

1 **Town of Richmond**
2 **Special Selectboard Budget Meeting**
3 **Minutes of October 22, 2025**
4

5 **Members Present:** Bard Hill, Jay Furr, David Sander, Adam Wood
6

7 **Absent:** Caitlin Filkins
8

9 **Staff Present:** Josh Arneson, Town Manager; Josh Arneson, Town Manager; Duncan
10 Wardwell, Deputy Town Manager; Susanne Parent, Town Clerk; Connie Bona, Finance
11 Director; Keith Osborne, Town Planner; Matthew Cohen, Interim Police Chief; Peter
12 Gosselin, Highway Foreman; Kyle Leggett, Assistant Highway Foreman; Gerald
13 Levesque, Fire Chief; Suzanne Krohn, Librarian
14

15 **Others Present:** Recorded by MMCTV, Gail LaFond, Sarah
16

17 **MMCTV Video:** <https://youtu.be/N-N2XK9Siv4?si=4myARtNpmHewmecv>
18

19 **Call to Order:** 7:00 p.m.
20

21 **Welcome by:** Wood
22

23 **Public Comment:** None
24

25 **Additions, Deletions or Modifications to Agenda:**
26

27 Hill suggested identifying a target percent increase based on the inflation indices. Sander
28 agreed that it should be a target not to exceed for the tax increase. Hill agreed with Furr
29 that it is worth looking at a target for both the budget and tax increase percent. Wood
30 stated that they would discuss it after Item a).
31
32

33 **Items for Presentation or Discussion with those present**
34
35

36 **Consideration of approval of 2026 health insurance plans for Town staff**

37 Timestamp: 0:03

38 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3a_Richmond_Town_-_Benefits_Renewal_-_10.22.25_SB_Version_1_.pdf
39
40

41 LaFond (from Acrisure) presented the health insurance options provided in the packet.
42 The Town currently offers the following for insurance plans through MVP:
43

44 Platinum:

45 -Town pays 90% of premium

46 -Employee pays 10% of premium

47 -MVP Platinum premium costs have risen 1.09%.

48 -The premiums are lower than premiums for BCBS Platinum

49

50 Gold and Silver High Deductible Healthcare plans:

51 -Town pays 100% of premium

52 -The Town contributes to a Health Savings Account (HSA) for each employee on the
53 Gold or Silver plan

54 -This contribution equals the difference between 90% of the Platinum premium and
55 100% of the HDHP Premium.

56 -MVP Gold premiums increased by 2.06%. The premiums are lower than premiums for
57 BCBS Gold.

58 -MVP Silver premiums increased by 5.24%. The premiums are lower than premiums for
59 BCBS Silver.

60

61 The amount per employee that the Town contributes to healthcare premiums is based on a
62 90% contribution to the Platinum plan. The Town covers 100% of the cost of premiums
63 for employees on Gold and Silver plus a contribution to HSA for each employee on Gold
64 and Silver which is equal to the difference between 90% of the Platinum Premium and
65 100% of the Gold/Silver premium.

66

67 *Sander moved to offer MVP Platinum Plan with 90% of the premiums paid by the Town
68 and 10% paid by the employee and to also offer the MVP Gold 3 and Silver 2 High
69 Deductible Healthcare Plans with the Town paying 100% of the deductible and
70 contributing to a Health Savings Account in an amount equal to the difference between
71 90% of the Platinum premium and 100% of the premium of Gold 3 or Silver 2. Furr
72 seconded.*

73 *Roll Call Vote: Furr, Hill, Sander, Wood in favor. Motion approved.*

74

75

76 **Discussion of not to exceed tax rate increase**

77 Timestamp: 0:22

78

79 Sander stated that the Northeast CPI (<https://www.bls.gov/cpi/>) for 2025 is 3.3% with an
80 increase in October of 0.4% over last year. Arneson stated that the CPI for New England
81 from August last year to August this year is 3.7%.

82

83 Sander recommended a target tax rate not to exceed 3.7% increase. Hill agreed that it
84 does not need to be a motion but a consensus target to be below a 3.7% increase.

85

86

87 **Discussion of Unassigned Funds and Restricted Funds**

88 Timestamp: 0:24

89

90 Arneson stated that before the next meeting, there will be better projections on when to
91 expect FEMA reimbursements. Arneson reviewed that there will be Vacancy savings in
92 Police similar to last year.

93

94 Arneson presented the Restricted and Unassigned Funds from FY16 to FY26. There is
95 currently a combined balance of negative \$309,000. Arneson stated that the audits
96 recommended using the projected FEMA funds for expected Unassigned and Restricted
97 funds. Furr reviewed that Reserve funds are money Reserve funds are money set aside
98 for a particular project/purpose while Unassigned funds are budgeted money that was

99 then not spent. Bona reviewed that the policy from two years ago states there should be
100 15% of total budget in Unassigned funds and 15% in Restricted. When the FEMA
101 money comes in it will replenish the Highway Restricted funds. Bona clarified that
102 Unassigned and Restricted is part of policy and the terms the auditors also use.
103
104

105 **Consideration of setting a final budget meeting prior to finalizing the budget for**
106 **consideration by the voters**

107 Timestamp: 0:39

108
109 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d01_FY27](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d01_FY27_Budget_Draft_10-22-25_and_supporting_documents.pdf)
110 [Budget_Draft_10-22-25_and_supporting_documents.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d01_FY27_Budget_Draft_10-22-25_and_supporting_documents.pdf)

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112 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d02_FY27](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d02_FY27_Budget_Draft_10-22-25_and_supporting_documents.xlsx)
113 [Budget_Draft_10-22-25_and_supporting_documents.xlsx](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d02_FY27_Budget_Draft_10-22-25_and_supporting_documents.xlsx)

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115 [https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d03_FY27](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d03_FY27_Capital_Plan_10-22-25.xlsx)
116 [Capital_Plan_10-22-25.xlsx](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d03_FY27_Capital_Plan_10-22-25.xlsx)

117
118 Arneson suggested January 6-8 so that it gives them time to make changes before the
119 Selectboard meeting on January 20 before providing numbers to the Town Clerk on
120 January 22. It was decided that Tuesday, January 6 is the best date for a final budget
121 meeting.
122

123

124 **Review of draft FY27 Budget**

125 Timestamp: 0:45

126
127 Arneson reviewed that the major cost drivers of this budget. One is funding a full-time
128 Police Chief and anticipating raising the wage grade to attract and retain Police Officers.
129 There is also a proposed wage increase for the Fire Department firefighters. There are
130 also increased contributions of \$490,000 to Reserves in multiple departments.
131

132

133 **-Library Department**

134 Timestamp: 0:51

135
136 Krohn reviewed a couple of jarring things were due to the restructuring of categories, the
137 expense and revenue lines for the electric vehicle charging station, and the \$15,000
138 contribution to the Library Reserve.
139

140

141 **-Fire Department**

142 Timestamp: 0:54

143
144 Arneson illustrated that the Salaries increased from \$70,000 to \$85,000. There are no
145 more debt payments this year. Arneson reviewed the Reserve contribution was \$180,000
146 last year and \$190,000 this year which is a small net decrease when combined with no
147 more debt. Wood observed that the Fire Department is not spending on a “needs
148 assessment” this year. Levesque stated that they put \$3,000 into Physicals. Arneson

149 added \$1,000 for the Uniforms (hats, shirts, gloves, jackets, sweatshirts).

150

151

152 **-Planning and Zoning**

153 Timestamp: 1:10

154

155 Arneson reviewed that there are no major staffing changes, so it is just general salary and
156 benefit increases. The Transportation Planning went up a bit but Osborne stated there
157 might be some grant money for the intersection of Jolina Ct and Bridge St. Bona
158 illustrated that the Planning and Zoning budget went down mostly due to a change in
159 staff health insurance. Osborne stated there is a bit of an increase in Training. Osborne
160 confirmed that a lot of the drawdown in the Legal Reserve line is for asking an attorney
161 about a situation which is minimized by having good rules and following them.

162

163

164 **-Police Department**

165 Timestamp: 1:27

166

167 Arneson stated that the staff is estimated using one full time Police Chief (at 50% last
168 year splitting it with Hinesburg), one sergeant, one corporal, and a 20 hour per week
169 administrative assistant. They increased wages by 22%, to try to recruit and retain
170 officers. Arneson reviewed expenses for body cameras, tasers, and contributing to the
171 Capital Reserve for a cruiser in 2027. Cohen stated he added a recruitment line of \$1,000
172 for job fairs and advertising. Cohen returned the training budget \$5,000 from a few years
173 ago. Arneson stated that the dashboard cameras are in the Capital Plan and not reflected
174 in actual budget. Furr suggested following up on PACIF/VLCT's Excess Legal Liability
175 insurance.

176

177

178 **-Highway and Recreation & Trails**

179 Timestamp: 1:35

180

181 Gosselin explained the increase in Certifications and Licenses due to the Federal law to
182 prohibit obtaining a CDL from in-house from current employer. Gosselin summarized
183 the increased use of chloride in both winter and summer. Road salt went up \$10 a ton.
184 The cost of sand has gone up 5% the last two years, and Highway needs \$10,000 to keep
185 that 4500-5000 cubic yard sand pile available for every season. The Equipment Rental
186 increase is for additional trucking for graveling Snipe Ireland Road. The Small
187 Equipment Purchase is to replace the hand tools which are in horrible shape. Highway
188 performs all the maintenance on the Fire Trucks, Police Cruisers, and Highway
189 Department vehicles and some of the Water & Sewer inspections. The loader, excavator,
190 roadside mower and bigger stuff have tires at \$1,100 apiece. The Traffic Calming
191 measures remain at \$10,000. The Illuminated Crosswalks cost \$9,000 but there is not
192 currently anything in the budget. Bona clarified that the three current Illuminated
193 Crosswalks are scheduled for 15-year replacement in the Capital Plan. Gosselin stated
194 that Highway saved the Town \$200,000 from doing some of the East Main sidewalk
195 project. Arneson pointed out the bigger increases in some of the Capital Reserve
196 contributions.

197

198 Arneson reviewed that the Conservation Reserve Fund in in Recreation and Trails which
199 is voted on separately. Arneson stated that the Tree Warden requested \$25,000 for Tree
200 Maintenance. Arneson suggested moving Ground Maintenance out of the Admin section.
201 Bona suggested combining it with Street Lights to get that out of Highway. Gosselin
202 observed that maintenance of recreation has always fallen to Highway, and he wonders
203 about the Pickleball Courts. Furr stated there should be some Capital Plan money set
204 aside for resurfacing Pickleball.

205

206

207 **-Town Administration and Assessors**

208 Timestamp: 2:10

209

210 Arneson illustrated the increase in hours (12 to 25) for the Assistant Town Clerk to help
211 with the workload and backup on payroll. Arneson stated the audit costs increased due to
212 the need for a second audit.

213

214 Arneson explained that they flatlined the contractual services for Assessors.

215

216

217 **-Charitable Appropriations**

218 Timestamp: 2:11

219

220 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d04_Appropriations_Tracking_27_for_SB_Meeting.pdf

221

222 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d05_Age_Well_FY27_Request_Summary.pdf

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224 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d06_Camels_Hump_Little_League_FY27_Request_Summary.pdf

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226 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d07_COTS_FY27_Request_Summary.pdf

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228 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d08_CUSI_FY27_Request_Summary.pdf

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230 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d09_Farmers_Market_FY27_Request_Summary.pdf

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232 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d10_GBIC_FY27_Request_Summary.pdf

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234 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d11_Hope_Works_FY27_Request_Summary.pdf

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236 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d12_Howard_Center_FY27_Request_Summary.pdf

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247 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d13_LakeIr
248 [oquoisAssociation_FY25_Request_Summary.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d13_LakeIr)
249
250 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d14_MMC
251 [TV_FY27_Request_Summary.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d14_MMC)
252
253 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d15_OCCC
254 [FY27_Request_Summary.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d15_OCCC)
255
256 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d16_Richm
257 [ond_Community_Band_FY27_Request_Summary.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d16_Richm)
258
259 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d17_Richm
260 [ond_Rescue_FY27_Request_Summary.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d17_Richm)
261
262 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d18_Steps_t
263 [o_End_Domestic_Violence_FY27_Request_Summary.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d18_Steps_t)
264
265 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d19_Turnin
266 [gPoint_FY27_Request_Summary.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d19_Turnin)
267
268 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d20_UVM
269 [Health_Home_Health_and_Hospice_FY27_Request_Summary.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d20_UVM)
270
271 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d21_VFN
272 [FY27_Request_Summary.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d21_VFN)
273
274 https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d22_VT_Ce
275 [nter_for_Independent_Living_FY27_Request_Summary.pdf](https://www.richmondvt.gov/fileadmin/files/Selectboard/Meetings/2025/10/3d22_VT_Ce)
276

277 Arneson summarized the table that summarizes the appropriation requests, if they came
278 in on time, and whether the request is moved to the budget or voted on by ballot. Hill
279 asked whether the applications fit the criteria and met the deadline. The policy says it
280 must be submitted on the Wednesday immediately prior to the second Monday in
281 October. Hill stated that the Howard Center request was on time and it fits the criteria to
282 go on the ballot. Wood agreed that it is like the Conservation Reserve Fund, it gives
283 everyone a chance to vote on it.
284
285

286 **-Revenue**

287 Timestamp: 2:26
288

289 Arneson stated that they do not have anything for General Offset from General
290 Unassigned funds. Arneson highlighted the increase the contribution from Water and
291 Sewer for Administrative Reimbursement. Arneson explained that Net Interest on
292 General Checking Account is up to \$75,000 knowing that they can probably put some
293 more money into Certificates of Deposit.
294

295 Arneson stated that currently the tax rate would be at a 18.31% increase which is
296 nowhere close to the 3.7% goal. The big driver on that is contributions to the Reserve

297 Funds and increases in Police wages. Arneson illustrated that if they kept the Assistant
298 Clerk at 12 hours, if the Police grade only went up by 2-3%, and the Reserves were
299 flatline from last year, the tax rate would still be at a 4.63% increase. Bona stated that
300 they would have to come up with Savings and Unassigned fund of \$650,000 to get to a
301 tax rate of 3.44%. Bona summarized that FEMA money could come in to have those
302 Unassigned funds in December. Bona stated that they need to build a Capital Plan for the
303 Town Center building.

304

305

306 **Adjourn**

307

308 *Sander moved to adjourn. Furr seconded.*

309 *Roll Call Vote: Furr, Hill, Sander, Wood in favor. Motion approved.*

310

311 **Meeting adjourned at: 9:41 PM**

312

313 **Chat file from Zoom:**

314 01:06:27 Jay Furr: From Local Minutes:

315

316 "Based on the documents I've reviewed, several Vermont municipalities have
317 implemented special public-oriented budget meetings toward the end of their budgeting
318 process, often including refreshments like pie. Here's what I found:

319 Towns with "Pie" Budget Meetings

320 Duxbury: Holds a "Have Your Say Day" in January before finalizing the town budget.

321 This is described as "a moderated discussion so everyone gets to speak" that "starts with a
322 community pie for breakfast." The meeting allows citizens to provide input that can be
323 included in the budget before it's voted on at Town Meeting Day.

324 Morristown: Implemented a "Community Meeting - Pie for Breakfast" event. In
325 December 2024, they planned this event for January (8am-noon at the PA gym) to
326 provide opportunities for citizens to ask budget questions. Their first annual "PIE FOR
327 BREAKFAST Community Meeting Day" was held on January 6, 2024, featuring
328 presentations on the town budget and financials.

329 01:06:53 Jay Furr: Waterbury: The Selectboard planned "Have your Say Day"
330 events for January 11 and 13, 2025, where "Several Board members will bring pie" and
331 advertising would "include to bring a pie." This was described as "a trial run with the
332 intent to have a question on the Town Meeting warning to change the format of Annual
333 Town Meeting."

334 Jericho: The Town Meeting Reimagined Task Force proposed a three-step process
335 including a "Jericho Town Budget and Business Kick-off Meeting" early in the budget
336 cycle to engage citizens and allow them to communicate their hopes and concerns. While
337 pie isn't specifically mentioned, they describe it as "a fun and engaging opportunity" with
338 "prompts, sticky-note exercises and the like."

339 Cambridge: The Selectboard discussed implementing something similar to Duxbury's
340 model, noting that "Duxbury enticed people with something almost like Pie for
341 Breakfast."

342 01:07:06 Jay Furr: Bethel: Has held a "Free Pie and Coffee" event at Town
343 Meeting Day. They also previously planned a "public potluck meeting" in September
344 2015 focused on budget processes.

345 Other Public Budget Engagement Approaches

346 Several other towns have implemented public-oriented budget meetings without

347 specifically mentioning pie:
348 Greensboro: Holds ongoing budget meetings for the upcoming fiscal year that are open to
349 the public.
350 Essex: Staff planned to "host coffee chats for residents in December to discuss the
351 budget."
352 Corinth: Makes all selectboard meetings (including budget discussions) available for
353 remote participation.
354 01:07:12 Jay Furr: The documents suggest this approach is growing in
355 popularity as towns seek to increase public participation in the budget process while
356 maintaining the traditional community engagement aspect of Town Meeting.
357 I focused on documents from various municipalities across Vermont that mention budget
358 meetings and community engagement practices. Keep in mind that I may have missed
359 some details, as I cannot review every document from every Vermont municipality at
360 once. If you'd like more specific information about a particular town's practices or would
361 like me to search for information from other time periods, please let me know."
362 01:51:34 Jay Furr: From LocalMinutes:
363
364 Based on the documents I've reviewed, I can provide information about Richmond's
365 insurance coverage through VLCT PACIF (Vermont League of Cities and Towns
366 Property and Casualty Intermunicipal Fund).
367 The Town of Richmond does have excess liability coverage through VLCT PACIF.
368 According to a Certificate of Coverage dated January 1, 2025 (policy number
369 PACIF1538-25), the town has the following liability limits:
370 Commercial General Liability: \$10,000,000 Per Occurrence
371 Automobile Liability: \$10,000,000 Per Occurrence
372 Excess or Umbrella Liability: \$5,000,000 Per Occurrence and in the Aggregate
373 01:51:37 Jay Furr: Additionally, in an Amendment to Owner-Engineer
374 Agreement dated January 2, 2025, there is mention of excess or umbrella liability
375 coverage with limits of:
376 \$10,000,000 Each Occurrence
377 \$10,000,000 General Aggregate
378 The documents show that VLCT PACIF is the primary insurance provider for the Town
379 of Richmond, as evidenced by multiple budget documents and meeting minutes where
380 PACIF insurance is listed as a line item expense across various departments.
381 The Town Manager has served as the voting delegate for VLCT, PACIF, and VERB
382 annual meetings in past years, indicating an ongoing relationship with these
383 organizations.
384 I focused on documents from Richmond, Vermont across various time periods. Keep in
385 mind that I may have missed some details, as I have to be selective about what
386 documents I review and cannot review every document at once. If you'd like more
387 specific information about the town's insurance policies or coverage details, I can search
388 for additional information.
389