

1 **Town of Richmond**  
2 **Special Selectboard Meeting**  
3 **Minutes of October 10, 2023**  
4

5 **Members Present:** Bard Hill, David Sander, Jay Furr, Jeff Forward, Lisa Miller  
6

7 **Absent:** None  
8

9 **Staff Present:** Josh Arneson, Town Manager; Duncan Wardwell, Assistant to the Town  
10 Manager; Connie Bona, Finance Director; Jim Feinson, Town Treasurer; Gerald  
11 Levesque, Assistant Fire Chief  
12

13 **Others Present:** Meeting was recorded by MMCTV, Ariana Matthews-Salzman, Cara  
14 LaBounty, Joseph McLean, Mark Fausel, Martha Nye, Rod West, Susanne Parent, Teri  
15 Martineau, Virginia Clarke  
16

17 **MMCTV Video:** <https://archive.org/details/RichmondSpecialBudgetReview10102023>  
18

19 **Call to Order:** 7:00 pm  
20

21 **Welcome by:** Furr  
22

23 **Public Comment:** None  
24

25 **Additions or Deletions to Agenda:** None  
26

27 **Executive Session: Security Procedures**  
28

29 *Forward moved that we enter into executive session to consider security response*  
30 *measures the disclosure of which could jeopardize public safety under the provisions of 1*  
31 *VSA 313 (a) (10) and to consider a record that is exempt from public disclosure under 1*  
32 *VSA 313 (a) (6) and to invite attorney Joe McLean, Town Manager Josh Arneson and*  
33 *Police Chief Anthony Cambridge into the executive session. Sander seconded.*  
34 *Roll Call Vote: Forward, Furr, Hill, Miller, Sander in favor. Motion approved.*  
35

36 *Forward moved to exit executive session. Sander seconded.*  
37 *Roll Call Vote: Forward, Furr, Hill, Miller, Sander in favor. Motion approved.*  
38

39 **Items for Presentation or Discussion with those present**  
40

41 **Consideration of approval of 2024 health insurance plans for Town staff**

42 Timestamp: 0:02

43 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3a1\\_2024\\_B](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3a1_2024_BCBS_and_MVP_Healthcare_plans_rates.pdf)  
44 [CBS and MVP Healthcare plans rates.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3a1_2024_BCBS_and_MVP_Healthcare_plans_rates.pdf)

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46 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3a2\\_Richmo](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3a2_Richmond_Specific-2024_Healthcare_Plans_renewal_analysis.pdf)  
47 [nd Specific- 2024 Healthcare Plans renewal analysis.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3a2_Richmond_Specific-2024_Healthcare_Plans_renewal_analysis.pdf)  
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49 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b03 Debt S](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b03_Debt_Schedule.xlsx)  
50 [chedule.xlsx](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b03_Debt_Schedule.xlsx)

51

52 People who participated in discussion: Furr, Arneson, Martineau, Bona, Hill, Forward,  
53 LaBounty

54

55 Arneson stated that Teri Martineau from Hickok & Boardman has been helping out with  
56 health insurance for the last couple of years. Arneson stated that insurance costs went up  
57 again, we are currently on MVP Plans for the Town. Arneson reviewed that the Town  
58 offers the Platinum Plan, 90% of the premium paid by the Town and 10% paid by the  
59 employee, the premiums have risen 12.8% but still lower than Blue Cross Blue Shield  
60 Platinum. Arneson stated that the Town also offers Gold and Silver high deductible  
61 health care plans, the premiums for both of those plans are significantly lower than the  
62 Platinum plan. Arneson reviewed that the Town pays 100% of that premium and then the  
63 difference between that premium and 90% of the Platinum premium goes to a Health  
64 Savings Account (HAS) for the employee who was on Gold or Silver. Gold premiums  
65 increased by 14.2% and they're now slightly higher than comparable premiums for Blue  
66 Cross Blue Shield plans. Silver premiums increased by 3.18% and are still slightly lower  
67 than comparable plans with Blue Cross Blue Shield. Arneson suggested sticking with the  
68 current plan as it seems to be working for employees. Arneson reviewed that there's  
69 definitely an increase, but we also increased the contribution last year. Bona stated that  
70 the Gold plan only has three single employees on it. Martineau reviewed that nobody is  
71 on the Silver so the majority of your population is on the Platinum plan. Arneson  
72 confirmed that the opt out is \$2,500 for single and \$5000 for family and that's remained  
73 flat for a number of years. Arneson confirmed that this is currently the same plan that is  
74 offered to Police with same contribution.

75

76 Forward stated that we're trying to get to a percentage point increase in the whole budget  
77 and payroll is not an insignificant piece of that. Forward stated that before setting this, he  
78 would like to understand what our payroll increase is going to bring. Arneson reviewed  
79 that with health insurance, employees have open enrollment in November. Martineau  
80 confirmed that open enrollment opens November 1 and ends by December 15. Martineau  
81 stated that the plans that the Town uses, because you have fewer than 50 employees, are  
82 called Qualified Health Plans or Exchange Plans. In the state of Vermont, the Vermont  
83 Health Connect is our exchange, a menu of products with either Blue Cross Blue Shield  
84 or MVP. Martineau stated that first choose the carrier, MVP is still less expensive than  
85 Blue Cross Blue Shield.

86

87 LaBounty asked what the deductible is on the Platinum plan. Martineau stated that the  
88 deductible is \$450 for an individual or \$900 for a family. LaBounty stated that the  
89 average taxpayer in Richmond might be paying deductibles in the \$1000. LaBounty  
90 stated that you have the ability pay more for the 10% premium or you remove the plan  
91 that gives them such a beneficial deductible, so that they go onto a different plan.  
92 LaBounty stated that you've only asked them to pay 10% of a premium whereas others in  
93 this community pay 20% and have \$1000 worth of deductibles. Forward stated that  
94 what's important to him is overall payroll is with salaries, Social Security, Medicare, and  
95 the health insurance premiums totaled. Forward stated that we're trying to compete  
96 against other public sector employees for retention, and for recruitment. Hill stated that  
97 we don't want to be way behind the other Towns, we want to be competitive, for salary  
98 and benefits. Hill stated that the era of 100% premium payment by the employer seems  
99 to have ended. Furr stated that there's only so many items to pick from. Furr asked if  
100 there is a higher deductible than the Platinum plan. Martineau stated that there is the

101 Gold high deductible plan, which is an HSA compatible plan, and the standard Gold plan  
102 exactly like the Platinum plan, just the co-pays are a little higher, the deductible is a little  
103 higher, the premium is a little lower. It has a \$1,400 individual and a \$2,800 family  
104 medical deductible with prescription drug out of pocket, the premium for a single MVP  
105 would be \$912.32 a month. Martineau confirmed that the Platinum MVP for a single  
106 person is \$1,095 a month. Martineau reviewed that the single plan for the Gold with the  
107 \$1,400 deductible individual, \$2800 for the family, the single cost is \$912.32, and the  
108 family costs is \$2563.62. Furr stated that is a chunk of money, but the deductible can  
109 make a big difference to somebody who is living paycheck to paycheck. Martineau  
110 stated that in addition to the deductible there's coinsurance involved, there's a 20% that  
111 needs to be paid, it really puts that family max out of pocket for just medical on a Gold  
112 plan at \$11,200. Martineau stated that the coinsurance on the Platinum plan is 10%, the  
113 insurance company pays 90%, the member pays 10% but on the Gold plan, it goes to a  
114 70-30% split so the member is paying 30% of that cost until they've paid the out of  
115 pocket.

116  
117 LaBounty stated that she is asking you to consider moving it from 10%, continue with the  
118 Platinum plan if you believe that's the best interest of your employees. LaBounty stated  
119 that if all the other Towns are doing a Platinum plan and only doing 10% then I'll  
120 understand. LaBounty suggested going to a 12% because your health insurance is going  
121 up 12% percent from last year. Forward agreed with Cara. Forward stated that he is not  
122 suggesting changing the plans but the employee contribution. Forward stated that he  
123 doesn't know how it compares to other Towns and how it impacts the bottom-line  
124 budget.

125  
126 Bona stated that we've had some people come off with a family plan and going on to a  
127 two-person plan. Bona reviewed that a total of eight people, three of which are single,  
128 are already on the high deductible plan. Bona stated that the premiums are going up this  
129 year but it's kind of a wash because we have someone going from an almost \$30,000  
130 policy to a two-person Platinum. Hill asked if it behooves us to do a cursory look at  
131 other Towns plans and premium contributions. Martineau stated that she manages quite a  
132 few small municipalities in the area, a lot of them are paying 100% for the employee,  
133 they are purchasing maybe a higher deductible plan. Martineau stated that to increase the  
134 out of pocket it would be supplemented with a Health Reimbursement Arrangement,  
135 which is a promise to pay if somebody should incur a claim that didn't go well.  
136 Martineau stated that the pay isn't quite as high as the private sector so you're probably  
137 trying to provide really good benefits. Martineau stated that what Richmond is doing is  
138 very comparable to the Towns that she manages. The Vermont League of Cities and  
139 Towns can provide you with a more substantial study.

140  
141 Forward stated that this is one out of many items, something we should think about and  
142 come back to. Bona stated that because the employees are paying for a portion of it, we  
143 start doing that deductible with the first paycheck in December. Bona stated that if you're  
144 going to look at a different type of plan, the employee has to be educated. Furr stated that  
145 looking at the employee contribution can be put off a week or two. Bona confirmed that  
146 VLCT has a section dedicated to the people that participate in the survey. Hill stated that  
147 the emerging consensus is to leave the plan structure alone, but to look at the premium  
148 contribution from employees. Arneson confirmed that at next week's meeting, there will  
149 be two reports to put into the packet.

150

151 **Review of Fourth Quarter FY23 financials**

152 Timestamp: 0:28

153 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b01\\_FY23\\_QTR 4 Budget Status Report.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b01_FY23_QTR_4_Budget_Status_Report.pdf)

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156 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b02\\_FY23\\_QTR 4 General Fund Financials.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b02_FY23_QTR_4_General_Fund_Financials.pdf)

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159 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b03\\_Debt\\_Schedule.xlsx](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b03_Debt_Schedule.xlsx)

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162 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b04\\_FY23\\_QTR 4 Backup 1 Delinquent Tax Report.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b04_FY23_QTR_4_Backup_1_Delinquent_Tax_Report.pdf)

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165 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b05\\_FY23\\_QTR 4 Backup 2 School Taxes.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b05_FY23_QTR_4_Backup_2_School_Taxes.pdf)

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168 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b06\\_FY23\\_QTR 4 Backup 3 Tax Revenue Detailed Report.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b06_FY23_QTR_4_Backup_3_Tax_Revenue_Detailed_Report.pdf)

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171 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b07\\_FY23\\_QTR 4 Backup 4 Tax Cash Receipts Report.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b07_FY23_QTR_4_Backup_4_Tax_Cash_Receipts_Report.pdf)

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174 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b08\\_FY23\\_QTR 4 Backup 5 Tax Status Report.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b08_FY23_QTR_4_Backup_5_Tax_Status_Report.pdf)

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177 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b09\\_FY23\\_QTR 4 Balance Sheet 10-15.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b09_FY23_QTR_4_Balance_Sheet_10-15.pdf)

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180 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b10\\_FY23\\_QTR 4 Balance Sheet 25-73.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b10_FY23_QTR_4_Balance_Sheet_25-73.pdf)

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183 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b11\\_FY23\\_QTR 4 Trial Balance 10-15.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3b11_FY23_QTR_4_Trial_Balance_10-15.pdf)

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188  
189 People who participated in discussion: Furr, Arneson, Bona, Hill, LaBounty

190

191 Arneson stated that invoices are still coming in July and August that are being applied  
192 back to that fiscal year. Arneson stated that we waited until things fully settled here with  
193 FY23 with some adjustments from the auditors. Arneson stated that Police Department  
194 expenses are down about \$371,000 based on budget. Interest is up by about \$92,000  
195 based on higher interest rates with more money in the bank and certificates of deposit.  
196 Highway had an increase of \$258,000 in their Unassigned Restricted funds. The general  
197 budget had about \$500,000 increase in Unassigned funds. Both Unassigned and  
198 Restricted funds did increase due to vacancy savings over FY23.

199

200 Furr asked about the added expenses due to the flood which have not been reimbursed  
201 yet. Arneson stated that is going to be FY24 but is going to be about \$400,000. Bona  
202 stated that the \$500,000 at the Highway budget that is Restricted funding is going to go  
203 down to less than \$250,000. Hill summarized that looking at estimated FY23 end of  
204 year, we're somewhere over a million dollars of excess receipts or excess revenue. Hill  
205 asked if our target for next year's tax increase is in the neighborhood of 3%. Hill asked  
206 how much of that million dollars do we want to target for next year's expenses that offset.  
207 Hill asked how much do we have left with a target in the neighborhood of 15-18% of the  
208 total budget. Hill concluded that we have about a million dollars from FY23 to possibly  
209 throw at FY25. Bona stated that she already plugged in \$500,000. Bona stated that when  
210 we get to the budget, we can have those conversations. Bona reviewed that we'll also be  
211 discussing the Fund Balance policy and that's where we need to make the decision. Bona  
212 confirmed that last year we put \$500,000 in on the Restricted side.

213

214 LaBounty stated that the chart presented at the Town Meeting was at like 35%. Labounty  
215 asked what's the percentage if we know the numbers right now. Arneson reviewed the  
216 history of the Unassigned and Restricted funds that were included. Hill observed that it's  
217 been about a million dollars for a while then it goes up to \$1.4 to \$1.8 to \$2.5 million.  
218 Arneson confirmed that is the Highway surplus and the non-Highway surplus. Arneson  
219 stated that it continues to build largely with lots of savings on the Police and a FEMA  
220 payout in FY23. Bona confirmed that the the last two years, it's definitely been Police  
221 vacancy savings and the Highway department, thankfully because they needed it this  
222 summer. Bona confirmed that was the Dugway Rd money and we are still waiting on  
223 Thompson Rd. Furr reviewed that money we're putting aside keeps increasing where  
224 we're putting money towards taxes, but each year, we have more money not spent than  
225 we expected. LaBounty reviewed that there was around \$1.8 million leftover in FY22,  
226 and we still grew it over that 500,000 so now we're at \$2.5 million of savings, or over  
227 taxation, or under providing of services. Hill suggested putting on the table a year-end  
228 Unassigned total as a percent of the budget as maybe the percentages went down, even  
229 when the dollars went up. Hill stated that the standpoint of transparency is to do it for  
230 that year, because the budget goes up every year. Hill stated that if we have Unassigned  
231 excess revenues at the end of the year, it should be calculated as a percentage that year,  
232 not the following.

233

234 Furr stated that this agenda item is about FY23 4<sup>th</sup> quarter, and we do not have all the  
235 invoices for that quarter and there can be sizable amounts of things that have to come in.  
236 Forward asked about the impact fees for the Fire Department. Bona confirmed that those  
237 are based on when a new property is being developed and that is a Restricted Reserve and  
238 can only be used under certain circumstances.

239

#### 240 **Review of First Quarter FY24 financials**

241 Timestamp: 0:28

242 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c01\\_FY24](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c01_FY24)

243 [QTR\\_1\\_Budget\\_Status\\_Report.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c01_FY24_QTR_1_Budget_Status_Report.pdf)

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245 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c02\\_FY24](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c02_FY24)

246 [QTR\\_1\\_General\\_Fund\\_Financials\\_09-30-23.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c02_FY24_QTR_1_General_Fund_Financials_09-30-23.pdf)

247 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c03\\_FY24](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c03_FY24)

248 [Debt\\_Schedule.xlsx](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c03_FY24_Debt_Schedule.xlsx)

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250 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c04\\_FY24](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c04_FY24_QTR_1_Backup_1_Delinquent_Tax_Report.pdf)  
251 [QTR 1 Backup 1 Delinquent Tax Report.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c04_FY24_QTR_1_Backup_1_Delinquent_Tax_Report.pdf)  
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253 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c05\\_FY24](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c05_FY24_QTR_1_Backup_2_General_Ledger_School_Tax_Payable_Report.pdf)  
254 [QTR 1 Backup 2 General Ledger School Tax Payable Report.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c05_FY24_QTR_1_Backup_2_General_Ledger_School_Tax_Payable_Report.pdf)  
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256 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c06\\_FY24](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c06_FY24_QTR_1_Backup_3_General_Ledger_Tax_Report.pdf)  
257 [QTR 1 Backup 3 General Ledger Tax Report.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c06_FY24_QTR_1_Backup_3_General_Ledger_Tax_Report.pdf)  
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259 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c07\\_FY24](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c07_FY24_QTR_1_Backup_4_Cash_Receipts_Report.pdf)  
260 [QTR 1 Backup 4 Cash Receipts Report.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c07_FY24_QTR_1_Backup_4_Cash_Receipts_Report.pdf)  
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262 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c08\\_FY24](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c08_FY24_QTR_1_Backup_5_Tax_Status_Report.pdf)  
263 [QTR 1 Backup 5 Tax Status Report.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c08_FY24_QTR_1_Backup_5_Tax_Status_Report.pdf)  
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265 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c09\\_FY24](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c09_FY24_QTR_1_Balance_Sheet_funds_10-15.pdf)  
266 [QTR 1 Balance Sheet funds 10-15.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c09_FY24_QTR_1_Balance_Sheet_funds_10-15.pdf)  
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268 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c10\\_FY24](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c10_FY24_QTR_1_Balance_Sheet_funds_25-73.pdf)  
269 [QTR 1 Balance Sheet funds 25-73.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c10_FY24_QTR_1_Balance_Sheet_funds_25-73.pdf)  
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271 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c11\\_FY24](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c11_FY24_QTR_1_Trial_Balance_funds_10-15.pdf)  
272 [QTR 1 Trial Balance funds 10-15.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c11_FY24_QTR_1_Trial_Balance_funds_10-15.pdf)  
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274 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c12\\_FY24](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c12_FY24_QTR_1_Trial_Balance_funds_25-73.pdf)  
275 [QTR 1 Trial Balance funds 25-73.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3c12_FY24_QTR_1_Trial_Balance_funds_25-73.pdf)  
276  
277 People who participated in discussion: Furr, Arneson, Miller, Bona, Forward  
278  
279 Arneson stated that interest revenue continues to be up over the total budgeted by  
280 \$32,000. Arneson confirmed savings in the Police Department based on current staffing,  
281 even with Hinesburg. Bona confirmed that she had conversations with the Town  
282 Treasurer, Jim, about purchasing one CD every quarter and possibly increasing the next  
283 one to \$1 million if the November 15 tax installment goes well. Bona confirmed that  
284 we'd have a CD coming to terms every three months and until we use the ARPA money,  
285 it makes sense to put it to good use, as long as we have the cash flow.  
286  
287 **Review of draft FY25 Budget**  
288 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d01\\_FY25](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d01_FY25_Budget_DRAFT_10-6-23.pdf)  
289 [Budget DRAFT 10-6-23.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d01_FY25_Budget_DRAFT_10-6-23.pdf)  
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291 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d02\\_FY25](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d02_FY25_Budget_DRAFT_10-6-23.xls)  
292 [Budget DRAFT 10-6-23.xls](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d02_FY25_Budget_DRAFT_10-6-23.xls)  
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294 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d03\\_FY25](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d03_FY25_Capital_Plan_DRAFT_10-6-23.xlsx)  
295 [Capital Plan DRAFT 10-6-23.xlsx](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d03_FY25_Capital_Plan_DRAFT_10-6-23.xlsx)  
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297 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d04\\_Unassi](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d04_Unassigned_Restricted_fund_usage_approved_by_voters_each_year.pdf)  
298 [gned Restricted fund usage approved by voters each year.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d04_Unassigned_Restricted_fund_usage_approved_by_voters_each_year.pdf)  
299

300 **Library Department**

301 Timestamp: 0:43

302

303 People who participated in discussion: Furr, Arneson, LaBounty, Bona, Forward

304

305 Furr stated that the FY25 Library budget is supervised by the Library Trustees. Arneson  
306 stated some changes might still be coming from the Trustees. Arneson reviewed the  
307 Library budget line items and changes. Bona stated that the maintenance of the Library  
308 will be reviewed in the Capital Plan. Furr observed the 8.77% projected budget increase.  
309 Bona stated that two of their staff went up to 24 hours per week. Arneson stated the 11%  
310 increase in salaries is due to some of that staffing.

311

312 Forward stated that the Library Capital Reserve library does have interior painting but not  
313 exterior painting. Forward suggested a Capital Reserve fund line for exterior painting as  
314 it costs about \$100,000 once every 10 years. Forward reviewed that the flooring is  
315 \$15,000, lighting is \$15,000, and interior painting is \$25,000. Bona stated that the  
316 Capital Plan will only be for five years if it gets approved, but she carries it out 15 years  
317 to put an estimated life in each thing. Capital things are anything over \$5,000, whether  
318 we pay for it with Reserve or through taxes, it's going to go in the Capital Plan. Arneson  
319 suggested adding the slate roof.

320

321 **Fire Department**

322 Timestamp: 0:52

323

324 People who participated in discussion: Furr, Levesque, Arneson, Forward, Hill, Bona,  
325 LaBounty

326

327 Levesque stated that he and Chief Gile have not been able to meet to finalize the  
328 expenditures for the year. Arneson stated that the biggest change is the Fire Capital  
329 Reserves went from a budget of \$150,000 last year to \$220,000 this year in large part to  
330 pay for the next truck purchase. Levesque answered questions about the safety equipment  
331 and equipment purchases. Levesque reviewed the next two trucks coming are a new  
332 utility truck with a pump voted on a year ago, coming the Spring of 2025 and the rescue  
333 truck will be here in three years. Arneson reviewed by FY27 we're going to have  
334 \$471,000 that we owe on that truck. Levesque reviewed that \$640,000 and if we bought  
335 the truck tomorrow it's down to \$585,000, we have to pay for the \$142,000 chassis when  
336 it gets here.

337

338 Furr reviewed the details of the Capital Reserve funds over the years. Forward stated that  
339 the whole point of a capital reserve is to avoid spikes in budgets and paying interest. Hill  
340 reviewed that there is an up and down in the reserves based on substantial purchases at  
341 various points.

342

343 **Police Department**

344 Timestamp: 1:06

345

346 People who participated in discussion: Furr, Arneson, Forward, Bona, Hill, LaBounty,  
347 Sander

348

349 Arneson stated that the Police budget is level funded from FY24 to FY25, there's a lot of  
350 question marks. Arneson reviewed that there's a lot of variables and unknowns that we're  
351 not going to answer before the end of this budget cycle. Arneson noted \$390,000 of  
352 direct savings from the Police Department from last year to this year so we put \$500,000  
353 in there as an offset but that could increase. Arneson reviewed that is one way to make  
354 sure we're being conscious we likely won't spend the full amount of the Police  
355 Department budget. Forward stated that it is a prudent thing to level fund while we  
356 figure things out. Arneson stated that the Public Relations line item is a suggestion of  
357 Chief Cambridge for logo items they might give away at school or community events.  
358 Bona reviewed it used to be considered Office Supplies and that never sat well with her.  
359 Hill asked if it merits contemplating hiring bonuses when it appears other Towns and the  
360 State Police do so.

361  
362 LaBounty supported signing bonuses but does not support level-funding the Police  
363 Department. LaBounty stated that the taxpayers saw \$390,000 savings on a \$710,000  
364 budget. LaBounty stated that you will have Unallocated funds leftover from FY24, from  
365 the Police Department budget in FY25 at 50% off. LaBounty stated don't keep over  
366 taxing us for all these services. LaBounty stated that we have Unallocated funds to use in  
367 FY25 if we need to. Bona stated that is why the \$500,000 is on the next page, so we're  
368 not raising more tax dollars. Bona stated that there's less than a 1% increase and we have  
369 more Unassigned funds that we can throw at it. Arneson stated that if we cut this in half,  
370 we could keep that 500,000 and have a tax decrease or we could take \$350,000 out of the  
371 \$500,000 and then we're at the same level. Furr agreed with Cara saying year after year  
372 we keep putting money aside, why don't we just save right off the front. Bona stated that  
373 either way we did it, somebody's going to be confused. LaBounty stated that your  
374 Unallocated funds continued to build even though you use some of it as revenue and to be  
375 able to justify inaccurate numbers. LaBounty stated that these numbers are inaccurate  
376 based on your historical spending, and you've already said you can't predict the future.  
377 LaBounty stated that from the taxpayer standpoint it appears to be a shell game. Hill  
378 stated that to some degree this is irresolvable, and his perception is influenced by  
379 experience in State government which does actually budget for 100% of the appropriated  
380 positions. Hill reviewed that every year there's resolution, there is a close out typically  
381 within a month of the end of the fiscal year and then the executive branch makes  
382 decisions about where it goes. Hill stated that he has been a taxpayer for longer than  
383 many people in the room and he does not find it a shell game. Hill observed that there  
384 are people who don't understand it or don't agree with that, but it appears we end up in the  
385 same place. Hill asked what's the right figure to have for a fund balance, for budget  
386 expenses and what do we carry forward from a previous year to offset needed tax  
387 revenue. Sander stated that this is the first run through, and we are spending too much  
388 time on exactly what this figure is. Furr stated that this is just the budgeted amount that  
389 we can turn around and reduce through existing Unassigned revenue. Bona stated that by  
390 the end we might say the wage line can come down this much but the contracted services  
391 with Hinesburg has to go up, that is not even in here right now. Bona stated that joint  
392 services could impact a whole bunch of things like how to pay benefits.

393  
394 Forward observed the Community Outreach line of \$10,000, we still have not had a  
395 presentation by Howard Mental Health on what we get. Hill suggested defining  
396 Community Outreach as it might look like marketing or something. Hill stated that it is  
397 prudent to look at services we're paying for and what we are getting. Furr stated that if  
398 we're going to keep funding Community Outreach with the Howard Center, he wants

399 them to tell people it exists and not wait for police officers to tell people about it.  
400 Forward suggested looking at a different model that might work better.

401

## 402 **Highway and Recreation & Trails**

403 Timestamp: 1:32

404

405 People who participated in discussion: Furr, Arneson, Forward, Miller, Hill, LaBounty,  
406 Bona

407

408 Arneson stated that in Recreation & Trails the biggest difference in the budget from last  
409 year to this year is the Conservation Reserve Fund. Arneson reviewed that since that's  
410 voted on by the voters, we can't budget it until they actually vote it in, so it looks like it's  
411 about a \$78-\$80,000 decrease but if that gets voted back in it'll be pretty much level  
412 funded. Forward observed that a \$30,000 increase on this line item is a lot, it's been  
413 \$50,000 for a while and that seems reasonable to me. Hill noted that it is possible to  
414 forward an article that is less than a cent. Hill asked what our target for the Conservation  
415 Fund should be and if it's about \$50,000, we could reverse the equation to say what is the  
416 tax rate going to be. Arneson stated he will check into some of the options around the  
417 Conservation Reserve Fund.

418

419 Miller stated an objection to fireworks funding by the Town. Furr reviewed the past  
420 fundraising for fireworks and other expenses. Furr stated that fireworks are an annual  
421 issue with people because they scare dogs and leaves them impacted for weeks or  
422 months. Furr stated that Northstar fireworks has been our vendor for many years and  
423 they're having a hard time hiring employees. Miller wondered about drone shows and  
424 will look into it. Forward stated that the Fireworks Committee charged vendors a very  
425 nominal amount to park on our green and serve. Forward would be interested in hearing  
426 that proposal as we have between 5-10,000 people. Hill stated that some form of contract  
427 could define the vendor fee space and the time of service. Furr stated that we've learned  
428 lessons from last year. Furr stated that we have two trailers, one to store the July 4th  
429 supplies and the fry wagon which we want to list to sell. Furr reviewed that from the  
430 standpoint of a budget item, it is the fireworks, everything else we get through donations.

431

432 Furr reviewed that the Andrews Community Forest received advice from Town Zoning  
433 Administrator about the framework for what they legally have to do before constructing  
434 trails. Furr that the Trail Maintenance line is other than the ACF trails.

435

436 Forward stated that he would like to hear reasonable maintenance costs for the parks and  
437 for recreation equipment. Forward reviewed that one of the complaints from the ARPA  
438 Committee is that these parks are not being maintained well because there hasn't been  
439 oversight. Furr stated that putting in a Capital Plan for how often we want to have new  
440 picnic tables. Forward stated that if the Recreation Committee or the Volunteers Green  
441 & Browns Court Committee come up with any kind of proposal, they should include a  
442 proposal of what it's going to take to maintain them. LaBounty stated that the Recreation  
443 Committee's Park Maintenance line item and the Recreation Equipment line item in the  
444 past three years have had \$17,500 that they haven't spent so that's gone into the  
445 Unallocated funds. LaBounty stated that replacing a bench or a picnic table should be  
446 part of the annual review and the Recreation Committee is now aware of that. Miller  
447 stated that at the last Recreation Committee meeting she suggested that they figure out

448 what's needed so they can give us a list. Miller stated it should be done by our own crews  
449 or a contractor doing maintenance.

450

451 LaBounty asked if there is a line item for the Gardening Committee to be able to buy  
452 flowers or do landscaping. LaBounty confirmed that General Fund is to be used all  
453 around Town.

454

455 Arneson stated that in Highway there really weren't too many major changes. Arneson  
456 reviewed adjustments retreatment and road aggregate to match road maintenance for  
457 FY25. Arneson stated that Highway Capital Reserve was increased to plan for  
458 purchasing equipment without loans and Emergency Culvert Reserve was increased to  
459 plan for a few upcoming projects. Furr stated that people have asked about speed tables  
460 instead of speed bumps on Cochran Rd which are more gradual and do not jar people that  
461 much, and right now we are not allocating anything yet. Furr asked about permanent  
462 speed tables damaging the plows. Arneson stated that it probably takes more effort and  
463 time to get around them. Arneson reviewed that we talked about following certain  
464 studies to figure out how those work in relation to other potential traffic calming devices.  
465 Furr stated that he thinks we should budget for at least four speed tables. Hill suggested a  
466 placeholder here of \$15,000, to either tax it and then bank it or do not tax it and say we  
467 can absorb a \$15,000 expense based on the revenues that we have sitting. Bona  
468 confirmed that we now have a new tab in the Capital Plan for Planning and Zoning  
469 projects. Bona reviewed that if you put money into a reserve, rather than an expense line,  
470 then the money would be there if you needed it. Furr stated that there is the finance  
471 fiduciary advantage to having a reserve fund versus a line item but in terms of truth and  
472 budgeting, he'd like to see it listed somehow. Miller reviewed that the Transportation  
473 Committee is collecting a lot of information on speed tables associated with the Bridge  
474 St, Huntington Rd, Cochran Rd, Thompson Road intersection design. Hill pointed out  
475 that the maintenance of sidewalks is another budget issue.

476

477 Sander asked why the Guardrail reserve is going down. Bona confirmed that this line is  
478 for Southview Guardrail project in FY25 for \$40,000 and the next one in is in FY28 for  
479 the Bates Farm culvert crossing for \$30,000. Furr stated that if we use contractors then  
480 we should be spending more money because our guardrails are in terrible shape.

481 LaBounty suggested line striping on Cochran Rd to see a path for recreational purposes.  
482 Sander stated that there probably isn't enough real estate on Cochran Rd to get the  
483 minimum lane width. Arneson stated that is part of the traffic calming study.

484

### 485 **Planning and Zoning**

486 Timestamp: 2:12

487

488 People who participated in discussion: Furr, Arneson, Hill, Bona, Miller

489

490 Furr stated that Salaries are up a bit and there's Legal Reserve we're chipping in a little bit  
491 more. Arneson reviewed the increase for Training but lower Travel because it is more  
492 online. Bona stated that she can pull line 78 off, otherwise people are going to say why  
493 are we raising legal money twice. Bona confirmed that is Legal for anything coming out  
494 of Planning and Zoning. Miller stated that DRB is going to get busy.

495

### 496 **Charitable Appropriations**

497 Timestamp: 2:16

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People who participated in discussion: Furr, Forward, Sander, Matthews-Salzman, LaBounty, Hill

Forward suggested a policy to make this more objective than just whoever comes in and asks for whatever thing. Forward stated that everybody does not know exactly how to fill out the form and data and it doesn't necessarily all line up.

Matthews-Salzman asked if there were any specific questions about the Market application as she is not positive that she'll be at the next meeting. Forward said it's a reasonable request and we get a lot of benefit out of it. LaBounty expressed a concern about paying the Farmers Market \$2,500 and COTS \$1,000 when the homeless is a bigger issue than vendors. Matthews-Salzman stated that without the supplement funding for the Farmers Market, it will not be able to pay a manager a wage that will keep the resource for all people in Richmond, including low-income folks. Forward stated that there's a lot of information in our packet about most of the requests. Hill stated that he does not think we're in a position of giving more than what people ask for. Hill thinks that it makes sense to come up with a basic rubric about what we approve or not approve. It was agreed to discuss this further at the next budget meeting.

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[https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d06\\_CamelsHumpLittleLeagueFundingFY25.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d06_CamelsHumpLittleLeagueFundingFY25.pdf)

[https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d07\\_COTSFundingFY25-combined.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d07_COTSFundingFY25-combined.pdf)

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[https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d09\\_FarmersMarketFY25\\_Discretionary\\_Funding.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d09_FarmersMarketFY25_Discretionary_Funding.pdf)

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[https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d11\\_HaledHeartySeniorsClub.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d11_HaledHeartySeniorsClub.pdf)

[https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d12\\_HalloweenontheGreen-RequestforSpecialAppropriationsFY25.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d12_HalloweenontheGreen-RequestforSpecialAppropriationsFY25.pdf)

[https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d13\\_HOPEWorksFY25-combined.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d13_HOPEWorksFY25-combined.pdf)

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549 [TVFundingFY25-combined.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d15_MMC)  
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552 [FundingFY25-combined.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d16_OCCC)  
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564 [AppFY25-combined.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d20_STEPS)  
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567 [HomeHealthFundingFY25-combined.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d21_UVM)  
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570 [ntFamilyNetworkFY25.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3d22_Vermo)  
571  
572 **Town Administration and Assessors**  
573 Timestamp: 2:25  
574  
575 People who participated in discussion: Furr, Arneson, Forward, Hill  
576  
577 Furr stated that we're spending a little bit more on Employee Recognition because we  
578 think there's value to it. Furr stated that the election expenses went up because we have  
579 three elections in FY 25. Furr reviewed other line items for Town Reports, phones,  
580 auditing, ground maintenance and reappraisal. Forward confirmed that the bottom-line  
581 increase was 4.7%. Arneson confirmed the biggest increase is salaries and insurance.  
582  
583 **Revenue - TABLED**  
584  
585 **Review of financial policies**  
586 Timestamp: 2:34  
587 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3e1\\_Fund\\_ba](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3e1_Fund_ba)  
588 [lance\\_policy\\_Richmond\\_08-10-23.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3e1_Fund_ba)  
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590 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3e2\\_Reserve](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3e2_Reserve)  
591 [\\_Fund\\_policy\\_08-10-23-23.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2023/10/3e2_Reserve)  
592  
593 People who participated in discussion: Furr, Bona  
594  
595 Bona stated that the policies and procedures really need to address this fund balance one  
596 because we keep getting dinged for it. Furr suggested putting that on next week's  
597 agenda.

598

599 **Adjourn**

600

601 *Sander moved to adjourn. Hill seconded.*

602 *Roll Call Vote: Forward, Furr, Hill, Miller, Sander in favor. Motion approved.*

603

604 **Meeting adjourned at: 10:10 pm**

605

606 **Chat file from Zoom:**

607 00:08:41 MMCTV Erin Wagg: FYI executive session in progress

608 00:24:46 MMCTV Erin Wagg: FYI executive session in progress

609 00:26:56 MMCTV Erin Wagg: They are muted

610 02:02:14 Ariana Matthews-Salzman: Evening all, Ariana from the Farmers  
611 Market here. If you have any questions about the market budget application or FY25  
612 request, please call me into the conversation! Otherwise, I'll be here off-camera and  
613 listening in. Many thanks!

614 02:02:25 Ariana Matthews-Salzman: Great!

615 02:51:38 Ariana Matthews-Salzman: Does the market fall under charitable  
616 contributions? Are there any questions for the market that I can answer this evening? I  
617 cannot guarantee I will be able to make it to the next meeting and I'd really love to be  
618 available to answer questions.

619 03:06:45 MMCTV Erin Wagg: Did the work in community wellness contribute to  
620 the rebuilding of Richmond website?

621 03:07:05 MMCTV Erin Wagg: Thanks

622 03:08:46 Ariana Matthews-Salzman: email arianamaems@gmail.com with more  
623 questions about RFM. Thanks for your time and dedication to this town SB members and  
624 all.

625 03:09:05 Ariana Matthews-Salzman: You're welcome!