



Town of Hadley

Financial Management Review

Division of Local Services / Technical Assistance Section

June 2013



June 07, 2013

Board of Selectmen
Town of Hadley
100 Middle Street
Hadley, MA 01035

Dear Board Members:

It is with pleasure that I transmit to you the enclosed Financial Management Review completed by the Division of Local Services for the Town of Hadley. It is our hope that the information presented in this report will assist the town in improving its financial management practices, addressing areas of concern and meeting its long-term planning needs.

Our technical assistance team welcomes the opportunity to present the report to the board of selectmen at a public meeting. As an added service, we are willing to meet with staff, earlier on the same day, to discuss implementation of the report recommendations.

As a routine practice, we will post the completed report on the DLS website, www.mass.gov/dls, and forward a copy of the report to the town's state senator and representative.

If you have any questions or comments regarding our findings and recommendations, please feel free to contact Rick Kingsley, Bureau Chief of the DLS Municipal Data Management and Technical Assistance Bureau at 617-626-2376 or at kingsleyf@dor.state.ma.us.

Sincerely,

Robert G. Nunes
Deputy Commissioner &
Director of Municipal Affairs

cc: Senator Stanley C. Rosenberg
Representative John W. Scibak

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Introduction

At the request of the Board of Selectmen, the Department of Revenue's Division of Local Services (DLS) completed this financial management review of municipal operations for the Town of Hadley.

We have based our findings and recommendations on site visits and telephone conversations by staff members of the Division's Municipal Data Management & Technical Assistance Bureau. The town's DLS Bureau of Accounts field representative and its Bureau of Local Assessment community advisor were also consulted. The staff interviewed members of the board of selectmen, finance and capital program committees, as well as the town administrator, town accountant, treasurer, collector, and assessor. A full list of names is available in the Acknowledgements.

As part of our review, DLS staff examined the town's annual budget documents, various policies, and the tax rate recapitulation and balance sheets submitted to the Department of Revenue. The town also provided us with warrants, job descriptions, expenditure reports, outside audit reports and management letters, as well as the credit rating profile by Standard and Poor's.

The purpose of this assessment is to assist local officials as they evaluate government operations and the overall efficiency and effectiveness of financial management practices and procedures. In reviewing the existing operations, we have focused on the duties and responsibilities of financial officers, the degree of coordination and communication that exists among local officials, and opportunities for process improvements.

Overview

The Town of Hadley is a small, residential community of 5,250 people located in the Pioneer Valley of Western Massachusetts. Uniquely situated between the larger college communities of Amherst (pop. 37,819) and Northampton (pop. 28,549), the town displays many of the characteristics of a larger suburban center. However, immediately outside of its busy Route 9 commercial corridor, Hadley retains a strong connection to its agricultural heritage with a significant farming presence. In fact, the town leads the region in total acreage dedicated to agribusiness. It also has the greatest percentage of land, apart from state owned land, under some form of protection from development in the Commonwealth at almost 3,000 acres.

Incorporated in 1661, Hadley has a rich history dating back to its early Puritan settlers. Initially colonized because of a disagreement over church doctrine, early residents quickly benefited from the fertile soil along the banks of the Connecticut River. Growing into a vast agricultural territory, the community's overall character remained largely unchanged until the expansion of the University of Massachusetts in neighboring Amherst during the late 1960's through 1970's.

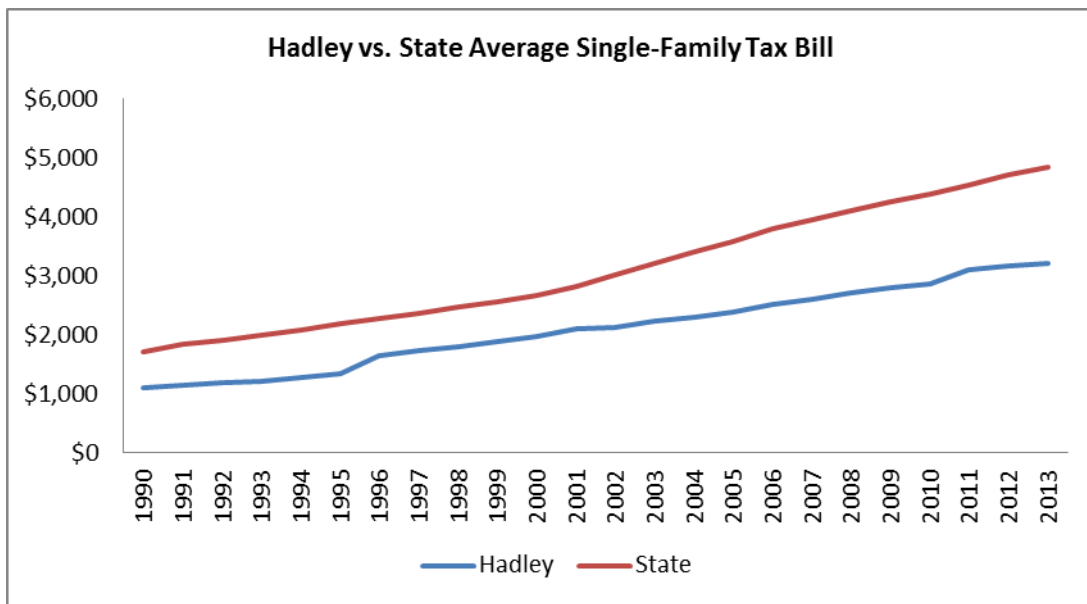
With a portion of its campus in Hadley, UMass has led much of the growth and development around the region. This growth continued well into the 1990's as enrollments climbed following the construction of the Mullin Center and other major building projects. Today, the campus enrolls over 21,000 students and is yet again undergoing a major expansion since it embarked on a 10-year, \$1 billion dollar capital campaign. More recently, the university held a dedication for its new power generation plant in Hadley and is exploring the possible construction of an anaerobic digester next to the wastewater treatment plant on state owned land in town. A copy of the university's master plan for long-term expansion goals is available at www.umass.edu/cp/mp.htm.

As UMass expanded, Hadley's population grew. Between 1950 and 2010, the total number of residents in town more than doubled, increasing by over 2,600 people. As a result, the number of single-family housing units and commercial development along Route 9 also expanded. Since DOR started tracking parcel counts in 1987, the number of single-family homes increased by over 500. Local officials also report that commercial development intensified with the addition of new malls, restaurants, big-box stores, and other retail establishments to serve the nearby college communities and residents of town.

This influx of development also had an impact on the relative wealth of Hadley residents. In spite of the increase in population, Hadley's property wealth over the last two decades, measured as an estimate of the full and fair cash value of all property in town on a per capita basis, increased at a rate greater than the average of other communities in the region. Between 1994 and 2010, Hadley's percent change in equalized valuations (EQV) per capita outpaced Hampshire County's change by almost 20 percent and

the average of all communities in the Pioneer Valley by over 45 percent. Today, the town’s EQV per capita of \$190,776 remains the highest in Hampshire County and the fourth highest among all other communities located in the Pioneer Valley. With comparatively high property wealth, it is not surprising that incomes are also relatively high in Hadley. On a per capita basis, resident income of \$25,450 is about \$2,000 higher than the average for Hampshire County and about \$4,000 greater than the Pioneer Valley.

As a result of these trends, the scope of services that the Town of Hadley provides and the relative size of its total budget increased. Between FY1987 and FY2012, Hadley’s general fund budget grew from about \$3.7 million to almost \$13 million to cover operating costs. This percentage change, however dramatic, has had less of an impact in comparison to other communities throughout the region. For example, Hadley’s FY2013 average single-family tax bill of \$3,214 is about 16 percent lower than the average for Hampshire County and over 30 percent lower than the statewide average of \$4,868.



Structurally, Hadley operates under an open town meeting form of government with a five-member select board functioning as its chief executive. In this role, board members serve as the principal goal-setting and policymaking body for the town. They employ and act through a full-time town administrator who provides professional support and oversees the daily operations of local government. Outlined in town bylaw, his responsibilities include supervising and directing the management of all departments and employees under the jurisdiction of the select board, compiling the annual operating budget for the town, and coordinating the activities of the financial management-related offices of the town accountant, treasurer, collector, and assessor.

Hadley's finance committee also plays a central role in directing local finances. Consisting of five members appointed by the moderator, the finance committee is traditionally responsible for reviewing the budget, holding public hearings, and recommending votes to town meeting on all articles included in the warrant. Last year, the then chair of the select board also initiated periodic meetings of a tri-board. Composed of the chairs of the select board, finance committee and school committee, the group was set up to open lines of communication among the three committees and to deliberate about issues impacting the town.

Today, Hadley's revenues are struggling to keep pace with the cost of operating government even as the worst economic downturn in decades begins to abate. General government and Chapter 70 state aid, which accounts for more than 10 percent of the town's operating revenue, is down more than 7 percent, or \$173,059 since the start of the recession. New growth, another significant revenue source derived from additional taxes generated by new construction, renovations and other increases in the property tax base, has also steadily declined and might be an early indicator that Hadley's rate of growth has plateaued.

The rising costs associated with operating government are also putting added pressure on the budget. Notwithstanding Hadley's conservative financial management practices of the past, the town is now struggling to carve out additional funds it does not have to cover additional spending on education, funding its other post-employment benefits (referred to as OPEB) and addressing a significant backlog of infrastructure-related repairs it has put off for years, including repair work on several municipal buildings that date back to the 19th and early 20th centuries.

Additionally, the town has yet to address several organization-related matters that appear to have stalled. Among them, local officials need to make a decision on whether they will regionalize dispatch services to save money, or fully embrace a series of recommendations made in outside studies for the police and fire department. A fire services organization analysis prepared by Municipal Resources, Inc. in March 2012 outlined 157 recommendations aimed at improving operations at the fire department. While the town has taken steps to hire a full-time chief, other recommendations, including those related to the chain of command, apparatus and equipment conditions, and technology and record management practices have not been fully addressed. Also, a management study of the Hadley police department completed by BadgeQuest, which offers recommendations on a variety of staffing, policies and directives, remains to be implemented.

For his part, the town administrator appears to be offering workable solutions to Hadley's financial challenges. He recently solicited a request for proposals for a facilities plan and put together a strategy for managing the long-term capital infrastructure needs of the town. He also took the initiative to develop a six-part strategy for dealing with the town's OPEB obligation, and facilitated many of the

changes contained in two previous DLS studies of the highway department and sewer enterprise fund, which led to combining departments, restoring fund balances, and transferring records to an electronic database. The town also recently adopted the new meals and room occupancy taxes with the hopes of building a sizable capital reserve fund, and is piloting a cost saving service to modernize the town's computer systems.

Despite this initial momentum, however, efforts in Hadley appear to be at a standstill. There seems to be mounting tension between various local officials, boards and committees, as well as growing discussion focused on the role of the town administrator and the relationship between the select board and the finance committee. From our vantage point, this is delaying or obstructing critical decisions about how to move the town forward. For this reason, we offer a series of recommendations to refocus local officials on long-term planning. Moving forward, we suggest that the select board engage in a strategic planning process to identify the community's core values and long-term goals into a three- to five-year strategic plan. This process would not only encourage local officials to reach out to the community at large to gain their feedback and opinions on government operations, but guide the select board as they study and respond to issues.

With an implementation plan and timetable in place, we encourage local officials to foster a budget process that outlines the town's annual goals. The budget document would move beyond simply listing expenditures for the ensuing year by linking short-term decisions with the long-term priorities of the community. In establishing such a budget the town can institute a meaningful performance management program to measure and track progress in achieving town goals. Once job descriptions are brought up-to-date, we recommend that officials develop targeted performance goals for each employee that would be measured at yearend. We also suggest that the role of the tri-board be expanded so that it can serve as a more effective tool for reviewing, recommending, and commenting on local fiscal policy and other finance-related matters impacting Hadley. In this way, the board will not only work through various issues, but begin to bridge what is perceived as a communication gap between the select board, finance committee, and school committee.

Beyond these primary recommendations, we offer a number of other ideas to encourage a more efficient and effective government operation. There is no doubt that resolving challenges will require local officials to work as a team. This will depend in large part on the select board and others to engage and rally community support around a set of priorities and goals for the town. Achieving results will not occur quickly, but with renewed determination on behalf of everyone in town, we are confident that local officials will lay out a strategy to move the community forward.

Primary Recommendations

Our primary recommendations are designed to focus local officials' efforts on Hadley's long-term planning needs. They are based on widely accepted management principles and best practices observed in cities and towns across the Commonwealth. We comment on the structure of government, the roles and responsibilities of local officials, and the level of communication and cooperation that should exist among Hadley's various boards, committees, departments and staff.

1. Develop Five-Year Strategic Plan

We recommend that the select board initiate a strategic planning process to identify a list of clearly defined priorities for the next five-years. Establishing this comprehensive list of goals will help give the town direction and guide local officials in matters that are of primary importance to the community. This will not only become the basis for allocating resources when formulating the annual budget, but foster an environment of expectations.

To begin, we recommend that the town administrator present a five-year financial forecast to a joint meeting of the select board, finance committee and school committee (tri-board). The intent of the projection is to demonstrate that simply maintaining existing service levels will outstrip available revenues in the near future. Inflation of fixed costs, contractual obligations, and other anticipated long-term spending obligations will quickly result in a budget deficit if additional revenues are not identified in the short-term. By framing these financial challenges that lay ahead, policymakers can then begin to make decisions on what the appropriate mix of spending on schools verses general government, and how capital expenditures and other key issues facing the town might be funded.

To assist the board in this decision-making process, we recommend the formation of a steering committee, which might be appointed by the select board, moderator, or a combination of the two. Composed of local officials and community volunteers, the committee's mission would be to solicit input through a series of public hearings and outside surveys in order to report on the general public's opinion of priorities for local government. Using this information, the select board would work through the tri-board to arrive at a set of core values for the community that might include financial stability, education, public safety, or economic development. These values would then be translated into a five-year strategic plan that would outline specific goals, which would be used to guide the annual budget process. There are a number of outside firms that offer consensus-building services to facilitate strategic planning and mediate discussions, including the [Massachusetts Office of Public Collaboration](#).

Long-term strategic planning is not unique among communities. In the Town of Falmouth, for example, the board of selectmen develops a [strategic plan](#) every five years to articulate their priorities. Through a series of workshops facilitated by an outside firm and using various organizational planning tools and group exercises, the board of selectmen identifies a core set of values for the community. These values are then used to generate goals for individual departments with estimated timelines for completion. The Town of Arlington has a [Vision 2020 Standing Committee](#) made up of community volunteers, town employees and elected officials who report to town meeting on progress made in achieving long-term priorities. In doing so, they annually gauge resident opinion on any number of issues through a survey that assists their joint planning process to accomplish town goals. Among other communities, Natick, Westford, Bedford, Mansfield, and Barnstable all engage in similar practices and might offer insight and suggestions into designing and implementing a strategic planning process for Hadley.

2. Link Town-wide Strategy to the Annual Budget

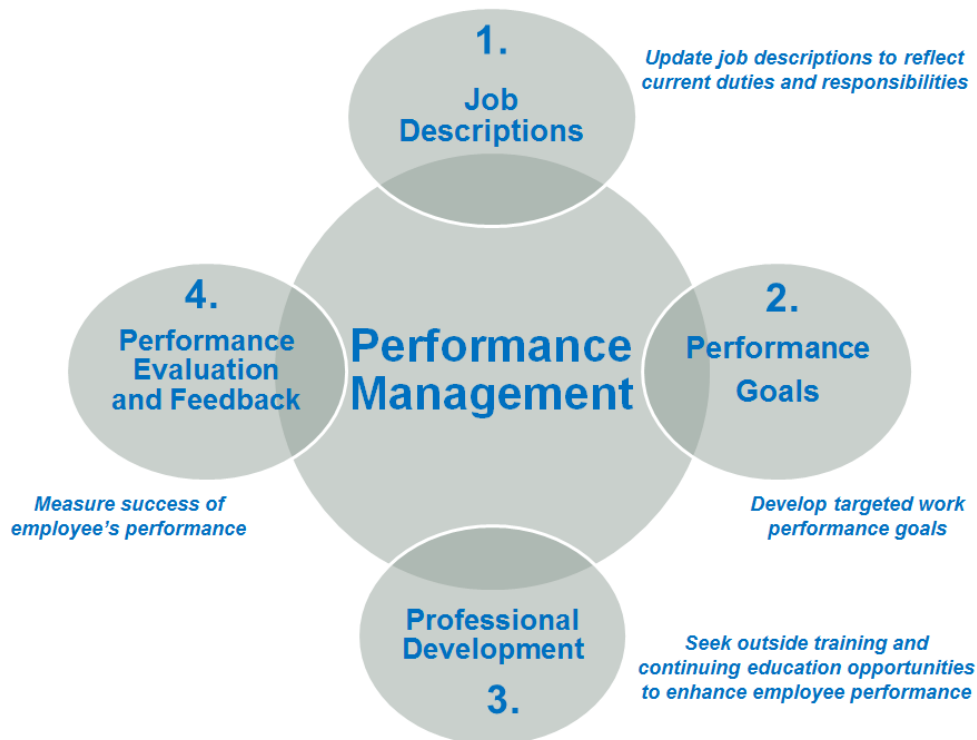
With the five-year strategic plan in hand, the town administrator can begin to engage department heads during the annual budget process to align town-wide priorities with individual department goals. The challenge is to link the community's long-term objectives with the budget's short-term realities. To do so, we recommend that the town administrator work with the finance officers to develop a revenue projection at the onset of the budget process. With a revenue projection that is reviewed with and accepted by the select board in discussion with the tri-board, the town can provide more specific guidance to department heads concerning the parameters for their budget requests. Based on these assumptions, the town administrator would formulate budget guidelines that would include a discussion of the relative economic condition of the community and a description of town-wide goals for the ensuing year.

The town administrator would then work individually with department heads on their requests for appropriation and department goals. He would compile department requests and their lists of goals into an omnibus budget, which would be balanced and forwarded to the select board sometime in January. The select board would be expected to hold a series of one-on-one public hearings with department heads to discuss goals and budget requests. The package, including any adjustments made by the select board, would be forwarded to the finance committee for their review. The finance committee, as the town's financial watchdog, would make certain that the budget conforms to local fiscal policies and guidelines before being presented to town meeting.

In the end, the annual operating budget would contain a complete picture of available revenues and obligations for the ensuing year and summarize individual department goals and how they will be measured. Conceptually, these budget components would support the priorities of the community as determined through public outreach and through the tri-board's strategic planning sessions.

3. Develop Performance Management Program

We recommend that the select board initiate a performance management program. Working through the town administrator, the board would start by ensuring that employee job descriptions are up-to-date. With a current set of job responsibilities in hand, the town administrator would develop targeted work performance goals for department heads that would develop them for individual staff members. These goals, which would channel an employee’s efforts toward achieving department objectives, should be measurable in a way that confirms whether performance expectations are being met. The select board, to better ensure success, would allocate necessary funds for staff to attend outside training and continuing education opportunities to help fine-tune skillsets and improve job effectiveness. At year-end, the town administrator would meet with department heads, who would meet with individual staff members to ensure that goals are being achieved. Designed this way, a performance management program serves as the final component in the strategic planning initiative that not only supports organizational objectives, but proactively develops employee talents. Below is a diagram which illustrates the various components within a performance management program.



Overall Financial Management Recommendations

Our review of Hadley's overall financial management practices focuses on the policies and procedures in place that impact town government on a global basis, as well as those within the offices of the town accountant, treasurer, collector and assessor.

The town accountant has the legal obligation to oversee all financial activity of the municipality, and therefore plays a critical role in the system of statutory checks and balances established to safeguard local assets. Hadley's town accountant is appointed by the select board, but reports to the town administrator. She has been in the position since 2004. The town accountant is aided in her duties by a part-time, 10-hour per week assistant town accountant who also works as the assistant treasurer. The town accountant maintains the general ledger in the VADAR Systems Accounting/Financial Suite.

The treasurer is elected and has been in position for 11 years. She has total of 35 years with the town. She receives support from a 30-hour per week, part-time assistant treasurer, who also works as assistant accountant. As treasurer, she accepts department turnovers and prepares a schedule of receipts for the town accountant. Her responsibilities include posting and depositing receipts into appropriate bank accounts and monitoring balances to ensure that sufficient funds are available to cover town obligations. She also manages debt, maintains tax title accounts, reconciles cash, and invests town funds. Her assistant deals primarily with employee benefits and administers payroll through Harpers Payroll Service.

The elected collector in Hadley has been with the town since 2006. She is responsible for issuing tax and excise bills, for receiving and posting payments to taxpayers' accounts, and for turning over collections to the treasurer. To complete these tasks, she receives a commitment from the assessors and prints and stuffs all bills. The office uses Excel and Word to create the commitment books and bills, but will be transitioning to Point Software in FY2014, which is currently used to post receipts. Payments can be made over-the-counter, by mail, online, or through a third party escrow service company. If tax payments are delinquent, the collector sends demands and completes tax takings—the deputy collector is Arthur P. Jones for delinquent motor vehicle, personal property, and boat payments. Municipal Lien Certificates that list all taxes owed on a parcel at the time of refinancing or sale of a property are processed through the Point software package.

Hadley has a three-member elected board of assessors. The office is staffed by a full-time assistant assessor who has been with the community since 1990 and a shared clerk who works five hours per week for the assessors, five hours for the town clerk, and ten hours for the select board. Field work, including the inspection of sale, building permit and abatement properties, as well as the cyclical re-measure and list is handled in-house. The town contracts with Vision Government Solutions for its computer-assisted mass appraisal (CAMA) software application that maintains property data, values

property, and ensures tax equity through uniform valuations. In January, a new online property record database went live through CAI Technologies, formally Cartographics.

Generally speaking, Hadley's financial management-related departments operate on a professional level, fulfill fundamental responsibilities, and comply with various internal and external reporting requirements. Nevertheless, we offer a series of recommendations that address areas where the town could streamline activities, improve service delivery, or strengthen internal controls.

4. Schedule Regular Meetings with the Select Board Chair

We recommend that the chair of the select board meet weekly with the town administrator. As routine practice, these standing meetings would be designed to review the previous week's activities and to chart a course for the week ahead. Doing so allows the town administrator and the chair to review the agenda, set timetables, and fine-tune workflows for various projects and assignments. It also goes a long way in setting expectations and improving communication among elected officers and the professionals they hire to administer town hall.

5. Improve Cash Reconciliations and Eliminate Manual Cashbook

We recommend that the treasurer's office improve reconciliation procedures. Cited as a significant deficiency in the last two outside audit reports, this recommendation is intended to underscore the importance of cash reconciliations as a critical component in the protection of town assets. To resolve the issue, the treasurer should work with the town accountant and the outside auditor to specifically identify what needs to be corrected.

Contributing to the problem is the treasurer's continued use of a handwritten, manual cash book. This cash book, which contains a breakdown of account balances, enables the treasurer to reconcile her cash recorded with bank statements and with the accountant's general ledger. By converting her current manual cash book to Excel, the process of recording receipts and reconciling accounts will be streamlined. The treasurer can also be assured that information contained in the electronic Excel spreadsheet is protected through regular computer backups.

6. Merge and Appoint Treasurer and Collector Positions

The elected treasurer in Hadley has signaled an interest in retiring after 35 years in town hall. While her experience will be missed, it presents local officials with an opportunity to reexamine how operations are organized. Among them, is the option to merge the treasurer and collector responsibilities into a single, appointed position reporting to the town administrator, or appointing the same individual to both the treasurer and collector positions.

Due to parallel job responsibilities and professional skill-sets, we routinely recommend combining the treasurer and collector positions so all receipts are collected, counted, posted, deposited and managed in the same office. At the same time, an appointed position provides access to a broader pool of candidates that are required to meet minimum job qualifications, complete a background check and go through an extensive interview process. We believe special legislation should be written so that the treasurer and collector are combined into a single appointed position upon the expiration of their remaining concurrent terms. Additional information on restructuring government, as well as a list of Special Acts, can be found on our website at: <http://www.mass.gov/dor/local-officials/municipal-data-and-financial-management/financial-mgt-assistance/restructuring.html>.

7. Address Financial Management Software Issues

During our interviews, there was significant discussion about the level of satisfaction with the VADAR financial management software application. Originally purchased in 2000, the program was recently converted to a new cloud-based delivery platform in the spring of 2011 whereby users access the application and its databases via the internet, rather than the town's computer network. While this software as service model offers a number of advantages, including reduced capital costs and improved accessibility, it appears to be less stable than before.

Since moving to the cloud-based computing platform, the town accountant and treasurer have reported missing batches, duplicate receipt entries, warrants not posting, lost check runs, and missing transactions to cash, subsidiary and general ledger accounts. As a result, the town accountant and others must dedicate a significant amount of time to rekeying data and correcting problems. Each morning, for instance, the town accountant reconciles the previous day's activities to confirm account balances. Lost warrants must also be reentered from time to time, which need to be reviewed against various ledgers to make sure they tie back to one another correctly. Anecdotal evidence also suggests that information data entered into the system is often lost when two or more people are logged into the application at once.

While the town accountant continues to work with VADAR to resolve issues as they arise, there needs to be a collective effort to fix the problems altogether. Therefore, we suggest that finance officials in Hadley hold monthly team meetings to discuss and track problems with the application. In doing so, the accountant and others should thoroughly document or log each specific issue as it occurs. This information will not only assist VADAR in correcting any problems, but might highlight when additional support, training, or a potential system upgrade is necessary.

8. Limit Access to Town Hall During Non-Business Hours

In speaking with local officials, it is our understanding that an unknown number of individuals have keys to town hall. Although the building is a public venue that should be regularly open to employees, residents and visitors alike, security should be paramount. Town hall, as the administrative center for local government, contains government records that must be securely maintained. Therefore, access, especially during non-business hours, should be carefully controlled and limited to only the town administrator and the police and fire chiefs. In all other instances, the town administrator can grant access on an as needed basis if a meeting is scheduled to run late. Changing locks and documenting the people who have keys is one approach. Alternatively, the town can install a keypad entry at each door, which when tied into a building-wide security system, can monitor whoever enters town hall after regularly scheduled business hours.

9. Regionalize Emergency Communication Services

Due to ever-tightening public safety budgets and recent incentive grants provided through the State E-911 Department, a number of communities are forming regional dispatch programs. The primary purpose of these grants is to provide development and startup incentives, as well as ongoing financial support to regional communication centers that receive 911 calls, and dispatch, transfer or relay emergency responses.

In 2009, the Town of Amherst, along with a number of other communities including Hadley, received \$125,000 from the state to pay for a feasibility study for regionalizing emergency dispatch service. At the same time, the state awarded over \$700,000 to cover construction-related expenses associated with setting up a regional dispatch center. From that point forward, efforts have stalled. Amherst, as the lead community, appears not to be pushing the issue. There is strong opposition within Hadley, including the dispatch union, and the select board shows no signs of making this a priority.

Given the ongoing financial challenges that lie ahead for the town, local officials are not in a position to pass up projected savings generated through this unique opportunity. For this reason, we recommend that the select board push to regionalize emergency communication services with its neighbors.

10. Initiate Department Level Entry of Receipts and Accounts Payable

We recommend that departments data enter their receipt and invoice information directly into VADAR. Despite recent issues associated with moving the application to a cloud-based computing platform, remote data entry offers several benefits that local officials should take advantage of. For instance, when deployed throughout town government, VADAR eliminates the need to rekey data by integrating financial reporting and recordkeeping responsibilities between departments.

With proper training, departments would be given responsibility for keying in all their own receipts, invoices and payroll data. Relieved of data entry responsibility, the town accountant and treasurer would review electronic entries before posting them to the system. However, department heads would be accountable for the accuracy of the information they submit and would still deliver supporting documentation in order to maintain necessary controls. This system would be best implemented in phases, with the selection of one or two departments to start and a review of their progress before expanding to other departments. For any departments that are not on the cloud-based network or that have infrequent submissions, the current, manual process might continue.

11. Modify Vendor Warrant Procedures

We recommend that the town accountant retain the original invoices when delivering the vendor warrant to the select board. Currently, the accountant and her assistant prepare vendor warrants on a bi-weekly basis for select board signatures. The vendor warrant includes a breakdown of individual bills, including the vendor name, description, amount, date and check number. If a select board member requests to see a particular invoice, the town accountant can make it available during her office hours. In all other circumstances, the original bills should stay with the accountant.

We also suggest that invoices be submitted to the town accountant in time to prepare the warrant for the select board's regularly scheduled meetings. Securing the board's signatures has been an ongoing problem in Hadley. By coordinating the preparation of the warrant with the board's regularly scheduled meeting, the accountant can eliminate board members mid-week visits to town hall and avoid any potential delay when two or more of them are not available to sign the warrant.

12. Standardize Turnover Forms

In an earlier recommendation, we suggested that departments data enter their receipts and invoices directly into the VADAR financial management software application. This change not only forces departments to take responsibility for the information they enter into the system, it places greater reliance on the supporting documents they submit to maintain necessary internal controls. To facilitate the process, we recommend the use of a standardized turnover form. A standardized form will order and consolidate information and correct a cumbersome system where the treasurer and accountant are left cobbling information together and doing more research.

VADAR should have the capacity to generate a report of invoice data at the department level, which should be signed and dated by the department head. If not, an Excel template with a common format can be e-mailed to each department. The sheet would display the department's name at the top and include blank fields to fill in dates and signatures. It can also be pre-populated with vendor numbers

associated with the department and corresponding account numbers. Departments would enter bill amounts in a blank column, which can include a field at the bottom with a sum formula to calculate the total. Similar for receipts, a standardized spreadsheet can be preprinted with one column that lists all the revenue types by name originating from the department and a second column with corresponding revenue account numbers. A third, blank column allows for manual entry of turnover amounts. There would also be appropriate locations at the top or bottom for dates and signatures.

13. Retain Copies of all Contracts and Grants

We recommend that the town accountant issue a memo to all departments requesting copies of their contracts and grants on file. In accordance with M.G.L. c. 41, §57, the town accountant is required to have custody of all contracts and grants in order to verify that the terms are being met when reviewing charges against them. If a department submits a bill for payment and the contract or grant is not on file, the town accountant should reject the payment until all necessary paperwork is on file in her office.

14. Limit Access of Assistant Treasurer/Assistant Accountant

Because of limited resources, the Town of Hadley has an assistant treasurer who also spends part of her time as the assistant town accountant. As assistant treasurer, she primarily functions as a payroll clerk, data entering employee time and attendance into the Harpers Payroll Service and managing employee benefits. As assistant town accountant, she mainly inputs payroll and vendor warrant information into VADAR and maintains the list of fixed assets in Excel. Though not illegal, for reasons of independency and checks and balances, an assistant accountant serving as an assistant treasurer, is not the most prudent structure. The town has taken measures to limit her access in order to mitigate risk. However, it raises concerns that should be addressed. As additional resources become available, the town should consider separating the person from one of the two positions.

15. Initiate Biweekly Payroll and Encourage Direct Deposit

We recommend converting all employees to a biweekly payroll schedule. Although this will require collective bargaining and a 90 day notice to employees, paying employees every two weeks, or 26 times per year, reduces the processing time, saves money, eliminates additional paperwork, and simplifies reconciliations. At the same time, the town should bargain that all employees be enrolled in direct deposit, which further reduces the cost of issuing checks, prevents the need to reissue lost or stolen checks, and eliminates the need to reconcile outstanding checks. Based on our interviews, only about 50 percent of staff is on direct deposit.

16. Standardize Payroll Coversheet

We recommend that the treasurer develop a standardized departmental cover page for employee timesheets. Summarized by workweek, the cover page would include each employee's name, total hours worked or used, by type, and total pay due for the pay period. The type of hours would include regular, sick leave, vacation time, compensatory time, or other. The cover page would be submitted to the treasurer's office signed by the department head, while individual employee timesheets with daily detail on time worked or used would remain at the department.

17. Secure Payroll Checks and Advices

Employee paychecks and advices are delivered to town hall by Harpers Payroll Service on Tuesday or Wednesday depending on when payroll is submitted by the treasurer. Checks and advices are then stored in the treasurer's office until Friday, at which point they are distributed. While the bulk of departments send personnel to pick up their paychecks and advices directly from the treasurer's office, some are distributed through the interoffice mailboxes located on the first floor of town hall. Given the lack of security and sensitive nature of information contained on a live paycheck or advice, we recommend they be distributed directly to personnel from the treasurer's office.

18. Explore Possibility of Issuing Withholding Agency Checks Automatically

In Hadley, checks for federal and state taxes are automatically processed through Harpers Payroll Service. This eliminates some of the work associated with the accounts payable process and reduces the likelihood of a missed payment or any corresponding penalties as a result of human error. For these reasons, we encourage the treasurer to explore what other withholding and deduction categories could be automatically paid through the town's payroll service. To our knowledge, Harpers can process agency checks for some garnishments, union dues, insurances, and any other third party vendor or agency payable on a weekly or monthly basis.

19. Submit School Employee Leave Time

We recommend that the school department submit a detailed accounting of its employees' leave time for the purposes of processing payroll. The assistant treasurer currently data enters individual employee hours, along with any sick, personal, or vacation time taken during the payroll period, into the Harpers Payroll System. This information is then proofed and submitted to Harpers who seals and delivers payroll checks and advices. The individual pay advices provide a detailed accounting of an employee's compensation and withholdings, along with any remaining sick, personal or vacation hours available to them. However, because the school department chooses to record accrued leave time separate from the town, this information is not available to school employees on their payroll advice.

20. Adopt Cash Handling Policy

It is our understanding that cash collected by the council on aging is not being turned over to the treasurer on a timely basis. And, while there have been several attempts to address the problem, it continues to this day. Therefore, we recommend that the treasurer develop a cash handling policy and confirm that proper cash handling procedures are in place across all town departments. The basic concept is to reinforce existing internal controls by documenting procedures that provide reasonable assurance that cash is being adequately handled, safeguarded and documented.

At the time of an over-the-counter payment, each cash transaction should have a corresponding numbered receipt issued to the resident and appropriately logged in the financial management software or a spreadsheet. Once the transaction is complete, cash should be held in a secure place, such as a locked cash drawer or safe, until it is turned over to the treasurer's office or deposited directly at the bank. At a minimum, departmental turnovers to the treasurer should be made weekly, and more often during periods of high volume. Turnover sheets should also be standardized and include the department's name, related revenue account information, and locations for dates and signatures. Looking ahead, receipts might be entered directly into the treasurer's financial management system at the department level, as recommended earlier. This would save time and allow the treasurer to focus her energies on other tasks.

21. Develop an Investment Policy

We recommend that the treasurer work to develop an investment policy. A sample policy is available on the Massachusetts Collectors and Treasurers Association (MCTA) website:

http://mcta.virtualtownhall.net/Pages/MCTA_WebDocs/helpful. Safety of the assets should be of paramount importance in any municipal investment strategy. Liquidity, or the ability to readily access the invested funds, is the second most important investment principal. The least important aspect of the policy is yield or investment income where a reasonable goal is to achieve an average market rate of return given the safety and liquidity constraints.

To make sure that town investments are safe, the policy should emphasize the need to make sure that all deposits in a particular bank are either within the maximum balance insured by the Federal Deposit Insurance Corporation (FDIC) of \$250,000 (as of January 1, 2013) or that they are fully insured because the bank participants in the Depository Insurance Fund (DIF). For example, a bulk of the town's water and capital stabilization funds are invested in certificates of deposits with Easthampton Savings Bank, which is fully insured through a combination of FDIC and DIF insurance.

22. Transfer Custody of Municipal Bank Accounts Over to Treasurer

We recommend that any bank accounts under the control of the collector be closed or that custody be transferred to the treasurer. The collector currently maintains a bank account separate from the treasurer for the deposit of tax receipts, which, once payments clear, are transferred to the treasurer. The collector would deposit tax and other receipts directly into the town's general account under the treasurer's control. In this way, funds are in the custody of the treasurer as required by M.G.L. c. 41, §35, and immediately become part of the general cash flow to generate interest. Also, with the treasurer currently searching for a new local bank to do business with, timing could not be better to make the switch.

23. Complete Turnovers Daily

With the transfer of the collector's bank account complete, the office should begin batching and turning over payments to the treasurer on a daily basis. The collector's office currently deposits funds on a daily basis, but posts and turns over payments to the treasurer on a weekly schedule. In doing so, cash on hand is not accurately reflected in the treasurer's cash book, which contains a breakdown of all receipts, disbursements, and cash balances in town accounts. By requiring the posting and turnover of funds on a daily basis, the treasurer's records would more accurately reflect available funds. For more information, we recommend that local officials consult the Collector's Manual available on the Massachusetts Collector Treasurer Association's website at www.masscta.com.

24. Generate Bill Forms

We recommend that the town generate its own tax bill forms. The collector in Hadley is responsible for the printing, mailing and collection of all tax bills issued by the town. Real estate taxes, for instance, are issued and collected on a quarterly basis with bills due on the first of August, November, February, and May. In producing the bills, the collector budgets about \$2,000 annually to purchase a stock of bill forms from an outside vendor. These bill forms are then loaded into a printer where individual taxpayer bills are generated using Point Software, Inc.'s collection application. While this process works, it ends up costing about six cents apiece to generate the town's tax bills, not including postage and other related costs.

As an alternative, the collector could simply produce her own bill forms as a way to save money. In the Appendix is a sample FY2013 quarterly real estate tax bill and relevant legal language as an example of what could be produced. At a cost of about \$10 for a ream of paper, the town could save money by generating its own bill forms. The Division of Local Services, in partnership with the Community Software Consortium, is also working to provide sample bill forms on its website at www.mass.gov/dls.

25. Expand GIS Database

We recommend that Hadley expand its Geographic Information System (GIS). At last year's annual town meeting, residents appropriated funds from free cash to digitize the assessor's maps and to setup an internet-based GIS service. Operated through CAI Technologies, GIS is a computerized mapping system designed to retain and extract all types of geographical data for the town. However, because Hadley's system only displays property records, it is limited in capability. When fully integrated with utility, conservation, planning and other public safety and infrastructure-related data, the GIS application can be a powerful program for querying and displaying information about the town (http://www.cai-info.com/gis_municipal_query_manager1.shtml).

It is our understanding that while the board of assessors requested additional data layers to incorporate into the database through a memo to the department of public works, conservation commission, planning board, and others, there has been no response. At the same time, there appears to be discussion within the department of public works to purchase a separate GIS program. On any level, this would be ill-advised. To encourage use of the new online application, we suggest renaming the current "Assessors Maps" link to something more descriptive like "GIS Tool". Below is a screen capture of Hadley's new online GIS tool.



26. Discontinue Binding Property Record Cards

We recommend that the assessors stop binding property record cards. Hadley's property record cards, which contain ownership information, land and building details, assessment history and other information, are printed and organized every year into a three-ring binder. The information duplicates

the detailed property record cards maintained in the town's computer mass appraisal system (CAMA) and available online through the new GIS database. The counter file therefore is an unnecessary cost. We suggest instead, that the assessors set up a dummy terminal with access to the online GIS database.

27. Solicit Boat Owner Information from Private Marinas

We recommend that the assessors request boat assessment data from the town's two private marinas. In compliance with M.G.L. c. 60B, the town assesses a boat excise each year to between 120 and 130 owners based on registration data obtained from the State's Environmental Police. Owners must register their watercraft with the Environmental Police's Registration Bureau by declaring its principal mooring or location as of July 1. This information is then compiled and distributed to communities annually for boat excise purposes. Because this data is often viewed as unreliable, most waterfront communities will supplement the Environmental Police's database with information obtained from a local harbormaster. While this option is not available to Hadley given its relatively small boating community, the assessor might request owner information directly from the town's two private marinas as a way to supplement the current database. Although there is no obligation to comply, we have seen instances where local officials have forged a strong working relationship with a community's private marina out of a sense of fairness.

28. Photograph Properties

We recommend that the assessor start taking digital photographs when inspecting properties. Photographs have become a customary practice within the assessing community for maintaining accurate property record cards. These images, when loaded into the town's computerized mass appraisal database and attached to individual property record cards, become a valuable tool for identifying properties, matching comparison properties, reviewing historical conditions, and assisting with questions that arise.

29. Form Technology Committee

In our experience, smaller towns such as Hadley often lack the necessary resources to build out and maintain a proper information technology infrastructure. As a result, equipment and software tends to be outdated, security and backup procedures are missing, and long-term planning is absent. Oftentimes someone in town hall who is knowledgeable about computers is designated to provide frontline support, while an outside vendor is contracted on a limited basis to address larger problems.

Although Hadley is exploring innovative solutions to this problem by participating in a pilot project offering a state-of-the-art, cloud-based computer platform, town hall will continue to need individuals focused on supporting the needs of staff. Therefore, we encourage the select board to form a technology

committee. Made up of members recruited from outside town hall possessing the necessary knowledge, skills and experience, the committee would act as a sounding board and source of ideas drawn from the private sector and beyond. In this capacity, we view the committee functioning as a meaningful and objective contributor of information, analysis and insight for the town. They would not necessarily make decisions on which products or services to purchase, but could be tapped to complete various cost benefit analyses and other investigation-related legwork. Meetings therefore would be ad hoc and at the request of the town administrator.

30. Consider Permit and Licensing Package

We recommend that officials explore purchasing a permit and licensing software application. The software can help streamline the activities involved in issuing, tracking, and reporting on various local licenses and permits. It can simplify the process for creating constructions permits (i.e., building, gas and electrical), recording inspections and issuing certificates of occupancy under the responsibility of the building department. At the same time, the software can link into the town’s GIS application to visually display parcels and easily produce abutters lists. The application also has the ability to flag applicants who are delinquent in paying their real estate taxes or motor vehicle excise. While we cannot promote any one application, we encourage town officials to speak with other area communities and vendors about what might work best in the Town of Hadley.

31. Eliminate Board and Committee Stipends

Hadley spends a total of \$27,517 on stipends to members of various boards and committees in town. In an effort to contain costs and mitigate the town’s future OPEB liability, we recommend that local officials evaluate the stipends it grants to board and committee members. According to M.G.L. c. 32B, §2(d), an employee is eligible for healthcare benefits if he or she receives either a salary or stipend and works at least 20 hours per week. Paid elected officials, however, have no minimum hourly requirement to qualify. In addition, once vested in the retirement system after ten years, that official is eligible for retirement benefits, including health care, at a potentially significant cost to the municipality. To the right is a breakdown of the various board and committee stipends pulled from the FY2014 budget. To reduce future liabilities, many towns have eliminated stipends and have voted to make elected officials ineligible for healthcare benefits during active service.

Board/Committee	Stipend (\$)
Selectboard	\$6,200.00
Assessors	6,962.00
Board of Registrars	4,920.00
Planning Board	2,300.00
Board of Appeals	1,135.00
Board of Health	4,950.00
Park Commission	1,050.00
Total:	\$27,517.00

32. Scan Select Board Packets

We recommend scanning select board meeting packets. Select board meetings today are largely a paper driven process, which costs money and wastes resources. With the use of a scanner, hardcopy information can be converted to an electronic format and provided to selectmen as an email attachment. This would also allow select board members to utilize a laptop or tablet computer during their meetings to further reduce the need for paper printouts.

33. Make Preparations to Renegotiate PILOT Agreement

We recommend that town officials make preparations to renegotiate their formal Payment in Lieu of Tax Agreement (PILOT) with the University of Massachusetts. PILOTs are voluntary payments made by non-profit institutions as a partial substitute for property taxes that would otherwise be paid but for their tax-exempt status. These payments can be a meaningful revenue stream for the municipality, and are one way for nonprofits to acknowledge and compensate the town for public services they receive, such as police and fire coverage.

In a formal agreement between the town and the University of Massachusetts, the parties committed to a five year partnership that fosters communication and a mutual understanding of each other's contribution to the community. Through this arrangement, the university provides the town with a PILOT payment in the amount of \$50,000 that is set to expire in 2014.

Therefore, we advise local officials to review the current agreement to determine if the contribution level adequately reflects the level of service provided to the university. At the same time, we encourage the town to explore similar agreements with Amherst College and Hampshire College, both of which have a significant presence in town. For further insight, the select board and town administrator is encouraged to communicate with other municipalities that have developed successful PILOT programs or negotiated formal agreements with similar institutions. In doing so, local officials should look toward an agreement designed to be perpetual and fair to both sides.

Appendix

Exhibit II. Sample Tax Bill

THE COMMONWEALTH OF MASSACHUSETTS OFFICE OF THE TAX COLLECTOR TOWN OF SHEFFIELD		DUE DATE 05/01/2012		Collector (413) 229-7000 ext 153 Assessor (413) 229-7000 ext 155 20130311			
REAL ESTATE TAX BILL							
Taxpayer Copy			Fiscal Year 2012 Bill# 1				
Prior taxes are past due. Please contact the Collector.			DEMAND NOTICE OF REAL ESTATE TAX, FISCAL YEAR 2012 Your real estate tax for the fiscal year commencing July 1, 2011 and ending June 30, 2012 upon the described parcel of Real Estate is as follows:				
Tax Rate Per \$1,000	Residential CLASS 1	Open Space CLASS 2	Commercial CLASS 3	Industrial CLASS 4	Make Payments to: Town of Sheffield P.O. Box 367, 21 Depot Square, Sheffield MA 01257 Michael C. Oviatt, Tax Collector Hours: Mon - Fri 9:00 to 4:00		
	12.84	12.84	12.84	12.84			
Class Value	178,600	0	78,400	0			
Application for abatement due on :			02/01/2012				
Land/Building		Special Assessments			Partial Exemption	\$0.00	
Description	Class	Value	Type	Amount	Interest	Res/Com Exemption:	\$0.00
Land Acres:	1	178620				Total Value:	\$257,000
Det Struct	3	20100				Preliminary Tax Due	\$1,812.33
Com Bldg	3	58300				Total Tax	3,299.88
Interest at the rate of 14% annum will accrue on quarterly payments not made by February 1 and May 1, 2012. SEE REVERSE SIDE FOR IMPORTANT INFORMATION.						Betterment	0.00
						Liens	0.00
						Committed Interest	0.00
						Other Charges	0.00
						Comm Pres Fund	0.00
						Tax + Spec Assmt	3,299.88
						Exempt/Abate	0.00
						Total Amount Paid	0.00
						Total Balance Due	3,299.88
						1st Amount Due	743.78
Total Land Value: 178,600 Total Building Value: 78,400 Total Tax Value: 257,000						Date Due	02/01/2012
BRADLEY, LINDA C/O DIVISION OF LOCAL SERVICES 22-73 19TH STREET NEW YORK NY 11100						2nd Amount Due	743.77
						Date Due	05/01/2012
						Delinquent Demand	2,556.11
						Other Fees	5.00
Book / Page: 1727/344	Identification: 267/032.0-0002-0005.0			Use: 031	Interest Due	184.17	
1375	N MAIN ST				Pay this amount	3,489.05	

This form approved by the Commissioner of Revenue.
DETACH AND RETURN COLLECTOR'S COPY WITH YOUR PAYMENT

Collector's Copy TOWN OF SHEFFIELD		REAL ESTATE TAX BILL		Fiscal Year 2012 Bill# 1 DUE DATE 05/01/2012		
Tax Rate Per \$1,000	Residential CLASS 1	Open Space CLASS 2	Commercial CLASS 3	Industrial CLASS 4	Make Payments to: Town of Sheffield P.O. Box 367, 21 Depot Square, Sheffield MA 01257 Michael C. Oviatt, Tax Collector Hours: Mon - Fri 9:00 to 4:00	
	12.84	12.84	12.84	12.84		
Class Value	178,600	0	78,400	0		
Total Land Value: 178,600			Total Building Value: 78,400		Total Tax Value: 257,000	
Identification: 267/032.0-0002-0005.0			Book / Page: 1727/344			
1375 N MAIN ST						
Prior taxes are past due. Please contact the Collector.						
BRADLEY, LINDA C/O DIVISION OF LOCAL SERVICES 22-73 19TH STREET NEW YORK NY 11100						
					Preliminary Tax	1,812.33
					Actual Tax:	3,299.88
					Special Assmts	0.00
					Total Amount Paid:	0.00
					1st Amount Due	743.78
					Date Due	02/01/2012
					2nd Amount Due	743.77
					Date Due	05/01/2012
					Delinquent Demand	2,556.11
					Other Fees	5.00
					Interest Due	184.17
					Pay this amount	3,489.05

Sample language on the back of a tax bill

FISCAL YEAR 2013 TAX: This tax bill shows the amount of real estate tax you owe for fiscal year 2013 (July 1, 2012 - June 30, 2013). The tax shown in this bill is based on assessments as of January 1, 2012. The bill also shows betterments, special assessments and other charges.

PAYMENT DUE DATES/INTEREST CHARGES: Your preliminary tax was payable in two equal installments if preliminary bills were mailed on or before August 1, 2012. The first payment was due on August 1, 2012, or 30 days after the bills were mailed, whichever was later, and the second payment was due on November 1, 2012. However, if preliminary bills were mailed after August 1, 2012, your preliminary tax was due as a single installment on November 1, 2012, or 30 days after the bills were mailed, whichever was later. Your preliminary tax is shown on this bill as a credit against your tax, including betterments, special assessments and other charges. If tax bills were mailed on or before December 31, 2012, the balance is payable in two equal installments. Your first payment is due on February 1, 2013. Your second payment is due on May 1, 2013. However, if tax bills were mailed after December 31, 2012, the balance is due as a single installment on May 1, 2013, or 30 days after the bills were mailed, whichever is later. If your payments are not made by their due dates, interest at the rate of 14% per annum will be charged on the unpaid and overdue amount. If tax bills were mailed on or before December 31, 2012, interest will be computed on overdue first payments from February 1, 2013 and on overdue second payments from May 1, 2013 to the date payment is made. If tax bills were mailed after December 31, 2012, interest will be computed on overdue final payments from May 1, 2013, or the payment due date, whichever is later, to the date payment is made. You will also be required to pay charges and fees incurred for collection if payments are not made when due. Payments are considered made when received by the Collector. To obtain a receipted bill, enclose a self-addressed stamped envelope and both copies of the bill with your payment.

ABATEMENT/EXEMPTION APPLICATIONS: You have a right to contest your assessment. To do so, you must file an application for an abatement in writing on an approved form with the Board of Assessors. You may apply for an abatement if you believe your property is valued at more than its fair cash value, is not assessed fairly in comparison with other properties, or if a classified tax system is used locally, is not properly classified. If tax bills were mailed on or before December 31, 2012, the filing deadline for an abatement application is February 1, 2013. However, if tax bills were mailed after December 31, 2012, the deadline is May 1, 2013, or 30 days after the date the bills were mailed, whichever is later.

You may be eligible for an exemption from or deferral of all or some of your tax. In order to obtain an exemption for which you are qualified, you must file an application in writing on an approved form with the assessors. The filing deadline for an exemption under Mass. G.L. Ch. 59, §5, Cl. (17, 17C, 17C½, 17D), 18, 22, 22A, 22B, 22C, 22D, 22E, (37, 37A), (41, 41B, 41C), 42, 43 or (52), or a deferral under Cl. 18A or 41A is 3 months after the date tax bills were mailed. The filing deadline for (Clause 41C½, 56 or 57, if locally adopted, and) all other exemptions under Ch. 59, §5 is February 1, 2013 if tax bills were mailed on or before December 31, 2012, or May 1, 2013, or 30 days after the date tax bills were mailed, whichever is later, if the bills were mailed after December 31, 2012. The filing deadline for a residential exemption under Ch. 59, §5C, or a small commercial exemption under Ch. 59 §5I, if locally adopted and not shown on your bill, is 3 months after the date tax bills were mailed.

Applications are timely filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. If your application is not timely filed, the assessors cannot by law grant an abatement or exemption.

INQUIRIES: If you have questions on your valuation or assessment or on abatements or exemptions, you should contact the Board of Assessors. If you have questions on payments, you should contact the Collector's Office.

Acknowledgements

This report was prepared by the
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Robie Grant, Chair, School Committee

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