPT	HEAD ADMINISTRATIVE CLRK HEALT	ALEXANDER	KERRY	$	53,858

HHS	HEALTH DEPT	YTH OUTREACH SPECIALIST	GILMORE	DEVIN	$	51,645
HHS	HEALTH DEPT	CLINICAL RECOVERY SPECIALIST	ANIELLO	JOSEPH	$	50,296
HHS	HEALTH DEPT	SYRINGE COL PROG COORD FT	GONZALEZ	ANDRES	$	49,180
HHS	HEALTH DEPT	HEAD CLERK	MCMAHON	KRISTIN	$	46,117
HHS	HEALTH DEPT	BOARD OF HEALTH MEMBER	CULLEN-LUTTER	KATHLEEN	$	1,600
HHS	HEALTH DEPT	BOARD OF HEALTH MEMBER	GALVIN	WILLIAM	$	1,600
HHS	HEALTH DEPT	BOARD OF HEALTH MEMBER	GENDRON	ERIN	$	1,600
HHS	HEALTH DEPT	BOARD OF HEALTH MEMBER	GOLDEN	LISA	$	1,600
HHS	HEALTH DEPT	BOARD OF HEALTH CHAIRPERSON	KEEGAN	JO ANN	$	2,200
HHS	HEALTH DEPT	BOARD OF HEALTH SECRETARY	ALEXANDER	KERRY	$	2,500
HHS	HEALTH DEPT	VISION/HEARING SCREENER	FRENCH	JANET	$	11,628
HHS	HEALTH DEPT	TEMPORARY CUSTODIAN	PERGAKIS	DEMETRIOS	$	11,835
HHS	HEALTH DEPT	VISION/HEARING SCREENER	LINNEHAN	HEIDI	$	13,566
HHS	HEALTH DEPT	MASSCALL3 PREVENTION COORDINATOR	VACANT		$	60,000
HHS	HEALTH SCHOOL NURSES	NURSE COORDINATOR 52 PAYS	MOFFETT	MARYBETH	$	83,721
HHS	HEALTH SCHOOL NURSES	CLINICAL SCHOOL NURSE MNGR	GUAY	LAURIE	$	74,617
HHS	HEALTH SCHOOL NURSES	CLINICAL SCHOOL NURSE MNGR	DESRUISSEAUX	HOPE	$	74,617
HHS	HEALTH SCHOOL NURSES	CLINICAL SCHOOL NURSE MNGR	VACANT		$	74,337
HHS	HEALTH SCHOOL NURSES	MASTERS REGISTERED NURSE	MCDERMOTT	TRACY	$	66,672
HHS	HEALTH SCHOOL NURSES	MASTERS REGISTERED NURSE	MOTE	RONALD	$	66,672
HHS	HEALTH SCHOOL NURSES	MASTERS REGISTERED NURSE	MCGOWAN	JENNIFER	$	66,672
HHS	HEALTH SCHOOL NURSES	MASTERS REGISTERED NURSE	ASSELIN	COLLEEN	$	66,671
HHS	HEALTH SCHOOL NURSES	MASTERS REGISTERED NURSE	NEALON	JENNIFER	$	66,253
HHS	HEALTH SCHOOL NURSES	MASTERS REGISTERED NURSE	BAKER	JACQUELINE	$	66,253
HHS	HEALTH SCHOOL NURSES	MASTERS REGISTERED NURSE	VACANT		$	66,672
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	FISHER	JANE	$	60,726

HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	HUYNH	HUYEN	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	MCDONALD	ELIZABETH	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	BUOTE	SUSAN	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	FRYE	TERESA	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	KENNEDY	CAROLINE	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	MCNEIL	ROBERTA	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	HUMPHREY	JESSICA	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	REIS	LINDSEY	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	NUSKY	KIRSTIN	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	NANEZ	AMANDA	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	LADEROUTE	SHERRY	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	TAN	SAMANTHA	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	MCGRATH	COLLEEN	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	SEQUEIRA	SARA	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	PHAM	LINDA	$ 60,726
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	MEAD	MEAGHAN	$ 60,345
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	CLOUTIER	KAITLYN	$ 59,955
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	FLEURY	ELAINE	$ 58,002
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	VACANT		$ 56,890
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	VACANT		$ 56,890
HHS	HEALTH SCHOOL NURSES	NURSE SCHOOL	VACANT		$ 56,890

HHS	LIBRARY	LIBRARY DIRECTOR	WOODLEY	VICTORIA	$ 98,047
HHS	LIBRARY	ASSISTANT DIRECTOR/HEAD LIBRAN	LEWIS	DORCAS	$ 63,585
HHS	LIBRARY	COMMUNITY PLANNER COORDINATOR	THIBODEAU	SEAN	$ 60,879
HHS	LIBRARY	LIBRARY 1 REFERENCE	COLT	PAMELA	$ 51,251
HHS	LIBRARY	LIBRARY 1-YOUTH	ELDRED	LAUREN	$ 51,251
HHS	LIBRARY	LIBRARY HEAD OF CIRCULATION	MANNING	ELIZABETH	$ 51,251
HHS	LIBRARY	IT SYSTEMS SUPPORT TECH LIBRAR	KEARNS	MARY	$ 50,062
HHS	LIBRARY	LIBRARY 1 REFERENCE	ZAYA	ALISON	$ 48,957
HHS	LIBRARY	LIBRARY 1 REFERENCE	COOLEY	BRIDGET	$ 48,957
HHS	LIBRARY	LIBRARY ASSISTANT	DOMINIQUE	KEITH	$ 43,801
HHS	LIBRARY	LIBRARY ASSISTANT	SAKELLARIS	ANASTASIA	$ 43,801
HHS	LIBRARY	LIBRARY ASSISTANT	MACPHAIL	DUNCAN	$ 43,801
HHS	LIBRARY	LIBRARY ASSISTANT	COOPER	DOUGLAS	$ 43,801
HHS	LIBRARY	LIBRARY COORD YOUTH SERVICES	HANCOCK	MARY	$ 60,879
HHS	LIBRARY	LIBRARY ASSISTANT	LEROW	FALICIA	$ 41,069
HHS	LIBRARY	LIBRARY ASSISTANT	FERNALD	CHRISTINE	$ 41,069
HHS	LIBRARY	BUILDING CUSTODIAN	PEREZ	RENE	$ 40,903
HHS	LIBRARY	LIBRARY 1-YOUTH	BRASSEL	ELIZABETH	$ 51,251
HHS	LIBRARY	LIBRARIAN I	SAMPAS	ANTHONY	$ 9,441
HHS	LIBRARY	LIBRARY ASSISTANT	VACANT		$ 17,826
HHS	LIBRARY	LIBRARY AIDE	TAING	SEAR	$ 10,327
HHS	LIBRARY	LIBRARY PAGE	KELLY	MARIA	$ 10,582
HHS	LIBRARY	LIBRARY PAGE	VACANT		$ 5,720
HHS	LIBRARY	LIBRARY PAGE	SMITH	MICHAEL	$ 5,720
HHS	LIBRARY	LIBRARY PAGE	BURNS	DONNA	$ 9,724
HHS	LIBRARY	LITERACY DIRECTOR	MILLER	SARAH	$ 23,400
HHS	LIBRARY	LITERACY ASSISTANT	HARTMANN	MARY	$ 13,289
HHS	LIBRARY	LIBRARIAN I	EDWARDS	MIA	$ 16,294
HHS	LIBRARY	LIBRARY AIDE	CARMODY	MEGHAN	$ 11,050
HHS	LIBRARY	LIBRARY AIDE	LOVE	INGE	$ 11,659
HHS	LIBRARY	LIBRARY AIDE	LEO	STEPHEN	$ 12,659
HHS	LIBRARY	LIBRARY AIDE	BAKER	KATELYN	$ 11,050
HHS	LIBRARY	LIBRARY AIDE	BALKE	SUSANNAH	$ 12,350
HHS	LIBRARY	CUSTODIAN	HICKEY	EDWARD	$ 11,232
HHS	LIBRARY	CUSTODIAN	VACANT		$ 11,232

PARKING	CITY PARKING GARAGES	PARKING DIRECTOR	RYAN	TERENCE	$	83,278
PARKING	CITY PARKING GARAGES	BUSINESS MANAGER (PARKING)	SCANLON	ANNE	$	63,308
PARKING	CITY PARKING GARAGES	PARKING ENFORMENT OFFICER	HANSON	KATHLEEN	$	43,000
PARKING	CITY PARKING GARAGES	PARKING ENFORMENT OFFICER	CARTEIRO	PAULINO	$	42,109
PARKING	CITY PARKING GARAGES	PARKING ENFORMENT OFFICER	GARGAN	LINDA	$	16,330
PARKING	CITY PARKING GARAGES	PARKING ENFORMENT OFFICER	VACANT		$	34,829
PARKING	CITY PARKING GARAGES	PARKING ENFORMENT OFFICER	LARKIN	HEATHER	$	39,701
PARKING	CITY PARKING GARAGES	PARKING ENFORMENT OFFICER	SANTOS	RYAN	$	34,829
PARKING	CITY PARKING GARAGES	DOWNTOWN PARKING MAIN	PARIS	STEVEN	$	42,542
WATER	WATER UTILITY	SUPERINTENDENT OF MAINT WATER	DUCHESNE	STEVEN	$	90,171
WATER	WATER UTILITY	SUPERINTENDENT OF MAINT WATER	FARLEY	ROBERT	$	89,025
WATER	WATER UTILITY	SUPERTENDANT DISTRIBUTOR WATER	PIRES	PAUL	$	86,017
WATER	WATER UTILITY	CHIEF MECHANIC WATER	LALLY	JAMES	$	71,825
WATER	WATER UTILITY	LAB DIRECTOR	MORALES	ELIANA	$	71,825
WATER	WATER UTILITY	WATER/SEWER UTILITY BILL MGR	LAPAN	JUDI	$	70,760
WATER	WATER UTILITY	OFFICE MANAGER WATER	SPANOS	SHARON	$	68,771
WATER	WATER UTILITY	WATER FOREMAN	COUGHLIN	CHARLES	$	65,368
WATER	WATER UTILITY	WATER FOREMAN	ONEILL	RICHARD	$	65,368
WATER	WATER UTILITY	STAFF ENGINEER I	BRINKMAN	TIMOTHY	$	65,067
WATER	WATER UTILITY	ADMINISTRAIVE ASSISTANT DPW	ROANE	GERTRUDE	$	61,722
WATER	WATER UTILITY	HEAD OPERATOR WATER	GANNON	MICHAEL	$	62,337
WATER	WATER UTILITY	HEAD OPERATOR WATER	POWERS	NIKOLAS	$	60,422
WATER	WATER UTILITY	BACKFLOW INSPECTOR/TESTER	LAIRD	THOMAS	$	54,746
WATER	WATER UTILITY	BACKFLOW INSPECTOR/TESTER	BAS	AURORA	$	54,228
WATER	WATER UTILITY	WATER MAINTENANCE MAN MEO3	BASSETT	KEITH	$	52,492
WATER	WATER UTILITY	SKILLED MECHANIC	GUERIN	ERIC	$	50,986
WATER	WATER UTILITY	SKILLED MECHANIC	MCCREADY	MICHAEL	$	50,986
WATER	WATER UTILITY	WATER METER BILLING ADMIN.	MCLEOD-HAMMERSLEY	CARRIE	$	50,412
WATER	WATER UTILITY	FILTER OPERATOR	SAYER	MATTHEW	$	49,279

WATER	WATER UTILITY	FILTER OPERATOR	DELP	GEORGE	$ 49,257
WATER	WATER UTILITY	WATER METER BILLING ADMIN.	MCDOUGAL	AKEEM	$ 49,918
WATER	WATER UTILITY	SKILLED MECHANIC	MARCOS	KYLE	$ 49,294
WATER	WATER UTILITY	WATER MAINTENANCE MAN MEO3	ORTIZ ARGUIN	LEONARDO	$ 49,108
WATER	WATER UTILITY	WATER SYSTEM MAINTENANCE MAN	FLYNN	BRENDAN	$ 48,092
WATER	WATER UTILITY	WATER SYSTEM MAINTENANCE MAN	HOFFMAN	SCOTT	$ 48,092
WATER	WATER UTILITY	WATER SYSTEM MAINTENANCE MAN	LANDRY	MATTHEW	$ 48,092
WATER	WATER UTILITY	WATER MAINTENANCE MAN MEO3	BEAUDRY	FRANCIS	$ 46,881
WATER	WATER UTILITY	WATER SYSTEM MAINTENANCE MAN	PATENAUDE	PETER	$ 47,037
WATER	WATER UTILITY	WATER SYSTEM MAINTENANCE MAN	EGUIA	DANA	$ 46,881
WATER	WATER UTILITY	WATER MAINTENANCE MAN MEO3	TETREAULT	SHAWN	$ 44,643
WATER	WATER UTILITY	EXECUTIVE DIRECTOR WATER	VACANT		$ 125,382
WATER	WATER UTILITY	DISTRBUTIONS SYSTEMS COORDINATOR	VACANT		$ 63,750
WATER	WATER UTILITY	HEAD OPERATOR	VACANT		$ 59,302
WATER	WATER UTILITY	HEAD OPERATOR	VACANT		$ 41,144
WATER	WATER UTILITY	FILTER OPERATOR	VACANT		$ 42,505
WATER	WATER UTILITY	HEAD CLERK	NANGLE	KELLY	$ 46,116
WATER	WATER UTILITY	HEAD FILTER OPERATOR	BERGERON	DAVID	$ 64,381
WATER	WATER UTILITY	HEAD OPERATOR WATER	HEBERT	ROGER	$ 64,685
WATER	WATER UTILITY	FILTER OPERATOR	FULLER	GREGORY	$ 41,144
WASTEWATER	WASTEWATER	EXECUTIVE DIRECTOR WASTEWATER	YOUNG	MARK	$ 136,048
WASTEWATER	WASTEWATER	UTILITY ENGINEER	VACANT		$ 88,759
WASTEWATER	WASTEWATER	HEAD OPERATOR	VACANT		$ 63,189
WASTEWATER	WASTEWATER	TV INSPECTOR OPERATOR	VACANT		$ 53,157
WASTEWATER	WASTEWATER	ENGINEERING SUPERVISOR	STUER	MICHAEL	$ 91,805
WASTEWATER	WASTEWATER	OPERATIONS SUPERINTENTANT	FOX	AARON	$ 91,647
WASTEWATER	WASTEWATER	MAINTENANCE SUPERINTENDENT	TAYLOR	JOHN	$ 90,040
WASTEWATER	WASTEWATER	ELECTRICIAN	KELLEHER	DANIEL	$ 89,288
WASTEWATER	WASTEWATER	ENGINEER SUPER UNITII PROFESSI	WALSH	EVAN	$ 78,780
WASTEWATER	WASTEWATER	MAINTENANCE SUPERVISOR	PAQUETTE	JEFFREY	$ 78,570
WASTEWATER	WASTEWATER	SENIOR TREATMENT CHEMIST	MCGOWAN	JIN	$ 76,125
WASTEWATER	WASTEWATER	COLLECTION SYS SUPERVISOR	ROCHELEAU	ROBERT	$ 75,209
WASTEWATER	WASTEWATER	HEAD OPERATOR ASST OPERATOR'S	CASSIDY	MICHAEL	$ 70,954
WASTEWATER	WASTEWATER	STAFF ENGINEER II	PUGH	JOHN	$ 68,539
WASTEWATER	WASTEWATER	STAFF ENGINEER I	BUTLER	MICHAEL	$ 68,487
WASTEWATER	WASTEWATER	HEAD OPERATOR	ONEILL	JASON	$ 68,329

WASTEWATER	WASTEWATER	HEAD OPERATOR	WILLETT	ERIK	$ 68,066
WASTEWATER	WASTEWATER	PRETREATMENT COORDINATOR	DAIGNEAULT	AMY	$ 68,014
WASTEWATER	WASTEWATER	INSTRUMENT TECHNICIAN	MORRISON	CHESTER	$ 67,715
WASTEWATER	WASTEWATER	OFFICE MANAGER	MALCUIT	LISA	$ 66,333
WASTEWATER	WASTEWATER	ASSISTANT CHEMIST	SHEA	JOANNE	$ 66,123
WASTEWATER	WASTEWATER	STAFF ENGINEER I	HALL	CLIFTON	$ 65,638
WASTEWATER	WASTEWATER	ELECTRICIAN 1	CHRISTMAN	PETER	$ 64,573
WASTEWATER	WASTEWATER	HEAD OPERATOR	WEBER	ANDREW	$ 62,341
WASTEWATER	WASTEWATER	STAFF ENGINEER I	BERGERON	GORDEN	$ 62,443
WASTEWATER	WASTEWATER	EQUIPMENT PARTS MANAGER	HAMEL	FREDERICK	$ 59,768
WASTEWATER	WASTEWATER	MECHANIC III	LEIGHTON	GARY	$ 58,770
WASTEWATER	WASTEWATER	TV INSPECTOR OPERATOR	DAIGNEAULT	MATTHEW	$ 58,718
WASTEWATER	WASTEWATER	MAINTENANCE MECHANIC III	MALCUIT	PAUL	$ 57,982
WASTEWATER	WASTEWATER	OPERATOR II	MORSE	DANIEL	$ 57,509
WASTEWATER	WASTEWATER	MAINTENANCE MECHANIC III	BASTIEN	MARK	$ 57,510
WASTEWATER	WASTEWATER	STAFF ENGINEER I	YOUNG	NICHOLAS	$ 59,821
WASTEWATER	WASTEWATER	MAINTENANCE MECHANIC II	REIS	MARIO	$ 56,407
WASTEWATER	WASTEWATER	MAINTENANCE MECHANIC II	HIGGINS	BRIAN	$ 56,459
WASTEWATER	WASTEWATER	OPERATOR II	BETTY	REAL	$ 55,817
WASTEWATER	WASTEWATER	MECHANIC I	REIS	RUI	$ 53,203
WASTEWATER	WASTEWATER	MECHANIC I	FULLER	JOHN	$ 52,625
WASTEWATER	WASTEWATER	TV INSPECTOR OPERATOR	WARD	BRIAN	$ 48,323
WASTEWATER	WASTEWATER	MAINTENANCE MECHANIC I	ROSE	PATRICK	$ 52,063
WASTEWATER	WASTEWATER	HEAD CLERK	DAIGNEAULT	CHERYL	$ 50,544
WASTEWATER	WASTEWATER	OPERATOR II	PLEWE	MICHAEL	$ 49,460
WASTEWATER	WASTEWATER	MECHANIC I	ALVAREZ	GABRIEL	$ 50,478
WASTEWATER	WASTEWATER	OPERATOR II	TURNEY	TERRANCE	$ 48,406
WASTEWATER	WASTEWATER	MECHANIC I	PEN	DEREK	$ 47,202
WASTEWATER	WASTEWATER	OPERATOR I	PICKARD	RICHARD	$ 44,130
WASTEWATER	WASTEWATER	OPERATOR I	BRUNELLE	WILLIAM	$ 42,692
WASTEWATER	WASTEWATER	OPERATOR I	BERNARD	JACOB	$ 36,730
CAREER CENTER	CAREER CENTER	EXECUTIVE DIRECTOR CAREER CENTER	NORTON CALLES	SHANNON	$ 116,493
CAREER CENTER	CAREER CENTER	ASSISTANT CC DIRECTOR	DURKIN	MICHAEL	$ 98,907
CAREER CENTER	CAREER CENTER	WDB DIRECTOR	FARKAS	PETER	$ 96,914
CAREER CENTER	CAREER CENTER	ADMINISTRATIVE ASSISTANT	LAURENCELLE	JANET	$ 51,159
CAREER CENTER	CAREER CENTER	ASSISTANT WDB DIRCTOR	GENTILE	KATHLEN	$ 75,978

CAREER CENTER	CAREER CENTER	BUSINESS SERVICE REPRESENTATIVE	HOVEY	TIMOTHY	$	54,539
CAREER CENTER	CAREER CENTER	BUSINESS SERVICE REPRESENTATIVE	VACANT		$	50,310
CAREER CENTER	CAREER CENTER	BUSINESS SERVICE REPRESENTATIVE	VACANT		$	48,011
CAREER CENTER	CAREER CENTER	CAREER ADVISOR I	VEILLETTE	AMY	$	62,581
CAREER CENTER	CAREER CENTER	CAREER ADVISOR I	CHUANG NICHOLS	DAPHNE	$	56,006
CAREER CENTER	CAREER CENTER	CAREER ADVISOR I	PHOK	ALICIA	$	54,539
CAREER CENTER	CAREER CENTER	CAREER ADVISOR I	VACANT		$	53,046
CAREER CENTER	CAREER CENTER	CAREER ADVISOR I	PATTERSON	OHANA	$	51,723
CAREER CENTER	CAREER CENTER	CAREER ADVISOR I	STAMP	MALLORY	$	51,723
CAREER CENTER	CAREER CENTER	CAREER ADVISOR I	VACANT		$	50,310
CAREER CENTER	CAREER CENTER	CAREER ADVISOR I	VACANT		$	50,310
CAREER CENTER	CAREER CENTER	CAREER ADVISOR I	VACANT		$	50,310
CAREER CENTER	CAREER CENTER	CAREER ADVISOR I	SIMAO	KYLEE	$	45,048
CAREER CENTER	CAREER CENTER	CAREER ADVISOR II	DONOVAN	HEATHER	$	58,967
CAREER CENTER	CAREER CENTER	CAREER ADVISOR II	FREDIANI	AMY	$	51,159
CAREER CENTER	CAREER CENTER	CAREER ADVISOR II	COLON-RIVERA	MADELINE	$	51,159
CAREER CENTER	CAREER CENTER	CAREER ADVISOR II	WASZAK	ELLEN	$	50,136
CAREER CENTER	CAREER CENTER	CAREER ADVISOR II	DUPONT	KATHLEEN	$	50,136
CAREER CENTER	CAREER CENTER	CAREER ADVISOR II	VACANT		$	48,511
CAREER CENTER	CAREER CENTER	CAREER ADVISOR II	YOUNG	SEAN	$	44,165
CAREER CENTER	CAREER CENTER	CAREER ADVISOR II, YOUNG ADULT	CUNNINGHAM	ALEXANDRA	$	46,312
CAREER CENTER	CAREER CENTER	CAREER ADVISOR II, YOUNG ADULT	BOYLE	ROBERTA	$	45,105
CAREER CENTER	CAREER CENTER	CAREER CENTER MANAGER	GAGNON	NANCY	$	80,147
CAREER CENTER	CAREER CENTER	CAREER CENTER MANAGER	MCCARTHY	SHAUN	$	75,599
CAREER CENTER	CAREER CENTER	CAREER CENTER MANAGER	VACANT		$	71,935
CAREER CENTER	CAREER CENTER	CAREER CENTER TECHNOLOGY MANAGER	O'CONNOR	TIMOTHY	$	78,034
CAREER CENTER	CAREER CENTER	FINANCIAL ASSISTANT	RICHARDS	GARY	$	50,136
CAREER CENTER	CAREER CENTER	FISCAL MANAGER	BOSCAJA	GABRIELA	$	80,147
CAREER CENTER	CAREER CENTER	PROJECT MANAGER	CICCANTI	ALEXIS	$	62,877
CAREER CENTER	CAREER CENTER	RESOURCE ROOM NAVIGATOR	TELES	BRENDA	$	56,006
CAREER CENTER	CAREER CENTER	SCHOOL TO WORK COORDINATOR	SIERRA	BEATRIZ	$	57,151
CAREER CENTER	CAREER CENTER	SENIOR CAREER ADVISOR	O'BRIEN	JANET	$	63,863
CAREER CENTER	CAREER CENTER	WDB SENIOR PROGRAM MANAGER	WONG	MEELYNN	$	68,106
CAREER CENTER	CAREER CENTER	WORKSHOP SPECIALISTS	MCINTOSH	ROBERT	$	63,863
CAREER CENTER	CAREER CENTER	WORKSHOP SPECIALISTS	THOMPSON	STACEY	$	62,581
CAREER CENTER	CAREER CENTER	YOUTH BUSINESS SERVICES SPECIALIST	GREEN	JOHN	$	51,723

CAREER CENTER	CAREER CENTER	YOUTH COORDINATOR	MCNAMARA	KELLY	$ 51,723
CAREER CENTER	CAREER CENTER	YOUTH PROGRAMS COORDINATOR	STURTEVANT	CATHLEEN	$ 71,381

Acronym Table

ACH	Automated Clearing House
ADA	Americans with Disabilities Act
AMR	Automatic Meter Reading
AICPA	American Institute of Certified Public Accountants
BAN	Bond Anticipated Note
BTU	British Thermal Unit
CAD	Computer Aided Dispatch
CAFR	Comprehensive Annual Financial Report
CAMA	Computer Assisted Mass Appraisal
CAMEO	Computer Assisted Management of Emergency Operations
CASE	Cultural Affairs and Special Events
CD	Certificate of Deposit
CDBG	Community Development Block Grant
CFC	Chlorofluorocarbons
CIP	Capital Improvement Plan
COA	Council on Aging
CoC	Continuum of Care
COI	Certificate of Inspection
COLA	Cost of Living Allowance
COOL	Cultural Organization of Lowell
CSO	Combined Sewage Overflow
CTI	Community Teamwork Inc.
CY	Calendar Year
DBA	Doing Business As
DCR	Massachusetts Department of Conservation and Recreation
DEP	Massachusetts Department of Environmental Protection
DESE	Massachusetts Department of Elementary and Secondary Education
DHCD	Massachusetts Department of Housing and Community Development
DOE	U.S. Department of Energey or Massachusetts Department of Education
DOR	Massachusetts Department of Revenue
DPD	Department of Planning and Development
DPW	Department of Public Works
EEO	Equal Employment Opportunity
EEOC	Equal Employment Opportunity Commission
EFT	Electronic Funds Transfer
EMS	Emergency Medical Services
EOEA	Massachusetts Executive Office of Environmental Affairs
EPA	U.S. Environmental Protection Agency
EQV	Equalized Valuation
ESCO	Energy Savings/Service Company
FASAB	Federal Accounting Standards Advisory Board
FASB	Financial Accounting Standards Board
FEMA	Federal Emergency Management Agency
FTE	Full Time Equivalent
FY	Fiscal Year
GAAP	Generally Accepted Accounting Principles
GAAS	Generally Accepted Auditing Standards
GAGAS	Generally Accepted Government Auditing Standards
GAO	Government Accountability Office
GASB	Government Accounting Standards Board
GFOA	Government Finance Officers Association
GIC	Group Insurance Commission
GIS	Geographic Information Systems
GLRTHS	Greater Lowell Regional Technical High School

HIPAA	Health Insurance Portability and Accountability Act
HMO	Health Maintenance Organization
HUD	U.S. Department of Housing and Urban Development
IRS	Internal Revenue Service
LCHC	Lowell Community Health Center
LFD	Lowell Fire Department
LHA	Lowell Housing Authority
LMA	Lowell Memorial Auditorium
LPCT	Lowell Parks and Conservation Trust
LPD	Lowell Police Department
LPS	Lowell Public School
MCAS	Massachusetts Comprehensive Assessment System
MCC	Middlesex Community College
MCWT	Massachusetts Clean Water Trust
MGL	Massachusetts General Law
MGLA	Massachusetts General Law Annotated
MHC	Massachusetts Historical Commission
MIS	Management Information Systems
MMDT	Massachusetts Municipal Depository Trust
MSRB	Municipal Securities Rulemaking Board
MWRA	Massachusetts Water Resources Authority
NIBRS	National Incident Based Reporting Systems
NSS	Net School Spending
OCBOA	Other Comprehensive Basis of Accounting
PERAC	Public Employee Retirement Administration Commission
PILOT	Payment In-Lieu-Of Tax
RAN	Revenue Anticipated Note
SEC	Securities and Exchange Commission
SBAP	School Building Assistance Program
SRF	State Revolving Fund
TBI	To Be Issued
UGGA	Unrestricted General Government Aid
UMAS	Uniform Municipal Accounting System
UML	University of Massachusetts Lowell
VA	U.S. Department of Veterans Affairs
VoIP	Voice Over Internet Protocol

Glossary of Terms Commonly Used in Municipal Finance

Abatement: A reduction or elimination of a level imposed by a governmental unit, most often applicable to tax levies, motor vehicle excise, fees, charges and special assessments.

Accounting System: The total structure of records and procedures that identify, record, classify and report information on the financial position and operations of a governmental unit or any of its funds, balanced account groups or organizational components.

Accrued Interest: In an original governmental bond sale, accrued interest is the amount of interest that has accumulated on the bonds from the day they are dated up to, but not including, the date of delivery (settlement date).

Actual (e.g., FY15 Actual): The actual amount expended on a line item in the stated fiscal year.

American Institute of Certified Public Accountants (AICPA): This organization represents the CPA profession and sets professional standards and rules of conduct for accountants.

Amortization: The gradual elimination of an obligation, such as a bond, according to a specified schedule of times and amounts. The principal amount of a home mortgage, for example, is amortized by monthly payments.

Appropriation: An authorization granted by a legislative body to make expenditures and to incur obligations for specific purposes. An appropriation is usually limited in amount and the time in which it may be expended. Only a town meeting, council or the school committee can authorize money appropriated for one purpose to be used for another. Any amount that is appropriated may be encumbered (see ***Encumbrance***). Any part of an appropriation not spent or encumbered by June 30 automatically reverts to the undesignated fund balance that may result in free cash. If departments know of remaining unpaid bills at the close of the fiscal year and properly notify the accountant (C 41, s 58), the departmental appropriation is encumbered to extend the general spending authorization until such time that the bill is paid or it is decided not to spend the funds.

If these encumbrances are not acted on within a year, the accountant generally notifies the department and closes them out. A special warrant article/appropriation, however, may carry forward from year to year until spent for the designated purpose or until it is transferred by a town meeting vote to another account.

Approved (e.g., FY15 Approved): The amount approved by the City Council to be expended on this line item in the stated fiscal year.

Arbitrage: As applied to municipal debt, the investment of tax-exempt bond or note proceeds in taxable higher yielding securities. This practice is restricted under Section 103 of the IRS Code, and (beyond certain limits) earnings are required to be rebated (paid) to the IRS.

Assessed Valuation: A valuation set upon real estate or other property by a government as a basis for levying taxes. In Massachusetts assessed valuation is based on *full and fair cash value*, the amount a willing buyer would pay a willing seller on the open market. Assessors must collect, record and analyze information about the physical characteristics of the property and the market in order to estimate the fair market value of all taxable properties in their communities.

Audit: An examination of systems, procedures and financial data by a certified accountant, reporting on the fairness of financial statements and compliance with statutes and regulations. (Audits can be valuable management tools for evaluating the fiscal performance of communities.)

Audit Report: The product of an audit prepared by an independent auditor. The report often includes: (a) a statement of the scope of the audit; (b) explanatory comments as to application of auditing procedures; (c) findings and opinions; (d) financial statements and schedules; and (e) statistical tables, supplementary comments and recommendations.

Available Funds: These are funds established through previous appropriations or results of favorable conditions. These may be appropriated to meet emergency or unforeseen expenses, large one-time or capital expenditures. Examples: Free Cash, Stabilization Fund, Overlay Surplus, Water Surplus and enterprise retained earnings.

Balance Sheet: A statement that discloses the assets, liabilities, reserves and equities of a fund or governmental unit at a specified date.

Balanced Budget: A budget in which revenues are equal to expenditures. Thus neither a budget deficit nor a budget surplus exists (e.g., "the accounts balance"). More often, it refers to a budget that has no budget deficit, but could possibly have a budget surplus.

Basis of Accounting: Basis of accounting refers to when revenues and expenditures or expenses are recognized in accounts and reported on financial statements. Basis of accounting relates to the timing of the measurements made, regardless of the measurement focus applied.

All governmental funds and expendable trust and agency funds could be accounted for using the modified accrual basis of accounting. Under this method revenues are recognized when they become measurable and available as net current assets with the following guidelines:

- Property taxes, excise taxes, departmental and governmental receivables are recorded as revenue when received in cash as are monies received during the first 60 days of the following fiscal year; and

- Expenditures are generally recognized under the accrual basis of accounting when the related fund liability is incurred. Exceptions to this general rule include principal and interest on general long-term debt, which is recognized when due.

- All proprietary funds and nonexpendable trust and pension trust funds are accounted for using the accrual basis of accounting. Their revenues are recognized when they are earned, and their expenses are recognized when they are incurred.

Betterments (Special Assessments): Whenever a specific area of a community receives benefit from a public improvement (e.g., water, sewer, sidewalk, etc.), special property taxes may be assessed to reimburse the governmental entity for all or part of the costs it incurred. Each parcel receiving benefit from the improvement is assessed for its proportionate share of the cost of such improvements. The proportionate share may be paid in full or the property owner may request that the assessors apportion the betterment over 20 years. Over the life of the betterment, one year's apportionment along with one year's committed interest computed from October 1 to October 1 is added to the tax bill until the betterment has been paid.

Bond: A written promise to pay a specified sum of money, call the face value (par value) or principal amount, at a specified date or dates in the future, called maturity date(s), together with periodic interest at a specified rate. The difference between a note and a bond is that the latter runs for a longer period of time.

Bond and Interest Record: The permanent and complete record maintained by a treasurer for each bond issue. It shows the amount of interest and principal coming due each date, the bond and coupon numbers, and all other pertinent information concerning the bond issue. The term is synonymous with Bond Register.

Bond Anticipation Note (BAN): Once borrowing for a specific project has been approved by two-thirds vote of town meeting or city council and prior to issuing long-term bonds, short-term notes may be issued to provide cash for initial project costs. BANs may be issued for a period not to exceed five years but with a reduction of principal after two years (Ch. 44, s 17). The final maturity date of the project borrowing, beginning from the date the short-term note was issued, may not exceed the term specified by statute (Ch. 44, s 7 and 8). BANs are full faith and credit obligations.

Bond Authorization: *See **Debt Authorization***.

Bonds Authorized and Unissued: Bonds that a government has been authorized to sell but has not yet done so. Issuance at this point is only contingent upon action by the treasurer and mayor or selectmen.

Bond Issue: Generally, the sale of a certain number of bonds at one time by a governmental unit.

Budget: A plan of financial operation embodying an estimate of proposed revenues and expenditures for a given period and the proposed means of financing them. A budget may be *preliminary* (the financial plan presented to the town meeting) or *final* (the plan approved by that body). The budget should be separated into basic units, either by department, program or service. The format is important because by classifying by service or department, the budget is clearly defined and more easily understood by both local officials and town meeting.

Budget Message: A statement by the town's policymakers summarizing the plans and policies contained in the budget report, including an explanation of the principal budget items, an outline of the municipality's experience during the past year and its financial status at the time of the message, and recommendations regarding financial policy for the coming fiscal year.

Budget Unit: A department to which the City Council appropriates funds.

Calendar Year (CY): The period of January 1 through 12/31 of any given year, usually written as CYnnnn (for example, CY2015 would denote the calendar year ending on 12/31/2015.

Capital Budget: An annual appropriation or spending plan for capital expenditures (tangible assets or projects that cost at least $25,000 and have a useful life of at least five years). This type of budget should recommend the method of financing for each item recommended and identify those items that are recommended to be deferred due to scarce resources.

Capital Expenditures/Improvements: These are items generally found in the capital budget such as construction, acquisitions, site development, major repairs or replacement to capital facilities and public ways and overhead costs. The fees for architects, engineers, lawyers, and other professional services, plus the cost of financing advance planning, may be included.

Capital Improvements Program: A comprehensive schedule for planning a community's capital expenditures. It coordinates community planning, fiscal capacity and physical development. While all of a community's needs should be identified in the program, there should also be a set of criteria that prioritizes expenditures. A capital program is a plan for capital expenditures that extends five years beyond the capital budget and is updated yearly.

Capital Outlay Expenditure Exclusion: A vote by a community at an election to exclude payments for a single year capital project from the levy limit. The exclusion is limited to one year and may temporarily increase the levy above the levy ceiling.

Cash: Currency, coin, checks, postal and express money orders and bankers' drafts on hand or on deposit with an official or agent designated as custodian of cash and bank deposits.

Cash Management: The process of managing monies of a local government in order to ensure maximum cash availability and maximum yield on short-term investment of idle cash.

Cemetery Perpetual Care: These funds are donated by individuals for the care of grave sites. According to Ch. 114, s 25, funds from this account must be invested and spent as directed by perpetual care agreements. If no agreements exist, interest (but not principal) may be used as directed by the cemetery commissioners for the purpose of maintaining cemeteries.

Certification: The action of a bank or trust company (or DOR's Bureau of Accounts for State House Notes) in certifying the genuineness of the municipal signatures and seal on a bond issue. The certifying agency may also supervise the printing of bonds and otherwise safeguard their preparation against fraud, counterfeiting, or over-issue. Also known as Authentication.

Certificate of Deposit (CD): A bank deposit evidenced by a negotiable or non-negotiable instrument, which provides on its face that the amount of such deposit plus a specified interest payable to a bearer or to any specified person on a certain specified date, at the expiration of a certain specified time, or upon notice in writing.

Cherry Sheet: Named for the cherry colored paper on which it was originally printed, the Cherry Sheet is the official notification from the Commissioner of Revenue of the next fiscal year's state aid and assessments to communities and regional school districts. State aid to municipalities and regional school districts consists of two types: distributions and reimbursements. Distributions provide funds based on formulas, while reimbursements provide funds for costs incurred during a prior period for certain programs or services. In addition, communities may receive "offset items" that must be spent on specific programs. Cherry Sheet Assessments are advanced estimates of state assessments and charges and county tax assessments. Local assessors are required to use these figures in setting the local tax rate. (Because these figures are estimates, it should be noted that the final aid or assessment may differ based on filing requirement and/or actual data information.)

Cherry Sheet Offset Items: Local aid accounts that may be spent without appropriation in the budget but which must be spent for specific municipal and regional school district programs. Current offset items include racial equality grants, school lunch grants and public libraries grants.

City Council: By charter, the City of Lowell follows a Plan E Form of government, in which the popular vote of the City of Lowell's residents elects nine members to the City Council to serve a two year term of office. City Councilors then elect one of their members to serve as City Mayor, who serves as the official head of the City, presiding over City Council and School Committee meetings. The City Council appoints: a City Auditor, to be responsible for the approval, payment, and recording of all financial transactions for the City; a City Clerk, to be responsible as the administrator to the legislative function of City government; and a City Manager, to be the Chief Executive Officer of the City.

Classification of Real Property: Assessors are required to classify all real property according to use into one of four classes: residential, open space, commercial, and industrial. Having classified its real properties, local officials are permitted to determine locally, within limitations established by statute and the Commissioner of Revenue, what percentage of the tax burden is to be borne by each class of real property and by personal property owners (*see* ***Classification of the Tax Rate***).

Classification of the Tax Rate: In accordance with M.G.L. Ch. 40, s 56, the selectmen vote to determine the tax rate options. Based on the residential factor adopted (*see* ***Residential Factor***), any community may set as many as three different tax rates for : residential property; open space; and commercial, industrial and personal property.

Collective Bargaining: The negotiations between an employer and union representative regarding wages, hours and working conditions.

Conservation Fund: This fund may be expended for lawful conservation purposes as described in Ch. 40, s 8C. This fund may also be expended for damages related to the taking of land by eminent domain, provided that such taking has first been approved by a two-thirds vote of city council or town meeting.

Consumer Price Index: The statistical measure of changes in the overall price level of consumer goods and services based on prices of goods and services purchased by urban wage earners and clerical workers, including families and single persons. The index is often called the "cost-of-living index."

Cost-Benefit Analysis: An analytical approach to solving problems of choice. First, different ways to achieve an objective are identified. Then an alternative is chosen to produce the required benefits at the lowest cost or greatest benefits for a given cost.

Cost of Living Allowance (COLA): An annual adjustment in wages to offset a change (usually a loss) in purchasing power, as measured by the Consumer Price Index, with the purpose of offsetting inflation as experienced by the consumer.

Crosswalk: A clear path linking separate considerations, such as a crosswalk between a line item and program budget. For example, all department appropriations are set up the same way. However, because of the programmatic and reporting responsibilities a school department has to the Department of Education (DOE), a school department generally has a very detailed set of line items by program. Expenditures must be tracked for DOE purposes, yet must also be easily communicated to the town accountant. Therefore, a crosswalk is established from the infinitesimal school detail to the larger picture of the town's appropriation.

Debt Authorization: Formal approval to incur debt by municipal officials, in accordance with procedures stated in M.G.L. Ch. 44, specifically 2 1, 2, 3, 4a and 6-15.

Debt Burden: The level of debt of an issuer, usually as compared to a measure of value (debt as a percentage of assessed value, debt per capital, etc.). Sometimes debt burden is used in referring to debt service costs as a percentage of the annual budget.

Debt Exclusion: This is a vote by a municipality at an election to exclude debt service payments for a particular capital project from the levy limit. The amount necessary to cover the annual debt service payment is added to the levy limit for the life of the debt only. A debt exclusion may temporarily increase the levy above the levy ceiling (*see* ***School Building Assistance Program***).

Debt Limit: The maximum amount of debt that a municipality may have authorized for qualified purposes under state and self-imposed ceilings.

Debt Service: The cost (usually stated in annual terms) of the principal retirement and interest of any particular issue.

Default: Failure to pay principal or interest when due.

Direct Debt: Debt a municipality has incurred in its own name as opposed to overlapping debt.

Effective Interest Rate: For a municipal borrower, the net cost of borrowing (expressed as an interest rate) after costs associated with a loan is accumulated and added to the nominal interest rate.

Encumbrance: Obligations in the form of purchase orders, contract or salary commitments that are chargeable to an appropriation and for which a part of the appropriation is reserved.

Enterprise Funds: An accounting mechanism allowing a community to demonstrate to the public the portion of total costs of a service that is recovered through user charges and the portion that is subsidized by the tax levy. With an enterprise fund all costs of service delivery—direct, indirect and capital costs—are identified. This allows the community to recover total service costs through user fees if it so chooses. Enterprise accounting also enables communities to reserve the "surplus" or retained earnings generated by the operation of the enterprise rather than closing it out at yearend. According to Ch. 44 s 53F the services that may be treated as enterprises include, but are not limited to, water, sewer, hospital and airport services.

Equalized Valuations (EQVs): The determination of the full and fair cash value of all property in the commonwealth that is subject to local taxation. EQVs have historically been used as variables in distributing certain state aid accounts and for determining county assessments and certain other costs. The Commissioner of Revenue, in accordance with M.G.L. Ch. 58 s 10C, is charged with the responsibility of bi-annually determining an equalized valuation for each town and city in the Commonwealth.

Estimated Receipts: Estimates of state and local miscellaneous receipts based on previous year's receipts deducted by the assessors from gross amount to be raised by taxation.

Excess and Deficiency: Also called the "surplus revenue" account, this is the amount by which cash, accounts receivable and other assets exceed the liabilities and reserves.

Excess Levy Capacity: The difference between the levy limit and the amount of real and personal property taxes actually levied in a given year. Annually, the board of selectmen or council must be informed of excess levying capacity and evidence of such acknowledgment must be submitted to DOR when setting the tax rate.

Exemptions: Upon approval of an application to the board of assessors, these are full or partial discharges from the obligation to pay a property tax by statute on particular categories of property or persons. Examples include hospitals, schools, houses of worship and cultural institutions that are of benefit to the community. In addition, exemptions may be granted for qualified veterans, persons over 70 years of age and certain financial hardships.

Expenditure: The spending of money by municipalities for programs within their approved budgets.

Federal Accounting Standards Advisory Board (FASAB): This board advises the U.S. Department of Treasury on accounting rules for federal government agencies, and serves the public interest by improving federal financial reporting through issuing federal financial accounting standards and providing guidance after considering the needs of external and internal users of federal financial information.

Fiduciary Funds: Fiduciary funds account for assets held by the municipality in a trustee capacity or as an agent for individuals, private organizations, other governments and other funds. These include expendable trust, nonexpendable trust, pension trust and agency funds. Nonexpendable trust and pension trust funds are accounted for in essentially the same manner as proprietary funds since capital maintenance is critical. Expendable trust funds are accounted for in essentially the same manner as governmental funds. Agency funds are custodial in nature (assets equal liabilities) and do not involve measurement of results of operations.

Financial Accounting Standards Board (FASB): Sets standards of financial accounting that govern the preparation of financial reports by public companies and nonprofit organizations. Focused on credible, concise, and understandable financial information.

Fiscal Year (FY): The Commonwealth and municipalities operate on a fiscal year that begins on July 1 and ends on June 30. The number of the fiscal year is that of the calendar year in which the fiscal year ends; e.g., the 2011 fiscal year, July 1, 2010, to June 30, 2011, is usually written as FY11. This, however, no longer coincides with the fiscal year followed by the federal government, which begins on October 1 and end on September 30.

Fixed Costs: These are costs that are legally or contractually mandated (e.g., retirement, FICA/Social Security, insurances, debt service or interest, etc.).

Float: The amount of money making up the difference between the bank balance for a local government's account and its book balance at the end of the day. The primary factor creating float is clearing time on checks and deposits. Delays in receiving deposit and withdrawal information also influence float.

Foundation Budget: The target set for each school district defining the spending level necessary to provide an adequate education for all students. The foundation budget is comprised of both local effort and state aid.

Free Cash: (Also Budgetary Fund Balance) Funds remaining from the operations of the previous fiscal year that are certified by DOR's director of accounts as available for appropriation. Remaining funds include unexpended free cash from the previous year, receipts in excess of estimates shown on the tax recapitulation sheet and unspent amounts in budget line items. Unpaid property taxes and certain deficits reduce the amount of remaining funds that can be certified as free cash.

The calculation of free cash is made based on the balance sheet, which is submitted by the community's auditor, accountant or comptroller. Typically, a community will attempt to maintain a free cash balance of between three and five percent of its total budget as a hedge against unforeseen expenditures, to ensure there will be an adequate reserve to prevent sharp fluctuations in the tax rate, and to prevent expensive short-term borrowing. (Maintenance of an adequate free cash level is not a luxury but a necessary component of sound local fiscal management. Credit rating agencies and other members of the financial community expect municipalities to maintain free cash reserves; judgments regarding a community's fiscal stability are made, in part, on the basis of free cash.) Also *see* ***Available Funds***.

Full Faith and Credit: A legal pledge of the general taxing powers for the payment of governmental obligations. Bonds carrying such pledges are usually referred to as general obligation or full faith and credit bonds.

Fund: An accounting entity with a self-balancing set of accounts that are segregated for the purpose of carrying on specific activities or attaining certain objectives in accordance with specific regulations, restrictions or limitations.

Fund Accounting: Organizing the financial records of a municipality into multiple funds. A fund is a distinct entity within the municipal government in which financial resources and activity (assets, liabilities, fund balances, revenues and expenditures) are accounted for independently in accordance with specific regulations, restrictions or limitations. Examples of funds include the Massachusetts General Fund and enterprise funds. Communities whose accounting records are organized according to the Uniform Municipal Accounting System (UMAS) use multiple funds.

Fund Balance: The difference between a governmental fund's current assets – cash, short-term investments, inventories, receivables, and other unrestricted assets expected to be available to finance operations in the immediate future – and its current liabilities.

Generally Accepted Accounting Principles (GAAP): A standardized framework of guidelines, conventions, and rules related to financial accounting practices and reporting.

General Fund: This non-earmarked fund is used to account for most financial resources and activity governed by the normal town meeting/city council appropriation process.

General Obligation Bonds: Bonds issued by a municipality that are backed by the full faith and credit of its taxing authority.

Generally Accepted Auditing Standards (GAAS): A standardized framework of guidelines, conventions, and rules related to audit quality and professional conduct of auditors. The Auditing Standards Board of the AICPA sets these standards.

Generally Accepted Government Auditing Standards (GAGAS): A standardized framework of guidelines, conventions, and rules related to audit quality and professional conduct specifically for government audits; set by the Government Accountability Office.

Government Accountability Office (GAO): Audit and evaluation agency that works for the U.S. Congress, and is responsible for investigating how the federal government spends taxpayer dollars. The GAO is responsible for setting the Generally Accepted Government Auditing Standards.

Government Accounting Standards Board (GASB): Independent, nonprofit organization that establishes governmental accounting rules (e.g., GAAP), which is followed by most governmental entities.

Government Finance Officers Association (GFOA): A professional organization of public officials united to enhance and promote professional management of government financial resources by identifying, developing and advancing fiscal strategies, policies, and practices for the public benefit. This is the primary association for state and local government finance professionals.

Governing Body: The board, committee, commissioners or other legislative body of a governmental unit including the school committee of a municipality.

Group Insurance Commission: Group established in 1955 to provide and administer health insurance benefits to the Commonwealth's employees and retirees. Now also allows municipalities to participate.

Indirect Cost: Costs of a service not reflected in the service's operating budget. A determination of these costs is necessary to analyze the total cost of service delivery. (An example of an indirect cost of providing water service would be health insurance costs for water employees.)

Interest: Compensation paid or to be paid for the use of money, including interest payable at periodic intervals or as discount at the time a loan is made.

Interest Rate: The interest payable, expressed as a percentage of the principal available for use during a specified period of time. It is always expressed in annual terms.

Internal Revenue Service (IRS): Federal Government organization which establishes federal tax laws, collects federal government taxes, and monitors compliance and enforcement of federal tax laws. Among its many duties, the IRS also monitors the tax-exempt status of municipal bonds.

Investments: Securities and real estate held for the production of income in the form of interest, dividends, rentals or lease payments. The term does not include fixed assets used in governmental operations.

JAM: The Jackson, Appleton, Middlesex redevelopment area.

Land Fund: A fund established in FY86 to which municipalities may add an annual appropriation earmarked for the acquisition of land or debt service on designated land purchases.

Law Enforcement Trust Fund: A revolving fund established to account for a portion of the proceeds from the sale of property seized from illegal drug-related activities. Funds may be expended to defray certain qualified law enforcement costs as outlined in Ch. 94C, s 47. Funds from this account may be expended by the police chief without further appropriation.

Levy Ceiling: The maximum tax assessed on real and personal property may not exceed 2 percent of the total full and fair cash value of all taxable property (M.G.L. Ch. 59 s 21C). Property taxes levied may exceed this limit only if the community passes a capital outlay expenditure exclusion, a debt exclusion or a special exclusion.

Levy Limit: The maximum amount a community can levy in a given year. The limit can grow each year by 2 percent of the prior year's levy limit (M.G.L. CH. 59 x 21C (f,g,k)) plus new growth and any overrides. The levy limit can exceed the levy ceiling only if the community passes a capital expenditure exclusion, debt exclusion or special exclusion.

Line Item Budget: A budget that focuses on inputs of categories of spending, such as supplies, equipment maintenance or salaries, as opposed to a program budget.

Local Aid: Revenue allocated by the Commonwealth to towns, cities and regional school districts. Estimates of local aid are transmitted to towns, cities and districts annually by the "Cherry Sheet." Most of the Cherry Sheet aid programs are considered revenues of the municipality's or regional school district's general fund and may be spent for any purpose subject, subject to appropriation.

Local Appropriation Authority: In a town, the town meeting has the power to levy directly a property tax. In a city, the city council has this power.

Local Receipts: Locally generated revenues other than real and personal property taxes and excluding enterprise fund revenues. Examples include motor vehicle excise, investment income, hotel/motel tax, fees, rentals, and charges. Annual estimates of local receipts are shown on the tax rate recapitulation sheet.

Manager (e.g., FY15 Manager): The final proposed budget amount for the stated line item as determined by the City Manager. This is the number submitted to for approval by the City Council.

Maturity: The date upon which the principal of a bond becomes due and payable.

Massachusetts Municipal Depository Trust (MMDT): Founded in 1977 it is an investment program in which municipalities may pool excess cash. It is under the supervision of the state treasurer.

Minimum Required Local Contribution: The minimum that a town or city must appropriate from property taxes and other local revenues for the support of schools.

Moody's Investment Services, Inc.: One of the leading municipal bond rating agencies.

Municipal(s): (As used in the bond trade) "Municipal" refers to any governmental unit below or subordinate to the state. "Municipals" (i.e., municipal bonds) include not only the bonds of all local subdivisions such as towns, cities, school districts and special districts, but also bonds of states and agencies of the state.

Municipal Revenue Growth Factor: An estimate of the percentage change in a municipality's revenue growth for a fiscal year. It represents the combined percentage increase in the following revenue components: automatic 2 percent increase in the levy limit, estimated new growth, the change in selected unrestricted state aid categories and the change in selected unrestricted local receipts.

Municipal Securities Rulemaking Board (MSRB): This organization, which is subject to oversight by the SEC, regulates the municipal bond market by setting the rules and standards for municipal bond underwriters, brokers and advisors.

M.G.L. (or MGLA): Massachusetts General Laws, Annotated.

Net School Spending (NSS): Includes both school budget and municipal budget amounts attributable to education, excluding long-term debt service, student transportation, school lunches and certain other specified school expenditures. A community's NSS funding must equal or exceed the NSS Requirement established annually by the Department of Education.

New Growth: The taxing capacity added by new construction and other increases in the property tax base. New growth is calculated by multiplying the value associated with new construction by the tax rate of the previous fiscal year. For example, FY11 new growth is determined by multiplying the value of new construction in calendar 2009 (as valued on January 1, 2010) by the FY10 tax rate.

Note: A short-term loan, typically of a year or less in maturity.

Objects of Expenditures: A classification of expenditures that is used for coding any department disbursement, such as "personal services," "expenses," or "capital outlay."

Official Statement: A document containing information about a prospective bond issue or a note issue which contains information about the issue and the issuer and is intended for the potential investor. The official statement is sometimes published with the notice of sale. It is sometimes called an offering circular or prospectus.

Offset Receipts: Includes certain education programs and the aid to public libraries program which are designated on the Cherry Sheet as offset items. These amounts can be spent without appropriation but must be spent only for these specific programs.

Operating Budget: The plan of proposed expenditures for personnel, supplies, and other expenses for the coming fiscal year.

Other Amounts to be Raised: Amounts raised through taxation but which are not appropriations items. Generally, these are locally generated expenditures (e.g., overlay, teacher pay deferral, deficits) as well as state, county and other special district charges. Because these must be funded in the annual budget, special consideration should be given to them when finalizing the budget recommendations to town meeting. (*See* Tax Recapitulation).

Other Comprehensive Basis of Accounting (OCBOA): These are accounting rules followed by some governments, especially small jurisdictions that do not follow GAAP as set by GASB.

Overlapping Debt: The share of regional school district and/or other regional agency debt which is allocable to and payable by a municipality as part of the fees or assessment from the regional entity.

Overlay: (Overlay Reserve or Reserve for Abatements and Exemptions) An Account established annually to fund anticipated property tax abatements and exemptions in that year. The overlay reserve is not established by the normal appropriation process, but rather is raised on the tax rate recapitulation sheet.

Overlay Deficit: A deficit that occurs when the amount of overlay raised in a given year is insufficient to cover abatements and statutory exemptions for that year. Overlay deficits must be provided for in the next fiscal year.

Overlay Surplus: Any balance in the overlay account of a given year in excess of the amount remaining to be collected or abated can be transferred into this account (See Overlay). Within 10 days of a written request by the chief executive officer of a town or city, the assessors must provide a certification of the excess amount of overlay available to transfer. Overlay surplus may be appropriated for any lawful purpose. At the end of each fiscal year, unused overlay surplus is "closed" to surplus revenue, i.e., it becomes a part of free cash.

Override: A vote by a community at an election to permanently increase the levy limit. An override vote may increase the levy limit to no higher than the levy ceiling. The override question on the election ballot must state a purpose for the override and the dollar amount. (*See* ***Underride***.)

Override Capacity: The difference between a community's levy ceiling and its levy limit. It is the maximum amount by which a community may override its levy limit.

Payment In-Lieu Of Tax (PILOT): An agreement between a municipality and an entity not subject to taxation, such as charitable or educational organizations in which the payer agrees to make a voluntary payment to the municipality.

Performance Budget: A budget that stresses output both in terms of economy and efficiency.

Personnel Services: The cost of salaries, wages and related employment benefits.

Price Index: A statistical measure of change in overall prices. There are different indices, but they all compare the change in cost of a certain "bundle" of goods and services over a given period of time.

Principal: The face amount of a bond, exclusive of accrued interest.

Program: A combination of activities to accomplish an end.

Program Budget: A budget that relates expenditures to the programs they fund. The emphasis of a program budget is on output.

Property Tax Levy: The amount a community can raise through the property tax. The levy can be any amount up to the levy limit plus exclusions.

Purchased Services: The cost of services that are provided by a vendor.

Ratings: Designations used by credit rating services to give relative indications of quality. Moody's ratings range from the highest Aaa down through Aa, A-1, A, Baa-1, Baa, Ba, B, Caa, Ca, C. Standard and Poor'' ratings include: AAA, AA, A, BBB, BB, B, CCC, CC, C, DDD, DD, and D.

Refunding: System by which an issue is redeemed by a new bond issue under conditions generally more favorable to the issuer.

Registered Bond: A bond whose owner is registered with the issuer or its agents, either as to both principal and interest or principal only.

Request (e.g., FY15 Request): The line item amount requested by the Department Head or other City Official which was then submitted to the City Manager for approval.

Reserve for Abatements and Exemptions: See ***Overlay***.

Reserve Fund An amount set aside annually within the budget of a town (not to exceed five percent of the tax levy for the preceding year) or city (not to exceed three percent of the tax levy for the preceding year) to provide a funding source for extraordinary and unforeseen

expenditures. In a town, the finance committee can authorize transfers from this fund for "extraordinary and unforeseen" expenditures. Other uses of the fund require budgetary transfers by town meeting. In a city, transfers from this fund may be voted by the city council upon recommendation of the mayor.

Revaluation (or re-certification of property values): The assessors of each community are responsible for developing a reasonable and realistic program to achieve a fair cash valuation of property in accordance with constitutional and statutory requirements. The nature and extent of that program will depend on the assessors' analysis and consideration of many factors, including, but not limited to, the following: the status of the existing valuation system; the results of an in-depth sales ratio study; the location and style of properties; and the accuracy of existing property record information.

Every three years, assessors must submit property values to the state Department of Revenue for certification. Assessors must also maintain these values in the years between certifications. This is done so that each property taxpayer in the community pays his or her share of the cost of local government—no more or less—in proportion to the amount of money the property in worth.

Revenue Anticipation Borrowing: Cities, towns and districts may issue temporary notes in anticipation of taxes (TANs) or other revenue (RANs). The amount of this type of borrowing is limited to the total of the prior year's tax levy, the net amount collected in motor vehicle and trailer excise in the prior year and payments made by the Commonwealth in lieu of taxes in the prior year. According to Ch. 44 s 4, towns, cities and districts may borrow for up to one year in anticipation of such revenue.

Revenue Anticipation Note (RAN): A short-term loan issued to be paid off by revenues, such as tax collections and state aid. RANs are full faith and credit obligations.

Revenue Bond: A bond payable from and secured solely by specific revenues and thereby not full faith and credit obligations.

Revolving Fund: Allows a community to raise revenues from a specific service and use those revenues to support the service without appropriation. For departmental revolving funds, Ch. 44 s 53E stipulates that each fund must be reauthorized each year at annual town meeting or by city council action and that a limit on the total amount that may be spent from each fund must be established at that time. The aggregate of all revolving funds may not exceed 10 percent of the amount raised by taxation by the town or city in the most recent fiscal year, and no more than one percent of the amount raised by taxation may be administered by a single department or board.

No revolving fund expenditures shall be made for the purpose of paying any wages or salaries for full-time employees. Revolving funds for other programs as provided by statue are still allowed, and a departmental revolving fund may be implemented in addition to or in conjunction with other existing statutory revolving funds, provided that the departmental revolving fund does not conflict with provisions of other revolving funds.

Sale of Cemetery Lots Fund: This fund is established to account for proceeds of the sale of cemetery lots. The proceeds must be used to offset certain expenses of the cemetery department under provisions of Ch. 114 s 43C.

Sale of Real Estate Fund: This fund is established to account for the proceeds of the sale of municipal real estate other than proceeds acquired through tax title foreclosure. Chapter 44 s 63 states that such proceeds shall be applied first to the retirement of debt on the property sold. In the absence of such debt, funds may generally be used for purposes for which the town or city is authorized to borrow for a period of five years or more.

School Building Assistance Program (SBAP): This program provides state grants for local and regional school construction projects. The SBA program is administered by the Office of the State Treasurer. If a community votes a debt exclusion to fund a school construction project, the amount of SBA funds received towards any school construction debt must be deducted before determining the net school debt exclusion. For example, a town receives a $10.0M SBA grant on one project. The debt service due on this project is $25.0M; therefore the town's maximum debt exclusion to be raised for this project would be $15.M.

Securities and Exchange Commission (SEC): This federal organization is responsible with protecting investors, maintaining fair, orderly and efficient markets, and facilitating capital formation. This organization is particularly important to local governments because it regulates the financial markets and monitors banks and other companies that buy and sell municipal bonds

Security: For Massachusetts municipalities, bonds or notes evidencing a legal debt on the part of the issuer.

Serial Bond: A bond of an issue that has maturities scheduled annually over a period of years.

Special Assessment Bonds: These bonds are payable from the proceeds of special assessments. If, in addition to the assessments, the full faith and credit of the governmental unit are pledged, they are known as "general obligation special assessment bonds."

Special Assessments: *See* ***Betterments***.

Special Exclusion: For a few limited capital purposes, a community may assess taxes above the amount of its levy limit or levy ceiling without voter approval. Otherwise, special debt and capital outlay exclusions are like voter approved exclusions. Presently, there are two special exclusions:

- Water and sewer project debt service costs that reduce the water and sewer rates by the same amount; and
- a program to assist homeowners to repair or replace faulty septic systems, removal of underground fuel storage tanks, or removal of dangerous levels of lead paint to meet public health and safety code requirements. In the second special exclusion, homeowners repay the municipality for the cost plus interest added apportioned over a period of time not to exceed 20 years similar to betterments.

Stabilization Fund: An account from which amounts may be appropriated for any lawful purpose. Prior to FY92, use of the stabilization fund was restricted to purposes for which towns and cities could legally borrow. Revisions to Ch. 40 s 5B removed this restriction, and amounts from the stabilization fund can now be appropriated for any legal purpose. Towns may appropriate into this fund in any year an amount not to exceed 10 percent of the prior year's tax levy or a larger amount with the approval of the emergency finance board. The aggregate of the stabilization fund shall not exceed ten percent of the town's equalized value, and any interest shall be added to and become a part of the fund.

A two-thirds vote of town meeting or city council is required to appropriate money from the stabilization fund.

State Revolving Fund (SRF): A low-interest loan program run by the Massachusetts Water Pollution Abatement Trust. Wastewater loans are indicated by the "CW," or clean water distinction and water loans are indicated by "DW," or drinking water.

Supplemental Appropriation: Appropriation made by the City Council after an initial appropriation, to cover expenditures beyond original estimates..

Surplus Revenue: The amount by which cash, accounts receivable and other floating assets exceed the liabilities and reserves.

Tax Rate: The amount of tax stated in terms of a unit of the tax base; for example, $14.80 per $1,000 of assessed valuation of taxable property.

Tax Rate Recapitulation Sheet (also Recap Sheet): A document submitted by a town or city to the Department of Revenue in order to set a property tax rate. The recap sheet shows all estimated revenues and actual appropriations that affect the property tax rate. (In order to issue the third quarter property tax bills before January 1, the recap sheet should be submitted to the Department of Revenue before December.

Tax Title: A Collection procedure that secures a lien on real property and protects the municipality's right to payment of overdue property taxes.

Without following this procedure, the lien on real property expires if three years elapse from the October 1 following the assessment date, and the property is transferred. If amounts remain outstanding on the property after issuing a demand for overdue property taxes and after publishing a notice of tax taking, the collector may take the property for the city or town. After property recording the instrument of taking, the collector transfers responsibility for collecting the overdue amounts to the treasurer.

Term Bond: Bonds for which the entire principal matures on one date. Massachusetts municipal general obligation bonds are required by law to be retired on a serial basis.

To Be Issued (TBI): Bonds or notes that have budgeted debt service, but have not yet been issued.

Trust Fund: In general, a fund held for the specific purpose stipulated by a trust agreement. The treasurer acts as custodian of trust funds and invests and expends such funds as stipulated by trust agreements or as directed by the commissioners of trust funds or by town meeting. Both principal and interest may be used if the trust is established as an expendable trust. For non-expendable trust funds, interest but not principal may be expended as directed.

Uncollected Funds: Recently deposited checks included in an account's balance but drawn on other banks and not yet credited by the Federal Reserve Bank or local clearinghouse to the bank cashing the checks. (These funds may not be loaned or used as part of the bank's reserves and they are not available for disbursement.)

Underride: A vote by a community to permanently decrease the tax levy limit. As such, it is the opposite of an override.

Uniform Municipal Accounting System (UMAS): A comprehensive and practical municipal accounting system that conforms to Generally Accepted Accounting Principles (GAAP) for local governments. UMAS is regarded by the Department of Revenue as the professional standard for modern municipal accounting in Massachusetts. (Among the benefits of conversion to UMAS are increased consistency in reporting and record keeping and enhanced comparability of date among cities and towns.)

Unreserved Fund Balance: also referred to as the "surplus revenue account," this is the amount by which cash, accounts receivable, and other assets exceed liabilities and restricted reserves. It is akin to a "stockholders' equity" account on a cooperate balance sheet. It is not, however, available for appropriation in full because a portion of the assets listed as "accounts receivable" may be taxes receivable and uncollected. (*see **Free Cash***)

Valuation (100 Percent) Requirement that the assessed valuation must be the same as the market value for all properties; 100 percent valuation may offer greater equity in the redistribution of state aid to cities and towns based upon local real estate values.

Warrant: A list of items to be acted on by town meeting. (A treasury warrant and the assessors' warrant authorize the treasurer to pay specific bills and the tax collector to collect taxes in the amount and from the persons listed, respectively.)

Yield: The net annual percentage of income derived from an investment. The yield of a bond reflects interest rate, length of time to maturity and write-off of premium or accrual of discount. (Also referred to as "yield to maturity.")

FISCAL YEAR

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SECTION IX

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