



July 15th, 2021

**Financing Massachusetts Town Government: Part 3**  
**Bill Arrigal - Bureau of Accounts Public Finance Section**  
**Tony Rassias - Deputy Director of Accounts**



This is the third and final part of a three-part series covering the financing of annual town budgets in Massachusetts. If you're a new town official, especially a new town finance official, we hope that you found this series and its links helpful. For Part 1, please [click here](#). For Part 2, [click here](#).

**In this edition:**

- **Financing Massachusetts Town Government: Part 3**
- **Introducing *Highly Recommended: Best Practices from TAB's Archive***
- **New Property Tax Billing Schedules and Property Tax Exemption Online Training Videos**
- **SDO Issues Municipal Supplier Diversity**

Towns finance their annual budget using different financing sources than other levels of government. It's important to understand what these sources are, where they come from, and what limitations may be placed on them. The following piece provides additional information on certain components of Massachusetts town government finance.

**#5: Debt**

Borrowed money is not a financing source for the operating budget. Debt is utilized for the capital budget. Debt service (principal and interest) is the annual operating cost to repay the lender, and it's a fixed cost until the debt is repaid.

Essentially, there are two types of debt, long-term and short-term. Long-term debt is called a bond and can be issued for up to 40 years, but not longer than the lesser of its legal limit or the expected useful life of the asset. For example, don't borrow for 30 years for an asset expected to last for only ten years.

## Playbook

- **It's Arbovirus Season**

## Important Dates & Information

### Municipal Spotlight: Yarmouth's Tax Rate Recap Process

DLS is excited to host a webinar in partnership with the Town of Yarmouth to demonstrate how teamwork amongst local officials leads to great results!

Yarmouth is routinely amongst the first communities to have its Tax Rate Recapitulation sheet submitted to the Division of Local Services each year. In this webinar, you'll learn about how their collaborative financial management team has created an automated tax recap process using tools available to all communities.

Please join us on Wednesday, August 4th at 10am to join this interactive webinar. You'll also have a chance to ask questions of Yarmouth and DLS staff about this process. Click [here](#) to register!

State law does limit, to a certain extent, the amount of debt a community can issue. Long-term debt authorized pursuant to [G.L. chapter 44, § 7](#) is within the debt limit pursuant to [G.L. chapter 44, § 10](#). Long-term debt authorized pursuant to [G.L. chapter 44, § 8](#), however, is outside the debt limit.

Short-term debt is called a note and is known by specific types and acronyms:

- Revenue Anticipation Notes (RANs)
- Renewal of Revenue Anticipation Notes (RRANs)
- Bond Anticipation Notes (BANs)
- Renewal of Bond Anticipation Notes (RBANs)
- State Aid Anticipation Notes (SAANs)
- Renewal of State Aid Anticipation Notes (RSAANs)
- Federal Aid Anticipation Notes (FAANs)
- Renewal of Federal Aid Anticipation Notes (RFAAN)
- Refunding Notes
- Serial Notes

Short-term debt is issued before long-term debt if full payment for a capital asset or project isn't required immediately or if some form of reimbursement is anticipated. Short-term debt is also issued in anticipation of revenue to pay for employee salaries and town bills when cash reserves are insufficient. It is not, however, issued on a long-term basis. Financial advisory services can provide treasurers with expertise in debt issuance, understanding the capital markets, and investments.

The Bureau of Accounts' State House Note program, first established in 1911, is a convenient and no-cost note certification procedure for the issuance of short-term debt and long-term serial and refunding notes. The program provides an alternative to the certification of notes procedure by commercial banks.

## **FY2022 Preliminary Cherry Sheets Estimates**

The FY2022 Conference Committee Report was released on Thursday July 8th and approved by both the House of Representatives and Senate Friday July 9th. As a result, DLS has updated the preliminary cherry sheet estimates to reflect these new funding levels. The preliminary cherry sheets can be found on the DLS website.

Click [here](#) for Preliminary Municipal Cherry Sheet Estimates and [here](#) for Preliminary Regional Cherry Sheet Estimates.

If you have any questions about the preliminary estimates, please contact the Data Analytics and Resources Bureau at [databank@dor.state.ma.us](mailto:databank@dor.state.ma.us).

## **Annual End-of-Year Letters**

The Division of Local Services has posted on its website the FY2021 Bureau of Accounts (BOA) Annual End-of-Year Letters for:

- [Accountant/Auditor](#)

If you would like to learn more about the State House Notes program, please [click here](#).

## *How Much Debt is Too Much Debt?*

In a time of low interest rates, there is a heightened interest to authorize and to borrow money. Will debt service become too large a cost for the operating budget? Is every capital improvement necessary? Here are a few ideas to consider:

- perform a [Debt Affordability Study](#)
- develop a Debt Management Policy
- develop a [Capital Improvement Plan](#)
- present a [debt authorization contingent](#) upon passage of a Prop 2½ debt exclusion

## **#6: Other Sources**

Finally, other revenue sources may be available to assist town spending. Usually, these sources are not available to balance the General Fund, but they could provide relief if the General Fund would have otherwise been assigned the spending responsibility. These funds usually require expenditure in particular areas and are either granted up-front or in reimbursement for expenditures made.

Funds like these include recent Covid-19 related federal and state grants, federal or state education related grants, state highway fund apportionments, grants for emergencies from the Federal Emergency Management Agency (FEMA) or Massachusetts Emergency Management Agency (MEMA), grants for public safety and housing, and grants to improve water quality from the Massachusetts Clean Water Trust. Larger governments could receive a substantial number of grants in a fiscal year, especially for school related programs. Some grants rely on an apportionment of funds while others on an application. The legal and contractual obligations, as well as the accounting and reporting responsibilities which a grant may impose, can be burdensome.

- [Treasurer](#)
- [Collector](#)
- [Clerk](#)
- [Regional School Business Official](#)

For information related to the [COVID-19 Emergency](#) or [American Rescue Plan Act](#) funds, please visit our website.

**Senior Citizen and Veteran Property Tax Work-off Abatement Program IGR**

The Division of Local Services has issued and posted Informational Guideline Release (IGR) 2021-20 informing local officials about two local acceptance statutes that allow cities and towns to establish property tax work-off programs for senior citizens and veterans.

IGR-2021-20 – [SENIOR CITIZEN AND VETERAN PROPERTY TAX WORK-OFF ABATEMENT PROGRAMS](#)

To access additional IGRs and Bulletins, please visit this [webpage](#).

**Notice Regarding ARPA Payment Processing**

The American Rescue Plan Act

- Massachusetts town budgets are financed differently than federal, state, or county government budgets.
- The six components of Massachusetts town government finance are the tax levy, state aid, local receipts, reserves, debt and other sources.
- The property tax and Cherry Sheet aid provide towns with most of their General Fund revenue.
- Other state aid includes grants to eligible towns and targeted aid to specific towns for specific purposes.
- Locally generated receipts include General Fund receipts and enterprise fund charges.
- A town's major reserves are free cash, stabilization funds, overlay surplus, the finance committee's reserve fund and the enterprise fund's retained earnings.
- Each reserve fund has its own unique features.
- Municipal leaders should strongly consider establishing a town reserve policy if one doesn't exist.
- Debt service is an operating cost, but borrowed money finances the capital budget or provides temporary cash if needed during the fiscal year.
- Consider options before debt service becomes unmanageable.
- Grant funds provide a source of funding that may relieve the General Fund, but may include

of 2021 (ARPA) provides local governments with federal resources through the new Coronavirus Local Fiscal Recovery Fund (CLFRF). Municipalities will see this payment as a direct deposit labeled “21ARPAlocpassthruxxx.”

This is the first payment of the state pass-through ARPA funds and equal 50% of the municipal allocation listed in this [CLFRF document](#). When funds are received, please inform the CEO (town manager/administrator, mayor or chair of the Select Board) in your community. If you have yet to apply for your ARPA funds, please do so by following this application [link](#).

### **Accelerating Clean Transportation for All**

Please view the following announcement from the Massachusetts Clean Energy Center regarding funding opportunities for Accelerating Clean Transportation for All. Please [click here](#).

### **Procedures to Request Permission to Make Payments for Liabilities Incurred in Excess of Appropriation in the Event of Certain Emergencies**

burdensome legal and contractual obligations, and accounting and reporting responsibilities.

### **Conclusion**

This three-part series provide some basic information of financing Massachusetts town governments. Of course, there is much more to be learned beyond this and DLS offers a variety of guidance and resources including Informational Guideline Releases, Bulletins and Local Finance Opinions as well as our Municipal Finance Training and Resource Center. DLS remains committed to promoting sound municipal finance management practices and supporting local officials by providing guidance, training and oversight. Our staff is available and ready to assist local officials regarding this and many other municipal finance related matters. Call us, [visit our website](#), and don't forget to visit our [Municipal Finance Training and Resource Center](#).

### **Introducing *Highly Recommended: Best Practices from TAB's Archive***

#### **Technical Assistance Bureau**

The Division of Local Services Technical Assistance Bureau has been offering financial management advice to municipalities across the state for over 30 years. To share this guidance more broadly, we thought it would be helpful to highlight some of our more useful, timely, or interesting recommendations for the benefit of *City & Town* readers. In this new series, our team will periodically reach back into our reports for guidance on a range of financial management topics. To this end, and with town meeting upon us and local leaders focused on the FY22 budget, we thought it was appropriate to highlight the importance of holding regular financial team meetings.

#### **Establish Financial Team Meetings**

Financial management team meetings provide the opportunity to discuss the town's fiscal issues and review

### **Under G.L. c. 44 § 31**

The Division of Local Services (DLS) Bureau of Accounts (BOA) has issued and posted Bulletin (BUL) 2021-8. This Bulletin outlines a new procedure to request emergency spending permission under G.L. c. 44 § 31 in the DLS Gateway system.

[BUL-2021-8](#): Procedures to Request Permission to Make Payments for Liabilities Incurred in Excess of Appropriation in the Event of Certain Emergencies Under G.L. c. 44 § 31

### **Coronavirus State and Local Fiscal Recovery Funds – Revenue Loss**

The Division of Local Services has posted revised preliminary guidance regarding the revenue loss component of the American Rescue Plan Act of 2021 (ARPA), based on the US Treasury's updated FAQ. To view Bulletin 2021-7, please [click here](#).

For additional information and guidance related to the municipal finance aspects of ARPA, please bookmark the DLS [Covid-19 Resources and Guidance for Local Officials page](#). To access additional

progress toward financial goals and objectives. This is particularly true for achieving milestones on the town's budget calendar. By calling together financial department heads, a finance director, town manager/administrator, city manager, or mayor can use the combined expertise of the team to evaluate progress on milestones (budget process, required reporting to DLS, tax recapitulation) or formulate strategies to anticipate and avert problems. These meetings enhance lines of communication and provide a forum to raise and resolve interdepartmental issues while underscoring how each office is dependent on the performance of the others. Department heads can also have confidence that a regularly scheduled forum exists to raise issues and that they will have equal input into any subject raised. Additionally, all parties involved receive the same message and information at the same time, further improving speed and clarity of communication. In short, an established routine for financial management team meetings will encourage understanding and cooperation among finance departments, helping morale in town hall.

We encourage the town administrator to establish regular financial management team meetings that include the accountant, treasurer, collector, assistant assessor, a representative from the school business office, the IT director/IT personnel, and others as appropriate. All aspects of municipal financial management depend on many moving parts in various departments, and regular financial team meetings are an essential part of ensuring that everything gets done in a coordinated way.

To learn more about how the DLS Technical Assistance Bureau helps cities and towns improve their financial management operations, please [click here](#).

### **Property Tax Billing Schedules and Property Tax Exemption Online Training Videos Now Available Municipal Finance Training and Resource Center**

We are excited to share a new [video presentation](#) that

IGRs and Bulletins, please click [here](#).

### **Assessment IGRs**

The Division of Local Services (DLS) has issued and posted Informational Guideline Releases (IGR) 2021-18 and 2021-19 informing local officials that assessors no longer are required to obtain prior written approval from the Commissioner of Revenue to assess taxes on commonland in cluster developments or planned unit developments to owners of individual lots in the development and about the requirements for local assessors to assess partially completed construction improvements in common areas of phased unit condominium developments.”

IGR-2021-18: [ASSESSMENT OF CLUSTER DEVELOPMENT COMMONLAND](#)

IGR-2021-19: [ASSESSMENT OF PRESENT INTERESTS IN PARTIALLY-COMPLETED CONDOMINIUM CONSTRUCTION](#)

### **Accounting and Reporting Requirements for Coronavirus State and Local Fiscal**

explains the different property tax billing schedules used locally. The presentation reviews processes that must be completed prior to tax bills being sent, and then explains both quarterly, semi-annual, and semi-annual with preliminary billing schedules. The overview provides dates by which key procedures should be complete for the timely collection of revenue. Terms such as “actual tax bill”, “preliminary tax bill”, and “commitment” are also explained. For more information, please refer to the Municipal Finance Law Bureau’s [Informational Guideline Releases](#) on these topics for Fiscal Year 2022.

We have also added assessors’ modules covering [property tax exemptions](#) to our YouTube page. Both [real property](#) and [personal property](#) exemptions are covered. Note that new assessors are required to complete Course 101 in Gateway, and these modules will still be available in their current form on our website. For other related resources, please visit the [Property Tax Exemptions](#) section of our training page.

Be sure to bookmark the [Municipal Finance Training and Resource Center](#) page and subscribe to our [YouTube channel](#) to stay updated on new items added. Is there something you'd like to see added? We'd love to hear from you! Please email us at [DARB@dor.state.ma.us](mailto:DARB@dor.state.ma.us).

### **SDO Issues Municipal Supplier Diversity Playbook** **Bill McAvoy – Supplier Diversity Office Executive Director**

On November 2, 2020, the [Baker-Polito Administration](#) [announced Comprehensive Measures to Further Promote Diversity in State Contracting](#) and filed [An Act to Elevate the Supplier Diversity Office to Ensure Equal Opportunity in State Contracting](#) establishing the [Supplier Diversity Office \(SDO\)](#) as a separate state agency under the Executive Office for Administration and Finance.

The SDO’s mission is to promote equity and inclusion in state contracting by certifying a wide range of diverse and small business categories, coordinating supplier diversity



## Recovery Funds

The Division of Local Services (DLS) Bureau of Accounts (BOA) has issued and posted [Bulletin \(BUL\) 2021-6](#). This Bulletin is the another in a series that will provide guidance regarding the accounting treatment of revenues received by cities and towns from the American Rescue Plan Act of 2021 (ARPA). This bulletin presents journal entries for the use of ARPA funds.

[BUL-2021-6: Accounting for Coronavirus State and Local Fiscal Recovery Funds](#)

For additional information and guidance related to the American Recovery Plan Act (ARPA), please bookmark the [ARPA section of DLS Covid-19 Resources and Guidance for Municipal Officials](#).

## 2022 State Revolving Fund Project Solicitation Offering Loan Forgiveness for Lead in Drinking Water, Zero Interest Loans for PFAS and Expanded Financing Offerings

The Massachusetts Clean Water Trust (the Trust), in collaboration with Massachusetts Department of Environmental Protection

programs for the Commonwealth's executive agencies, and connecting diverse companies with business opportunities with government agencies and their prime contractors. In addition to coordinating supplier diversity efforts of Commonwealth departments, the SDO's new mission allows it to assist other Massachusetts public entities with developing their own supplier diversity programs.

Over the past several months, the SDO has received numerous inquiries from municipal governments interested in establishing supplier diversity programs focused on their local communities. After meeting with municipalities that expressed interest in supplier diversity, the SDO recently issued a [Municipal Supplier Diversity Playbook](#) (the Playbook), which was presented to the Inspector General's MCPPO class entitled "Diversity & Inclusion in Procurement" and to the Massachusetts Municipal Association and the Massachusetts Association of Public Purchasing Officials.

The Playbook is the SDO's recommended framework for establishing and developing a local supplier diversity program from the planning stage through incorporating lessons learned into the next program cycle. For each step in the process, the Playbook provides some best practices for municipalities to consider, including ensuring support from the top, establishing your baseline for spend and current practices and determining how you will measure the success of your efforts. In addition, the Playbook provides tools that may be used by municipalities in implementing their own programs, including the SDO spending analytics services, program training and model supplier diversity charter, policies, procedures, forms and procurement/contract language. The Playbook's program development framework, best practices and resources are designed to be equally useful for organizations new to supplier diversity and for those with supplier diversity efforts underway. In addition to using the Playbook, each organization developing a supplier diversity program must also consider its unique mission, resources and needs. Each municipality should also consult their own legal counsel and the Massachusetts Office of the Inspector General to ensure that their program is legally defensible.



(MassDEP), administers the Commonwealth's State Revolving Fund (SRF) programs that help communities build or replace water infrastructure that enhances ground and surface water resources, ensures the safety of drinking water, protects public health, and develops resilient communities.

MassDEP has launched its annual SRF project solicitation. Between July 1 and August 20, MassDEP will accept applications for the CY 2022 round of SRF financing. For 2022, the SRF program has detailed a number of program expansions and incentives beyond the standard 2% interest rate subsidized loans, including:

- Loan forgiveness for projects [addressing lead in drinking water](#)
- Incentivized [Lead Service Line Replacement program](#)
- Zero interest loans for projects addressing [Per- and polyfluoroalkyl substances \(PFAS\)](#) in drinking water
- Asset Management Planning (AMP) grants expanded eligibility to

If you have questions or would like to discuss these ideas in more detail, please do not hesitate to reach out to our Supplier Diversity Help Desk at [sdp@mass.gov](mailto:sdp@mass.gov). The SDO looks forward to assisting Massachusetts cities and towns in your equity and inclusion efforts.

### **It's Arbovirus Season Massachusetts Department of Public Health**

It is the time of year when mosquitoes are out – including mosquitoes that can spread diseases that make you sick. The Massachusetts Department of Public Health (DPH) is working with local public health departments and city and town leaders in Massachusetts to publicize prevention of mosquito-borne illness such as [West Nile virus \(WNV\)](#) or [eastern equine encephalitis \(EEE\) virus](#). In fact, DPH recently announced that West Nile virus has been detected in mosquitoes in Massachusetts for the first time this year, a signal that it is time to start taking steps to avoid mosquito bites.

There were eight human cases of WNV in 2020. In 2018, there were 49 human cases of WNV infection acquired in Massachusetts - the greatest number of cases the Commonwealth has ever had in a single year.

Only a small number of mosquitoes are infected at any given time, so being bitten by a mosquito does not mean you will get sick. However, DPH cautions that the best way to avoid these illnesses is to prevent mosquito bites. You can help us spread the word by sharing the tips below.

Protect yourself from illness by doing simple things:

- Use insect repellents any time you are outdoors
- Wear long-sleeved clothing
- Schedule outdoor activities to avoid the hours from dusk to dawn during peak mosquito season

- include [cybersecurity risk assessments](#)
- [Housing Choice loan program](#)
- Zero interest loan for clean water projects [removing nitrogen from wastewater](#)
- Fixed percentage loan forgiveness for [disadvantaged communities](#)

- Repair damaged window and door screens
- Remove standing water from the areas around your home

More information, including all WNV and EEE positive results, can be found on the Arbovirus Surveillance Information webpage at [Mosquito-borne Diseases](#), which is updated daily, or by calling the DPH Division of Epidemiology at (617) 983-6800. To learn more, please see the following [Frequently Asked Questions about Mosquitoes in Massachusetts](#).

The Trust administers two SRF programs, the Clean Water and Drinking Water SRFs. These programs provide subsidized loans to cities, towns, and water utilities. Since its establishment in 1989, the SRFs have financed approximately \$7.9 billion of water infrastructure projects serving an estimated 97% of the residents of the Commonwealth.

For questions about the 2022 SRF solicitation or program please feel free to contact Robin McNamara ([Robin.McNamara@mass.gov](mailto:Robin.McNamara@mass.gov)), or visit [MassDEP's webpage](#).

### **DCR Seeks Lifeguards**

The Department of Conservation and Recreation continues to seek lifeguards at agency-managed waterfronts

and pools across the state for the summer season. Pay starts at \$20/hour; and positions are available five days per week, 40 hours per week, weekends included. Additionally, lifeguards who remain guarding for the duration of the season with DCR will also receive a \$500 bonus at the end of the season. Interested candidates 16+ years and older can find additional information by visiting the [DCR lifeguard webpage](#). To apply to be a lifeguard, please visit the [application webpage](#). To assist DCR in safeguarding local swimming destinations in your area, please share with any interested applicants seeking summer employment.

**OSD: Latest Issue of *Buy the Way* Now Available**

Don't miss Issue #10 of [Buy the Way](#), the monthly newsletter of the Operational Services Division (OSD).

Click [here](#) to get news and updates from OSD delivered to your inbox.

**OIG: MCPPO Classes Offered**

The Office of the Inspector  
General Massachusetts  
Certified Public Purchasing

Officials (MCPPO) Program has announced its summer class schedule. To view, please [click here](#).

### **FY2022 Telephone Company Central Valuations**

Local boards of assessors will find the fiscal year 2022 telephone company central valuations pursuant to M.G.L. Chapter 59, Section 39 on the our [website](#) effective Tuesday, June 15, 2021. Also included is a memorandum to assessors about the FY2022 valuation as well as the valuation table used, the new growth figures and a list of company billing addresses. The *Additional Landline Telephone Personalty by FCC Code* for each of the centrally valued telephone companies by community is also available.

### **FY2022 Pipeline Company Central Valuations**

Local boards of assessors will find the fiscal year 2022 pipeline company central valuations pursuant to M.G.L. Chapter 59, Section 38A on our [website](#) effective June 15, 2021.

Also included is a memorandum to assessors

about the FY2022 valuation as well as the new growth figures and a list of company billing addresses.

**Final FY2022 State-Owned  
Land Valuation under MGL C.  
58 § 13-17**

The Division of Local Services has posted on its website the FY2022 state owned land values based on the fair cash value of certain state owned lands (SOL) pursuant to [MGL Ch. 58, §§ 13-17](#). These lands are reimbursed for loss of local tax revenue on the Cherry Sheet's State-Owned Land line.

Click [here](#) to display the final municipal state owned land values and their share of the total state owned land. In addition, this [link](#) features *Frequently Asked Questions* about this program.

The Bureau of Local Assessment (BLA) was notified of acquisitions, deletions, and agency transfers by the Department of Capital Asset Management (DCAM) during the past year and have adjusted the values pursuant to [MGL Ch.58, §15](#).

**Final FY2022 Department of**

**Conservation and Recreation  
(DCR) Lands under MGL C. 59  
§5G**

Parcels under DCR are not reimbursed on the cherry sheet, but DLS does determine the value of those lands, the final values can be found below:

DCR Water Supply Protection Land: Click [here](#) to display by municipality.

DCR Water Supply Protection Annexed Land: Click [here](#).

Any community with questions regarding their final state-owned land valuation should contact the DLS Bureau of Local Assessment at [bladata@dor.state.ma.us](mailto:bladata@dor.state.ma.us).

**Important Notice Regarding  
State House Notes Program  
Submission Process**

The Division of Local Services has posted a letter from Senior Deputy Commissioner Sean Cronin regarding the State House Notes Program. This letter provides important guidance to city, town and district officials regarding the timeframe to submit notes to DLS for approval. To view this letter, please click [here](#).

For additional information about the State House Notes program, please visit the State House Notes page on our [website](#).

### **Special Injury Leave Indemnity Fund IGR**

The Division of Local Services (DLS) has issued and posted Informational Guideline Release (IGR) 2021-16 informing local officials about a local option provision allowing the establishment of a Special Injury Leave Indemnity Fund for the payment of injury leave compensation and medical bills of police officers and firefighters injured on duty.”

[IGR-2021-16: Special Injury  
Leave Indemnity Fund](#)

To access additional IGRs and Bulletins, please visit this [webpage](#).

### **Owners Unknown IGR**

The Division of Local Services (DLS) has issued and posted Informational Guideline Release (IGR) 2021-15 informing local officials about assessing property to an owner unknown.



[IGR-2021-15 – Owners](#)

[Unknown Assessments](#)

To access additional IGRs and Bulletins, please visit this [webpage](#).

### **Cybersecurity and IT Health Check Programs**

The Office of Municipal and School Technology has announced the following programs available to Massachusetts municipalities and schools. If you have any questions, please contact [Catherine.Marques@mass.gov](mailto:Catherine.Marques@mass.gov)

#### [Cybersecurity Health Check](#)

The Cybersecurity Health Check Program provides opportunities for local government to access basic cyber security services at no cost.

These services can be a good first step in discovering, assessing and identifying cybersecurity gaps that could impact IT systems that support essential business functions. This is a rolling application.

#### [IT Health Check](#)

An IT Health Check is a high-level assessment of current IT assets. A Health Check can be

a good first step in discovering, assessing and identifying gaps that could impact IT systems that support essential business functions.

The discovery will result in a completed score card that will identify the current state of critical IT systems, and platform and vendor agnostic suggestions. This is a rolling application.

**DLS Links:**

[COVID-19 Resources and Guidance for Municipal Officials](#)

[Events & Training Calendar](#)

[Municipal Finance Training and Resource Center](#)

[Local Officials Directory](#)

[Municipal Databank](#)

[Informational Guideline Releases \(IGRs\)](#)

[Bulletins](#)

[Tools and Financial Calculators](#)



**Editor:** Dan Bertrand

**Editorial Board:** Sean Cronin, Donnette Benvenuto, Linda Bradley, Emily Izzo, Theo Kalivas and Tony Rassias

Contact *City & Town* with questions, comments and feedback by emailing us at [cityandtown@dor.state.ma.us](mailto:cityandtown@dor.state.ma.us).

To unsubscribe to *City & Town* and all DLS alerts, email [dls\\_alerts@dor.state.ma.us](mailto:dls_alerts@dor.state.ma.us).