

Town of Tewksbury Annual Town Meeting May 5, 2025



Greeting Santa on Fire Truck on Common

John C. Curran, Town Manager
Mark Kratman, Select Board Chair
Rich Levassuer, Finance Committee Chair



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Appendix A **Town Financial Policies**

**Annual and Special Town Meeting
Supplemental Information Handout
May 5 and May 7, 2025**

The following is a summary of proposed Annual and Special Town Meeting actions, balances in funds proposed for utilization during Town Meeting, Article amendments and supplemental information relative to certain Articles. Also included are the Town's Overall Financial Management Policies adopted by the Select Board.

Part I

ANNUAL TOWN MEETING ARTICLES THAT WILL BE AMENDED

1. None at this time.

SPECIAL TOWN MEETING ARTICLES THAT WILL BE AMENDED

1. None at this time.

Part II

ANNUAL TOWN MEETING ARTICLES THAT HAVE SCRIVENER'S ERRORS

1. None at this time.

SPECIAL TOWN MEETING ARTICLES THAT HAVE SCRIVENER'S ERRORS

1. None at this time.

Part III

Free Cash and Reserve Balance Appropriations FY2025 and FY2026

Session Article	Description	FY2026	FY2025	FY2025	FY2025	FY2025	FY2025	FY2025	FY2025	FY2025	FY2025	FY2025	FY2025	FY2025	FY2025	FY2025	FY2025	FY2025	FY2025	FY2025	
		Raise and Appropriate	Certified Free Cash	OPEB Trust	Sewer Retained Earnings	Sewer Stabilization	Water Retained Earnings	Water Stabilization	Stormwater Retained Earnings	Cable Retained Earnings	Stabilization Fund	AHTF	CPA Open Space Reserve Funds	CPA Housing Reserve Funds	CPA Historic Reserve Funds	CPA Undesignated Funds	Overlay Appropriation	Overlay Surplus	Bond Premium	Bond Authorization	Article Total
		\$ -	\$ 600,000	\$ 12,101,727	\$ 5,944,587	\$ 4,265,026	\$ 1,698,983	\$ 2,118,687	\$ 1,546,848	\$ 2,710,111	\$ 20,248,477	\$ 5,750,642	\$ 148,314	\$ 1,153,995	\$ -	\$ 2,673,838	\$ 1,100,000	\$ 114,920	\$ -		
ATM	4 General Budget Article	145,418,104																		145,418,104	
ATM	4 General Budget Article			650,000																	
ATM	5 Sewer Enterprise Fund	6,335,030			870,000															7,205,030	
ATM	5 Sewer Enterprise Fund			7,416																	
ATM	6 Water Stabilization Fund						400,000										(400,000)			-	
ATM	7 Water Enterprise Fund	9,312,020														400,000	(400,000)			9,312,020	
ATM	7 Water Enterprise Fund			41,897																	
ATM	8 Stormwater Enterprise Fund	779,800																		779,800	
ATM	9 Telemedia Enterprise Fund	484,120																		484,120	
ATM	9 Telemedia Enterprise Fund			7,320																	
ATM	10 Bond Premium																	31,750		31,750	
ATM	11 Affordable Housing Trust fund																			-	
ATM	12 CPA	53,459										106,918	106,918	675,047	(888,883)					53,459	
ATM	13 General Fund Town Capital Article									1,985,066										1,985,066	
ATM	14 General Fund School Capital Article									123,178										123,178	
ATM	15 School Facilities Study														300,000	(300,000)				-	
ATM	16 Sewer Capital Article				775,000															775,000	
ATM	17 Water Capital Article					825,000														825,000	
ATM	18 Stormwater Capital Article	400,000																		400,000	
ATM	19 Water Distribution Capital Bond Authorization																			5,400,000	
ATM	20 Water Meter Replacement Bond Authorization																			1,500,000	
STM	2 Snow and Ice Deficit		586,046																	586,046	
STM	3 Prior Year Bills		13,954																	13,954	
		\$ 162,782,533	\$ -	\$ 12,808,360	\$ 4,299,587	\$ 4,265,026	\$ 873,983	\$ 2,518,687	\$ 1,546,848	\$ 2,710,111	\$ 18,140,233	\$ 5,750,642	\$ 255,232	\$ 1,260,913	\$ 675,047	\$ 1,784,955	\$ 700,000	\$ -	\$ 83,170	\$ 6,900,000	\$ 174,892,527

This Table contains all appropriations and transfers from reserves and free cash that will take place at Spring Town Meeting. All Finance Article are listed in this table. This should help Town Meeting Members understand where articles are being funded from and what resources are available to Spring Town Meeting.

Part IV

Article 4

Article 4 seeks approval of the Fiscal Year 2026 General Fund budget. The General Fund is the account used for most financial resources and activities governed by the Town Meeting's appropriation process. Enterprise Fund Budgets, which are discussed at this Town Meeting, are different since they are a separate accounting and financial reporting mechanism for municipal services, for which a fee is charged in exchange for goods or services such as Water, Sewer, Stormwater and Cable TV. 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 chooses.

Throughout this narrative, there will be reference made to Indirect Costs, also known as "allocations", within an Enterprise Fund. Those indirect costs impact both the General Fund and Enterprise Funds, as they are costs of a service not reflected in the operating budget of the entity providing the service. An example of an indirect cost of in the Water Enterprise Fund would be the value of time spent by non-water department employees processing water bills. These costs are reflected in various areas of the operating budget and reduce the overall General Fund Budget appropriation, but they need to be raised within the relevant Enterprise Fund. Throughout this document reference will be made to "net of allocations" which means reducing the amount of a particular increase in the General Fund based upon the allocations. Allocations increased \$127,867 most of the increase is for Middlesex Retirement Assessment, Health Insurance and Property and Liability Insurance. Water Enterprise allocations increased \$51,471; Sewer Enterprise allocations increased \$63,919 and Cable Enterprise allocations increased \$12,477.

The overall Town and School budget for the General Fund prior to allocations is \$148,017,409 which is an increase of \$6,153,217. The total Town and School budget net of Water, Sewer and Cable TV allocations is \$145,418,104 which is an increase of \$6,025,350. The Town Meeting will be asked to approve the Budget net of allocations.

Town of Tewksbury Fiscal Year 2026 Budget Presentation



Operating Budget FY 2026
Capital Improvement Program FY 2026

Town Manager
John C. Curran

Select Board
Mark Kratman, Chair
Eric Ryder, Vice Chair
Richard Russo, Secretary
Patrick Holland
James Mackey

Finance Committee
Richard Levasseur, Chair
Robert A. Kocsmiersky, Vice Chair
Jomarie F. Buckley
Thomas L. Cooke
Jason A. Christian
David Aznavoorian

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Fiscal Year 2026 Budget Presentation Outline

1. **Budget Process**
2. **Revenues and Expenditures Review**
 - Revenues:**
 - New Growth
 - Tax Levy
 - State Aid
 - Local Receipts
 - Other Available Funds
 - Summary of Recap
 - Split for Town and School
 - Expenditures:**
 - Overall FY25 Appropriations (Includes Town and School FY25 Budgets)
 - Other Local Expenditures
 - State and County Charges
3. **FY25 Town and School Budgets**
4. **5 Year Budget Projection**
5. **Future Financial Items to Monitor**
6. **Select Board Financial Policy**

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Fiscal Year 2026 Budget Process

Town Manager Creates a Budget



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Fiscal Year 2026 Budget Process

Superintendent Creates a Budget



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Fiscal Year 2026 Budget Process

Finance Committee Reviews and Recommends Budget

Hold hearings with Town Manager and Department Heads to review the entire budget.

February 3rd thru April 7th



Hold a public hearing on the budget April 28, 2025



Submit budget recommendations to Town Meeting May 5, 2025

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Fiscal Year 2026 Budget Process

Town Meeting Approves Budget

**Town Meeting to Approve on
May 5, 2025**

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Fiscal Year 2026 Revenue

New Growth

New Growth	FY2021	FY2022	FY2023	FY2024	FY2025	5-Year Avg. FY2021-2025	Avg. % of NG	FY2026 Projected NG
Residential	\$ 375,370	\$ 398,859	\$ 532,053	\$ 628,046	\$ 465,747	\$ 534,908	35%	\$ 353,521
Commercial	290,321	87,351	92,484	71,921	80,852	72,930	5%	\$ 48,213
Industrial	20,600	97,295	738,320	77,223	255,608	85,468	6%	\$ 56,529
Personal Property	803,064	1,049,712	838,591	1,184,728	1,386,387	819,275	54%	\$ 541,737
Total	\$ 1,489,355	\$ 1,633,217	\$ 2,201,448	\$ 1,961,918	\$ 2,188,594	\$ 1,512,581	100%	\$ 1,000,000
Utilities as Portion Of Above	\$ 539,934	\$ 457,493	\$ 300,260	\$ 620,410	\$ 750,000	\$ 543,532	36%	
Personal Property New Growth	67%	44%	36%	52%	54%	66%		

The five-year average of new growth is \$1.5 Million. For FY2026 budgeting purposes, the Town is using a preliminary number of \$1 Million. This is a conservative estimate based on anticipated new growth for FY26, which will be based on new construction, etc. that occurred between January and December 2024.

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Fiscal Year 2026 Revenue

Tax Levy

Determining Proposition 2 1/2 Levy Limit

Previous Year's Levy Limit	\$ 103,121,801
Add 2.5%	2,578,045
New Growth	1,000,000
New Levy Limit	106,699,846
Add Debt Exclusions	11,093,297
Less amortization of Bond Premium	(31,750)
Total Property Taxes - Levy Limit	\$ 117,761,393

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Fiscal Year 2026 Projected Tax Impact

Estimate is based upon tax levy increasing 3,680,783; all property values remaining the same; the Commercial, Industrial and Personal Property split remaining at 1.66.

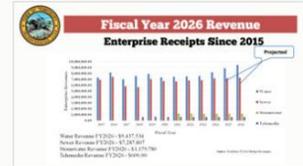
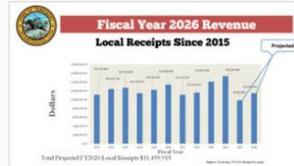
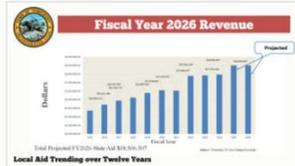
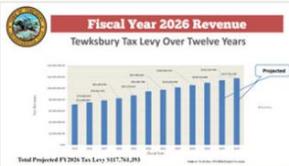
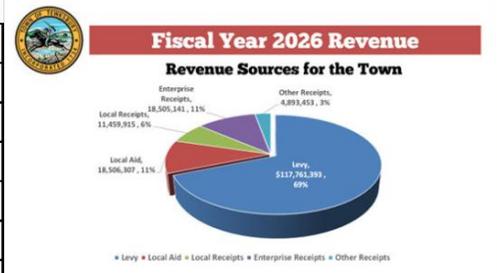
Residential and CIP Property Tax Historic Information FY 21-FY26						Projected
	Fiscal Year 2021	Fiscal Year 2022	Fiscal Year 2023	Fiscal Year 2024	Fiscal Year 2025	Fiscal Year 2026
Total Levy Amount	\$ 97,381,555	\$ 100,812,797	\$ 105,592,096	\$ 109,723,034	\$ 114,080,610	\$ 117,761,393
Total Levy Increase over Previous Year		3,431,242	4,779,299	4,130,937	4,357,576	3,680,783
Percent Increase		4%	5%	4%	4%	3.23%
Tax Rate Shift	1.56	1.59	1.66	1.66	1.66	1.66
Taxrate						
Residential	15.72	15.20	14.10	13.39	13.22	13.65
Res. Increase(Decrease)	(0.25)	(0.52)	(1.10)	(0.71)	(0.17)	0.43
CIP	27.60	27.25	26.59	25.24	24.97	25.50
CIP Increase(Decrease)	(0.40)	(0.35)	(0.65)	(1.35)	(0.27)	0.53
Values						
AVERAGE SINGLE FAMILY HOME	454,977	489,065	553,132	602,548	629,508	629,508
Increase(Decrease)	21,615	34,088	64,067	49,416	26,960	-
Percentage Increase(Decrease)	5.0%	7.5%	13.1%	8.9%	4.5%	0.0%
AVERAGE RESIDENTIAL CONDO	342,995	362,664	397,800	443,094	472,746	472,746
Increase(Decrease)	3,596	19,669	35,136	45,294	29,652	-
Percentage Increase(Decrease)	1.1%	5.7%	9.7%	11.4%	6.7%	0.0%
AVERAGE COMMERCIAL	845,754	853,858	880,524	942,073	979,727	979,727
Increase(Decrease)	7,060	8,104	26,666	61,549	37,654	-
Percentage Increase(Decrease)	0.8%	1.0%	3.1%	7.0%	4.0%	0.0%
AVERAGE INDUSTRIAL	846,705	894,687	1,061,003	1,159,187	1,210,840	1,210,840
Increase(Decrease)	47,982	166,316	166,316	98,184	51,653	-
Percentage Increase(Decrease)	5.7%	18.6%	18.6%	9.3%	4.5%	0.0%
Average Tax Bill						
AVERAGE SINGLE FAMILY HOME	7,152	7,434	7,800	8,068	8,322	8,591
Increase(Decrease)	231	282	365	269	254	269
Percentage Increase(Decrease)	3.3%	3.9%	4.9%	3.4%	3.1%	3.2%
AVERAGE RESIDENTIAL CONDO	5,392	5,513	5,609	5,933	6,250	6,451
Increase(Decrease)	(28)	121	97	324	317	202
Percentage Increase(Decrease)	-0.5%	2.2%	1.8%	5.8%	5.3%	3.2%
AVERAGE COMMERCIAL	23,343	23,264	23,416	23,776	24,462	24,984
Increase(Decrease)	(139)	(79)	152	360	686	522
Percentage Increase(Decrease)	-0.6%	-0.3%	0.7%	1.5%	2.9%	2.1%
AVERAGE INDUSTRIAL	23,369	24,377	28,215	29,256	30,233	30,878
Increase(Decrease)	1,007	3,839	1,040	977	645	645
Percentage Increase(Decrease)	4.3%	15.7%	3.7%	3.7%	3.3%	2.1%

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Fiscal Year 2026 Revenue Revenue Sources for the Town

Source	FY2025	FY2026	%
Levy	\$ 114,080,610	\$ 117,761,393	69%
Local Aid	18,506,307	18,506,307	11%
Local Receipts	9,852,001	11,459,915	7%
Enterprise Receipts	17,836,555	18,505,141	11%
Other Receipts	17,346,436	4,893,453	3%
Total Projected Revenue	\$ 177,621,909	\$ 171,126,209	100%

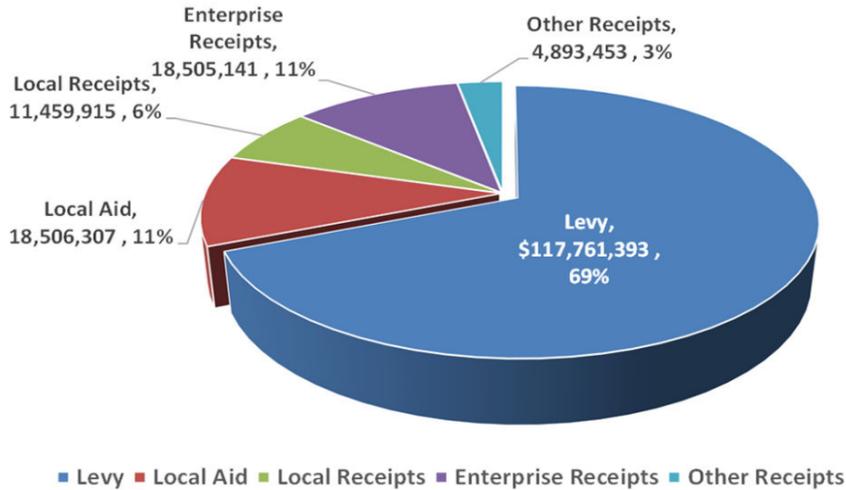


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Fiscal Year 2026 Revenue

Revenue Sources for the Town

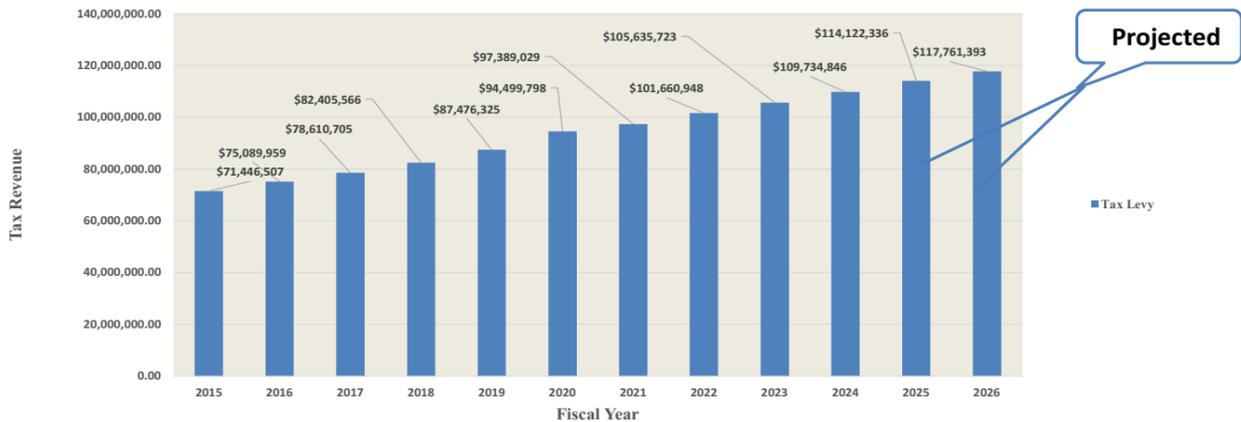


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Fiscal Year 2026 Revenue

Tewksbury Tax Levy Over Twelve Years



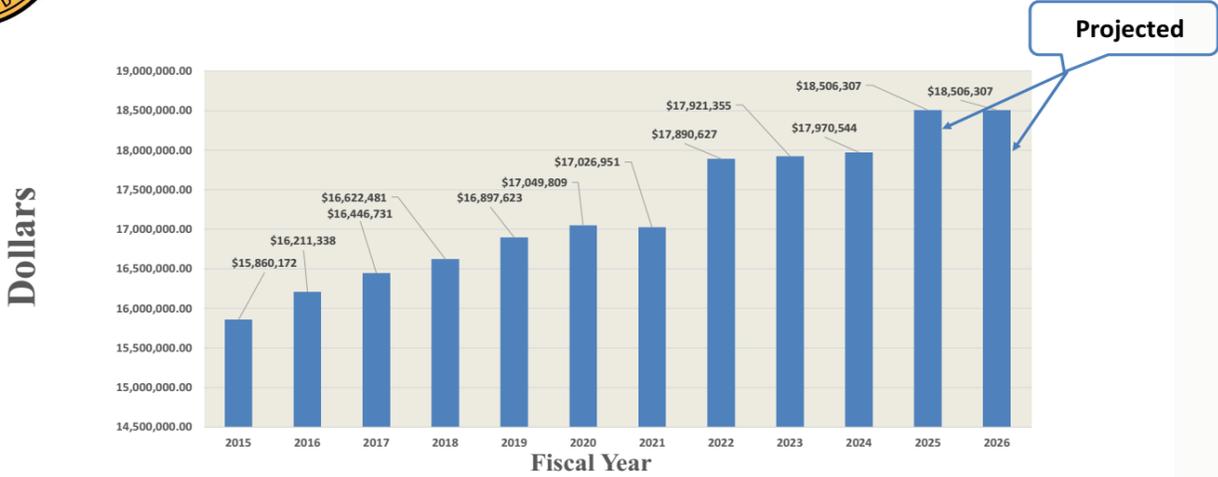
Total Projected FY2026 Tax Levy \$117,761,393

Source: Tewksbury FY2026 Budget Documents

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Fiscal Year 2026 Revenue



Total Projected FY2026 State Aid \$18,506,307

Source: Tewksbury FY2026 Budget Documents

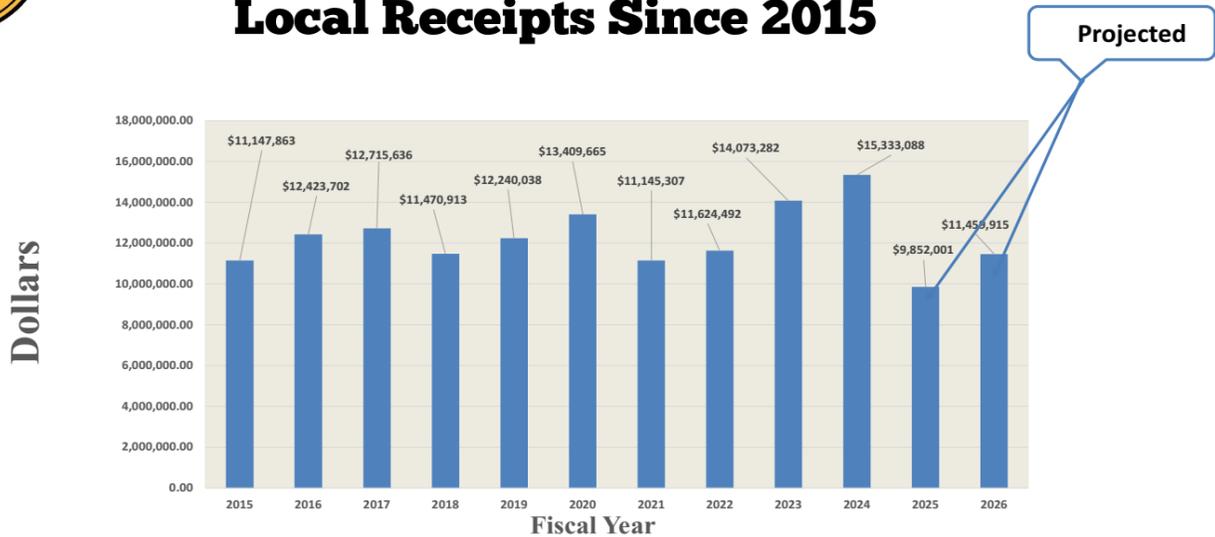
Local Aid Trending over Twelve Years

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Fiscal Year 2026 Revenue

Local Receipts Since 2015



Total Projected FY2026 Local Receipts \$11,459,915

Source: Tewksbury FY2026 Budget Documents

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Fiscal Year 2026 Revenue

Local Receipts Analysis

Local Receipts	Actual FY20	Actual FY21	Actual FY22	Actual FY23	Actual FY24	Projected FY25	Projected FY26	FY26 Inc/(Dec)	FY2026 Revenue Projections
Motor Vehicle Excise Tax	\$ 5,024,645	\$ 5,340,420	\$ 4,959,642	\$ 5,010,512	\$ 5,656,079	\$ 4,616,831	\$ 4,687,870	\$ 71,039	90% of Three year average FY22-FY24
Hotel/Motel Tax	982,609	657,734	956,263	1,013,621	965,143	526,977	526,977	(0)	FY25 Budget after reducing amount by 1 Hotel that is converting to apartments and adjusting for Emergency Shelter use. Construction of new hotel underway, anticipated incremental revenue in FY27.
Meals Tax	648,381	504,819	725,821	815,540	871,069	682,060	683,522	1,462	85% of Three year average FY22-FY24
Other Excise Tax	3,568	3,260	2,857	2,835	2,086	2,835	2,835	-	FY25 Budget, no change.
Penalties and Interest on Taxes and Excises	242,631	285,458	242,724	271,654	358,878	244,488	247,422	2,934	85% of Three year average FY22-FY24
Payment In-Lieu of Taxes (PILOT)	-	63,100	8,931	46,962	32,064	8,885	8,955	70	Based Upon Actual Agreements but since it is not consistent I reduced to FY23 Actual minus prior year catch up payments
Charges for Services - Ambulance	1,711,836	1,653,000	1,907,074	2,009,173	2,194,355	1,808,256	1,833,181	24,925	90% of Three year average FY22-FY24, running two ambulances.
Fees	378,471	480,631	445,209	317,911	329,336	286,119	309,529	23,410	85% of Three year average FY22-FY24
Rentals	606,704	458,847	551,741	454,611	403,134	394,611	399,354	4,743	85% of Three year average FY22-FY24. Reduced FY23 Actual by the amount of revenue lost from one Cell Site and the agreement for Astle Street carriers not to pay for 6 years for work they did on the new corral
Other Departmental Revenue	-	-	-	-	-	-	-	-	no change
Licenses and Permits	944,349	1,089,997	1,138,478	1,386,475	1,231,435	869,307	1,126,917	257,610	90% of Three year average FY22-FY24
Fines and Forfeits	62,476	46,091	49,395	34,137	41,217	30,723	35,346	4,623	85% of Three year average FY22-FY24
Interest Earnings	2,036,653	204,354	(160,287)	1,374,179	2,529,584	218,276	1,238,515	1,020,238	3 Year Average FY20-FY24, excluding outliers of FY22 (inflation rose to levels not seen in decades) and FY24 (DPW borrowing increased cash position).
Misc. State and Other Revenue	-	-	-	-	-	-	-	-	no change
SPED Medicaid Reimbursement	98,504	197,684	368,403	391,989	508,408	162,632	359,493	196,861	85% of Three year average FY22-FY24, past COVID years.
Recurring Revenue	333,377	136,461	-	-	-	-	-	-	no change
Non-Recurring Revenue	335,461	23,451	428,243	943,684	210,301	-	-	-	no change
Total Local Receipts	\$13,409,665	\$11,145,307	\$11,624,492	\$14,073,282	\$15,333,088	\$ 9,852,001	\$11,459,915	\$ 1,607,914	

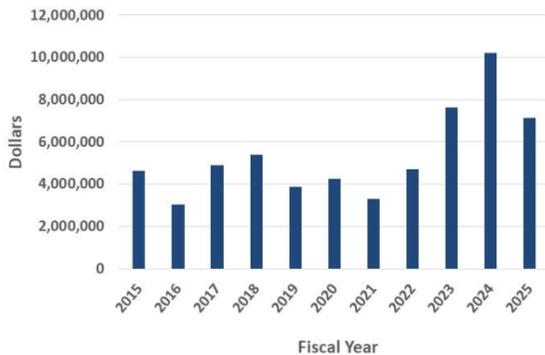
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Fiscal Year 2026 Revenue

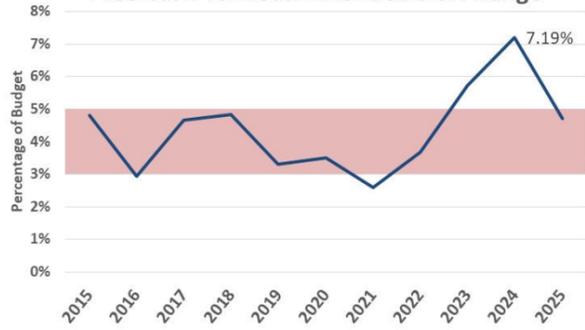
Revenue vs. Free Cash

Certified Free Cash since 2015



Source: Massachusetts Department of Revenue

Free Cash vs. Recommended DOR Range



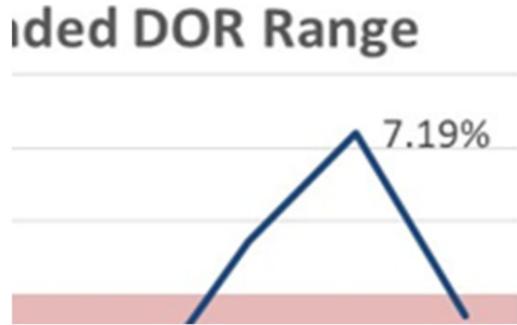
Source: Massachusetts Department of Revenue



Fiscal Year 2026 Revenue

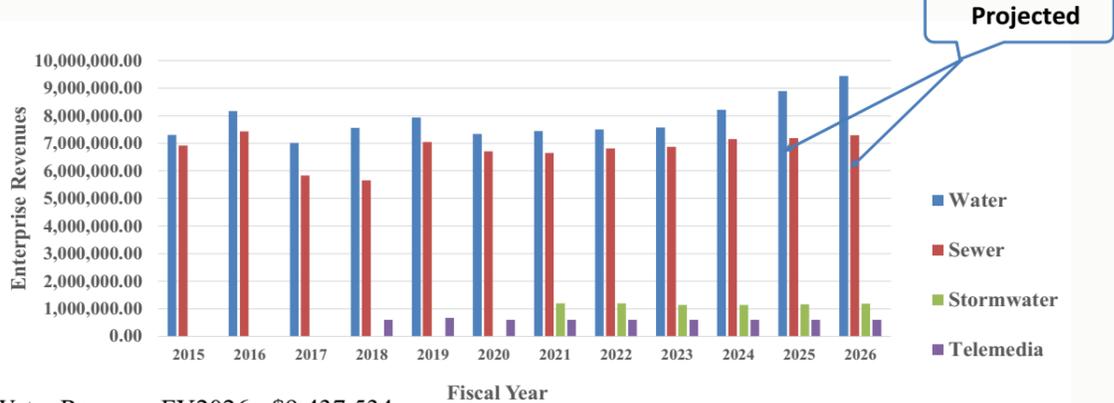
Revenue vs. Free Cash

This anomaly was precipitated by debt service of \$1.7 Million in FY 2023 not issued until FY2024.



Fiscal Year 2026 Revenue

Enterprise Receipts Since 2015



Water Revenue FY2026 - \$9,437,534
 Sewer Revenue FY2026 - \$7,287,807
 Stormwater Revenue FY2026 - \$1,179,780
 Telemedia Revenue FY2026 - \$600,00

Source: Tewksbury FY2026 Budget Documents



Fiscal Year 2026 Revenue

Other Available Funds

The Initial Budget submission does not contain other receipts at this time. It will include CPA, one-time capital expenditures through free cash or stabilization fund appropriations



Fiscal Year 2026 Recap Summary

Expenditures and Revenues

Summary Expenditures and Revenues

	Actual Budget FY23	Actual Budget FY24	Projected Budget FY25	Projected Budget FY26	FY26 Inc/(Dec) Over FY25 Projected
<i>Uses of Funding (Amounts to be Raised)</i>					
Appropriations	\$ 129,245,158	\$ 135,315,788	\$ 139,392,755	\$ 145,418,104	\$ 6,025,349
Water, Sewer, Stormwater and Cable TV Enterprise Fund Budgets	16,104,496	16,814,362	17,524,398	18,580,970	1,056,572
Special Articles and Transfers	12,743,610	17,244,875	18,168,675	5,093,453	(13,075,222)
Cherry Sheet Offsets	64,431	72,002	86,281	86,281	-
Other Local Expenditures	730,075	413,188	389,413	475,000	85,587
State and County Charges	1,837,823	1,839,524	1,748,230	1,748,230	-
Total Use of Funding	\$ 160,725,594	\$ 171,699,738	\$ 177,309,752	\$ 171,402,038	\$ (5,907,714)
<i>Sources of Funding</i>					
Property Taxes	94,104,253	98,459,609	103,080,075	106,699,846	3,619,771
Debt Exclusions	11,480,110	11,263,424	11,000,536	11,061,548	61,012
State Estimated Revenues	17,921,355	17,970,544	18,506,307	18,506,307	-
Local Estimated Revenues	14,073,282	15,333,088	9,852,001	11,459,915	1,607,914
Other Available Funds	28,802,634	34,362,581	35,182,991	23,998,594	(11,184,397)
Total Sources of Funding	\$ 166,381,634	\$ 177,389,246	\$ 177,621,909	\$ 171,726,209	\$ (5,895,700)
Surplus/(Deficit)	\$ 5,656,041	\$ 5,689,508	\$ 312,157	\$ 324,171	\$ 12,014



Fiscal Year 2026 Revenue

Split for Town and School

Projected General Fund Surplus/Additional Revenue	4,273,545	
Minus Shawsheen	(515,144)	Projected 6% Increase
Minus Essex Aggie	(7,665)	Projected 6% Tuition Increase and 12% Transportation
Sub-Total	3,750,736	
School Additional Revenue 60% Sub-Total	2,250,442	
School Health Insurance (Increase)/Decrease	(944,836)	Projected 8% Increase in Premiums and 5% increase Medex and no increase Dental
Minus School Retirement Increase	(154,371)	Based Upon Actual
Minus School Medicare Increase	(44,300)	Projected 5% Increase over FY25 Budgeted
Minus School Unemployment (Increase)/Decrease	-	
Minus School Debt	-	
Minus School Prop. and Liab. Ins Increase	(50,394)	Projected 10% Increase of actual FY24 Premium
Net School Appropriation For Salary and Operating needs	1,056,541	
Town Additional Revenue 40% of Sub-Total	1,500,295	
Town Health Insurance (Increase)/Decrease	(575,985)	Projected 8% Increase in Premiums and 5% increase Medex and no increase Dental
Minus Town Retirement Increase	(748,691)	Based Upon Actual
Minus Town Medicare Increase	(17,709)	Projected 5% Increase over FY25 Budgeted
Minus Town Unemployment Increase	-	
Minus Town Debt	-	
Minus Town Prop. and Liab. Ins Increase	(75,451)	Projected 10% Increase of actual FY24 Premium
Net Town Appropriation For Salary and Operating needs	82,459	

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Fiscal Year 2026 Revenue

Split for Town and School

Fiscal Year 2026 Budget Summary							
Department	FY 2022 Expended	FY 2023 Expended	FY 2024 Expended	FY 2025 BUDGET	FY 2026 BUDGET	\$ INC/DEC	% INC/DEC
General Government net Allocations	\$ 1,718,413	\$ 1,779,878	\$ 1,894,702	\$ 2,265,964	\$ 2,404,987	\$ 139,023	2%
Finance Department net Allocations	1,174,708	1,227,068	1,222,193	1,324,668	1,306,352	(18,315.51)	0%
Community Services	382,400	364,543	451,036	452,591	464,397	11,806	0%
Public Safety	14,302,393	15,328,617	16,016,903	16,378,480	16,845,963	467,483	8%
Public Works net Allocations	6,609,548	7,327,525	8,778,783	6,903,345	7,042,371	139,026	2%
Library	1,428,057	1,473,691	1,569,550	1,604,687	1,628,886	24,199	0%
Council on Aging	438,222	427,995	525,468	486,171	513,045	\$ 26,874	0%
Facilities and Grounds	864,426	875,146	898,501	839,407	900,702	61,295	1%
Planning and Community Development	831,345	947,265	914,455	975,082	984,404	\$ 9,322	0%
N. Middlesex regional Emergency Comm Ctr	400,000	-	440,621	632,515	866,005	233,490	4%
Unclassified Budget Net Allocations less Debt	13,242,660	13,676,763	16,727,332	18,469,249	19,898,638	\$ 1,429,389	24%
Exempt Debt	5,000,834	4,921,494	4,895,369	4,818,619	4,450,225	(368,394)	-6%
Total Town Departments	\$ 46,393,004	\$ 48,349,984	\$ 54,334,914	\$ 55,150,778	\$ 57,305,975	\$ 2,155,197	36%
Tewksbury Public Education	\$ 69,215,967.3	\$ 70,672,696.8	\$ 72,956,264.6	\$ 75,538,304.0	\$ 78,897,922.0	\$ 3,359,618	56%
Shawsheen Technical	6,843,037.0	7,369,366.0	7,932,715.0	8,585,726.0	9,088,596.0	502,870	8%
Essex Aggie	113,276.0	77,961.0	110,775.0	117,947.0	125,611.3	\$ 7,664	0%
Total Education	76,172,280	78,120,024	80,999,755	84,241,977	88,112,129	3,870,152	64%
TOTAL	\$ 122,565,285	\$ 126,470,008	\$ 135,334,669	\$ 139,392,755	\$ 145,418,104	\$ 6,025,349	100%
Water Enterprise Fund Budget	\$ 7,502,694	\$ 7,553,375	\$ 8,182,480	\$ 8,786,021	\$ 9,712,020	\$ 925,999	11%
Wastewater Enterprise Fund Budget	\$ 6,805,503	\$ 6,850,979	\$ 7,109,644	\$ 7,160,110	\$ 7,205,030	\$ 44,920	1%
Stormwater Enterprise Budget	\$ 1,177,410	\$ 1,118,910	\$ 1,116,200	\$ 1,147,225	\$ 1,179,800	\$ 32,575	3%
Telemedia Enterprise Budget	\$ 547,228	\$ 581,232	\$ 406,038	\$ 431,042	\$ 484,120	\$ 53,078	13%
Total Budgets	\$ 138,598,120	\$ 142,574,504	\$ 152,149,031	\$ 156,917,153	\$ 163,999,074	\$ 7,081,921	5%



Fiscal Year 2026 Revenue

Split for
Town and
School

Fiscal Year 2026 Budget Summary

Department	FY 2022 Expended	FY 2023 Expended	FY 2024 Expended	FY 2025 BUDGET	FY 2026 BUDGET	\$ INC/DEC	% INC/DEC
General Government net Allocations	\$ 1,718,413	\$ 1,779,878	\$ 1,894,702	\$ 2,265,964	\$ 2,404,987	\$ 139,023	2%
Finance Department net Allocations	1,174,708	1,227,068	1,222,193	1,324,668	1,306,352	(18,315.51)	0%
Community Services	382,400	364,543	451,036	452,591	464,397	11,806	0%
Public Safety	14,302,393	15,328,617	16,016,903	16,378,480	16,845,963	467,483	8%
Public Works net Allocations	6,609,548	7,327,525	8,778,783	6,903,345	7,042,371	139,026	2%
Library	1,428,057	1,473,691	1,569,550	1,604,687	1,628,886	24,199	0%
Council on Aging	438,222	427,995	525,468	486,171	513,045	\$ 26,874	0%
Facilities and Grounds	864,426	875,146	898,501	839,407	900,702	61,295	1%
Planning and Community Development	831,345	947,265	914,455	975,082	984,404	\$ 9,322	0%
N. Middlesex regional Emergency Comm Ctr	400,000	-	440,621	632,515	866,005	233,490	4%
Unclassified Budget Net Allocations less Debt	13,242,660	13,676,763	16,727,332	18,469,249	19,898,638	\$ 1,429,389	24%
Exempt Debt	5,000,834	4,921,494	4,895,369	4,818,619	4,450,225	(368,394)	-6%
Total Town Departments	\$ 46,393,004	\$ 48,349,984	\$ 54,334,914	\$ 55,150,778	\$ 57,305,975	\$ 2,155,197	36%
Tewksbury Public Education	\$ 69,215,967.3	\$ 70,672,696.8	\$ 72,956,264.6	\$ 75,538,304.0	\$ 78,897,922.0	\$ 3,359,618	56%
Shawsheen Technical	6,843,037.0	7,369,366.0	7,932,715.0	8,585,726.0	9,088,596.0	502,870	8%
Essex Aggie	113,276.0	77,961.0	110,775.0	117,947.0	125,611.3	\$ 7,664	0%
Total Education	76,172,280	78,120,024	80,999,755	84,241,977	88,112,129	3,870,152	64%
TOTAL	\$ 122,565,285	\$ 126,470,008	\$ 135,334,669	\$ 139,392,755	\$ 145,418,104	\$ 6,025,349	100%
Water Enterprise Fund Budget	\$ 7,502,694	\$ 7,553,375	\$ 8,182,480	\$ 8,786,021	\$ 9,712,020	\$ 925,999	11%
Wastewater Enterprise Fund Budget	\$ 6,805,503	\$ 6,850,979	\$ 7,109,644	\$ 7,160,110	\$ 7,205,030	\$ 44,920	1%
Stormwater Enterprise Budget	\$ 1,177,410	\$ 1,118,910	\$ 1,116,200	\$ 1,147,225	\$ 1,179,800	\$ 32,575	3%
Telemedia Enterprise Budget	\$ 547,228	\$ 581,232	\$ 406,038	\$ 431,042	\$ 484,120	\$ 53,078	13%
Total Budgets	\$ 138,598,120	\$ 142,574,504	\$ 152,149,031	\$ 156,917,153	\$ 163,999,074	\$ 7,081,921	5%

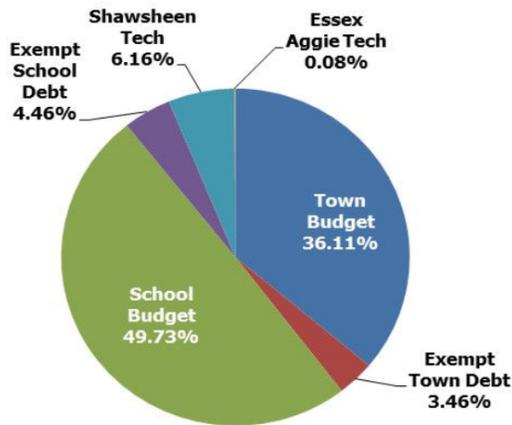
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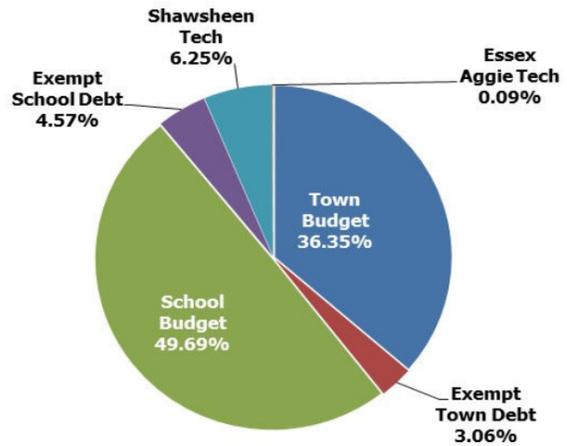
Fiscal Year 2026 Expenditures

Town and School Resource Allocation

FY25 Town and School General Fund Budget



FY26 Town and School General Fund Budget



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Fiscal Year 2026 Expenditures

General Fund Budget Summary

General Fund Budgets	FY2022 Expended	FY2023 Expended	FY2024 Expended	FY2025 Budgeted	FY2026 TM Rec	Budget Inc/(Dec)
Total Town Budget Net Allocations and w/o Exempt Debt	41,392,171	43,428,492	49,439,546	50,332,159	52,855,750	2,523,591
Total Exempt Town Debt	5,000,834	4,921,494	4,895,369	4,818,619	4,450,225	(368,394)
Total School Budget w/o Exempt Debt	62,174,279	64,069,247	66,547,565	69,320,104	72,254,850	2,934,746
Total Exempt School Debt	7,041,688	6,603,450	6,408,700	6,218,200	6,643,072	424,872
Shawsheen Tech	6,843,037	7,369,366	7,932,715	8,585,726	9,088,596	502,870
Essex North Shore Agricultural and Tech. School District	113,276	77,961	110,775	117,947	125,611	7,664
Grand Total Net Enterprise Allocations	\$ 122,565,285	\$ 126,470,009	\$ 135,334,669	\$ 139,392,754	\$ 145,418,104	\$ 6,025,350

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Fiscal Year 2026 Expenditures

General Government

General Fund Budget Classification General Government	FY2022 EXPENDED	FY2023 EXPENDED	FY2024 EXPENDED	FY2025 BUDGETED	FY2026 DEPT REQ	FY2026 TM REC	BUDGET INC/DEC
Total Moderator Budget	\$ 450	\$ 1,000	\$ 1,000	\$ 1,075	\$ 1,075	\$ 1,075	\$ -
Total Select Board Budget	164,711	169,796	177,958	188,499	196,508	196,508	8,009
Total Town Manager Budget	615,399	614,491	736,756	910,466	863,597	863,597	(46,869)
Total Town Manager Budget Net of Allocations	595,627	593,779	715,526	889,236	840,804	840,804	(48,432)
Total Finance Committee Budget	605	2,867	1,612	78,204	78,223	78,223	19
Total Town Counsel Budget	120,958	122,978	85,000	125,000	125,000	125,000	-
Total Town Counsel Budget Net Allocations	120,958	122,978	85,000	125,000	125,000	125,000	-
Total Human Resources Budget	156,061	160,835	146,924	157,608	213,784	200,184	42,576
Total Human Resources Budget Net Allocations	152,243	156,665	142,376	152,974	207,778	194,178	41,204
Total Town Clerk Budget	316,347	284,352	306,038	328,907	345,454	345,454	16,547
Total Election Budget	31,411	92,237	79,377	109,175	49,475	49,475	(59,700)
Total Board of Registrars Budget	3,374	3,464	3,364	3,550	3,550	3,550	-
Total Computer Services Budget	336,344	357,917	391,634	404,396	502,469	594,314	189,918
Total Computer Services Budget Net Allocations	332,688	352,741	382,451	389,344	478,875	570,720	181,376
Total General Government	\$ 1,745,659	\$ 1,809,936	\$ 1,929,663	\$ 2,306,880	\$ 2,379,135	\$ 2,457,380	\$ 150,500
Total General Government Net Allocations	\$ 1,718,413	\$ 1,779,878	\$ 1,894,702	\$ 2,265,964	\$ 2,326,742	\$ 2,404,987	\$ 139,023

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Fiscal Year 2026 Expenditures

Finance Department

General Fund Budget Classification	FY2022	FY2023	FY2024	FY2025	FY2026	FY2026	BUDGET
Finance Department	EXPENDED	EXPENDED	EXPENDED	BUDGETED	DEPT REQ	TM REC	INC/DEC
Total Accounting Budget	\$ 448,794	\$ 459,220	\$ 473,765	\$ 477,171	\$ 432,643	\$ 432,643	\$ (44,528)
Total Accounting Budget Net Allocations	428,696	438,026	450,141	453,909	411,011	411,011	(42,898)
Total Assessor Budget	337,021	375,588	387,363	457,507	465,686	465,686	8,179
Total Treasurer/Collector Budget	474,684	483,754	461,283	479,792	500,637	500,637	20,845
Total Treasurer/Collector Budget Net Allocations	408,992	413,454	384,689	413,252	429,656	429,656	16,404
Total Finance Department	\$ 1,260,498	\$ 1,318,562	\$ 1,322,411	\$ 1,414,470	\$ 1,398,965	\$ 1,398,966	\$ (15,504)
Total Finance Department Net Allocations	\$ 1,174,708	\$ 1,227,068	\$ 1,222,193	\$ 1,324,668	\$ 1,306,352	\$ 1,306,352	\$ (18,316)

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Fiscal Year 2026 Expenditures

Community Services, Facilities, Library and Planning and Community Development

General Fund Budget Classification	FY2022	FY2023	FY2024	FY2025	FY2026	FY2026	BUDGET
Community Service, Facilities, Library and Planning	EXPENDED	EXPENDED	EXPENDED	BUDGETED	DEPT REQ	TM REC	INC/DEC
Total Veteran's Budget	\$ 336,136	\$ 337,610	\$ 410,991	\$ 412,491	\$ 417,797	\$ 417,297	\$ 4,806
Total Community Events Budget	46,265	26,933	40,045	40,100	47,100	47,100	7,000
Total Community Services	\$ 382,400	\$ 364,543	\$ 451,036	\$ 452,591	\$ 464,897	\$ 464,397	\$ 11,806
Council on Aging							
Total Council on Aging Budget	438,222	427,995	525,468	486,171	523,045	513,045	26,874
Facilities							
Total Town Facilities and Grounds Budget	599,068	585,511	628,265	573,380	592,751	592,751	19,371
Town Hall							
Total Town Hall Budget	265,358	289,635	270,236	266,027	294,351	307,951	41,924
Total Facilities and Town Hall Budgets	\$ 864,426	\$ 875,146	\$ 898,501	\$ 839,407	\$ 887,102	\$ 900,702	\$ 61,295
Total Library Budget	\$ 1,428,057	\$ 1,473,691	\$ 1,569,550	\$ 1,604,687	\$ 1,630,886	\$ 1,628,886	\$ 24,199
Total Community Development Budget	\$ 214,158	\$ 253,651	\$ 258,705	\$ 281,486	\$ 288,321	\$ 288,321	\$ 6,835
Total Building Department Budget	358,714	368,496	344,887	356,156	350,088	349,488	(6,668)
Total Board of Health Budget	258,473	325,118	310,863	337,440	346,595	346,595	9,155
Total Planning and Development	\$ 831,345	\$ 947,265	\$ 914,455	\$ 975,082	\$ 985,004	\$ 984,404	\$ 9,322

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Fiscal Year 2026 Expenditures

Public Safety and Schools

General Fund Budget Classification	FY2022	FY2023	FY2024	FY2025	FY2026	FY2026	BUDGET
Public Safety	EXPENDED	EXPENDED	EXPENDED	BUDGETED	DEPT REQ	TM REC	INC/DEC
Total Police Budget	\$ 8,087,721	\$ 8,690,200	\$ 9,035,799	\$ 9,174,533	\$ 9,430,371	\$ 9,338,526	\$ 163,993
Total Fire Budget	6,208,651	6,634,273	6,976,963	7,198,747	7,502,237	7,502,237	303,490
Total Emergency Management Budget	1,899	-	-	-	-	-	-
Total Parking Clerk Budget	4,123	4,144	4,141	5,200	5,200	5,200	-
Total Public Safety Budget	\$ 14,302,393	\$ 15,328,617	\$ 16,016,903	\$ 16,378,480	\$ 16,937,808	\$ 16,845,963	\$ 467,483

General Fund Budget Classification	FY2022	FY2023	FY2024	FY2025	FY2026	FY2026	BUDGET
School Departments	EXPENDED	EXPENDED	EXPENDED	BUDGETED	DEPT REQ	TM REC	INC/DEC
Total School Operating Budget	\$ 51,918,003	\$ 53,040,038	\$ 54,984,966	\$ 56,717,605	\$ 58,669,336	\$ 59,066,920	\$ 2,349,315
Town Tewksbury School Budget	62,174,279	64,069,247	66,547,565	69,320,104	72,254,851	72,254,850	2,934,746
School Exempt Debt Principal	4,419,155	4,195,000	4,210,000	4,230,000	4,659,000	4,659,000	429,000
School Exempt Interest	2,622,533	2,408,450	2,198,700	1,988,200	1,984,072	1,984,072	(4,128)
Shawsheen Regional Vocational School	6,843,037	7,369,366	7,932,715	8,585,726	9,100,870	9,088,596	502,870
Essex North Shore Agricultural and Tech. School District	113,276	77,961	110,775	117,947	125,611	125,611	7,664
Total School Departments	\$ 76,172,280	\$ 78,120,024	\$ 80,999,755	\$ 84,241,977	\$ 88,124,404	\$ 88,112,129	\$ 3,870,152

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Fiscal Year 2026 Expenditures

Public Works

General Fund Budget Classification	FY2022	FY2023	FY2024	FY2025	FY2026	FY2026	BUDGET
Department of Public Works	EXPENDED	EXPENDED	EXPENDED	BUDGETED	DEPT REQ	TM REC	INC/DEC
Total DPW Administration Budget	\$ 532,197.8	\$ 677,250.7	\$ 541,513.9	\$ 556,509.0	\$ 641,154.7	\$ 616,154.7	\$ 59,645.7
Total DPW Administration Budget Net Allocations	327,720	462,365	330,612	340,971	377,882	352,882	11,911
Total DPW Engineering Budget	536,089	1,268,420	1,837,448	587,062	592,156	592,156	5,094
Total DPW Engineering Budget Net Allocations	174,064	893,553	1,450,302	210,941	199,600	199,600	(11,341)
Total DPW Highway Budget	1,263,226	1,390,147	1,661,340	1,545,690	1,543,828	1,543,828	(1,862)
Total DPW Forestry Budget	136,458	130,182	149,598	141,650	151,650	151,650	10,000
Total DPW Fleet Maintenance Budget	908,550	904,556	999,363	1,043,348	1,058,411	1,058,411	15,063
Total DPW Fleet Maintenance Budget Net Allocations	694,960	676,500	727,303	773,274	777,614	777,614	4,340
Total DPW Snow and Ice Budget	813,781	646,247	598,356	256,000	256,000	256,000	-
Total Street Lighting Budget	475,617	73,239	94,278	72,750	77,750	77,750	5,000
Total Solid Waste Budget	2,723,723	3,055,293	3,766,994	3,562,069	3,683,046	3,683,046	120,977
Total DPW Budget	\$ 7,389,641	\$ 8,145,334	\$ 9,648,891	\$ 7,765,078	\$ 8,003,996	\$ 7,978,996	\$ 213,918
Total DPW Budget Net Allocations	\$ 6,609,548	\$ 7,327,525	\$ 8,778,783	\$ 6,903,345	\$ 7,067,371	\$ 7,042,371	\$ 139,026

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Fiscal Year 2026 Expenditures

Unclassified

General Fund Budget Classification	FY2022		FY2023		FY2024		FY2025		FY2026		BUDGET
Unclassified	EXPENDED	EXPENDED	EXPENDED	BUDGETED	BUDGETED	BUDGETED	DEPT REQ	TM REC	TM REC	INC/DEC	
Non-Exempt Principal Debt	\$ 215,000	\$ 205,000	\$ 1,460,000	\$ 1,375,000	\$ 1,430,000	\$ 1,430,000	\$ 1,430,000	\$ 1,430,000	\$ 55,000		
Non-Exempt Interest Debt	93,731	83,281	600,148	1,136,331	1,069,631	1,069,631	1,069,631	1,069,631	(66,700)		
Interest Temporary Debt	-	-	-	-	-	-	-	-	-		
Exempt Principal Debt	3,677,490	3,772,500	3,935,000	4,055,000	3,855,000	3,855,000	3,855,000	3,855,000	(200,000)		
Exempt Interest Debt	1,323,344	1,148,994	960,369	763,619	595,225	595,225	595,225	595,225	(168,394)		
Middlesex Retirement Assmt.	7,557,697	8,058,670	9,056,624	9,664,114	10,443,911	10,443,911	10,443,911	10,443,911	779,797		
Water Enterprise Fund Allocation	(433,124)	(464,408)	(536,995)	(575,149)	(597,524)	(597,524)	(597,524)	(597,524)	(22,375)		
Sewer Enterprise Fund Allocation	(80,323)	(86,065)	(52,951)	(56,540)	(60,336)	(60,336)	(60,336)	(60,336)	(3,796)		
Cable Enterprise Fund Allocation	(12,550)	(13,445)	(14,096)	(14,552)	(10,839)	(10,839)	(10,839)	(10,839)	3,713		
Total Retirement	7,031,700	7,494,752	8,452,582	9,017,873	9,775,212	9,775,212	9,775,212	9,775,212	757,339		
Occupational Injury Reserve	125,000	125,000	125,000	125,000	125,000	125,000	125,000	125,000	-		
Unemployment Compensation	1,925	9,097	14,116	10,000	10,000	10,000	10,000	10,000	-		
Group Insurance	4,855,274	4,835,684	5,115,040	5,879,093	6,477,759	6,477,759	6,477,759	6,477,759	598,666		
Water Enterprise Fund Allocation	(358,286)	(368,885)	(371,401)	(450,853)	(428,948)	(428,948)	(428,948)	(428,948)	21,905		
Sewer Enterprise Fund Allocation	(132,241)	(127,887)	(141,131)	(158,226)	(176,038)	(176,038)	(176,038)	(176,038)	(17,812)		
Cable Enterprise Fund Allocation	(15,443)	(16,176)	(16,930)	(18,246)	(34,278)	(34,278)	(34,278)	(34,278)	(16,032)		
Total Group Insurance	4,349,304	4,322,736	4,585,578	5,251,768	5,838,495	5,838,495	5,838,495	5,838,495	586,727		
Medicare Tax	375,021	337,321	352,614	354,187	371,896	371,896	371,896	371,896	17,709		
Water Enterprise Fund Allocation	(21,990)	(24,511)	(28,411)	(31,301)	(31,846)	(31,846)	(31,846)	(31,846)	(545)		
Sewer Enterprise Fund Allocation	(6,126)	(8,660)	(9,646)	(11,668)	(12,092)	(12,092)	(12,092)	(12,092)	(424)		
Cable Enterprise Fund Allocation	(2,521)	(2,683)	(2,830)	(2,913)	(3,071)	(3,071)	(3,071)	(3,071)	(158)		
Total Medicare Tax	344,384	301,467	311,727	308,305	324,887	324,887	324,887	324,887	16,582		
Other-Post Employment Benefits	650,000	650,000	650,000	650,000	650,000	650,000	650,000	650,000	-		
Property and Liability Insurance	547,855	617,011	678,240	754,510	838,114	838,114	838,114	838,114	83,604		
Water Enterprise Fund Allocation	(90,939)	(103,061)	(117,324)	(127,686)	(127,989)	(127,989)	(127,989)	(127,989)	(303)		
Sewer Enterprise Fund Allocation	(25,301)	(28,521)	(32,736)	(31,852)	(34,712)	(34,712)	(34,712)	(34,712)	(2,860)		
Total Property and Liability	431,615	485,429	528,180	594,972	675,413	675,413	675,413	675,413	80,441		
North Middlesex Regional Emergency Communications Center	400,000	-	440,621	632,515	866,005	866,005	866,005	866,005	233,490		
Total Unclassified Budget	\$ 19,822,337	\$ 19,842,559	\$ 23,387,773	\$ 25,399,369	\$ 26,732,541	\$ 26,732,541	\$ 26,732,541	\$ 26,732,541	\$ 1,333,172		
Total Unclassified Budget Net Allocations	\$ 18,643,493	\$ 18,598,257	\$ 22,063,322	\$ 23,920,383	\$ 25,214,868	\$ 25,214,868	\$ 25,214,868	\$ 25,214,868	\$ 1,294,485		

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Fiscal Year 2026 Expenditures

Town Budget Summary

Budget Summary	FY2022	FY2023	FY2024	FY2025	FY2026	BUDGET	%
	EXPENDED	EXPENDED	EXPENDED	BUDGETED	TM REC	INC/DEC	Change
Total General Government	\$ 1,745,659	\$ 1,809,936	\$ 1,929,663	\$ 2,306,880	\$ 2,457,380	\$ 150,500	\$ 0
Total General Government Net Allocations	1,718,413	1,779,878	1,894,702	2,265,964	2,404,987	139,023	6.14%
Total Finance Department	1,260,498	1,318,562	1,322,411	1,414,470	1,398,966	(15,504)	-1.10%
Total Finance Department Net Allocations	1,174,708	1,227,068	1,222,193	1,324,668	1,306,352	(18,315)	-1.38%
Total Community Services	382,400	364,543	451,036	452,591	464,397	11,806	2.61%
Total Council on Aging Budget	438,222	427,995	525,468	486,171	513,045	26,874	5.53%
Total Facilities	864,426	875,146	898,501	839,407	900,702	61,295	7.30%
Total Library Budget	1,428,057	1,473,691	1,569,550	1,604,687	1,628,886	24,199	1.51%
Total Planning and Development	831,345	947,265	914,455	975,082	984,404	9,322	0.96%
Total Public Safety Budget	14,302,393	15,328,617	16,016,903	16,378,480	16,845,963	467,483	2.85%
Total DPW Budget	7,389,641	8,145,334	9,648,891	7,765,078	7,978,996	213,918	2.75%
Total DPW Budget Net Allocations	6,609,548	7,327,525	8,778,783	6,903,345	7,042,371	139,026	2.01%
Town Unclassified Budget Minus Exempt Debt	14,421,504	14,921,065	18,051,783	19,948,235	21,416,311	1,468,076	7.36%
Town Unclassified Budget Net Allocations Minus Exempt Debt	13,242,660	13,676,763	16,727,332	18,469,249	19,898,638	1,429,389	7.74%
Town Exempt Principal Debt	3,677,490	3,772,500	3,935,000	4,055,000	3,855,000	(200,000)	-4.93%
Town Exempt Interest Debt	1,323,344	1,148,994	960,369	763,619	595,225	(168,394)	-22.05%
Total Town Budget	\$ 48,064,978	\$ 50,533,648	\$ 56,224,031	\$ 56,989,700	\$ 59,039,274	\$ 2,049,575	3.60%
Total Town Budget Net Allocations	\$ 45,993,005	\$ 48,349,985	\$ 53,894,293	\$ 54,518,263	\$ 56,439,970	\$ 1,921,707	3.52%

* This does not include NMRECC Assessment of \$866,005

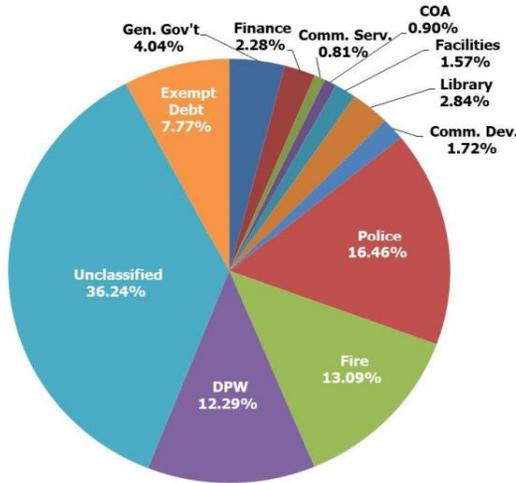
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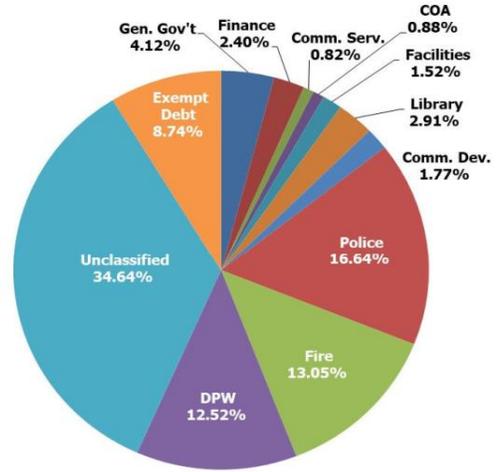
Fiscal Year 2026 Expenditures

Town Budget Summary

Town Departments as a % of FY2025 Budget



Town Departments as a % of FY2026 Budget



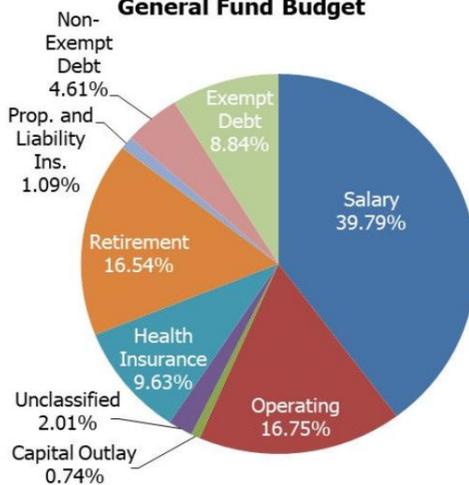
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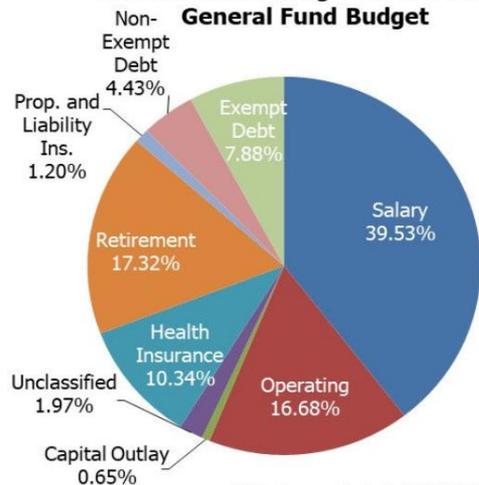
Fiscal Year 2026 Expenditures

Town Budget Summary

Cost as a Percentage of FY25 Town General Fund Budget



Cost as a Percentage of FY26 Town General Fund Budget



* This does not include NMRECC Assessment of \$866,005

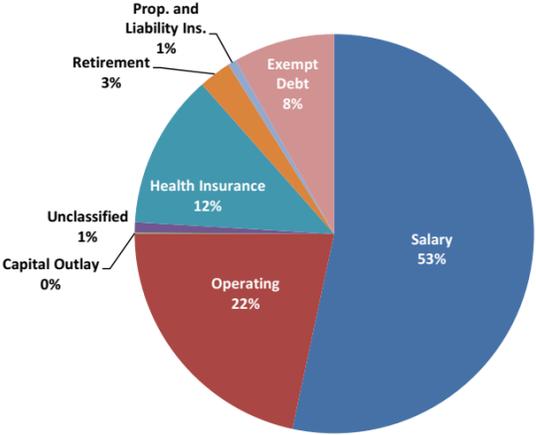
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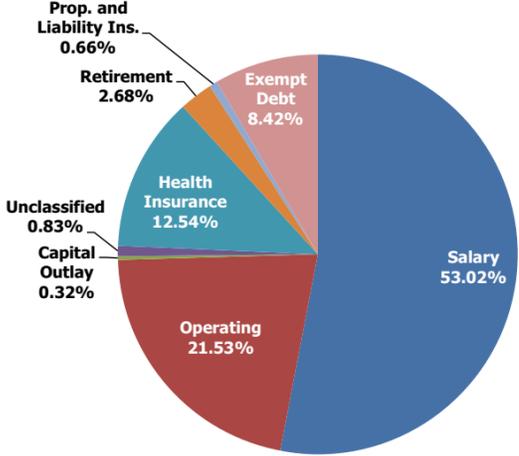
Fiscal Year 2026 Expenditures

School Budget Allocations

Costs As Percentage of FY25 School Budget



Costs As Percentage of FY26 School Budget



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Fiscal Year 2026 Expenditures

Town Budget Summary

Budget Summary	FY2025 BUDGETED	FY2026 TM REC	BUDGET INC/DEC	% Change by Dept.
Total General Government Net Allocations	\$ 2,265,964	\$ 2,404,987	\$ 139,023	6.14%
Total Finance Department Net Allocations	1,324,668	1,306,352	(18,315)	-1.38%
Total Community Services	452,591	464,397	11,806	2.61%
Total Council on Aging Budget	486,171	513,045	26,874	5.53%
Total Facilities	839,407	900,702	61,295	7.30%
Total Library Budget	1,604,687	1,628,886	24,199	1.51%
Total Planning and Development	975,082	984,404	9,322	0.96%
Total Public Safety Budget	16,378,480	16,845,963	467,483	2.85%
Total DPW Budget Net Allocations	6,903,345	7,042,371	139,026	2.01%
Town Unclassified Budget Net Allocations Minus Exempt Debt	18,469,249	19,898,638	1,429,389	7.74%
Town Exempt Principal Debt	4,055,000	3,855,000	(200,000)	-4.93%
Town Exempt Interest Debt	763,619	595,225	(168,394)	-22.05%
Total Town Budget Net Allocations	\$ 54,518,263	\$ 56,439,970	\$ 1,921,707	3.52%

* This does not include NMRECC Assessment of \$866,005

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Fiscal Year 2026 Expenditures

Town Budget Changes

Budget Summary	BUDGET	Major Drivers
Total Finance Department Net Allocations	\$ (18,316)	Budget Decrease Due to Following: Accounting: \$42K decrease mostly due to elimination of clerk position. Assessor: \$8K increase due to COLA/Steps/Union Contract. Treasurer: \$16K increase due to COLA/Steps/Union Contract.

Budget Summary	BUDGET	Major Drivers
Total Community Services	\$ 11,806	Budget Increase Due to Following: Veterans: \$5K increase due to COLA. Community Events: \$7K increase due to increased costs of events.

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Fiscal Year 2026 Expenditures

Town Budget Changes

Budget Summary	BUDGET	Major Drivers
Total Council on Aging Budget	26,874	Budget Increase Due to Following: Increase due to \$16K in COLA and \$10K mostly attributed to increase in energy costs.

Budget Summary	BUDGET	Major Drivers
Total Facilities	\$ 61,295	Budget Increase Due to Following: F&G: \$6K increase indue to Steps/Union Contracts, \$13K increase in leases and contracts associated with maintenance of grounds. Town Hall: \$38K increase in operating attributed to increased costs in utilities, repairs & maint. and postage budget has moved from HR to Town Hall.

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Fiscal Year 2026 Expenditures

Town Budget Changes

Budget Summary	BUDGET	Major Drivers
Total Library Budget	\$ 24,199	Budget Increase Due to Following: Mostly attributed to \$18K increase in Steps/Union Contract and \$5K across operational accounts.

Budget Summary	BUDGET	Major Drivers
Total Planning and Development	\$ 9,322	Budget Increase Due to Following: Planning: \$6K increase attributed to COLA/Steps and offset with \$5K recording services moving to operational budget. BOH: \$9K increase mostly due to COLA/Steps. Building: \$6K decrease due to FT local inspector reducing to PT.

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Fiscal Year 2026 Expenditures

Town Budget Changes

Budget Summary	BUDGET	Major Drivers
Total Public Safety Budget	\$ 467,483	Budget Increase Due to Following: Police: \$354K increase in attributed to COLA/Steps/Union Contract, offset with decrease in police vehicles of \$105K and \$91,000 decrease to leases and contracts due to reallocation of IT Costs to Computer Services. Fire: Increase of \$261K in fire attributed to COLA/Steps/Union Contract and increase of \$41K due to mostly contractual increases in professional services.

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Fiscal Year 2026 Expenditures

Town Budget Changes

Budget Summary	BUDGET	Major Drivers
Total DPW Budget Net Allocations	\$ 139,026	<p>Budget Increase Due to Following:</p> <p>Admin: Decrease in salary due to 50% of Asst. Director's salary being allocated to Water & Sewer (25% each enterprise), absorbing Steps/COLA/Union Contracts. Increase of \$56K in energy due to new DPW/School facility anticipated to open in FY2026. Engineering: Increases of \$7K due to COLA/Steps, slight decreases in operating. Highway: Salary increases of \$46K due to COLA/Steps/Union Contracts, decrease of \$47K mostly due to road resurfacing. Forestry: \$10K increase in professional services due to Townwide Tree Assessment. Fleet: Salary Increases due to \$14K COLA/Steps/Union Contract. Street Lights: \$5K in increased energy costs. Solid Waste: Increase of \$85K of collection costs and \$35K of disposal costs. Enterprise allocations (\$936K)</p>

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Fiscal Year 2026 Expenditures

Town Budget Changes

Budget Summary	BUDGET	Major Drivers
Town Unclassified Budget Net Allocations Minus Exempt Debt	\$ 1,294,485	<p>Non Exempt Debt: Prin/Int decreased \$12K due to retirement of debt service with new borrowing scheduled for Q3 of FY2025, Increases to Retirement: \$757K, Insurance: \$586K, Medicare: \$17K, Prop. & Liability: \$80K, and Regional Dispatch: \$233K.</p>

Budget Summary	BUDGET	Major Drivers
Town Exempt Principal Debt	\$ (200,000)	<p>Budget Decrease Due to Following: Due to retirement of debt service</p>

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Fiscal Year 2026 Expenditures

Town Budget Changes

Budget Summary	BUDGET	Major Drivers
Town Exempt Interest Debt	\$ (168,394)	Budget Decrease Due to Following: Due to retirement of debt service
Total Town Budget Net Allocations	\$ 1,786,802.11	

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Five Year Budget Forecast

TOWN OF TEWKSBURY FINANCIAL RECAP FISCAL YEAR 2024-2031 PROJECTIONS

Appropriations	Approved Budget FY24	Projected Budget FY25	Projected Budget FY26	Projected Budget FY27	Projected Budget FY28	Projected Budget FY29	Projected Budget FY30	Projected Budget FY31
General Fund Budget								
School Budget								
Salaries	38,690,763	40,321,473	41,833,641	43,297,818	44,813,242	46,381,706	48,005,065	49,685,243
Operating	15,504,896	15,606,529	16,983,279	17,238,028	17,496,599	17,759,048	18,025,433	18,295,815
Capital Outlay	789,603	789,603	250,000	250,000	250,000	250,000	250,000	250,000
Health Insurance	8,692,226	9,478,233	9,891,361	10,682,670	11,537,283	12,460,266	13,457,087	14,533,654
Retirement	1,869,007	1,992,628	2,115,893	2,256,600	2,406,664	2,566,707	2,737,393	2,919,430
Debt	-	-	-	-	-	-	-	-
Other Fixed Costs	1,008,910	1,131,638	1,180,676	1,216,096	1,252,579	1,290,157	1,328,861	1,368,727
Total School Budget	66,555,405	69,320,104	72,254,850	74,941,213	77,756,367	80,707,883	83,803,840	87,052,868
Exempt Debt School	6,408,700	6,218,200	6,643,072	5,827,138	5,632,308	5,431,888	5,247,188	5,247,188
Shawstreen Tech	8,818,527	8,585,726	9,088,596	9,543,026	10,020,177	10,521,186	11,047,245	11,599,688
Essex Aggle	87,408	117,947	125,611	130,636	135,861	141,296	146,947	152,825
Town Budget								
Salaries	21,170,170	22,398,860	23,067,221	23,874,574	24,710,184	25,575,040	26,470,166	27,396,622
Operating	7,613,130	5,857,133	6,053,424	6,144,225	6,236,389	6,329,934	6,424,883	6,521,257
Solid Waste	3,438,814	3,562,069	3,683,046	3,904,029	4,138,270	4,386,567	4,649,761	4,928,746
Health Insurance	5,501,871	5,879,093	6,477,759	6,995,980	7,555,658	8,160,111	8,812,920	9,517,953
Retirement	9,063,541	9,664,114	10,443,911	11,138,431	11,879,137	12,669,099	13,511,594	14,410,115
Debt	2,060,148	2,511,331	2,499,631	2,462,231	2,393,331	2,326,481	2,259,631	2,259,631
North Middlesex RECC	490,809	632,515	866,005	891,985	918,745	946,307	974,696	1,003,937
Other Fixed Costs	1,796,366	1,893,697	1,995,010	2,054,860	2,116,506	2,180,001	2,245,401	2,312,763
Capital Outlay	545,268	404,784	369,048	369,048	369,048	369,048	369,048	369,048
Enterprise Fund Allocations	(2,329,738)	(2,471,437)	(2,599,304)	(2,742,266)	(2,893,091)	(3,052,211)	(3,220,082)	(3,397,187)
Total Town Budget	49,350,379	50,332,159	52,855,750	55,093,096	57,424,176	59,890,378	62,498,019	65,322,886
Exempt Debt Town	4,895,369	4,818,619	4,450,225	4,280,050	3,385,325	2,497,575	1,822,075	1,141,578
Transfer to Enterprise Funds	-	-	-	-	-	-	-	-
Reserve for Appropriation	-	-	-	-	-	-	-	-
Town Meeting Raise and Appropriation	34,059,237	35,693,073	23,674,423	-	-	-	-	-
Total Budget Appropriations	169,375,024	175,085,827	169,092,527	149,815,158	154,354,294	159,190,204	164,565,314	170,516,953
Cherry Sheet Offsets	72,002	86,281	86,281	86,281	86,281	86,281	86,281	86,281
Other Local Expenditures	413,188	389,413	475,000	475,000	475,000	475,000	475,000	475,000
State and County Charges	1,839,524	1,748,230	1,748,230	1,748,230	1,748,230	1,748,230	1,748,230	1,748,230
Total Uses of Funding	171,699,738	177,309,752	171,402,038	152,124,669	156,663,805	161,499,715	166,874,825	172,826,464
Sources of Funding:								
Property Taxes 2.5% Levy Limit	94,155,613	98,471,421	103,121,801	106,699,846	110,367,342	114,126,525	117,979,689	121,929,181
Add 2.5% Growth	2,353,890	2,461,786	2,578,045	2,677,496	2,759,184	2,853,163	2,949,492	3,048,230
New Growth	1,861,318	2,188,524	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000	1,000,000
Total Property Taxes	98,370,821	103,121,801	106,699,846	110,367,342	114,126,525	117,979,689	121,929,181	125,977,410
Add Debt Exclusions	11,304,069	11,036,819	11,093,297	10,107,188	9,017,713	7,929,463	7,069,263	6,213,616
Amortization of Bond Premiums	(40,644)	(36,283)	(31,750)	(27,044)	(22,166)	(16,603)	(11,057)	(5,545)
Total Property Taxes Levy Limit:	109,734,846	114,122,336	117,761,393	120,447,485	123,122,072	125,892,548	128,987,387	132,185,481
Total Property Taxes Levied:	109,723,034	114,080,610	117,761,393	120,447,485	123,122,072	125,892,548	128,987,387	132,185,481
State Estimated Revenues:	17,970,544	18,506,307	18,506,307	18,506,307	18,506,307	18,506,307	18,506,307	18,506,307
Local Estimated Revenues:	15,333,088	9,852,001	11,459,915	11,459,915	11,459,915	11,459,915	11,459,915	11,459,915
Other Available Funds:	34,362,581	35,182,991	23,998,594	-	-	-	-	-
Total Sources of Funding	177,389,246	177,621,909	171,726,209	150,413,707	153,088,294	155,858,770	158,953,609	162,151,703
Surplus/(Deficit)	5,689,508	312,157	324,171	(1,710,962)	(3,575,512)	(5,640,945)	(7,921,216)	(10,674,762)

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Financial items to monitor in the future

- Employee Recruitment Assessment
- State Aid & State and County charges
- Federal Budget and Federal requirement changes that could affect revenue such as Medicaid reimbursements
- Solid Waste and Recycling costs
- Economic Development and New Growth
- Impact of State Hospital on Public Safety services
- Shawsheen Tech Assessment
- Unfunded Liabilities: Retirement and OPEB
- Stabilization Fund Use and Replenishing: Current Stabilization Fund Balance is \$20,068,257 which is 14.40% of the total FY25 Budget. The goal is to have a fund balance between 5% and 10% of the total Town Budget which we currently have. Based upon the FY26 projected Budget the fund balance would be 13.87% of the total budget if no funds were transferred for Capital Projects or one-time expenditures. If the town can sustain a fund balance of 10%, as a percent of budget; the greater the chance the Town's Bond Rating would be increased.
- Town and School Capital Improvements, vehicles, roads, sidewalks, drainage, buildings and technology
- Bond Rating: Current Bond Rating is AA+ and the goal is to become AAA

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Select Board Financial Policy

- The Town Manager shall annually prepare a balanced budget and comprehensive Budget Message as required by state law, Town Charter, and/or By-laws.
- Budgets will be established, and funds managed, using "generally accepted" accounting principles.
- Finances will be managed to maintain financial stability over the long term.
- Maintain facilities and provide services at a level that will ensure the public well-being and the safety of residents.
- The Town will avoid budgetary procedures that balance current expenditures at the expense of meeting future years' expenses, such as postponing expenditures, accruing future years' revenues, or rolling over short-term debt.
- Ongoing operating costs will be funded by ongoing operating revenue sources. This protects the Town from fluctuating service levels and avoids concern when one-time revenues are reduced or removed.
- Fund Balances such as Certified Free Cash, Stabilization Fund, Overlay Surplus and Water and Sewer Net Assets Unrestricted (formerly Retained Earnings) should be used only for one-time expenditures such as capital improvements, capital equipment and unexpected or extraordinary expenses. In all cases, use of Fund Balances should be avoided for routine and recurring operational expenses.

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**TOWN OF TEWKSBURY
CABLE TV ENTERPRISE FUND
FISCAL YEAR 2026 PROPOSED BUDGET**

Direct Expenses

	FY2022 Expended	FY2023 Expended	FY2024 Expended	FY2025 Approved	FY2026 Recommended	Inc(Dec)
Salaries	169,598	176,573	191,904	215,338	218,361	3,023
Expenses	68,533	62,088	63,697	96,850	100,070	3,220
Capital Outlay	230,954	229,500	86,760	48,000	77,600	29,600
Reserve Fund	50,000	50,000	-	25,000	25,000	-
Occupational Health	3,000	3,000	-	3,000	3,000	-
Other Post Employment Benefits	6,200	6,200	6,935	7,142	7,320	178
Debt	-	-	-	-	-	-
Subtotal	\$ 528,286	\$ 527,361	\$ 349,296	\$ 395,330	\$ 431,351	\$ 36,021

Indirect Expenses

	FY2022	FY2023	FY2024	FY2025	FY2026 Recommended	Inc(Dec)
Group Insurance	15,443	16,176	16,930	18,246	34,278	16,032
Retirement	12,550	13,445	14,096	14,552	15,421	869
Medicare	2,521	2,683	2,830	2,913	3,071	158
Property and Liability Insurance	-	-	-	-	-	-
Subtotal	\$ 30,514	\$ 32,304	\$ 33,856	\$ 35,711	\$ 52,770	\$ 17,059

Capital Expenses

	FY2022	FY2023	FY2024	FY2025	FY2026	Inc(Dec)
Total Appropriation	\$ 558,800	\$ 559,665	\$ 383,152	\$ 431,041	\$ 484,120	\$ 53,079

Projected Cable TV Revenue

	FY2022 Collected	FY2023 Collected	FY2024 Collected	FY2025 Projected	FY2026 Projected	Inc(Dec)
Cable Franchise Fees	618,162	627,243	623,660	600,000	600,000	-
All Other Fees	-	-	-	-	-	-
Total Revenue	\$ 618,162	\$ 627,243	\$ 623,660	\$ 600,000	\$ 600,000	\$ -

	FY2022	FY2023	FY2024	FY2025	FY2026	Inc(Dec)
Operating Deficit/Surplus	59,362	67,579	240,508	168,959	115,880	(53,079)

Fiscal Year

2026

Telemedia

Enterprise

Budget

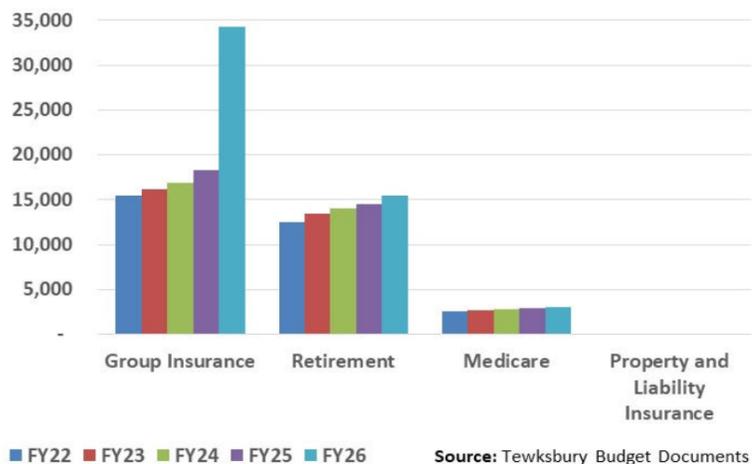
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Fiscal Year 2026 Telemedia Enterprise Budget Changes

Indirect Cost changed by \$17,059 primarily due to a change in health insurance status (\$16,032).

Indirect Cost Allocation over 5 Years

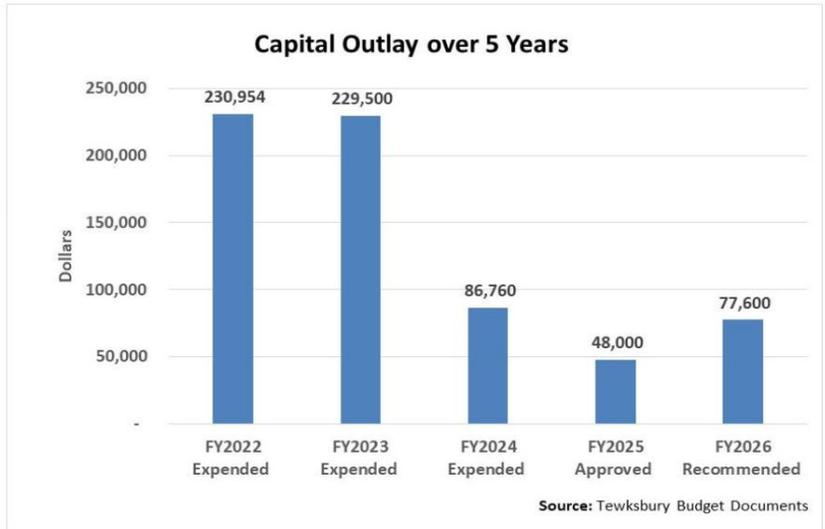


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Fiscal Year 2026 Telemedia Enterprise Budget Changes

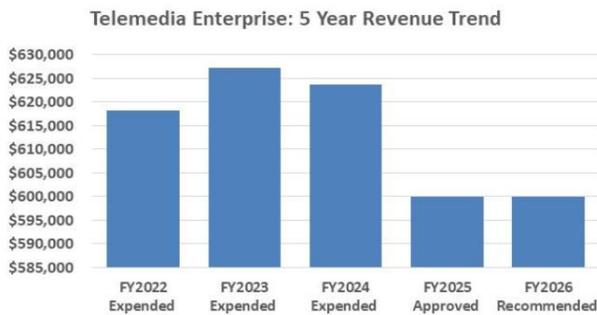
Capital Outlay increased by \$29,600 to fund the AV fit out for the Flemming School Renovation. It will include remote cameras, smart boards and AV technology enhancements to be available to the public as a community space.



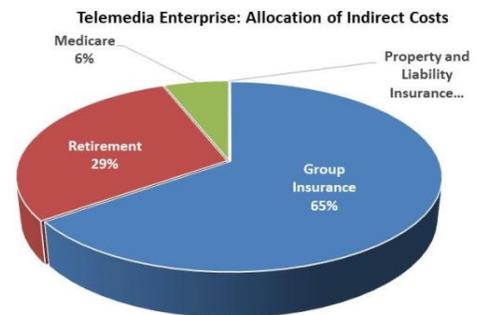
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Fiscal Year 2026 Telemedia Enterprise Budget Trends



Source: Tewksbury Budget Documents



Source: Tewksbury Budget Documents

Cable Revenue has consistently been above \$600,000. The Verizon Contract is expiring in May of 2026 and a new ascertainment process is underway. The number of subscribers is currently sufficient to sustain the revenue needs of local programming. Indirect Costs reflect the same trends as the Water and Sewer Enterprise Funds.

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Fiscal Year 2026 Telemedia Enterprise Revenue Assessment

Comcast Franchise Fee and Capital Collected in FY24: \$306,410

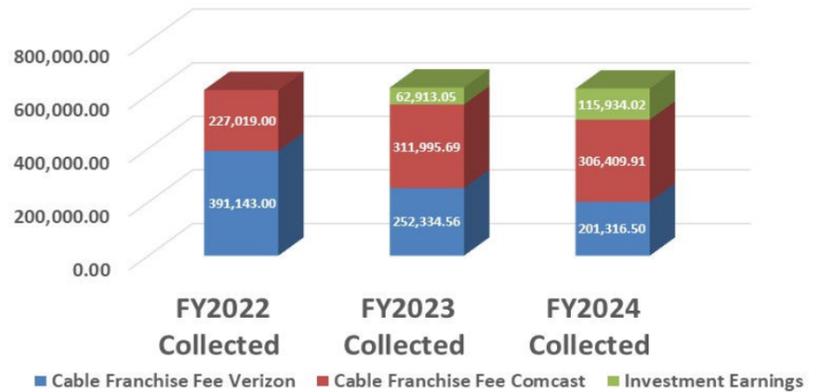
Verizon Franchise Fee Collected in FY24: \$201,317

Interest Earnings FY23: \$115,934

Total Cable TV Revenue FY23: 627,243

Retained Earnings FY25: \$2,701,111

Revenue Breakdown



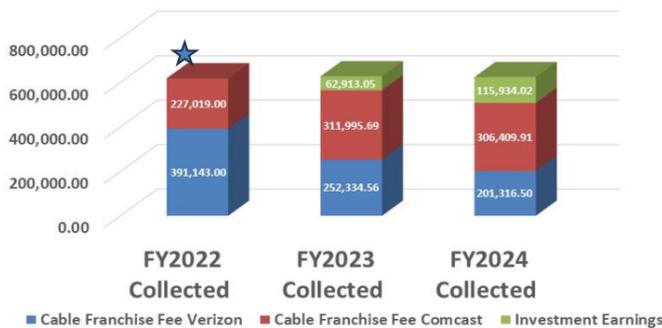
Source: Tewksbury Budget Documents

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Fiscal Year 2026 Telemedia Enterprise Revenue Assessment

Revenue Breakdown



Source: Tewksbury Budget Documents

★ In FY2022 the Telemedia Fund realized a loss due to market conditions.

Telemedia Enterprise: 5 Year Revenue Trend



Source: Tewksbury Budget Documents

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Fiscal Year 2026 Telemedia Enterprise Capital Improvements

PROJECT/ PROGRAM	FUNDING SOURCE	250,000	5 YR PLAN
Ella Flemming A/V Installation	Retained Earnings	29,600	\$ 29,600
Upgrade & Replace Broadcast Playback Server	Retained Earnings	48,000	48,000
TOTAL		77,600	\$ 77,600

Capital Outlay includes the AV fit out for the Flemming School Renovation. It will include remote cameras, smart boards and AV technology enhancements to be available to the public as a community space. It also includes upgrades and replacement of media equipment.

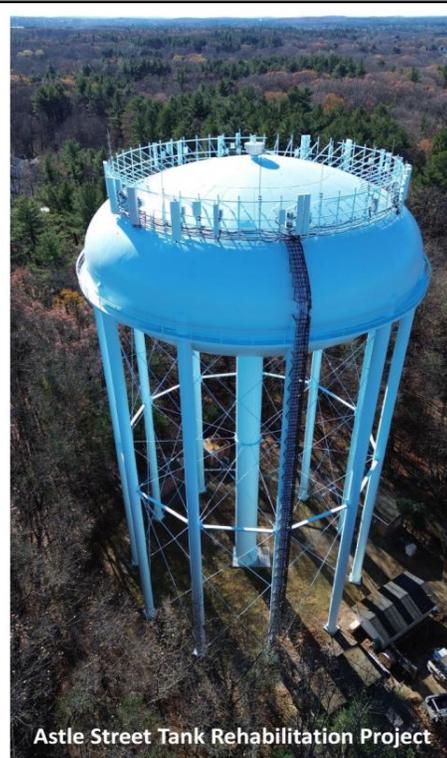
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Fiscal Year 2026 Water Enterprise Fund

The Budget Story

The Select Board is committed to significant capital investment in the future for the Water Distribution System. The Capital Investment Plan includes a \$5.4 Million investment annually to rehabilitate 3 miles of pipe each year. This year’s budget accommodates debt service for \$6.9 million of capital work over this year and each successive year up to Fiscal Year 2028. The Budget is increasing by 6% of which 3% is attributed to new debt service.



Astle Street Tank Rehabilitation Project

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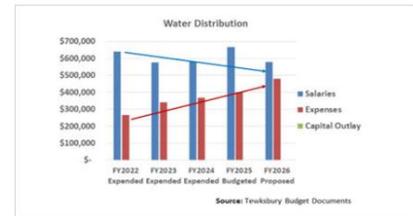


Fiscal Year 2026 Water Enterprise Fund

Town of Tewksbury Water Enterprise Fund: Distribution Fiscal Year 2026 Proposed Budget

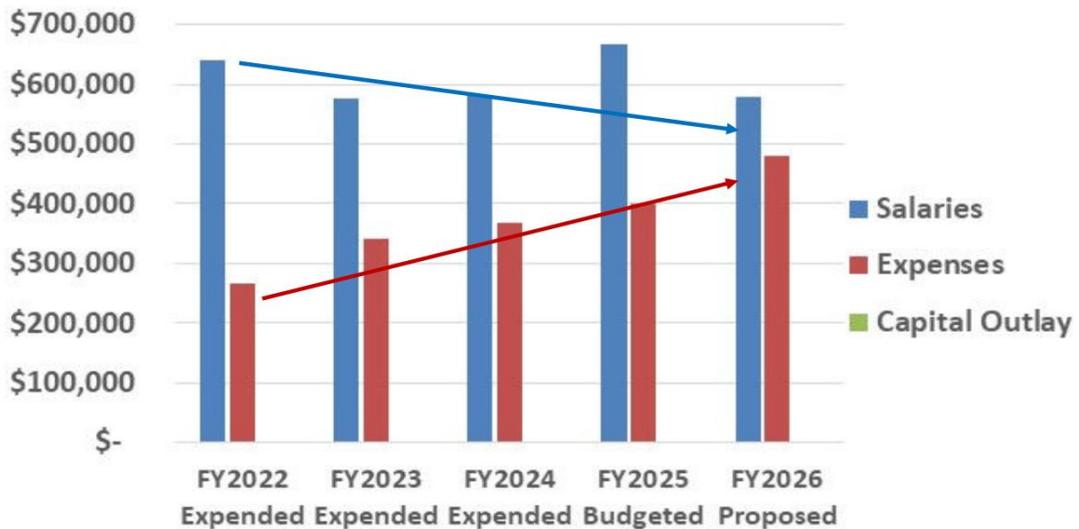
	FY2022 Expended	FY2023 Expended	FY2024 Expended	FY2025 Budgeted	FY2026 Proposed	Inc(Dec)	Inc(Dec) %
Salaries	\$ 641,209	\$ 576,348	\$ 581,473	\$ 668,337	\$ 579,914	\$ (88,423)	-13%
Expenses	266,475	340,228	367,885	399,371	479,600	80,229	20%
Capital Outlay	-	-	-	-	-	-	0%
	\$ 907,684	\$ 916,576	\$ 949,358	\$ 1,067,708	\$ 1,059,514	\$ (8,194)	-1%

The Distribution Budget has remained stable the increased operating costs have been offset by a reduction in personnel cost.



11

Water Distribution



Source: Tewksbury Budget Documents

12



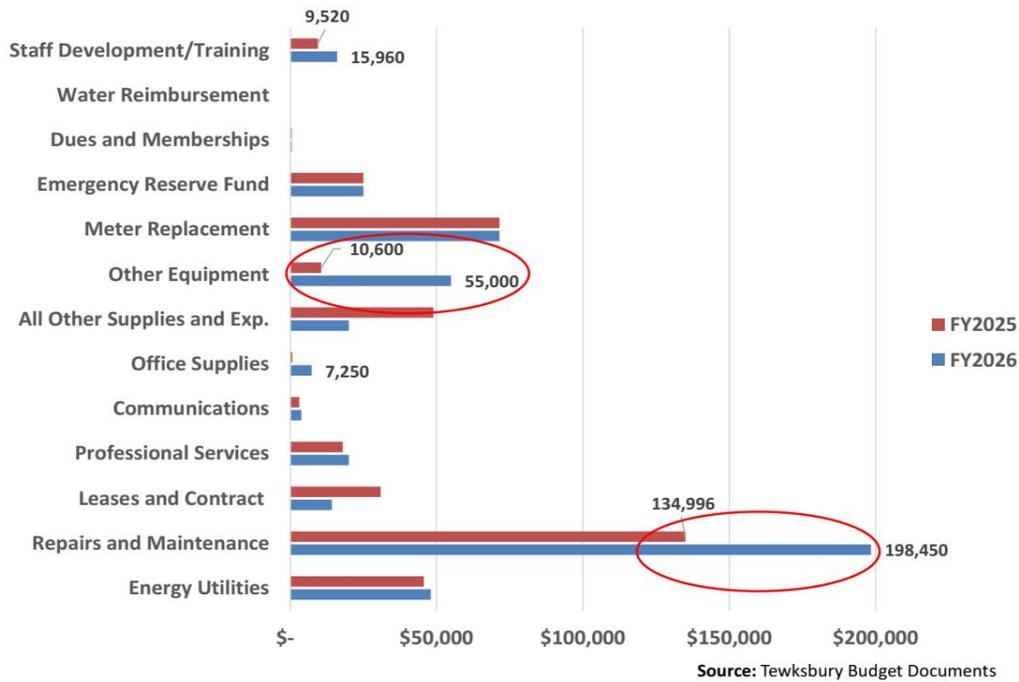
**Fiscal Year 2026
Water Enterprise
Fund**



The biggest contributor to the Distribution Operation Budget is the Repair and Maintenance Line Item. This increased by 47% or \$63,454. This is a direct correlation to an increase in water breaks over the last few years. There is also a \$44,400 increase to Other Expense to purchase 30 leak detection units and accompanying software.

13

Water Distribution: Operating Expense Changes



14

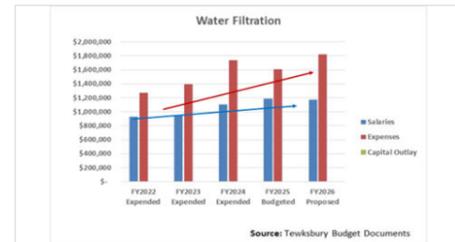


Fiscal Year 2026 Water Enterprise Fund

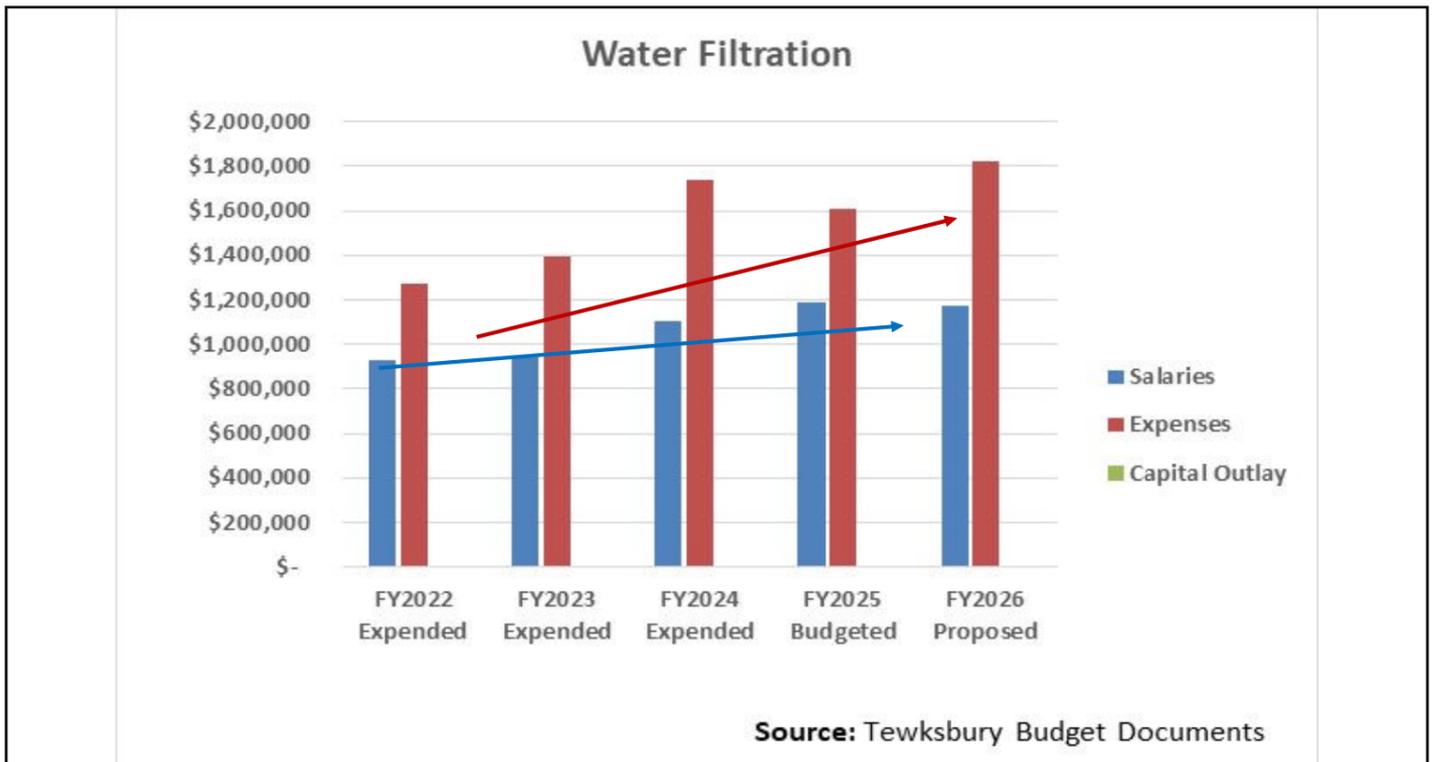
Town of Tewksbury Water Enterprise Fund: Filtration Fiscal Year 2026 Proposed Budget

	FY2022 Expended	FY2023 Expended	FY2024 Expended	FY2025 Budgeted	FY2026 Proposed	Inc(Dec)	Inc(Dec) %
Salaries	\$ 927,191	\$ 946,984	\$ 1,106,274	\$ 1,190,952	\$ 1,176,725	\$ (14,227)	-1%
Expenses	1,272,404	1,391,161	1,734,085	1,605,490	1,819,971	214,481	13%
Capital Outlay	-	-	-	-	-	-	0%
	\$ 2,199,595	\$ 2,338,145	\$ 2,840,359	\$ 2,796,442	\$ 2,996,696	\$ 200,255	7%

The Filtration Budget has increased by 7% which mostly attributed to operational costs – a \$214,000 increase.



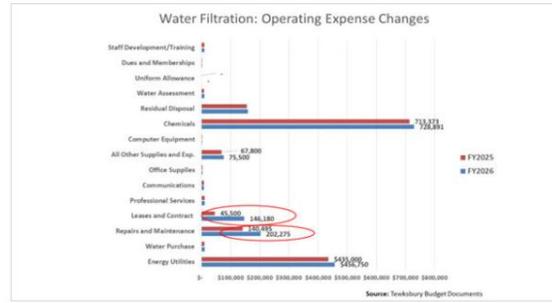
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16



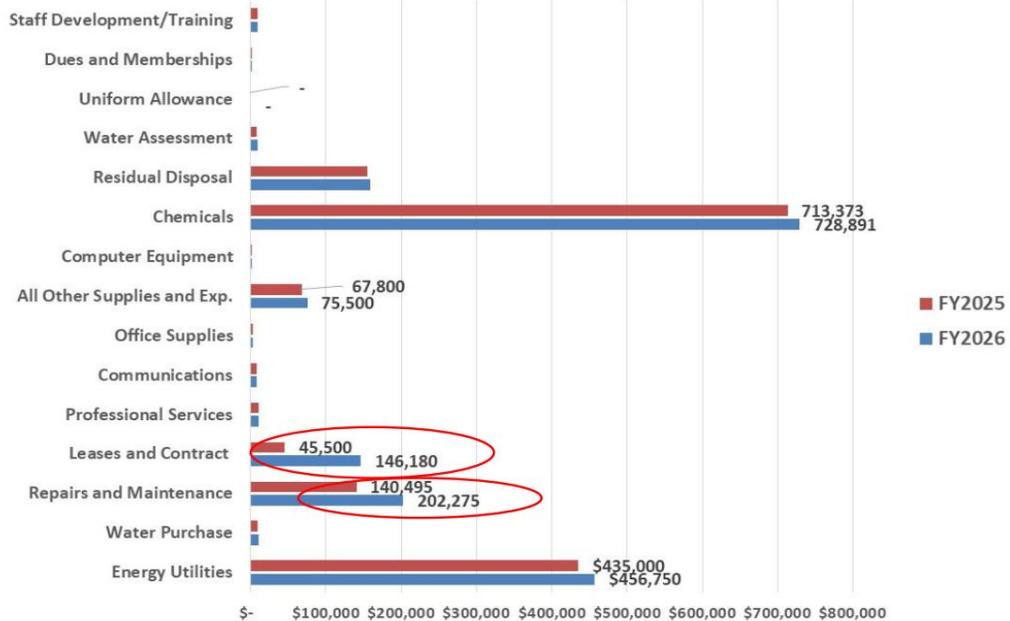
**Fiscal Year 2026
Water Enterprise
Fund**



The biggest contributors to the Filtration Operation Budget are the Repair and Maintenance and Lease and Contract Line Items. The increase of 44% or \$61,780 to the Repair and Maintenance Line is necessary for repairs and replacements to aging pumps. The Lease and Contract Line increased by \$100,680 due to a new contract for repair and calibration of instruments as well as a new testing service and HVAC Contract.

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Water Filtration: Operating Expense Changes



Source: Tewksbury Budget Documents

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Fiscal Year 2026 Water Enterprise Fund

Indirect Expenses

	FY2022	FY2023	FY2024	FY2025	FY2026 Recommended	Inc(Dec)
Town Manager	\$ 9,886	\$ 10,356	\$ 10,615	\$ 10,615	\$ 11,397	\$ 782
Accounting	10,049	10,597	11,812	11,631	10,816	(815)
Computer Services	1,828	2,588	6,122	10,034	15,729	5,695
Treasurer/Collector	32,846	35,150	38,297	33,270	35,490	2,220
Human Resources	1,909	2,085	2,274	2,317	3,003	686
Dept. of Public Works	392,701	410,516	436,522	429,976	471,561	41,585
Group Insurance	358,286	368,885	371,401	450,853	428,948	(21,905)
Retirement	433,124	464,408	536,995	575,149	597,524	22,375
Medicare	21,990	24,511	28,411	31,301	31,846	545
Property and Liability	90,939	103,061	117,324	127,686	127,989	303
Subtotal	\$ 1,353,558	\$ 1,432,157	\$ 1,559,773	\$ 1,682,832	\$ 1,734,305	51,473

Indirect Cost (Allocations): Costs of a service not reflected in the operating budget of the entity providing the service. An example of an indirect cost of providing water service would be the value of time spent by non-water department employees processing water bills. A determination of these costs is necessary to analyze the total cost of service delivery. The matter of indirect costs arises most often in the context of enterprise funds.

19

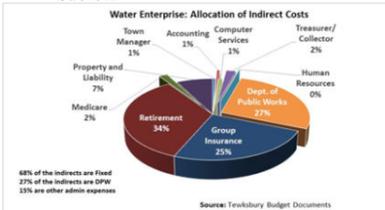


Fiscal Year 2026 Water Enterprise Fund

Indirect Expenses

	FY2022	FY2023	FY2024	FY2025	FY2026 Recommended	Inc(Dec)
Town Manager	\$ 9,886	\$ 10,356	\$ 10,615	\$ 10,615	\$ 11,397	\$ 782
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Computer Services	1,828	2,588	6,122	10,034	15,729	5,695
Treasurer/Collector	32,846	35,150	38,297	33,270	35,490	2,220
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Dept. of Public Works	392,701	410,516	436,522	429,976	471,561	41,585
Group Insurance	358,286	368,885	371,401	450,853	428,948	(21,905)
Retirement	433,124	464,408	536,995	575,149	597,524	22,375
Medicare	21,990	24,511	28,411	31,301	31,846	545
Property and Liability	90,939	103,061	117,324	127,686	127,989	303
Subtotal	\$ 1,353,558	\$ 1,432,157	\$ 1,559,773	\$ 1,682,832	\$ 1,734,305	\$ 51,473

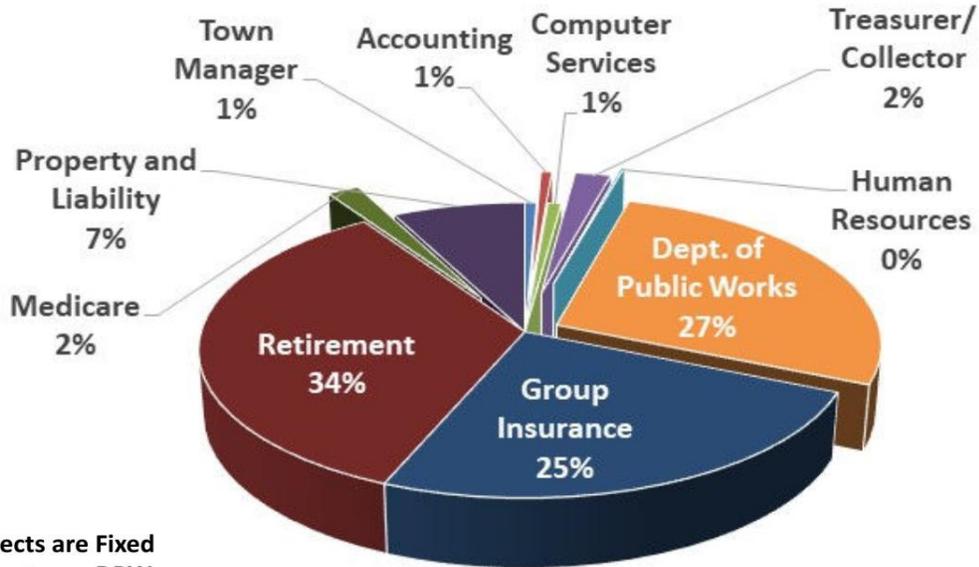
Total: \$1,657,000



Indirect Costs are primarily Fixed Costs: Insurance, Retirement, Medicare and Property and Liability. Additionally, Public Works is a significant portion. These costs account for 96% of Indirect Cost.

20

Water Enterprise: Allocation of Indirect Costs



68% of the indirects are Fixed
 27% of the indirects are DPW
 15% are other admin expenses

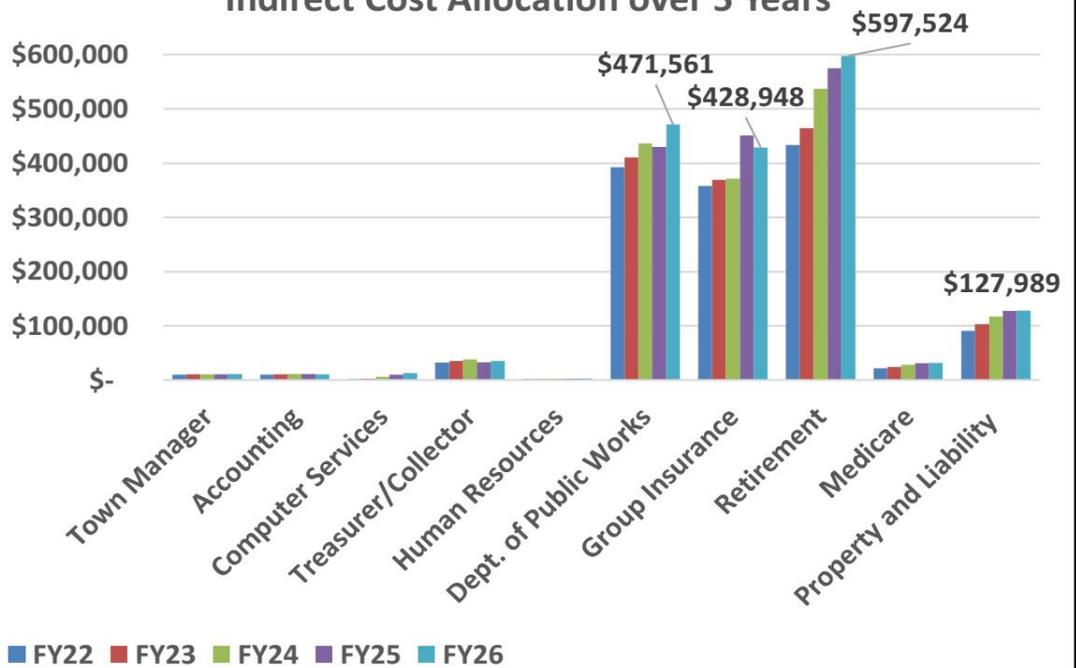
Source: Tewksbury Budget Documents

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**Fiscal
 Year 2026
 Water
 Enterprise
 Fund**

Indirect Cost Allocation over 5 Years



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TOWN OF TEWKSBURY
 WATER ENTERPRISE COMBINED FUND
 FISCAL YEAR 2026 PROPOSED BUDGET

	FY2022 Expended	FY2023 Expended	FY2024 Expended	FY2025 Approved	FY2026 Recommended	Inc(Dec)
Salaries	\$ 1,568,400	\$ 1,523,333	\$ 1,687,747	\$ 1,859,289	\$ 1,756,640	\$ (102,649)
Expenses	1,538,879	1,731,389	2,101,970	1,979,861	2,274,571	294,710
Capital Outlay			-	-	-	-
Reserve Fund			-	25,000	25,000	-
Occupational Health			-	20,000	20,000	-
Other Post Employment Benefits	163,947	163,947	52,013	53,564	41,897	(11,667)
Debt	2,676,771	2,492,485	2,547,817	3,165,475	3,859,608	694,133
Subtotal	\$ 5,947,998	\$ 5,911,154	\$ 6,389,546	\$ 7,103,189	\$ 7,977,715	\$ 874,526

	FY2022	FY2023	FY2024	FY2025	FY2026 Recommended	Inc(Dec)
Indirect Expenses						
Town Manager	\$ 9,886	\$ 10,356	\$ 10,615	\$ 10,615	\$ 11,397	\$ 782
Accounting	10,049	10,597	11,812	11,631	10,816	(815)
Computer Services	1,828	2,588	6,122	10,034	15,729	5,695
Treasurer/Collector	32,846	35,150	38,297	33,270	35,490	2,220
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Retirement	433,124	464,408	536,995	575,149	597,524	22,375
Medicare	21,990	24,511	28,411	31,301	31,846	545
Property and Liability	90,939	103,061	117,324	127,686	127,989	303
Subtotal	\$ 1,353,558	\$ 1,432,157	\$ 1,559,773	\$ 1,682,832	\$ 1,734,305	\$ 51,473

	FY2022	FY2023	FY2024	FY2025	FY2026 Recommended	Inc(Dec)
Capital Expenditures						
Total Appropriation	\$ 7,301,556	\$ 7,343,311	\$ 7,949,319	\$ 8,786,021	\$ 9,712,020	\$ 925,999

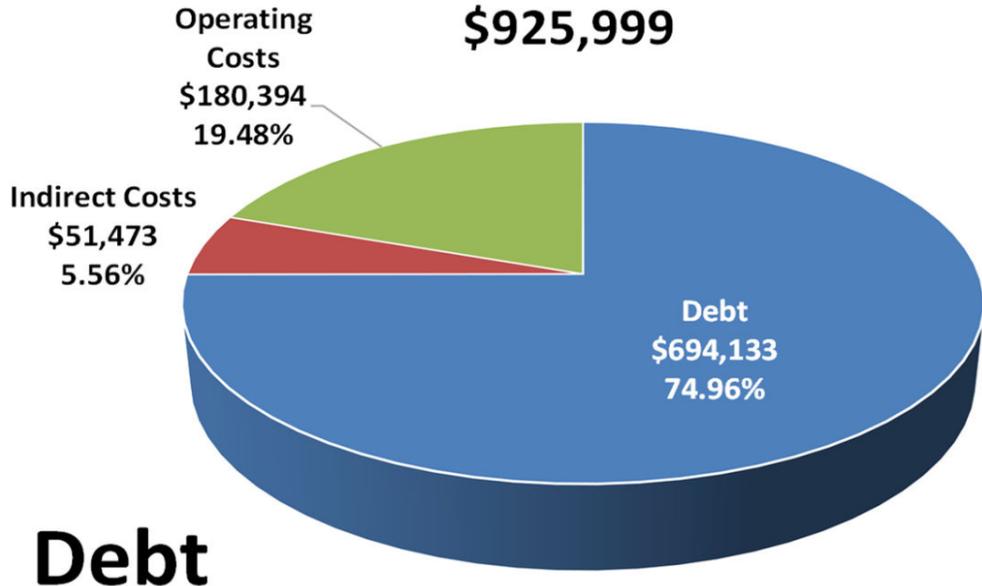
What Drives the Budget Increase?

**Fiscal
 Year 2026
 Water
 Enterprise
 Fund**

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**What drives the Budget increase?
 \$925,999**



Debt

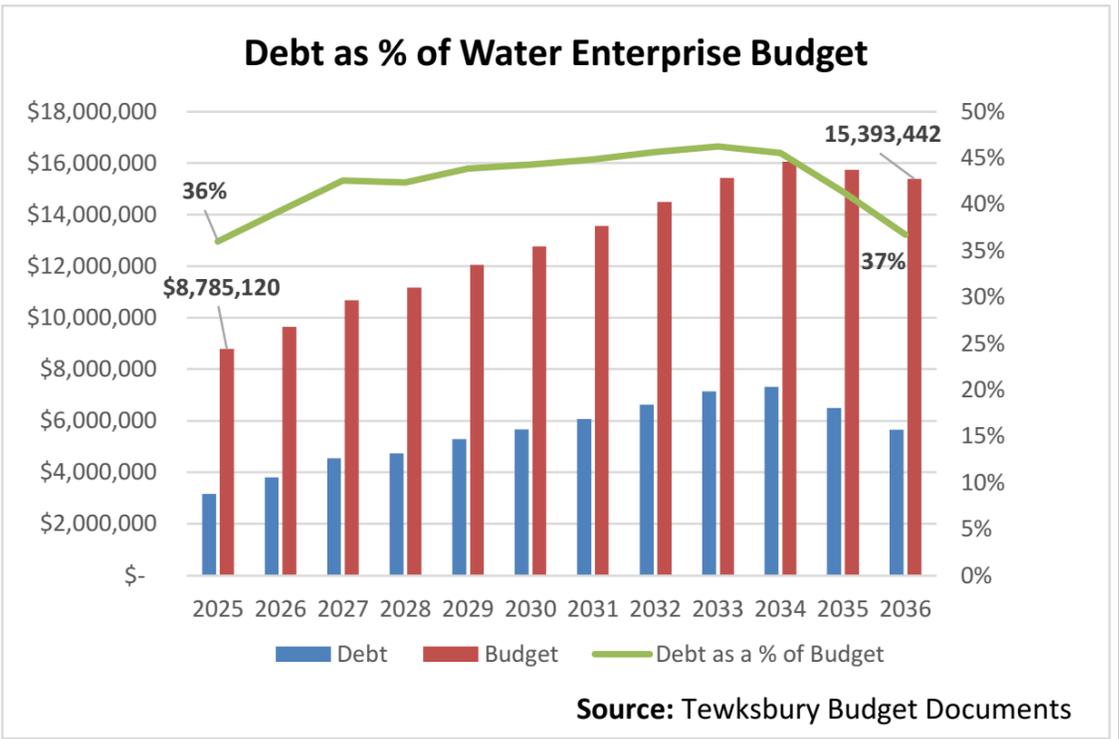
Source: Tewksbury Budget Documents

**Fiscal
 Year 2026
 Water
 Enterprise
 Fund**

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**Fiscal
Year 2026
Water
Enterprise
Fund**



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Fiscal Year 2026 -
Fiscal Year 2030:
\$32,700,000

Fiscal Year 2026 Water Enterprise Capital Improvement Plan

PROJECT/PROGRAM	FUNDING SOURCE	FY2026	5 YR PLAN
Hydrant Replacement Program	Retained Earnings	\$ 150,000	\$ 750,000
Water Distribution System Improvements	Borrowing	\$ 5,400,000	27,000,000
Water Treatment Plant and Tank Maint./Upgrades	Retained Earnings	\$ 500,000	1,350,000
Water Meter Replacement	Borrowing	\$ 1,500,000	3,000,000
Fleet and Equipment Replacement Program	Retained Earnings	\$ 175,000	600,000
TOTAL		\$ 7,725,000	\$ 32,700,000



Over the next Five Years the Plan is to spend retained earnings, Water Stabilization Fund and borrow funds to pay for Capital Projects.

In addition to the 27,000,000 for FY25-FY29, another 27,000,000 will be needed for water distribution upgrades from FY30-FY34 totaling 54,000,000 over the next 10 years which will address 40% of the water mains in need of replacement.

Current Balance Retained Earnings: \$1,698,983

Balance Water Stabilization: \$2,118,687

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Fiscal Year 2026 Water Enterprise Capital Improvement Plan

Priority locations include South Tewksbury Phase III and the William G Drive neighborhood. Additionally, the design for South Tewksbury Phase IV is a priority.

Size (in.)	Pipe Material (Length in feet)						
	Asbestos Cement	Cast Iron	Ductile Iron	Plastic	Steel	Wrought Iron	Unknown
2	1,283	0	248	702	0	13,020	1,642
4	0	0	502	0	0	0	0
6	170,961	89,148	37,134	0	0	0	8,971
8	85,932	33,264	247,584	7,218	0	0	9,140
10	1,019	6,563	4,018	0	0	0	0
12	180	15,370	49,838	0	840	0	275
16	0	2,503	32,947	0	0	0	174
18	0	1,104	0	0	0	0	0
20	0	0	18,068	0	0	0	0
24	0	0	4,140	0	0	0	0
Totals (ft)	259,375	147,952	394,479	7,920	840	13,020	20,202
Totals (mi)	49.12	28.02	74.71	1.50	0.16	2.47	3.83
% of System	30.7%	17.5%	46.8%	0.9%	0.1%	1.5%	2.4%

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Fiscal Year 2026 Water Enterprise Fund

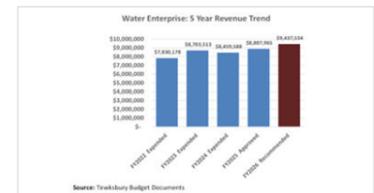
Projected Water Revenue

	FY2022 Collected	FY2023 Collected	FY2024 Collected	FY2025 Projected	FY2026 Projected	Inc(Dec)
User Fees	\$ 7,311,842	\$ 8,346,154	\$ 7,596,983	\$ 8,462,965	\$ 9,012,534	\$ 549,569
Water Liens	392,279	23,519	495,168	275,000	275,000	-
All Other Fees	126,058	193,925	130,802	150,000	150,000	-
Investment Income	-	139,915	236,635	-	-	-
Total Revenue	\$ 7,830,178	\$ 8,703,513	\$ 8,459,588	\$ 8,887,965	\$ 9,437,534	\$ 549,569

Footnote: All Other Fees includes Connection Fees, Water Meter Fees, Demand Fees and Application Fees. The surplus in FY24 closed at the end of Fiscal year and was part of Certified Retained Earnings.

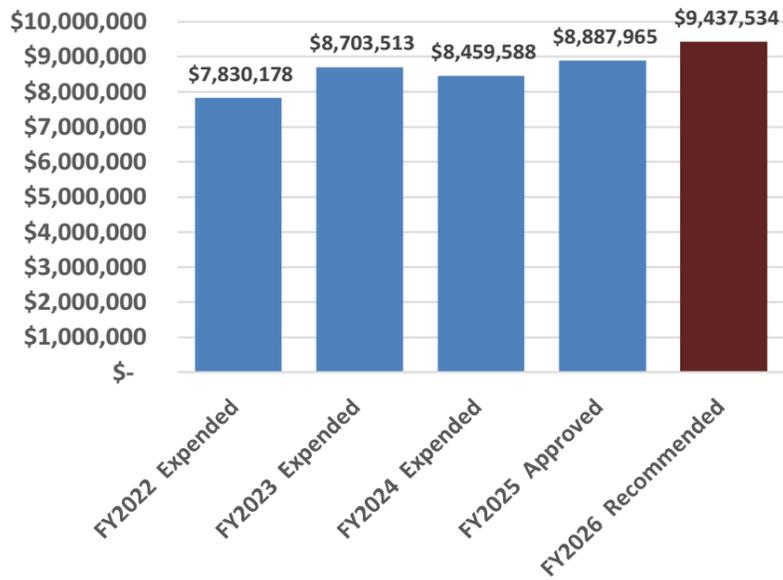
The Revenue picture reflects the need for capital investment driven by the Select Board's commitment to replacing water lines.

\$400,000 is being appropriated from Overlay Surplus to provide temporary rate relief for FY2026.



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Water Enterprise: 5 Year Revenue Trend



Source: Tewksbury Budget Documents

29



Fiscal Year 2026 Water Enterprise Fund

Impacts and Assumptions FY26 Water Rates:

- Water rates will increase in FY26. Rates increased in FY25 to accommodate the new policy of 3 miles of pipe per year - but prior to that they had not increased in 3 years and only once in the prior 5 years.
- Water usage for revenue projections were based upon Actual usage in August 2021, December 2021 and April 2022 billing cycles. Projections are based on these three cycles as they have been the most consistent years not affected by external factors such as weather.
- Annual water usage is projected to be 649,350,523 gallons, which is no change from the projected usage in FY24.
- Collection Rate 94%
- Rate projections includes all Capital Improvements within the five (5) year CIP and annual funds for water distribution upgrades.

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Fiscal Year 2026 Water Enterprise Fund

Current Water Rates:

Tiers	Current Rate (\$)
0-12 gals	9.39 per 1000
13-24	13.27 per 1000
25-46	17.64 per 1000
47+	22.04 per 1000

Proposed Water Rates:

Tiers	Proposed Rate (\$)
0-12 gals	10.00 per 1000
13-24	14.13 per 1000
25-46	18.79 per 1000
47+	23.47 per 1000

Proposed Secondary Meter Rates are the same as above except

47+	44.11 per 1000
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This tier and rate for secondary meters has a conservation charge added

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Fiscal Year 2026 Water Enterprise Fund

Approximately 71% of the Residents are within 55,000 gallons annual usage and Approximately 91% of the Residents are within 90,000 gallons per year which is the State's average annual use. There were approximately 9,956 residential users.

Water FY26 Projected Annual Increase

Usage	Current Annual Bill	Proposed Annual Bill	\$ Increase	% Increase
10,000	93.90	100.00	6.10	6.5%
15,000	140.85	150.00	9.15	6.5%
20,000	187.80	200.00	12.20	6.5%
25,000	234.75	250.00	15.25	6.5%
35,000	328.65	350.00	21.35	6.5%
45,000	457.47	487.17	29.70	6.5%
50,000	523.82	557.82	34.00	6.5%
55,000	590.17	628.47	38.30	6.5%
60,000	656.52	699.12	42.60	6.5%
70,000	789.22	840.42	51.20	6.5%
75,000	868.68	925.05	56.37	6.5%
80,000	956.88	1,019.00	62.12	6.5%
90,000	1,133.28	1,206.90	73.62	6.5%
100,000	1,309.68	1,394.80	85.12	6.5%
140,000	2,024.08	2,155.76	131.68	6.5%
150,000	2,244.48	2,390.46	145.98	6.5%
200,000	3,346.48	3,563.96	217.48	6.5%
300,000	5,550.48	5,910.96	360.48	6.5%
400,000	7,754.48	8,257.96	503.48	6.5%
500,000	9,958.48	10,604.96	646.48	6.5%
700,000	14,366.48	15,298.96	932.48	6.5%
1,000,000	20,978.48	22,339.96	1,361.48	6.5%
1,500,000	31,998.48	34,074.96	2,076.48	6.5%
2,000,000	43,018.48	45,809.96	2,791.48	6.5%
3,000,000	65,058.48	69,279.96	4,221.48	6.5%
4,000,000	87,098.48	92,749.96	5,651.48	6.5%
5,000,000	109,138.48	116,219.96	7,081.48	6.5%
6,000,000	131,178.48	139,689.96	8,511.48	6.5%
7,100,000	155,422.48	165,506.96	10,084.48	6.5%
7,500,000	164,238.48	174,894.96	10,656.48	6.5%

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Fiscal Year 2026 Water Enterprise Fund

Comments or Questions

- Impact of Water Distribution Improvements
- Water Usage
- Projection of future years
- Retained Earnings
- Capital Projects
- State Hospital Connection to Town Sewer



33

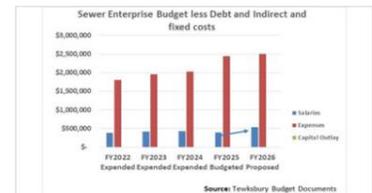


Fiscal Year 2026 Sewer Enterprise Fund

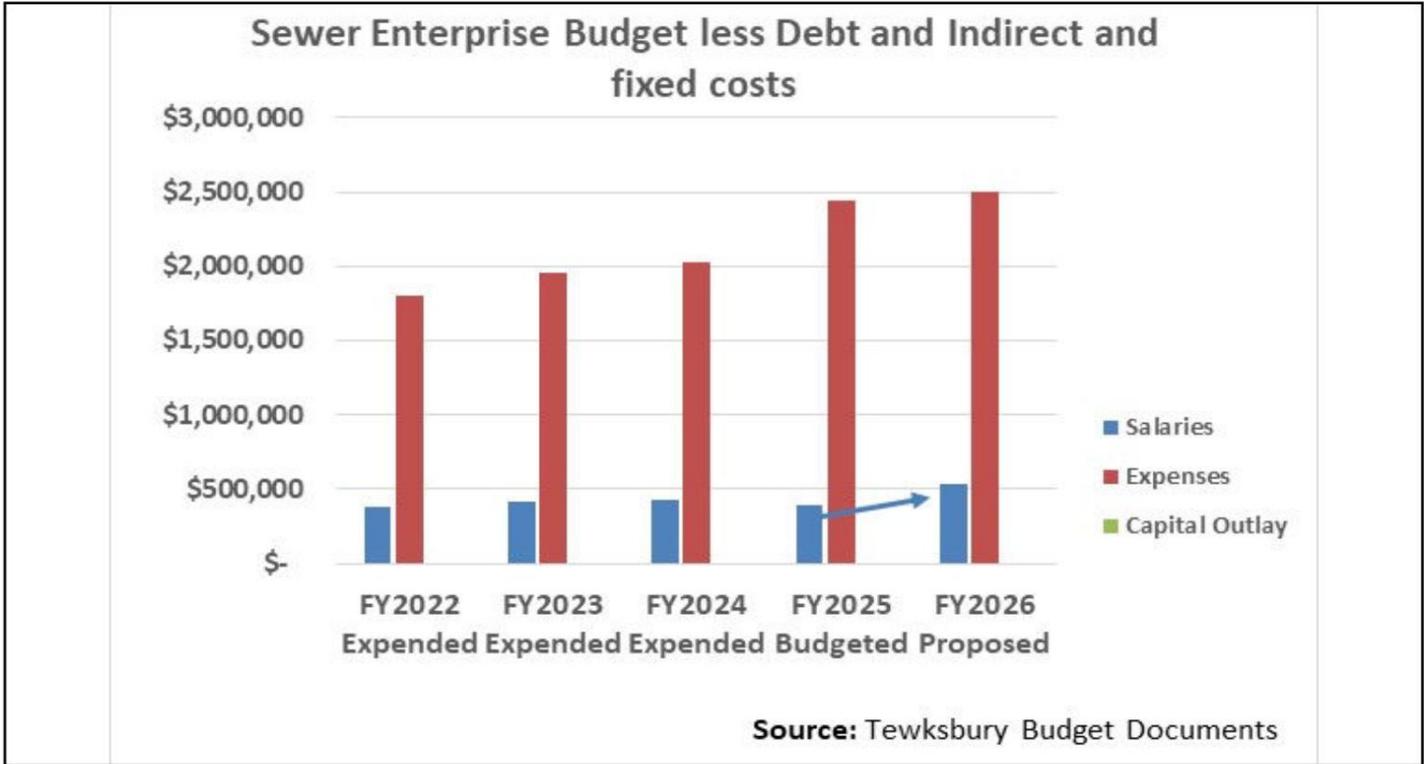
Town of Tewksbury Sewer Enterprise Fund Fiscal Year 2026 Proposed Budget

	FY2022 Expended	FY2023 Expended	FY2024 Expended	FY2025 Budgeted	FY2026 Proposed	Inc(Dec)	Inc(Dec) %
Salaries	\$ 381,879	\$ 422,295	\$ 429,580	\$ 394,680	\$ 531,111	\$ 136,431	35%
Expenses	1,802,843	1,955,809	2,022,756	2,447,250	2,499,841	52,591	2%
Capital Outlay	-	-	-	-	-	-	0%
	\$ 2,184,722	\$ 2,378,104	\$ 2,452,336	\$ 2,841,930	\$ 3,030,952	\$ 189,022	7%

The Sewer Budget increase, exclusive of debt and indirect costs, is driven by salaries (35% Increase). The Supervisors positions is now split between water and sewer (\$43,000), the Assistant Director is now allocated 25% instead of 33% (savings of \$2,100), an HMEO position was moved from highway to Sewer (\$79,558) and temporary seasonal was increased from one to two workers (\$13,696).



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Fiscal Year 2026

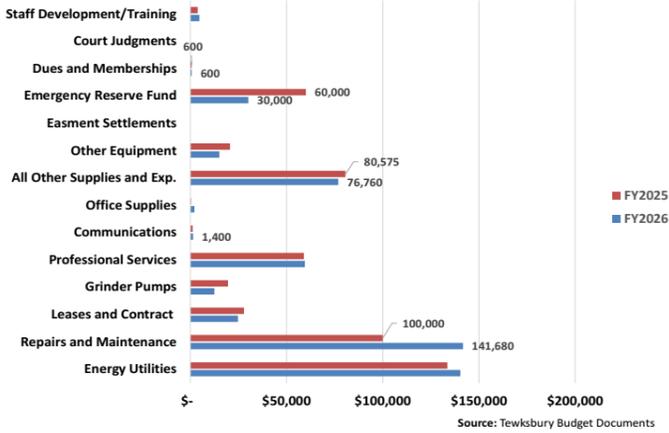
Sewer Enterprise Fund



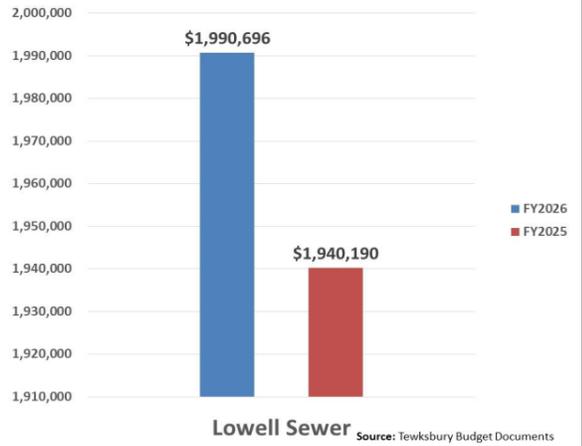
The biggest contributor to the Sewer Operating Budget is the Repair and Maintenance Line Item. This increased by 42% or \$41,680. Sewer manhole repair, Network Maintenance and an alarm notification system were added to this line item. The Lowell Sewer Assessment increased by 2.60% or \$50,506.

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Sewer Enterprise: Operating Expense Changes



Sewer Enterprise: Operating Expense Changes



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Fiscal Year 2026 Sewer Enterprise Fund

Indirect Expenses	FY2022	FY2023	FY2024	FY2025	FY2026 Recommended	Inc(Dec)
Town Manager	9,886	10,356	10,615	10,615	11,397	782
Accounting	10,049	10,597	11,812	11,631	10,816	(815)
Computer Services	1,828	2,588	3,061	5,018	7,865	2,847
Treasurer/Collector	32,846	35,150	38,297	33,270	35,490	2,220
Human Resources	1,909	2,085	2,274	2,317	3,003	686
Dept. of Public Works	387,392	407,293	433,586	431,757	465,065	33,308
Group Insurance	132,241	127,887	141,131	158,226	176,038	17,812
Retirement	80,323	86,065	52,951	56,540	60,336	3,796
Medicare	6,126	8,660	9,646	11,668	12,092	424
Property and Liability Insurance	25,301	28,521	32,736	31,852	34,712	2,860
Subtotal	\$ 687,901	\$ 719,202	\$ 736,109	\$ 752,894	\$ 816,812	\$ 63,918

Indirect Cost (Allocations): Costs of a service not reflected in the operating budget of the entity providing the service. An example of an indirect cost of providing water service would be the value of time spent by non-water department employees processing water bills. A determination of these costs is necessary to analyze the total cost of service delivery. The matter of indirect costs arises most often in the context of enterprise funds.

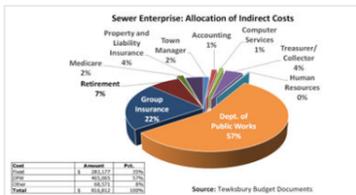
38



Fiscal Year 2026 Sewer Enterprise Fund

Total: \$748,242

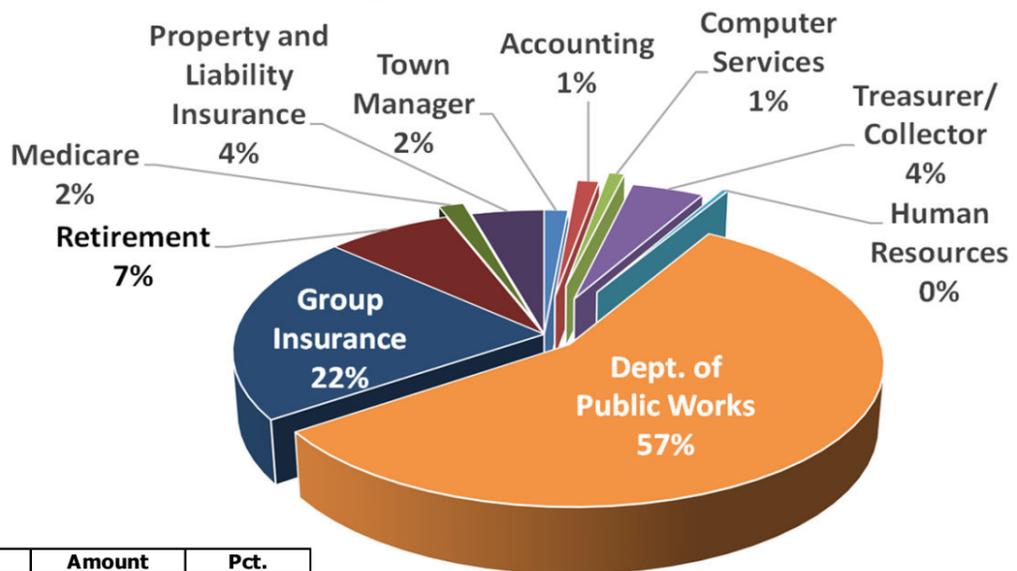
Indirect Expenses	FY2022	FY2023	FY2024	FY2025	FY2026 Recommended	Inc(Dec)
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Indirect Costs are primarily Fixed Costs: Insurance, Retirement, Medicare and Property and Liability. Additionally, Public Works is a significant portion. These costs account for 92% of Indirect Cost.

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Sewer Enterprise: Allocation of Indirect Costs



Cost	Amount	Pct.
Fixed	\$ 283,177	35%
DPW	465,065	57%
Other	68,571	8%
Total	\$ 816,812	100%

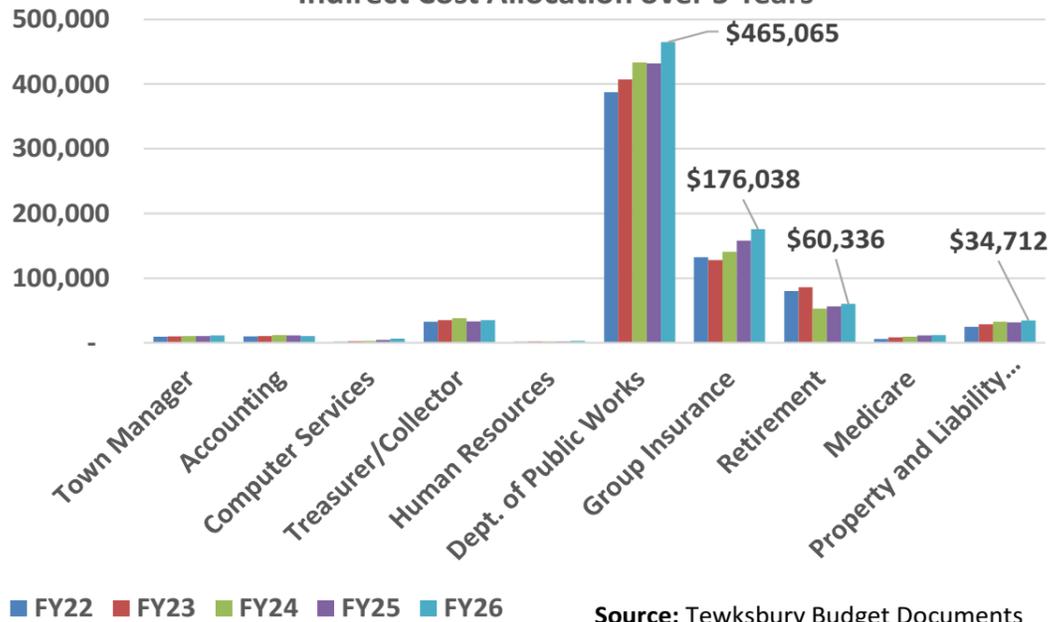
Source: Tewksbury Budget Documents

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**Fiscal
Year 2026
Sewer
Enterprise
Fund**

**Sewer Enterprise Budget:
Indirect Cost Allocation over 5 Years**



Source: Tewksbury Budget Documents

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**Fiscal
Year 2026
Sewer
Enterprise
Fund**

**TOWN OF TEWKSBURY
SEWER ENTERPRISE FUND
FISCAL YEAR 2026 PROPOSED BUDGET**

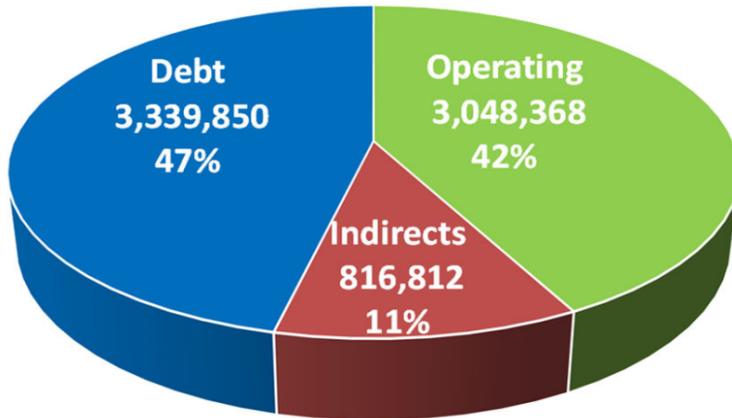
	FY2022 Expended	FY2023 Expended	FY2024 Expended	FY2025 Approved	FY2026 Recommended	Inc(Dec)
Direct Expenses						
Salaries	371,186	422,295	429,580	394,680	531,111	136,431
Expenses	462,685	326,022	417,970	447,060	479,145	32,085
Capital Outlay	-	-	-	-	-	-
Lowell Sewer	1,361,881	1,629,787	1,604,785	1,940,190	1,990,696	50,506
Reserve Fund	-	-	-	60,000	30,000	(30,000)
Occupational Health	10,000	10,000	10,000	10,000	10,000	-
Other Post Employment Benefits	38,785	38,785	6,935	7,142	7,416	274
Debt	3,712,623	3,703,896	3,577,894	3,548,144	3,339,850	(208,294)
Subtotal	\$ 5,957,160	\$ 6,130,785	\$ 6,047,164	\$ 6,407,216	\$ 6,388,218	\$ (18,998)
Indirect Expenses						
Town Manager	9,886	10,356	10,615	10,615	11,397	782
Accounting	10,049	10,597	11,812	11,631	10,816	(815)
Computer Services	1,828	2,588	3,061	5,018	7,865	2,847
Treasurer/Collector	32,846	35,150	38,297	33,270	35,490	2,220
Human Resources	1,909	2,085	2,274	2,317	3,003	686
Dept. of Public Works	387,392	407,293	433,586	431,757	465,065	33,308
Group Insurance	132,241	127,887	141,131	158,226	176,038	17,812
Retirement	80,323	86,065	52,951	56,540	60,336	3,796
Medicare	6,126	8,660	9,646	11,668	12,092	424
Property and Liability Insurance	25,301	28,521	32,736	31,852	34,712	2,860
Subtotal	\$ 687,901	\$ 719,202	\$ 736,109	\$ 752,894	\$ 816,812	\$ 63,918
Capital Expenditures	-	-	-	Budget stable	-	-
Total Appropriation	\$ 6,645,061	\$ 6,849,987	\$ 6,783,273	\$ 7,160,110	\$ 7,205,030	\$ 44,920

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Sewer Enterprise Budget Breakdown

Fiscal
Year 2026
Water
Enterprise
Fund



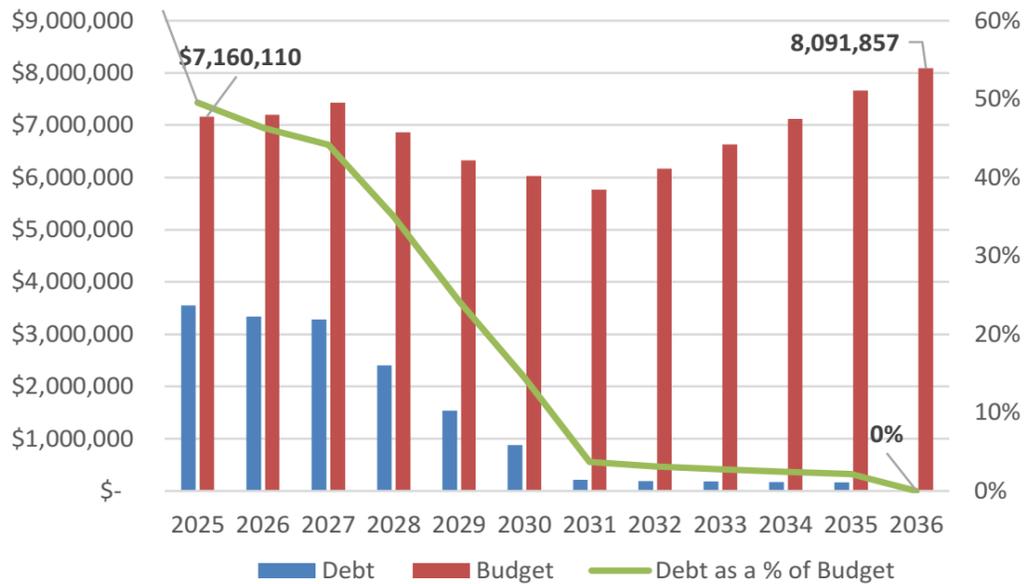
Source: Tewksbury Budget Documents

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Debt as % of Sewer Enterprise Budget

Fiscal
Year 2026
Water
Enterprise
Fund



Source: Tewksbury Budget Documents

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Fiscal Year 2026 Sewer Enterprise Capital Improvement Plan

Fiscal Year 2026 -
Fiscal Year 2030:
\$32,700,000

PROJECT/ PROGRAM	FUNDING SOURCE	FY2026	5 YR PLAN
Inflow and Infiltration I/I Control	Retained Earnings	250,000	\$ 1,250,000
Sewer Pump Station Improvements	Retained Earnings	350,000	1,750,000
Collections System Upgrades	Retained Earnings	-	-
Fleet and Equipment Replacement Program	Retained Earnings	175,000	600,000
TOTAL		775,000	\$ 3,600,000

All Capital from 2026-2030 is Projected to be funded by the Sewer Retained Earnings.

Sewer Retained Earnings Balance is \$5,944,587 and will be utilized over the next five years to implement Sewer Capital and offset Debt Service costs.

Balance Sewer Stabilization Fund \$4,243,227.

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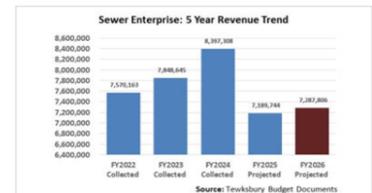


Fiscal Year 2026 Sewer Enterprise Fund

Projected Sewer Revenue	FY2022 Collected	FY2023 Collected	FY2024 Collected	FY2025 Projected	FY2026 Projected	Inc(Dec)
User Fees	6,241,137	6,664,051	6,936,997	5,935,815	6,042,806	106,992
All Sewer Liens/Interest/Fees	293,065	274,155	496,911	175,000	175,000	-
Connection Fees	164,200	122,200	83,400	108,929	100,000	(8,929)
All Other	(28,239)	38,239	-	100,000	100,000	-
Retained Earnings	900,000	750,000	880,000	870,000	870,000	-
Transfer From General Fund	-	-	-	-	-	-
Total Revenue	7,570,163	7,848,645	8,397,308	7,189,744	7,287,806	98,063
Operating Deficit / Surplus	925,102	998,658	1,614,035	29,634	82,776	53,143

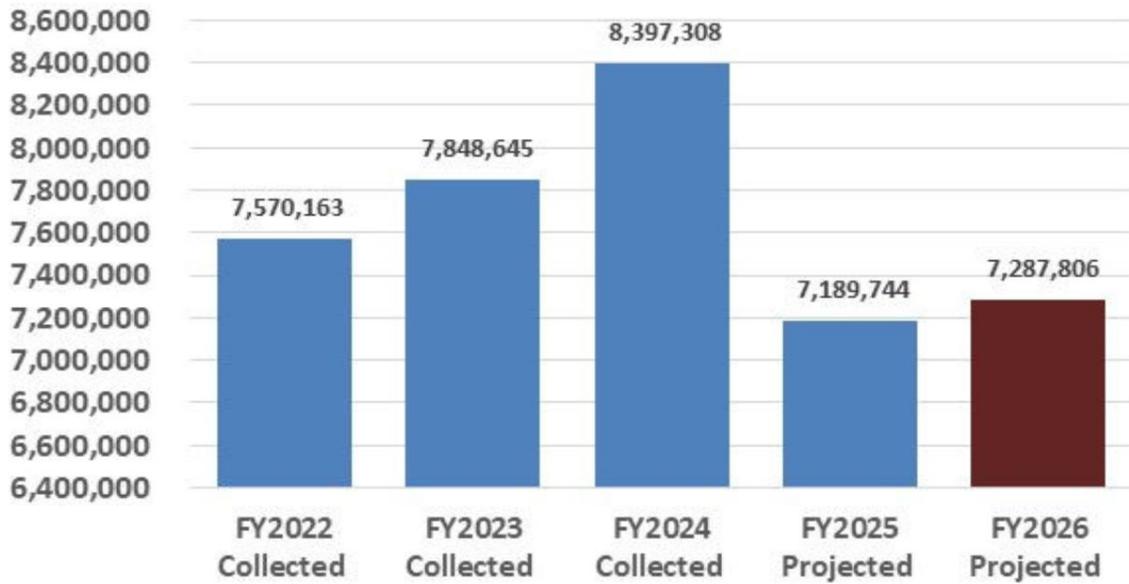
Footnote: All Other Fees includes Connection Fees, Water Meter Fees, Demand Fees and Application Fees. The surplus in FY24 closed at the end of Fiscal year and was part of Certified Retained Earnings.

The Revenue picture reflects a stable outlook as sewer debt begins to mature capital investments are manageable.



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Sewer Enterprise: 5 Year Revenue Trend



Source: Tewksbury Budget Documents

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Fiscal Year 2026 Water Enterprise Fund

Impacts and Assumptions FY26 Water Rates:

- Sewer rates will increase in FY26 for both in Town and out of Town/exempt properties.
- Rates had not increased in 5 years prior to FY24 when sewer rates increased 3% in FY24 and 2% in FY25 due to increased budget cost mainly in the Lowell Sewer Assessment.
- Sewer usage for revenue projections were based upon Actual usage in August 2021, December 2021 and April 2022 billing cycles. Projections are based on these three cycles as they have been the most consistent years not affected by external factors such as weather.
- Annual water usage is projected to be 649,350,523 gallons, which is no change from the projected usage in FY24.
- Collection Rate 94%
- Rate projections includes all Capital Improvements within the five (5) year CIP and annual funds for Sewer Maintenance.

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**Fiscal Year
2026 Sewer
Enterprise
Fund**

Proposed Sewer Rate - In-Town:

Tiers	Current Rate (\$)	Proposed Rate (\$)
0-12 gals	7.60 per 1000	7.75 per 1000
13-24	9.78 per 1000	9.98 per 1000
25-46	13.87 per 1000	14.15 per 1000
47+	16.22 per 1000	16.54 per 1000

Proposed Sewer Rate - Out of Town and Exempt Property:

Tiers	Current Rate (\$)	Proposed Rate(\$)
0-12 gals	17.10 per 1000	17.44 per 1000
13-24	22.01 per 1000	22.45 per 1000
25-46	30.11 per 1000	30.71 per 1000
47+	35.23 per 1000	35.93 per 1000

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**Fiscal Year 2026
Sewer Enterprise
Fund**

Approximately 69% of the Residents are within 55,000 gallons annual usage and Approximately 92% of the Residents are within 90,000 gallons per year which is the State's average annual use. There were approximately 7167 residential users.

Sewer FY26 Projected Annual Increase

Usage	Current Annual Bill	Proposed Annual Bill	\$ Increase	% Increase
10,000	76.00	77.50	1.50	2%
15,000	114.00	116.25	2.25	2%
20,000	152.00	155.00	3.00	2%
25,000	190.00	193.75	3.75	2%
35,000	266.00	271.25	5.25	2%
45,000	361.62	368.82	7.20	2%
50,000	410.52	418.72	8.20	2%
55,000	459.42	468.62	9.20	2%
60,000	508.32	518.52	10.20	2%
70,000	606.12	618.32	12.20	2%
75,000	667.29	680.73	13.44	2%
80,000	736.64	751.48	14.84	2%
90,000	875.34	892.98	17.64	2%
100,000	1,014.04	1,034.48	20.44	2%
140,000	1,573.54	1,605.26	31.72	2%
150,000	1,735.74	1,770.66	34.92	2%
200,000	2,546.74	2,597.66	50.92	2%
300,000	4,168.74	4,251.66	82.92	2%
400,000	5,790.74	5,905.66	114.92	2%
500,000	7,412.74	7,559.66	146.92	2%
700,000	10,656.74	10,867.66	210.92	2%
1,000,000	15,522.74	15,829.66	306.92	2%
1,500,000	23,632.74	24,099.66	466.92	2%
2,000,000	31,742.74	32,369.66	626.92	2%
3,000,000	47,962.74	48,909.66	946.92	2%
4,000,000	64,182.74	65,449.66	1,266.92	2%
5,000,000	80,402.74	81,989.66	1,586.92	2%
6,000,000	96,622.74	98,529.66	1,906.92	2%
7,100,000	114,464.74	116,723.66	2,258.92	2%
7,500,000	120,952.74	123,339.66	2,386.92	2%

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Fiscal Year 2026 Stormwater Enterprise Fund

**TOWN OF TEWKSBURY
STORMWATER ENTERPRISE FUND
FISCAL YEAR 2026 PROPOSED BUDGET**

<u>Direct Expenses</u>	FY2022 Expended	FY2023 Expended	FY2024 Expended	FY2025 Approved	FY2026 Recommended	Inc(Dec)
Salaries			-	-	-	-
Expenses	470,919	506,934	625,656	697,225	754,800	57,575
Capital Outlay	505,063	620,669	-	-	-	-
Reserve Fund			-	25,000	25,000	-
Subtotal	\$ 975,982	\$ 1,127,602	\$ 625,656	\$ 722,225	\$ 779,800	\$ 57,575
<u>Indirect Expenses</u>	FY2022	FY2023	FY2024	FY2025	FY2026 Recommended	Inc(Dec)
Subtotal			-	-	-	-
<u>Capital Expenditures</u>			-	-	-	-
Total Appropriation	\$ 975,982	\$ 1,127,602	\$ 625,656	\$ 722,225	\$ 779,800	\$ 57,575
<u>Projected Stormwater Revenue</u>	FY2022 Collected	FY2023 Collected	FY2024 Collected	FY2025 Projected	FY2026 Projected	Inc(Dec)
User Fees	1,202,726	1,191,910	1,307,971	1,158,846	1,179,800	20,954
Total Revenue	\$ 1,202,726	\$ 1,191,910	\$ 1,307,971	\$ 1,158,846	\$ 1,179,800	\$ 20,954
Operating Deficit/Surplus	226,743	64,308	682,315	436,621	400,000	(36,621)

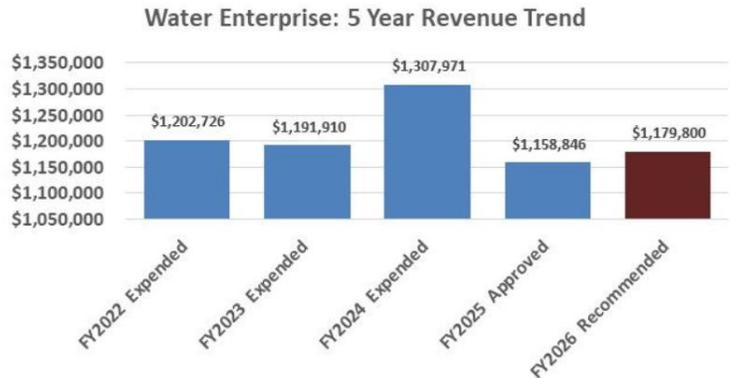
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Fiscal Year 2026 Stormwater Enterprise Fund

The projected earnings for FY2026 is based on the FY2024 Actuals plus 2% due to prior year collections.

Stormwater collections have averaged \$1.15 million over five years.



Source: Tewksbury Budget Documents

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Fiscal Year 2026 Stormwater Enterprise Fund

- Tewksbury charges a flat fee for residential parcels with three or fewer units.
- Stormwater fee is based upon a billing metric known as an Equivalent Residential Unit (ERU).
- An ERU is used to compare impact to the stormwater system across different land use types.
- In Tewksbury, the ERU would equal the median impervious surface of a residential parcel with three units or less.
- The ERU in Tewksbury is 4,443SF which the Fee is based upon.
- The current annual flat fee/ERU is \$75 per year and will remain the same in FY26.
- Collection Rate 93%
- Additional revenue is projected to come from Previous Years Rates - 40,000, Interest and Liens - 10,000 for a total of 50,000

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Fiscal Year 2026 Stormwater Capital Improvement Plan

PROJECT/ PROGRAM	FUNDING SOURCE	FY2026	5 YR PLAN
Drains	Retained Earnings	250,000	\$ 2,450,000
Stormwater Compliance	Retained Earnings	-	-
Project Development	Retained Earnings	150,000	480,000
TOTAL		400,000	\$ 2,930,000

Additional revenue is projected to come from Previous Years Rates - 40,000, Interest and Liens - 10,000 for a total of 50,000

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Tewksbury
Five Year
Capital
Plan
FY2026 -
FY2030

**TOWN OF TEWKSBURY
CAPITAL PLANNING PROGRAM
FISCAL YEARS 2026 - 2030
SUMMARY**

ENTERPRISE FUNDS THAT WILL BE FUNDED BY RAISE AND APPROPRIATE, RETAINED EARNINGS OR ENTERPRISE STABILIZATION FUNDS									
DEPARTMENT	PROJECT/PROGRAM	FUNDING SOURCE	FY2026	FY2027	FY2028	FY2029	FY2030	Total	
Facilities and Grounds									
	Police Station	R&A/Stab. Fund/CPA Funds/Free Cash	\$ 102,100.0	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 102,100.0
	Library	R&A/Stab. Fund/CPA Funds/Free Cash	-	500,000	-	-	-	-	500,000
	Town Hall and Town Hall Annex	R&A/Stab. Fund/CPA Funds/Free Cash	-	-	-	-	-	-	-
	Senior Center	R&A/Stab. Fund/CPA Funds/Free Cash	227,702	-	-	-	-	-	227,702
	South Street Fire Station Heating System	R&A/Stab. Fund/CPA Funds/Free Cash	131,764	-	-	-	-	-	131,764
	Facilities and Grounds Vehicles and Equipment	R&A/Stab. Fund/CPA Funds/Free Cash	-	-	-	-	-	-	-
	Recreation Fields and Facilities Improvements	R&A/Stab. Fund/CPA Funds/Free Cash	150,000	150,000	150,000	150,000	-	-	600,000
Total Facilities and Grounds			611,566	650,000	150,000	150,000	150,000	-	1,561,566
Fire Department									
	New Ambulance and Equipment	R&A/Stab. Fund/Free Cash	450,000	-	475,000	-	500,000	-	1,425,000
	North Fire Station Renovation	R&A/Stab. Fund/Free Cash	58,500	1,500,000	-	-	-	-	1,558,500
	New Administration Vehicle	R&A/Stab. Fund/Free Cash	160,000	-	-	-	-	-	160,000
	New Fire Engine and Equipment	R&A/Stab. Fund/Free Cash	-	-	-	925,000	-	-	925,000
	New Radio Box Repeater	R&A/Stab. Fund/Free Cash	30,000	-	-	-	-	-	30,000
	Turnout Gear and New Equipment	R&A/Stab. Fund/Free Cash	-	50,000	-	50,000	50,000	-	150,000
Total Fire Department			698,500	1,550,000	475,000	975,000	550,000	50,000	4,248,500
Public Works Department									
Transportation									
Public Works (General Fund)	Pavement Management Preventative Maintenance	R&A/Stab. Fund/FC/Borrowing/CH90	200,000	200,000	200,000	200,000	200,000	200,000	1,000,000
Public Works (General Fund)	Pavement Management Reconstruction/Resurfacing	R&A/Stab. Fund/FC/Borrowing/CH90	445,000	445,000	445,000	445,000	445,000	445,000	2,225,000
Public Works (General Fund)	Sidewalks	R&A/Stab. Fund/FC/Borrowing/CH90	250,000	250,000	250,000	250,000	250,000	250,000	1,250,000
Public Works (General Fund)	Improvement Projects	R&A/Stab. Fund/FC/Borrowing/CH90	60,000	200,000	55,000	200,000	200,000	200,000	715,000
Public Works (General Fund)	Project Development	R&A/Stab. Fund/FC/Borrowing/CH90	100,000	100,000	100,000	100,000	100,000	100,000	500,000
Total Transportation			1,055,000	1,195,000	1,050,000	1,195,000	1,195,000	1,195,000	5,690,000
Public Works Department									
Fleet and Equipment									
Public Works (General Fund)	Vehicles and Equipment	R&A/Stab. Fund/Free Cash	425,000	550,000	260,000	725,000	-	-	1,960,000
Total Fleet and Equipment			425,000	550,000	260,000	725,000	-	-	1,960,000
Grand Total DPW			1,480,000	1,745,000	1,310,000	1,920,000	1,195,000	50,000	7,650,000
School Department									
All Schools (Except Center)	Replace/Upgrade Wireless access points and firewalls at all schools except Center Elementary.	Borrowing/R&A/Retained Earnings	123,178	-	-	-	-	-	123,178
Total School			123,178	-	-	-	-	-	123,178
Grand Total General Fund			2,913,244	3,945,000	1,935,000	3,045,000	1,745,000	50,000	13,583,244

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Tewksbury Five Year Capital Plan Enterprise Funds FY2026 - FY2030

**TOWN OF TEWKSBURY
CAPITAL PLANNING PROGRAM
FISCAL YEARS 2026 - 2030
SUMMARY**

ENTERPRISE FUNDS THAT WILL BE FUNDED BY RAISE AND APPROPRIATE, RETAINED EARNINGS OR ENTERPRISE STABILIZATION FUNDS									
DEPARTMENT	PROJECT/PROGRAM	FUNDING SOURCE	FY2026	FY2027	FY2028	FY2029	FY2030	Total	
Public Works Department									
Sewer Enterprise Fund									
Public Works (Sewer)	Inflow and Infiltration I/I Control	Borrowing/R&A/Retained Earnings	250,000	250,000	250,000	250,000	250,000	250,000	1,250,000
Public Works (Sewer)	Sewer Pump Station Improvements	Borrowing/R&A/Retained Earnings	350,000	350,000	350,000	350,000	350,000	350,000	1,750,000
Public Works (Sewer)	Collections System Upgrades	Borrowing/R&A/Retained Earnings	-	-	-	-	-	-	-
Public Works (Sewer)	Fleet and Equipment Replacement Program	R&A/Ent. Fund	175,000	300,000	-	-	-	125,000	600,000
Total Sewer Enterprise Fund			775,000	900,000	600,000	600,000	600,000	725,000	3,600,000
Public Works Department									
Water Enterprise Fund									
Public Works (Water)	Hydrant Replacement Program	R&A Ent. Fund/Retained Earnings	150,000	150,000	150,000	150,000	150,000	150,000	750,000
Public Works (Water)	Water Distribution System Improvements	Borrowing/R&A/Retained Earnings	-	-	-	-	-	-	-
Public Works (Water)	Water Treatment Plant and Tank Maint./Upgrades	Borrowing/R&A/Retained Earnings	500,000	200,000	150,000	250,000	250,000	250,000	1,350,000
Public Works (Water)	Water Meter Replacement	Borrowing/R&A/Retained Earnings	175,000	300,000	-	-	-	125,000	600,000
Public Works (Water)	Fleet and Equipment Replacement Program	R&A Ent. Fund/Retained Earnings	175,000	300,000	-	-	-	125,000	600,000
Total Water Enterprise Fund			825,000	650,000	300,000	400,000	400,000	525,000	2,700,000
Public Works Department									
Stormwater Enterprise Fund									
Public Works (Stormwater)	Drains	R&A Ent. Fund/Retained Earnings	250,000	600,000	400,000	600,000	600,000	600,000	2,450,000
Public Works (Stormwater)	Stormwater Compliance	R&A Ent. Fund/Retained Earnings	-	-	-	-	-	-	-
Public Works (Stormwater)	Project Development	R&A Ent. Fund/Retained Earnings	150,000	50,000	160,000	60,000	60,000	60,000	480,000
Total Stormwater Enterprise Fund			400,000	650,000	560,000	660,000	660,000	660,000	2,930,000
Telemedia Department									
Telemedia Enterprise Fund									
Telemedia Department	Ella Flemming A/V Installation	R&A Ent. Fund/Retained Earnings	29,600	-	-	-	-	-	29,600
Telemedia Department	Upgrade & Replace Broadcast Playback Server	R&A Ent. Fund/Retained Earnings	48,000	-	-	-	-	-	48,000
Total Telemedia Enterprise Fund			77,600	-	-	-	-	-	77,600
Borrowing (Water)									
Water Distribution	Water Distribution System Improvements	Borrowing	5,400,000	5,400,000	5,400,000	5,400,000	5,400,000	5,400,000	27,000,000
Water Distribution	Water Meter Replacement	Borrowing	1,500,000	1,500,000	-	-	-	-	3,000,000
Total Borrowing			6,900,000	6,900,000	5,400,000	5,400,000	5,400,000	5,400,000	30,000,000
Grand Total All Capital Projects Per Year			11,890,844	13,045,000	8,795,000	10,105,000	9,055,000	-	-
Grand Total All Projects All Years									52,890,844

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**Tewksbury
Five Year
Capital Plan
Enterprise
Funds
FY2026 -
FY2030**

These Capital Projects are proposed to be funded by the Stabilization Fund which will be replenished in the fall after certification of free cash.

Stabilization Fund Balance	\$ 20,248,477.00
DPW	
Description	Amount
Sidewalk Reconstruction	\$ 250,000
F-550 Rack Truck w/plow Package (Hwy. Division)	130,000
Liquid Brine Production System (Snow & Ice)	200,000
Bobcat (Water/Sewer/Hwy. Division)	70,000
Asphalt Roller (Water/Sewer/Hwy.Division)	25,000
Total DPW	\$ 675,000
Fire	
Description	Amount
New Ambulance and Equipment	\$ 450,000
North Fire Station Renovation Study	58,500
New Administration Vehicle	160,000
New Radio Box Repeater	30,000
Total Fire	\$ 698,500
Facilities and Grounds	
Description	Amount
Police Station Anti-ligature Toilet & Sink Combo. Replacement	\$ 102,100
Senior Center Heating System/Boiler Replacement	227,702
South Street Fire Station Heating System	131,764
Parking Lot at State Field at Livingston Rec. Complex	150,000
Total Facilities & Grounds	\$ 611,566
	\$ 1,985,066
School	
Description	Amount
Replace/Upgrade Wireless access points and firewalls at all schools except Center Elementary.	\$ 123,178
School	\$ 123,178
Total General Fund	\$ 2,108,244
Stabilization Fund Balance After Transfer	\$ 18,140,233

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Tewksbury Five Year Capital Plan Enterprise Funds FY2026 - FY2030

These Capital Projects are proposed to be funded by Water and Sewer Retained Earnings

Water Retained Earnings Balance	\$ 1,698,983	
Water Enterprise Fund		
Description (Transfer from Retained Earnings)	Amount Notes	
Water Treatment Plant and Tank Maint./Upgrades	\$ 500,000	
Hydrant Replacement Program	150,000	
Bobcat (Water/Sewer/Hwy. Division)	50,000	50% of 100,000 cost split between water & sewer funds
Asphalt Roller (Water/Sewer/Hwy.Division)	20,000	50% of 40,000 cost split between water & sewer funds
F-550 Maintainer Utility w/Crane	105,000	50% of 210,000 cost split between water & sewer funds
Total Water	\$ 825,000	
Water Retained Earnings Balance After Transfer	\$ 873,983	

Sewer Retained Earnings Balance	\$ 5,944,587	
Sewer Enterprise Fund		
Description (Transfer from Retained Earnings)	Amount Notes	
Inflow and Infiltration I/I Control	\$ 250,000	
Pump Station Improvements	350,000	
Bobcat (Water/Sewer/Hwy. Division)	50,000	50% of 100,000 cost split between water & sewer funds
Asphalt Roller (Water/Sewer/Hwy.Division)	20,000	50% of 40,000 cost split between water & sewer funds
F-550 Maintainer Utility w/Crane	105,000	50% of 210,000 cost split between water & sewer funds
Total Sewer	\$ 775,000	
Sewer Retained Earnings Balance After Transfer	\$ 5,169,587	

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Tewksbury Five Year Capital Plan Enterprise Funds FY2026 - FY2030

These Capital Projects are proposed to be funded by Stormwater and Cable Retained Earnings

Stormwater Retained Earnings Balance	\$	1,546,848	
Stormwater Enterprise Fund			
Description	Amount	Notes	
Drainage Improvements & Upgrades	250,000	Raise and Appropriate	
Project Development	150,000	Raise and Appropriate	
Total Stormwater	\$	400,000	
Stormwater Retained Earnings Balance After Transfer	\$	1,546,848	

Telemedia Retained Earnings Balance	\$	2,710,111	
Telemedia Enterprise Fund			
Description	Amount	Notes	
Ella Flemming A/V Installation	29,600	Raise and Appropriate	
Upgrade & Replace Broadcast Playback Server	48,000	Raise and Appropriate	
Total Telemedia	\$	77,600	
Telemedia Retained Earnings Balance After Transfer	\$	2,710,111	

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Tewksbury Five Year Capital Plan Enterprise Funds FY2026 - FY2030

The Total Capital Commitment for Fiscal year 2026

Total Funding

Total Capital R&A/Stabilization/Retained Earnings	\$	4,185,844
Total Borrowing		6,900,000
Chapter 90/Grants	\$	805,000
Total Captial Projects FY26	\$	11,890,844

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FURTHER DETAILED INFORMATION-CERTAIN ANNUAL TOWN MEETING ARTICLES

Article 10 Bond Premium

Bond Premium from a July 2016 bond refinancing must be used to reduce the bonds that were refinanced. As required by State Statute, this article uses a portion of those proceeds, \$31,750, to reduce the existing Town Exempt Debt Principal.

Article 11 Affordable Housing Fund

According to Chapter 105 of the Acts of 2003, which created the Tewksbury Affordable Housing Trust Fund an allocation plan must be submitted to and approved at the Annual Town Meeting. This article outlines the FY2026 allocation plan and the expenditure requirements in accordance with the Special Act.

Article 12 Community Preservation Fund

In accordance with Massachusetts General Law, Chapter 44B this article outlines the Town’s appropriation for annual spending, or reserve for future spending, from the Community Preservation Fund, fund balance. State Statute requires at least 10% of the projected revenue be for open space, 10% for historic preservation, and 10% for community housing. In addition, 5% of the funds are appropriated for administration costs. FY2026 Historic 10% Reserve will be achieved with the payment of the Town Hall Rehabilitation and Ella Fleming Project bond payments. The total CPA estimated FY26 revenue is \$ \$1,069,178.

Article 13 Transfer \$1,985,066 Stabilization Fund for Town Capital Projects:

This article transfers funds from the Town’s Stabilization Fund for various Capital one-time expenditures. A Stabilization Fund is designed to accumulate amounts for capital and other future spending purposes, although it may be appropriated for any lawful purpose (MGL Ch. 40 §5B). Communities may establish one or more stabilization funds for different purposes. The specification and any alteration of purpose, and any appropriation of funds from any such fund, shall be approved by a two-thirds vote of Town Meeting, A majority vote of Town Meeting is needed to appropriate money into the stabilization fund. The Town’s Stabilization Fund balances are listed previously in this handout.

Sidewalk Construction \$250,000

Funds will be used for the construction of Phase 2 of a new sidewalk on Whipple Road which will be from Ferncroft Road to Pine Street. This project was identified in the Town’s Pedestrian Mobility Master Plan, which was created in 2018.

Ford F-550 Rack Truck with package Highway Division \$130,000

Funds will replace truck #61, a 2007 model year Ford F-550 with 104,403 miles and 7,962 engine hours, which is used as a front-line vehicle by the Highway, Fleet, and Forestry Division for a majority of their work including transportation of general materials, heavy drainage materials / pipe, and brush cleanup in addition to snow plowing. The rack truck has a lift gate which makes it ideal to support interdepartmental moving of various heavy items such as furniture, equipment and miscellaneous disposal. This ensures that items can be securely moved with low risk of damage or personal injury from lifting. The vehicle had extensive repairs in order to get it operational for this winter; however, a substantial structural problem has restricted the allowable load that it can carry. Without a proper counterweight it is less effective at plowing and is unable to perform all of its summer support functions.

Liquid Brine Production System \$200,000

Funds will be used to purchase a liquid brine production system that will allow the Town to make a liquid brine for snow and ice treatment. The Town's current supplier is in upstate New York, which because of the timing of winter events in our larger geographical region can result in delays in shipments to replenish stock. The result is more conservative use of the material given the onsite storage capacity and potential delays in replacement. Many surrounding communities have transitioned to in-house production as a cost savings measure. The system is capable of completely restocking our storage tanks within a day or less. This will also allow the Town to perform more pretreatment on roads using a liquid brine, which is more effective than traditional dry salt pretreatment. The Town feels this investment will provide financial and safety benefits to the residents.

Bobcat – shared with Water and Sewer Divisions \$70,000

The Town will seek to replace the Water Treatment Plant (WTP) #14 Bobcat (2008) with one of the models at our DPW yard #602 (2018). The WTP bobcat has 627 engine hours and is utilized for unloading and transporting delivered materials in addition to snow plowing. By sending a DPW bobcat to replace the aged WTP bobcat the DPW seeks to purchase a larger bobcat that will be capable of utilizing a larger milling machine. Many of the road defects in Town now require a larger width repair than our current machine can perform. The size limitation of our current machine does not allow the Town to purchase a larger milling attachment to make the necessary roadway repairs.

Asphalt Roller – shared with Water and Sewer Divisions \$25,000

Funds will replace an asphalt roller #605, a 1999 Compac, which is used for making repairs to asphalt after water, sewer, highway or stormwater projects. Proper compaction is key when making repairs and this machine's size makes it ideal on larger full depth repairs given its weight and vibratory ability.

New Ambulance & equipment - \$450,000

These funds will be used to replace a 2018 Ford E-450 Horton Ambulance. The last E-450 Ford Horton ambulance had a new chassis installed. The new ambulance requested for FY2026 & FY28 will be of new construction and heavy-duty design (F550) that will allow for an extended year of front-line service.

The ambulance is the most frequently used emergency resource in the Department. They are driven by a variety of people under extreme conditions on a daily basis. Ambulances are prone to mechanical failure and require extensive maintenance as they age. Recent ambulances have reached approximately 75,000 to 80,000 miles in their first 2 years of use as the Town’s primary response ambulance. The new ambulance design will extend the front-line service life of the vehicle by one year. New ambulance regulations will be met through appropriate planning and design specifications. The lead time to take delivery on an ambulance is also a concerning factor. Currently, it is taking up to 24 months or more to take delivery. This purchase will complete the conversion of the entire fleet to heavy duty chassis. It is anticipated that the town can acquire a stock ambulance from one of our vendors which would reduce the lead time.

FY2025 Current Vehicles

Call Sign	Vehicle Year - Make - Model	Mileage as of 11/5/24	Eng. Hrs as of 11/5/24	Condition	Vehicle Year	Replace	Service Years Left
A-1	2023 Ford F550 Horton Ambulance	28,724	1,603	good	2023	2029	4
A-2	2022 Ford F550 Braun Ambulance	46,004	2,652	good	2022	2028	3
A-3	2018 Ford E450 Horton Ambulance	113,812	6,595	good	2018	2024	-1
A-4	2019 Ford E450 Horton Ambulance	131,691	7,392	fair	2019	2024	-1

North Fire Station Renovation Study - \$58,500: The North Fire Station was put into service in 1976 and is currently 49 years old. It meets the current needs of the Fire Department from a size and location point of view; however, it does not meet many of the current building and fire codes nor does it comply with NFPA standards for firefighter health and safety. The facility lacks adequate storage which reduces the functionality and use of the apparatus bays. The facility does not provide adequate training, living, equipment and storage space to support firefighting personnel and assists the Department in the delivery of excellent services to our community. Additionally, it does not allow for community accessibility. A renovation of the station would use existing Town owned property and would include but not be limited to ADA compliance, a public restroom, male and female firefighter showers and accommodations. It will be designed to meet current NFPA Standards for firefighter health and safety and will provide modern life safety features. The purpose of this feasibility study is determine potential costs associated with this work and decide next steps.

New Administration Vehicle – \$160,000

This new administrative vehicle would replace car 3. This frontline command vehicle (car 3) has been in service for 5 years and has 60,000 miles, it will be reassigned and replaced with a larger suv to have greater storage capacity. Car 3 will replace car 44, a 2014 explorer with over 120,000 miles. Car 44 will be taken out of service due the continual cost burden for repairs.

New Radio box Repeater - \$30,000

This article would fund the installation of a radio box repeater and antenna at the Ames Hill radio tower site. This repeater system is needed to retransmit Fire alarms from buildings in North Tewksbury, as years have gone by the trees have gotten larger and the foliage thicker, which is starting to affect the radio box signals that are used in the system that we have in place. Currently, the Town continues to ensure all businesses and commercial buildings in north Tewksbury have a dialer fire alarm system in place to be used as a second means to notify in case of a fire.

Anti Ligature toilet and Sinks (11) - \$102,100

The police station is 28 years old, and the bathroom accommodations in the cells need to be replaced. These are specialized anti-ligature toilet and sink combinations that are also 28 years old. One has been updated eleven cell bathrooms remain to be updated. The state has cited the condition of these cells in recent inspections.

Senior Center Heating System/Boiler Replacement - \$227,702

These funds will be used to install two new boilers at the Senior Center. The continual loss of service from the current Boilers is impacting the ability to provide consistent and uninterrupted service to Tewksbury's Senior Population.

South Stree Fire Station Heating System - \$131,764

This article seeks to fund the replacement of furnaces in the attic and condensing units. It is older residential equipment that is nearing end of life and the loss of heat is impacting the soperations at the station. The new heat pumps will be more efficient and save money on energy costs. The Town has received a green grant for this work which will help reduce the cost.

Parking Lot at State Field at Livingston Recreational Complex - \$150,000

Upgrade and improve the parking at State Field.

Article 14 Transfer \$123,178 Stabilization Fund for School Capital Projects:

Funds will be used by the School Department for the following facilities upgrades:

Funding this project now will allow the School to take advantage of an E-Rate reimbursement program and replacement is going to be necessary to maintain wireless internet access available at all schools. Cost of the same work without E-Rate reimbursement would be \$210,000. This work would be done in the summer of 2025 and 2026.

Article 15 transfer \$300,000 from Overlay Surplus:

The Tewksbury School Facilities Study Committee (TSFS) was formed to review and evaluate the findings in the 2006 Tewksbury Long Range Facilities Master Plan and the 2018 Feasibility Reports and Studies of the Elementary Schools.

The Committee was tasked to present a report on the feasibility and/or need of a new Elementary School or use of existing buildings to meet the future needs of the School Department.

The TSFC was further tasked with making recommendation(s) to the Select Board and School Committee based upon their review and evaluation of these reports and studies as well as review and consider information and data regarding current educational programming and enrollment.

The TSFC met 13 times since September 2024 and reviewed previous studies and plans. Members toured all facilities paying particular attention to the condition of mechanical systems. The Committee reviewed historical, current, and predicted enrollments, received input from the School District regarding current educational programming needs and discussed several options to address the long-term needs of the School District

Within these options the committee considered renovations, new facilities, grade reconfigurations, and several combinations of those options. They also considered impacts to students, staff, and parents. Finally, they considered relative costs of various options and voted on recommendations to the Select Board

The TSFC's recommendations included a request that the Select Board seek funding at Town Meeting, through a warrant article, for the purpose of conducting a school facilities study to consider building options that address the long-term program and educational needs of the Town in the most cost-efficient manner. This study was determined to cost approximately \$300,000.

They further requested that the consultant awarded the RFP explores the five TSFS Committee proposed options and ensure the TSFS Committee meets with the consultant awarded and they requested that the Select Board extend the term of the TSFS Committee 60 days beyond the completion of the assessment for the purpose of providing reevaluation and final recommendations.

Article 16 transfer \$775,000 from Sewer Retained Earnings:

Retained Earnings are the cumulative surplus of funds in an Enterprise Fund, as certified by the Massachusetts Department of Revenue. This article transfers Sewer Retained Earnings to fund various Capital one-time expenditures. Enterprise Fund Retained Earnings balances are listed previously in this handout.

Ford F-550 Maintainer Utility Body with crane shared Water Division \$105,000

Funds will replace Water / Sewer division crane truck #80, a 2014 model year Ford F-550 with 116,684 miles and 9,553 engine hours. This vehicle is used as a front-line vehicle by the Water and Sewer Division for a majority of their work including water main break repairs, inspections, and pump station maintenance. This truck has a maintainer style body which houses all tools and materials needed to perform preventative maintenance and

emergency repairs. In addition, this truck has a lifting crane on it that is critical in removing sewer pumps 24-7 as needed for maintenance or repairs when they become inoperable. Each individual pump can weigh hundreds of pounds and needs to be properly resealed underground inside wet wells full of sewage. This vehicle's complexity requires a longer lead time for delivery, which the Town has seen increase to 2 years for similarly complex truck orders.

Bobcat – shared with Highway and Water Divisions \$50,000

The Town will seek to replace the Water Treatment Plant (WTP) #14 Bobcat (2008) with one of the models at our DPW yard #602 (2018). The WTP bobcat has 627 engine hours and is utilized for unloading and transporting delivered materials in addition to snow plowing. By sending a DPW bobcat to replace the aged WTP bobcat the DPW seeks to purchase a larger bobcat that will be capable of utilizing a larger milling machine. Many of the road defects in Town now require a larger width repair than our current machine can perform. The size limitation of our current machine does not allow the Town to purchase a larger milling attachment to make the necessary roadway repairs.

Asphalt Roller – shared with Highway and Water Divisions \$20,000

Funds will replace an asphalt roller #605, a 1999 Compac, which is used for making repairs to asphalt after water, sewer, highway or stormwater projects. Proper compaction is key when making repairs and this machine's size makes it ideal on larger full depth repairs given its weight and vibratory ability.

Inflow and Infiltration Control \$250,000

Infiltration and Inflow (I/I) is extraneous water entering the wastewater collection system. Infiltration refers to groundwater that enters the collection system through physical defects such as cracks in the pipes and manholes, or deteriorated joints. Inflow refers to extraneous flow entering the system through point sources, such as roof drains and sump pumps. The extraneous flow produced from I/I sources restricts the potential for new growth by reducing the available capacity in the system and increases the cost of wastewater treatment operations. This is an on-going annual request for the rehabilitation of sewer manholes, pipe segments, and service connections that have been found to be sources of Inflow and Infiltration (I/I). I/I removal is a requirement of the current discharge permit issued by EPA in September 2019. Investigative tasks and projects are required by the DEP, which has recently mandated the submittal of a five-year I/I reduction plan and annual reporting for all cities and towns permitted for discharge from a treatment facility. Continued investigations of (14) primary sub-basins are required to specifically identify locations of structural failures, and target repairs.

Pump Station Improvements \$350,000

Pump Station Improvements are comprised of various projects to ensure reliable on-going operation of sewer pump stations. The town-wide sewer collection system utilizes 48 sewer pump stations. These stations were constructed anywhere from 1981-2009. The DPW has performed an assessment of over 30 of the Town's 48 sewer pump stations. This assessment identified recommended improvements at each of the sewer pump stations evaluated. This funding, in the amount of \$350,000, is part of the five-year capital plan to address the concerns identified in the assessment. Types of projects include upgrades to control panels and sensors, replacement of pumps, and installation of new equipment to improve the performance of individual stations. Locations for the proposed FY26 improvements include the Joanne Drive pump station.

Article 17 transfer \$825,000 from Water Retained Earnings:

Retained Earnings are cumulative surplus funds in an Enterprise Fund, as certified by the Massachusetts Department of Revenue. This article transfers Water Retained Earnings to fund various Capital one-time expenditures. Enterprise Fund Retained Earnings balances are listed previously in this handout.

Ford F-550 Maintainer Utility Body with crane shared Sewer Division \$105,000

Funds will replace Water / Sewer division crane truck #80, a 2014 model year Ford F-550 with 116,684 miles and 9,553 engine hours. This vehicle is used as a front-line vehicle by the Water and Sewer Division for a majority of their work including water main break repairs, inspections, and pump station maintenance. This truck has a maintainer style body which houses all tools and materials needed to perform preventative maintenance and emergency repairs. In addition, this truck has a lifting crane on it that is critical in removing sewer pumps 24-7 as needed for maintenance or repairs when they become inoperable. Each individual pump can weigh hundreds of pounds and needs to be properly resealed underground inside wet wells full of sewage. This vehicle's complexity requires a longer lead time for delivery, which the Town has seen increase to 2 years for similarly complex truck orders.

Bobcat – shared with Highway and Sewer Divisions \$50,000

The Town will seek to replace the Water Treatment Plant (WTP) #14 Bobcat (2008) with one of the models at our DPW yard #602 (2018). The WTP bobcat has 627 engine hours and is utilized for unloading and transporting delivered materials in addition to snow plowing. By sending a DPW bobcat to replace the aged WTP bobcat the DPW seeks to purchase a larger bobcat that will be capable of utilizing a larger milling machine. Many of the road defects in Town now require a larger width repair than our current machine can perform. The size limitation of our current machine does not allow the Town to purchase a larger milling attachment to make the necessary roadway repairs.

Asphalt Roller – shared with Highway and Sewer Divisions \$20,000

Funds will replace an asphalt roller #605, a 1999 Compac, which is used for making repairs to asphalt after water, sewer, highway or stormwater projects. Proper compaction is key when making repairs and this machine's size makes it ideal on larger full depth repairs given its weight and vibratory ability.

Hydrant Replacement/Installation Program \$150,000

The DPW requests \$150,000 in funding to replace/install a total of 25 fire hydrants as part of the ongoing hydrant replacement program. This annual program is intended to replace aging, malfunctioning, and/or out-of-service hydrants and to implement the standardization of hydrants throughout town. The replacement program began in 2006 and was reinstated in 2010 to address a large number of out-of-service hydrants. Since 2010 over 350 hydrants have been replaced. Funding has been approved at various Town Meetings at differing amounts beginning in FY2006.

WTP Upgrades Replace Rapid Mixers and Flocculators in Sediment Basins 3 & 4 \$500,000

Funding will be used for the replacement of the Rapid Mixers and Flocculators in Sediment Basin Nos. 3 and 4. This is a crucial process for the treatment of water. These mixers and flocculators are reaching the end of their life expectancy. Replacement of the mixers and flocculators will ensure operational integrity and drastically reduce maintenance costs and concerns.

Article 18 Raise and Appropriate \$400,000 Stormwater Fees

This Article funds the Stormwater Enterprise Fund Capital expenditures through Stormwater Fees. This Capital program is an annual request to improve the Town's drainage system by repairing failed drainage structures and culverts, and the installation of new drainage facilities where existing drainage problems endanger public safety and/or private property.

Drainage Improvements and Upgrades \$250,000

This program is an annual request to improve the Town's drainage system by repairing failed drainage structures and culverts, and the installation of new drainage facilities where existing drainage problems endanger public safety and/or private property. Staff plan, coordinate, and perform drainage improvements in conjunction with the Transportation Improvement Program to minimize disruptions and inconveniences and to reduce overall program expenditures. Additional drain repairs for incidental/minor upkeep have been included in the Town's operational budget. The capital construction projects identified for this program in Fiscal Year 2026 include improvements to the drainage system in the Franklin Street and Glenwood Road neighborhood.

Project Development

\$150,000

This program is an annual request to improve the Town’s drainage system by designing improvements and repairs where existing drainage problems endanger public safety and/or private property. Staff plan, coordinate, and perform drainage improvements in conjunction with the Transportation Improvement Program to minimize disruptions and inconveniences and to reduce overall program expenditures.

The projects identified for this program in Fiscal Year 2026 include design of drainage system improvements at Florence Avenue and design of culvert improvements on Heather Row.

The project identified for this program in Fiscal Year 2026 includes design of drainage system improvements on Florence Avenue drainage system and Heather Row culvert..

Article 19 authorize the borrowing of \$5,400,000

This request seeks to fund the upgrade to the Town’s water distribution system per the Five-Year Capital Plan. The locations for water upgrades in FY26 include South Tewksbury Phase III , William G.Drive neighborhood. Design work will include William G.Drive neighborhood and South Tewksbury Phase IV.

Article 20 authorize the borrowing of \$1,500,000

This article funds the replacement of non-functioning water meter endpoints and meters. The majority of water meter endpoint replacements are due to dead batteries, which last approximately 10 years. The previous meter replacement program finished in about 2013. The majority of replacements will be performed by contractors with a small number done with in-house staff. The town is mandated to perform accurate water metering per MassDEP and EPA. This program ensures customer water meters are functional so consumption can be accurately calculated and billed. Estimated reads are inaccurate, time consuming, inconvenient for the customer, and problematic from a consumption and revenue calculating standpoint. This is the last year of funding for a three-year program to address water meters throughout the Town and the total cost over the three years was estimated to be \$4,500,000.

Article 21 Dog Bylaw Amendment

Passage of this article will modify the General Bylaw, Chapter 6.04 Dogs to be consistent with state regulations (MGL, Chapter 140) for commercial boarding and training kennels, including dog daycares. The Acts of 2024 (aka Ollie's Law) also clarifies existing kennel license requirements, requires municipalities to report kennel licenses to MDAR, requires kennels to report any injuries that occur to the municipality, and establishes enforcement protocols for the municipality.

FURTHER DETAILED INFORMATION-CERTAIN SPECIAL TOWN MEETING ARTICLES

Special Town Meeting Article 1

The following is a breakdown of the Line-Item funds will be transferred to:

STM Article 1 FY2025 BUDGET ADJUSTMENTS

Department	Account		Budget	REASON
	Org	Object	Shortfall	
Northern Middlesex	999952	5240	\$ 40,000	Due to unforeseen expenditures
Assessor Regular Salary	1011411	5111	44,052	Due to retirement payout
Administrative Services Regular Salary	1011531	5111	25,000	Vacant Accounting position reallocated to Administrative services from accounting
Police Regular Salary	1042101	5111	57,214	Due to retirement payouts
School Unemployment	1053002	5750	5,000	Due to slight increase in allowable claims
School Medicare	1053002	5740	21,000	Slight increase due to new contracted rates
School Operating Budget	13439440	601098	275,000	Due to unanticipated increases in SPED and Transportation costs.
School Operating Budget	13439540	601129	225,000	Due to unanticipated increases in SPED and Transportation costs.
School Operating Budget	13431440	601032	75,000	Due to unanticipated increases in SPED and Transportation costs.
School Operating Budget	13431540	601032	75,000	Due to unanticipated increases in SPED and Transportation costs.
Essex Agricultural Tuition	10858402	5652	18,220	Due to higher attending students than budgeted
DPW Fleet Overtime	10640061	5130	5,000	Due to slight increase in unanticipated vehicle maintenance
DPW Snow & Ice	1064232	5290	163,000	Due to increased snow activities this season
Health Regular Salaries	1075101	5111	3,600	Due to retirement payout
Council on Aging Temp/PT	1085411	5120	12,000	Due to unanticipated leave
Council on Aging Repairs and Maintenance	1085412	5240	31,076	Due to unanticipated boiler issues
Town Medicare	1109152	5740	30,000	Slight increase due to new contracted rates
Total			\$ 1,105,162	

Said sum to be transferred from the following available funds:

Department	Account		Budget	REASON
	Org	Object	Surplus	
Accounting Regular Salaries	1011351	5111	\$ 20,000	Due to vacant Accounting position reallocated to Administrative services from accounting
Town Hall Regular Salaries	1011921	5111	12,000	Due to unanticipated leave
School Group Health	1053002	5711	390,291	Due to grant funding portion of health insurance costs
Shawsheen Regional Vocational School	1058402	5670	470,000	Due to excess and deficiency surplus that was distributed in FY25
DPW Highway Regular Salaries	10640031	5111	5,000	Due to vacant position
Solid Waste	1074252	5291	107,871	Due to less collected than budgeted
Town Group Health	1109142	5711	100,000	Due to less expensive plans than budgeted
Total			\$ 1,105,162	

Article 2 Snow and Ice

The following is a breakdown of the Line-Items funds will be transferred to:

DPW Snow & Ice-Salaries \$75,000 and DPW Snow & Ice-Operating Various Accounts \$586,046.35:

Funds are needed to cover a portion of the cost of snow and ice operations for Fiscal Year 2025 which is in deficit due to the number of events this year. Salaries cover the overtime of DPW personnel and Snow & Ice-Operating. Various Accounts funds private contractors who sand and plow for the Town, sand and salt treatment for roads, other supplies, and vehicle repairs.

The following is a breakdown of the Line-Items funds will be transferred from:

July 1, 2024, Certified Free Cash (Surplus Revenue) \$600,000:

In accordance with the Financial Policy of the Select Board, \$600,000 from Certified Free Cash is set aside each year for a potential snow and ice deficit. This funding represents the Free Cash set aside.

Article 3 Unpaid Bill:

In accordance with the Financial Policy of the Select Board, \$600,000 from Certified Free Cash was set aside for a potential snow and ice deficit. Since the total balance\$600,000 was not needed, the balance is being used to fund these unpaid bills that were received after Fiscal Year 24 ended. The unpaid bills are:

Dept	Vendor	Amount	Description
DPW	Harcros	1,125.30	3,100 lbs. of muriatic acid used in water treatment plant from June 2024.
DPW	Lowell Janitorial Supply	807.71	Cleaning supplies Clorox, disinfectant wipes, cleaning solutuins and towels used at DPW from March 2023.
DPW	Verizon	399.30	Past due cell phone services to engineering from December 2024.
DPW	A/D Instrument	1,350.00	Replacement of wires and level transducers at AMES hill in June 2024. Bill was never provided to DPW.
F&G	Trugreen	415.34	June 2024 weed control services at town hall.
RECC	Boston Mechanical	1,551.00	For plumbing work at the RECC from June 2024.
RECC	New England Sprinkler	805.00	Annual fire and sprinkler inspection at the RECC from 2023.
COA	National Grid	5,223.60	Past due invoice energy charges from 2022 that was never provided to COA
COA	National Grid	2,276.40	Past due charges as a result of the 2022 prior year invoices.
		13,953.65	

Town of Tewksbury Overall Financial Management Policies

Introduction

The following financial principles set forth the broad framework for overall fiscal planning and management of the Town of Tewksbury's resources. In addition, these principles address both current activities and long-term planning. The principles are intended to be advisory in nature and serve as a point of reference for all policymakers, managers and advisors. It is fully understood that Town Meeting retains the full right to appropriate funds and incur debt at levels it deems appropriate, subject of course to statutory limits such as Proposition 2 ½. The principles outlined in this policy are designed to ensure the Town's sound financial condition now and in the future. Sound Financial Condition may be defined as:

- Cash Solvency - the ability to pay bills in a timely fashion
- Budgetary Solvency - the ability to annually balance the budget
- Long Term Solvency - the ability to pay future costs
- Service Level Solvency - the ability to provide needed and desired services

It is equally important that the Town maintains flexibility in its finances to ensure that the Town is able to react and respond to changes in the economy and new service challenges without measurable financial stress.

Definitions

Fund Balance – The difference between assets and liabilities reported in a governmental fund (Also known as fund equity).

Undesignated Fund Balance – Monies in the various government funds as of June 30 that are neither encumbered nor reserved and are therefore available for expenditure once certified as part of free cash.

Stabilization Fund – A fund designed to accumulate amounts for capital and other future spending purposes, although it may be appropriated for any lawful purpose (MGL Ch. 40 §5B). Communities may establish one or more stabilization funds for different purposes. The specification and any alteration of purpose, and any appropriation of funds from any such fund, shall be approved by a two-thirds vote of Town Meeting, A majority vote of Town Meeting is needed to appropriate money into the stabilization fund.

Free Cash (Also Budgetary Fund Balance) – Remaining, unrestricted funds from operations of the previous fiscal year including unexpended free cash from the previous year, actual receipts in excess of revenue estimates shown on the tax recapitulation sheet, and unspent amounts in budget line-items. Unpaid property taxes and certain deficits reduce the amount that can be certified as free cash. The calculation of free cash is based on the balance sheet as of June 30, which is submitted by the community's auditor, accountant, or comptroller. Important: free cash is not available for appropriation until certified by the Director of Accounts.

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. Within ten days of a written request by the chief executive officer of a city or town, the assessors must provide a certification of the excess amount of overlay available to transfer, if any. Overlay surplus may be appropriated for any lawful purpose. At the end of each fiscal year, unused overlay surplus is "closed" to surplus revenue; in other words, it becomes a part of free cash.

Net Assets Unrestricted (formerly Retained Earnings) – An equity account reflecting the accumulated earnings of an enterprise fund that may be used to fund capital improvements, to reimburse the general fund for prior year subsidies, to reduce user charges and to provide for enterprise revenue deficits (operating loss).

Recurring Revenue Source – A source of money used to support municipal expenditures, which by its nature can be relied upon, at some level, in future years.

Non-Recurring Revenue Source – A one-time source of money available to a city or town. By its nature, a non-recurring revenue source cannot be relied upon in future years. Therefore, such funds should not be used for operating or other expenses that continue from year to year.

Policy Statements:

1. The Town Manager shall annually prepare a balanced budget and comprehensive Budget Message as required by state law, town charter and by-laws.
2. Budgets will be established, and funds managed, using “generally accepted” accounting principles.
3. Finances will be managed to maintain financial stability over the long term.
4. Maintain facilities and provide services at a level that will ensure the public well-being and the safety of residents.
5. The town will avoid budgetary procedures that balance current expenditures at the expense of meeting future year’s expenses, such as postponing expenditures, accruing future years’ revenues, or rolling over short-term debt.
6. Ongoing operating costs will be funded by ongoing operating revenue sources. This protects the Town from fluctuating service levels and avoids concern when one-time revenues are reduced or removed. In addition:
 - a. Fund Balances such as Certified Free Cash, Stabilization Fund, Overlay Surplus and Water and Sewer Net Assets Unrestricted (formerly Retained Earnings) should be used only for one-time expenditures such as capital improvements, capital equipment and unexpected or extraordinary expenses. In all cases, use of Fund Balances should be avoided for routine and recurring operational expenses.
 - b. Annually, after Free Cash Certification:
 - At least \$600,000 will be set aside for potential snow and ice deficit;
 - At least \$650,000 will be set aside to be transferred into the Other Post-Employment Benefits Trust Fund;
 - At least 25% of the remaining certified free cash will be used to fund the capital budget and one-time capital expenditures;
 - At least 25% of the remaining certified free cash will be placed into the Stabilization Fund;
 - c. New operating costs associated with capital projects should be funded through the operating budget but reflected in the capital improvement plan.

Fiscal conditions may affect the implementation of this policy. The allocations stated in this policy do not mean that additional funds cannot be allocated to the Stabilization Fund from Free Cash. It means that these are the minimum amounts recommended for the certified Free Cash.

7. The Town will maintain a Stabilization Fund as its main financial reserve in the event of an emergency or extraordinary need and to be used to fund on-time expenses, capital projects or capital equipment. It shall be the goal of the town to achieve and maintain a balance in the Stabilization Fund of 3% to 5% of its operating budget.
8. Enterprise Funds pursuant to MGL Chapter 40, Section 39, shall be designed to generate sufficient revenues to support the full cost (direct and indirect) of operations and debt and provide debt service coverage, if applicable, and to ensure adequate and appropriate levels of working capital. Fees should be reviewed annually in relation to the cost of providing the service. Ongoing routine, preventive maintenance should be funded on a pay-as-you-go basis. The term of debt for enterprise funds generally shall not exceed the useful life of the asset and in no case shall the term exceed thirty years. All enterprise funds shall maintain a reserve of Net Assets Unrestricted which is at a minimum from 3% to 5% of its operating budget.
9. Debt service payable, when taking into consideration debt, exempt from Proposition 2 ½ and financed directly with additional taxes, on an annual basis should be no more than 10% or less than 2% of the annual operating budget. The Town should strive to issue debt for shorter periods than the maximum allowable when the statutory limit exceeds 10 years. The requirements for debt financing shall be an expenditure of at least \$25,000 and a useful life in excess of five (5) years. The term of long-term debt generally shall not exceed the expected useful life of the capital asset being financed and, in no case, shall it exceed twenty years. Long-term debt should not be incurred without a clear identification of its financing sources. The General Fund Non-exempt Debt Service shall not exceed 10 percent of General Fund Revenues. Excess appropriated bond issues shall remain in the Capital Projects Fund at the end of a project completion until appropriated out by Town Meeting vote. Betterments may be assessed on all capital projects where applicable. The Town will attempt to maintain a long-term debt schedule so that at least 50 percent of outstanding principal will be paid within ten years.